



Account Analysis 9.0.5 Procedures Guide 1

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Introduction

The Procedures documentation describes user procedures, panels and batch forms, online messages, and reports for Infopoint Account Analysis.

Organization of This Guide

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

Guide 1

Chapter	Title	Description
1	Introduction	Describes the documentation.
2	Features	Describes the benefits and features of Account Analysis. Lists the enhancements and modifications applicable to this product release.
3	Application Processing	Provides recommendations and procedures to help you with the daily operations of Account Analysis.
4	Application Panels	Describes the panels and provides descriptions and field requirements.
	Index	Provides a quick reference for locating information.

Guide 2

Chapter	Title	Description
5	Application Forms	Describes the forms used to enter information in batch mode.
6	MICM Parameters	Describes how to set up MICM parameters that are specific to Account Analysis.
7	MICM Panels	Describes the MICM online panels specific to Account Analysis.
	Index	Provides a quick reference for locating information.

Guide 3

Chapter	Title	Description
8	MICM Batch Forms	Describes the MICM batch forms specific to Account Analysis.
9	Online Messages	Describes online messages specific to Account Analysis.
10	Reports	Describes the Account Analysis reports. Provides report samples.
	Glossary	Defines financial and data processing terms applicable to Account Analysis.
	Index	Provides a quick reference for locating information.

How to Use This Guide

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

1. Briefly browse through each chapter to obtain an overview of its contents and become familiar with the general layout.
2. Carefully read each chapter to learn specific information and its location.
3. After becoming familiar with the Account Analysis product, use the documentation as a standard source of instructional and reference information.

Conventions Used in This Guide

Feature	Explanation
Boldface	Identifies the actual numeric and alphanumeric values of the current field. Enter values exactly as shown.
UPPERCASE	Identifies field names (such as ANBAJ-INST), file and record names (such as ANBAJ), program names (such as AND800), and panel IDs (such as ANDMN1).
<i>Italics</i>	Used to emphasize or define a term or concept. Highlights field requirements.
␣	Signifies a blank character or a blank-filled field value.
n	Signifies any numeric field value associated with a field name or card column.

Product Publications

The guides listed below comprise the documentation set for Infopoint Account Analysis.

Infopoint Account Analysis *Procedures Guide*

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

Infopoint Account Analysis *Reference Guide*

Contains technical information about online and batch programs within Account Analysis and provides file and record layouts.

Infopoint Account Analysis *Operations Guide*

Describes complete batch operations and technical procedures for Account Analysis and provides conversion information.

Infopoint Account Analysis *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 Account Analysis.

Infopoint MICM *Procedures Guide*

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

Infopoint MICM *Reference Guide*

Contains MICM online and batch 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

Account analysis and pricing analysis have rapidly become two of the most essential responsibilities in a financial institution. This is because decreasing profit margins are demanding that services and customer accounts be analyzed in detail to maximize their profitability to the institution.

With the individual depositor carefully managing available cash to maximize interest earnings and minimize service charges, analysis becomes even more critical if today's progressive financial institutions are to prevent the erosion of deposit dollars to competitive firms.

Account Analysis is the ideal management resource to deal with these important analysis requirements and to identify diminishing profits from uncompensated services. Although Account Analysis is used primarily for the analysis of commercial and large retail accounts, it is also used for the cross-sectional analysis of individual depositors, product profitability, responsibility centers, and officer performance.

A major contribution is the application's potential to help management identify and curtail the drain of deposit dollars to competitive organizations, while enhancing your institution's overall profitability and stability of funds.

Account Analysis affects virtually every vital function in your operation such as customer relations, profitability analysis, pricing of services, and cross selling. Account Analysis even represents a new and profitable correspondent service that you can begin offering almost immediately.

Features and Benefits

General

Multi-processing System Account Analysis is a multi-region, multi-bank, and multi-branch processing system. Each institution served by the system can easily select its own unique processing and reporting options without system modifications.

Stand-alone Operation Account Analysis is a unique stand-alone application that can easily interface with your existing software applications, as well as with other Infopoint applications.

Bank-wide Services Analysis Virtually all services from every functional area of your organization can be analyzed by Account Analysis. This includes areas such as deposits, management, item clearing, and correspondent services. Even traditionally non-automated services such as wire transfers, coin counting, courier services, etc., can be analyzed by this application.

Extended Analysis Account Analysis is more than an account and customer analysis application. For example:

- Unlimited groups or market segments can be analyzed for profitability or market potential.
- A detailed analysis can be performed on product types, bank officers, cost centers, branches, regions, banks, and the holding company.
- Service transactions can be analyzed because each can have a bank cost and sell price assigned to them.

Almost every area within your institution can benefit from Account Analysis, including:

- Administration
- Executive management
- Product planning
- Operations
- Accounting
- Commercial lending
- Corporate services
- Retail services
- Marketing

Commercial and Retail Accounts Service charge analysis can be performed on commercial and retail accounts, at either the customer (group) level or the account level. This flexibility enhances the application's appeal, not only as an internal analysis tool, but as an attractive correspondent service, as well.

Analysis Levels	The financial institution can specify an unlimited number of accounts for analysis purposes. These accounts can be segmented into virtually an infinite variety of related groupings in order to achieve the exact analysis desired; history can be maintained for each level of the analysis.
Service Transactions	Account Analysis stores and references service transactions and related descriptions. Services can be defined by service type, such as check charges and courier charges and may be fee based, balance based, or no-charge services.
Interest Calculations	Analysis provides the option of paying interest on Deposit accounts after deductions from the balances have been made for reserve requirements, FDIC insurance, and services provided. After such deductions, Account Analysis calculates any interest due and issues a credit to the designated Deposit account. If the resulting balance is negative, a service charge may then be applied. This feature is available at the relationship level, as well as the account level.
Commercial and Retail Accounts	Service charge analysis may be performed on commercial and retail accounts, at either the individual customer (group) level or the account level. This flexibility enhances the application's appeal not only as an internal analysis tool but also as an attractive correspondent service.
Statement Processing	Account Analysis can produce a detailed analysis statement for a single account and/or group of accounts. Service charges contained on the statement may either be billed to the customer or posted directly to any customer account. Statements may also be personally tailored using optional format and customized statement line descriptions.

Operational

Customer Relations	Corporate accounts, seeking improved funds management, appreciate the on-target analysis and funds tracking provided through Account Analysis. In addition, credits and complimentary services no longer go unnoticed by the customer thanks to the application's versatile, descriptive analysis statement.
Financial Information	The application's comprehensive financial reporting provides management with a clearer perspective of the bank's rapidly changing operational position. Periodic analysis journals, year-to-date analysis summaries, and other key financial reports enable management to closely monitor the bank's vital financial relationships.
Officer Performance	Senior management can obtain automatic summary reports that provide performance analysis by officer or cost center. These and other summary reports represent a significant reduction in time normally required to manually research and prepare such reports.

Business Development	<p>With Account Analysis, the financial institution is able to identify more accurately the most profitable services and concentrate its marketing efforts accordingly. Unprofitable services can be analyzed in detail and repriced with far more confidence and improved results.</p>
Cross-bank Grouping	<p>Deposit accounts from multiple banks within a holding company can be grouped together for complete service charge analysis and analysis reporting. This enables management to see the total customer picture at the holding company level.</p>
Flexible Relationship Analysis	<p>Account Analysis can combine related Deposit accounts and perform service charge analysis four different ways by using combinations of:</p> <ul style="list-style-type: none">■ Individual account rates■ Group account rates■ Individual account netting■ Group account netting <p>This unique capability gives management the flexibility to assess total customer relationships accurately.</p>
MICM	<p>One of the most useful operational features of Account Analysis is the Master Information and Control Manager (MICM), which contains its own processing sub-system. This sub-system allows the institution to tailor Account Analysis to meet the individual requirements of each bank, branch, or holding company <i>without</i> program modification.</p> <p>By controlling the variable parameters and options of Account Analysis externally to the system, MICM permits the system to function more efficiently and responsively.</p>
Application Interface	<p>Account Analysis accepts service transactions from either your existing applications or from other Infopoint applications. A standard interface program is provided. The application accepts manual transactions from non-automated or automated functional areas.</p>
Workload Reduction	<p>Repetitive or common new account information, service charges, and credit rate information can be automatically entered by Account Analysis. This feature drastically reduces time-consuming manual data entry and virtually eliminates input errors.</p>
Editing	<p>Account Analysis automatically performs a full edit of all input data to ensure information integrity.</p>
History Retention	<p>Complete analysis and profit/loss history is maintained at the account level and each group level for a period determined by the financial institution.</p>
Service Charge Calculations	<p>A virtually unlimited number of service charge routines and descriptions are possible with Account Analysis.</p>

	<ul style="list-style-type: none"> ■ The application can utilize an average-balance, accrual calculation method or a simulated daily balance accrual calculation method to compute balance credits and overdraft charges. ■ The reserve requirement can be calculated on the: <ul style="list-style-type: none"> – Positive average ledger balance less average float. – Average collected balance. – Average ledger balance. ■ Earnings credits can be applied to the: <ul style="list-style-type: none"> – Average positive ledger. – Average positive collected balance. – Average ledger. – Average collected balance. ■ Charges for services (fee based and balance based) can be entered into the system as an amount or an item count.
Recurring Charges	Account Analysis enables the institution to designate on-going service transactions for automatic charging at cycle time, or on a daily, monthly, or periodic basis. These services can be for a single account, a specific application, a specific price list, or for all accounts within an institution.
Service Descriptions	Up to 90 characters of descriptive information can be maintained for each service transaction, as well as a separate origination number. This information optionally appears on the analysis statements, making the statements more meaningful to the customer.
Rate Changes	Adjustments to the earning credit rate, overdraft rate, reserve rate, and cost of fund rate are easily handled by the application. By simply changing the rate stored in the institution's Rate Base Parameter, all accounts linked to that Rate Base are adjusted accordingly.
Statement Processing Options	The statement processing capability of Account Analysis is one of the application's most flexible operational features. Both individual and group statements can be automatically prepared in a variety of easy-to-read formats.
Automated Statement Correction	Account Analysis automatically adjusts customer history with the new information and, upon request, generates a copy of the corrected statement.
Online Capabilities	Account Analysis offers complete real time online update capabilities for new accounts, transaction entry, and maintenance of masters and history.
Exception Pricing	The application allows individual accounts to have their own exception prices for the services provided. There is no limit to the number of exceptions for services, or to the number of accounts having these exceptions.

Multi-month Settlement	By using a service charge cycle such as quarterly or annually, excess credit or service charges can be brought forward to the end of the service charge cycle and netted for the total service charge amount. For these accounts, a Multi-Month Settlement Summary can be generated which summarizes all the analysis cycles.
Prior Credit	Excess earnings credit can be brought forward to offset deficits for the current month. This may be done on a rolling-months basis or a year-to-date basis with the initial month of the year specified.
Daily Balance Processing	This feature gives you the ability to track daily balances and automate the calculation (and subsequent recalculation) of aggregate balances. This feature is only available for Deposit and Group accounts.
Investment Account	Account Analysis optionally allows the deficits or credits of Investment accounts to net against the deficits/credits of related non-Investment accounts. Account Analysis also allows the balances of Investment accounts to be used in determining the overdraft position of the customer.
Other (CD/Reciprocal) Balance Processing	<p>An additional balance (referred to as the 'Other Balance') can be defined to a Deposit or Group account. This balance is used in calculating the service charge position of the account and is shown on the analysis statements of the affected accounts.</p> <p>The balance can optionally be used when calculating the overdraft position of the account. This option better allows the institution to consider the total relationship with the customer when charging for services or assigning Earnings Credit.</p>
FDIC Calculation	The balance used in FDIC calculations can vary from account to account. This allows an institution to further customize calculations based upon the type of accounts and balances maintained. The FDIC charge can be modified to reflect the true charge to the institution.
Reserve/Service Markup/Markdown	The system provides the ability to mark up or discount the charge for services. The institution can increase or decrease the total service charge amount, or it can calculate a Reserve Requirement based on Balance Required for Services as opposed to the Collected balance.
TMA Statements	<p>The system uses the alphanumeric Association for Financial Professionals (AFP) Service Code structure. The ability to transmit TMA statement information through EDI transmission using the 822 Transaction Set allows the institution to send standardized TMA statements electronically.</p> <p>Note: The Association for Financial Professionals (AFP) was formerly known as the Treasury Management Association (TMA). Throughout this documentation, any references to TMA should be assumed to be AFP.</p>

Reporting

The range of information available through Account Analysis is made even more valuable by virtue of the application's flexible reporting features and options.

Institution Options Most reports may be selected as required by each individual institution, branch, or holding company processed by Account Analysis, thus enabling personalization of the reporting by individual organizations.

Output Formats Each report may be produced in hard-copy and/or microfiche output format during the same processing run. In addition, a report may be sorted in several different sequences and printed during a single run.

Reporting Levels All reports print at the account and group level. Through the unique Infopoint report sorting capabilities, the reports are automatically categorized by:

- Institution
- Group
- Application
- Account number

In addition, they may be optionally sorted by:

- Holding company
- Region
- Branch
- Officer 1
- Officer 2
- Cost center
- Account type

Summary reports (totals) are available for all major reports in the same sorting options just described. This feature saves considerable research time normally expended to manually produce these consolidated analysis reports. The application's summary level reporting capability can be used to assess officer performance levels, as well.

Analysis Statement The heart of the application's reporting capability is the analysis statement. As previously indicated, statement processing may be evenly distributed using the application's multiple cycling feature. Considerable flexibility has been built into the Account Analysis statement to enhance its operational and management value.

Statement Customizing By using Account Analysis parameter-driven options, statements can be tailored to meet a variety of requirements. For example, statement lines may be user-defined and services user-sequenced, allowing for considerable personalization.

The statement itself may be used as a bill and can even indicate the responsible institution officer, for added convenience. Additionally, a valuable marketing and public relations consideration is the application's capability to designate on the statement any free services being provided to the customer.

Format Options

Not only does the Account Analysis statement provide a complete analysis of all individual services currently being used by your customers, it is also available in several formats designed to increase its utility and impact.

Statements can represent an unlimited number of accounts within a group. There are three different types of group statements, each reflecting a different group relationship. Format options include providing supplemental information for the customer such as balance required, excess balances, and net available balances.

Statements can be produced in multiple or relationship copies for different mailing designations. There is even an account level fiche-only option that allows only a microfiche copy to be produced for selected accounts while producing microfiche and hard copies of others.

History Statement

A customer's history statement is available upon request and may be secured for an individual account or a range of accounts. The statement shows a detailed analysis of each cycle (month) and any annual history being retained.

Management Reports

A variety of key management reports, journals, and summaries are produced by Account Analysis and are available in various formats and sequences.

Analysis
Journal/Summary

As an alternative to issuing and reviewing analysis statements, management can review this journal for a clear picture of the analysis being performed on each account, and in turn, more easily counsel customers in money management.

The summary report is available in a variety of sequences and is used by upper management to analyze key information, such as excess balances, net available balances for possible investment purposes, average balances being maintained, and total compensating balances required for the group being analyzed.

Account Activity
Journal/Summary

Institution's officers find this comprehensive journal extremely helpful when handling customer inquiries or analyzing the different services the customer is currently using.

The report shows cost versus charge on a transaction basis and is a valuable resource when accomplishing statement corrections. A summary version of the report is also available.

Year-to-date Analysis Journal	As a year-to-date performance indicator at the account level, this journal is valuable in identifying consistently deficient accounts, which in turn may trigger a repricing analysis of those accounts. A summary version of this journal may be used for officer performance evaluation. This report is also available for a rolling 12-month analysis.
Balances Required Report	This important report displays those accounts not maintaining the minimum balances required to support the services being analyzed.
Service Charge Journal/Summary	These two functional reports highlight the service charging capabilities of Account Analysis. Complete service charge information, including disposition (waived, charged, reviewed) is provided, along with totals for each disposition.
Exception Service Pricing Report	This report, which is printed upon request, details exception pricing and variances from standard pricing. The report may reflect each account that has such exceptions, or optionally provide summary totals by officer(s), cost center, or account type within a service. (Monitoring and re-evaluating these exceptions is an important consideration of senior management.)
Monthly Product Reporting	<p>The application produces three service history reports categorized by services within service types. The reports include the following information:</p> <ul style="list-style-type: none"> ■ Number of accounts using a service ■ Total number of service occurrences ■ Total service charge ■ Total service cost ■ Percentage of profit <p>Note: Standard Account Analysis sorting options apply to these reports.</p>

Operational Reports

A full complement of standard conversion and maintenance reports are provided by Account Analysis. These include easy-to-read maintenance journals that display previous data and the new updated information.

An auditor's report is available which identifies, for control purposes, any manually adjusted balances. Other key operational reports include the following.

Account Listing	<p>This daily report:</p> <ul style="list-style-type: none"> ■ Contains key account data. ■ Indicates the relationship and structure of accounts and their related codes. ■ Displays the next analysis due date.
Account/Group Cross-reference	This useful reference report shows which accounts are contained in individual groups. It is also available as a group/account cross-reference.

Generated Service Charge Report	This summary shows only those customers whose accounts are being service-charged for cross-system balancing.
Daily Balance Report	This report is designed to aid in day-to-day balancing.

Enhancements and Modifications for 9.0.5

Enhanced Interest Account Processing Enhanced interest processing capabilities were added to the system via a new formula code value of G. Formula code G provides the ability to pay interest on any excess balances or assess service charges using the net charge method, in the case of deficit balances.

Enhancements and Modifications for 9.0 – SP4

There are no major enhancements to this release of Account Analysis.

Enhancements and Modifications for 9.0 – SP3

This section describes the enhancements and modifications contained in this release of Infopoint Account Analysis.

FDIC Modifications The calculation of FDIC assessed charges has been modified to no longer require a divide by 100. This makes the entry of the rate variance on the Analysis Standard Rates Variances Record (6012) and the Exception Rates Record (EXC) a more straight forward task to the user; it no longer requires the manipulation of the rate prior to entry. Additionally, a new option was added to the FDIC Balance Code to use the account's average positive ledger balance when assessing FDIC charges.

Payment Delete The payment delete feature simplifies the process needed to fix incorrect payments on receivables accounts within the Analysis system. The feature does away with the process of reversing and reentering payments multiple times, thus eliminating customer account errors caused by multiple reversals. Corrections are now simplified with the use of the payment delete field on the Payment Inquiry Panel (ANPAYINQ). Additionally, General Ledger corrections can occur automatically.

International Phone Number A new field containing the international phone number for officers/employees is available on the Officer/Employee Information Record (MICM Record 0242). This enhancement enables the use of the international phone number when printing statement types 'M' and 'N' or loading the data repository.

Enhancements and Modifications for 9.0 – SP1

This section describes the enhancements and modifications contained in this release of Infopoint Account Analysis.

Per Mil Pricing	Per mil pricing allows the pricing of currency amounts using either a specified percentage or flat fee on the MICM 6015/6016 pricing records. Per mil pricing supports up to 17 different tiers.
Auto Debit and Charge-off Threshold	Currency levels can be defined on MICM Record 6018 – Past Due Fee Parameters Record for use in deciding how to resolve past due receivable amounts. Both minimums and maximums can be established to determine if past due invoice amounts are to be charged off, direct debited, or neither.
Customer Comments	The new ANCOM – Customer Comments panel allows the user to create, review and edit comments related to an account and the new ANCOMINQ – Customer Comments Inquiry panel allows browsing of summary listings for all comments by account. Comments are organized into valid categories and are defined on new MICM Record 6027 – Analysis Comment Category Definition.
Data Repository Extract File	The new Data Repository Extract File is used to create an edited text file which is then passed to a custom statement formatter application to generate billing statements. The new Data Repository Extract (AND490) program reads the Data Repository Trigger File (ANTRIG) and extracts all applicable statement data from the Data Repository and various MICM tables.
Field Expansion and Addition	The Number of Units field on the transaction record has been expanded to prevent truncation of FDIC and OD balanced-based transactions. Also, two new identifier fields, the International Bank Account Number (IBAN) and a user-defined identifier number, have been added to allow users to house intra-institution identification when custom programming.
Affiliate Program Expansion	<p>The new MICM Record 6032 – Analysis Profile Parameter has been created which allows up to 10 affiliations for pricing, a unique affiliation number for exception rate management, designation of the exception pricing and exception rate use order, and assignment of override standard pricing. Accounts are assigned to a profile in one of the following ways:</p> <ul style="list-style-type: none">■ Manually entering the profile value directly on the current period or history record for the account.■ Manually using the new ANPROFX – Profile Account Cross-reference panel.■ Manually using relationship maintenance in either the current period through the ANRELM – Relationship Maintenance panel or a historical period through the ANRELH – Relationship History Maintenance panel.■ Automatically at account open based on selection criteria established on the new MICM Record 6031 – Analysis Profile Default Parameter.

- Automatically when linked to a group account which has a profile assignment based on the new Assign Profile Option field on MICM 6000 – Panel 3.

Using profile records to control various aspects of pricing and rates is strictly optional.

A list of profiles using a specific affiliate number for either pricing (MICM Record 6016) or rates (ANERT) can be obtained by accessing the Affiliate Profile Cross-reference (ANAFFX) panel. The list of accounts using a given profile for a specific period can be obtained based on the Analysis Profile Cross-reference (ANPROFX) panel.

Removal of Loans and Profitability

Loans and Profitability-related fields have been removed from Analysis panels, documentation, and reports.

General Ledger Enhancement

Additional accumulators have been added to report Analysis results with more granularity to the General Ledger, including the ability to pass receivable amounts based on a unique invoice number as a sub-ledger. This enhancement also includes the ability to adjust prior-period GL reporting based on demographic changes such as officer assignment or branch.

Customizable Pricing Hierarchy

The new ANPRHIER – Standard Pricing Hierarchy panel allows a financial institution to define the standard pricing hierarchy for all processing institutions. The standard pricing default is applied based on this record.

Statement Messages

The new ANSTMSG – Statement Message panel allows users to define statement messages based on the statement format and a flexible array of selection criteria. Statement messages have an effective date, expiration date and an option to include them in reprints.

Unlimited Hierarchy

This enhancement adds the ability to link an unlimited number of levels of accounts together in a vertical hierarchy. (Previous releases were limited to three levels.) Additional changes are:

- The new ANRELD – Account Relationship Display panel displays an entire vertical relationship at one time, including pricing and charging levels.
- Pricing and charging is separated so that non-charging groups can control pricing.
- The new ANTRANX – Transaction Cross-reference panel shows origin of transactions by posting DDA's within a relationship.

Pricing Charges

- Pricing is now performed at statement time only; initial pricing of posted items is no longer valid. Items are now posted with minimal information on the transaction file and are fully priced only during the statement production process based on the pricing level (group or DDA) as appropriate. Pricing is also redone whenever a new statement is calculated or printed, eliminating the need for specific repricing functionality.

- When performing changes to pricing records (MICM 6015/6016) for the most recent prior period, the user can request that accounts affected by the change are recalculated only or recalculated and reprinted.
- The ANREPR – Repricing Request panel now allows the request of a recalculation only or a recalculation and reprint for a specific DDA, group, or affiliate number starting with a specific cycle in the past and extending a specified number of cycles to the current period. The key panel can be used to request a recalculation only or recalculation and reprint only if a specified service code is found in a given period.

Waive Reason Code This enhancement allows tracking of why an account was set to service charge code **W** or **T**. Valid waive reason codes, defined on the new MICM Record 6028 – Analysis Waive Reason Code, are required whenever an account has a waive service charge code. MICM Record 6028 can optionally define a GL accumulator in the 5000 range to report waivers to GL by reason.

Multi-month Settlement Multi-month settlements for international accounts allow a pending charging currency to be retained and become active at the beginning of a settlement period.

Enhancements and Modifications for 8.5 – EP1-SP1

This section describes the enhancements and modifications contained in this release of Infopoint Account Analysis.

Affiliate Cross-reference A new online panel (ANAFFX) provides the ability to update and display affiliate information by affiliate account/application. In maintenance mode, this panel displays, by affiliate number, a list of all related accounts, including the start and expire dates for each account.

Data Repository The Data Repository enhancement provides the capability to produce an Account Analysis statement using multiple media formats for both domestic and international Account Analysis statements. Statement data is warehoused into a common repository and includes all customer, balance and compensation information, statement line descriptions, literals, rates, and service information. Data is also included to create an invoice, tax invoice, and daily balance statement.

Enhancements and Modifications for 8.5 – EP1

This section describes the enhancements and modifications contained in this release of Infopoint Account Analysis.

Check-Digit Verification	New Account-to-charge Verification User Exits have been added to the system for batch and online processing. The User Exits are accessed to verify the Account-to-charge Account Number, using established check-digit processing, when new or modified Account-to-charge Institution, Application, and/or Account Number data is supplied. In addition, the User Exits allow custom Account-to-charge code to be easily added based on the institution's needs.
Dynamic Table Expansion	Updated program tabling logic has been added to critical tables processed by the batch portion of the Account Analysis system. The new logic allows dynamic expansion of the tables and reduces forced terminations by the system when table data limits are reached.
Maintenance History	The capability to view detailed maintenance activity online that was performed either online or through batch has been added to the system. The new ANMHST panel allows you to view the activities of most Account Analysis records, Analysis MICM 6000 Records, and some commonly used MICM records. A new Maintenance History Merge Report (06-958) has also been added to show batch totaling of Maintenance History records.
Pricing Inquiry Panel	<p>A new online panel (ANPRINQ) provides the following information for a selected service of a posting account.</p> <ul style="list-style-type: none"> ■ Complete pricing record key, including Institution for standard pricing ■ Pricing level (DDA or Group) ■ Group pricing at the DDA level, the Group at which the pricing took place ■ Service charge code ■ Total amount paid for the service based on the pricing key ■ Breakdown of all pricing functions used to calculate the pricing amount
Reapply Type Defaults	The ability to reapply the MICM 6002 Type default values when an account reopens via the Deposit interface has been added to the system.
Relationship Maintenance	A new online panel (ANRELM) provides the ability to modify specific fields for an entire relationship, <i>in the current period</i> .
Reopen Closed Accounts	New functionality has been added to AND010 to allow it to review incoming ANDINZ records with RECCODE 02 and determine if there is a matching account master on file. If a master record exists, AND010 processes the supplied record as if it contains RECCODE 03. The modified code passes the input for the existing account as Form 20/21, Card 99 (maintenance), which is processed by AND080.

Note: Under current functionality, a re-opened account is rejected by AND080. AND010 passes RECCODE 02 input as a new account Form 20/21. Then, AND060 determines the account is already on file and rejects the input.

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|-------------------------|--|
| Scheduled Reports | The processing efficiency of the daily job stream has been improved by creating report records only when reports are scheduled. The daily programs that produce the largest number of reports now read the MICM 2007 record to verify a report is scheduled before writing the report records. |
| ANL515 Merge Map Driver | This merge map driver allows you to create merge maps that browse account-specific records by cycle range. |

Enhancements and Modifications for 8.5 – SP5

This section describes the enhancements and modifications contained in this release of Infopoint Account Analysis.

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|---|--|
| Service Pricing Expiration Option | A new value of S was added to the Service Pricing Expiration Date option. The new value allows a bank to specify that an account only uses standard pricing for a service for which the most recently effective exception pricing record has expired. This prevents the use of an older exception pricing record whose expiration date is in the future. |
| Pricing Record Expiration Date Align Program (ANR019) | This new request program was added to the system to aid in the management of pricing records. When run, ANR019 identifies MICM 6015/6016 Records with identical keys that have overlapping Expiration Dates. The program then adjusts the expiration dates of all records to be one day prior to the Effective Date of the newer record. |
| New Profile for Institution 0000 | A new MICM security profile has been created. This profile only includes panels that are valid for use on Institution 0000. |
| Quick Transaction Entry Panel (ANTRANQ) | This new panel is designed for easy entry of multiple simple transactions for one cycle period. Up to 13 transactions can be entered at one time, with an expanded pre-fill area at the top of the panel reducing to a bare minimum the amount of entry per transaction. |

Enhancements and Modifications for 8.5.4

Scalability	<p>This enhancement allows institutions to establish logical processing segments. A segment can be comprised of one or more institutions, or an account range within an institution. Each segment can be independently processed from start to finish. Each segment is assigned a processing priority, using MICM parameters. If a group or parent group is associated with other groups or accounts belonging to another segment, then all of the related accounts and groups are processed in the segment containing the highest processing priority.</p> <p>The online is available at all times. During the batch cycle, a message denoting that Posting is in process is displayed and only inquiry is allowed until posting is complete for that particular segment.</p>
Multi-currency Capabilities	<p>This enhancement allows accounts within a group or parent group relationship to use various currencies. For example, balances in Canadian dollars, U.S. dollars, and Mexican pesos can be netted together, when calculating the earnings credit for a group relationship. Explicit charges can be generated in euros and assessed in U.S. dollars.</p>
Charging Currency	<p>The charging currency can now be maintained online (ANDNM1/ANGNM1/ANLNM1) in current period only.</p>
Promotional (Smart) Waives	<p>This enhancement allows a service to be activated for an account, but waived for a specified period. The waive period can be fixed or dynamic. For example, a service could be waived until February, or for a period of months following the first time the service is input. Services can also be waived based on volume and usage.</p>
Mass Maintenance by Officer and Cost Center	<p>This enhancement allows maintenance of historical and current information based on the officer and cost center assigned to the account or group.</p>
Explicit Charges	<p>This enhancement allows explicit charges to be extracted and passed to a direct debit account daily. This allows the institution to collect these charges daily instead of waiting until the end of the analysis period.</p>
Automatic Adjustments	<p>This enhancement allows a debit or credit adjustment for a past analysis period to be generated to the direct debit account. An adjustment transaction can be generated because of changing volumes, prices, or balances for a past period.</p>
Value Added Tax (VAT)	<p>This enhancement allows an institution to assess a VAT for all taxable service transactions posted to an account. Tax information will be reported separately on the account's statement and is passed separately to General Ledger. A debit to the account's service charging account will be passed to Deposits for the combined amount of the service charge and any applicable tax.</p>
Infopoint Financial Control System (FCS) 5.0 Interface	<p>The General Ledger Interface File is now generated in the FCS 5.0 format.</p>

Account Type Verification	As accounts are added or maintained, the processing of the Account Type field has been modified to confirm a matching MICM Record 6012 exists for the specified Account Type.
Accumulation of Services	The accumulation of services routine has been modified to review the service's Cost Center and accumulate those services with matching Cost Centers.
Interface File Reject Reporting	The Transaction Rejects Report (06-980) name has been changed to the Interface Rejects Report, which more accurately describes the report's content. In addition, this report will now display <i>all</i> rejects, not just the service transaction rejects.
Reporting Online Updates	The batch maintenance reports (06-005, 06-007, 06-008, 06-009 and 06-010) and the Auditors Report (06-012) have been modified to display the Operator's ID and Time stamp when reporting online updates.
Online Transaction Journal Sort Option	A new sort option has been added to the control card for the Analysis Online Maintenance Report File Build program (AND035). This option allows you to change the Online Transaction Journal (06-072) sort sequence to operator ID, date/time, and account.
MICM Record 0301	<p>The following changes have been made to MICM Record 0301:</p> <p>Options Flags 18 and 19 have been added to allow you to choose the number of decimal positions displayed in the Unit Price field (0 – 8) and the Rate field (0 – 6) on the ANSTI and ANSTM statement panels.</p> <p>Option Flag 4 has been added to allow you to indicate the Reporting Region or Pricing Region for all reporting programs using Region as reports are generated.</p> <p>A new value (S) has been added to Option Flag 1. This value allows Account Analysis statements to be generated in Service Code order if Service Types are being used.</p>
Statement Panels Processing	<p>Modifications have been made to the statement panels (ANSTI and ANSTM) to improve their display and readability. In addition:</p> <ul style="list-style-type: none">■ ANSTM can now be incorporated into a work unit.■ ANSTM Panel 99 paging abilities have been improved and the processing to return to a panel 99 has been enhanced.■ ANSTI and ANSTM panels 01 and 02 can now display the Unit Price field with 0 – 8 decimal positions and the Rate field with 0 – 6 decimal positions.
Recurring Transaction Updates	The Recurring Transaction panel (ANRECUR) has been modified to carry new values entered in the Price List and Region fields through to subsequent panels. The new values will then be applied to the affected recurring transaction records.

Application Processing

This chapter is designed to help you with the day-to-day operation of Account Analysis. The chapter provides suggestions for efficient use and provides answers to frequently asked questions concerning application capabilities. The procedures are presented as how-to instructions, and can take the form of a brief helpful hint or a detailed step-by-step explanation of an important application feature.

Refer to the Account Analysis *Installation Guide* for specific installation procedures. Refer to the Conversion chapter of the Account Analysis *Operations Guide* for specific conversion procedures.

Adjustments

The use of balance adjustments and service transaction adjustments is optional. However, if you intend to comply with Association for Financial Professionals (AFP) standards, you must implement balance and service transaction adjustment procedures. In addition, if an account's balances are being tracked using the Daily Balance File, you must implement balance adjustment procedures. All balance adjustments and service transaction adjustments are stored on the Adjustment File. The adjustment information is used when printing section II and section III of the TMA statement.

AFP Standards

To comply with AFP standards, adjustments should be used in place of history maintenance. Using adjustments eliminates the need to reprint statements. The history records are maintained by the application to reflect all adjustments. The application assigns the following standard description numbers to all balance adjustment transactions.

Numbers	Adjustments
00001	Ledger Balance
00002	Collected Balance
00003	Bank Collected Balance
00005	OD Ledger Balance
00006	OD Collected Balance

In addition, override descriptions can be used when the balance adjustment transactions are input. For information and instructions on how to set up these description records, refer to MICM Record 6080 (Analysis Statement Descriptions) in this chapter.

Service Transactions

Service transaction adjustments are entered as an addition or reduction to the existing service transaction volume. All service transaction adjustments impact the current period analysis calculations. The service transactions are identified as adjustments only if the Adjustment Code is **A** on the Service Transaction Input Record. The Service Transaction Records flagged as adjustments are written to both the Transaction File and the Adjustment File.

The following MICM Record 6000 fields are critical to adjustment transaction processing. Review these options before implementing the use of adjustment transactions:

Option Flags

- Tran Adj Edt (Transaction adjustment editing)
- Tran Adj Onl (Transaction Adjustment online)
- Bal Adj Edit (Balance adjustment editing)

Automatic Service Charge Adjustments

The Auto SC Adj option on MICM Record 6000(1) provides the ability to automatically pass adjustments to direct-debited service charge amounts to the Deposits system for accounts with a Service Charge Code of **C**, **R**, **T**, or **W**. (Accounts with a Service Charge Code of **R**, **T**, or **W** do not calculate regular service charges but may still have explicit charges or non-income financial data that need to be adjusted.) In addition, the Analysis system processes changes to previously interfaced GL accums by backing out (offsetting) the original entries and sending the adjusted amounts to GL.

The Auto SC Adj option is written from MICM Record 6000 to each history master as it is created on cycle night. Eligibility to calculate adjustments, therefore, is based on this flag in history on ANDHM10/ANGHM10. This allows the financial institution to change the Auto SC Adj value on MICM Record 6000 without impacting prior periods.

Note: The Auto SC Adj value in history is protected online.

If the Auto SC Adj option is **Y** (Yes), any account (Deposit or Group) whose Analysis Reprint flag is **C** (Recalculate only) or **X** (Recalculate and reprint) for an already-extracted period, undergoes the following process:

- AND180 (Update program) determines if the account is being recalculated/reprinted for a non-settlement month or a settlement month. If the month is a non-settlement month, the Analysis Reprint flag is set for all subsequent months through the end of the affected settlement period.
 - A non-settlement month is designated by an account's Analyze Only flag being set to **A** (analyze only cycle) *and* having a settlement date not equal to the analysis period's history date.
 - A settlement month is designated by an account's Analyze Only flag being set to **b** (service charge cycle) *and* having a settlement date equal to the analysis period's history date.

This process occurs regardless of Service Charge Code.

- AND180 (Update program) stores the account's original service charges (not including explicit charges), the original explicit charge amounts (not including daily explicit), the charging currency for the period, the original tax amounts for the settlement period, and the old Service Charge Code.
- AND200 (Cycle Calculation program) recalculates all service charges and taxes for all affected periods, in the account's charging currency for the period.

Adjustments to the Deposits system and the General Ledger system are handled differently (as outlined in the following sections). Any adjustment to a prior period that causes or could potentially cause a material change to a customer's net service charge will cause a statement recalc. If changes are detected (even if the Net Charge for Service is unchanged), there are options on Panel 6 of MICM Record 6000 to automatically generate recalcs and adjustments based on the following demographic fields:

- Branch Recalc
- Off 1 Recalc
- Off 2 Recalc
- Type Recalc
- Cost Ctr Recalc
- Waiv Rsn Recalc

Adjustments to the Deposits System

After the new service charge, interest and explicit charge amounts for the period have been calculated, a service charge adjustment amount and/or interest adjustment amount is calculated as follows:

1. Old service charge + Old explicit charge + Old tax amount = Old net service charge.
2. New service charge + New explicit charge + New tax amount = New net service charge.
3. New net service charge - Old net service charge = Service charge adjustment.

If the new net service charge amount is greater than the old net service charge amount, a debit adjustment is passed to the Deposits system. If the new net service charge amount is less than the old net service charge amount, a credit adjustment amount is passed to the Deposits system.

4. Interest adjustment amount is calculated as follows:

New interest amount – Old interest amount = Interest adjustment amount

If the new interest amount is greater than the old interest amount, a credit is passed to the Deposits system. If the new interest amount is less than the old interest amount, a debit is passed to the Deposits system.

5. Service charge adjustment amounts are written to the Service Charge Hold File using a transaction code of **A**. This allows the adjustments to be stored separately from the lead night service charge amounts (waiting to be extracted). In addition, this allows the adjustments to be passed to the Deposits system nightly and posted on the next processing day.
6. The Service Charge Extract Report (06-918) and Service Charge Maintenance Report (06-919) show service charge adjustment amounts separately.

7. The Service Charge Adjustment Report (06-086) is created on a nightly basis. It reflects, by analysis period, the:
 - service charge code
 - settlement date
 - old service charge amount
 - account charging currency for the period
 - new service charge amount
 - old explicit charge amount
 - new explicit charge amount
 - service charge adjustment amount

The report includes all accounts going through the recalculation/reprint process with non-zero service charge adjustments and with a 'charging' Service Charge Code (any code other than G). Totals are reported at the institution level by Service Charge Code. The sort criteria are based on MICM Record 2007.

8. If the service charge adjustment amount is 0, no adjustment record is passed to the Deposits systems, unless there was a change in the Service Charge Code. Zero adjustment amounts are not reflected on the Service Charge Adjustment Report (06-086).
9. Receivable processing also writes service charge adjustments to the General Ledger Adjustment Report (06-105). This report lists all adjustments to both direct-debit and receivables accounts.
10. To facilitate the passing of adjustments to the Deposits system, MICM Record 6001 (Analysis Application Parameters) includes the following user-defined transaction codes to be used when passing service charge adjustment information to the Deposits system.
 - Service Charge Debit Adjustment Internal Transaction Code
 - Service Charge Debit Adjustment External Transaction Code
 - Service Charge Credit Adjustment Internal Transaction Code
 - Service Charge Credit Adjustment External Transaction Code

Tip: Recalculations/Reprints are triggered by activities such as deleting transactions, adding transactions, adjusting balances, changing the charging currency, and changing the Service Charge Code.

For accounts with Formula Codes B and G, it is necessary to manually back out previously paid interest amounts if the service charge amounts have increased. The system handles debiting for the newly calculated charges, but does not debit for the previously paid interest.

Adjustments to General Ledger

To maintain the integrity of information passed from the Account Analysis system to General Ledger, the following process is performed when a recalculation/reprint is requested:

- If the Service Charge Adjustment has been determined to be greater than 0 and/or the Service Charge Code has been changed, offsets are calculated to completely back out (offset) all previously interfaced GL entries.
- If an interest adjustment has been determined to be greater than 0, an offset is created to completely back out (offset) the previously interfaced GL entries, generating new GL entries for the recalculated interest amount.
- The system looks at non-income GL Accums to determine if changes should be processed, even if the Net Charge for Service did not change. For example, an account that had excess balances also had services added. While the account is still in excess (and owes no money), the new services change the amount of Paid by Balances attributable to the account.
- Demographic changes, such as Officer assignment, optionally cause recalcs and updates to the General Ledger based on the options set on Panel 6 of MICM Record 6000.
- New General Ledger entries are calculated and passed to the GL system.
- Both offsetting and new GL entries are extracted to GL on the General Ledger Today File through the AND900 program. Entries are reported on the 06-923 report.

Calculations

Account Analysis performs various financial calculations using data retrieved from other Infopoint applications. This section focuses on the formulas, procedures, and data used to make these computations.

Balance Sheet

Assets

Loan Current Balance	\$9,999,999.99
Loan Average Balance	\$9,999,999.99
Line of Credit	\$9,999,999.99
01 Percent of Average Balance	\$9,999,999.99
02 Loan Compensating Balance	\$9,999,999.99
Net Loan Amount	\$9,999,999.99
Loan Interest	\$9,999,999.99
Investment Available Balance	\$9,999,999.99
03 Reserve Requirement Amount	\$9,999,999.99
Investment Average Balance	\$9,999,999.99
Investment Collected Balance	\$9,999,999.99
Investment Earnings Credit Amount	\$9,999,999.99
Investment Interest Paid	\$9,999,999.99
Investment Service Charge	\$9,999,999.99
Investment Balance Required	\$9,999,999.99
Investment Net Available	\$9,999,999.99
04 Positive Average Balance (Ledger)	\$9,999,999.99
05 Average Balance (Ledger)	\$9,999,999.99
Average Float	\$9,999,999.99
06 Average Collected Balance	\$9,999,999.99
6A Negative Average Balance (Ledger)	\$9,999,999.99
6B Negative Average Collected Balance	\$9,999,999.99

07	Positive Average Collected Balance	\$9,999,999.99
	Loan Compensating Balance 3	\$9,999,999.99
08	Reserve Requirement (Rate = 12.000)	\$9,999,999.99
	Compensating Balance 1	<u>\$9,999,999.99</u>
09	Positive Available Balance	\$9,999,999.99
10	Average Available Balance	\$9,999,999.99
11	Balance Required for Services	\$9,999,999.99
12	Net Available Balance	\$9,999,999.99
	Previous Balance Credit Brought Forward	\$9,999,999.99
	Previous Balance Deficit Brought Forward	\$9,999,999.99
	Total Net Available Balance	\$9,999,999.99
13	Additional Balance Required for Reserves	<u>\$9,999,999.99</u>
14	Total Deficit Balance or Total Excess Balance	\$9,999,999.99
	Total Net Available Balance	\$9,999,999.99
	Loan Compensating Balance 2	\$9,999,999.99
	Loan Compensating Balance 4	\$9,999,999.99
	Loan Compensating Balance Reserves	\$9,999,999.99
15	Net Free Balance	\$9,999,999.99
16	Earnings Credit Allowance (Rate = 9.420) or Interest Paid	\$9,999,999.99
	(Formula A, C, E, or G) (Formula B or G)	
	Total Miscellaneous Credits	\$9,999,999.99
	Total Credit Allowance	\$9,999,999.99
	Total Charge for Services	<u>\$9,999,999.99</u>
	Net Charge for Services or Net Credit for Services	\$9,999,999.99
17	Excess Credit Brought Forward	\$9,999,999.99
18	Service Charges Brought Forward	\$9,999,999.99
	Total Net Charges or Net Credits for Services	\$9,999,999.99
	Charges Taken Forward	\$9,999,999.99
	Deficit Balances Taken Forward	\$9,999,999.99
	Service Charge Amount Due	\$9,999,999.99

19 Service Charge Amount Due Including Deficit Markup \$9,999,999.99
 Account to Charge 99 999-9999-99

01 **Percent of Average Balance**

$$\frac{\text{Loan Average Balance} \times \text{Loan Average Balance Rate}}{\text{Percent of Average Balance}}$$

02 **Loan Compensating Balance**

The Loan Compensating Balance either is a flat amount (established by the financial institution based on the loan agreement) or calculated as a percentage of Loan Average Balance.

$$\frac{\text{Percent of Credit Line} + \text{Percent of Average Balance}}{\text{Loan Compensating Balance}}$$

03 **Reserve Requirement Amount**

When the Balance Code on MICM Record 6013 is **b**, calculate:

$$\frac{\text{Average Balance} \times \text{Reserve Rate}}{\text{Reserve Requirement Amount (disregard float in analysis)}}$$

When the Balance Code on MICM Record 6013 is **L**, calculate:

$$\frac{\text{Average Balance} \times \text{Reserve Rate}}{\text{Reserve Requirement Amount (use float in analysis)}}$$

When the Balance Code on MICM Record 6013 is **C**, calculate:

$$\frac{\text{Average Collected Balance} \times \text{Reserve Rate}}{\text{Reserve Requirement Amount}}$$

When the Balance Code on MICM Record 6013 is **P**, calculate:

$$\frac{\text{Positive Collected Average Balance} \times \text{Reserve Rate}}{\text{Reserve Requirement Amount}}$$

When the Balance Code on MICM Record 6013 is **S**, calculate:

$$\begin{array}{r} \text{Step 1:} \quad \text{Positive Average Balance} \\ \quad \quad \quad \underline{- \text{Less Average Float Rate}} \\ \quad \quad \quad \text{SUBTOTAL 1} \end{array}$$

↓

$$\begin{array}{r} \text{Step 2:} \quad \quad \quad \text{SUBTOTAL 1} \\ \quad \quad \quad \underline{\quad \quad \quad \times \text{Reserve Rate}} \\ \quad \quad \quad \text{Reserve Requirement Amount} \end{array}$$

When the Balance Code on MICM Record 6013 is **T**, calculate:

$$\begin{array}{r} \text{Positive Average Balance} \\ \underline{\quad \quad \quad \times \text{Reserve Rate}} \\ \text{Reserve Requirement Amount} \end{array}$$

When the Balance Code on MICM Record 6013 is **X**, calculate:

$$\begin{array}{r} \text{Average Balance} \\ \underline{\quad \quad \quad \times \text{Reserve Rate}} \\ \text{SUBTOTAL 2} \end{array}$$

Compare SUBTOTAL 2 to the float amount. Use whichever amount is greater to compute the available balance calculation.

Note: There is no reserve requirement if the balance is negative.

04 Positive Average Balance (Ledger)

$$\begin{array}{r} \text{Aggregate Balance} \\ \underline{- \text{Negative Aggregate Balance}} \\ \text{Positive Aggregate Balance} \end{array}$$

↓

$$\text{Positive Average Balance} = \frac{\text{Positive Aggregate Balance}}{\text{Days in Analysis Cycle}}$$

05 Average Balance (Ledger)

$$\frac{\text{Aggregate Balance}}{\text{Days in Analysis Cycle}} = \text{Average Balance}$$

06 Average Collected Balance

$$\frac{\text{Aggregate Collected Balance}}{\text{Days in Analysis Cycle}} = \text{Average Collected Balance}$$

6A Negative Average Balance

6A

$$\frac{\text{OD Aggregate Ledger Balance}}{\text{Days in Analysis Cycle}} = \text{Negative Average Balance}$$

6B Negative Average Collected Balance

6B

$$\frac{\text{OD Aggregate Collected Balance}}{\text{Days in Analysis Cycle}} = \text{Negative Average Collected Balance}$$

07 Positive Average Collected Balance

07

$$\frac{\text{Aggregate Collected Balance} - \text{Negative Aggregate Collected Balance}}{\text{Positive Aggregate Collected Balance}}$$



$$\frac{\text{Positive Aggregate Collected Balance}}{\text{Days in Analysis Cycle}} = \text{Positive Average Collected Balance}$$

08 Reserve Requirement

08

When the Balance Code on MICM Record 6013 is **b**, calculate:

$$\frac{\text{Average Balance}}{\text{Reserve Rate}} = \text{Reserve Requirement Amount (disregard float in analysis)}$$

When the Balance Code on MICM Record 6013 is **L**, calculate:

$$\frac{\text{Average Balance}}{\text{Reserve Rate}} = \text{Reserve Requirement Amount (use float in analysis)}$$

When the Balance Code on MICM Record 6013 is **C**, calculate:

$$\frac{\text{Average Collected Balance}}{\text{Reserve Rate}} = \text{Reserve Requirement Amount}$$

When the Balance Code on MICM Record 6013 is **P**, calculate:

$$\frac{\text{Positive Average Collected Balance}}{\text{Reserve Rate}} = \text{Reserve Requirement Amount}$$

When the Balance Code on MICM Record 6013 is **S**, calculate:

$$\begin{array}{r} \text{Step 1:} \quad \text{Positive Average Balance} \\ \quad \quad \quad \underline{- \text{Less Average Float Rate}} \\ \quad \quad \quad \text{SUBTOTAL 3} \\ \quad \quad \quad \downarrow \end{array}$$

$$\begin{array}{r} \text{Step 2:} \quad \quad \quad \text{SUBTOTAL 3} \\ \quad \quad \quad \quad \quad \underline{\times \text{Reserve Rate}} \\ \quad \quad \quad \text{Reserve Requirement Amount} \end{array}$$

When the Balance Code on MICM Record 6013 is **T**, calculate:

$$\begin{array}{r} \text{Positive Average Balance} \\ \quad \quad \quad \underline{\times \text{Reserve Rate}} \\ \text{Reserve Requirement Amount} \end{array}$$

When the Balance Code on MICM Record 6013 is **X**, calculate:

$$\begin{array}{r} \text{Average Balance} \\ \quad \quad \quad \underline{\times \text{Reserve Rate}} \\ \text{SUBTOTAL 4} \end{array}$$

Compare SUBTOTAL 4 to the float amount. Use whichever amount is greater to compute the available balance calculation.

Note: There is no reserve requirement if the balance is negative.

09

Positive Available Balance (Deposit/Group)

$$\begin{array}{r} \text{Step 1:} \quad \text{Positive Average Collected Balance} \\ \quad \quad \quad \underline{- \text{Reserve Requirement Amount}} \\ \quad \quad \quad \text{SUBTOTAL 5} \\ \quad \quad \quad \downarrow \end{array}$$

$$\begin{array}{r} \text{Step 2:} \quad \quad \quad \text{SUBTOTAL 5} \\ \quad \quad \quad \underline{- \text{Loan Compensating Balance 1}} \\ \quad \quad \quad \text{Positive Available Balance} \end{array}$$

-OR-

$$\begin{array}{r} \text{Step 1:} \quad \quad \quad \text{Positive Average Balance} \\ \quad \quad \quad \underline{- \text{Reserve Requirement Amount}} \\ \quad \quad \quad \text{SUBTOTAL 6} \\ \quad \quad \quad \downarrow \end{array}$$

If MICM 6000 option, Balance Required for One Dollar, is set to Y, the calculation is as follows:

$$\frac{1 \times \text{Day Base}}{\text{EC Rate} \times \text{Days in Analysis Cycle}} = \text{SUBTOTAL 1}$$

$$\begin{aligned} \text{SUBTOTAL 1} + .50 &= \text{SUBTOTAL 2} \\ \text{SUBTOTAL 2} \times \text{Charge Amount} &= \text{Balance Required} \end{aligned}$$

Notes: If Institution Option for Bal Req No Charge is Y, include the total for 'no charge services' in the charge amount. If OD code is 2, subtract OD interest from the charge amount.

For further details on international calculation methods, refer to the International Balance Required for Services section in this chapter.

12 Net Available Balance (Deposit/Group)

$$\begin{aligned} &\text{Average Available Balance} \\ &\underline{\quad\quad\quad - \text{Balance Required for Services}} \\ &\text{Net Available Balance} \end{aligned}$$

Positive Net Available Balance

$$\begin{aligned} &\text{Positive Available Balance} \\ &\underline{\quad\quad\quad - \text{Balance Required}} \\ &\text{Positive Net Available Balance} \end{aligned}$$

13 Additional Balance Required for Reserves

If OD code on the account is 1 or 2, calculate:

$$\begin{aligned} &\text{Excess Balance} \\ &\underline{\quad\quad\quad - \text{Net Available Balance}} \\ &\text{Additional Balance for Reserves} \end{aligned}$$

If OD code on the account is 3, calculate:

$$\begin{aligned} &\text{Excess Balance} \\ &\underline{\quad\quad\quad - \text{Positive Net Available Balance}} \\ &\text{Additional Balance for Reserves} \end{aligned}$$

14 Excess Balance

If OD code on the account is 1 or 2, calculate:

$$\frac{\text{Net Available Balance}}{1 - \text{Reserve Rate}} = \text{Excess Balance}$$

If OD code on the account is 3, calculate:

$$\frac{\text{Positive Net Available Balance}}{1 - \text{Reserve Rate}} = \text{Excess Balance}$$

Note: If the Institution Option for Calculating Reserves on Negative is Y and the balance used for calculating the reserves is negative, this negative Reserve Balance is subtracted from the Net Available Balance before dividing by 1 - Reserve Rate, and then added back to the results.

15 Net Free Balance

$$\frac{\text{Net Available Balance} - \text{Compensating Balance 2}}{\text{Net Free Balance}}$$

Note: If the Compensating Calculation Code = 4, the reserve portion of the compensating balance is added.

16 Earnings Credit Allowance

If OD code on the account is 3, calculate:

Step 1: Positive Available Balance
 $\frac{\text{Positive Available Balance}}{\text{x Rate Base}}$
 SUBTOTAL 22

↓

Step 2: SUBTOTAL 22
 $\frac{\text{SUBTOTAL 22}}{\text{x Days in Analysis Cycle}}$
 Earnings Credit Amount

If OD code on the account is other than 3, calculate:

Step 1: Average Available Balance
 $\frac{\text{Average Available Balance}}{\text{x Rate Base}}$
 SUBTOTAL 23

↓

Step 2: SUBTOTAL 23
 $\frac{\text{SUBTOTAL 23}}{\text{x Days in Analysis Cycle}}$
 Earnings Credit Amount

Notes: If alternate Earnings Credit rates are used, the rate is determined from the Average Ledger or Average Collected Balance before reserves. The Earnings Credit amount is calculated on the balance after reserves.

For examples of international earnings credits, refer to the International Earnings Credit Calculations section in this chapter.

17 Excess Credit Brought Forward (Using Prior Credit Option)

Calculate the Net Available Balance (Net Services) for each prior analysis month within the prior credit period. Then starting with the oldest month, add the Net Available Balances together one at a time. Any time the sum of the Net Available Balances is less than zero, prior credit is eliminated, and the Prior Credit value is reset to zero going into the next month.

Excess Credit Brought Forward (Using Multi-month Svc Chg Cycle)

Add Excess Credit for each prior month in the Service Charge Cycle.

Note: The excess credits are always brought forward, regardless of the Account Service Charge Code.

18 Service Charges Brought Forward (Using Multi-month Svc Chg Cycle)

Add the Net Charge for Services for each month in the Service Charge Cycle.

Note: The Net Charges for Services are always brought forward, regardless of the Account Service Charge Code.

19 Service Charge Amount Due, Including Deficit Markup

(Only if total Net Services is negative)

$$\begin{array}{r} \text{Total Net Services} \\ \times \text{Service Charge Rate} \\ \hline \text{Deficit Fee Markup} \end{array}$$

Note: Formula C must be specified for this option.

Additional Calculations

Account Analysis performs financial calculations that do not appear on statements. This section focuses on the formulas, procedures, and data used to make many of these computations.

Day Base

The Day Base calculation is determined by the following Year Base and Month Base codes:

- If Year Base Code is 0, the Day Base is 360.

$$\begin{array}{r}
 \text{Step 2:} \qquad \qquad \qquad \text{SUBTOTAL 26} \\
 \qquad \qquad \qquad \times \text{ Days in Analysis Cycle} \\
 \qquad \qquad \qquad \text{SUBTOTAL 27}
 \end{array}$$



$$\begin{array}{r}
 \text{Step 3:} \qquad \qquad \qquad \text{SUBTOTAL 27} \\
 \qquad \qquad \qquad \qquad \qquad \qquad \times -1 \\
 \qquad \qquad \qquad \text{Overdraft Interest}
 \end{array}$$

If the Institution Option for Comp Bal in OD on MICM Record 6000 is Y, calculate:

$$\begin{array}{r}
 \text{Step 1:} \qquad \qquad \text{Average Collected Balance} \\
 \qquad \qquad \qquad \underline{- \text{Compensating Balance 1}} \\
 \qquad \qquad \qquad \text{SUBTOTAL 28}
 \end{array}$$



$$\begin{array}{r}
 \text{Step 2:} \qquad \qquad \qquad \text{SUBTOTAL 28} \\
 \qquad \qquad \qquad \qquad \qquad \qquad \times \text{ Rate Base} \\
 \qquad \qquad \qquad \text{SUBTOTAL 29}
 \end{array}$$



$$\begin{array}{r}
 \text{Step 3:} \qquad \qquad \qquad \text{SUBTOTAL 29} \\
 \qquad \qquad \qquad \times \text{ Days in Analysis Cycle} \\
 \qquad \qquad \qquad \text{SUBTOTAL 30}
 \end{array}$$



$$\begin{array}{r}
 \text{Step 4:} \qquad \qquad \qquad \text{SUBTOTAL 30} \\
 \qquad \qquad \qquad \qquad \qquad \qquad \times -1 \\
 \qquad \qquad \qquad \text{Overdraft Interest}
 \end{array}$$

Overdraft Interest (OD Code 3)

Use this calculation unless the Balance Code on MICM Record 6013 is **b** or **X**, or the Institution Option for Comp Bal in OD is **Y**:

$$\begin{array}{r}
 \text{Step 1:} \quad \text{Negative Average Collected Balance} \\
 \qquad \qquad \qquad \qquad \qquad \qquad \times \text{ Rate Base} \\
 \qquad \qquad \qquad \underline{\hspace{10em}} \\
 \qquad \qquad \qquad \text{SUBTOTAL 31}
 \end{array}$$



$$\begin{array}{r}
 \text{Step 2:} \qquad \qquad \qquad \text{SUBTOTAL 31} \\
 \qquad \qquad \qquad \times \text{ Days in Analysis Cycle} \\
 \qquad \qquad \qquad \text{SUBTOTAL 32}
 \end{array}$$

$$\begin{array}{r}
 \text{Step 5:} \\
 \text{SUBTOTAL 38} \\
 \hline
 \text{x -1} \\
 \text{Overdraft Interest}
 \end{array}$$

Compensating Balance Deficiency Charge

$$\begin{array}{r}
 \text{Step 1:} \\
 \text{Deficit Balance} \\
 \text{x Rate Base} \\
 \hline
 \text{SUBTOTAL 39}
 \end{array}$$

$$\begin{array}{r}
 \text{Step 2:} \\
 \text{SUBTOTAL 39} \\
 \text{x Days in Analysis Cycle} \\
 \hline
 \text{Compensating Balance Deficiency Charge}
 \end{array}$$

Note: For additional information, refer to Compensating Balance Processing section in this chapter.

Reserve Credit

Reserve Credit transactions are generated optionally by the application to give the customer a credit to offset the reserve requirement amount. This is computed on the positive average balance when the actual average balance for the period is negative. Reserve requirements are optional on negative balances.

If the Balance Code on MICM Record 6013 is **b** or **X**, calculate:

$$\begin{array}{r}
 \text{Step 1:} \\
 \text{Average Balance} \\
 \hline
 \text{x - 1} \\
 \text{SUBTOTAL 40}
 \end{array}$$

$$\begin{array}{r}
 \text{Step 2:} \\
 \text{SUBTOTAL 40} \\
 \text{x Reserve Rate} \\
 \hline
 \text{Reserve Credit}
 \end{array}$$

If the Balance Code on MICM Record 6013 is not **b** or **X**, calculate:

$$\begin{array}{r}
 \text{Step 1:} \\
 \text{Average Collected Balance} \\
 \hline
 \text{x - 1} \\
 \text{SUBTOTAL 41}
 \end{array}$$

Step 2:

SUBTOTAL 41
x Reserve Rate
Reserve Credit

Note: A Reserve Credit transaction is generated when the account's Reserve Credit Code = Y, and the Balance Code on MICM 6013 is P, S, or T. Additionally, the average (ledger) balance must be negative, and a Reserve Requirement must have been calculated, based on a positive Average (ledger)/Collected balance.

FDIC Charge

FDIC Amount (FDIC Rate x Days in Period x FDIC Balance)
(Day Base)

Note: Refer to Additional Calculations in this chapter for a detailed description of the Day Base.

Captured Pricing Attributes

As of the Infopoint Account Analysis 9.0 release, pricing does not occur until lead night. This eliminates re-pricing or the need to delete and re-add services that posted before the pricing parameter was correctly defined for a given cycle period. The following are the service attributes that are captured at the time of posting:

- Number/Amount/Monetary Code
- Debit/Credit Code
- Group Pricing Flag
- Accumulate Code

At the time a service posts to an account, the service parameter (MICM Record 6015/6016) that the account would use to price the service at that time is referenced and the above fields are captured for pricing purposes. Updates to any other fields will be picked up and used on lead night to price the service.

Note: Creating a new effective dated parameter is the recommended procedure if the service has ever been used in a prior period.

There are two exceptions to this:

1. Daily explicit charges capture all information at the time of posting and pricing.
2. Promotional waives capture the charge code of the service as **S** in addition to the other four items. Promotional Waive services price on lead night.

Checkpoint Restart Processing for DB2

Checkpoint restart processing allows you to define checkpoints (global commits) and the frequency at which they are performed for certain Account Analysis recoverable programs (see list below). These checkpoints allow you to avoid time-consuming database restores if you need to rerun any of these programs.

Following is a breakdown of recoverable files by program name:

Program	File
AND080	ANCMN2 ANRPTS
AND100	ANCAPT ANRPTS
AND125	ANRPTS
AND180	ANGLT1 ANPRVC ANRPTS ANSTDY ANSVC1 ANTXGL
AND200	ANGLT1 ANIXRS ANRPTS ANSTMT ANSVCU ANTDET ANTSUM

Note: The JCL for each recoverable program must be changed for any new files to a disposition of **DISP=(NEW,CATLG,CATLG)**.

Checkpoints are determined by the presence of a MICM 6022 Record (Institution 0000 only) establishing a global commit and the frequency at which it is performed for the program. The 6022 Record can be set up in one of the following ways:

- A single 6022 Record with spaces in the program name and the applicable commitment count (number of records). In this case, all recoverable programs use the same 6022 to determine the frequency for performing global commits.
- A 6022 Record for each recoverable program with the applicable program name and commitment count (number of records). In this case, each program has a 6022 that determines the frequency for performing global commits.

Based on the 6022 Record, the program executes global commits whenever the Commitment Count is reached. The data that is used in the case of a restart is stored on the Database Checkpoint Record (CHK). If you do not enter a commitment count, the system assumes no checkpoint is to be taken and the program follows its normal rerun procedures. The program stores the counts of the accumulated number of records committed in this program on the CHK Record. It also stores the key of the last record committed and sets an indicator, which determines where to restart in case of an abort.

Follow the guidelines listed below to initiate and execute the restart process for the recoverable programs.

1. Edit the program ANR830 JCL to contain DD statements for the files that need to be restored. (Refer to the recoverable program/file list below for the applicable file names.)
2. Edit the program ANR830 control card to reflect the name of the abending program.
3. Run the program ANR830 with the CHK Record written out in the abending program as input.

Note: ANR830 aborts if it cannot recover the number of records indicated on the CHK Record.

4. Rerun, starting with the program that abended.

Note: Prior to rerunning the program, edit the program's JCL to contain a DD statement for the Recovery File (ANRCOV) created in ANR830. Also, modify any (NEW,CATLG,CATLG) datasets to **DISP=(OLD,KEEP)**.

ANR830 outputs a Checkpoint Restart Recovery report (06-900), which contains the following headings:

- Last checkpoint program name
- Last checkpoint organization name
- Record totals for the recovered files

Cost Center Information

Account Analysis cost center information is only being used for cost center verification at edit time based on Institution Option Val Cost Ctr, but it can be used for GL reporting. MICM Record 0248 is used to establish cost centers.

Currency Processing

The Account Analysis system can process in a single or multi-currency environment. The multi-currency feature allows the system to be utilized across different institutions within one organization where the institutions may operate in different countries and thus different currencies.

Note: The system is delivered in a single-currency mode that can be easily changed at the individual institution level to a multi-currency mode. See MICM Record 1001 information in the Setting Up MICM Records section later in this section.

Key Terms

Following are the key currency terms used in Account Analysis:

- Account Currency** Currency in which an account maintains balances on deposit with the institution. The account currency:
- Is specified on the ANDNM1 and ANGNM1 panels
 - Cannot be changed once balances are added to an account for any historical period
 - Can vary among related accounts within a Group relationship
- Charging Currency** Currency in which an account settles its service charges and taxes with the institution. The charging currency:
- Is stored individually by historical period on the DHT/GHT Records and may have changed over time.
 - Can be maintained in current period only (ANDNM1/ANGNM1), provided an account is not linked to any other Group or DDA through a Cross-reference Record.
 - Must be the same for all accounts within a relationship.
- Service Currency** Each MICM Record 6015 (Analysis Service Pricing Parameters) and MICM Record 6016 (Analysis Exception Service Pricing Parameters) has its own currency specified on panel 1. All charge fields on these records are in this Service Currency.
- For number-driven services, the Service Currency as specified on the pricing record is automatically used when posting a transaction to an account.
 - For amount-driven services and per mil, the currency of the posted amount is entered online or interfaced through batch with the transaction.

- For amount-driven services and per mil, the Service Currency as specified on the pricing parameter is used at posting time to apply special pricing fields such as Minimum, Maximum, and Flat Charge. At the time of posting, these special pricing fields are converted from the Service Currency of the pricing parameter to the Service Currency of the posted transaction (as entered or interfaced), and are written to the Transaction Record.
- Host Currency** Currency specified on MICM Record 6023 (Analysis Tax Region Parameters).
- Taxes are calculated and reported in the Host Currency.
 - Tax amounts are converted from Host Currency to Charging Currency for collection through direct debit or invoice.
- Default Currency** Currency that allows the calculation of cross-exchanges between currencies that are not directly quoted.
- The Default Currency is delivered as USD.
 - All currencies should be quoted against the Default Currency on all Currency tables.
- Affiliate Currency**
- For an affiliate-level Exception Rate Record, this is the currency in which the Alternate Rate Balances and Alternate Interest Rate balances are specified.
 - For accounts using an affiliate-level Exception Rate Record, the alternate balances are converted to the Account Currency during lead night processing to determine eligibility for alternates.
 - For account-specific Exception Rate Records, the alternate balances are in Account Currency.
 - Accounts are linked to affiliate ANERTs via MICM Record 6032 (Analysis Profile Parameter).

Changing Charging Currency

Account Analysis supports multi-month settlements for international accounts through fields on the Deposit and Group master records. The Pending Charging Currency fields display on the ANGNM and ANDNM panels and allow a pending charging currency to be retained and become active at the beginning of a settlement period. In addition, any changes to the pending charging currency occur in the current period. Changes are permitted both online and in batch and any currency code entered is validated to confirm that a MICM 2018 record exists for the currency code.

When dealing with multi-month settlement accounts, to change an account's charging currency (settlement currency), the new charging currency code is entered in the new Pending Charging Currency field on the ANDNM, ANGNM or ANRELM panels. The new Pending Charging Currency fields operate in the following manner.

- For Deposit and Group accounts that are *not* tied to a relationship, the charging currency can be changed on the ANDNM/ANGNM panel using the Pending Charging Currency field.
- For all accounts that are linked to a relationship (Group and Deposit accounts) the charging currency can only be changed via the ANRELM panel using the Pending Charging Currency field. In order to accept the change, it must be made at the Ultimate Group level.
- On the ANDNM and ANGNM panels, the Pending Charging Currency field is available for update if the displayed account is not linked to a relationship. Otherwise, the field is for display only.

Once a currency code has been entered in the new Pending Charging Currency field, the ANDNM, ANGNM and ANRELM panels process the change and determine whether to apply this code immediately to the account's charging currency or hold it until the beginning of the account's next settlement period. The following rules determine this decision.

- The account's charging currency may be immediately changed only if the account is in its first cycle of the settlement period. Once the change has been applied, the Pending Charging Currency field then redisplay as an empty field.
- If the account is no longer in the first cycle of the settlement period, the charging currency cannot be changed. In this case, the new charging currency code is held in the account's Pending Charging Currency field. The new fields on the ANDNM and ANGNM panels display the pending charging currency until the account has completed its settlement period. At this point, the pending charging currency is then moved to the account's Charging Currency field. (See the following section.)

While a pending charging currency awaits the completion of the account's settlement period, additional changes to the account's pending charging currency may be made or the pending charging currency may be cleared using the ANDNM, ANGNM or ANRELM panels as described previously.

Also, a Pending Charging Currency Date displays on the ANDNM and ANGNM panels. This field indicates the date the pending charging currency becomes the account's charging currency (the first day of the month that follows the account's settlement date).

Changes to Relationship Maintenance

When an account is being linked or de-linked using the ANXREF panel or through batch (Forms 20 and 21/Cards 90 and 91), the Pending Charging Currency field on the account is handled in the following manner.

- When an account is linked to a relationship that contains a pending charging currency and the account does not have a pending charging currency, its Pending Charging Currency field is changed to match the relationship's pending charging currency. If the account does have a pending charging currency, it must match the relationship's pending charging currency for the relationship link to be accepted.
- When a Deposit or Group account is de-linked from a relationship that has a pending charging currency, the Pending Charging Currency field on the Deposit/Group account remains unchanged.

Special Considerations for Multi-currency

When processing in a multi-currency environment, the following fields must contain the values indicated.

- | | |
|---------------------|---|
| Prior Credit Code | <ul style="list-style-type: none">■ In current period, this field must contain a b or N.■ In history, this field must contain an N. |
| Prior Credit Months | This field must contain 0 in both the current period and history. |

Note: In order to maintain the integrity of the fields listed above, the Account Analysis panels and batch processes are edited by the system whenever a multi-currency institution is processed. However, the Account Analysis MICM 6000 and 6002 panels are *not* edited; therefore, it is possible to set up MICM records that pass incorrect values to Account Analysis records and produce errors on the Account Analysis panels. If your institution only processes in a multi-currency environment, use the AMT to eliminate invalid options on MICM records.

Setting Up MICM Records

MICM Record 1001 – Institution Information

Each processing institution must have a MICM Record 1001, which identifies the name and address of the institution, indicates the currency of the institution, and specifies whether multi-currency processing is in effect for the institution.

- The Institution Currency provides a default for Account Currency and Charging Currency for accounts with MICM 6025's that do not specify one or both. The Institution Currency is also used for reporting purposes.

Note: All institution totals on all reports are in the Institution Currency.

- If an institution is not processing currency, *any* currency entered on that Institution not matching the MICM Record 1001 currency is handled as an error. This prevents the addition or use of MICM records using currencies not matching the MICM 1001 Record.
- For MICM records not containing a Currency Code (e.g., MICM Record 6012), all balances are in the institution currency specified on the MICM Record 1001.
- Relationships are not allowed between accounts on institutions using multi-currency processing, and accounts on institutions using a single currency.

MICM Record 2001 – Branch Information

Each processing institution must have its own MICM 2001 Records. These records identify the branch names, addresses, and Account Analysis pricing regions.

Note: Account currencies and charging currencies default according to the branch number to which a new account is assigned.

MICM Record 2018 – Currency Information

MICM Record 2018 is set up on Institution 0 only. This record defines all parameters (e.g., Currency Code and Short Name) related to the currencies used by processing institutions. Each currency used by any processing institution must have a MICM 2018 Record on Bank 0.

MICM Record 2020 – Currency Exchange Rates

MICM Record 2020 is set up on Institution 0 only. The key of this record is a two-position, alphanumeric Table Code, a Currency To, a Currency From, and an Effective Date.

The exchange rate accepts up to six positions to the left of the decimal and seven positions to the right of the decimal are required.

The exchange rate can be used to multiply or divide. Either method should yield approximately the same result. For example, if one USD is worth 28 Czech Koruna, set the Exchange Rate up in one of the following ways.

Multiply:

Table Code	A1
Currency To	KC
Currency From	USD
Effective Date	10-01-2007
Exchange Rate	28.0000000
Operand	M

For accounts linked to Currency Table A1, amounts stored in USD will be multiplied by 28 to yield the KC equivalent amounts.

Divide:

Table Code	A1
Currency To	KC
Currency From	USD
Effective Date	10-01-2007
Exchange Rate	.0357142 (1/28)
Operand	D

For accounts linked to Currency Table A1, amounts stored in USD will be divided by .0357142 to yield the KC equivalent amounts.

Note: All currencies must be quoted against the default currency in the ANW035 copybook. This currency is set to USD, but can be changed to any valid currency. The default currency allows cross-exchanges to be calculated for currencies that are not quoted directly against each other.

MICM Record 6025 – Analysis Branch Defaults

MICM 6025 Records, if used, must be set up for each institution. This record establishes by branch the defaults for account currency (Curn Code) and charging currency (Charging Curn). During the account opening process, new accounts derive their default values for those currency fields from MICM Record 6025, if present, for their respective branches. Any currency not specified on MICM Record 6025 defaults from MICM Record 1001.

MICM Record 6002 – Analysis Account Type Defaults

MICM Record 6002 can be set up on Bank 0, or on each institution. Most of the default values necessary to open an account are derived from the MICM Record 6002. This includes currency table (two-position, alphanumeric identifier used to read MICM Record 2020), which is written to the account master record from MICM Record 6002 when the account opens.

MICM Record 6013 – Analysis Deposit/Group Miscellaneous Parameters

MICM Record 6013 can be set up on Bank 0, or on each institution. This record has a Currency Code, which is required as well as balances such as Minimum Balance and Minimum Sv Chrg.

All balances are assumed to be in the Currency Code of MICM Record 6013; however, if the charging currency of an account does not match the currency on MICM Record 6013, the Account Analysis system translates MICM Record 6013 balances into the charging currency of the account before using them.

MICM Record 6015 – Analysis Service Pricing Parameters

MICM Record 6015 can be set up on Bank 0, or on each institution. This record has a Currency Code, which is required. All balances on this record are assumed to be in the currency specified. When transactions are posted to accounts, they post in the currency as specified on MICM Record 6015 (except for amount services that have a currency specified on input). These amounts are converted to the charging currency of the account at statement time.

MICM Record 6016 – Analysis Exception Service Pricing Parameters

MICM Record 6016 must be set up on each institution when doing account level exception pricing, but may be set up on Bank 0 when doing affiliate pricing. This record has a Currency Code, which is required. All balances on this record are assumed to be in the currency specified. When transactions are posted to accounts, they post in the currency as specified on MICM Record 6016 (except for amount services that have a currency specified on input). These amounts are converted to the charging currency of the account at statement time.

Customer Comments

The customer comments functionality allows the financial institution to make notes concerning a customer relationship.

MICM 6027 Before comments can be used in the Analysis system, categories must be created in order to organize the types of comments. These categories are created using MICM Record 6027 (Analysis Comment Category Definition) on Institution 0000 only.

ANCOM Once categories are established on MICM 6027, the ANCOM (Customer Comments) panel can be used to input comments.

ANCOMINQ For inquiry purposes, the ANCOMINQ (Customer Comment Inquiry) panel shows a list of all comments for a requested account. This panel can be accessed either directly or via the Breakaway function by pressing [F11] on a panel which displays an [F10] (Comments) key.

Cycle Processing

Cycle Period 1

1	2	3	4	→	→	→	→	→	→	→	→	→	28	29	30	31
---	---	---	---	---	---	---	---	---	---	---	---	---	----	----	----	----

During the cycle period, balances, transactions, and maintenance changes are passed daily to Account Analysis from Deposits.

Cycle Period One

Cycle Period Two

28	29	30	31
----	----	----	----

1	2	3	4
---	---	---	---

At the end of the cycle period (day 31), the information is moved from the current period fields to history fields. This allows the account to process the next cycle period information.

When 'lead days' is equal to zero, the receivable GL information is created on cycle night.

When 'extract days' is equal to zero, the direct debit service charge extract file and the GL extract file is created on lead date.

Cycle Period 2

1	2	→	8	9	10	11	→	→	→	→	25	26	27	28	29	30	31
<p>By using Lead Days, transactions, balance adjustments, and history maintenance can be entered before lead night for the previous cycle period.</p>						<p>Then on Lead Night:</p> <ul style="list-style-type: none"> - Reports are produced - Statements are produced - Service charges are generated - Receivables are interfaced to the General Ledger 						<p>By using Extract Days, any account that has been re-printed between lead night and extract day updates the service charge hold file with the corrected service charge amount. The service charge amount sent to DDA is the amount on the corrected statement.</p> <p>Then on Extract Night:</p> <ul style="list-style-type: none"> - The direct debit service charge file is created - All service charge information is interfaced to the General Ledger (other than receivables) 					

Note: When setting extract days greater than 25, you *must* consider the cycle date for the current month. If extract occurs on the cycle date, updates to the Service Charge Hold File for the period being extracted do not occur.

Daily Balance Processing

Daily Balance processing allows day-by-day tracking of balances to ensure accurate adjustments to the balances. This results in the correct recalculation of Group and Deposit account balances, particularly the Group's overdraft balances.

Before Daily Balance processing can be initiated, the Daily Balance Routine field on MICM Record 6000 must contain a value greater than 00. An entry greater than 00 identifies the institution as one that uses the Daily Balance Record.

To initiate Daily Balance processing for an account:

1. Be sure the Update Code field on the account master record contains a **D**, which identifies the account as receiving balance information daily.
2. Enter **Y** in the Daily Balance Option field on the account master (or history) record.

Note: Due to the critical nature of the Daily Balance Option field, and the cross editing involved, this field is not available to the Mass Maintenance program (ANR360). If you want to initiate daily balance processing for a large number of accounts, use the Daily Balance Record Build Edit (ANR300) and the Daily Balance Record Build Update (ANR310) programs. Refer to the Batch Programs chapter of *Reference Guide 1* for details.

Initiating

Initiating daily balance processing impacts the method used to calculate and adjust balances. The aggregate balances and number of days in the period are controlled by the Daily Balance Record and are protected from direct maintenance. If an aggregate balance is incorrect, a daily balance is wrong and must be corrected. This results in the aggregates being adjusted.

- The online method for entering balance adjustments to a Deposit account is the Balance Adjustment (ANBAJ) transaction. If a Group account is being controlled by the Daily Balance Record, the balance adjustment must be made to the balance of the Deposit account; this adjustment is rolled to the Group, and the Group recalculated.
- The batch method for entering balance adjustments to a Deposit account is Form 35. If a Group account is being controlled by the Daily Balance Record, the balance adjustment must be made to the balance of the Deposit account; this adjustment is rolled to the Group, and the Group recalculated.
- Use the Daily Balance New/Inquiry (ANBAL) transaction to enter new Daily Balance Record information for Deposit accounts or to inquiry on Deposit or Group accounts.
- Additional editing is required when Group relationships are involved. Daily Balance processing cannot be initiated for a Group account unless all related Deposit accounts are set up for Daily Balance processing. The only exception is if the relationship is coded as 'prof only'. When a relationship is involved, the online method for updating the Daily Balance Option field is the Account Cross-reference (ANXREF) transaction.

Additional
Considerations

- Use the Daily Balance Record Build Edit (ANR300) and the Daily Balance Record Build Update (ANR310) programs to batch process new Daily Balance Record information for a large number of accounts.
- The ability to initiate daily balance processing for history periods is limited to online maintenance or by running the Daily Balance Record Build Edit (ANR300) and the Daily Balance Record Build Update (ANR310) programs.
- To allow flexibility relevant to the number of months for which Daily Balance Record information is retained, a field (Daily Balance Retention) on the master records identifies the number of months this information is kept on record. If this field contains zeros, the Daily Balance Retention field on MICM Record 6000 is used.
- When daily balance retention causes purging of the Daily Balance Records, the Daily Balance option for that history is changed from **Y** to **N** when ANM825 is run. The option can be changed back to **Y** after the retention period, but will be dropped again the next time ANM825 is run.

Note: If the Daily Balance option is changed from **Y** to **N** in error, the Daily Balance records are saved and can be accessed if the Daily Balance option is changed back to **Y** on the same date.

Daily Explicit Charges (Direct Debit)

Group or Deposit accounts can be set up to generate direct debits on a daily basis for explicit charges.

- The Charge Code must be **C, G, I, R, T, or W**.
- Special pricing functions such as Group pricing, tier pricing, range pricing, consolidation, number of free items, minimum, maximum, flat charge, percentage markup/down, and flat cost are *not* supported for daily direct debits.
- The General Ledger interface is generated at the same time as the direct debit is generated. Once the debit has been generated, the charges follow the traditional path for all other processing.
- The explicit charges, which were direct debited daily, appear on a separate line of the statement or invoice. A total line optionally prints on the statement if MICM Record 6080 is present.
- When an explicitly charged transaction posts to an account (the Charge Code on MICM Record 6015/6016 is **E** or the transaction was input with an override Charge Code of **E**), and the account/group to which it is posted is eligible for daily direct debit of explicit charges, the Daily Explicit Flag on ANTRAND will be **Y**. The Debit Indicator (not viewable online) on the Transaction File is **D**.

The charge and cost amounts are displayed on ANTRAND using the currency from MICM Record 6015/6016, in the case of number services, or the currency as entered on the transaction for amount services.

In batch, the charge and cost are exchanged using that day's exchange rates, and the results are displayed on ANTRAND in the original pricing fields (Flat Charge and Flat Cost; ANTRN-DDFLATCHRG and ANTRN-DDFLATCOST on the Transaction File) in the charging currency of the posting account. The total charge for the service is then passed to Deposits in the charging currency of the account.

- Entries are written to GL. The GL system could expect to receive daily interfacing of service charge amounts for these charges, if this option is being used.
- When adjustments are made to transactions that were direct debited on a daily basis (debit indicator on the Transaction Record is **D**), adjustments are automatically passed to GL and the Deposits system. This includes deleting a transaction and posting negative volume.

When a transaction is deleted, a credit is calculated and sent to GL and the Deposits system. The same would be true of posting a negative volume with the same effective date as the original transaction. However, this could be inaccurate if the exchange rate records have changed. The preferred method for adjusting daily direct debited transactions would be to delete the entire original transaction, and then re-post the new amount.

Direct Debit Setup

On ANDNM2 or ANGNM2, set the Explicit Charge Daily flag (Exp Chg Settl Freq) to **Y** to active at the account level.

- This option defaults from MICM Record 6002 when accounts open online or through batch processing.
- This option applies to explicit charges only. Balance-based service charges are handled as usual.
- Setting this field to **Y** at the Group level only direct debits for explicit charges posted directly at the group account level. If daily direct debit of explicit charges is desired for all accounts within a group, the Exp Chg Settl Freq must be **Y** for each DDA and the Group. It is not necessary to set the flag to the same value for all DDAs within the same Group or to have a matching value at the DDA level and the Group level.
- A stand-alone Deposit account will pass its explicit charges to itself. A Deposit account tied to a charging Group will pass its direct debits to its group's account-to-charge. If the Group does not have an account-to-charge (no cross-edit is performed to ensure that it does), the system will automatically pass the charge to the Deposit account itself. If explicit charges are posted directly to a Group account, and the Group account has no account-to-charge specified, the system will be unable to process the direct debits.
- On the appropriate MICM Record 6001, set up the Daily Explicit Charge External Transaction Code (DExp Chg Ext Tc) based on application and routing-transit number.

This code is used for extracting daily explicit charges in program AND500. Explicit charge direct debits will be passed to the Deposit system individually, by account. For example, if an account had three different explicitly charged transactions on any given day, three individual debit transactions will be sent to the Deposits system. However, if three identical explicit charged transactions posted, 1 debit will be sent to the Deposits system.

Each debit/credit entry passes the description from the posted transaction to be displayed on the Deposits statement.

- Set up explicit charges for services on MICM Record 6015/6016 with an **E** in the Charge Code field.
- All transactions continue to be reflected on the Analysis Statement; however, the debit indicator on each transaction determines whether the transaction is included in the service charge calculation. The debit indicator is also part of the transaction accumulation criteria. This means that multiple line items may appear on the statement if the account's Explicit Charge Settlement Frequency is changed during a cycle period. This allows the system to reflect which charges have or have not been debited.

- Explicit charges that have been direct debited will not be used to calculate the service charge amount, and will be reflected on the statement as debited items. This requires a user-defined statement line 415 (amount of explicit charges direct debited during the cycle period) to be added to the Analysis Statement using MICM Record 6080 for all formats. Statement line 410 (amount of explicit charges not generated daily) will continue to be used as in prior releases.

Note: Refer to the Statement Processing section of this chapter for more information.

FDIC Assessment

FDIC charges can be assessed monthly, quarterly, semi-annually, or annually based on a calendar year. This ability allows institutions to reflect a true assessment, or pass through, of FDIC charges from the federal government to the customer.

The FDIC frequency (on the account master) along with the FDIC charge code (on each account's history) is used to determine systematically when an FDIC charge is assessed.

When an account's FDIC charge is assessed for the period, its FDIC charge code is set appropriately. The FDIC charge code indicates to the Account Analysis system which month's information to use in the FDIC calculation. For example, if the FDIC frequency is set to assess the fee quarterly, in March, and January's FDIC charge code indicates the fee has already been assessed, the FDIC calculation is done using February's and March's information only.

Note: Manual calculation of the FDIC working rate is *not* required. The FDIC calculation uses the actual FDIC Assessment rate. The FDIC Assessment is an annual rate, which is automatically adjusted for the length of the period involved in the FDIC calculation.

The calculation of FDIC charges is now based on the number of days in the cycle period rather than 30 days. Therefore, the FDIC charges may vary slightly for recalculations/reprints of history migrated from prior releases.

General Ledger Interfacing

MICM Records 6000, 6070, 6071, and 6072 are used for General Ledger interface processing. This section describes how to:

- Use MICM Record 6000 to adjust the General Ledger for negative amounts.
- Use MICM Record 6070 to establish default values for each General Ledger accumulator number
- Establish MICM Record 6071 to override part or all of that MICM Record 6070 (excluding the account cost center and service code key code)
- Establish MICM Record 6072 for miscellaneous General Ledger accumulator numbers processing

Note: Refer to *Reference Guide 3* for field descriptions.

MICM Record 6070

MICM Record 6070 is required to do General Ledger interfacing. Set up one record for each General Ledger accumulator number.

Each record provides default values for each General Ledger Accumulator number. The key code(s) selected determines how processing is performed. By typing **C** (credit), **D** (debit), or **B** (both credit and debit) in the selected key code(s) field, program AND900/910 extracts the proper amount (if monetary) or count (if statistical) for each account based on the GL accumulator number. Only pre-determined GL accumulator numbers are processed unless it is a miscellaneous GL accumulator number (10001 – 99999) and it is defined on MICM Record 6072, along with an associated service code number and charge code.

The list of pre-determined GL accumulator numbers follows, with the program test and calculation for Deposit and Group accounts.

GL Accum Number	Description
00005	All Account Analysis service charges income (includes explicit charge).
00010	All waived service charges (includes 'no charge' services and partial waives).
00015	All 'billed' service charges (includes explicit charges and late charges).
00020	All billed late charges.
00025	All direct debit service charges (includes explicit charges).
00030	Total balance paid charges.
00035	Total balance based charges.

GL Accum Number	Description
00040	Total explicit charges.
00045	No charge services.
00050	Total bill separate services.
00055	Total credit services.
00060	Total interest paid (always directly credited).
00065	Total reserve deducted.
00070	Total earnings credit given.
00075	Total of only waived services.
00080	Invoiced fee paid charges (on extract night).
00085	Invoiced balance paid charges (on extract night).
00090	All external service charges.
00095	Total promotional waive.
00100	Daily explicit charges.
00110	Temporary waive (Service Charge Code 'T' only).
00111	Waived (Service Charge Code 'W' only).
00112	Review (Service Charge Code 'R' only).
00113	Service Formula C Markup.
00114	Service discount amount.
00115	Service markup amount.
00116	Minimum balance waive.
00117	Days open waive.
00118	Minimum lift.
00119	Earning Credit Standard Rate Level 1.
00120	Earning Credit Standard Rate Level 2.
00121	Earning Credit Standard Rate Level 3.
00122	Earning Credit Standard Rate Level 4.
00123	Earning Credit Standard Rate Level 5.
00124	Earning Credit Standard Rate Level 6.
00125	Earning Credit Standard Rate Level 7.
00126	Earning Credit Standard Rate Level 8.

GL Accum Number	Description
00127	Earning Credit Standard Rate Level 9.
00128	Earning Credit Standard Rate Level 10.
00129	Earning Credit Standard Rate Level 11.
00130	Earning Credit Standard Rate Level 12.
00131	Earning Credit Exception Rate Level 1.
00132	Earning Credit Exception Rate Level 2.
00133	Earning Credit Exception Rate Level 3.
00134	Earning Credit Exception Rate Level 4.
00135	Earning Credit Exception Rate Level 5.
00136	Earning Credit Exception Rate Level 6.
00137	Earning Credit Exception Rate Level 7.
00138	Earning Credit Exception Rate Level 8.
00139	Earning Credit Exception Rate Level 9.
00140	Earning Credit Exception Rate Level 10.
00141	Earning Credit Exception Rate Level 11.
00142	Earning Credit Exception Rate Level 12.
00143	Drop waive amount.
00144	Multi-month settlement service charge estimate.
00145	Multi-month settlement direct debit service charge estimate.
00146	Multi-month settlement all billed service charge estimate.
00500	Total tax amount in the specified host currency of the tax region.
00501	Total tax amount in the account's charging currency.
00502	Tax amount (Tax Rate 1) in the specified host currency of the tax region.
00503	Tax amount (Tax Rate 1) in the account's charging currency.
00504	Tax amount (Tax Rate 2) in the specified host currency of the tax region.
00505	Tax amount (Tax Rate 2) in the account's charging currency.
00506	Tax amount (Tax Rate 3) in the specified host currency of the tax region.
00507	Tax amount (Tax Rate 3) in the account's charging currency.

GL Accum Number	Description
00508	Tax amount (Tax Rate 4) in the specified host currency of the tax region.
00509	Tax amount (Tax Rate 4) in the account's charging currency.
00510	Tax amount (Tax Rate 5) in the specified host currency of the tax region.
00511	Tax amount (Tax Rate 5) in the account's charging currency.
00512	Total taxable amount in the account's charging currency. (Total charge for all standard-rate services charged to customer).
00513	Total non-taxable amount in the account's charging currency. (Total charge for all zero-rated exempt, non-taxable zero-rated, and non-taxable exempt services that were charged to customer).
00514	Total zero-rated amount in the account's charging currency. (Total charge for all zero-rated services charged to the customer).
00515	Total exempt amount in the account's charging currency. (Total charge for all exempt services charged to the customer).
00516	Total non-taxable, zero-rated amount in the account's charging currency. (Total charge for all non-taxable, zero-rated services charged to the customer.)
00517	Total non-taxable exempt amount in the account's charging currency. (Total charge for all non-taxable exempt services charged to the customer.)
00815	New invoice sub-ledger.
00841	Invoice sub-ledger disputed payments. (TC 0040, 0045)
00843	Invoice sub-ledger balance forward. (TC 0030, 0035)
00845	Invoice sub-ledger user-defined. (TC 0020, 0025)
00851	Invoice sub-ledger payments received. (TC 0050, 0055)
00853	Invoice sub-ledger billed payments generated. (TC 0090, 0095)
00855	Invoice sub-ledger billed late charges received. (TC 0050, 0090)
00857	Invoice sub-ledger billed payments write-offs. (TC 0060, 0065)
00859	Invoice sub-ledger billed late payments waived. (TC 0080, 0085)
00861	Invoice sub-ledger billed late charges write-off. (TC 0060)
00863	Invoice sub-ledger billed late charges waived. (TC 0070, 0080, 0085)
00865	Invoice sub-ledger billed payments refunded. (TC 0070, 0075)
00867	Invoice sub-ledger billed late charges refunded.

GL Accum Number	Description
00869	Invoice sub-ledger generated direct debit reversal.
00869	Invoice sub-ledger generated direct debit.
00871	Invoice sub-ledger generated charge-off.
00871	Invoice sub-ledger generated charge-off reversal.
00873	Invoice sub-ledger charge-off recovery reversal.
00875	Invoice sub-ledger waived receivable.
00875	Waived receivable reversal.
00941	Disputed payments. (TC 0040, 0045)
00943	Balance forward. (TC 0030, 0035)
00945	User-defined. (TC 0020, 0025)
00951	Payments received. (TC 0050, 0055)
00953	Billed payments generated. (TC 0090, 0095)
00955	Billed late charges received. (TC 0050, 0090)
00957	Billed payments write-offs. (TC 0060, 0065)
00959	Billed late payments waived. (TC 0080, 0085)
00961	Billed late charges write-offs. (TC 0060)
00963	Billed late charges waived. (TC 0070, 0080, 0085)
00965	Billed payments refunded. (TC 0070, 0075)
00967	Billed late charges refunded.
00969	Generated direct debit.
00969	Generated direct debit reversal.
00971	Generated charge-off.
00971	Generated charge-off reversal.
00973	Charge-off recovery.
00973	Charge-off recovery reversal.
00975	Waived receivable.
05000 – 05999	User-defined accumulators for waive reason accounting.
06000 – 10000	Not in use.
00975	Waived receivable reversal.
10001 – 99999	Miscellaneous accum numbers (to be used for service codes).

Accumulators 110 – 143 report to GL regardless if the account/group is a multi-month settlement account (AONLY).

Accumulators 144 – 146 only report to GL if the account/group is a multi-month settlement account (AONLY).

For Accumulators 815 – 867, use the MICM 6070 parameter sub-ledger number as the default and the MICM Record 6071 sub-ledger number when the input matches the input key.

Program Test and Calculations

GL Accum Number 00005 Use these calculations if the Service Charge Code is *not* **G**, **R**, or **W** and the Analyze Only code is *not* **A**.

For Deposit accounts, calculate:

$$\begin{array}{r} \text{Service Charge} \\ \times \text{Explicit Charge} \\ \hline \text{Amount Associated with} \\ \text{GL Accum Number 00005} \end{array}$$

For Group accounts, calculate:

$$\begin{array}{r} \text{Service Charge} \\ \text{Investment Service Charge} \\ \text{Investment Explicit Charge} \\ \text{Deposit Explicit Charge} \\ \hline + \text{Loan Explicit Charge} \\ \hline \text{Amount Associated with} \\ \text{GL Accum Number 00005} \end{array}$$

GL Accum Number 00010 Use these calculations if the Service Charge Code is **R** or **W** and the Analyze Only code is *not* **A**.

For Deposit accounts, calculate:

$$\begin{array}{r} \text{Service Charge} \\ \text{No Charge} \\ \hline + \text{Waived Charge} \\ \hline \text{Amount Associated with} \\ \text{GL Accum Number 00010} \end{array}$$

For Group accounts, calculate:

Service Charge
Deposit No Charge
Deposit Waived Charge
Investment Service Charge
Loan No Charge
+ Loan Waived Charge
Amount Associated with
GL Accum Number 00010

Use these calculations if the Service Charge Code is other than **R** or **W**, and the Analyze Only code is *not A*.

For Deposit accounts, calculate:

No Charge
+ Waived Charge
Amount Associated with
GL Accum Number 00010

For Group accounts, calculate:

Deposit No Charge
Deposit Waived Charge
Investment Service Charge
Loan No Charge
+ Loan Waived Charge
Amount Associated with
GL Accum Number 00010

GL Accum Number
00015

Use these calculations if the Service Charge Code is **I** and the Analyze Only code is *not A*.

For Deposit accounts, calculate:

Service Charge
Explicit Charge
+ Receivable Late Charge
Amount Associated with
GL Accum Number 00015

For Group accounts, calculate:

Service Charge
Deposit Explicit Charge
Loan Explicit Charge
Receivable Late Charge
Investment Service Charge
+ Investment Explicit Charge
Amount Associated with
GL Accum Number 00015

GL Accum Number
00020

Use these calculations if the Service Charge Code is **I**.

For Deposit accounts, calculate:

Receivable Late Charge = Amount Associated with GL Accum Number 00020

GL Accum Number
00025

Use these calculations if the Service Charge Code is **C** and the Analyze Only code is *not A*.

For Deposit accounts, calculate:

$$\begin{array}{r} \text{Service Charge} \\ \text{---} + \text{Explicit Charge} \\ \text{Amount Associated with} \\ \text{GL Accum Number 00025} \end{array}$$

For Group accounts, calculate:

$$\begin{array}{r} \text{Service Charge} \\ \text{Deposit Explicit Charge} \\ \text{Loan Explicit Charge} \\ \text{Investment Service Charge} \\ \text{---} + \text{Investment Explicit Charge} \\ \text{Amount Associated with} \\ \text{GL Accum Number 00025} \end{array}$$

GL Accum Number
00030

Use these calculations if the Service Charge Code is **not G**.

For Deposit accounts, calculate:

If (Earnings Credit + Miscellaneous Credit) – Service Charge > 0, then the amount associated with GL Accum Number 00030 = Service Charge.

If (Earnings Credit + Miscellaneous Credit) – Service Charge < 0, then the amount associated with GL Accum Number 00030 = Earnings Credit.

For Group accounts, calculate:

If (Earnings Credit + Misc Credit - Service Charge) + (Investment Earnings Credit - Investment Charge) > 0, then the amount associated with GL Accum 00030 = Service Charge.

If (Earnings Credit + Misc Credit - Service Charge) + (Investment Earnings Credit - Investment Charge) < 0, then the amount associated with GL Accum 00030 = Earnings Credit.

GL Accum Number 00035 Use these calculations if Service Charge Code is not G.

For Deposit accounts, calculate:

Services Charge = Amount Associated with GL Accum Number 00035

For Group accounts, calculate:

$$\begin{array}{r} \text{Service Charge} \\ + \text{Investment Charge} \\ \hline \text{Amount Associated with} \\ \text{GL Accum Number 00035} \end{array}$$

Pre-determined
Service Code
Numbers

Service Code Number	Calculation
00002	Overdraft interest.
00021	Flat fee (maintenance fee on 6003 record).
00022	Incremental charge.
00023	Dormant charge.
00035	FDIC insurance charge.
00036	Credit for reserves.
00043	Compensating balance deficit charge.

Program AND900 creates one sort record for each account using the description field on MICM Record 6070, GL account number field, and GL cost center field. For example:

- If **C** is entered in the keycode field for monetary institution, the sort record created is flagged as Monetary/Credit, and attaches to it the default monetary/credit GL account number, GL cost center number, the default monetary description and correct institution number.
- If **B** is entered instead of **C**, two sort records would be created: a Monetary/Credit sort record and a Monetary/Debit record. Monetary/Debit information is attained from the default monetary/debit fields.
- If no MICM Record 6071 overrides these default values, program AND900/910 writes the Final Extract File after accumulating all like Sort Records.

MICM Record 6071 MICM Record 6071 is not required. Set up one record for each keycode possible (monetary/statistical for institution, region, branch and account type) for each MICM Record 6070 unless defaulting to MICM Record 6070.

MICM Record 6071 allows for overriding part or all of MICM Record 6070. The fields that can be overridden on MICM Record 6070 are the Keycode, GL Account Number, GL Cost Center and Description.

There are two methods of overriding, depending on whether you want to override the keycode or not. To override the keycode of MICM Record 6070, the Key Cd Ovr field must be updated on MICM Record 6071.

Method Without Keycode Override Enter the corresponding application number and GL accumulator number as defined on MICM Record 6070.

Refer to the following key code cross-reference to determine which character to enter into the keycode field.

6070 Record Keycode	6071 Keycode Cross-reference
(Monetary or Statistical)	Character
Institution	K
Region	R
Branch	B
OFF1	1
OFF2	2
Type	T
CST Cntr	No override possible
SVC code	No override possible

The value you enter into the code field is on the account being processed.

For example, if MICM Record 6070 is defined as:

Application	01
GL Accum number	00951
DF-M Desc	Billed payments received
KC-M Off1	C
DF-M Cr Acct	0000012
DF-M Cr Cost	0000009

In this case, every account processed for GL accumulator number 951 is extracted by all OFF1 under Monetary/Credit GL account number 12 and GL cost center 9.

To single out a primary officer (OFF1) to be placed under another GL account number, GL cost center or both, you first must know the officer's General Ledger Officer Code found on MICM Record 0242. This is the code to be entered on MICM Record 6071.

If the GL officer code were **JBK**, you would override MICM Record 6070 by entering this MICM Record 6071:

Application	01
GL Accum number	00951
Key Code	1
Code	JBK
Mony Desc	6070
Mony Cr Acct	0000099
Mony Cr Cost	0000001

Primary officer **JBK** has a new description, GL account number and GL cost center.

If Mony Desc were left blank, the 6070 default would be used. The same goes for the Mony Cr Acct and Mony Cr Cost fields. In this regard, all or any of the three fields can be overridden.

Method of Overriding
Keycode

If you want to override an account being processed according to a keycode defined on MICM Record 6070 and process it using a different keycode, you can do so by creating a Pointer Record using MICM Record 6071, which points to another MICM Record 6071, which contains the overriding values.

Using the previous example: If you want to process the account having the primary officer whose GL Officer Code is **JBK** by secondary officer (OFF2) then you would enter MICM Record 6071 like this:

Application	01
GL Accum Number	00951
Key Code	1
Code	JBK
Key Co Ovr	2

You first must know the secondary officer's GL Officer Code. In this example, make it **PWS**. Now create MICM Record 6071 similar to the following:

Application	01
GL Accum Number	00951
Key Code	2
Code	PWS
Mony Desc	OFF1 override using OFF2
Mony Cr Acct	0000098
Mony Cr Cost	0000006

The **2** in the Key Co Ovr field in the pointer record points to MICM Record 6071 with the same application number, GL Accum number and keycode **2**.

	<p>Every account processed for GL Accum number 951 and having a primary officer (Off1) with a GL officer code of JBK and a secondary officer (Off2) with a GL officer code of PWS is extracted using a new description, GL account number and GL cost center. MICM Record 6070 defaults remain in effect if the description, GL account number, or GL cost center number are left blank.</p>
MICM Record 6072 (Optional)	<p>MICM Record 6072 allows for associating a service code and charge code with a miscellaneous General Ledger Accumulator number. All miscellaneous GL Accumulator numbers are greater than 10000 and must be defined on MICM Record 6070.</p> <p>Program AND900 reads MICM Record 6070 sequentially and when it finds a miscellaneous GL Accumulator number, it reads MICM Record 6072 to locate a like GL Accumulator number. When a match is found, the service code number and charge code are attached and prepared for processing.</p>
Method of Reporting Services	<p><i>Services are reported at the charging account level.</i> For example, if the group is the charging account, regardless of the group pricing code, services are reported at the group level (using the group bank's cost center information).</p> <p>If the cost center option on MICM Record 6000 is B, services are reported using the charging account's branch number. (No entry is passed if the branch number is zeros.)</p> <p>If the cost center option is N, services are reported using the charging account's 6070/6071 cost center information. (No entry is passed if the 6070 record's cost center is zeros.)</p> <p>If the cost center option is Y, services are reported using the charging account's cost center when the cost center on the 6070 at the bank's charging account is zero.</p> <p>Note: No record is passed if the cost center is zeros on both the 6070 record and the charging account. If a cost center is entered on the 6015/6016 record, the cost center from the actual transaction is used.</p>
MICM Record 6000	<p>MICM Record 6000 works in conjunction with the AND900 program to provide GL interface options relevant to cost centers and negative amounts.</p> <p>GL Cost Centers – Do not use the cost center specified on the MICM General Ledger Interface Records for general ledger interfacing.</p> <ul style="list-style-type: none"> B Use the branch number from the history record for the cost center on all General Ledger entries. N Use the cost center specified on the MICM General Ledger Interface Records. Y Use the account cost center if the cost center is zeros on MICM General Ledger Interface Records 6070 and 6071.

GL Dr/Cr Reverse – When building the General Ledger Interface File, if the calculated amount is negative, reverse the debit/credit indicator and change the amount to positive.

N Do not adjust General Ledger if the amount is negative.

Y Adjust General Ledger if the amount is negative.

For example, if an entry is coded as a 'credit' but the amount is negative, you can either pass a negative credit or the value as a positive debit.

Sort Region – The Sort Region field on panel 7 of MICM Record 6000 works in conjunction with the AND900 program to determine which Region to use from MICM Record 2001 (Branch Information) when extracting to General Ledger.

Following are the valid entries for this option:

P Use the Analysis Pricing Region to sort and total.

R Use the Report Region to sort and total.

Group Pricing

There are two methods to price service activity at the group level.

Transaction Activity
Entered at Group
Level

Service transactions can be entered directly to a Group account using the ANRECUR (Recurring Transactions) transaction or the ANTRANH/ANTRANQ/ANTRANL (High/Low Volume) transaction or Form 10. These service transactions are priced based on the Group account's price list parameters.

Transaction Activity
Entered at Account
Level

Service transactions originating from a Deposit account can be optionally priced based on the combined volume at the group level.

The group pricing option defining the Group account's eligibility for group pricing is located on the ANGNM and ANGHM transactions. In addition, a Group Pricing field is available on MICM Record 6015/6016. (This record is used to select specific services that are eligible for pricing at the group level.)

There are two group pricing options in Account Analysis:

- Group pricing option **Y** indicates that all services posted to the group or its subordinate accounts are priced based on the group's pricing attributes. All service volume is rolled up to the pricing group and an average price per item is calculated and reflected at the posting level.
- Group Pricing Option **E** indicates that only Exception Pricing set up at the Pricing Group level is applied when calculating pricing. Services which are not exception priced at the Pricing Group level are priced based on the posting accounts pricing attributes.

Note: Since the transaction activity originates from the Deposit account, the pricing parameters for those accounts define which service transactions are eligible for group pricing; therefore, the MICM Record 6015/6016 Group Pricing field must be set to **Y** prior to item capture.

Separation of Pricing
and Charging

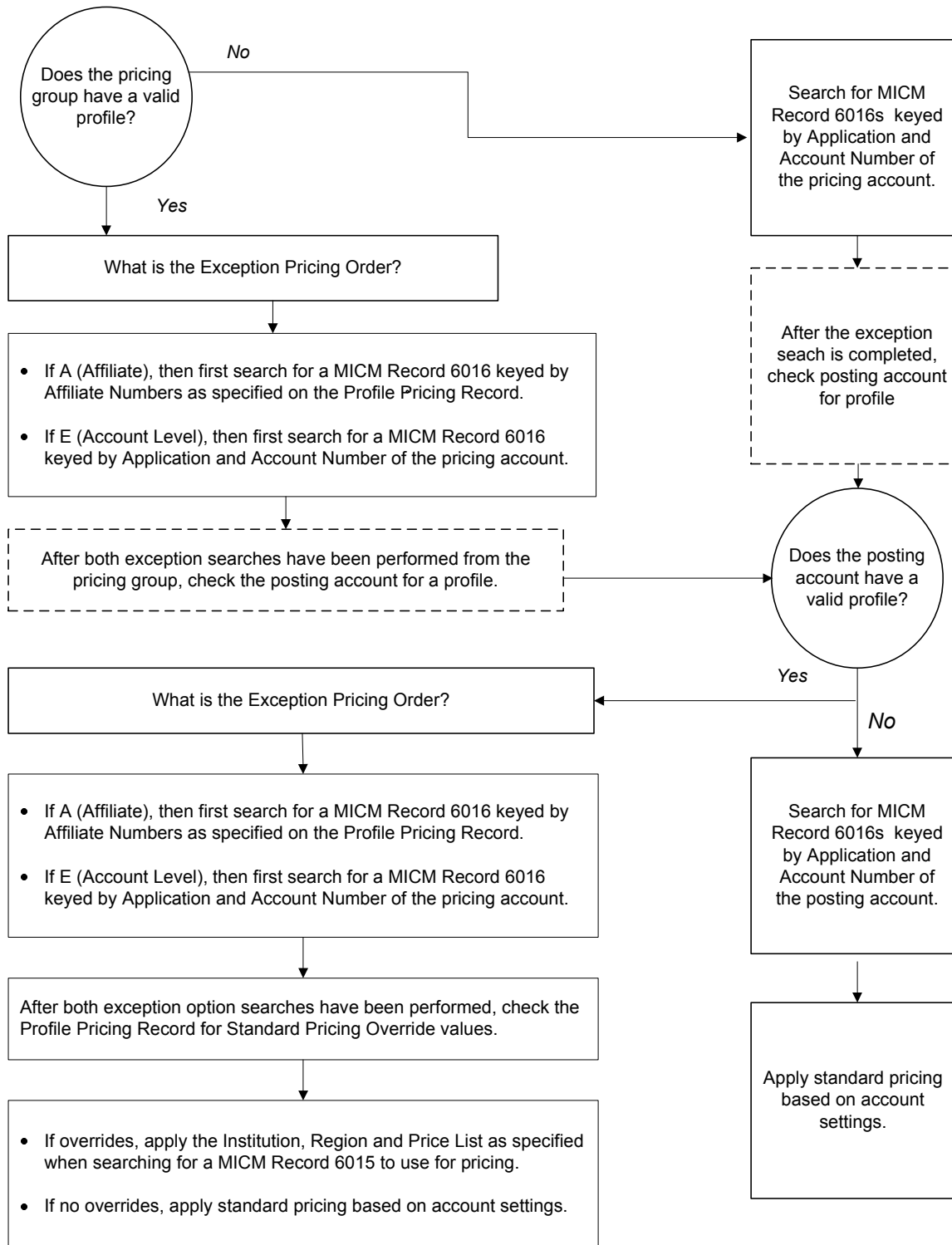
As of the Account Analysis 9.0 release, the pricing and charging accounts of a relationship may occur at different levels of the relationship.

Pricing Level

Only one pricing account can exist in each relationship leg. See the Relationship Processing section in this chapter for more information.

The following diagram provides details of the Group Pricing Option E criteria.

Group Pricing Option E



Group Processing

Account Analysis provides unlimited levels of hierarchical relationships with the ability to charge at any level. Higher levels of grouping that are non-charging do not execute their own calculations but represent a summary of the activity occurring beneath it. Key features of this processing are:

- The number of group levels is unlimited.
- Service charging can be done at any level of the relationship.
- Pricing can be at any level and does not have to be joined to service charging, although within an extended relationship, pricing is only allowed at one level for any “leg” of a relationship.
- All levels in a relationship show the same price for each service, services are not set to an initial price. Estimated pricing displays on the posting journal using parameters from the pricing account. All pricing information is stored on the service when the item appears on a statement.
- A group pricing option of **E** indicates that only Exception Pricing is set up at the pricing group level, or is applied on the pricing group’s profile when producing a statement. Services which are not exception priced at the pricing group level are *not* repriced.
- Consolidation occurs at the group level if the posted (consolidated from) service was exception priced even if the resulting (consolidated to) service is standard priced.
- Non-charging group levels only report totals from their subordinate accounts and do not perform calculations. Relationship summary statements *only* reflect the actual service charges from related accounts and sum to the actual service charges of the levels below them in the relationship.
- The ANXREF (Account Cross-reference) panel is used to create and maintain relationships among Group and Deposit accounts. All changes to a relationship must occur at the group level and deposit or group accounts can only be added to the group to which they are directly related.
- The ANRELD (Account Relationship Display) panel shows an account’s entire extended relationship, displaying the account that is directly above the selected account and all accounts below in the relationship hierarchy.
- Paper and electronic statements can be produced at any level of the relationship.

Note: See the Relationships section in this chapter for an explanation of key terms and information on relationship processing.

Institution Control Record Maintenance

The Institution Control Record controls processing for each institution. Maintenance to this record is necessary only when the institution is initially added as new or when the record information needs to be changed. The following information describes how changes are applied.

Special Considerations

- Forms 00, 01, and 02 are required to apply maintenance to BNK Records.
- AND020 control card 04 has an option to bypass the edit performed to verify that the current date is equal to the current system date. To set the current processing date to a future date, type an X in this field before AND020 is executed.
- The data on the input card consists of process dates, process week, process option, report number of lines per inch, and selective bank processing flag.
 - The process dates on BNK are:
 - Current processing date
 - Last processing date
 - Next scheduled processing date
 - Next actual processing date.
 - All BNK Record data is required on the input card. In other words, when you apply maintenance to *any* data field, *all* data fields must be defined on the input card.

Maintenance Without Overrides

To input maintenance to BNK *without* overrides to the current dates, you must match the card data for the BNK date fields (defined on Form 01, Card 00) with the dates on the record prior to the execution of the program.

For example, prior to running AND020 for the work of 01-11-2007, the BNK Record has the following data in the four date fields:

Date Field	Date
CURRENT DATE	01102007
LAST PROC DATE	01092007
NXT SCH PROC DT	01112007
NXT ACT PROC DT	01112007

Because data is required for all fields on the input card and the dates should not be changed, the input card must match the dates on the record so that when the program performs the date roll, the resulting dates are accurate. Under these conditions, the dates on the input card exactly match those on the current record.

Note: AND020 performs the date roll prior to the execution of the daily job stream for any given processing date. Regardless of the actual date that the program runs, the date roll is performed to set the dates used in the next job stream run even when that job stream is executed on the following calendar date.

For example, AND020 is typically run at the end of the daily job stream on 01102007 for the work of 01112007.

Maintenance to the BNK Record for fields other than the date fields is defined on the input card and is updated to the record even though no changes have been made to the dates. For example, if the current data on the BNK Record for Institution 001 is:

```
060010001102007010920070111200701112007C CB6
```

and you need to update the process week changing Saturday from a non-processing day to a processing day, the maintenance card (Form 01, Card 00) should contain the following data:

```
060010001102007010920070111200701112007C B6
```

Note: Only the process week field has data that does not match the current record data. The input card changes the process week data without changing any other data on the record.

Maintenance to the BNK Record must be applied prior to executing AND020 for the date that the change is effective. For example, to apply the maintenance outlined in the example above, effective only for Saturday 01-13-2007, the BNK maintenance must be applied prior to the execution of AND020 for 01-12-2007. This is necessary so the program can accurately set the next scheduled/actual processing date to be Saturday instead of Monday. Additionally, maintenance to change the process week back to normal (Saturday as non-processing date) should be input prior to executing AND020 for the work of 01-19-2007 so that the following Friday's run of AND020 will set the next processing dates to Monday.

Maintenance With Overrides

To input maintenance to the BNK Record *with* overrides to the current dates, you must match the card data for the BNK date fields (defined on Form 01, Card 00) with the current and last processing dates on the record prior to execution of the program.

Defining the new dates, which will override the scheduled dates on the record, can change the next scheduled and next actual dates. For example, prior to running AND020 for the work of 01-11-2007, the BNK Record contains the following data in the four date fields:

Date Field	Date
CURRENT DATE	01102007
LAST PROC DATE	01012007
NXT SCH PROC DT	01112007
NXT ACT PROC DT	01112007

Overrides to the next processing date would be input as follows:

Date Field	Date
CURRENT DATE	01102007
LAST PROC DATE	01092007
NXT SCH PROC DT	01312007
NXT ACT PROC DT	01312007

Institution Zero Defaults

Institution zero defaults provide a way of standardizing rate and pricing strategies, account type defaults, statement line descriptions, and service descriptions across all processing institutions. Additionally, institution zero defaults minimize set up and maintenance of the associated MICM parameters.

Institution zero defaults are available based on the Institution Zero Default option on MICM Record 6000 and can be set up for the following MICM records:

- 6002
- 6011 – 6015
- 6017 – 6019
- 6080
- 6082
- 6086

Note: Institution zero must be set up on a MICM 6000 Record before you can use institution zero defaults.

If default records are not found for a particular institution and the Institution Zero Default is **Y**, the institution zero defaults are used to price, establish rates, etc. For example:

1. If institution 8 has an account type of 800, the system checks for a valid 6002 record for that account type.
2. If a valid 6002 record is not found, the system checks the Institution Zero Default field.
3. If the field contains a **Y**, the system checks for a valid 6002 record for institution zero.
4. If a valid 6002 record for account type 800 is found, the information is used to open the account on institution eight.

Note: Standards are assigned at the institution zero level. Any exceptions to the standards are assigned at the individual institution and/or region level.

International Balance Required for Services

General Information	<p>The International Balance Required for Services is:</p> <ul style="list-style-type: none">■ Calculated at the service line item level after the calculated charge for the service has been converted to charging currency. This calculation is performed in charging currency, using the converted charge for the service.■ Not represented at the individual service level on the international statement.■ Represented on the international statement in the Activity Summary Section at the Service Type/Pricing Currency level. The amounts represented are totals of the service line item balance required amounts, in the charging currency of the account.■ Represented in the Balances Section of the international statement in the following two currencies.<ul style="list-style-type: none">- Account's Balance Currency – The Balance Required for Services in the account's currency is calculated by taking the Total Balance Required for Services in charging currency and converting it to the account's currency.- Account's Charging Currency – The Balance Required for Services in the charging currency represents a total of all Balance Required for Services amounts from the Activity Summary section of the statement.
Calculation Methods	<p>There are two methods available for calculating the Balance Required for Services. The calculation method is determined by the MICM Record 6000 Balance Required for One Dollar option. Valid entries are:</p> <p>N Indicates a different Balance Required calculation is to be used. This calculation is the most accurate and is the more widely used calculation method. The following examples depict this calculation method.</p> <p>Y Indicates to calculate the Balance Required to support services for one dollar. Then take this amount and multiply it by the charge for the service. This is <i>not</i> the most accurate method.</p>
Rounding Occurrences	<p>Rounding occurs under the following situations:</p> <ul style="list-style-type: none">■ When calculating the exchange rate, if the Exchange Rate Table (MICM Record 2020) specifies a divide operand.■ When converting the balance required for services amount from the account's charging currency to the account's balance currency.

The following steps outline the process that occurs when calculating the balance required for services as reflected on the international statement.

Analysis Cycle – November 2009 (30 aggregate days)

EC Rate = .04000

Year Base = 365

Account currency – JPY

Charging currency – USD

Exchange Rate (JPY to USD) – 89.9556 (D)

Exchange Rate (USD to JPY) – 89.9556 (M)

List of Services:

Service Code	Description	Volume	Unit Price	Svc Curr	Chrg for Service (Svc Curr)	Chrg Curr	Chrg for Svc (Chrg Curr)	Balance Required (Chrg Curr)
2120	Account Maintenance	1	15,570.000	JPY	15,570	USD	173.09	52,648.20
4025	Book TSFR DEBIT	3,409	500.000	JPY	1,704,500	USD	18,948.24	5,763,423.00
4027	Book TSFR Debit – Repair	46	500.000	JPY	23,000	USD	255.68	77,769.33
3959	Incoming SWIFT Credit	2	500.000	JPY	1,000	USD	11.12	3,382.33
Total:								5,897,222.86

Step 1: Calculate the charge for the service in charging currency:

Charge for service (svc curr) * (1/Exchange Rate)) = Charge for service (chrg curr)

(15,570 * (1/89.9556))

(15,570 * (0.01111659))

(15,570 * (0.0111166))

← Exchange rate is rounded to 7th position.

(15,570 * 0.0111166) = 173.085462 USD

= 173.09 USD

← Charge for Service (in charging currency) is rounded based upon the charging currency's specified decimal positions; in this case 2 decimal positions.

Step 2: Calculate balance required in charging currency:

(Chrg for Svc (chrg curr) * Base) / (Rate * Aggregate Days) = Balance Required

$$\begin{aligned} (173.09 \text{ USD} * 365) / (.04000 * 30) &= \\ 63177.85 / 1.2 &= 52,648.208330 \\ &= 52,648.20 \end{aligned}$$

← Balance Required (in charging currency) is truncated to 2 decimal positions. No rounding occurs.

Note: This calculation is performed for each service line item. The balance required (in charging currency) for each service is then totaled and represented in the Activity Summary Section and in the Balances Section.

Step 3: Convert Total Balance Required in charging currency to account's currency:

Total Balance Required (chrg curr) * (Exchange Rate) = Balance Required (acct curr)

$$\begin{aligned} (5,897,222.86 \text{ USD} * 89.9556) &= 530488220.7 \text{ JPY} \\ &= 530,488,221 \text{ JPY} \end{aligned}$$

← Balance Required (in account currency) is rounded off based upon the account currency's specified decimal positions; in this case, 0 decimal positions.

International Earnings Credit Calculation

- Earnings credit is calculated based upon the specified average balance. The average balance is calculated by dividing the aggregate balance by the period days. If the resulting calculation includes fractions of a currency unit that are less than the number of decimal positions in that currency, the unnecessary decimal positions are truncated. For example, an average balance of 9,999.99 JPY would be truncated to 9,999 JPY. No rounding occurs when calculating the average balance.
- Rounding occurs when calculating the exchange rate, if the Exchange Rate Table (MICM Record 2020) specifies a divide operand.
- Rounding also occurs when converting the earnings credit amount from the account's balance currency to the account's charging currency.

Example 1

Account has zero decimal account currency (JPY) and a zero decimal charging currency (JPY).

Analysis Cycle – November 2009 (30 aggregate days)

EC Rate = .04000

Year Base = 365

Aggregate Collected Balance – 10,345,974 JPY

Account currency – JPY

Charging currency – JPY

Step 1: Calculate average collected balance in account currency:

Aggregate Collected / Aggregate Days = Average Collected Balance

$10,345,974 / 30 = 344,865$ JPY

Step 2: Calculate earnings credit amount in account currency:

(Avg Coll Balance * EC Rate * Aggregate Days) / Year Base = EC Amount

$(344,865 * .04000 * 30) / 365 = 1133$ JPY

Step 3: Convert amount to charging currency:

In this example, no currency conversion is necessary since the account currency and charging currency are the same.

Example 2

Account has a zero decimal account currency (JPY) and a two decimal charging currency (USD).

Analysis Cycle – November 2009 (30 aggregate days)

EC Rate = .04000

Year Base = 365

Aggregate Collected Balance – 10,345,974 JPY

Account currency – JPY

Charging currency – USD

Exchange Rate (JPY to USD) – 89.9556 (D)

Step 1: Calculate average collected balance in account currency:

Aggregate Collected / Aggregate Days = Average Collected Balance

10,345,974 / 30 = 344,865 JPY

Step 2: Calculate earnings credit amount in account currency:

(Avg Coll Balance * EC Rate * Aggregate Days) / Year Base = EC Amount

(344,865 * .04000 * 30) / 365 = 1133 JPY

Step 3: Convert earnings credit amount (account currency) to earnings credit amount (charging currency):

(EC Amount * (1/Exchange Rate)) = EC Amount

(1133 * (1/89.9556))

(1133 * (0.01111659))

(1133 * (0.0111166))

← Exchange rate is rounded to 7th position.

(1133 * 0.0111166) = 12.595

= 12.60 USD

← Final EC Amount (in charging currency) is rounded based upon the charging currency's specified decimal positions, in this case 2 decimal positions.

Example 3

Account has a two decimal account currency (USD) and a zero decimal charging currency (JPY).

Analysis Cycle – November 2009 (30 aggregate days)

EC Rate = .04000

Year Base = 365

Aggregate Collected Balance – 10,345,974.00 USD

Account currency – USD

Charging currency – JPY

Exchange Rate (USD to JPY) – 89.9556 (M)

Step 1: Calculate average collected balance in account currency:
 $\text{Aggregate Collected} / \text{Aggregate Days} = \text{Average Collected Balance}$
 $10,345,974.00 / 30 = 344,865.80$

Step 2: Calculate earnings credit amount in account currency:
 $(\text{Avg Coll Balance} * \text{EC Rate} * \text{Aggregate Days}) / \text{Year Base} = \text{EC Amount}$
 $(344,865.80 * .04000 * 30) / 365 = 1133.00 \text{ USD}$

Step 3 Convert earnings credit amount (account currency) to earnings credit amount (charging currency):

$(\text{EC Amount} * \text{Exchange Rate}) = \text{EC Amount}$

$(1133.80 * 89.9556)$

$(1133.80 * 89.9556) = 101919.6 \text{ JPY}$
 $= 101920 \text{ JPY}$

← Final EC Amount (in charging currency) is rounded based upon the charging currency's specified decimal positions; in this case "0" decimal positions.

Investment Account Processing

Investment accounts are Deposit accounts whose interest is paid in an external application. Typically, investment accounts have an earnings credit rate of zero; however, conditions can exist when earnings credit is applied. Various options are available to indicate how these accounts are processed within group relationships.

Deposit Accounts Each Deposit account has an Investment Code field, which is used to indicate if this account is an investment account. If this field is set to **N**, it is not an investment account; a value of **Y** indicates that this field is an investment account.

Group Accounts Each Group account has an Investment Code field, which is used to indicate if the excess credits and deficits of related investment accounts are netted against the credits/deficits of the other accounts within the group. A **G** in this field results in the netting affect, while an **E** excludes the credits/deficits from netting against the other accounts.

Note: A Group Calculation Code of **1** overrides a Group Investment Code of **G**. This results in the group being processed as if coded with an Investment Code of **E**.

The investment account information is printed separately on the Group account analysis statement, and any services to the investment account do not show on the group statement; only a summary of the credit/deficit position of the investment accounts within the group.

- Investment Account Summary Information is included with the Multi-month Settlement Summary Recap.
- Investment Account Balances are separate from the non-Investment Account balances on the Account Analysis Journals and Service Charge Journals.

Lead Day Processing

Lead days represent the span of calendar days between the cycle date and the date statements and reports are printed for each account.

- The lead days source (MICM Record 6000 or the account master) is defined in the Lead Day Source field on MICM Record 6000.
- Lead days do not affect the cycle date; therefore, corrections required after the cycle date must be made to the history record for that cycle. Any additional transactions must be captured with the Cycle Code set to 1 (Form 10 and 11), indicating a transaction for last cycle. You can process an account with up to 15 lead days.

Note: On cycle night, the lead date is set on the master record. If the lead night needs to be changed, mass maintenance to the lead date must be done. The lead date is always month-end, except between cycle night and lead night.

Maintenance History (ANMHST)

ANMHST (Analysis Maintenance History) is the panel that allows you to view maintenance history online. Prior to using this panel, several prerequisite steps must be completed to prepare the system to capture and display history.

Note: Although ANMHST is an online panel that displays maintenance history, *it is not restricted to only displaying maintenance performed online. You can also display batch-entered maintenance using this panel.* Online indicators show the maintenance source. Maintenance occurs throughout the day and is logged continuously but the maintenance records needed for viewing on ANMHST are built via *batch*. New maintenance cannot be viewed until the proper batch jobs have been run.

Prerequisites

MICM 2017	<p>A MICM Record 2017 (Maintenance History Parameters) must be created for each Account Analysis and MICM record type to be displayed on the ANMHST panel. Options on this record specify whether to retain a log and if so, how long to keep it.</p> <p>Note: These records reside only on Institution 0000. If you choose to add or maintain these records manually, you must sign on to Institution 0000.</p>
MICM 6000	<p>The Log Batch Transactions option on Panel 1 of MICM Record 6000 (Analysis Institution Parameters) determines whether transactions generated in batch are logged for purposes of maintenance history. The size of the maintenance history file can be large if this option is set to Y. This option only applies to transactions, not maintenance.</p>
MICM 6080	<p>The ANMHST panel reads specific MICM 6080 records (Analysis Statement Descriptions) for Description Code O, numbers 99901 – 99978, and displays the descriptions from these records on the panel. Otherwise, default descriptions are used.</p>
Logging and Processing Updates	<p>Several logging/processing requirements:</p> <ul style="list-style-type: none">■ MICM program MID200 contains a control card option to facilitate logging MICM updates to the Account Analysis Log Record.■ A series of Account Analysis batch programs is used to process maintenance history updates and load the online ANFHST file with the latest maintenance history entries. Sample JCL (ANDAYMH) is delivered to execute these programs which contain the steps needed to create maintenance history for viewing online.

Records Displayed on ANMHST

Note: If a MICM 2017 (Maintenance History Parameters) record has been properly set up for each Account Analysis MICM Record (6000 series), then maintenance is logged. In addition, the following Account Analysis API records and MICM records can display on the ANMHST panel if a MICM 2017 exists.

BAJ	PAY	0242
COM	PRO	0248
DHT	RET	0980
DLB	RPC	0984
DMS	SPH	1003
EXC	TRN	2001
GHT	WSC	2007
GMS	XRL	2018
MSG	0020	2020
PAW	0021	

ANMHST Panels

The ANMHST key and selection panels are used to determine the maintenance that displays on the primary panel. The selection panel displays only if requested. Some considerations for this panel are:

- The Institution field is valid for entry if the Operator ID field is the *only* parameter entered on the key panel. Otherwise, entering an institution is invalid on this selection panel.
- The Cycle field reflects the cycle in the key of the *record* maintained (since all of these fields relate to record keys). For example, if you wanted to look for maintenance on Deposit History records for a given cycle, then you can specify the cycle here. This field is *not* the cycle in which maintenance was actually performed. The maintenance dates for viewing are selected using the Start/End Date fields on the key panel.
- The remaining fields on this panel relate specifically to the key fields on Analysis records. *These fields cannot be used to select a specific record unless it is in the key of a record.* For example, you cannot use this panel to view maintenance on Deposit accounts that have a specified User Code 4 value. User Code 4 is not in the key of the DMS record. However, this panel can be used to display maintenance on specific Service Charge Waive Records (WSC) because User Code 4 is in this record's key. (Service Charge Waive records are built online using the ANWVSC panel.)

See the following sections for samples and explanations of the static and non-static areas of the primary panel, including a list of fields for transactions that display unique data elements.

Static Fields

Static fields, as shown on the following sample, are located in the key area of the ANMHST primary panel. They are data elements (although not all of them always contain data) that appear on *each* primary panel. The information contained in these fields is dependent on the parameters established on the key panel and/or within the Account Analysis system.

Static Fields →

```

ANMHST  ANOPER6           Maintenance History           0001  11-03-2006
Account Nbr: 7429           Appl . . . : DDA           Operator . . : ANOPER6
Short Name : TEST ACCOUNT   Maint Date: 11-02-2006 Time . . . : 15:22:58
Institution: 0001
Panel ID . . : ANDNM5
Record Desc: DEPOSIT MASTER           Record Code: DMS
                                       Direct Code: D
Field Name: Class Nbr       Before: 0
Nbr : 054                   After : 50
Field Name: Account Type    Before: 105
Nbr : 069                   After : 429
Field Name: OD Code         Before: 1
Nbr : 072                   After : 3
Field Name: Rsv Credit Code Before: N
Nbr : 077                   After : Y
Field Name: Stmt Hist Cd    Before: Y
Nbr : 178                   After : N

Command==> ANMHST,,ANOPER6,DMS,,,N,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break  F12=Cancel
    
```

Static Fields on ANMHST

Non-static Fields

Non-static fields display, when applicable, in the body of the primary panel and are dependent on the following:

- Type of maintenance performed
- Record that was maintained
- Whether maintenance was performed in batch or online
- Parameters/Selection criteria indicated on the key panel

The following panel is a display of multiple fields maintained on the Deposit Master Record (DMS).

ANMHST ANOPER6 Maintenance History 0001 11-03-2006
 Account Nbr: 7429 Appl . . : DDA Operator . : ANOPER6
 Short Name : TEST ACCOUNT Maint Date: 11-02-2006 Time . . . : 15:22:58
 Institution: 0001
 Panel ID . : ANDNM5 Record Code: DMS
 Record Desc: DEPOSIT MASTER Direct Code: D

Field Name: Class Nbr	Before: 0
Nbr : 054	After : 50
Field Name: Account Type	Before: 105
Nbr : 069	After : 429
Field Name: OD Code	Before: 1
Nbr : 072	After : 3
Field Name: Rsv Credit Code	Before: N
Nbr : 077	After : Y
Field Name: Stmt Hist Cd	Before: Y
Nbr : 178	After : N

Command==> ANMHST,,ANOPER6,DMS,,,N,
 F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward
 F11=Break F12=Cancel

Non-static
Fields

Non-static Fields on ANMHST

ANMHST displays information for new records, deleted records, and maintenance to existing records. For new or deleted records, typically only the key of the record is displayed. However, there are certain unique records (transactions, for example) which are always “new” and for which additional information is provided. The following section first shows the fields that are typically seen for maintenance and then examines the unique fields displayed for records which are considered always “new.”

- The following non-static fields display when **maintenance** has occurred on a record.

Field Name Field Name.

Field Nbr AMT Value.

Before Value *before* the field was changed.

After Value *after* the field was changed.

When multiple fields are maintained simultaneously on the same panel or through the same batch run, the changed fields (up to six per panel) appear on the same panel.

- For **adds** and **deletes**, only key information, not individual field values, displays for all MICM records and most Account Analysis records. Verify that all key information for the record is shown and an applicable message displays:

***** Record Added *****

or

***** Record Deleted *****

Special Transactions

The Transaction Record (TRN), Payment History Record (PAY), and Balance Adjustment Record (BAJ), always considered 'new' to the system, display the following non-static data elements.

Transactions (TRN)

For additions or deletions, the following non-static fields display on the panel.

- Effective Date
- Number/Amount/Monetary
- Service Code
- Origin
- Item Count
- Amount

Note: The Log Batch Transactions option on Panel 1 of MICM Record 6000 determines if *all* transactions are logged to the system for display on this panel or only those entered via the online transaction entry panels.

```

ANMHST  ANOPER6           Maintenance History           0001  11-03-2006
Account Nbr: 9286308      Appl . . . : DDA      Operator . . : ANOPER6
Short Name :              Maint Date: 07-18-2006 Time . . . : 15:54:59
Institution: 0001
Panel ID . . : ANTRANH      Record Code: TRN
Record Desc : TRANSACTION   Direct Code : D
***** Record Added *****
Effective Dte: 06-22-2006
Nbr/Amt/Mon :
Service Code : 9991
Origin . . . :
Item Count . . : 10
Amount . . . : USD      50.00000000

Command==> ANMHST,,ANOPER6,TRN,,,N,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel
    
```

Analysis Maintenance History (TRN record added)

Payments (PAY)

For additions (no deletions are possible), the following non-static fields display on the panel.

- Effective Date
- Payment Code
- Payment Amount

Display of the following fields is optional, depending on the entry.

- Invoice Number
- Invoice Date
- Check Number

ANMHST	ANOPER6	Maintenance History	0001	11-03-2006
Account Nbr: 520510		Appl . . . : GRP	Operator . . : ANOPER8	More: +
Short Name : GRP 520510		Maint Date: 11-29-2007	Time . . . : 16:45:33	
Institution: 0001				
Panel ID . . : ANPAY		Record Code: PAY		
Record Desc: PAYMENT		Direct Code: D		
***** Record Added *****				
Effective Dte: 11-02-2006				
Payment Code : 0130				
Payment Amt : USD 100,000.00				
Invoice Nbr : 000100000000001193				
Invoice Date :				
Check Number :				
Command==> ANMHST,,,PAY,,,N				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

Analysis Maintenance History (PAY record added)

Balance Adjustments (BAJ)

For additions, the following non-static fields display on the panel. (Balance adjustment records cannot be directly deleted; instead, the system creates an offset.)

- Cycle
- Effective Date
- Process Date

Display of the following fields is optional, depending on the entry.

- Ledger Bal
- Ledger Bal Days
- Coll Bal
- Coll Bal Days
- Loan Comp Bal
- Institution Collected
- Institution Collected Days
- OD Ledger
- OD Ledger Days
- OD Collected
- OD Collected Days

```

ANMHST  ANOPER6      Maintenance History          0001  11-03-2006
Account Nbr: 3231095      Appl . . . : DDA      Operator . . : LADMI01
Short Name :              Maint Date: 11-15-2007 Time . . . : 14:47:42
Institution: 0001
Panel ID . . : ANBAJ
Record Desc: BALANCE ADJUSTMENT          Record Code: BAJ
***** Record Added *****          Direct Code: D
Cycle . . . . : 10-2006
Effective Dte: 10-01-2006          Process Date : 11-01-2006
Ledger Bal . . : USD          1,100.00  Days . . . . : 31
Coll Bal . . . : USD          1,100.00  Days . . . . : 31

Command==> ANMHST,...BAJ,...N,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

Analysis Maintenance History (BAJ record added)

Markup/Markdown Methods

This section describes the four markup/markdown methods available through Account Analysis:

1. Reserve
2. Service
3. Service Pricing
4. Deficit

Reserve/Service Markup/Markdown

The Reserve/Service Markup/Markdown code defines the option to mark up or down the total charge for services on balance-based services. The code is defined on the account master record (ANDNM, ANGNM), the history record (ANDHM, ANGHM), and is defaulted from MICM Record 6002 (Analysis Account Type Defaults). Valid entries are:

- D** Decreases the total charge for services. When using this option, the service charge rate (as defined on MICM Record 6012) is used in calculating the discount.
- R** Calculates a reserve requirement based on the balance required for services. When using this option, the rate used in calculating the markup is the reserve rate as defined on MICM Record 6012. The markup on balance required replaces the reserve requirement computed on the ledger/collected balance. Because of this, the Group Reserved Code on MICM Record 6002 should be considered when using reserve markup at the group level.
- S** Increases the total charge for services. When using this option, the rate used in calculating the markup is the service charge rate as defined on the MICM Record 6012.

The calculated markup/markdown is shown on the Analysis statement as a separate line item in the service detail section of the Analysis statement.

Markup/Markdown on Service Pricing

The charge for a specific service can be increased by a defined percentage. The markup is added to the total charge for service. When a service has a markup included in the total charge, the unit charge does not print with the service transaction detail on the Account Analysis statement.

- The MICM Record 6015/6016 defines service transactions eligible for markup with a value of **P** in the tiered option field.
- When using the service markup option, the charge markup field defines the percentage used to compute a markup amount, which is added to the total charge for this service transaction.

- By specifying a negative charge markup, a negative percentage is used to compute the amount of discount that is subtracted from the charge for this transaction: in effect, discounting the service.
- Tiered/Range priced services are not eligible for markup at the service code level.

Deficit Markup

The calculation for deficit markup is performed for accounts with the Formula Code set to C. If the Net Available Balance is negative, it is multiplied times the Service Charge Rate effective for that history period. The calculated markup amount is added to service charge amount and is printed on the analysis statement. The markup is included in the service charge amount only in the settlement period.

Mass Maintenance Processing

The following information relates to mass maintenance processing.

- A maximum of 15 mass changes can be made at one time for each application.
- When maintaining the Service Charge Code or Investment Code, run ANR060 (Batch Cross Edit) *after* running ANR360. (ANR060 is used to ensure no cross-reference problems have been created by the mass maintenance.)
- Lead date must be maintained during lead days (after analysis date, but before lead date batch processing).

Note: When maintaining the number of lead days, the new value is not used by the application until the next analysis date.

- Caution must be used when a key field is being changed along with other fields in the run. If the key field is changed first, the compare key for the rest of the changes in the run will change, causing the remaining fields not to be maintained.

Merge Mapping

Merge mapping, which is designed to work in conjunction with records under the Application Management Table (AMT), allows you to create a custom inquiry panel consisting of literal and data fields. The position and format of the fields on the panel is defined individually using the MIMMAPM merge mapping panel.

A merge map consists of the following parts:

- Work unit
- Compiled key panel (for single-record maps)
- Merge map panel

Several steps must be completed before a merge map can be created. All of the steps use panels native to the MICM Security Institution. The panels and their functions are explained in detail in the Infopoint MICM documentation.

Note: Additional training focused on building Account Analysis merge maps is available from Infor Professional Services.

Merge Map Keys and Drivers

Within Account Analysis, there are two main types of merge maps: single-record maps and multiple-record maps. The primary difference between the two types is the driver program.

Single-record Merge Map Keys

Single-record maps allow you to request data using partial key information on the key panel. Based on the partial key, Account Analysis returns data whose key most closely matches the user-defined request. These maps are especially useful when you do not have specific information and need to review multiple records, or during testing and training when you need to browse existing accounts looking for specific conditions.

Note: Single-record maps require a compiled key panel (SSFILE), which is delivered by Infor. All compiled key panels use the driver program MIL750.

For each key panel delivered (see table below), a sample work unit is also delivered. The sample work units all use the suffix **LST**, indicating the listing/browse function of all single-record maps.

Important! Records without a compiled key cannot be accessed via single-record merge maps.

Key Panel	Description
ANBAJKEY	AN Balance Adjustment
ANDHTKEY	AN Deposit History
ANDMSKEY	AN Deposit Account
ANEXCKEY	AN Exception Rate
ANGHTKEY	AN Group History
ANGMSKEY	AN Group Account
ANOSBKEY	AN Outstanding Bills
ANPROKEY	AN Promotional Waive
ANRETKEY	AN Recurring Transaction
ANTRNKEY	AN Transaction
M2018KEY	2018 Currency Information
M2020KEY	2020 Currency Exchange Rate
M6000KEY	6000 Institution Parameters
M6001KEY	6001 Application Parameters
M6002KEY	6002 Account Type Defaults
M6008KEY	6008 Trans Interface Control
M6011KEY	6011 Base Rate Parameters
M6012KEY	6012 Standard Rate Variances
M6013KEY	6013 Deposit/Group Misc Parm
M6015KEY	6015 Service Pricing Parm
M6016KEY	6016 Excpt Svc Pricing Parm
M6017KEY	6017 Consolidated Services
M6018KEY	6018 Past Due Fee Parameters
M6019KEY	6019 Past Due Notice Wording
M6020KEY	6020 Generated Service Parm
M6022KEY	6022 Databse Commitment Parm
M6023KEY	6023 Tax Region Parameters
M6024KEY	6024 Taxable Service Parm
M6025KEY	6025 Branch Defaults
M6027KEY	6027 Comment Categ Definitions

Key Panel	Description
M6028KEY	6028 Waive Reason Code Parm
M6030KEY	6030 Interface Source Parm
M6031KEY	6031 Profile Default Parm
M6032KEY	6032 Profile Parm
M6061KEY	6061 AFP EDI Account Info
M6062KEY	6062 AFP EDI Sender Info
M6064KEY	6064 Interchange Recvr Parm
M6070KEY	6070 GL Interface Control
M6071KEY	6071 GL Interface Key Control
M6072KEY	6072 GL Interface Svc Parm
M6080KEY	6080 Statement Descriptions
M6082KEY	6082 Svc Type Descriptions
M6083KEY	6083 AFP Descriptions
M6084KEY	6084 Payment Descriptions
M6086KEY	6086 Service Descriptions
M6090KEY	6090 Tax Invoice Descriptions

Multiple-record Merge Map Keys

Multiple-record maps allow you to request data from several records simultaneously. Unlike single-record maps, the key panel for these maps is not a separately compiled SSFILE; the key panel is embedded in the driver program itself.

Multiple-record maps use the same basic format as single-record maps. They are comprised of a work unit in which a key panel and a merge map panel are defined. However, the key panels for these work units can have customized names defined using the MITDF function. Any name can be used as long as it is tied to the appropriate driver program via the MITDF function.

There are two types of multiple-record merge maps:

- The first type uses driver programs designed to go in at the Group and display information for all accounts within that relationship.
- The second type is designed to go in specifically at the account level and display selected information from one or more account records.

Group Profiles

Merge maps using Group Profile drivers are keyed by a Group account number and are used to view records for accounts related to the Group.

The delivered work units, key panels, records accessed, and driver programs for Group Profiles are listed in the table below.

- All delivered key panel transactions are numbered **1 – 4** and have a **DRV** suffix.
- Delivered work units are also numbered **1 – 4** and have a **PRO** suffix.
- Different transactions can be built to function as key panels.
- Additional versions of these maps can be built using any naming convention desired.

Work Unit	Key Panel	Record(s) Accessed	Driver Program
ANGPRO1	ANGP1DRV <i>Suggested Use:</i> Identify which Deposit accounts within a specified Group have volume for a selected Service Code for a specified period.	DHT, DMS, GHT, GMS, TRN	ANL510
ANGPRO2	ANGP2DRV <i>Suggested Use:</i> Compare fields between the Group's master and selected history period, and related Deposit accounts' master records and selected history period.	DHT, DMS, GHT, GMS	ANL511
ANGPRO3	ANGP3DRV <i>Suggested Use:</i> View the rate structures of Deposit accounts within a selected Group.	DMS, GMS, EXC, M12	ANL512
ANGPRO4	ANGP4DRV <i>Suggested Use:</i> View Exception Pricing Records for a specific Service Code and Cycle used by Deposit accounts related to a specified Group.	DHT, DMS, GHT, GMS, M16	ANL513

Account-specific,
Multiple-record
Displays

Two drivers (ANL514 and ANL515) are provided that allow browsing of account-specific data for one or more records.

- All work units driven by ANL514 and ANL515 have a **DRV** suffix, indicating single-account display.
- ANL514 is designed to list receivables-related records by account number, optionally starting with a specified cycle. Details pertaining to the work unit driven by ANL514 are listed in the table below.

Work Unit	Key Panel	Record(s) Accessed	Driver Program
ANRCVDIS	ANRCVKEY <i>Suggested Use:</i> Review receivables files for payment matching or other research functions.	DMS, DHT, GMS, GHT, OSB, IXR, PXR, and RCV	ANL514

- ANL515 is designed to display many account-level records. Multiple merge maps are delivered that demonstrate the capabilities of the ANL515 program. Details pertaining to the work units driven by ANL515 are listed in the table below.

Note: All of the work units listed below use the same key panel, ANACTKEY.

Work Unit	Suggested Use	Record(s) Accessed
ANACTDIS	View current period information for a DDA or Group.	BAJ, DMS, EXC, GMS, PRO, PAW, and RET
ANACHDIS	View data from one or more history periods for a DDA or Group.	BAJ, DHT, and GHT
ANBAJDIS	View balance adjustments from one or more periods for a selected DDA or Group.	BAJ
ANCMPDIS	View current information and compare to one or more history periods for a DDA or Group.	DMS, DHT, GMS, and GHT
ANPRIDIS	View current and history pricing information, transaction information, and related account-level MICM pricing records for a DDA or Group.	DHT, DMS, GHT, GMS, TRN, M16, M17, and M20

Work Unit	Suggested Use	Record(s) Accessed
ANTRNDIS	View transaction information for one or more periods for either a DDA or Group.	TRN
M6016DIS	View MICM 6016s (account-level or affiliate) used by a selected DDA or Group one or more periods. Specific Service Code only can be selected.	M16

When using merge maps created using ANL515, consider the following.

- Fields that are not used for a particular map are suppressed on the key panel. For example, ANCMPPDIS (as delivered) suppresses the Service Code and Origin fields, because no Service Code-specific records are included in the merge map.
- If no dates are entered on the key panel, the system defaults to current period. If an accessed merge map (e.g., ANACHDIS) does not include any current period information, the system displays the message **Key record not found**.
- Entering all zeros in the Cycle Begin field causes the system to start with the oldest history period on file.
- If a Cycle Begin is specified, but the Cycle End field is blank, the beginning and ending cycles are the same.

Other (CD/Reciprocal) Balance Processing

An Other balance is available for defining additional balances to Deposit and/or Group accounts without actually carrying the account itself on the Account Analysis system. Several options are available for Other balance processing, and are based on the following fields:

Other Balance Reserve Flag	<p>This flag is used to determine how the reserves are calculated for the other balance amount.</p> <ul style="list-style-type: none">A Other Balance is added to the Collected Balance after the Reserve Requirement calculation and the Other Balance Reserve field contains an amount used as the Other Balance Reserve Requirement.B Other Balance is added to the Collected Balance before the Reserve Requirement calculation.R Other Balance is added to the Collected Balance after the Reserve Requirement calculation and the Other Balance Reserve field contains a rate used to calculate the Other Balance Reserve Requirement.
Other Balance Reserve	<p>The value in Other Balance Reserve Flag determines whether this field is used to contain an amount or a rate used to calculate the Other Balance Reserve Requirement. This field can never contain a value less than zero.</p>
Other Balance Update Code	<p>This field is used to indicate whether to clear the Other Balance amount at cycle time or to define it to the account as a constant amount.</p> <ul style="list-style-type: none">C Other Balance is a constant amount. Do not clear.U Other Balance is updated each cycle. Clear it.
Other Balance Overdraft Option	<p>This field is used to indicate whether to include the Other Balance amount when calculating Overdraft Interest.</p> <ul style="list-style-type: none">N Do not include the Other Balance amount when calculating Overdraft Interest.Y Include the Other Balance amount when calculating Overdraft Interest. <ul style="list-style-type: none">■ Other Balance information can be defined for both Deposit and Group accounts. The deposits Other Balance amount is updated to related Group accounts. The group will reflect the sum of the Other Balance from related deposits and the amount defined for the Group accounts.■ The Other Balance information is printed on both the analysis statements and the year-to-date analysis statements.

Per Mil Pricing

Per mil or monetary transactions allow the financial institution to interface currency amounts and then calculate a charge based on those amounts.

Note: Amount and per mil services are not available for promotion.

In addition to per mil services, number and amount services are defined as follows.

Number Services	Number services are “price x volume” services. The financial institution stores a price per each item on the Analysis system and then interfaces the volume counts from outside systems.
Amount Services	<p>The financial institution feeds in the price to charge for each occurrence of the service from an outside system. The Analysis system collects for the item on the Analysis statement but the amount to charge is priced outside Analysis. Amount services accumulate together on the transaction file only if the amounts are identical.</p> <p>Pricing for amount services is normally passed in from an outside system, but some complex Analysis pricing functionality (such as service level markups and discounts) can be used to adjust the interfaced price.</p>
Per Mil Services	<p>For per mil/monetary services, the financial institution inputs a total currency amount of transactions and the Analysis system calculates the charge based on either a percentage or flat amount as set on the pricing record. Example of use for per mil services would be custodial fees, cross-border payments, and currency deposits.</p> <p>The Analysis system accumulates all currency amounts fed in for a given service code and then calculates the charge amount based on the rate as specified on the pricing record.</p> <p>For example, Service Code 500 is coin and currency deposited. It is charged at a rate of 0.001 (which equates to \$1.00 per \$1,000.00 deposited.) A financial institution can set up this service as a monetary item on the system and specify the above rate. Over the course of the month, daily deposit amounts are interfaced and accumulated on the transaction file. During statement calculation, the total dollar amount accumulated is multiplied by the rate to yield the charge for service.</p>

Both domestic and international Analysis statements have been modified to specifically show per mil transactions. The following sample is shown from ANSTM.

Svc	Per Mil Amt	Rate	Charge	Bal Required
TD Coin and Currency Deposited				

7021	295,245.00	.01000000	2,952.45	
------	------------	-----------	----------	--

Note: For purposes of accumulation, per mil items with the same service code but unlike amounts accumulate together on the transaction record if their MICM 6015/6016 record has a Statement Accum value of **A** and the currency is the same.

Pricing Levels

Origination

Pricing by origination is the level of pricing below service code. This form of pricing provides the ability to price the same service differently, based on specific criteria such as the location where the service originated.

Origination must be passed to the transaction from the interfacing application or entered manually into Account Analysis. In addition, the appropriate pricing parameters specifying origination must be created using MICM Record 6015/6016.

Note: If origination is on the transaction, but a MICM Record 6015/6016 containing the appropriate origin cannot be found, the Account Analysis system defaults to the next level, the pricing record with no origin specified.

The meaning of the origination field can vary from one service to the next. For example, for lockbox services you might want the Origination field designated as the lockbox number. However, for items processed you might want the Origination designated as the branch where the service originated.

Even if separate prices by origin are not designated, the origin can be used as additional accumulation and sort criteria for statement purposes. The Analysis Statement reflects transaction information in service code within origination order. For example, all services originating from the same lockbox would print together on the statement. In addition, based on the Origin Print option on the MICM Record 6000, the origination can be automatically tacked onto the service description and printed on the Analysis statement.

Consolidated

Consolidated pricing allows multiple transactions to be combined into one service code. The consolidated transactions can then be reported and charged as one transaction. Consolidation can be based on a minimum charge of the consolidated service or on a one-for-one basis.

Note: Service codes and minimum charges are set up on MICM Record 6015/6016.

Important! Do not consolidate debit and credit transactions or number and amount service transactions. Consolidating these transactions can cause system errors and/or inaccurate output.

Consolidation is set up on MICM Record 6017, which is used to specify the transaction(s) being consolidated and the service into which the consolidation is performed. In addition, MICM Record 6017 contains fields that are used to narrow the range of accounts to which the consolidation applies.

Consolidated services are housed as individual service activity. Transaction journals and online transaction inquiry (ANTRAND) continue to reflect individual service activity. Transaction Records for consolidated services are not created until lead night. At that time, Transaction Records are verified against MICM Record 6017 parameters and the minimum charge on MICM Record 6015/6016 to determine if they are eligible for consolidation.

Note: If a MICM 6017 Record is entered with a value in the Origination field, the record only applies to services with a matching Origination. If the Origination field is blank, the record applies to all services matching the remaining criteria, regardless of their Origination.

The Origination for the original service activity is retained on the Transaction Record and is printed on the Analysis Statement, if the Origin Print field on MICM Record 6000 is set to Y. If you want the Origination for the consolidated service generated by the MICM Record 6017 to have the same origin as the originating service, an * must be entered in the Cons Origin field.

Example – Minimum Charge

To consolidate Service Codes **101**, **102**, and **103** into **105** based on a minimum charge for all DDAs of Account Type **300** in Region **2**, do the following.

1. Establish a MICM Record 6017 for each service you want to consolidate.
2. Enter each MICM Record 6017 using:
 - a. Application **1**
 - b. Region **2**
 - c. Account Type **300**
 - d. Applicable Service Code
 - e. Consolidated Service Code **105**
 - f. Consolidated Minimum Flag **Y**

In this case, when the minimum charge is met by one or any combination of Service Codes **101**, **102**, or **103**, consolidation occurs.

Example – One-for-one Basis

To consolidate Service Codes **101**, **102**, and **103** into **105** on a one-for-one basis for all DDAs of Account Type **300** in Region **2**, do the following.

1. Establish a MICM Record 6017 for each service you want to consolidate.
2. Enter each MICM Record 6017 using.
 - a. Application **1**
 - b. Region **2**
 - c. Account Type **300**
 - d. Applicable Service Code
 - e. Consolidated Service Code **105**
 - f. Consolidated Minimum Flag **N**

In this case, each occurrence of Service Code **101**, **102**, or **103** automatically generates Service Code **105**.

MICM Record 6000 (panel 3) contains an option that controls whether consolidated services are listed on statements and appear on the ANSTM or ANSTI online panels. However, for tracking purposes, consolidated services are identified on the activity journals and monthly product reports.

Prior Credit

Prior credit allows excess balances from any month (or months) to be applied to any subsequent month (or months) where the net position is deficit. Account Analysis brings forward any excess credit amounts starting with the oldest month in the prior credit period. The accumulated prior credit amount is printed on the Account Analysis statement as a 'brought forward' amount and is added to the earnings credit amount for each cycle within the prior credit period. This net credit amount is used to offset the net charges. A month that results in a net deficit position depletes the credits brought forward and the prior credit amount is zero going into the next month. Only credit amounts are brought forward when using prior credit. Charges are collected for deficit periods in the appropriate settlement month.

Prior credit is implied when using multi-month service charge terms. Therefore, it is not necessary to use the prior credit option when the objective is to bring both debit and credit amounts forward to a quarterly, semiannual, or annual settlement period. The only time the prior credit option should be used in conjunction with a multi-month settlement period is when the prior credit period extends beyond the settlement period. For example, if an account is service charged on a quarterly basis and the customer has balances that fluctuate considerably over the period of a year, the account officer can extend year-to-date prior credit to the customer. High balances maintained during a busy season might be used to avoid high service charging on the account during a slower season. By using both multi-month service charging and prior credit, the settlement for service charges is still every three months while the incentive to maintain high balances throughout the entire year remains.

Note: Refer to the Calculations section of this chapter for details on how prior credit is calculated.

A Prior Credit Code and the Prior Credit Months define the prior credit period. Options are available to base prior credit on either a rolling-months basis or a year-to-date basis with the initial month of the year specified.

The Prior Credit Code is available at either the account or the institution level. If specified at the institution level, MICM Record 6000 is read to determine which Prior Credit Code is used. Specifying prior credit at the account level overrides the default from MICM Record 6002 for new accounts. Prior credit can be applied with maintenance on existing accounts. When the Prior Credit Code is specified on the account, it overrides the institution option.

Note: Refer to the Application Panels chapter in this guide for a list of Prior Credit Code valid entries.

Profile Pricing

Accounts can be assigned to profiles by entering a valid profile number on their deposit or group master or history records. (There are several ways to do this.) The profile number refers to MICM Record 6032 (Analysis Profile Parameter) which can provide any or all of the following:

- Override standard pricing fields
- Up to 10 affiliate pricing options
- Exception pricing order option
- Affiliate rate number
- Exception rate order

Note: Profiles are optional.

Override Standard Pricing Fields

If the Override Standard Pricing fields are used, then all accounts tied to a given profile execute the standard pricing hierarchy exactly the same. For example, if the override values are set as follows:

Inst. **0001**, Region **50**, Price List **200**

then all accounts related to a given profile use this Institution, Region, and Price List when executing standard pricing. This does not mean that all pricing has to be set as, for example, Inst. **0001** or Region **50** or Price List **200**. The Pricing Hierarchy with appropriate defaulting still occurs based on the ANPRHIER record. However, use of Override Standard Pricing ensures that all accounts linked to a common profile follow exactly the same default hierarchy. This causes them all, regardless of the institution on which they are housed, to price exactly the same for all standard-priced services.

Affiliate Pricing Option

The profile record allows the specification of up to 10 affiliates to use for pricing services. An affiliate number is a method of specifying a group of MICM 6016 records for use in pricing. Affiliate numbers are entirely fictitious and can be any number(s) selected by the financial institution.

If affiliates are present on a Profile Pricing record, then they are queried in order from 1 – 10 (or the last present) to apply pricing to a given service. As soon as a service is found on a given affiliate, it is priced at that level and then the system moves on to the next service.

For example, if attempting to price service code **300** and it is found on both the second and the fifth pricing affiliation (meaning there is a valid MICM 6016 for service code 300 keyed by the affiliate number found in the second position and also one for the affiliate number found in the fifth position), then the system applies the pricing for the service based on the second affiliation as specified on the profile.

Exception Pricing Option

The exception pricing order defines whether accounts tied to a given profile use affiliation pricing as the highest level or if account-specific MICM 6016's are used as the highest level of pricing. The valid options are **A** for affiliate and **E** for account-specific.

Note: An affiliation can be used on multiple profiles at the same time.

Affiliate pricing existed in Analysis releases prior to 9.0 – SP1. In those earlier releases, accounts were tied directly to affiliations. In the migration from any prior release to 9.0 – SP1, a migration program automatically builds one Profile Record for each valid affiliation in the migrated data. The accounts using that affiliation are set to use the new profile that is built, and the new Profile Record contains only one pricing affiliation.

Tying Accounts to Profiles

There are multiple ways to tie accounts to profiles:

- Access ANDNM10, ANGNM10, ANDHM12, and ANGHM17 and type the profile assignment directly. In current period, a start cycle and end cycle (may be future-dated) are necessary. For historical periods, only a valid profile number is required. A profile is assumed to be valid for an entire period in history.
- Tie an account to a profile at account-link via ANXREF or batch based on the Assign Profile option on MICM 6000 Panel 3. Valid entries for this option are:
 - N** Do not assign the profile of the pricing group to a related Deposit/Group account.
 - R** Assign the profile of the pricing group to a Deposit/Group account when it is linked to a group. If a profile number already exists, overlay with the new number.
 - Y** Assign the profile of the pricing group to a Deposit/Group account when it is linked to a group. If a profile number already exists, do not overlay.

Note: To provide a profile number to an account being linked, a group must be *below* the pricing level. If it is above the pricing level, then its profile (if present) is not written as part of the linking process.

Profiles can be written to accounts during the linking process but they are not affected by de-linking.

- Use the ANPROFX – Profile Account Cross-reference panel to add one or more accounts to a specified profile for a specified period. When accessed for the current period, the panel requires a start cycle and end cycle for each account being added. These fields are not available in history.
- At account open, access MICM 6031 – Analysis Profile Default Parameter. This panel is used to assign accounts to specific profiles during the account open process. Accounts only check for valid 6031 records during the account opening process (batch or online). This record is not used at *any* other time in the Account Analysis system.

For example, a MICM 6031 is set to assign all DDAs opening on the system to Profile 10 for three cycles but with an End Cycle of 12-2009. As accounts open, they are assigned to this profile for current and two cycles in the future. However, accounts which open in November and December 2009 will not receive the full three cycles since the calculated number of cycles would extend past the specified End Cycle.

Affiliate MICM 6016 Records

MICM 6016 records are keyed by the Affiliate Appl as specified on MICM 6000 Panel 3 and are housed either on individual processing institutions or on Institution 0000.

- The Affiliate Inst field determines if Affiliate MICM 6016 records are found on each institution or on Institution 0000. Valid entries are:
 - N Maintain records on institution zero.
 - Y Maintain records on account institution.

Note: This option does not apply to MICM 6032 Profile Pricing records. These are housed on Institution 0000 *only*.

- The Affiliate Appl field determines the application number associated with affiliate pricing. When this code is entered on MICM Record 6016, it indicates to Account Analysis that you are entering data for an Affiliate Pricing relationship. (This number is established by Infopoint as **60** but can be changed by the institution.)

Affiliate pricing records are housed on either each processing institution or on Institution 0000 only as per the above option. They are keyed by Affiliate Application, Affiliate Number, Service Code, Origin (optional), and Effective Date.

Affiliate to Profile Cross-reference

ANPROFX allows you to see which accounts were attached to a given profile in a specific historical period. However, a given profile (MICM Record 6032) can have up to 10 separate pricing affiliates and an additional rate affiliate. These affiliations can be tied to multiple profiles during the same cycle.

To view which profiles a specific affiliation is tied to in a given cycle(s), use the ANAFFX panel. This inquiry-only panel is accessed on Institution 0000 or on individual institutions depending on the Affiliate Inst option on MICM 6000(3). ANAFFX is an inquiry panel only. If the current period is displayed, profiles which are set to expire (MICM 6032 Expiration Date) at the end of the current cycle are highlighted.

ANAFFX does *not* show accounts. If a change has been made to MICM 6016 records that are part of an affiliation, to determine account-specific impact you must first look up which profiles are affected and then look up the accounts that are tied to those profiles using the ANPROFX panel. In addition to the online panels, batch reports are also available to assist in this research.

Promotional Waives

Promotional waivers can be established for Group or Deposit accounts to temporarily waive a selected service code(s) based on user-selected criteria.

The ANPROMO panel (which creates a PRO Record) is used to set up promotional waivers. This panel provides selection criteria based on the following criteria:

- Service Code
- Application
- Region
- Account Type
- Cost Center
- User Code 4
- Account Number
- Effective Date

All fields (except key fields) on ANPROMO can be maintained until the promotion is in use.

To participate in a promotional waiver, an account must have a Promotional Waive Option of **Y** on ANDNM2/ANGNM2, and must qualify under the selection criteria set up on ANPROMO.

A transaction's eligibility for waiving is decided at the time of posting. For promotionally waived items, a value of **S** is written into the Charge Code field on the Transaction File and is displayed on ANTRAND. For promotionally waived items that were subject to consolidation, the Charge Code is **9**. When an account is participating in a promotional waiver, the Promotional Waive Participation Indicator on ANDNM2/ANGNM2 displays a value of **Y**.

For each account participating in a promotional waiver, a PAW Record is generated for each waived service code. This record lists the specifics of the promotion such as current count of waived items, the date the account began participating in the promotion, and the promotion type.

- Adding backdated transactions updates the PAW Record as well as deleting transactions the same day they were entered.
- Transaction adjustments (at any time) and transaction deletions performed after date of entry do not automatically update the PAW record. The current count will have to be updated manually when performing these operations.
- Any exception conditions that prevent the system from properly updating the PAW Record or assigning a Charge Code of **S** to an item covered by a promotion appears on the Promotional Waive Exceptions (06-077) report.

Promotional Waive Setup

- Changing the counts on a PAW Record can impact a customer's continued participation in a promotion. For example, if a customer has already exceeded the maximum count for a promotion, manually deleting items from the Current Count on the PAW allows the customer to get additional waived items. (The existing transactions already posted to the customer's Transaction File with a Charge Code of **S** continue to be waived. In addition, new items could be waived as well, possibly far in excess of the terms of the promotions.) If a PAW Record is deleted, the customer has to re-qualify for the promotion, and all counts start again at 0. To reiterate, existing items on the Transaction File set to a Charge Code of **S** still exist and continue to be waived.
 - On the statement, all regular promotionally waived items are identified with the line ****Promo Waive**. Promotionally waived items that were also subject to consolidation are identified with the line ****Consolidated Promo Waive**.
1. Decide the selection criteria for participation in the promotion. Fill in these criteria on the key panel of ANPROMO.
 2. On the ANPROMO primary panel, type a description (40 positions) for the promotional waive.
 3. Enter the Promotion Type. Valid entries are:
 - C** All transactions are waived for a specific number of cycles.
 - I** A specific number of items are waived.
 - P** A specific number of items are waived per cycle for a specific number of cycles (maximum of 12).
 - R** A specific number of items are waived over a specific number of cycles.
 - S** This service is combined with another service for this promotion and is controlled by the options on the other service.
 - For Promotion Type **I**, do not specify a number of cycles.
 - For Promotion Type **C**, **P**, or **R**, select the number of cycles this promotion will be in effect for the each participating account.
 - For Promotion Type **P**, the maximum is 12 cycles (the limit that can be tracked on the PAW Record).
 - If the Promotion Type is **S** (automatically displayed), all fields on the panel are protected.
 4. The Number of Items field functions differently depending on the Promotion Type.
 - For Promotion Type **C**, do not use this field.
 - For Promotion Type **I**, this is the total number of items that are waived. When this item count is reached for an account, the promotion ends for that account. (An end date for this may be specified as well.)

- For Promotion Type **R**, this field represents the total number of items that will be waived. The customer has a specified number of cycles to use these free items. When the item count is exceeded for an account, or the number of cycles specified elapses, the promotion ends.
 - For Promotion Type **P**, this is the number of items to waive per cycle, for the number of cycles specified. When this number is exceeded in any cycle for an account, the items greater than this number are charged for. When the number of cycles specified has elapsed for an account, the promotion ends.
5. The Open Option field is used to restrict participation in this promotion to accounts whose open date falls between the Effective Date of the promotion and the Activation Date as specified on ANPROMO. Valid entries are **N** and **Y**. If **N** is entered, there is no need to specify an Activation Date.
 6. The First Use Term field is the number of cycles of history to review to determine if this service code has been used by eligible accounts.
 - If **0** is entered, the Analysis system does not check for prior usage to determine eligibility for participation.
 - If **1 – 99** is entered (upper limit is determined by number of cycles of history maintained), the Analysis system will disqualify from participation in this promotion any account that has used this service code within this period of time.
 7. The Used Option field is system updated and will display an **X** if at least one transaction has been waived for at least one account using this record.
 8. The Activation Date field can be combined with an Open Option of **Y** to specify the last date by which a new account must be opened in order to participate in this promotion.
 - When the Open Option is **N** and the Promotion Type is **I**, the Activation Date is the date by which an account must begin participation in a promotion in order to qualify for the promotion.
 - When the Open Option is **N** and the Promotion Type is other than **I**, this is the cycle during which the first transaction must be processed in order to qualify for the promotion.

After this date has passed, an account is no longer eligible to begin participation, even if it meets all other criteria. This date defaults to **12-01-2049**, and can be updated at any time.

9. The Termination Date field sets an ending date for the promotion. Any transactions with an effective date after the termination date are not considered for participation regardless of any other elements associated with the promotion.
 - For Promotion Type **I**, this is the only way to set a time limit on the promotion.
 - For Promotion Type other than **I**, this is the last day of the cycle.

This date defaults to **12-01-2049**, and can be updated at any time.

10. The Combined Services section allows you to define up to five additional Service Codes that will be part of this promotion. Entering services in the Combined Services section causes the system to generate PRO Records for those service codes with Promotion Type **S**. All criteria affecting sub-records is controlled by the key service record only. (If viewing a sub-record, the Combined Serv 1 field lists the Service Code of the key record.)

Note: For all accounts that should be eligible to participate in a promotional waive of any type, ensure that the Promotional Waive Option is **Y** on ANDNM2/ANGNM2.

Three new request reports display promotional waive information.

06-078 Promotional Waive Account Promotions Listing

Lists all accounts with records on the PAW Record along with the promotions in which this account is participating.

06-832 Promotion Deletion Listing

Lists all records being purged as well as the records eligible for purging which were prevented from purging by some system condition.

Note: Produced during the monthly file re-org process when expired promotion records are purged from the system by ANM827.

06-922 Promotions Listing

Lists all promotions set up on PRO Records.

Rate Structures/Assignments/Updates

Institution Level Rates Account Analysis rates are made up of a rate base, variance, and factor. Rate bases are assigned at the institution level on the MICM Record 6011. MICM Record 6012 is used to assign each individual rate a standard rate base, variance, and factor, by account type.

Account-level Exception Rates Use the ANERT transaction to define account exception rates. Define an exception rate base, variance, and factor for each appropriate rate.

When assigning account level exception rates, expiration dates must also be specified.

When an account cycles, the rate base, variance, and factor are used to calculate the appropriate rate. The calculated rate is stored in history and is used for statement calculations.

Alternate Rates Two tiers of alternate rates are available for interest rates and 11 for earnings credit. Alternate rates are also assigned through MICM Record 6012 or the ANERT transaction. When using alternate rates, the account's average ledger or average collected balance (as defined by the Balance Code) is used to determine which rate is effective for the history period being analyzed. Because alternate rates are selected based on balances, the history is not updated with the alternate rate until lead date processing is performed. All other rates are written to Account Analysis history on cycle date.

Note: Once a rate is written to history, changes to the rate must be applied as maintenance.

Rates are not updated by the Account Analysis system when a reprint/recalculation take place.

Receivable Processing

Receivable processing is the method used to create an invoice for Account Analysis service charges. Invoice numbers are assigned to each invoice generated and can be used in conjunction with the General Ledger Interface to automate the process of tracking receivable balances, adjustments, and payments. Reports provide information about total outstanding balance, past due balances, general ledger adjustments, and delinquency aging.

Note: Invoice numbers are set up on the Analysis Invoice Number panel (ANINV).

Receivable Setup

An invoice is generated for any account in which the Service Charge Code is **I** for a history period where the service charge amount is not zero or where an outstanding balance is due from a previous history in which these conditions exist. Setting up Service Charge Code **I** on the account Master Record maintains the outstanding amount due until payments are entered to reduce the balance.

An outstanding bill record is created, when the statement is generated. To ensure the bill record maintains accurate information, the system updates the outstanding balances information when the recalculation/reprint takes place. Once the invoice number and past due dates have been assigned for the invoice period, they do not change.

Past Due Processing

To facilitate past due reporting, the Delinquency Days must be set up on the account master record. Four occurrences of Delinquency Days are defined for the account; all are used to stratify past due amounts for delinquency aged reporting. In addition, the first occurrence of the field is used for the outstanding bill record to calculate the Past Due Date.

The Delinquency Days (calendar) are added to the period cycle date (last day of the history period) and the Bill Due Days (MICM Record 6000) to calculate the Past Due Date for the bill.

When an account cycles, the MICM Record 6018 Past Due Fee parameters are transferred to the account's history record. If the account goes past due for invoiced service charges, these parameters are used to determine the method for calculating past due fees. Options for calculating past due fees are:

- F** Flat fee. The flat amount is assessed on each past due invoice.
- N** No fee. No past due fee is assessed.
- P** Percentage. A percentage of the outstanding amount for each invoice is calculated and compared to the minimum/maximum. The percentage is specified by a Base Code of spaces, a Factor of **F**, and a Variance equal to the percentage.
- R** Rate. Calculate the fee as (Days Past Due * Rate * Late Amount)/ Year Base. This amount is compared to the minimum/maximum. The rate is specified by assigning the appropriate Code, Factor, and Variance.

Note: MICM Record 6018 is entered by account type, which can be eligible for past due fees even though a specific account is *not* eligible. If you do *not* want an account to be charged past due fees, change the Receivable Late Days field on the account master record to **999**, which exempts the account from past due fees.

Past Due Notices

A past due notice can be generated for past due accounts based on MICM Record 6019 parameters. Refer to the MICM Parameters chapter of *Procedures Guide 2* for details.

Calculating Receivable Dates

The due date and past due date for an invoice is calculated when the invoice record is created during Lead Night processing.

The dates for receivables processing are as follows:

Bill Due Date = Cycle Date + Bill Due Days (MICM Record 6000(9))

As long as the invoice is prior to its Bill Due Date, it is considered currently due.

Past Due Date = Bill Due Date + Delinquency Days 1 (ANDNM1/ANGNM1)

When an invoice is greater than its Bill Due Date, it is considered past due. However, if the invoice is within its Delinquency Days 1 range, it is in a "grace period" and is not eligible for Past Due Fees or Auto Debiting/Charge-off. As soon as the Delinquency Days 1 have elapsed, Past Due Fees or Auto Debit/Charge-off can be applied.

Mailing Date for Past Due Notice = Past Due Date + Past Due Days (MICM Record 6019)

Auto Debit Date = Past Due Date + Auto Debit Days (MICM Record 6000(9))

Auto Charge Off Date = Past Due Date + Auto Charge Off Days (MICM Record 6000(9))

An account's eligibility for automated direct debit or automated charge-off of delinquent receivable amounts is controlled via MICM Record 6018 (Analysis Past Due Fee Parameters). Descriptions of the Auto Debit/Charge-off fields for this panel are found in the MICM Panels chapter of *Procedures Guide 2*.

Auto Debit/ Auto Charge-off Processing

In addition to Past Due Fees, MICM Record 6018 defines the Auto Debit and Auto Charge-off settings. If the account is past due for invoiced service charges, the parameters are used to determine if an auto debit or charge-off should occur for the past due amount. Options for calculating auto debits and charges-offs are:

- 0 Only use MICM Record 6000 Debit or Charge-off Days.
- 1 Charge-off if Total Due Amount is less than or equal to Auto Charge-off Maximum Amount.
- 2 Auto debit if Total Due Amount is greater than or equal to Auto Debit Minimum Amount and Total Due Amount is less than or equal to Auto Debit Maximum Amount.
- 3 Auto Debit if Total Due Amount is greater than or equal to Auto Debit Minimum Amount and Total Due Amount is less than or equal to Auto Debit Maximum. Charge Off if the Total Due Amount is less than Auto Debit Minimum. No Action if Total Due Amount is greater than Auto Debit Maximum.
- 4 Charge-off if Total Due Amount is greater than or equal to Auto Charge-off Minimum Amount and Total Due Amount is less than or equal to Auto Charge-off Maximum Amount. If the Total Due Amount is less than the Auto Charge-off Minimum and greater than or equal to the Auto Debit Minimum Amount, the Total Due Amount will be Auto Debited. If the Amount is greater than the Auto Charge Off Maximum, no action will be taken.
- 9 Do not auto debit or charge-off.

Auto Debit/Charge-off Reporting

Available reports for auto debit/charge-off reporting include:

- 06-111 – Auto Debit Alert Report
- 06-112 – Auto Debit/Charge-off Action Items Report
- 06-126 – Auto Charge Off Alert Report

The following panels can be used to inquire on past due amounts on Deposit or Group accounts:

- ANINVHST – An “*” in the Past Due Flag field indicates a past due amount remains for an invoice.
- ANPDUE – Used to inquire on current and past due information.

Auto Debit and Auto Charge-off Days

Many receivables settings for an account are maintained on the account master record deposit and group receivable transaction panels (ANDNM6/ANGNM6). The Delinquency Days fields on these panels are available for update along with the Direct Debit and Charge-off Override fields. Additionally, the Past Due Fee Parameter and Auto Debit/Charge-offs settings are dynamically presented on the panel. This account information from MICM Record 6018 is informational only; no updates are permitted.

Note: Individual accounts can be exempt from their normal processing using the Override flags on ANDNM6/ANGNM6.

Auto Debit and Auto Charge off

Auto Debit – Past due amounts can be set up to automatically direct debit or charge off using the Direct Debit Override field and Charge-off Override field on the ANDNM6/ANGNM6 panels. The Auto Debit Days from MICM Record 6000 are added to the Past Due Date to determine when a direct debit is eligible to be passed. If applicable, the system generates a payment and considers the past due amount satisfied.

Auto Charge-off – The system can add the Auto Charge-off Days from MICM Record 6000 to the Past Due Date to determine if the past due amount is eligible to be charged-off. The system generates a payment but the charge-off amount continues to display online, on reports, and on statements for the number of days specified in the Report Charge-off Days field on MICM Record 6000. (A value of 999 in this field displays the charge-off amount for one year.)

Note: If you are using either option, be sure to change the related override field (Auto Debit Override or Charge-off Override) value to **N** to allow the debit or charge off. In addition, be sure to specify the account-to-charge.

Auto (Direct) Debit Notices

Direct debit notices can be set up to automatically generate using MICM Record 6019. Refer to the MICM Parameters chapter in *Procedures Guide 2* for details.

Payment Processing

Payments entered into the system reduce or increase the amount of the outstanding bill. Payments are not accepted for non-receivable accounts. Use the appropriate Payment Code (refer to the table below for a list of valid codes) to define the type of payment applied. Payment information is optionally passed to the General Ledger on the posting date. Other payment considerations are:

- The ANPAY panel is used for payment entry.
- The ANPAYINQ panel is used for payment inquiry as well as to delete a payment.
- The ANINVHST panel is used for payment history inquiry.
- Application Forms 14 (DDA) and 15 (Group) are used for batch entry. These forms are input to program AND150.
- Payments are applied to an account's outstanding balance (using one of the following methods) during the nightly batch-processing run.

Invoice Number Specifying the invoice number causes the payment amount to be applied to the specific invoice. If the payment amount is greater than the outstanding amount for the period, the remainder is applied to the oldest outstanding amount in history.

Invoice Date Specifying the invoice date causes the payment amount to be applied to the specific invoice for that period. If the payment amount is greater than the outstanding amount for the period, the remainder is applied to the oldest outstanding amount in history.

Account Number Account number must always be specified. However, specifying only the account number causes the payment to be applied to the oldest outstanding receivable amount, overpayments being brought forward into the next appropriate invoice period.

- Payment reversals are applied on a LIFO (last in first out).

Payment Delete

Payments entered into the system can be deleted via the Delete field on ANPAYINQ.

- Payments can be deleted the same day they are entered.
 - Once deleted, the payment immediately *will not* be visible
 - Payments will never appear on reports.
- Previously entered payments can be deleted.
 - Will be shown as deleted on Report 06-081 (Daily Receivable Trial Balance).
 - Once deleted, the payment immediately *will not* be visible online.
- When previously posted payments are deleted, the receivables position of the customer will be recalculated. Other payments may be backed out and reapplied depending on the account activity that occurred after the payment that was deleted.
- If General Ledger reporting is utilized, the deleted payment will be backed out.

Payment Code descriptions defined on MICM Record 6084 are required. If using the automated interface to GL, you must set up MICM Record 6070 (Analysis GL Interface Control). To interface receivable service charges, use GL Accumulator Number 00015. To interface payments and adjustments, see the following chart.

Payment Code	Description	Desc Number	GL Accum Number
0020	User-defined credit	720	00845 00855 00945 00955
0025	User-defined debit	725	00845 00855 00945 00955
0030	Balance credit forward	730	00843 00855 00943 00955
0035	Balance forward	735	00843 00855 00943 00955
0040	Disputed payment	740	00841 00855 00941 00955
0045	Disputed payment reversal	745	00841 00855 00941 00955
0050	Regular payment (defaults)	750	00851 00855 00951 00955
0055	Regular payment reversal	755	00851 00855 00951 00955
0060	Charge-off	760	00857 00861 00957 00961

Payment Code	Description	Desc Number	GL Accum Number
0065	Charge-off reversal	765	00857 00861 00957 00961
0070	Refund payment reversal	770	00865 00863 00873 00965 00963 00973
0075	Refund payment	775	00865 00863 00965 00963
0080	Waived late charge	780	00859 00863 00959 00963
0085	Waived late charge reversal	785	00859 00863 00959 00963
0100	Generated direct debit	800	00855 00869 00955 00969
0105	Generated direct debit reversal	805	00855 00869 00955 00969
0110	Generated charge-off	810	00861 00871 00961 00971
0115	Generated charge-off reversal	815	00861 00871 00961 00971
0120	Charge off recovery	820	00855 00955

Payment Code	Description	Desc Number	GL Accum Number
0125	Charge off recovery reversal	825	00855 00873 00955 00973
0130	Waived receivable	830	00863 00875 00963 00975
0135	Waived receivable reversal	835	00863 00875 00963 00975

MICM Records

MICM records define processing parameters and options as follows:

- MICM Record 6080 Statement line 99050 is required when printing an invoice as part of Analysis statement format A, B, 1 or 2. Statement line 99251 is required for international statement formats M or N.
- MICM Record 6070 and 6084 Payment Code descriptions defined on MICM Record 6084 are required. If using the automated interface to GL, set up MICM Record 6070 (Analysis GL Interface Control). To interface receivable service charges, use GL Accumulator Number 00015. To interface payments and adjustments, see the previous chart.
- MICM Record 2007 This record should be updated to print the receivable reports. Refer to the Receivable Reporting section of this procedure.
- MICM Record 6000 Review the following MICM Record 6000 options related to receivable processing:
- | | | |
|-----------------|-----------------|---------------|
| Reissue Bill | Snap Stmt Code | Rpt CO Days |
| Unmtch Reversal | Auto Debit Days | Bill Due Days |
| Rej Over Pymt | Auto CO Days | Min Pymt Pct |
| Debit Clsd/Prg | G/L Sub ledger | |
- MICM Record 6018 This record is used to assign the appropriate past due fee parameters for each account type.
- MICM Record 6019 This record is used to define, by account type, the wording used on past due notices.

General Ledger Interface

When using the General Ledger interface, consider the following:

- GL entries for receivable accounts are passed on lead date (not extract date).
- GL entries for receivable accounts are passed when recalculation/reprint results in a change to the service charge amount for any history period. The GL adjustment information is printed on the General Ledger Adjustment Report (06-105).
- GL entries passed daily as receivable payments are processed.
- GL accumulator codes are listed in the table found in the MICM Records section in this procedure.
- When GL adjustments are negative, the DR/CR is reversed and the amount is positive when MICM Record 6000, GL Dr/Cr Reverse is **Y**.
- When a payment is deleted using the ANPAYINQ panel, the GL reports show the amount as negative regardless of the MICM Record 6000, GL Dr/Cr Reverse option.

Invoice Sub-ledger

Additional accumulators have been added to report Analysis results with more granularity to the General Ledger, including the ability to pass receivable amounts based on a unique invoice number as a sub-ledger. The GL Sub-ledger option on MICM Record 6000 must be set to **Y** in order to use this option.

Note: For those who use Infopoint Financial Control System (FCS) as their financial institution's general ledger platform: FCS's sub-account account is 15 digits. For this reason, the maximum invoice number in Account Analysis should be defined as no greater than **99,999,999,999** (11-digit number). Refer to the Panels chapter in *Procedures Guide 1*, for Invoice Number (ANINV) setup information.

Invoice Print Options

The Analysis Statement Type is used to determine if the statement/invoice is produced for print. This field should not be set to **0**, which indicates that the statement/ invoice is not produced.

Options relating to how an invoice is created and printed are defined on MICM Records 6000 and 6080.

An invoice can be printed as part of the Analysis Statement or it can be a stand-alone document.

- An invoice prints as part of the Analysis Statement only when the description line number 99050 is set up on MICM Record 6080 for the statement format being printed.

- A stand-alone invoice prints when program AND460 is executed. Do not use description line number 99050 for the statement format when printing a stand-alone invoice or the invoice will print twice.

For both types of invoices, line items printed on the invoice are defined on MICM 6080 with description code I.

Receivable Reporting

Available reports:

- 06-081 – Daily Receivable Trial Balance Report One
- 06-083 – Past Due Accounts Report One
- 06-085 – Past Due Accounts Summary One
- 06-087 – Delinquency Aged Report
- 06-088 – Daily Payments Received Journal
- 06-089 – Waive Payments Received Journal
- 06-096 – Past Due Notice
- 06-100 – Charge-off Payments Journal
- 06-101 – Refund Payments Journal
- 06-102 – Generated Payments Journal
- 06-104 – Auto Debit Notice
- 06-105 – General Ledger Adjustment Report
- 06-106 – General Ledger Adjustment Summary
- 06-107 – Receivables Aging Report
- 06-108 – 45 Days Past Due Aging Report
- 06-109 – Overpaid Aging Report
- 06-126 – Charge-off Alert Report
- 06-127 – Cumulative Charge-off Report

Regional Processing

The regional processing option allows you to:

- Assign account type defaults based on geographical location or region.
- Assign pricing strategies based on geographical location or region.
- Assign rate strategies based on geographical location or region.
- Establish regional service descriptions.

To initiate regional processing, enter a **Y** in the Regional Processing option on Panel 1 of MICM Record 6000. Then, you can specify a Region in the key of the following MICM Records:

- 6002
- 6012
- 6013
- 6015
- 6017
- 6018
- 6019
- 6020

Note: An account's region is systematically assigned based on the branch number. If regional processing is used and the Branch Recalc option on MICM Record 6000 Panel 6 is **N**, a recalculation still occurs because the region has effectively changed as a result of the branch changing.

Each branch is tied to a specific region by designating a region number in the Analysis Pricing Region field of MICM Record 2001.

The Sort Region field on panel 7 of MICM Record 6000 controls whether the Analysis Pricing Region or the Report Region from MICM Record 2001 (Branch Information) is used for report sorting and totaling as well as for extract to GL.

If the Regional Processing and Account Type Maintenance options are in effect, a change to the Branch assignment causes re-defaulting of the applicable Account Type Maintenance fields of any matching MICM 6002 Record available for the Region/Account Type. (Refer to the MICM Panels chapter in *Procedures Guide 2* for a description of the Account Type Maintenance defaults.)

Relationship Processing

Key Definitions

The following terms define key terms used in establishing and maintaining customer relationships in Account Analysis.

Groups

A group is an artificial association of individual accounts for analysis purposes. By grouping accounts in various ways, you can see a combined customer relationship picture of account activity.

An unlimited number of accounts can belong to the same group. Conversely, one account can be associated with an unlimited number of group accounts, but it can only be service charged once.

The benefits of grouping accounts are:

- Cross-bank grouping allows accounts in different banks to be tied to the same group.
- Service charging can be done at the account or group level.

Statement Hierarchy

These are accounts tied together in a relationship receiving joint statements.

Relationship Chain

A relationship chain is a series of records used to join accounts together in a relationship from low account (DDA) to high account (ultimate group) and from high account to low account.

Relationship Leg

A relationship leg is a series of accounts linked together in a single chain of a relationship. In other words, all accounts directly linked from the ultimate group down to the lowest level in the relationship (usually a DDA).

Charging Group

This group is the group account where charges are collected (if the DDA is not collecting the charge). Only one charging account can exist in relationship leg. This is the highest level to which services can be directly posted.

Pricing Group

This group is the group account where services are being priced. Only one pricing account can exist in each relationship leg. If no pricing group exists, services price at the DDA level.

Ultimate Group

An ultimate group is the highest group in a relationship leg. Unless it is charging, this group is treated as an information group.

Information Group

An informational group resides below the ultimate group and above the charging group in a relationship leg. This group only contains totals from accounts linked below it in the relationship. Services cannot be direct posted to information groups.

Subgroup

A subgroup is below the charging group in a relationship leg. This group only contains totals from accounts linked below it in the relationship (except for services posted at this level).

Account Currency

The account currency is the currency in which an account maintains balances on deposit with the institution. Considerations for the account currency are:

- The account currency is only specified on the ANDNM1/ ANGNM1 panels.
- Once balances are added to an account for any historical period, this currency cannot be changed.
- Within a group relationship, this currency **can vary** among related accounts.

Charging Currency

The charging currency is the currency in which an account settles its service charges and taxes with the institution. Considerations for the charging currency are:

- Stored individually by historical period on the DHT/GHT Records and may have changed over time.
- Can be maintained in current period only (ANDNM1/ ANGNM1), provided an account is not linked to any other group or DDA through a Cross-reference Record.
- Must be **the same** for all accounts within a relationship.

Adding a Deposit Account to a Group

Using ANXREF

ANXREF is the panel used to create or maintain existing relationships among Group and Deposit accounts. Once a cross-reference record exists for a relationship, the cross-edited fields listed below must be changed using the ANRELM or ANRELH panels, as changes must be made at a group level and then written to all related accounts.

ANXREF can also be used to request reprints for a group of related accounts and can be used to remove an account from a Group for either the current period or a prior period.

The following fields must be in sync **at all levels of a relationship (ultimate group down to lowest DDA)**.

- Charging Currency (If the Group account has a Pending Charging Currency, then a requested sync adds that same charge currency to the newly linked account.)
- Stmt Format
- SC Term
- Nxt SC Date
- Lead Days
- Lead Date
- Analysis Term
- Nxt Anly Dt
- Analysis Freq
- Anly Day/Cycle

For the *current* period, the following fields must be in sync **from the charging level down**.

- PC Code
- PC Months
- Daily Balance
- Formula Code

For *history*, the following fields must be in sync **at all levels of a relationship**.

- Anly Only CD
- Settlement Dt

For *history*, the following fields must be in sync **from the charging level down**.

- PC Code
- PC Months
- Daily Balance
- Formula Code

When linking DDAs to a group, it is not necessary to change the values for the fields listed previously to match those of the group. During the linking process, if one or more cross-edited fields is not properly aligned, the ANXREF panel returns an error. To clear the error, simply enter a value of **s** in the Sync Field next to the DDA(s) with the mismatched value. The system then changes the value(s) to match the group to which the account(s) is being linked.

Consider the following:

- Sync is not available for groups. If you are linking a group to a group, the group to be linked must be updated prior to attempting the link.
- Sync does not work for service charge code. If a DDA or Group is being linked into a charging relationship, then the system shows the service charge code of the account along with the error. Simply overtype the displayed value to complete the link.
- If the Daily Balance Option is turned off at a Group level, individual accounts can still use daily balances. However, if the option is turned on at a Group level, all accounts in that relationship must have daily balances.
- The information that is displayed when maintaining cross-reference records varies based on where the maintenance is being performed: Group level or Deposit level.
- Sync may not work for the Charge Currency field if prior months for a Deposit Account were non-settling and are carrying charges forward to the current period or beyond.

Changing Account Relationships in the Current Period

Using ANRELM

The ANRELM (Relationship Maintenance) panel is used to maintain the entire relationship for the current period for specified fields. Fields which must be in sync for all accounts within a relationship can only be changed using this panel in the current period.

The following fields can only be maintained on ANRELM from an **ultimate group level**. The C/U indicator shown on this panel must contain a value of **B** (both charging and pricing) or **U** (ultimate) for these fields to be available for change.

- Stmt Format
- SC Term
- Nxt SC Date
- Lead Days
- Lead Date
- Analysis Term
- Nxt Anly Dt
- Analysis Freq
- Anly Day/Cycle
- Pending Chrg Curn

The following fields can only be maintained on ANRELM from a **charging group level**. The C/U indicator shown on this panel must contain a value of **B** (both charging and pricing) or **C** (charging) for these fields to be available for change.

- PC Code
- PC Months
- Daily Balance
- Formula Code

The following fields can be changed on ANRELM **from any group level**:

- Branch
- Cost Center
- Profile
- Profile Start
- Profile Expire
- Acct Type
- Price List
- Misc Parm
- Officer 1
- Officer 2

Note: Changes entered on ANRELM are for the requested group and below. Changes never are written “up” to accounts above the requested group in the relationship hierarchy.

The Sync option is used when the value displayed for the requested group is *already* the correct value but one or more related accounts may not have that value.

For example, the requested group has a branch assignment of 1. This is the desired value but multiple related DDAs and subordinate groups have different branch assignments. We would like all related, subordinate accounts to have a branch assignment of 1. At the group level, enter a value of **S** in the Sync field adjacent to the Branch field and press [Enter]. The system takes the existing value at the requested group level and writes that value to all related accounts below it in the hierarchy.

Once updates are processed for all related accounts, the primary panel re-displays showing the number of accounts processed and updated.

Invalid updates are displayed on the panel as follows.

Invalid Update for a Group Account

If an update is invalid and the error pertains to the Group, the applicable error message displays at the bottom of page one of the primary panel and no updates occur.

Invalid Update for a Relational Account(s)

If an update is invalid and the error(s) pertain to the relational account(s), the message **No Update Performed Errors Exist** displays at the bottom of page two of the primary panel and an applicable error message(s) displays to the right of the account. No updates occur.

- All accounts with errors are listed; however, if an error is recurring, only the first account on file for the institution is listed.
- A maximum of 16 errors can be displayed on a panel. If there are more than 16 errors, then these errors will need to be resolved and ANRELM must be executed again to view the next group of error messages.

Changing Account Relationships in the Prior Period

Using ANRELH

The ANRELH (Relationship History Maintenance) panel is used to maintain the entire relationship for a prior period for specified fields. Fields which must be in sync for all accounts within a relationship can only be changed using this panel in the prior period.

The following fields can only be maintained on ANRELH from an **ultimate group level**. The C/U indicator shown on this panel must contain a value of **B** (both charging and pricing) or **U** (ultimate) for these fields to be available for change.

- Anly Only CD
- Settlement Dt

The following fields can only be maintained on ANRELH from a **charging group level**. The C/U indicator shown on this panel must contain a value of **B** (both charging and pricing) or **C** (charging) for these fields to be available for change.

- PC Code
- PC Months
- Daily Balance
- Formula Code

The following fields can be changed on ANRELH **from any group level**:

- Branch
- Cost Center
- Profile
- Acct Type
- Price List
- Misc Parm
- Officer 1
- Officer 2

Note: Changes entered on ANRELH are for the requested group and below. Changes never are written “up” to accounts above the requested group in the relationship hierarchy.

The Sync option is used when the value displayed for the requested group is *already* the correct value but one or more related accounts may not have that value.

For example, the requested group has a branch assignment of 1. This is the desired value but multiple related DDAs and subordinate groups have different branch assignments. We would like all related, subordinate accounts to have a branch assignment of 1. At the group level, enter a value of **S** in the Sync field adjacent to the Branch field and press [Enter]. The system takes the existing value at the requested group level and writes that value to all related accounts below it in the hierarchy.

Using the ANRELH panel to change demographic fields in history can optionally trigger a recalculation depending on the options selected on MICM 6000 (Panel 6) in the G/L Recalculation Options section. Changes to prior periods for fields that impact statement calculations, such as Price List or Profile Assignment, always generate a statement recalculation unless the Reprint option on ANRELH is used to override it. The values for the Reprint field on this panel are:

- * Do not overlay the existing Reprint flag regardless of updates performed. After applying requested maintenance, the Analysis system makes no changes to the Reprint field. Each account’s history record retains the value it had (**b**, **C**, or **X**).
- b** Recalculate or reprint as determined by other settings within the system. After applying requested maintenance, the Analysis system determines whether the changed accounts should be set to recalculate, reprint, or neither.
- C** Request a recalculation for all related accounts. After applying the requested maintenance, the Analysis system sets all accounts to recalculate.
- X** Recalculate and reprint for all related accounts. After applying the maintenance, the Analysis system requests a statement reprint for all updated accounts.

Changing Account Relationships in Batch

The batch equivalent of ANRELM and ANRELH is performed using Form 20 – Group Master Maintenance, Card 99 (for the current period) and Form 40 – Group History Maintenance, Card 99 (for the prior period). These cards allow fields to be changed at the group level and to be synchronized for related accounts.

Displaying Relationships

Using ANRELD

ANRELD (Account Relationship Display) is an inquiry panel that displays account relationships. For the requested account, it displays one level up in the hierarchy and an unlimited number of levels below the account.

This panel utilizes a variety of special function keys that allow easy access to information on displayed accounts. These include:

- | | |
|----------------------|---|
| F5=Anxref(n) | Access the ANXREF panel for the selected group for a function of N (New) to add new accounts. |
| F6=Anreld | Access the ANRELD panel for the selected group or DDA. |
| F17=Anxref(m) | Access the ANXREF panel for the selected Group for a function of M (Maintenance) to maintain accounts. |
| F18=Anreilm | Access the ANRELM panel for the selected group to make changes to the accounts within the relationship. |

Report Totals Control

An account can belong to an unlimited number of groups; therefore, it is possible for an account to appear on a report in multiple locations (once by itself, and again with each group to which it belongs). It is imperative that the account not be added to the totals for that report each time that it appears on the report. To control addition to the totals, Account Analysis uses the Service Charge Code, since you are charging, waiving, or reviewing the account. The only time you will not be charging or waiving is if the account is being charged or waived in a Group account. If the account belongs to more than one group, the groups other than the one that is issuing the service charge would be extraneous groups that should not be added to the totals. All of the groups would be extraneous if you are charging or waiving from the individual account level.

If an individual account has a Service Charge Code of **G**, this account is grouped, and the individual account is not added into the report totals. Therefore, one of the groups that it belongs to should have a Service Charge Code of **C**, **R**, or **W** in order for this account to be included in report totals. The other groups that it belongs to should have a Service Charge Code of **G** or this account is added to the totals more than once.

If a group has a Service Charge Code of **G**, it is an extraneous group, and is not added to the report totals.

Scalability

Organization

This term is used to define the physical file set. Traditionally, a file set is comprised of one or more institutions. Processing is done in a serial fashion.

With the advent of the scalable concept within Account Analysis, the organization can be defined as a single institution. Separation of the organization is achieved through physical file sets, which are processed concurrently in the nightly batch flow.

Since there is still a need for some process to operate across organizations, organizations are logically connected through an *organizational segment*.

Note: In Account Analysis 9.0 and later, scalability is only available in a DB2 environment.

Organizational Segment

An organizational segment is composed of multiple organizations (file sets). When processing at this level, access is gained to a logical perspective across the physical boundaries. This type of definition is necessary when processing at an institution level is needed, such as online access, or when producing reports. By introducing this concept, a financial institution can define their processing needs based on their size and requirements. For example:

Organizational Segment	Organization	Consists of:
X	1	Institution 1
	2	Institution 2
	3	Institution 3
	4	Institution 4

Scalable Program

A scalable program can run multiple times concurrently during a posting cycle. For example, if four organizations have been defined, four AND180s can be running concurrently. Following is a list of the scalable programs.

AND005	Daily File Initialization
AND100	Capture
AND120	Transaction Sort
AND125	Transaction Repricing Processing
AND130	Recursive Update
AND160	Payment Posting (Sort)
AND170	Balance Maintenance Sort
AND180	Update
AND185	Previous Charge History File Sort
AND190	Statement Today Update
AND191	Service Pricing
AND192	Priced Services Distribution
AND200	Cycle Calculations

Non-scalable Program

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

AND009	Deposit Application System Interface Conversion
AND010	Deposit Application System Interface
AND020	Institution Control File Update
AND035	Analysis Online Maintenance Report File Build
AND036	Analysis Online Maintenance Report Print
AND040	Maintenance Input
AND060	Maintenance Edit
AND080	Maintenance Update
AND090	Recurring Transactions
AND095	Capture Input Sort/Accumulate
AND126	MICM Record 6015/6016 Repricing Indicator Reset
AND150	Payment Edit
AND210	General Ledger File Merge
AND340	Report Sort
AND350	Report Print

AND385	Statement Work Record Pre-sort
AND390	Statement H, I, T, U Records Creation
AND392	Statement File Update
AND400	Domestic Statement Sort
AND410	Statement Print – Format 1 (Wide)
AND411	Statement Print – Format A (Portrait)
AND420	Statement Print – Format 2 (Wide)
AND421	Statement Print – Format B (Portrait)
AND455	TMA Statement EDI Transmission Creation
AND456	TMA Statement EDI Transmission Creation – Version 4010
AND460	Invoice Print
AND495	Non-TMA Statement EDI Transmission Creation
AND500	Service Charge Extract
AND900	General Ledger Interface
AND915	Tax General Ledger Interface to FCS 5.0
ANM200	Monthly Update
ANM340	Monthly Report Sort
ANM350	Monthly Report Print
ANM821	Monthly Product Total Reorganization
ANM822	Monthly History and Transaction Reorganization
ANM823	Receivables Record Reorganization
ANM824	Monthly Related Master Reorganization
ANM825	Daily Balance Record Reorganization
ANR020	Price List
ANR024	Service Description Defaults List
ANR025	Pricing Variance Report
ANR026	Service/Exception Pricing Alert Report
ANR027	Generate Purge Pricing Transaction
ANR028	Exception Rates Alert Report
ANR029	Exception Rates Variance Report
ANR030	Analysis History Report/Statement
ANR040	Past Due Account Reports
ANR060	Cross Edit Report
ANR070	Cumulative Charge-off Reports
ANR125	Account/Profile Alert Report
ANR126	Affiliate Number/Account Cross-reference Report
ANR160	Record Display
ANR165	Institution Control Record Dump
ANR170	Record Dump of Receivable Information
ANR180	Statement Record Display

ANR200	Account to Customer Cross-reference
ANR210	Customer to Account Cross-reference
ANR220	Account/Group Cross-reference
ANR260	Temporary Service Charge Waive
ANR270	Expiring Temporary Service Charge Waive
ANR280	Print Temporary Service Charge Waive Accounts
ANR300	Daily Balance Record Build Edit
ANR310	Daily Balance Record Build Update
ANR321	Daily Balance Record Review
ANR400	Statement Format Change
ANR800	TMA Code Conversion
ANR860	Card Input Conversion
ANR900	General Ledger Interface File Reformat

Scalable File (API)

This is an API file that is defined for each organization. For example, with four organizations, the scalable API file ANFDMS needs to be defined four times

```
//ANFDMS1 DD DSN=BNKDVV.AN1DEVA.AN90.ANFDMS1,DISP=SHR
//ANFDMS2 DD DSN=BNKDVV.AN1DEVA.AN90.ANFDMS2,DISP=SHR
//ANFDMS3 DD DSN=BNKDVV.AN1DEVA.AN90.ANFDMS3,DISP=SHR
//ANFDMS4 DD DSN=BNKDVV.AN1DEVA.AN90.ANFDMS4,DISP=SHR
```

Scalable File (Non-API)

This is a non-API file that is defined for each organization. For example, the scalable non-API file AN-GLTOFIL needs to be defined four times.

```
//ANGLTO DD DSN=BNKDV.AN1DEVA.AN90.ANGLTO1,DISP=SHR
// DD DSN=BNKDV.AN1DEVA.AN90.ANGLTO2,DISP=SHR
// DD DSN=BNKDV.AN1DEVA.AN90.ANGLTO3,DISP=SHR
// DD DSN=BNKDV.AN1DEVA.AN90.ANGLTO4,DISP=SHR
```

Non-Scalable File

This is a file that can be defined only once, regardless of the number of organizations defined. This includes any file that has not been defined as scalable.

The organization/organizational segment is input on the EXEC card in the JCL as PARM='ORG=(X)' (where 'X' is the Global ORGID), which signals the program to execute logically across organizations if the program is non-scalable. If the program is scalable, only cross-organization relationships are processed.

Note: A cross-organization relationship is defined as a cross-reference relationship where either member of the relationship belongs to a different organization (e.g., a Group defined in Organization 1 has one or more Deposit accounts tied to the Group in Organization 2).

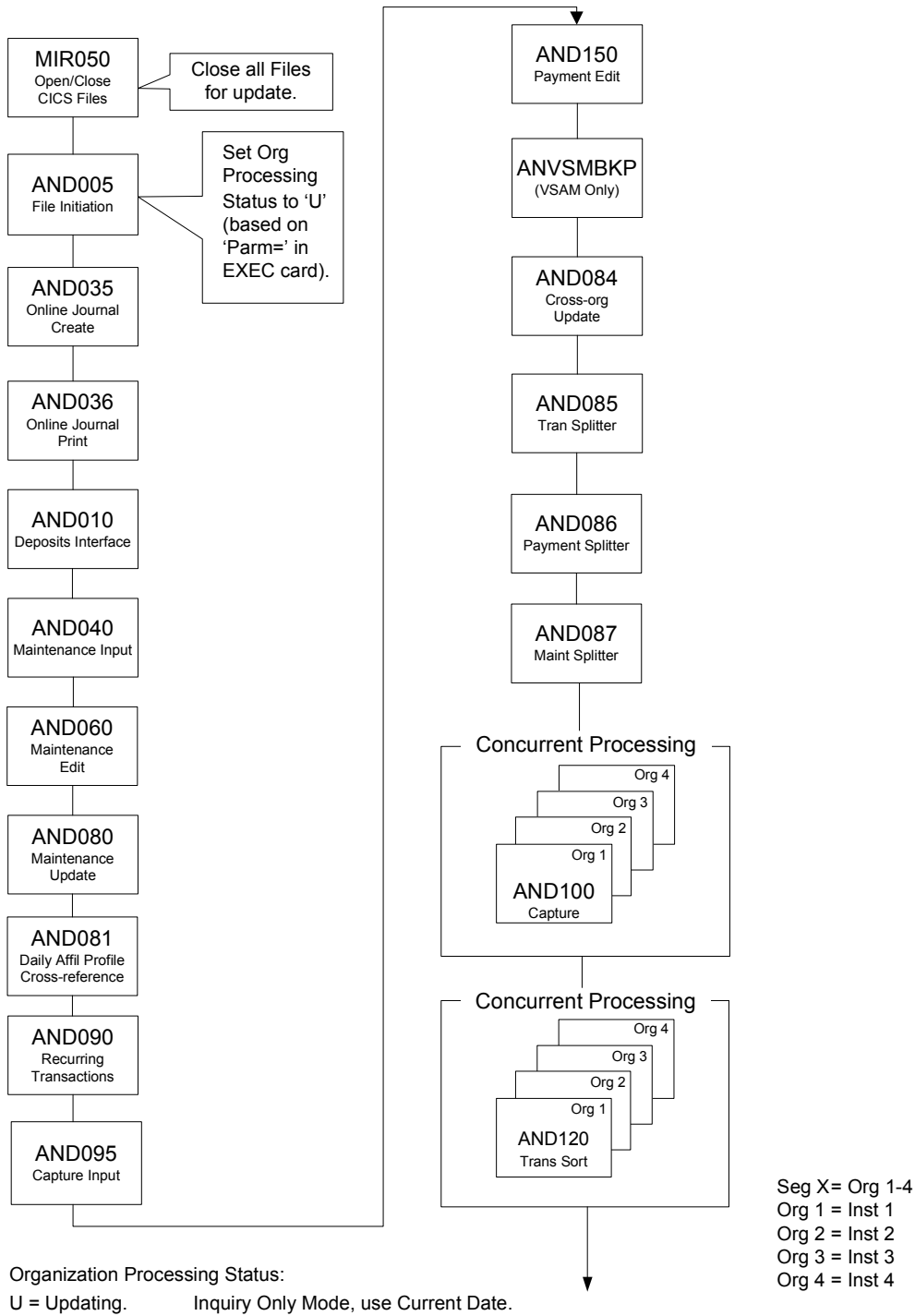
The cross-organization relationship master records will be identified in the scalable programs by placing a **G** in the global indicator (ANORG-GLOBAL-IND) file programmatically. A **G** in this field along with the end-of-day processing switch on a parameter card signals the program to process cross-organization relationships only.

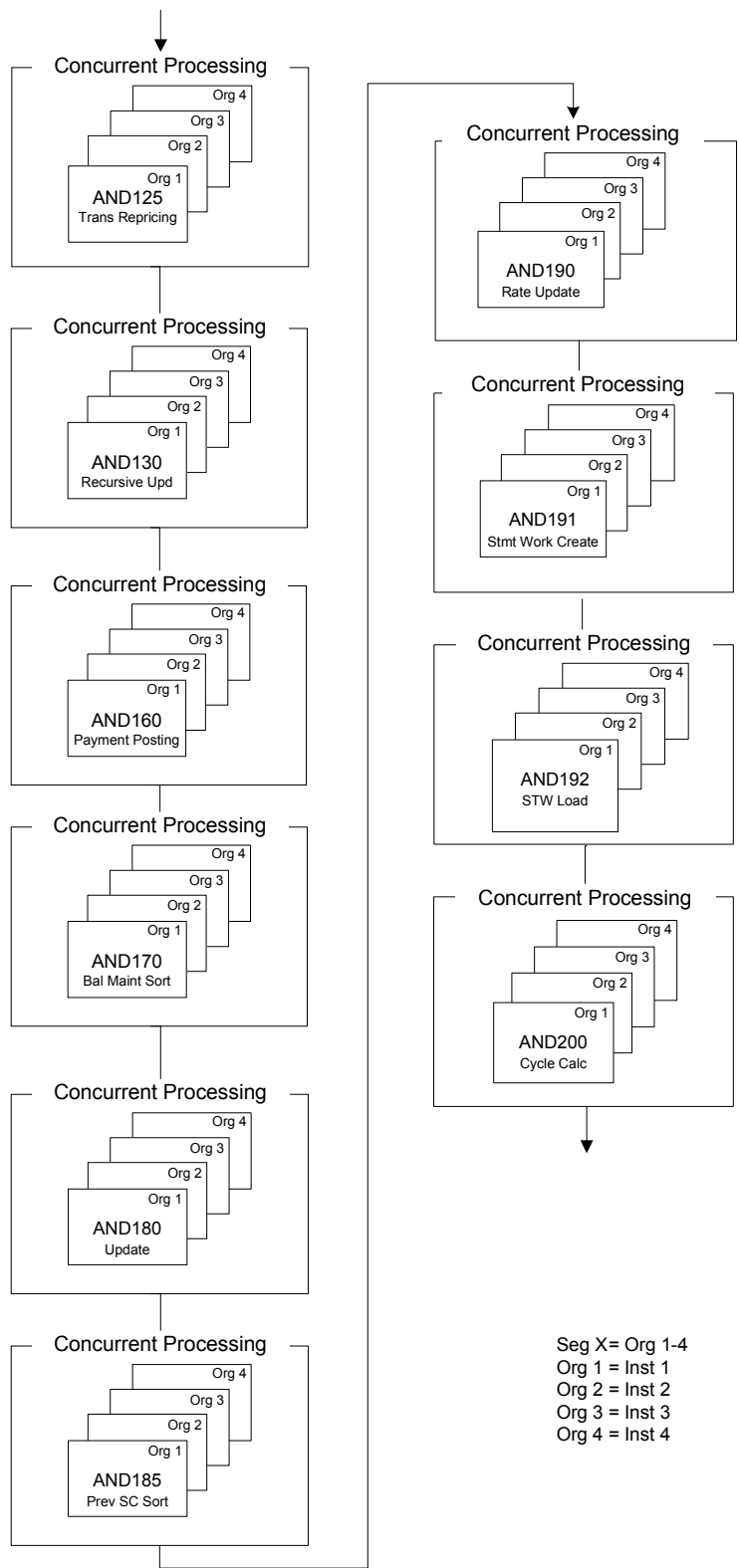
Note: VSAM clients using scalability *should not* define institutions across organizations. The entire institution must be in the same organization.

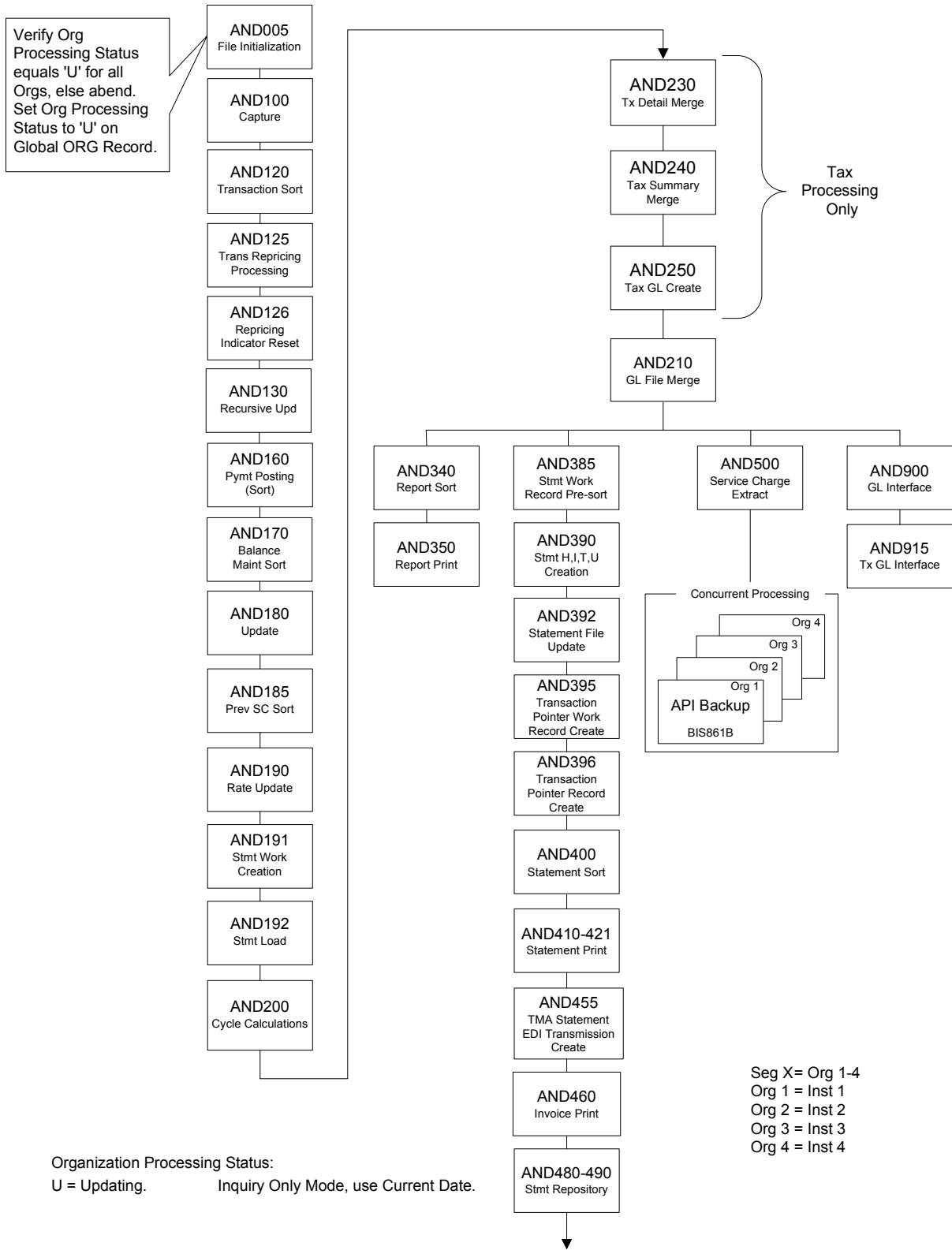
If your institution is not using scalability but you want to have files open for inquiry during batch processing, perform the following steps to set up an organization.

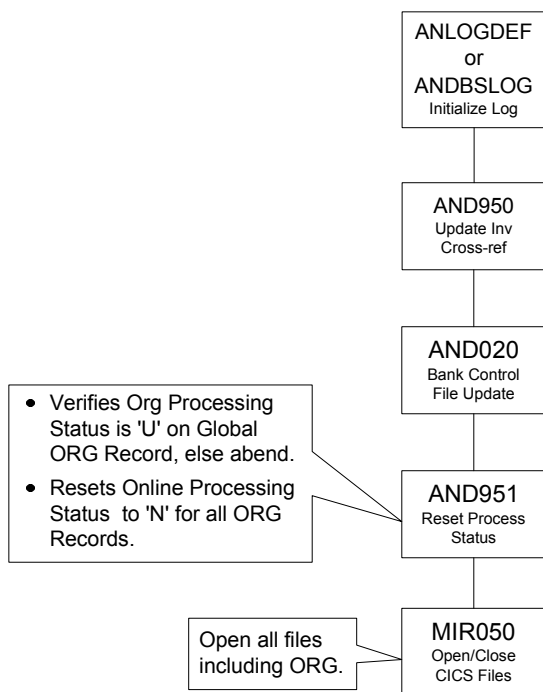
1. Set up an ORG Record on Institution 0 with an Organization ID equal to space.
2. Type zeros in the From Institution/Application/Account and all nines in the To Institution/Application/Account fields.
3. Set up an INV Record (not on Institution 0) with an Organization ID equal to space for each institution you are processing. If you are *not* using receivables processing, the Next Invoice Number should be zeros and the Maximum Invoice Number should be all nines.
4. Change column 7 of the control card in AND005 to S.
5. Prior to batch processing, run MIR050 to change the online attributes to read only. After batch processing is complete, rerun MIR050 to restore the online attributes to allow updates. Refer to MICM *Reference Guide 1* for the control card information related to MIR050.

Account Analysis Scalability Daily Processing









Organization Processing Status:

U = Updating. Inquiry Only Mode, use Current Date.
 N = Not Restricted. Update Mode, use Current Date.

Seg X= Org 1-4
 Org 1 = Inst 1
 Org 2 = Inst 2
 Org 3 = Inst 3
 Org 4 = Inst 4

Service Charge Processing

The Service Charge Update File, created daily in AND200, contains information pertaining to the Deposit accounts to be service charged and the service charge amount. These service charge records are merged into the Service Charge Hold File and kept there for a number of days, as determined by Extract Days on MICM Record 6000 for each application. If an officer decides not to charge an account, the Service Charge Code on the history record must be changed to **W** (waive), and the statement reprinted. This removes the service charge from the Service Charge Hold File in the next daily batch run. Additionally, the service charge can be deleted using Form 17 (Service Charge Deletion); however, use of this form can cause an imbalance in the general ledger between Deposits and Account Analysis.

After the number of days specified on MICM Record 6000, the service charge records are extracted to the Extract File and deleted from the Service Charge Hold File. This is accomplished with program AND500.

Note: The format of the Extract File is determined by the contents of MICM Record 6001. If MICM Record 6001 indicates the format of the Extract File used is the 'PODX' format for Deposits ('D'), MICM Record 0211 is read to determine the release level specified for Deposits. This is done to determine if the account number is passed as an 18-digit number or as a 10-digit number.

When a Deposit account's Status is **C** (closed), the Service Charge Code is **C** (charge), and the account-to-charge is zero or the same account, the Service Charge Code for the History Record is changed to **W** (waive service charge) or **I** (invoice) depending on the contents of MICM Record 6000.

Three transaction codes are required on MICM Record 6001: the Service Charge Transaction Code, the Interest Payment Transaction Code, and the Overdraft Interest Transaction Code. If you are using Infopoint Deposits, the Overdraft Interest Code must be the external transaction code corresponding to Deposits internal transaction code of 0610.

Service Charge Cycle

The service charge cycle is the period between dates for settlement of service charges due. Options are available to establish the service charge cycle on a monthly, quarterly, semiannual, or annual basis. The Service Charge Term field on the Analysis account controls when the next settlement for charges due takes place. Since the service charge cycle must be based on the same frequency as the analysis cycle, Account Analysis uses the Analysis Frequency field in conjunction with the Service Charge Term when computing the next settlement date for each account. When the Service Charge Term is 12 and the Analysis Frequency is C, the next Service Charge date is updated in the settlement month using MICM Record 2005. The Service Charge Term is applied to new accounts from MICM Record 6002 (Analysis Account Type Defaults). Account level overrides are available. All grouped accounts should be on the same service charge cycle to ensure consistency on the Analysis Statements.

When the application processes multi-month service charge cycles, all service charges and excess credits are individually accumulated forward into each analysis period within the service charge cycle. The accumulated debit and credit totals are printed on the Analysis Statement each month. The total service charge due is computed only in the settlement month. All other analysis periods within a multi-month service charge cycle are considered 'analyze only' (A Only) periods.

Service Charge Calculation Methods

There are several methods available to determine how a service charge is calculated for an account or a relationship. The method used is indicated by the account's Formula Code.

Formula Code A	<p>Calculates the service charge using the net charge method. Any Earnings Credit is subtracted from the Total Charge for Services; the remainder is the Service Charge amount for the customer.</p> <p>Note: Any applicable taxes and explicit charges are added to determine the final Service Charge amount.</p>
Formula Code B	<p>Calculates whether the customer has excess balances for the service charge period by subtracting the Balance Required from the Average Available Balance. If the resulting value is negative, the customer did not maintain enough in balances to offset the services used for the period. The amount owed by the customer for the period is calculated by multiplying the net deficit by the Service Charge Rate. If a customer had excess balances (the Average Available Balance was greater than the Balance Required), then an interest amount is calculated using the excess balance amount and the interest rate of the account.</p>
Formula Code C	<p>Calculates the service charge using the net charge method. Then if a service charge is due, applies a percentage markup using the service charge rate to determine the final service charge amount. This mark-up is applied only at service charge time.</p>
Formula Code D	<p>The calculation of service charges is the same as Formula Code B. However, if an interest calculation is needed, the excess balance amount is multiplied by the Earnings Credit Rate rather than the Interest Rate to determine the amount of interest due.</p>
Formula Code E	<p>Calculates according to AFP standards.</p>
Formula Code G	<p>If the Average Available Balance is less than the Balance Required to offset services, the earnings credit amount is subtracted from the total charge for services to determine the service charge amount (same as Formula A). If the Average Available Balance is greater than the Balance Required to offset services, an interest amount is calculated using the excess balance amount and the interest rate of the account (same as Formula B).</p>

Service Transactions

Service transaction processing in Account Analysis involves application interface definitions, item capture, service pricing, and statement print. The following information outlines the options and methods used to perform this processing.

Exception Service Pricing

Account Analysis enables you to allow exception service pricing by account. When an account is using standard price list pricing, but has one or more services that do not fit the pricing structure of the price list, an Exception Service Code parameter (MICM Record 6016) can be set up for each specially priced service. (Refer to *Reference Guide 3* for field descriptions.) After setting up MICM Records 6016, you must also set the Exception Code on the account master to **S** (service exception) prior to that day's capture run or the exception price is not used.

Explicit Service Charging

Explicit charges for services are established on MICM Record 6015/6016 (Analysis Service Pricing Parameters/Exception Service Pricing Parameters) with an **E** in the Charge Code field. (Refer to *Reference Guide 3* for field descriptions.) Explicit charging for services indicates that the charge amount is fee based and is not offset by earnings credit. The Analysis Statement includes detail information about explicit services without computing or printing a balance required. Totals for explicit charges are printed on the statement.

Explicit charges are added to the service charge amount on the Analysis Statement regardless of the account's service charge code and settlement date. Explicit charges are included in the service charge amount on the Service Charge Record and on the Outstanding Bills Record.

Explicit charges from Deposit accounts update the Group History Record on lead night and are added to the group service charge amount on the Analysis statement.

Note: Explicit charges are not direct debited if the Service Charge Code is **X**, which indicates to bill/debit from external sources.

Grouping of Services

Service Type Information Account Analysis service type information is used on Analysis Statements and monthly product reports. By assigning a service type, related services can be grouped together for statement print purposes and for obtaining service product totals. The service type name prints before the individual services on the Analysis Statement. The service type information is defined on MICM Record 6082. Each service can be assigned to a service type on MICM Record 6015/6016.

Note: Refer to *Reference Guide 3* for field descriptions.

AFP Product Families The TMA Code defined to each service is used on the TMA Analysis Statement (Format E). These numbers are established and published by the AFP. The first two positions of the number represent the 'family' for the service product. When the TMA Code is used, totals are printed for each product family under the service detail descriptions. When printing service transactions on the TMA statement, the TMA Code is used as the primary basis for the sort. Each service can be assigned a TMA Code on MICM Record 6015/6016. When the TMA Code is used, the service type is not used for TMA statement grouping.

Note: Refer to *Reference Guide 3* for field descriptions.

Recurring Transactions

The Recurring Transaction File is used to generate service transaction input to capture (AND100). These transactions can be generated at cycle time or at scheduled intervals. The information contained in the key determines which accounts have transactions generated for them. Institution number, application number, and service code number are required and must be valid.

If the account number is a valid account number, this transaction is generated for this account at the proper time. If the account number is zeros or spaces, this transaction is generated for all the accounts within the institution and application number. The account type in the key of the record allows transactions to be generated for accounts that contain this account type only. The recurring transaction record also contains information on when the transaction is generated. The service code number in the key is the service code number for the transaction generated.

The Recurring Dormant Transactions field on MICM Record 6000 controls whether or not transactions are generated for dormant accounts.

Reserved Service Codes

Service Codes **0001 – 0099** are reserved for system assignment within Account Analysis. When setting up additional service code parameters, select service code numbers outside of this range.

System-generated Services

Below is a list of the system-generated service codes that must be set up on the default price list. After lead night, system-generated transactions are stored in the applicable fields on the account history record and as entries on the ANTRAND panel. Pricing attributes such as Number of Free or Charge Code are not stored on the history record. For reprints, the system uses the amount stored in effect for the reprinted period. If changes are made to any pricing attributes of a system-generated service code, a new MICM Record 6015 or 6016 should be set up with a new effective date. Otherwise, changes to these records could cause incorrect information on reprinted statements.

All pricing functionality is available for reserve service codes, which includes affiliate pricing, exception pricing, and price list pricing. Some system-generated service codes are based on rates found on MICM Record 6012 or on ANERT for account-level exception rates. At cycle, these rates are written to the history record. In addition, some of the system-generated service codes use balances and charges from the MICM Record 6013 or the 6014. At cycle time, all generated charge amounts based on these records are written to the history record. These amounts are used for reprints; therefore, any changes to these charges should be entered directly on the history records.

Note: Since these services have special coding in the statement print programs, it is recommended that they *not* be entered through interface, capture, or online transaction entry (ANTRANH/ANTRANL).

Service Code	Description
0002	Overdraft interest charge. Must be set up as an amount.
0017	Duplicate copies and relational customer statements.
0021	Maintenance fee.
0022	Incremental charge.
0023	Dormant charge.
0035	FDIC insurance charge.
0036	Credit for reserves.
0043	Compensating balance deficiency.
0044	Generated payments.
0048	Customer invoice fee. (Must be set up as an explicit charge.)

Note: For service code parameters defined on MICM Record 6015/6016, see the MICM Parameters chapter of *Procedures Guide 2*.

Interfaced Services

Below is a list of Service Codes that can be used by AND010 when processing the Daily Interface File. You must define the codes if you want to interface these services.

Service Code	Description
0045	Number of stop payments.
0046	Number of NSF items.
0047	Number of overdraft items.

Below is a list of the reserved Service Codes that can be used by AND010 and AND015 when processing an Interface File with monthly data on it. You must define the codes if you want to interface these services.

Service Code	Description
0001*	Reserved for future use
0003	Service chargeable debits handled.
0004	Service chargeable credits handled.
0005	Combined debits, credits handled.
0006	Foreign items deposited.
0007	Combined foreign, local items deposited.
0008	Reserved for future use.
0009	Local items deposited.
0010	Reserved for future use.
0011	Savings transfers.
0012	Credit line transfers.
0013*	Reserved for future use.
0014	Checks returned (charge backs) (set up as billed separately).
0015	Reserved for future use.
0016	Cash deposited charge, per \$100.00. This item must be set up a number or count transaction.
0024	Miscellaneous counter 1.
0025	Miscellaneous counter 2.
0026	Miscellaneous counter 3.
0027	Miscellaneous counter 4.
0028	Miscellaneous counter 5.

Service Code	Description
0034	Reserved for future use
0037	Miscellaneous counter 10.
0038	Miscellaneous counter 11.
0039	Miscellaneous counter 12.
0040	Miscellaneous counter 13.
0041	Miscellaneous counter 14.
0042	Reserved for future use.
0049 – 0099	Reserved for future use.

- These transactions must be set up as amounts.

Below is a list of the reserved Service Codes that can possibly be interfaced by Infopoint Exception Administrator (NSF processing). You need to define the codes if you are interfacing from this product. These service codes must also be specified on MICM Record 3300 (Exception Administrator Institution Parameters 2) to be interfaced.

Note: Whether these transactions are interfaced as amounts or number items is determined by the Exception Administrator Institution Option on MICM Record 6000.

Service Code	Description
0029	Charged NSF fee (set up as 'billed separately') for the online Returned/Exceptions.
0030	Waived NSF fee (set up as no charge) with Accumulator Code set to A for accumulating. Also, set a cost per unit factor, since there is one transaction for each check waived (for the online Returned/Exception).
0031	Charged returned deposit items (charge backs, set up as 'charge'). Set up for accumulating with a cost factor.
0032	Waived returned deposit items (charge backs) set up as 'no charge' with a cost factor.
0033	Other waived fees (set up as no charge with Accumulator Code set to A for accumulating). A description is sent with these transactions.

Note: For Service Code parameters as defined on MICM Record 6015/6016, see the MICM Parameters chapter of *Procedures Guide 2*.

Standard Pricing Hierarchy

Standard Pricing Hierarchy as used by a financial institution is defined on the ANPRHIER (Standard Pricing Hierarchy) panel on Institution 0000. This panel is used to add or display the current standard pricing hierarchy for the entire enterprise. The pricing options selected are used by Account Analysis across all institutions and are customizable in the order a financial institution specifies.

Only one standard pricing hierarchy can be in effect at a given time for all processing institutions. The pricing hierarchy record is effective-dated, which allows the pricing hierarchy to vary over time without affecting prior periods. A pricing hierarchy record is required.

Levels of standard pricing are defined and applied (in New mode) in order from 1 – 8; unused levels should be left as a space.

After saving, the system displays the pricing levels in the order they have been specified (1 – 8). Unused levels sort to the bottom of the panel and display a **0** as the order number, indicating not used.

Statement Literals (Format M and N)

In addition to MICM 6080 records that define the statement description/heading lines, statement Formats M and N (International Statement) need 6080 records to define statement literals and 6090 records to define Tax Invoice literals.

Note: A literal is a string of data that appears on the statement/invoice in a specific position and never changes, such as **Page**.

Special Considerations

- A complete set of MICM 6090 records must be established for each tax region being processed.
- Not all literals appear on any one statement. The data, statement format, processing options, etc. determine which literals appear.
- Be aware that changing a literal causes the change to become effective anywhere the literal appears on the statement. (See the cross-reference table and exhibits provided below.)
- Although the 6080 and 6090 records are 90 characters in length, the actual number of printable characters is dependent on their position on the print line and their proximity to other literals/data.

Cross-reference Table and Statement Samples

The following section provides a cross-reference table and statement samples to help you more easily identify the literals and their position on the statement.

The table includes the following information:

- If applicable, the Reference Number that correlates with the appropriate statement sample.
- If applicable, the Sample Number that identifies the appropriate statement sample.
- A cross-reference number for literals that appear in multiple places on the statement.
- The name of the MICM record that supplies the literal on the statement, billing invoice and tax invoice.
- The maximum size allowed for the literal.
- The Description Number.
- An explanation of the Description Number (as delivered).

The statement samples include callouts that correlate with the Reference Number on the Cross-reference Table.

Cross-reference Table

Ref Nbr	X-ref Nbr	Sample Nbr	Max Size	MICM Record	Desc Nbr	Description (as delivered)
				6080	70240	**No Group Information for This Account**
			45	6080	70250	**No Name and Address for This Account**
			30	6080	70260	**No Transaction Description**
				6080	70270	Statement Summary (<i>Institution level</i>)
				6080	70280	Number of Statements (<i>Institution level</i>)
			30	6080	70340	*No Service Type Description*
				6080	70740	Invoice Summary (<i>Institution level</i>)
				6080	70750	Number of Invoices (<i>Institution level</i>)
1		1	68	6080	70010	Billing Statement
2	(28)	1	25	6080	70020	Tax Registration Number:
3	(29)	1	25	6080	70030	Registered Tax Number:
4	(30)	1	25	6080	70040	Client Tax Number:
5	(31)	1	25	6080	70050	Statement Reference Nbr:
6	(32) (63)	1	10	6080	70060	Contact:
7		1	25	6080	70070	Bill
7		1	25	6080	70080	Waived
7		1	25	6080	70090	Review
7		1	25	6080	70100	Grouped
7		1	25	6080	70110	Invoiced
7		1	25	6080	70120	External
7		1	25	6080	70130	Temporary Waived
8	(68)	1	6	6080	70140	From
9	(69)	1	6	6080	70150	To
10		1	20	6080	70160	Settlement Date
11	(36) (66)	1	20	6080	70170	Debit Value Date:
12	(67)	1	6	6080	70180	Page
13	(38)	1	33	6080	70190	* Sch Snap *

Ref Nbr	X-ref Nbr	Sample Nbr	Max Size	MICM Record	Desc Nbr	Description (as delivered)
13	(38)	1	33	6080	70200	* Req Snap *
13	(38)	1	33	6080	70210	***Reprint***
14		1	45	6080	70290	* * * * * Hold Statement * * * * *
16		1	12	6080	70310	Group No.
17		1	17	6080	70320	Account No.
18		1	12	6080	70360	Deposits
19		1	90	6080	70370	**No Accounts To This Group**
20		1	1	6080	70430	-
21	(42)	1	4	6080	70380	In
22		1	6	6080	70390	Rate
23		2	20	6080	70400	(Continued)
24		2	12	6080	70420	To Account
25		2	4	6080	70410	To
26		2	17	6080	70450	**Billed Sep
26		2	17	6080	70460	**Expl Charge
26		2	17	6080	70470	**Expl Chrg Dly
26		2	17	6080	70480	**No Charge
26		2	17	6080	70490	**Waive
26		2	17	6080	70500	**Expl Waive
26		2	17	6080	70510	**Temp Waive
26		2	17	6080	70520	**Promo Waive
26		2	17	6080	70530	**Consolidated
26		2	17	6080	70540	**Consol Bill Sep
26		2	17	6080	70550	**Consol Expl
26		2	17	6080	70560	**Consol Chrg
26		2	17	6080	70570	**Consol Other
26		2	17	6080	70590	**Consol Temp Wve
26		2	17	6080	70600	**Consol Waive
26		2	17	6080	70610	**Consol Promo Wv
27		2	8	6080	70620	Total

Ref Nbr	X-ref Nbr	Sample Nbr	Max Size	MICM Record	Desc Nbr	Description (as delivered)
28	(2)	3	25	6080	70020	Tax Registration Number:
29	(3)	3	25	6080	70030	Registered Tax Number:
30	(4)	3	25	6080	70040	Client Tax Number:
31	(5)	3	25	6080	70050	Statement Reference Nbr:
32	(6) (63)	3	10	6080	70060	Contact:
33	(46)	3	17	6080	70690	Account Number:
34		3	20	6080	70760	Invoice Number:
35		3	20	6080	70770	Invoice Date:
36	(11) (63)	3	20	6080	70170	Debit Value Date:
37		3	6	6080	70780	Page:
38	(13)	3	33	6080	70190	* Sch Snap *
38	(13)	1	33	6080	70200	* Req Snap *
38	(13)	3	33	6080	70210	***Reprint***
39		3	90	6080	70890	*** Amounts In
40		3	32	6080	70630	Previous Service Charge
40		3	32	6080	70790	Current Service Charge
40		3	32	6080	70830	** Previous Credit Balance
40		3	32	6080	70840	** Previous Charges Brought Fwd
40		3	32	6080	70850	** Previous Balance Due
40		3	30	6080	70860	*** Unpaid Past Due Charges
40		3	30	6080	70870	*** Amount Charged Off
40		3	30	6080	70880	*** Amount In Dispute
41	(48) (56)	3	9	6080	70650	Total Due
41		3	30	6080	70810	Credit Balance
42	(21)	3	4	6080	70380	In
43		3	18	6080	70710	Invoice Number
44		3	16	6080	70720	Amount Due
45		3	20	6080	70730	Remittance

Ref Nbr	X-ref Nbr	Sample Nbr	Max Size	MICM Record	Desc Nbr	Description (as delivered)
46	(33)	3	17	6080	70690	Account Number:
47		3	11	6080	70700	Due Date:
48	(41) (56)	3	9	6080	70650	Total Due (or invoice number)
48		3	18	6080	70820	Balance Forward
49		3	21	6080	70800	_____
50		3	9	6080	70640	Current
51	(52) (53) (55)	3	14	6080	70670	Days
52	(51) (53) (55)	3	14	6080	70670	Days
53	(51) (52) (55)	3	14	6080	70670	Days
54		3	5	6080	70660	Over
55	(51) (52) (53)	3	14	6080	70670	Days
56	(41) (48)	3	9	6080	70650	Total Due
57		4	68	6090	00060	Tax Invoice
58		4	25	6090	00070	Tax Registration Number
59		4	25	6090	00080	Registered Tax Number
60		4	25	6090	00090	Client Tax Number
61		4	25	6090	00100	Tax Invoice Number
62		4	45	6090	00010	<i>(Institution Name)</i>
62		4	45	6090	00020	<i>(Institution Address Line 1)</i>
62		4	45	6090	00030	<i>(Institution Address Line 2)</i>
62		4	45	6090	00040	<i>(Institution Address Line 3)</i>
62		4	45	6090	00050	<i>(Institution Address Line 4)</i>
63	(6) (32)	4	10	6080	70060	Contact:

Ref Nbr	X-ref Nbr	Sample Nbr	Max Size	MICM Record	Desc Nbr	Description (as delivered)
64		4	20	6080	70230	Account No:
65		4	20	6090	00110	Tax Invoice Date:
66	(11) (36)	4	20	6080	70170	Debit Value Date:
67	(12)	4		6080		
68	(8)	4	6	6080	70140	From
69	(9)	4	6	6080	70150	To
70		4	84	6090	00120	Tax Invoice:
71		4	30	6080	70680	Total
72		4	30	6090	00130	Total Subject To VAT
73		4	30	6090	00140	Tax Amount
74		4	15	6090	00150	Total Tax
75		4	15	6090	00160	Equivalent Tax

Sample 1

① Billing Statement

INFOPOINT FIRST BANK OF AMERICA
 503 INSTITUTION STREET
 LONDON ENGLAND EC4 1WW

② Tax Registration Number: 016/GB4448765BOA00000000
 ③ Registered Tax Number: ABCXYX GB
 ④ Client Tax Number: XXXXXXXXXXXXXXXXXXXXX
 ⑤ Statement Reference Nbr: 0001-00-000000000000000010-20001031

⑥ Contact: JAMES B. KEEL 305-660-9559

FAST FOODS, INC
 1928 FRANCHISE LANE
 NEWARK, NT7 6AF

⑦ Invoiced
 ⑧ From 01OCT 2000
 ⑨ To 31OCT 2000
 ⑩ Settlement Date: 30SEP 2000
 ⑪ Debit Value Date: 15NOV 2000
 ⑫ Page 1
 ⑬ **Reprint**

⑭ * * * * * Hold Statement * * * * *

⑮ ⑯ ⑰ Parent Group No. 0001 00000-0000-010 CUSTOMER LEVEL ANALYSIS 102

Accounts Included in Analysis: ⑲

⑱ Group No. 0001 00000-0000-060 ⑳

⑱ Deposits 0001 01 00010101-037-0

⑱ Deposits 0001 01 00010101-037-1

⑱ Deposits 0001 01 00010101-057-0

Balance Conversion

				BALANCE	BRITISH POUNDS
⑮ ⑯	Parent No.	0001 00	00000-0000-010 In GBP	(BRITISH POUNDS)	
	Average Balance			112,867.88	112,867.88
	Average Collected Balance			112,867.88	112,867.88
⑮ ⑯	Group No.	0001 00	00000-0000-060 In USD	(U.S. DOLLARS)	
	Average Balance			165,915.79	112,867.88
	Average Collected Balance			165,915.79	112,867.88
	Deposits	0001 01	00010101-037-0 In EUR	(EURO DOLLAR)	
	Average Balance			64,338.90	39,388.27
	Average Collected Balance			64,338.90	39,388.27
	Deposits	0001 01	00010101-037-1 In EUR	(EURO DOLLAR)	
	Average Balance			70,000.50	42,854.31
	Average Collected Balance			70,000.50	42,854.31
	Deposits	0002 01	00010101-057-0 In DKK	(DANISH KRONE)	
	Average Balance			50,025.00	30,625.30
	Average Collected Balance			50,025.00	30,625.30

Balance Information

Balances In GBP (BRITISH POUNDS)		
Average Balance		112,867.88
Less Average Float		.00
Average Collected Balance	⑳	112,867.88
Less Reserve Requirement	Rate 10.00000000	11,286.78-
Average Available Balance		101,581.10
Less Balance Required		706,553.50-
Net Available Balance		604,972.40-

Balance Compensation

Earnings Credit Allowance	Rate 5.00000000	.00
Total Charge for Services		2992.23-
Net Charge for Services		2992.23-

Sample 2

Billing Statement

INFOPOINT FIRST BANK OF AMERICA
503 INSTITUTION STREET
LONDON ENGLAND EC4 1WW

Tax Registration Number: 016/GB4448765BOA00000000
Registered Tax Number: ABCXYX GB
Client Tax Number: XXXXXXXXXXXXXXXXXXXX
Statement Reference Nbr: 0001-00-00000000000000010-20001031

Contact: JAMES B. KEEL 305-660-9559

FAST FOODS, INC
1928 FRANCHISE LANE
NEWARK, NT7 6AF

Invoice
From 01OCT 2007
To 31OCT 2007

Debit Value Date: 15NOV 2007
Page 2 ***Reprint***

Group No. 0001 00000-0000-010 CUSTOMER LEVEL ANALYSIS 102

Balance Compensation (Continued) (23)

Low Balance (GBP) .00
Tax Amount 220.37

***Service Charge In GBP 3,249.33
(BRITISH POUNDS)

(24) To Account 0001 01 00000000000000-078-2

Rate Information

Description	Rate	Basis
(25) GBP To USD	1.470000	USD
GBP To DKK	12.054000	DKK
GBP To EUR	0.612200	EUR

Activity Summary

Service Type	Service Description	Curr	Charge for Service	Curr	Charge for Service	Balance Required
Summary By Non-taxable Activity						
0200	WIRE & OTHER FUNDS TRNSF SVCS	EUR	60.00	GBP	36.73	
0200	WIRE & OTHER FUNDS TRNSF SVCS	USD	2,598.00			
0300	USD CLEARING SERVICES	USD	250.00			
	Total	USD	2,848.00	GBP	1937.41	457,479.90
	Total Non-taxable Activity			GBP	1974.14	457,479.90
Summary By Taxable Activity						
0200	WIRE & OTHER FUNDS TRNSF SVCS	DKK	300.00	GBP	24.89	5,876.78
0100	GENERAL ACCOUNT SERVICES	USD	90.00			
0200	WIRE & OTHER FUNDS TRNSF SVCS	USD	1,299.00			
0300	USD CLEARING SERVICES	USD	125.00			
	Total	USD	1,514.00	GBP	1029.93	243,196.82
	Total Taxable Activity			GBP	1054.82	249,073.60
Total Charge for Services					2992.23	706,553.50
Total Explicit Charges					36.73	

Activity Detail

Service Code	Service Description	Volume	Curr	Unit Price Price ID	Charge for Service
Non-taxable Activity					
1100	HIGH VALUE CLEARING PYMT-AUTO	(26) **Expl Charge	4	EUR 15.00000000	60.00
(27)	TOTAL WIRE & OTHER FUNDS TRNSF SVCS				60.00

Sample 3

Billing Statement Invoice

INFOPOINT FIRST BANK OF AMERICA
 503 INSTITUTION STREET
 LONDON ENGLAND EC4 1WW

32 Contact: JAMES B. KEEL 305-660-9559

FAST FOODS, INC
 1928 FRANCHISE LANE
 NEWARD, NT7 6AF

28 Tax Registration Number: 016/GB4448765BOA00000000
 29 Registered Tax Number: ABCXYX GB
 30 Client Tax Number: XXXXXXXXXXXXXXXXXXXX
 31 Statement Reference Nbr: 0001-00-00000000000000010-20001031

33 Account Number: 00 00000-0000-0000-000-10
 34 Invoice Number: 000100000001990020
 35 Invoice Date: 31OCT 2006
 36 Debit Value Date: 15NOV 2006
 37 Page: 4 38 ***Reprint***

39 ***Amounts In GBP (BRITISH POUNDS)

Invoice Number	Transaction Description	Tran Date	Beg Amount Due	Tran Amount	Balance Due
000100000001990020	Current Service Charge	10-31-2007	3,249.33		3,249.33
41 Total Due In GBP (BRITISH POUNDS)					3,249.33

Account Analysis Remittance (Please Detach and Return This Portion of Invoice With Payment)

46 Account Number: 00 00000-0000-010
 47 Due Date: 15NOV 2006

43 Invoice Number	44 Amount Due (GBP)	45 Remittance
48 000100000001990020	3,249.33	49

INFOPOINT FIRST BANK OF AMERICA
 LOCK BOX #99999
 MAITLAND, FL 32751

50 Current	51 15-15 Days	52 16-17 Days	53 18-29 Days	54 Over 29 Days	55	56 Total Due
3,249.33	.00	.00	.00	.00		3,249.33

Sample 4

(62) INFOPOINT FIRST BANK OF AMERICA
 503 INSTITUTION STREET
 LONDON ENGLAND EC4 1WW

 (63) Contact: JAMES B. KEEL 305-660-9559

 FAST FOODS, INC
 UITBREIDINGSTRAAT 180, BOX 6
 B-2600 ANTWERP, BELGUIM

(57) Tax Invoice

 (58) Tax Registration Number: BE-80.80.2285400000000000
 (59) Registered Tax Number: ABCXXY BE
 (60) Client Tax Number: XXXXXXXXXXXXXXXXXXXX
 (61) Tax Invoice Number: 0001-00-000000000000000010-20001031-BE

 (64) Account No: 00 00000-0000-0000-000-10
 (65) Tax Invoice Date: 31OCT 2007

 (66) Debit Value Date: 15NOV 2007
 (67) Page 1

 (68) From 01OCT 2007
 (69) To 31OCT 2007

(70) Tax Invoice: BE 0001 01 00010101-037-0

Service Code	Service Description	Volume	Curr	Unit Price	Charge for Service	Curr	Charge for Service
1100	HIGH VALUE CLEARING PYMT-AUTO	3	DKK	100.00000000	300.00		
	Total		DKK		300.00	EUR	40.65
1000	BAMTRAC SUPPORT	1	USD	30.00000000	30.00		
1100	HIGH VALUE CLEARING PYMT-AUTO	86	USD	9.00000000	774.00		
1100	HIGH VALUE CLEARING PYMT-AUTO	26	USD	8.50000000	221.00		
1100	HIGH VALUE CLEARING PYMT-AUTO	7	USD	8.00000000	56.00		
1100	HIGH VALUE CLEARING PYMT-AUTO	29	USD	8.00000000	232.00		
1300	LOW VALUE CLEARING PYMT-AUTO	16	USD	1.00000000	16.00		
1500	SWIFT NONAUTO CHIPS	10	USD	10.00000000	100.00		
1600	CASHIERS CHECK	5	USD	5.00000000	25.00		
(71)	Total		USD		1454.00	EUR	1,615.56
					(72) Total Subject To VAT		1,656.21
	Standard Rate 1 VAT - BELGIUM			21.00000000	Tax Amount	(73)	347.80
	Standard Rate 2 VAT - BELGIUM			25.00000000	Tax Amount		41.40
					EUR Total Tax	(74)	389.20
					GBP Equivalent Tax	(75)	238.27

Rate Information

Description	Rate	Basis
EUR To USD	0.900000	EUR
EUR To DKK	7.380000	EUR
EUR To GBP	0.612200	EUR

Statement Messages

Statement messages, created on the ANSTMSG (Statement Message) panel, allow you to use the following flexible key options (only Format, Effective Date and Language are required for any individual record). Language is not a selection criterion but is always required for a new ANSTMSG record for Application 06.

- Format
- Effective Date
- Profile
- Application

Of the additional key fields on the ANSTMSG record, four may be used to further specify the accounts to which statement messages can apply. Select fields by entering valid indicators (listed below) in positions 01 – 04 on MICM Record 0301 for Application 06.

Indicator	Criteria
1	Officer 1
2	Officer 2
C	Cost Center
R	Region
T	Type (from history)
S	Service Charge Code (from history)
U	User Code 4

The selected indicators determine the valid key parameters for establishing a new statement message. For example, if 1, 2, T, or U are selected, then Officer 1, Officer 2, Type and User Code 4 can be used to specify which accounts are to receive a selected statement message.

Note: If no indicator, a duplicate indicator, or an invalid indicator is defined, the system defaults to indicators C, R, T and U.

Additional functionality for statement messages includes:

- A maximum of five lines can be entered per message. The statement format determines the length of the message lines; the panel does not allow you to enter a longer message than prints for the particular format. The message prints on the statement as formatted on the panel.
- Statement messages are processed individually for deposit accounts and groups. The statement message for the group is not automatically printed for linked deposit or sub-groups as part of a Statement Type 5 or Type 6. Each account printed qualifies independently for its own statement message.

- The effective date and expiration date determine when messages print for accounts that match any of the criteria. The expire option on the ANSTMSG panel specifies whether an expired message should display, permitting expired disclosures or other information to reprint and, when not appropriate, restricting seasonal or time-limited messages from appearing on reprints.
- When the records expire, messages are purged through ANM824 as part of the monthly reorganization process.
- A record of adds, deletes and changes to message records can be displayed using the ANMHST (Analysis Maintenance History) panel.

Note: Statement messages are first read to find a message on the account's own institution, then read to match on institution zero.

Statement Processing

Analysis Statements represent the balance and service transaction information for each account. Calculations performed to determine the factors used in computing the service charge amount are printed on the statement. Refer to the Reports chapter of *Procedures Guide 3* for an example of each Analysis Statement format.

Creating an Electronic Data Interchange (EDI) File

Account Analysis allows you to transmit statement information through an EDI transmission for AFP (Association for Financial Professionals) and non-AFP formats, using the 822 transaction set. Several options are available.

AFP EDI Transmit	<p>This field appears on MICM Record 6000 (panel 5) and is used to create AFP EDI transmission data based on the applicable selection criteria. This field appears on MICM Record 6000 (panel 5).</p> <p>N Do not create data.</p> <p>S Create data for all accounts that have a value specified in their AFP Communication Code field.</p>
AFP Communication Number	<p>This field appears on the ANDNM1/ANGNM1 panels and contains the value referred to by the value in the AFP Communication Code field.</p>
AFP Communication Code	<p>This field appears on the ANDNM2/ANGNM2 panels and indicates the method or device on which the EDI transmission of AFP data is received. Though this field allows entry of any value, the current values as defined by the AFP are:</p> <p>EM Electronic mail.</p> <p>FX Facsimile number.</p> <p>IT International telephone.</p> <p>TE Telephone number.</p> <p>TL Telex number.</p> <p>TM Telemail number.</p> <p>TX TWX number.</p>
MICM Records 6060, 6061, 6062, 6063, and 6064	<p>Provide institution- and customer-related information relevant to both the AFP and non-AFP EDI transmission.</p>
Special Considerations	<ul style="list-style-type: none"> ■ The AFP Communication Code is stored on the account history records for information only. The Account Analysis system uses the current period information to create the 822 transaction set. ■ The EDI 822 file can be created in the EDI-defined format (compressed), or in a fixed file format, to allow for customized data manipulation.

- The EDI 822 transaction set can be produced in the 3020 version or the 4010 version (based on the 1997 AFP Standards).
 - Program AND455 creates version 3020, which follows AFP standards. This version is automatically sent to the customer.
 - Program AND456 creates version 4010. If you want the customer to receive this version, you must set up MICM Records 6063 and 6064.
- The AND495 program is available to create a non-AFP EDI 822 transaction set that matches back to all other Analysis Statement formats.

Setup

To produce an AFP compliant EDI file, perform the following steps:

1. Map all internal institution Service Codes to the 6-position, alphanumeric Service Codes provided by AFP.
2. Enter the Service Code mapping into the ANR800 data member.
3. Decide if the migration entails a change in Service Description Number, or leave them as is.
4. Run ANR800 to populate the AFP Code field on the MICM Record 6015/6016, the Transaction Record, and the Transaction Adjustment Record. (ANR800 can optionally adjust the Service Descriptions on the Transaction Record and the Transaction Adjustment Record.)

Note: In the future, all Service Descriptions for new transactions will continue to be read from MICM Record 6086 based on the Service Desc field on MICM Record 6015/6016.

5. Designate the institution's AFP Route Number on MICM Record 6000 (panel 5).
6. Decide which version to produce and set up the appropriate MICM records.
 - For version 3020, the following MICM records must be set up:
 - a. 6060 – one per institution
 - b. 6061 – one for each account receiving an EDI
 - c. 6062 – one per institution
 - For version 4010, the following MICM records must be set up:
 - a. 6063 – one per institution
 - b. 6064 – one for each account receiving an EDI

Warning: *Do not* attempt to produce both versions for the same account.

7. Ensure the AFP Communication Number on ANDNM1/ANGNM1 contains a valid entry.

8. Ensure the AFP Communication Code on ANDNM2/ANGNM2 contains a valid entry.

Note: A valid entry in this field coupled with a MICM 6061 or 6064 Record tells the system to produce an EDI file for the customer.

9. Depending on the version desired, run one of the following programs.
 - For version 3020, run AND495.
 - For version 4010, run AND456.

Creating Snapshot Statements

Snapshot statements represent current period information before the current period has ended.

An option to determine if snapshot statements are projected through the end of the period (estimated calculations), or calculated with the account's information to date is available through the MICM 6000 panels.

Note: Snapshot statements *cannot* be created on cycle night.

Snapshot To-Dt

Indicates whether a snapshot statement should be created with account information to date.

- N** Produce snapshot statements by projecting an account's current balances out through the end of the period.
- Y** Produce snapshot statements, using the account's current balances and current aggregate days.

Correcting and Reprinting Statements

Statement corrections are achieved by making corrections to the appropriate history and/or transaction records and requesting a reprint statement for the account. Account Analysis automatically recalculates the history period that has been maintained. A value of **C**, which indicates that the period is recalculated, is moved to the Reprint field. To obtain a hard copy reprint statement, enter maintenance to the History Reprint field using Application Form 40 or 41 – field 177, or by using the online transaction AnxHM, to change the value from **C** to **X**.

The reprint statement contains the corrected information based on the changes made. The application internally changes the Reprint Code to an **X** for receivable accounts depending on the Institution Option Flag selected. The Institution Option Flag isolates statement records created from history maintenance and prints those statements only when necessary.

Statement corrections involving balances on Group accounts are usually performed on the individual Deposit account instead of making the adjustment directly to the group. History maintenance to rates and other service charge parameters are applied to the account where the service charge is collected (account with the service charge code **C**, **I**, **R**, or **W**). When the service charge is taken at the group level, the Group Calculation Code controls which rates are used in the service charge calculation. Review the service charge parameters on all accounts when performing history maintenance.

Corrections to transactions for any history period are made by deleting the existing transaction record using Application Form 50 or 51, or by using the online transaction ANTRAND. Re-enter the correct transaction through Application Form 10, 11, or 12 or through the online transaction ANTRANH or ANTRANL using the Cycle Code **1** to indicate the transaction is for a prior period. The cycle date is required if the transaction is entered for a month other than the immediate past month.

When using the TMA statement, standards dictate that history corrections are made as adjustments. Balance adjustments are entered on Application Form 34 or 35, or through the online transaction ANBAJ. Transaction adjustments to existing transactions in history are entered on Application Form 10, 11, or 12 or through the online transaction ANTRANH or ANTRANL. The Adjustment Code must be set to **A** with the Cycle Code and Cycle Date set to indicate the month being adjusted.

Reprint requests are allowed at any time with two exceptions. Snapshot statements are not allowed on cycle night, and reprint statements for the immediate past month are not allowed during lead days. When reprints are performed between lead night and extract night for direct debit accounts (accounts with the Service Charge Code **C**), the application updates the Service Charge File with the corrected service charge amount. When reprints are performed on receivable accounts (accounts with the Service Charge Code **I**), the General Ledger Today File is updated with adjustment amount resulting from the recalculation of the current outstanding amount due.

When requesting reprints on Deposit accounts that are tied to one or more Group accounts, Account Analysis generates the corresponding maintenance to the Group account/accounts so that they are also reprinted/ recalculated. When requesting reprints at the group account level, all the member accounts are also reprinted. When Deposit accounts are tied to more than one group and the reprint request is made at the Group account level, a reiteration process is initiated. The statements for the extraneous Group accounts are printed on the same day as the initial reprint request. This process ensures that all affiliated accounts are updated with any modifications made to history records.

Printing Multi-month Settlement Summary Recap

For accounts that have a multi-month service charge cycle, all analysis cycles are summarized (cycle by cycle) at the end of the analysis statement. This allows a customer to see the affect of each cycle within the service charge cycle without having to locate all of the old Analysis statements.

- The Settlement Summary Recap and the charges/credits taken/brought forward verbiage are mutually exclusive.
- The Institution Parameter (MICM Record 6000) Settlement Summary Code field defines the print options. Valid entries are:
 - N Do not print settlement summary. (Continue to print as always.)
 - S Print settlement summary on settlement month only.
 - Y Print settlement summary on all months, except for the first month.
- The settlement summary recap is available on ANSTM and batch statements.

Setting Up Domestic Statement/Heading Line Descriptions

The statement/heading line descriptions are set up on MICM Record 6080 (Analysis Statement Descriptions). A complete set of statement/heading lines must exist for each statement format used by each institution.

Note: Refer to *Reference Guide 3* for field descriptions of MICM Record 6080.

Statement Format	Description Code	Description Number	Type of Statement Line
A	A	00090 – 21330	Detail lines
A	A	99002 – 99117	Heading lines
B	B	00090 – 21330	Detail lines
B	B	99002 – 99117	Heading lines
1	1	00090 – 21330	Detail lines
1	1	99002 – 99117	First half of heading lines
1	1	99202 – 99317	Second half of heading lines
2	2	00090 – 21330	Detail lines
2	2	99001 – 99115	First half of heading lines
2	2	99201 – 99315	Second half of heading lines

Each statement line and heading line can include up to three lines (30 positions each) of description. For headings, the three description lines are combined to make an 86-character heading line for Formats A and B or a 132-character heading line for Formats 1 and 2. (Some headings for Formats 1 and 2 combine two 6080 records.) If you do not want a line to print on a statement, place a Y in the Suppress Prt Cd field.

Line Number	Description
00090	Average balance
00100	Less average float
00110	Average collected balance
00120	Less reserve requirement
00130	Less compensating balance
00134	Loan compensating bal3
00140	Average available balance
00142	Adjusted average collected balance
00150	Total credits
00170	Overdraft charge
00180	Total debits
00181	Charges before reserves
00182	Charges before markup
00184	Less: service discount
00185	Plus: reserve requirement
00186	Plus: service markup
00187	Plus: markup
00188	Total charge for services
00190	Total miscellaneous credits (credit service transactions)
00200	Net charge for services
00201	Net service credit
00204	Total net services
00205	Total net service credit
00208	Total due for services including deficit mark-up
00210	Flat fee
00220	Incremental balance fee
00230	Minimum charge
00240	Current balance
00250	Low balance
00260	Total balance required

Line Number	Description
00270	Flat charge
00280	Excess credit brought forward
00290	Charges brought forward
00300	Net available balance
00302	Balance credit forward
00304	Balance deficit forward
00306	**** Charges taken forward
00307	**** Excess credit taken forward
00308	**** Balances taken forward
00309	Total due for services including deficit markup
00310	**** Service charge amount
00312	**** Allocated service charge
00313	Inclusive tax amount
00314	Exclusive tax amount
00315	Total tax amount
00330	Next earnings credit rate
00360	Earnings credit allowance (Formats B and 2 only)
00370	Total charge for services (Formats B and 2 only)
00380	Loan compensating balance2
00382	Loan compensating balance 4
00384	Loan compensating balance 4 reserves
00390	Net free balance
00395	Net available with investments
00400	Total net available balance
00410	Total explicit charge
00415	Daily explicit charge debited
00420	Total bill separately
00425	Total promo waived
00430	Total no charge
00434	Total consolidated

Line Number	Description
00440	Excess balance
00442	Total balance deficit
00450	Investment available balance
00460	Investment average balance
00470	Investment collected balance
00480	Less reserve requirement
00490	Investment earnings credit allowance (Formats B and 2 only)
00500	Investment interest paid
00505	Current investment service charge
00510	Positive average ledger balance
00520	Negative average ledger balance
00530	Positive collected balance
00540	Negative collected balance
00550	Positive available balance
00552	Positive adjusted average collected balance
00560	Interest paid
00570	Less balance required
00575	Additional credit balances
00580	Additional reserve required
00590	**** Interest paid (Formula B only)
00601	Investment service charge
00602	Investment balance required
00603	Investment net available
00605	Investment explicit charges
00610	Investment excess credit
00611	Investment deficit amount
00615	Net excess credit
00616	Net deficit amount
00617	Total excess credit
00618	Total deficit amount

Line Number	Description
00619	Investment net available
00620	Total service charge deficit
00621	Total service charge credit
00622	Total investment deficit
00623	Total investment excess
00624	Combined summary total
00630	Grand total
00640	Average excess balance
00650	Plus other balance
00660	Other balance reserves
00670	Plus other balance
01100	Waived average balance
01120	Waived average collected balance
01140	Less waived reserve required
01160	Waived available balance
01180	Less waived balance required
01200	Waived net available balance
01220	Waived charges
01240	Waived explicit charges
01260	Waived service charges
01280	Waived earnings credit
1410	Additional minimum charge amount (Format M only)
1420	Minimum balance waived amount (Format M only)
1430	New account waived amount (Format M only)
1440	Minimum amount waived (Format M only)
1450	Reserve service markup (Format M only)
1460	Discount amounts (Format M only)
1470	Reviewed service amount (Format M only)
1480	Waived service amount (Format M only)
1490	Billed/debited externally amount (Format M only)

Line Number	Description
1500	Adjusted net service charge
20120	Less reserve requirement (memo)
20140	Average available balance (memo)
20200	Net charge for services (memo)
20201	Net service credit (memo)
20300	Net available balance (memo)
20310	***Service charge amount (memo)
20360	Earnings credit allowance (memo)
20440	Excess balance (memo)
20442	Total balance deficit (memo)
20570	Less balance required (memo)
20580	Additional reserve required (memo)
21140	Less waived reserve required (memo)
21160	Waived available balance (memo)
21180	Less waived balance required (memo)
21200	Waived net available balance (memo)
21280	Waived earnings credit (memo)
21300	Excess credit brought forward (memo)
21310	**Excess credit taken forward (memo)
21320	Total net services (memo)
21330	Total net service credit (memo)

The following statement lines are heading type lines for the Account Analysis statements. The second record is used for Formats 1 and 2 only to make the lines 132 characters long.

Line Number	Description
99002 and 99202	Analysis credit heading
99003 and 99203	Activities charges debits heading formats A and 1 only
99004 and 99204	Other services provided heading

Line Number	Description
99005 and 99205	Statement chapter separator line (optional; usually dashes or asterisks)
99006 and 99206	Account separator line (optional; usually dashes or asterisks)
99007 and 99207	Services analyzed heading (optional; Formats B and 2 only)
99008 and 99208	Debits heading line 1 (Formats B and 2 only)
99009 and 99209	Debits heading line 2 (optional; Formats B and 2 only)
99015 and 99215	Investment headings (Formats A and 1 only)
99016 and 99216	Credit services heading
99017 and 99217	Waives information heading
99020 and 99220	Settlement summary heading
99021 and 99221	Settlement summary heading
99022 and 99222	Investment settlement summary heading
99050	Account Analysis invoice (Formats A, B, 1, and 2 only). If Suppress Print Code is equal to N, invoice will print as part of statement.
99100 and 99300	Daily balance information heading for collected balance
99101 and 99301	Daily balance information heading for ledger balance
99105 and 99305	Underscores for daily balance information heading for collected balance
99106 and 99306	Underscores for daily balance information heading for ledger balance
99115 and 99315	Underscores for Analysis calculations heading
99116 and 99316	Balance totals from related accounts heading
99117 and 99317	Per mil detail heading

The following statement lines and heading lines are used when printing the Daily Balance portion of the Account Analysis statement (Formats A, B, 1 and 2 only).

Line Number	Description
00181	Charges before reserves
01000	Totals
01001	Negative total
01010	Average positive collected

Line Number	Description
01011	Average positive ledger
01020	Average negative collected
01021	Average negative ledger
01030	Underscores to indicate totaling
01031	Underscores to indicate totaling
01040	Average collected balance
01041	Average ledger balance
01050	Interest on negative collected
01051	Interest on negative ledger
01052	Interest on net negative
01060	Plus other balance
01070	Average net negative
01080	** subtotal **
99100	Daily balance information heading for collected balance
99101	Daily balance information heading for ledger balance
99105	Underscores for daily balance information heading for collected balance
99106	Underscores for daily balance information heading for ledger balance
99110	Analysis calculations heading
99115	Underscores for analysis calculations heading

Setting Up International Statement/Heading Line Descriptions

The international statement/heading line descriptions are set up on MICM Record 6080 (Analysis Statement Descriptions). A complete set of statement/heading lines must exist for each international statement format used by each institution.

Note: Refer to *Reference Guide 3* for field descriptions of MICM Record 6080.

Statement Format	Description Code	Description Number	Type of Statement Line
M	M	00090 – 01380	Detail lines
M	M	99001 – 99516	Heading lines
M	M	70010 – 70890	Text lines
N	N	00150 – 01380	Detail lines
N	N	99001 – 99516	Heading lines
N	N	70010 – 70890	Text lines

Each international statement line and heading line can include up to three lines (30 positions each) of description. For headings, the three description lines are combined to make an 86-character heading line for Formats A and B or a 132-character heading line for Formats 1 and 2. (Some headings for Formats 1 and 2 combine two 6080 records.) If you do not want a line to print on a statement, place a **Y** in the Suppress Prt Cd field.

Line Number	Description
00090	Average balance (Format M only)
00100	Less average float (Format M only)
00110	Average collected balance (Format M only)
00120	Less reserve requirement (Format M only)
00130	Less compensating balance (Format M only)
00134	Loan compensating bal3 (Format M only)
00140	Average available balance (Format M only)
00142	Adjusted average collected balance (Format M only)
00150	Total credits
00180	Total debits
00181	Charges before reserves
00182	Charges before markup
00184	Less: service discount
00185	Plus: reserve requirement

Line Number	Description
00186	Plus: service markup
00187	Plus: markup
00188	Total charge for services
00190	Total miscellaneous credits (credit service transactions)
00200	Net charge for services
00201	Net service credit
00204	Total net services
00205	Total net service credit
00208	Deficit mark-up
00230	Minimum charge
00240	Current balance
00250	Low balance
00260	Total balance required
00280	Excess credit brought forward
00290	Charges brought forward
00300	Net available balance (Format M only)
00302	Balance credit forward (Format M only)
00304	Balance deficit forward (Format M only)
00306	**** Charges taken forward
00307	**** Excess credit taken forward
00308	**** Balances taken forward
00309	Total due for services including deficit markup
00310	**** Service charge amount
00312	**** Allocated service charge
00315	Total tax amount
00330	Next earnings credit rate
00340	This is a bill. Please remit the service charge amount.
00360	Earnings credit allowance (Format M only)
00370	Total charge for services
00380	Loan compensating balance2 (Format M only)

Line Number	Description
00382	Loan compensating balance 4 (Format M only)
00384	Loan compensating balance 4 reserves (Format M only)
00390	Net free balance (Format M only)
00395	Net available with investments (Format M only)
00400	Total net available balance (Format M only)
00410	Total explicit charge
00415	Total daily explicit charge
00420	Total bill separately
00425	Total promo waived
00430	Total no charge
00434	Total consolidated
00440	Excess balance (Format M only)
00442	Total balance deficit (Format M only)
00510	Positive average ledger balance (Format M only)
00520	Negative average ledger balance (Format M only)
00530	Positive collected balance (Format M only)
00540	Negative collected balance (Format M only)
00550	Positive available balance (Format M only)
00552	Positive adjusted average collected balance (Format M only)
00560	Interest paid (Format M only)
00570	Less balance required (Format M only)
00575	Additional credit balances (Format M only)
00580	Additional reserve required (Format M only)
00590	**** Interest paid (Format M only)
00650	Plus other balance (Format M only)
00660	Other balance reserves (Format M only)
00670	Plus other balance (Format M only)
01100	Waived average balance (Format M only)
01120	Waived average collected balance (Format M only)
01140	Less waived reserve required (Format M only)

Line Number	Description
01160	Waived available balance (Format M only)
01180	Less waived balance required (Format M only)
01200	Waived net available balance (Format M only)
01220	Waived charges (Format M only)
01240	Waived explicit charges (Format M only)
01260	Waived service charges (Format M only)
01280	Waived earnings credit (Format M only)
01300	Deficit earnings this period
01310	Excess earnings this period
01315	Total credits
01320	Explicit charges this period
01330	Total
01340	Total non-taxable activity
01350	Total taxable activity
01355	Total credits
01360	Tax amount
01380	Total activity charges
01390	Total credits
01400	Total other
1410	Additional minimum charge amount (Format M only)
1420	Minimum balance waived amount (Format M only)
1430	New account waived amount (Format M only)
1440	Minimum amount waived (Format M only)
1450	Reserve service markup (Format M only)
1460	Discount amounts (Format M only)
1470	Reviewed service amount (Format M only)
1480	Waived service amount (Format M only)
1490	Billed/debited externally amount (Format M only)
1500	Adjusted net service charge
20120	Less reserve requirement (memo)

Line Number	Description
20140	Average available balance (memo)
20200	Net charge for services (memo)
20201	Net service credit (memo)
20300	Net available balance (memo)
20310	***Service charge amount (memo)
20360	Earnings credit allowance (memo)
20440	Excess balance (memo)
20442	Total balance deficit (memo)
20570	Less balance required (memo)
20580	Additional reserve required (memo)
21140	Less waived reserve required (memo)
21160	Waived available balance (memo)
21180	Less waived balance required (memo)
21200	Waived net available balance (memo)
21280	Waived earnings credit (memo)
21300	Excess credit brought forward (memo)
21310	** Excess credit taken forward (memo)
21320	Total net services (memo)
21330	Total net service credit (memo)

The following statement lines are heading type lines for international statements:

Line Number	Description
99001 and 99002	Accounts Included heading
99003 and 99004	Balance Conversion section (Format M only)
99005 and 99006	Balance Information section (Format M only)
99011 and 99012	Balances in <i>(applicable currency)</i> (Format M only)
99013 and 99014	Balance Compensation section (Format M only)
99017 and 99018	Rate Information section
99019 and 99020	Rate Information section sub-heading
99025 and 99026	Credits

Line Number	Description
99031 and 99032	Activity Summary section
99033 and 99034	Activity Summary – column heading 1
99035 and 99036	Activity Summary – column heading 2
99037 and 99038	Summary by Non-taxable Activity sub-heading
99041 and 99042	Summary by Taxable Activity sub-heading
99045 and 99046	Summary of Credit Services
99061 and 99062	Activity Detail section
99063 and 99064	Activity Detail – column heading 1
99065 and 99066	Activity Detail – column heading 2
99067 and 99068	Non-taxable Activity sub-heading
99069 and 99070	Taxable Activity sub-heading
99071 and 99072	Other Services Provided
99073 and 99074	Tier Pricing Detail
99091 and 99092	Balance Totals From Related Accounts
99093 and 99094	Per Mil Services headings
99095 and 99096	Per Mil Services – Tiers
99097 and 99098	Per Mil Tiers detail headings
99305 and 99306	Per Mil Charges heading for tax invoice
99307 and 99308	Per Mil Charges – column heading 1 for tax invoice
99309 and 99310	Per Mil Charges – column heading 2 for tax invoice
99151 and 99152	(1)The service falls within Article 13(B) (d) of EU 6 th directive.
99161 and 99162	(2)The service falls within Article 9.2(e) of EU 6 th directive.
99251 and 99252	Billing Statement Invoice Note: To suppress printing of the Invoice, place a Y in the Suppress Prt Cd field.
99301 and 99302	Tax Invoice – column heading 1
99303 and 99304	Tax Invoice – column heading 2
99331 – 99332	Billing Invoice – column heading 1
99333 – 99334	Billing Invoice – column heading 2
99335 and 99336	Remit line on Billing Invoice

Line Number	Description
99501 and 99502	Underscores used above and below sub-headings and to separate sections on the statement and Tax Invoice
99503 and 99504	Underscores used above and below sub-headings and to separate sections on Billing Invoice
99507 and 99508	Underline for balances and charges; used in combination with the MICM Record 6000 Total Dashes option.
99509 and 99510	Underline for amounts in the Account Summary section; used in combination with the MICM Record Total Dashes option.
99011 and 99512	Underline for amounts on Tax Invoice
99513 and 99514	Underline for amounts in the Credit section; used in combination with the MICM Record Total Dashes option.
99515 and 99516	Underline for amounts in the Activity Detail section; used in combination with the MICM Record Total Dashes option.

Statement Sorts

This section provides information related to the two main types of statements sorts: the sort for printing the statements and the sort of services for the transaction portion of the statement.

Sorting Statements

Account Analysis statements *always* sort by:

- Report Form Code (MICM Record 2007)
- Holding Company
- Institution
- Date

Within the above sort criteria, statements *always* print in the following order:

- Deposit accounts
- Group accounts

Account Analysis also provides the following additional sort criteria. These criteria are based on a combination of one account-level option on ANDNM5/ANGNM5 and optional fields selected on MICM Record 2007.

Note: Each statement format is assigned a Report Number that is used to set up the 2007 Record.

- The Distribution Option on ANDNM5/ANGNM5 determines if the statement is printed or held. It also can be used to set statements for certain customers to print in ZIP code order.

- The Sort Tables 1 – 5 on MICM Record 2007 provide up to five sort levels using any combination of the following criteria:
 - Account Type
 - Branch
 - Cost Center
 - Disposition (Causes internal statements to sort last in print stream.)
 - Primary Officer
 - Region (Analysis Region or reporting Region as set on MICM Record 2001 (Branch Record). The Sort Region field on panel 7 of MICM Record 6000 determines which Region is used.)
 - Secondary Officer

Sorting Services

The sorting of services on statements is controlled by the Service Transaction Sequence field on panel 5 of MICM Record 6000. The field has three valid selections, which dictate the possible sort sequence available in the system. The following describes the selections, along with the associated sort criteria.

Note: The first two sort criteria for international statements are taxable/non-taxable (the Taxable Sort field on panel 5 of MICM Record 6000) and currency.

- **No** – Use AFP reference number for sequencing services on all statement formats. If this option is used, the sort criteria are:
 - AFP Code
 - Transaction Sequence (specified on MICM 6015/6016)
 - Origin
 - Service Type
 - Service Code

Note: The AFP reference number does not print on non-TMA statements. However, if this option is chosen, the number is used to sort services.

- **S** – Use Service Code for sequencing all services for non-TMA statements. If this option is used, the sort criteria are:
 - Transaction Sequence (specified on MICM 6015/6016)
 - Origin
 - Service Code
- **Yes** – Use Service Code within Service Type for sequencing all services for non-AFP statements. If this option is used, the sort criteria are:
 - Transaction Sequence (specified on MICM 6015/6016)
 - Origin
 - Service Type
 - Service Code

Using Online Statements – ANSTM

This section describes the ANSTM statement display that allows you to see the effect of changes to account or group information online. The information listed below describes how to perform display statements within ANSTM.

Note: All values on ANSTM are displayed in Charging Currency.

Access	To access this transaction, enter the external transaction code or all of the required Record Key information. The desired panel appears. When you access the transaction with the external transaction code only, the Statement Panel Selection (Menu) appears.
Page Forward	The statement pages forward each time you press [Enter].
Response Time	Due to the ability to access large complex relationships, the response time may be slow.
View	To view an individual account's statement within a group, access the Group/Account Cross Information (99) panel, and use Action Code S on the account to be viewed.
Samples	Following are samples of the panels available within ANSTM along with a brief explanation of each panel function.

Balance Information (01) – This panel is used to display balance information.

ANSTM	ANOPER6	Balance Information	0001	11-03-2006
USD	USD			More: +
Panel 01	Acct: 92863130	Appl: GRP	Cycle: 11 2006	Snap: X
Branch: 0001	Type: 323			Short: SAMUELS
Grp Calc CD: 1	PC Code : N	Inv CD: E	Formula: A	Settle Date: 11-30-2006
Grp Rsv CD : A	PC Mnths: 0	OD CD : 1	Svc Chg CD: I	Bal CD: C Days: 30
Account To Charge:	92863131	Inst: 1	Appl: DDA	
		Top of Statement		
AVERAGE BALANCE				.00
LESS AVERAGE FLOAT				.00

AVERAGE COLLECTED BALANCE				.00
LESS RESERVE REQUIREMENT				.00

AVERAGE AVAILABLE BALANCE				.00
LESS BALANCE REQUIRED				1,946.66-

NET AVAILABLE BALANCE				1,946.66-
ADDITIONAL RESERVE REQUIRED				278.08

Command====> ANSTM,1,92863130,GRP,11,2006, ,12,				
F1=Help F3=Exit F4=Next F8=Forward F12=Cancel				

ANSTM – Balance Information (Panel 1 of 2)

ANSTM ANOPER6	Balance Information	0001	11-03-2006
USD USD			More: -
Panel 01 Acct: 92863130	Appl: GRP Cycle: 11 2006	Snap: X	
Branch: 0001 Type: 323		Short: SAMUELS	
Grp Calc CD: 1 PC Code: N	Inv CD: E Formula: A	Settle Date: 11-30-2006	
Grp Rsv CD: A PC Mnths: 0	OD CD: 1 Svc Chg CD: I	Bal CD: C Days: 30	
Account To Charge:	92863131 Inst: 1	Appl: DDA	
TOTAL DEFICIT BALANCE			2,224.74-
EARNINGS CREDIT ALLOWANCE			.00
TOTAL CHARGE FOR SERVICES			20.00-
Net Charge for Services			20.00-
CHARGES BROUGHT FORWARD			258,547.73-
TOTAL NET SERVICES			258,567.73-
CURRENT BALANCE			8,750.00
***SERVICE CHARGE AMOUNT			171,600.12
Command====> ANSTM,1,92863130,GRP,11,2006,,12,			
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F12=Cancel			

ANSTM - Balance Information (Panel 2 of 2)

Service Information (02) - This panel is used to display detailed service information.

ANSTM ANOPER6	Service Information	0001	11-03-2006
USD USD			More: +
Panel 02 Acct: 92863130	Appl: GRP Cycle: 11 2006	Snap: X	
Branch: 0001 Type: 323		Short: SAMUELS	
Top of Statement			
Svc	Units	Price	Charge
FDIC INSURANCE			Bal Required TD
0035	8,750	16	1.21 117.77
** SUBTOTAL **			1.21 117.77
DEBIT SERVICES			
MAINTENANCE FEE			
0021	2	10	20.00 1,946.66
INVOICE CUSTOMER CHARGE			
0048	1	15	15.00 **Explicit Charge
** SUBTOTAL **			35.00 1,946.66
TOTAL CHARGE FOR SERVICES			21.21 2,064.43
Command====> ANSTM,2,92863130,GRP,11,2006,,0,			
F1=Help F3=Exit F4=Next F8=Forward F12=Cancel			

ANSTM - Service Information

Group/Account Cross Information (99) - This panel is used to display Group accounts and individual accounts related to a group.

```
ANSTM  ANOPER6      Group/Account Cross-reference      0001  11-03-2006
USD  USD
Panel 99  Acct: 92863130      Appl: GRP  CP: C  Cycle: 11 2006      Snap: X
S  Lvl C/P  Related Account (Inst Appl Account)
- 001 P  0001 DDA 92863131
- 001 P  0001 DDA 92863132
```

```
Command====> ANSTM,99,92863130,GRP,11,2006,,0,
F1=Help  F3=Exit  F4=Next  F12=Cancel
```

ANSTM - Group/Account Cross-reference

Tax Processing Setup

MICM Records

2001 – Branch Information

Each processing institution must have its own MICM Record 2001's. These records identify the branch names, addresses, and Analysis pricing regions. The branch number to which an account is tied also determines which MICM Record 6025 it uses.

6000 – Analysis Institution Parameters

A MICM Record 6000 is required for each institution. To initiate tax processing for an institution, change the Tax Prcs Opt on MICM Record 6000, panel 1 to **Y**. This option allows the institution to follow the routines necessary to determine the taxability of Service Codes and to calculate taxes owed. The institution's Tax Region and Tax Registration Number are also specified on MICM Record 6000.

Note: When tax processing is turned on, the Write Stmt option on MICM Record 6000 must be set to **Y**.

6002 – Analysis Account Type Defaults

MICM Record 6002 can be set up on Institution 0000 or each institution. The Tax Exempt flag from MICM Record 6002, panel 2 is loaded onto the account master record as the account opens. Set this flag to **Y** for those types of accounts that are exempt from VAT. This field can be maintained after an account has opened.

6023 – Analysis Tax Region Parameters

MICM Record 6023 is set up on Institution 0000 only for each Analysis tax region. This record provides the Tax Region Name, Host Institution (processing institution associated with this tax region), Host Currency (currency used for tax calculation and GL tax reporting), and the Exclusive Code (whether to state VAT as inclusive or exclusive). In addition, up to five VAT rates to be applied to services, up to five Descriptions for the VAT rates, and a Registration VAT Number can be specified.

6024 – Analysis Taxable Service Parameter

MICM Record 6024 is set up on Institution 0000 only for each Service Code that is taxable for a particular tax region.

Note: If a Service Code does not have a MICM Record 6024 for the Tax Region of the account to which it is posted, it will not be taxed.

6025 – Analysis Branch Defaults

*MICM Record 6025 is set up on each institution. Typically, Tax Region is specified on the interface file that is used to open an account on Account Analysis; however, in the event that Tax Region is *not* specified for a new account, the account's branch number is used to look for a MICM 6025 Record.*

- If a 6025 Record is found, the Tax Region from the record is written to the account's Tax Region field on ANDNM2/ANGNM2.
- If a 6025 Record is not found, or the Tax Region is spaces on the record, the institution's Tax Region is written to a new accounts master record.

Note: Tax Region specified on MICM Record 6025 is used primarily to determine the taxability of system-generated items.

Tax Region is updateable on the account master at all times and is present in all historical periods.

6026 – Analysis Service Classification Parameter

MICM Record 6026 is used to establish and maintain whether the following footnotes (defined on MICM Record 6080) print on the Account Analysis international statements (formats M and N) for the Tax Region and Service Code specified.

- Payment services (Description Number **99151**):
 - (1) **The Service falls within Article 13(B)(d) of EU 6th Directive**
- Software services (Description Number **99161**):
 - (2) **This Service falls within Article 9.2(e) of EU 6th Directive**

6070 – Analysis GL Interface Control

A MICM Record 6070 is set up on each institution. This record is keyed by Application and GL Accum Code and allows the Account Analysis system to pass entries to the GL system.

- The institution can pass monetary entries to GL for taxes by totals (GL Accum 500 – 517) or detail (25000 – 99999), or both.
 - If the institution chooses to pass monetary tax entries by detail, a MICM 6073 Record must be set up for all services that will post to particular tax region, and the specified GL Accum must all have MICM 6070 Records.
 - If the institution chooses to pass monetary tax entries by totals, there should not be any MICM 6073 Records set up, and MICM 6070 Records should be set up for Accum numbers 500 – 517.
- GL entries can be sent using the branch number as the debit and credit cost center, if desired. This is controlled by the GL Cost Cntr field on MICM Record 6000, panel 1. GL entries can also be sent based on the tax region. If choosing to do so, then MICM 6071's must be set up for all Tax Regions.
- The GL Extract Description for tax detail Accum Codes is the Tax Invoice Sequence Number, which includes the statement date, tax region, and tax sequence number followed by the currency code and the application and account number to which the invoice applies.
- Detail information is sent to GL in the account charging currency.
- Totals sent to GL are in the host currency and the account charging currency.

6071 – Analysis GL Interface Key Control

MICM Record 6071 is used to define specific GL accounts for each Tax Region for reporting purposes. If this record is not used to specify unique GL accounts, all Tax Regions report to the same accounts listed for GL Accum 500 – 517 as specified on MICM Record 6070. The use of this record has no impact on reporting service-code specific information.

6072 – Analysis GL Interface Service Parameters

This record is used to map service charge amounts to GL Accum numbers (defined on MICM Record 6070) for services with a Tax Designation of **b** and must be set up for each institution. A Tax Designation of **b** can occur for one of the following reasons:

- A service uses an input Tax Region with a USC code of **D**, which indicates the service originates from an area that does not use VAT (e.g., United States).

- The Tax Prcs Opt on MICM Record 6000 is set to N for the posting account's processing institution, which indicates the taxes are not processed for any accounts on that institution.

The total amount of the mapped services is displayed in the Charging Currency on the 06-923 (General Ledger Report (FCS 5.0)) report. Services mapped to the same GL Accum number will accumulate into one line item.

The information generated by MICM Record 6072 is intended for statistical reporting only and should not be used for incoming reporting purposes.

Option 03 on MICM Record 0301 determines whether service charge amounts are sent to GL for all accounts or only for charging accounts. Valid entries for Option 03 are:

- ▣ Pass service charge amounts for all accounts regardless of Service Charge Code.
- C Pass service charge amounts for accounts with Service Charge Code C or I.

6073 – Analysis GL Tax Detail Parameters

MICM Record 6073 is set up on Institution 0000 only. This record is used to map each Tax Designation (other than **▣**) for each Tax Region/Service Code combination to GL Accum numbers defined on MICM Record 6070.

The total amount of each mapped service is displayed in the account's Charging Currency on the 06-924 (General Ledger Tax Detail Report (FCS 5.0)) report. Services mapped to the same GL Accum number accumulate into one line item.

6090 – Analysis Tax Invoice Descriptions

The descriptions for the Tax Invoice are set up on MICM Record 6090 and are valid for statement Format M and N.

Line Number	Description
00010	(Institution Name)
00020	(Institution Address Line 1)
00030	(Institution Address Line 2)
00040	(Institution Address Line 3)
00050	(Institution Address Line 4)
00060	Tax Invoice
00070	Tax Registration Number
00080	Registered Tax Number

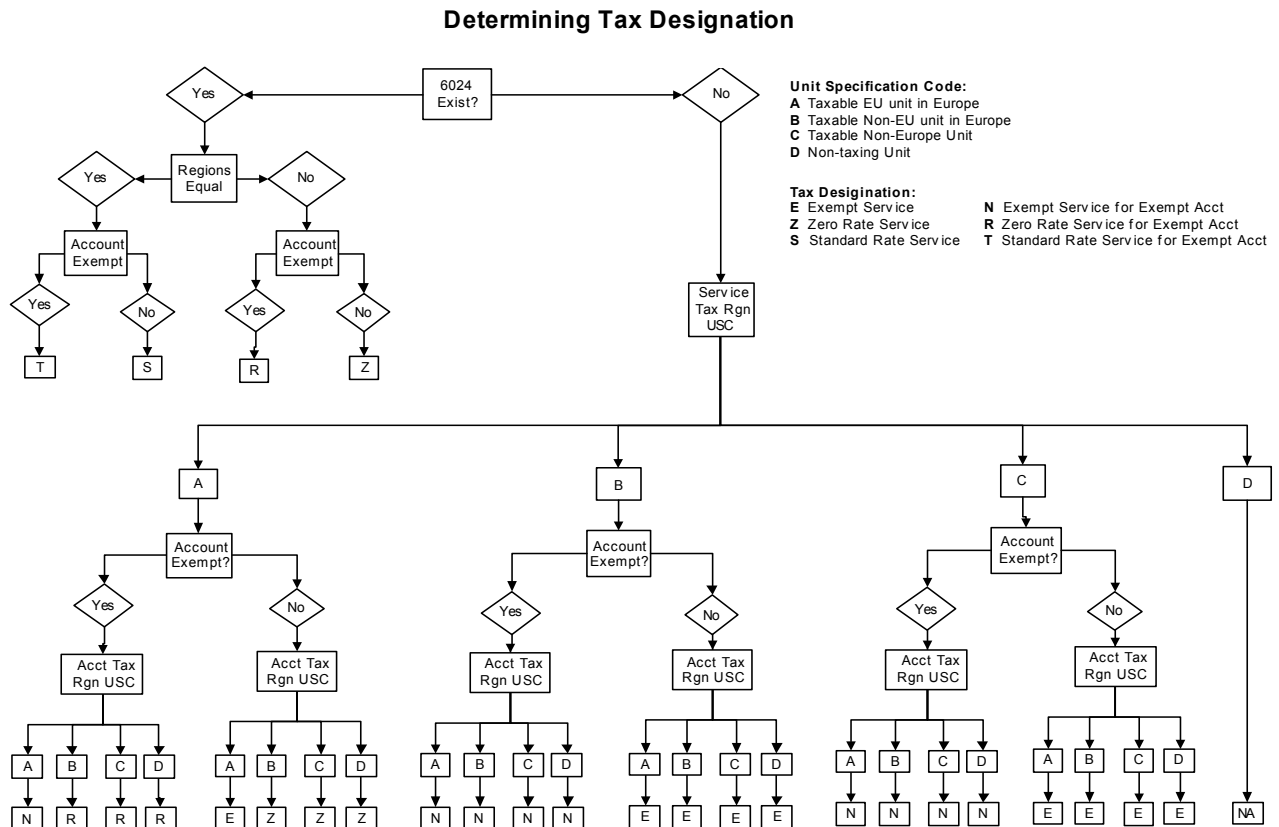
Line Number	Description
00090	Client Tax Number
00100	Tax Invoice Number
00110	Tax Invoice Date:
00120	Tax Invoice:
00130	Total Subject to VAT
00140	Tax Amount
00150	Total Tax
00160	Equivalent Tax
00170	Note: Taxes assessed at another level.

Deciding the Taxability of a Batch or Online Posted Service Code

The taxability of a service is decided at the time of posting, and the results of this determination are stored on the transaction file in the Tax Designation Code field. The valid entries for this field are:

- b** Institution is not processing taxes.
- E** Exempt service. The institution is not processing taxes.
- N** Exempt service for exempt account. No MICM 6024 Record for the service in the originating region; the service is not taxable.
- R** Zero rate service for exempt account. The account is exempt from taxation and the service was taxable, but it does not match the resident tax region of the account.
- S** Standard rate service (taxable).
- T** Standard rate service for exempt account. The service was taxable and matched the resident tax region, but the account is tax exempt.
- Z** Zero rate service. The originating tax region designates the service as taxable, but it does not match the resident tax region.

The following flowchart shows how the system determines if a Service Code posted as a batch or online transaction to an account is taxable or not taxable.



Deciding the Taxability of System-generated Service Codes

System-generated Service Codes are numbered between **1** and **48**. They include items such as the monthly maintenance fee, the dormant fee, and invoice service charge. Transactions for these Service Codes are generated by the system based on user-defined parameters. Taxability of system-generated Service Codes is determined at their posting, which occurs during statement processing.

For system-generated Service Codes, the originating tax region is the Tax Region specified on the MICM Record 6025 to which the posting account is tied. If the account's branch does not have a MICM Record 6025, or the Tax Region on the MICM Record 6025 is blank, the originating tax region is taken from the MICM 6000 Record. Once an originating tax region has been assigned to system-generated Service Code, its taxability is determined in exactly the same way as any other Service Code.

Tax Calculations

Taxes are calculated using the rates defined on MICM Record 6023 for the tax region of the posting account of the taxable services.

- Up to five rates are available per record.
- Rates must be entered consecutively on the record.
- Each rate is applied independently to the taxable amount of services.

Taxes are calculated at the service level and assessed at the charging level based on the taxable amount of each service.

The taxable amount is the percentage of the total charge for a service that is taxable. This amount takes into account all pricing options such as group pricing, tier, range, number of free, service level markup, service level markdown. The formula for calculating the taxable amount is:

Total Charge for Service Code *(Taxable Nbr of Items/Total Nbr of Items)

For example, a customer is non-tax exempt and has a Resident Tax Region of **3432**. The customer has a \$1,000 total charge for Service Code **300** posted to his account. The number of items of Service Code **300** is **100**. Of those items, 50 have an Originating Tax Region of **3432**, and the other 50 have Originating Tax Regions that do not match the customer's Resident Tax Region. The taxable amount of Service Code **300** would be calculated as:

$$\$1,000 * (50/100) = \$500$$

The \$500 would then be multiplied by the rate or rates on the MICM Record 6023 for Tax Region **3432** to determine the tax amounts owed on this Service Code.

- In a cross-bank grouping, DDA's on taxing institutions may not be tied to charging groups on non-taxing institutions. However, such DDA's can be tied to non-charging informational groups.

- Taxes are calculated and reported in the host currency of the account's tax region.
- Taxes are collected (debited or invoiced) in the charging currency of the account.
- GL entries are passed in the both the host and charging currencies when sending totals, and in the charging currency of the account when sending detail.
- The tax invoice shows tax amounts in both the host and charging currencies.
- Taxes are calculated and reported in the host currency of the account's tax region as specified on MICM Record 6023.
- Taxes are recalculated each time a recalculation/reprint is performed. Any changes to MICM Record 6023 in effect for a prior period change the taxable amounts if that prior period is recalculated/reprinted; therefore, a new 6023 Record should be set up as tax rates change. Existing MICM 6023 Records should only be maintained if they were set up originally in error.
- Taxes are *not* eligible to be offset by earnings credit.

Service Charge Codes 'T' and 'W' and Taxes

The system *does not* calculate and report taxes for accounts with Service Charge Codes of **T** or **W**, except for explicitly charged items. Items with a Tax Designation of **S** for these accounts are not reported to General Ledger or reflected online (ANTAXSUM and ANTAXDET).

Auto Debit Adjustments and Taxes

If the Auto Debit Adjustment function is used, the Account Analysis system automatically corrects for changes to tax amounts that have already been collected through direct debit from the customer. This is done by backing out the original amounts and sending the new amounts.

Tax Amounts Displayed on the Online and Batch Statements

- The Total Tax Amount is displayed as a separate line item on panel 1 of ANSTM and on the Balances portion of the batch statement.
- If the Exclusive Code on MICM Record 6023 is **I** (inclusive), tax amounts are included in the Total Charge for Services displayed on panel 2 of ANSTM and on the Services portion of the batch statement. No separate line item referring to the Total Tax Amount is displayed on these panels.

- A tax invoice, which provides a breakdown of the Total Tax Amount by Service Code, can be optionally provided along with the International Statement produced in batch. This feature is controlled by the Tax Invoice Print option on the account masters (ANDNM/ANGNM).

VAT Footnote

Certain cross-border (“payment” or “software”) services that are exempt or zero-rated can be referenced with a footnote in the service detail section of the international statement. MICM Record 6026 is used to denote whether a service is a payment or a software service and if it is eligible for a footnote based on the tax region in which it *originated*.

To print a footnote, the service must have originated within the EU and have been posted to an account that is within the EU. (To allow for future expansion, additional Unit Specification Codes (USC’s) were put on MICM Record 6026 although currently, only USC A, denoting an EU tax region, is eligible for this processing.)

Note: On wide format statements, print line descriptions print for 99151, 99161, 99152 and 99162.

The descriptions for the footnotes, set up on MICM Record 6080, are as follows:

- Payment services use a footnote of (1) after the service description. This footnote, which prints at the bottom of the service detail section, is set up on MICM Record 6080 Format N or M and description number 99151. As delivered, the verbiage on MICM Record 6080 reads:

(1) The Service falls within Article 13(B)(d) of EU 6th Directive.

- Software services use a footnote of (2) after the service description. This footnote, which prints at the bottom of the service detail section, is set up on MICM Record 6080 Format N or M and description number 99161. As delivered, the verbiage on MICM Record 6080 reads:

(2) This Service falls within Article 9.2(e) of EU 6th Directive.

Viewing Tax Amounts Online

Tax information can be viewed online at *any* level of the relationship using the ANTAXSUM and ANTAXDET panels. (This is applicable for ANTAXDET for services that are truly taxed as opposed to zero-related, exempt, etc.) These panels are generated when tax calculations are performed in batch (usually at statement time). They are refreshed whenever statement information for a period is recalculated.

ANTAXDET – Tax Detail

This panel shows tax information for each Service Code for an account by cycle.

ANTAXDET	ANOPER3	Tax Detail			0001	11-04-2006
Application: DDA Account: 782		Cycle: 00 0000		Tx Rgn: 1		
Short Name: ONLINE		Host Curn: USD				
Tax Appl : DDA Tax Acct: 782		Tax Inst : 0001				
Svc Cd	Items Curn	Charge Amount	Exchange Rate	Charge		
800	1000 EUR	980,00	.6387328	625,96		
823	100 EUR	823,00	.6387328	525,68		
824	100 EUR	954,00	.6387328	609,35		
825	100 EUR	100,00	.6387328	63,87		
826	1 JPY	14.500.000	2.5000000	2.500.000		
827	100 EUR	389,00	.6387328	248,47		
828	100 BHD	596,70	.6387328	381,13		
829	1	200.000	.2000000	200.000		
830	100 EUR	15,00	.6387328	9,58		
Command====> ANTAXDET,782,DDA,0,0,,0,						
F1=Help F3=Exit F4=Next F11=Break F12=Cancel						
F11=Break F12=Cancel						

ANTAXSUM – Tax Summary

This panel shows all tax amounts relating to an account by cycle. The amounts are displayed in the charging currency of the account and in the host currency specified on MICM Record 6023.

ANTAXSUM	ANOPERJ	Tax Summary			0001	09-03-2006
Application: GRP Account: 781		Cycle: 08 2001		Tx Rgn: 1		
Short Name: ONLINE						
Tax Appl : GRP Tax Acct: 781		Tax Inst: 0001				
Host Currency: GBP		Chrg Currency: USD		Exchange Rate: 1.7900000		
Description	Rate	Tax Amount				
1: STD VAT	.3000	57.578,52				
2:						
3:						
4:						
5:						
Host Tax Amt . . :	57.578,52	Exempt Amount . . . :				
Tax Amount . . . :	103,065.55					
Taxable Amount . :	343,551.84	Non-taxable Std-rate :				
Non-taxable Amt:	366,141.31	Non-taxable Zero-rate:				
Zero-rate Amt . :	366,141.31	Non-taxable Exempt . :				
Command====> ANTAXSUM,781,GRP,0,0,						
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel						

Note: Total tax amount for a period can also be viewed on ANSTM (panel 1), ANDHM9, and ANGHM9.

Tax Reporting

Account Analysis provides several reports that list information related to taxes. Following is a list of the primary reports as well as a description of the tax information included on the report.

06-021 Account Analysis Journal

By account for the most recent period; lists the tax rates in effect, tax region, and the total tax amount.

06-023 Account Analysis Summary

By cycle and optional sort criteria; lists total tax amount.

06-041 Service Charge Journal

By account for most recent period; lists the Service Charge detail and Total Tax Amount.

06-044 Tax Detail Report

By cycle, account, and Service Code; lists the taxable Service Codes, the amount of tax paid on each using all applicable tax rates (up to five available), and the total tax amount. Totals are given in the host currency of the tax region and in the account's charging currency. The report also lists totals for non-taxable services.

06-086 Service Charge Adjustment Report

By account; lists the old tax amount prior to a recalculation/reprint, and the new tax amount calculated after maintenance has been performed. Used when performing auto debit adjustments.

06-160 Monthly Service Charge History Report

By account; lists balance information for the most recent prior period, including the total tax amount.

06-924 General Ledger Tax Detail Report (FCS 5.0)

By account; lists the tax amount, currency, and tax region information being passed to GL.

06-928 Tax Region Detail Report

By tax region; lists amounts by the rates used and total tax amounts in the cost currency.

Temporarily Waived Service Charges

Temporarily waived service charges allow an account's (stand alone/Group/account within a group relationship) service charge amount to be waived for a specified period.

Note: Service charges can be temporarily waived at multiple levels: institution, account type, application, account, or User Code 4.

The ANWVSC online transaction is used to create Service Charge Waived Information Records (WSC) by specifying the criteria used to waive service charges and the appropriate start and expire date.

As an account cycles, the WSC Records are read to determine if the account should be waived for the period. If so, the account's Service Charge Code is changed to **T** in history. Then, as statements and reports are generated, the **T** causes all balances and services (except explicit charges) to be reflected as waived amounts.

Notes: Accounts with Service Charge Code **W** will not use temporary waive functionality.

Note: Because waived records are only read at cycle, be sure to set the waived expire dates to the end of the cycle period.

If an account is set to be waived, the ANDNM/ANGNM online transactions reflect the temporary waive start date and expire date.

Temporarily waived service charge amounts and service transactions are passed to General Ledger as 'waived'. However, explicit charges *cannot* be temporarily waived and continue to be charged for the period.

Note: The account's explicit charges are direct debited during the waived period.

When an account's Service Charge Code is **I**, explicit charges are invoiced and an account-to-charge must be set up for the invoice account.

The Temporary Waived Service Charge Alert Report (06-129) and the Temporary Waived Service Charge List are available to provide expiration reporting, maintenance, and tracking of temporary waived accounts.

Waive Reason Codes

Waive reason codes are defined to establish and maintain waive reason code descriptions using MICM Panel 6028 (Analysis Waive Reason Code Parameters). A code is required for each account having a service charge code of **T** or **W**.

Special considerations regarding waive reason codes are as follows:

- The MICM 6028 panel specifies the short code, long description, and an optional GL accumulator. If a GL accum is specified, a MICM 6070 (Analysis GL Interface Control) must be set up for that number to report net service charges for accounts with this waive reason code. MICM 6071 (Analysis GL Interface Key Control) may be used to further define the specific GL accounts to use for reporting.
- Waive reason codes are required in the system. However, if the institution chooses not use to them, a single record with a key value of **b** can be set up.
- Waive reason codes are alphanumeric.
- Waive reason codes are not shown on the customer statement but are displayed on ANSTM and on multiple reports.
- Waive reason codes are required to be input when:
 - A service charge code is set to **W** or **T** for an account using an online panel or batch process.
 - An ANWVSC panel is used to create a temporary waive record.
 - An account type is established that defaults to **W**.
- If the institution waives the final bills for accounts going into a closed or purged status, a waive reason code should also be specified on MICM 6000 (Panel 1).
- There is a Waive Reason Code option on the MICM 6002 which should be used for any Account Types which default to Waive.
- At migration, the financial institution can specify a waive reason code for migrated history periods and a separate waive reason code for current period (as of the migration date). If the institution chooses not to specify a waive reason code, then the system assigns a code of 'Waived' during the migration process.

Year-end Procedures

Establish Holiday Schedule

At the end of each year, the holiday schedule must be updated for the upcoming year. To prevent errors that might occur with holiday dates, holidays for the new year should be set up in December for January through November. December's holidays should not be set up until the first business day of January.

Holidays that are the same for all institutions should be set up on Institution 000. All other holidays must be set up on the individual institutions.

Update Tax Rates

Update MICM Record 6000 with the current (new) year tax rates and move the old tax rate to the last year's tax rate field. These fields are used for Account Analysis reporting. Refer to *Reference Guide 3* for field descriptions.

Application Panels

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

There are four types of online panels in Account Analysis:

Key Panels	Used to access a primary panel.
Selection Panels	Used to choose additional parameters to refine the search results on a primary panel.
Primary Panels	Used to enter new data or maintain/display existing data.
Help Panels	Provides further information about the selected field or panel.

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

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

In addition, this chapter includes information on the following.

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

Key Panels

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

```

ANDNM  ANOPER6          Deposit Account          0001  11-03-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 1001_____
  Application . . . . DDA
  Account Type . . . . ____          (Required New Only)
  Branch . . . . . ____              (Required New Only)

Command====> ANDNM1,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel

```

Sample Key Panel

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

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

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

Selection Panels

Selection panels provide optional parameters used to refine the search results on a primary panel.

```

ANMHST  ANOPER6  Analysis Maintenance History          0001  11-03-2006

Enter the following selection parameters:

Inst . . . . . _____ (Optional)
Cycle . . . . . ____ (Optional) Format MM YYYY
Service Code . . . . . _____ (Optional)
Origin . . . . . _____ (Optional)
Price List . . . . . _____ (Optional)
Region . . . . . _____ (Optional)
Account Type . . . . . _____ (Optional)
User Code 4 . . . . . _____ (Optional)
Tax Region . . . . . _____ (Optional)

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

ANMHST – Analysis Maintenance History

Primary Panels

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

```

ANDNM1  ANOPER6          Deposit Account Demographic          0001  11-02-2006
USD  USD
Application: DDA  Account: 1001          Function: M  Acct Type: 144
Delete . . . . . :          Branch: 9999          Short Name: STANDALONE
Branch . . . . . : 9999          Short Name . . . . . STANDALONE
Account Type . . . . . 144          Officer 1 . . . . . BOB SMITH
Cost Center . . . . . 1234567      Officer 2 . . . . . BOB SMITH
NAICS . . . . . 2222          Open Date . . . . . 05-23-2001
Class . . . . .          Close Date . . . . . 00-00-0000
Status . . . . .          Purge Date . . . . . 00-00-0000
Dormant Code . . . . .          Last Maint Date : 10-31-2006
Analysis Report Code B          User Area 1 . . . . .
Transaction Retention 0          AFP Comm Nbr . . . . .
History Retention . . 0          Language . . . . . EN
Charging Currency . . USD          Currency Code . . USD
Pending Chrg Currency          Currency Table . . 01
Pending Chrg Date
User Reference . . .
Last Comment Date . : 10-31-2006          Category . . . . . ACCOUNT

Command====> ANDNM1,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F10=Comments  F11=Break
F12=Cancel
    
```

Sample Primary Panel

Help Panels

Account Analysis offers help panels at two levels:

- Panel-level help
- Field-level help

Panel-level Help

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

```

ANDNM1  ANOPER6          Deposit Account Demographic      0001  11-30-2006
USD  USD
Appli : ..... : 144
Delet : .....
Branc :          Deposit Account Demographic - Help      :
Accou : .....
Cost  : This panel is used to enter new or maintain existing Deposit :
NAICS : demographic information.                             :
Class : .....
Statu : .....
Dorma : .....
Analy : .....
Trans : .....
Histo : .....
Charg : .....
Curre : .....
User  : .....
Last  : .....
      : F12=Cancel                                         ANV221H :
.....
Command====> ANDNM1,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F10=Comments
F11=Break F12=Cancel

```

Sample Panel-level Help

Field-level Help

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

```

ANDHM12 ANOPER6 Deposit History Pricing Information 0001 12-05-2006
USD
-----
Appli : 2006
      : Charging Account Indicator - Help
Price :
Profi : This field is set by the system to identify if the displayed
----- : account is above or below the charging account. Valid
Excp : entries are:
Excp :
      : B Displayed account is below the charging account
      : in the relationship.
      : N Displayed account is not being charged at any
      : level in the relationship.
      : S Displayed account is the charging account.
      :
      : F12=Cancel DHT228A
-----
Charge Ind : B Inst: 1 Appl: GRP Account: 91000
-----Pricing Account-----
Pricing Ind: S Inst: Appl: Account:
Command====> ANDHM12,M,1001,DDA,,,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel
    
```

Sample Field-level Help

Accessing Primary Panels

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

Menu Access

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

```

MENU      ANOPER2  Infopoint 5.1 Institution One          0001 11-03-2006
                                     More: +
Analysis Menu
   Panel ID      Panel Name
   1  ANAFFX     AN Affiliate Profile Cross-ref
   2  ANBAJ      AN Balance Adjustment
   3  ANBAL      AN Daily Balance New/Inquiry
   4  ANCOM      AN Customer Comment
   5  ANCOMINQ   AN Customer Comment Inquiry
   6  ANDHM      AN Deposit History Work Unit
   7  ANDHM1     AN Deposit History Demographic
   8  ANDHM2     AN Deposit History Service Charge
   9  ANDHM3     AN Deposit History Rate
  10  ANDHM5     AN Deposit History Balances One
  11  ANDHM6     AN Deposit History Balances Two
  12  ANDHM8     AN Deposit History Service Charge One
  13  ANDHM9     AN Deposit History Service Charge Two
  14  ANDHM10   AN Deposit History Balance Calculation
  15  ANDHM11   AN Deposit History Receivables
  16  ANDHM12   AN Deposit History Pricing Information

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

Analysis Menu

1. At the Analysis Menu, type **andnm** on the Command line and press [Enter]. The ANDNM key panel appears.

```

ANDNM      ANOPER2          Deposit Account          0001  11-03-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 201002101_____
  Application . . . . . DDA
  Account Type . . . . . ____          (Required New Only)
  Branch . . . . . ____              (Required New Only)

Command====> ANDNM1,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANDNM Key Panel

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

```

ANDNM1  ANOPER6          Deposit Account Demographic      0001  11-02-2006
USD USD
Application: DDA  Account: 1001          Function: M  Acct Type: 144
Delete . . . . . :          Branch: 9999          Short Name: STANDALONE
Branch . . . . . : 9999          Short Name . . . . . STANDALONE
Account Type . . . . . 144          Officer 1 . . . . . BOB SMITH
Cost Center . . . . . 1234567      Officer 2 . . . . . BOB SMITH
NAICS . . . . . 2222          Open Date . . . . . 05-23-2001
Class . . . . .          Close Date . . . . . 00-00-0000
Status . . . . .          Purge Date . . . . . 00-00-0000
Dormant Code . . . . .          Last Maint Date : 10-31-2006
Analysis Report Code B          User Area 1 . . . . .
Transaction Retention 0          AFP Comm Nbr . . . . .
History Retention . . 0          Language . . . . . EN
Charging Currency . . USD        Currency Code . . . USD
Pending Chrg Currency          Currency Table . . 01
Pending Chrg Date
User Reference . . .
Last Comment Date . . : 10-31-2006          Category . . . . . ACCOUNT

Command====> ANDNM1,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F10=Comments  F11=Break
F12=Cancel
    
```

ANDNM1 Primary Panel

Command Line
Access Using Key
Panel

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

Command Line
Access Bypassing Key
Panel

1. Type **andnm** followed by the applicable key data on the Command line. For example:
andnm ,m,231001,dda
2. Press [Enter]. The primary panel appears. (Refer to the sample provided in the Menu Access section.)

Function Keys

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

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

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

F1=Help	Display online help information for the current field or panel (determined by the cursor location).
F2=Begin	Update and return to the originating transaction. If a work unit name is present, load the work unit name into the next key area and return.
F3=Exit	Update and return to the menu panel. When the breakaway function is invoked, update and return to the original session.
F4=Next	Update and invoke the transaction specified from the Command line. A change must be made on the Command line to invoke the transaction.
F5=Anxref(n)	From the ANRELD panel, display the ANXREF panel to add accounts to the specified group.
F6=Anreld	From the ANRELD panel, display related accounts.
F7=Backward	Update and move back to the previous panel.
F8=Forward	Update and move ahead to the next panel.
F9=Edit	Edit the panel without updating and redisplay the panel.
F10=Detail	<ul style="list-style-type: none">■ From the ANDNM and ANGNM panels, display the ANCOMINQ panel to show account comments (if they exist).■ From the ANCOMINQ panel, enter s in the Selection field and press [F10] to display detailed comments for the selected account.■ From the ANTRANX panel, enter s in the Selection field and press [F10] to display detailed transaction data for the selected account.

F11=Break	Invoke breakaway function.
F12=Cancel	Do not update; return to the menu panel. From online help, return to the original panel.
F12=Break-Rtrn	If the breakaway function is invoked, return to the original session. No update occurs.
F17=Anxref(m)	From the ANRELD panel, display the ANXREF panel in maintenance mode for the selected group
F18=AnreIm	From the ANRELD panel, display the ANRELM panel for the selected group.
PA1 - PA2	Function determined by user.
Enter	Update and go to the next panel.
Clear	Do not update; return to the menu panel, or if at the panel menu, clear to blank screen.

Format for Primary Panels

Most panels consist of four areas:

1. The first area of the panel contains the panel ID, operator ID, panel title, institution number, and current date.

Note: The ANBAL, ANPAY, ANTADJD, ANTRAND, and ANTRANH panels contain a second line, which includes a **MORE**: - + indicator at the right side of the panel. When there are additional panels of information to view, a plus (+) appears after the word **MORE**. Use either [Enter] or [F8] to page forward. Likewise, a minus (-) next to the **MORE** indicates there are no further panels to view. Use [F7] to page backward.

2. The second area consists of key information required by the application.
3. The third area consists of the remaining field headings and associated data. The area is unprotected, except on inquiry panels. Some fields are required, while others are optional.
4. The fourth area consists of the message line, Command line, and function keys generated by the application.

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

Format for Field Descriptions

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

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

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

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

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

Note: Refer to Application Management Table File in the Infopoint MICM *Reference Guide 1* for a complete description of these data items.

Primary Panel ID Table

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

Note: The internal transaction code for all primary panels is AN00.

Panel ID	Panel Name	Key Fields	User-defined
ANAFX	Affiliate Profile Cross-reference	Function Code, Affiliate Number, Cycle Date	
ANBAJ	Balance Adjustment	Function Code, Account Number, Application Code, Effective Date	
ANBAL	Daily Balance New/Inquiry	Function Code, Account Number, Application Code, Month, Start Day	
ANCOM	Customer Comments	Function Code, Account Number, Application Code, Comment Category, Post Date	
ANCOMINQ	Customer Comments Inquiry	Account Number, Application Code	
ANDHM1	Deposit History Demographic	Function Code, Account Number, Application Code, Cycle Date	
ANDHM2	Deposit History Service Charge	Function Code, Account Number, Application Code, Cycle Date	
ANDHM3	Deposit History Rate	Function Code, Account Number, Application Code, Cycle Date	
ANDHM5	Deposit History Balances One	Function Code, Account Number, Application Code, Cycle Date	
ANDHM6	Deposit History Balances Two	Function Code, Account Number, Application Code, Cycle Date	
ANDHM8	Deposit History Service Charge One	Function Code, Account Number, Application Code, Cycle Date	
ANDHM9	Deposit History Service Charge Two	Function Code, Account Number, Application Code, Cycle Date	
ANDHM10	Deposit History Balance Calculation	Function Code, Account Number, Application Code, Cycle Date	

Panel ID	Panel Name	Key Fields	User-defined
ANDHM11	Deposit History Receivables	Function Code, Account Number, Application Code, Cycle Date	
ANDHM12	Deposit History Pricing Information	Function Code, Account Number, Application Code, Cycle Date	
ANDNM1	Deposit Account Demographic	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM2	Deposit Account Service Charge	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM3	Deposit Account Rate	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM4	Deposit Account Cycle	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM5	Deposit Analysis Statement Processing	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM6	Deposit Receivables Information	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM7	Deposit Account Balances One	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM8	Deposit Account Balances Two	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM9	Deposit Account Name/Address Interface	Function Code, Account Number, Application Code, Account Type, Branch	
ANDNM10	Deposit Account Pricing Information	Function Code, Account Number, Application Code, Account Type, Branch	
ANERT1	Exception Rate Variances 1	Function Code, Account Number, Application Code, Affiliate Currency	

Panel ID	Panel Name	Key Fields	User-defined
ANERT2	Exception Rate Variances 2	Function Code, Account Number, Application Code, Affiliate Currency	
ANERT3	Exception Rate Variances 3	Function Code, Account Number, Application Code, Affiliate Currency	
ANGHM1	Group History Demographic	Function Code, Account Number, Application Code, Cycle Date	
ANGHM2	Group History Service Charge	Function Code, Account Number, Application Code, Cycle Date	
ANGHM3	Group History Rate	Function Code, Account Number, Application Code, Cycle Date	
ANGHM4	Group History Balances	Function Code, Account Number, Application Code, Cycle Date	
ANGHM5	Group History Deposit Balances One	Function Code, Account Number, Application Code, Cycle Date	
ANGHM6	Group History Deposit Balances Two	Function Code, Account Number, Application Code, Cycle Date	
ANGHM7	Group History Service Charge Reporting	Function Code, Account Number, Application Code, Cycle Date	
ANGHM8	Group History Service Charge One	Function Code, Account Number, Application Code, Cycle Date	
ANGHM9	Group History Service Charge Two	Function Code, Account Number, Application Code, Cycle Date	
ANGHM10	Group History Balance Calculation	Function Code, Account Number, Application Code, Cycle Date	
ANGHM11	Group History Receivables	Function Code, Account Number, Application Code, Cycle Date	
ANGHM12	Group History Investment Balances	Function Code, Account Number, Application Code, Cycle Date	
ANGHM17	Group History Pricing Information	Function Code, Account Number, Application Code, Cycle Date	

Panel ID	Panel Name	Key Fields	User-defined
ANGHM18	Group History Waived Balances	Function Code, Account Number, Application Code, Cycle Date	
ANGNM1	Group Account Demographic	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM2	Group Account Service Charge	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM3	Group Account Rate Information	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM4	Group Account Cycle	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM5	Group Analysis Statement Processing	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM6	Group Receivables Information	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM7	Group Account Balances One	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM8	Group Account Balances Two	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM9	Group Account Name/Address Interface	Function Code, Account Type, Application Code, Account Number, Branch	
ANGNM10	Group Account Pricing Information	Function Code, Account Type, Application Code, Account Number, Branch	
ANHBAL1	Balance History Inquiry One	Account Number, Application Code	
ANHBAL2	Balance History Inquiry Two	Account Number, Application Code	
ANHRP	History Reprint Request	Account Number, Application Code, Year	

Panel ID	Panel Name	Key Fields	User-defined
ANINV	Invoice Number	Function Code, Organization ID	
ANINVHST	Invoice Payment History	Account Number, Application Code, Start Cycle	
ANINVXRF	Invoice Cross-reference	Invoice Number	
ANMHST	Maintenance History	Account Number, Application Code, Operator ID, Record Code, Start Date, End Date, Direct Code	
ANORG	Organization ID	Function Code, Organization ID, Global Indicator	
ANPAY	Payment Entry	None	
ANPAYINQ	Payment Inquiry	Account Number, Application Code	
ANPDUE	Past Due Inquiry	Account Number, Application Code	
ANPRAW	Promotional Account Waive	Function Code, Account Number, Application Code, Service Code	
ANPRFOR	Pricing Forecast	Account Number, Application Code, Service Code, Origination	
ANPRHIER	Standard Pricing Hierarchy	Function Code, Effective Cycle	
ANPRINQ	Price Inquiry	Account Number, Application Code, Service Code, Origination, Cycle	
ANPROFX	Profile Account Cross-reference	Function Code, Profile Number, Institution Number, Cycle Date	
ANPROMO	Promotional Waive Parameters	Function Code, Service Code, Application Code, Region, Account Type, Cost Center, User Code 4, Account Number, Effective Date	
ANRECUR	Recurring Transactions	Function Code, Account Number, Application Code, Service Code, Price List, Account Type, Region, Origination	
ANRELD	Account Relationship Display	Account Number, Application Code, Cycle, Institution Number	

Panel ID	Panel Name	Key Fields	User-defined
ANRELH	Relationship History Maintenance	Group Account Number, Cycle, Institution Number	
ANRELM	Relationship Maintenance	Group Account Number	
ANREPR	Repricing Request	Function Code, Account Number, Application Code, Service Code, Origination, Cycle	
ANSCHINQ	Service Charge Item Inquiry	Account Number, Application Code	
ANSTCPY	Relational Copy Customer Keys	Function Code, Account Number, Application Code	
ANSTI	Statement History Inquiry	Statement Panel, Account Number, Application Code, Cycle Date, Panel 02 Totals Only, Debit Service Code	
ANSTM	Online Statement	Statement Panel, Account Number, Application Code, Cycle Date, Panel 02 Totals Only, Debit Service Code	
ANSTMSG	Statement Message	Function Code, Format Code, Effective Date, Profile Number, Application Code, Officer 1, Officer 2, Cost Center, Region, Account Type, Service Charge Code, User Code 4, Language Code	
ANSVINQ1	Service Charge Inquiry One	Account Number, Application Code	
ANSVINQ2	Service Charge Inquiry Two	Account Number, Application Code	
ANSVINQ3	Service Charge Inquiry Three	Account Number, Application Code	
ANTADJD	Transaction Adjustment	Account Number, Application Code, Service Code, Origination, Cycle Date	
ANTAXDET	Tax Detail	Account Number, Application Code, Cycle Date, Tax Region, Service Code, Currency Code	

Panel ID	Panel Name	Key Fields	User-defined
ANTAXSUM	Tax Summary	Account Number, Application Code, Cycle Date, Tax Region	
ANTRAND	Transaction Display 1 and 2	Account Number, Application Code, Service Code, Origination, Cycle Date	
ANTRANH	High Volume Transaction Entry	None	
ANTRANL	Low Volume Transaction Entry	None	
ANTRANQ	Quick Transaction Entry	None	
ANTRANX	Transaction Cross-reference	Group Account Number, Service Code, Origination, Cycle Date	
ANWVSC	Waive Service Charge	Function Code, Application Code, Region, Account Type, User Code 4, Account Number, Effective Date	
ANXREF	Account Cross-reference	Function Code, Account Number, Application Code, Cycle Date, Institution Number	

Panel Descriptions

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

ANAFX - Affiliate Profile Cross-reference

Purpose This panel is used to display, by affiliate, all related profiles for a selected cycle.

Special Considerations

- Function **I** (Inquiry) displays profiles for the requested cycle. If the Cycle field is blank or zeros, the current processing cycle displays; otherwise, cycle must be entered.
- Function **B** (Browse) displays profiles for the effective cycle. If the Cycle field is blank or zeros, the newest to oldest cycle displays; otherwise, processes from the entered cycle to the oldest cycle.

Key Panel

```

ANAFX  ANOPER6      Affiliate Profile Cross-reference  0000  11-02-2006
Enter the following key parameters:
Function . . . . . B                I: Inquiry
                                       B: Browse
Affiliate Number . . 60686_____
Cycle . . . . .  _  _
Command====> ANAFX,,0,,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANAFX - Affiliate Profile Cross-reference

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
B Browse existing record.
I Inquire on an existing record.
Alphanumeric, 1 position, required.

Affiliate Number Affiliate Number. Affiliate number related to a profile number for a specific cycle.
Numeric, 18 positions, required.

Cycle Cycle Date. Determines the requested cycle month and year. If this field is left blank or zeros, the most recent to oldest history record is used. If a cycle is entered, this field processes from the entered cycle to the oldest cycle. Format is MM YYYY.
Numeric, 6 positions, required.

Primary Panel

ANAFX	ANOPER8	Affiliate Profile Cross-reference		0000	04-01-2007
Function: B Affiliate: 10				Cycle: 12 2006	
More: - +					
Profile	Effective Cycle	Expire Cycle	Type		
9155	11 2006	02 2007	P		
53000	11 2006	01 2007	P		
82000	11 2006	02 2007	P		
14000	10 2006	12 2006	P		
60	07 2006	12 2006	P		
10	06 2006	12 2010	P		
<p>060286 Expired or Expiring. Command====> ANAFX,B,10,1,2007, F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward F11=Break F12=Cancel</p>					

ANAFX – Affiliate Profile Cross-reference

Field Descriptions

Profile Profile Number. Profile number related to the affiliate number.
Numeric, 18 positions, protected, FLS APC006A.

Effective Cycle Start Cycle. Starting cycle month and year of related profile.
Alphanumeric, 6 positions, protected, FLS APC005A.

Expire Cycle End Cycle. Ending cycle month and year of related profile.
Note: When expiring, the field is highlighted and a message displays, indicating that the profile’s use of the affiliate is expired or expiring.
Alphanumeric, 6 positions, protected, FLS APC013A.

Type

Affiliate Type. Type of affiliate processing. Valid entries are:

B Both pricing and rate affiliation.

P Pricing affiliation.

R Rate affiliation.

Alphanumeric, 1 position, protected, FLS APC014A.

ANBAJ – Balance Adjustment

Purpose This panel is used to enter new or maintain existing balance adjustments to the Balance Adjustment Record for Group and Deposit accounts. In addition, this panel can be used to display balance adjustments for the specified cycle with the option of deleting the adjustment.

Special Considerations To ensure proper tracking of balance adjustments, records are not actually deleted. An offset record is created rather than deleting the original record.

Balance adjustments are processed based on the Daily Balance Option. When the option is **Y**, the daily balance for each day affected is updated with the balance adjustment amount. When the option is **N**, the aggregate balance is adjusted by the total amount which is computed using the effective date, adjustment amount, and number of days for each balance field.

In maintenance mode, all fields (except Delete) are protected.

Key Panel

ANBAJ	ANOPER6	Balance Adjustment	0001	11-02-2006
Enter the following key parameters:				
Function	N		M: Maintenance	
			N: New	
Account	101002095	_____		
Application	DDA			
Effective Date	01011999	__	Format MMDDYYYY	
Command====> ANBAJ,,0,,0,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANBAJ – Balance Adjustment

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
M Maintenance existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Number of Days	<p>Adjustment Number of Days. Specifies the number of days each type of balance adjustment should be applied.</p> <p>Note: If the Number of Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the Effective Date is 1-20-1991, any Number of Days entries greater than 20 would affect the January and February cycles. In this case, you would make separate entries for January and February.</p> <p><i>Numeric, 2 positions, optional; required when the Function Code is N, FLS ABA021A.</i></p>
Description	<p>Adjustment Default Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered. This field cannot contain zeros.</p> <p><i>Numeric, 5 positions, required, FLS ABA023A.</i></p>
Statement Print	<p>Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis Statement. Valid entries are:</p> <ul style="list-style-type: none">N Do not print the adjustment on the Analysis statement.Y Print the adjustment on the Analysis statement. <p><i>Alphanumeric, 1 position, optional, FLS ABA024A.</i></p>
Collected	<p>Collected Balance Adjustment Amount. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ABA026A.</i></p>
Number of Days	<p>Adjustment Number of Days. Specifies the number of days each type of balance adjustment should be applied.</p> <p>Note: If the Number of Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the Effective Date is 1-20-1991, any Number of Days entries greater than 20 would affect the January and February cycles. In this case, you would make separate entries for January and February.</p> <p><i>Numeric, 2 positions, optional; required when the Function Code is N, FLS ABA025A.</i></p>
Description	<p>Adjustment Default Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered. This field cannot contain zeros.</p> <p><i>Numeric, 5 positions, required, FLS ABA027A.</i></p>
Statement Print	<p>Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none">N Do not print the adjustment on the Analysis statement.Y Print the adjustment on the Analysis statement. <p><i>Alphanumeric, 1 position, optional, FLS ABA028A.</i></p>
Bank Collected	<p>Bank Collected Balance Adjustment Amount. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ABA030A.</i></p>

Number of Days	<p>Adjustment Number of Days. Specifies the number of days each type of balance adjustment should be applied.</p> <p>Note: If the Number of Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the Effective Date is 1-20-1991, any Number of Days entries greater than 20 would affect the January and February cycles. In this case, you would make separate entries for January and February.</p> <p><i>Numeric, 2 positions, optional; required when the Function Code is N, FLS ABA029A.</i></p>
Description	<p>Adjustment Default Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered. This field cannot contain zeros.</p> <p><i>Numeric, 5 positions, required, FLS ABA031A.</i></p>
Statement Print	<p>Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <p style="padding-left: 20px;">N Do not print the adjustment on the Analysis statement.</p> <p style="padding-left: 20px;">Y Print the adjustment on the Analysis statement.</p> <p><i>Alphanumeric, 1 position, optional, FLS ABA032A.</i></p>
OD Ledger	<p>Overdraft Ledger Balance Adjustment Amount. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ABA037A.</i></p>
Number of Days	<p>Adjustment Number of Days. Specifies the number of days each type of balance adjustment should be applied.</p> <p>Note: If the Number of Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the Effective Date is 1-20-1991, any Number of Days entries greater than 20 would affect the January and February cycles. In this case, you would make separate entries for January and February.</p> <p><i>Numeric, 2 positions, optional; required when the Function Code is N, FLS ABA036A.</i></p>
Description	<p>Adjustment Default Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered. This field cannot contain zeros.</p> <p><i>Numeric, 5 positions, required, FLS ABA034A.</i></p>
Statement Print	<p>Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <p style="padding-left: 20px;">N Do not print the adjustment on the Analysis statement.</p> <p style="padding-left: 20px;">Y Print the adjustment on the Analysis statement.</p> <p><i>Alphanumeric, 1 position, optional, FLS ABA035A.</i></p>
OD Collected	<p>Overdraft Collected Balance Adjustment Amount. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ABA041A.</i></p>

Number of Days	<p>Adjustment Number of Days. Specifies the number of days each type of balance adjustment should be applied.</p> <p>Note: If the Number of Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the Effective Date is 1-20-1991, any Number of Days entries greater than 20 would affect the January and February cycles. In this case, you would make separate entries for January and February.</p> <p><i>Numeric, 2 positions, optional; required when the Function Code is N, FLS ABA040A.</i></p>
Description	<p>Adjustment Default Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered. This field cannot contain zeros.</p> <p><i>Numeric, 5 positions, required, FLS ABA038A.</i></p>
Statement Print	<p>Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <p style="padding-left: 20px;">N Do not print the adjustment on the Analysis statement. Y Print the adjustment on the Analysis statement.</p> <p><i>Alphanumeric, 1 position, optional, FLS ABA039A.</i></p>
Loan Compensating	<p>Loan Compensating Balance Adjustment Amount. Must be stated in whole dollars. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 15 positions plus optional sign, optional, FLS ABA033A.</i></p>
Comp Bal Code	<p>Compensating Balance Calculation Code. Indicates whether the compensating balance is to be subtracted before the deposit available balance or after the net available balance. Valid entries are:</p> <ol style="list-style-type: none"> 1 Use the Compensating Balance field and subtract before the available balance. 2 Use the Compensating Balance 2 field and subtract from the net available balance. 3 Use the Compensating Balance field and subtract before the available balance but stated with reserves. 4 Use the Compensating Balance 2 field and subtract from the net available balance but stated with reserves. <p><i>Numeric, 1 position, optional, FLS ABA044A.</i></p>
Description	<p>Adjustment Default Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered. This field cannot contain zeros.</p> <p><i>Numeric, 5 positions, required, FLS ABA042A.</i></p>
Statement Print	<p>Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <p style="padding-left: 20px;">N Do not print the adjustment on the Analysis statement. Y Print the adjustment on the Analysis statement.</p> <p><i>Alphanumeric, 1 position, optional, FLS ABA043A.</i></p>

Override Description for Balance Adjustment	Balance Adjustment Override Description. Used to override MICM Record 6080 (Analysis Statement Descriptions). <i>Alphanumeric, 30 positions, optional, FLS ABA046A.</i>
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ANBAL – Daily Balance New/Inquiry

Purpose This panel is used to enter daily balances for Deposit accounts only. (Balances for all related accounts are automatically updated). This format is only available for accounts with balances controlled through Daily Balance Processing. In addition, this panel is used to display an entire month of daily balances for Deposit or Group accounts. This format is only available for accounts that have been designated as having their balances controlled using the Daily Balance Record.

Special Considerations If balances have been entered for a specific day, all succeeding days must also have balances entered. If a cycle period spans multiple months, you must first enter the last month within a cycle, followed by the next most recent month. For example, if the Analysis period of the account is from June 6th through July 5th, you must enter the five days of July information first, followed by the June information.

The Daily Balance Record maintains investment balances separately from non-investment balances and is displayed separately at the Group level.

Key Panel

```

ANBAL   ANOPER6           Daily Balance New/Inquiry           0001  11-02-2006
Enter the following key parameters:
Function . . . . . B                B: Browse
                                          I: Inquiry
                                          N: New
Account . . . . . 101002095_____
Application . . . . . DDA
Month . . . . . __ ____             (Optional) Format MM YYYY
Start Day . . . . . __              (Optional)

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

ANBAL – Daily Balance New/Inquiry

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
B Browse existing records.
I Inquire on an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

- Account** **Account Number.**
Numeric, 18 positions, required.
- Application** **Application Code.** Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Month** **Month.** Determines period selected for Daily Balance Record display/entry.
 Format is MM YYYY.
Note: If this field is left blank, the current month is assumed.
 If you enter zeros, the oldest Daily Balance Record is displayed when the Function Code is **B** or **I**.
 Function Code **N** accepts zeros in this field.
Numeric, 6 positions, optional, FLS ADB007A.
- Start Day** **Start Day.** Day of the month the display begins. Valid entries are **01 – 31**.
Numeric, 2 positions, optional.

Primary Panel

ANBAL	ANOPER6	Daily Balance New/Inquiry	0001	11-02-2006
USD				More: +
Function: B	Account: 101002095		Application: DDA	Month: 11 1999
Start Day: 01			Short Name: ACCT SHORT NAME	
Day	Ledger Balance	Collected Balance	Bank Collected Bal	Bal Flg
01	12200000000000.00	33,600,000,000.00	255,000.00	Y
02	999,900,000,000.00	7,878,780.00	5.60	Y
03	78500000000000.00	6,000,000,000.00	5,000,000.00	Y
04	120000000000000.00	25600000000000.00	5.00	Y
05	25200000000000.00	2,350.00	.56	Y
06	98,600,000,000.00	8.90	.05	Y
07	560000000000000.00	58200000000000.00	65,600.00	Y
08	8,500,000,000.00	560.00	.78	Y
09	54,545,000,000.00	568.00	.50	Y
10	880000000000000.00	60,000,000,000.00	9.00	Y
11	85,000,000,000.00	96.00	.08	Y
12	1000000000000000.00	10,000,000,000.00	1,000.00	Y
13	800000000000000.00	80,000,000.00	8,000.00	Y
14	5,600,000.00	450.00	2.20	Y

Command====> ANBAL , B, 101002095, DDA, 0, 0, 1,
 F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel

ANBAL – Daily Balance New/Inquiry

Field Descriptions

- Short Name** **Customer Short Name.** Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Day** **Day.** Day of the month that applies to the daily balance information.
Numeric, 2 positions, protected, FLS XXX138A.

Ledger Balance	<p>Ledger Balance. Ledger balance for this day of the month. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, 31 times, optional for new; protected for inquiry, FLS ADB018A, ADB023A, ADB028A, ADB033A, ADB038A, ADB043A, ADB048A, ADB053A, ADB058A, ADB063A, ADB068A, ADB073A, ADB078A, ADB083A, ADB088A, ADB093A, ADB098A, ADB103A, ADB108A, ADB113A, ADB118A, ADB123A, ADB128A, ADB133A, ADB138A, ADB143A, ADB148A, ADB153A, ADB158A, ADB163A, ADB168A.</i></p>
Collected Balance	<p>Collected Balance. Collected balance for this day of the month. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, 40 times, optional for new; protected for inquiry, FLS ADB019A, ADB024A, ADB029A, ADB034A, ADB039A, ADB043A, ADB049A, ADB054A, ADB059A, ADB064A, ADB069A, ADB074A, ADB079A, ADB084A, ADB089A, ADB093A, ADB099A, ADB104A, ADB109A, ADB114A, ADB119A, ADB124A, ADB129A, ADB134A, ADB139A, ADB144A, ADB149A, ADB154A, ADB159A, ADB164A, ADB169A.</i></p>
Bank Collected Bal	<p>Bank-collected Balance. Bank-collected balance for this day of the month. Negative balances are entered using a minus sign (-) after the numeric value.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, 14 times, optional for new; protected for inquiry, FLS ADB020A, ADB025A, ADB030A, ADB035A, ADB040A, ADB045A, ADB050A, ADB055A, ADB060A, ADB065A, ADB070A, ADB075A, ADB080A, ADB085A, ADB090A, ADB095A, ADB100A, ADB105A, ADB110A, ADB115A, ADB120A, ADB125A, ADB130A, ADB135A, ADB140A, ADB145A, ADB150A, ADB155A, ADB160A, ADB165A, ADB170A.</i></p>
Bal Flg	<p>Daily Balance Flag. Indicates whether balances have been entered into the Daily Balance Record for this particular day of the month. This flag updates automatically. Valid entries are:</p> <ul style="list-style-type: none"> I Balance information exists for this day but the account is no longer using the Daily Balance Record. N No balance information is entered for this day. Y Balance information is entered for this day. <p><i>Alphanumeric, 1 position, 14 times, optional for new; protected for inquiry, FLS ADB017A, ADB022A, ADB027A, ADB032A, ADB037A, ADB042A, ADB047A, ADB052A, ADB057A, ADB062A, ADB067A, ADB072A, ADB077A, ADB082A, ADB087A, ADB092A, ADB097A, ADB102A, ADB107A, ADB112A, ADB117A, ADB122A, ADB127A, ADB132A, ADB137A, ADB142A, ADB147A, ADB152A, ADB157A, ADB162A, ADB167A.</i></p>

ANCOM – Customer Comments

Purpose This panel is used to create, review and edit comments related to an account. Comments are keyed by a category defined on MICM Record 6027 (Analysis Comment Category Definition) which resides on institution zero.

Key Panel

ANCOM	ANOPER6	Customer Comments	0001	11-02-2006
Enter the following key parameters:				
Function	b		B: Browse	
			N: New	
Account Number . . .	1001_____			
Application	dda			
Category	_____		(Required New)	
Post Date	_____		(Browse Only)	
Command====> ANCOM,,0,,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANCOM – Customer Comments

Field Descriptions

- Function** Function Code. Action to perform on the panel. Valid entries are:
B Browse existing record.
N Create new record.
Alphanumeric, 1 position, required.
- Account Number** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Category** Comment Category. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition) on Institution 0000.
Alphanumeric, 10 positions, optional (required for new).
- Post Date** Post Date. Date the comment was added to the account. Valid for the Browse function only.
Alphanumeric, 10 positions, optional.

Primary Panel

ANCOM	ANOPER8	Customer Comments	0001	04-01-2007
Appl: GRP	Acct: 85000	Category: ACCOUNT	Function: B	More: -
Post Date: 31-10-2006		Sequence: 00	Delete _	
Description : IMPORTANT DETAIL DO NOT DELETE				
Retain Expired Y	Expire Date	. . 31-10-2007		
Operator ID: ANOPER8 Last Maint Date: 26-06-2008				
Comment Line 1 ROBERT ANDERSON IS NOW THE TREASURY CONT				
Comment Line 2 ACT FOR ABC CORPORATION.				
Comment Line 3 _____				
Comment Line 4 _____				
Comment Line 5 _____				
Comment Line 6 _____				
Comment Line 7 _____				
Command====> ANCOM,B,85000,GRP,,04-01-2007,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F9=Edit F11=Break				
F12=Cancel				

ANCOM – Customer Comments

Field Descriptions

- Sequence** Sequence Number. Assigned when the comment is added and based on the comment's post date.
Alphanumeric, 2 positions, protected, FLS ACO008A.
- Delete** Delete Code. Valid entry is **D**, indicating to delete comments for this account.
Alphanumeric, 1 position, optional.
- Description** Comment Category Description. Description of the comment category (from MICM Record 6027).
Alphanumeric, 40 positions, protected, FLS ACO015A.
- Retain Expired** Retain Expired. Indicates whether the comment is retained beyond the calculated expiration date. Defined on MICM Record 6027 (Analysis Comment Category Definition). Valid entries are:
 - N** Do not retain the comment when the expiration date is reached.
 - Y** Retain the comment as long as the account is in the system.*Alphanumeric, 1 position, optional, FLS ACO017A.*
- Expire Date** Expiration Date. Date the comment is eligible to be purged from the system. Calculated at the time the comment is entered based on the retention values established for the category of comment. Defined on MICM Record 6027 (Analysis Comment Category Definition).
Alphanumeric, 10 positions, optional, FLS ACO016A.
- Operator ID** Operator ID. Operator ID of the last person that entered the comment.
Alphanumeric, 8 positions, optional, FLS ACO012A.

Last Maint Date Last Maintenance Date. Last date that a change was made to the comment.
Alphanumeric, 10 positions, optional, FLS ACO010A.

Comment Lines 1 - 7 Comment Lines. Contains up to seven comment lines related to an account.
Alphanumeric, 40 positions, optional, FLS ACO019A - ACO025A.

ANCOMINQ – Customer Comments Inquiry

Purpose This panel is used to review comments related to an account. Comment records are listed by date beginning with the most recent. To view the entire comment, enter **S** (or position the cursor next to) in the Post Date field. If there is more than one comment posted on the same date, each one must be selected separately for viewing.

Special Considerations Enter **S** in the Selection field of the Primary Panel (or position the cursor on the desired comment entry) and press [F10] to display detailed comments for the selected account.

Key Panel

```

ANCOMINQ ANOPER6           Customer Comments Inquiry       0001  11-02-2006
Enter the following key parameters:

Account Number . . . 1001_____
Application . . . . dda

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

ANCOMINQ – Customer Comments Inquiry

Field Descriptions

Account Number Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANCOMINQ ANOPER8		Customer Comments Inquiry		0001	04-01-2007
Application: DDA		Account Number: 1001		More: +	
Post Date	User	Category	Seq	Comments	
04-01-2007	ANOPER8	FOLLOW UP	00	MAXINE THOMAS, REQUESTED INFORMATION ON	
04-01-2007	ANOPER8	GENERAL	00	ANITA PARKER IS NEW ACCOUNT MANAGER.	
04-01-2007	ANOPER8	PRICING	00	CREATED CONTRACT PRICING FOR BIG APPLE U	
04-01-2007	ANOPER8	PRICING	01	CONTRACT 4455110000 TIED TO ALL ACCOUNTS	
30-11-2006	ANOPER8	GENERAL	00	ACCOUNT MANAGER, ANITA PARKER SUBMITTED	
30-11-2006	WIKSTEN	GENERAL	01	NEW DIVISION OF BIG APPLE TELECOM ADDED	
30-11-2006	WIKSTEN	GENERAL	02	DDA 14321 REMOVED FROM 85000 PER REQUEST	
31-10-2006	WIKSTEN	ACCOUNT	00	CLIENT CALLED AND REQUESTED STATEMENT RE	
30-10-2006	WIKSTEN	AN90 TEST	01	RECEIVED CALL TO RESEARCH LOCK BOX FEES	
30-10-2006	WIKSTEN	AN90 TEST	03	WAIVED SERVICE CHARGES FOR WIRE FEES, PE	
30-10-2006	WIKSTEN	AN90 TEST	04	MOVED ACCOUNT FROM MIDDLE MARKET TYPE 10	
30-10-2006	ANOPER8	AN90 TEST	05	ADDITIONAL STATEMENT COPIES REQUESTED.	
30-10-2006	ANOPER8	AN90 TEST	06	ROBERT JOHANSON, ACCOUNT MANAGER, SUBMIT	
30-10-2006	ANOPER8	AN90 TEST	07	MAXINE THOMAS MANAGES TREASURY FOR BIG A	

Command====> ANCOMINQ,1001,DDA,
 F1=Help F3=Exit F4=Next F8=Forward F10=Detail F11=Break
 F12=Cancel

ANCOMINQ - Customer Comments Inquiry

Field Descriptions

(Select Ind)	Select Indicator. To view the entire comment, enter S in (or position cursor over) this field. (See the pop-up panel on the following page). <i>Alphanumeric, 1 position, optional, FLS XXX320A.</i>
Post Date	Post Date. Date the comment was added to the account. <i>Alphanumeric, 10 positions, protected, FLS ACO006A.</i>
User	Operator ID. Operator ID of the last person that entered the comment. <i>Alphanumeric, 8 positions, protected, FLS ACO012A.</i>
Category	Comment Category. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition). <i>Alphanumeric, 10 positions, protected, FLS ACO072A.</i>
Seq	Sequence Number. Assigned when the comment was added and based on the comment's post date. <i>Alphanumeric, 2 positions, protected, FLS ACO008A.</i>
Comments	Comment Line. First comment line related to an account. <i>Alphanumeric, 40 positions, protected, FLS ACO019A.</i>

ANDHM1 – Deposit History Demographic

Purpose This panel is used to create new history for prior cycles or maintain existing Deposit history demographic information.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001			
Application	DDA			
Cycle	__		(Required New Only)	
			Format MM YYYY	
Command====> ANDHM1,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM1 – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used. Format is MM YYYY.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM1 ANOPER6      Deposit History Demographic      0001 11-02-2006
USD USD
Application: DDA  Account: 1001      Function: M  Cycle: 10 2006
Delete . . . . .      Short Name: STANDALONE
Period Type . . . . . : C      Cycle . . . . . : 1
Analysis Only Code . . . . .      Statement Date . . . . . 10-31-2006
Analysis Reprint . . . . .      Last Reprint Date . . . . . 11-01-2006
Account Type . . . . . 144      Settlement Date . . . . . 10-31-2006
Branch . . . . . 9999      Closed Date . . . . . 00-00-0000
Cost Center . . . . . 1234567      Transaction Key Date : 10-01-2006
Officer 1 . . . . . BOB SMITH      Status . . . . .
Officer 2 . . . . . BOB SMITH      Charging Currency . . . . . USD
Last Comment Date . . . . . 10-31-2006      Category . . . . . : ACCOUNT
----- Statement Information -----
Analysis Type . . . . . 1      YTD Type . . . . . 0
Analysis Format . . . . . B      YTD Start Month . . . . . 1
Analysis Dist . . . . .
Tax Invoice Print . . . . . Y
----- Account to Charge -----
Inst . . . . : 1      Application . . . : DDA      Account . . . : 1001

Command====> ANDHM1,M,1001,DDA,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F10=Comments  F11=Break
F12=Cancel
    
```

ANDHM1 – Deposit History Demographic

Field Descriptions

- Delete Delete Code. Valid entry is **D**, indicating delete the history.
Alphanumeric, 1 position, optional.
- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Period Type Period Type. Determines what type of history record is being referenced. Valid entries are:
 - C** Cycle history record.
 - L** Cycle history record prior to lead date.
 - S** Snapshot history record created by a snapshot Account Analysis statement. Automatically purged during the next daily run.*Alphanumeric, 1 position, protected, FL ADH013A.*
- Cycle Cycle. Number of cycles included in this history period.
Numeric, 3 positions, protected, FLS ADH019A.

Analysis Only Code	<p>Analysis Only Code. Indicates whether this history record is for a service charge cycle or an 'analyze only' cycle. System generated on cycle night based on the account's service charge date and term. (Identifies a monthly verses a multi-month settlement account.) Valid entries are:</p> <ul style="list-style-type: none">b Service charge cycle.A Analyze only cycle. <p>Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELH panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADH022A.</i></p>
Statement Date	<p>Analysis Statement Date. Date that appears on the statement as the ending date for this history period. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: Only the day portion of this field can be maintained.</p> <p><i>Alphanumeric, 10 positions, optional, FLS ADH014A.</i></p>
Analysis Reprint	<p>Analysis Statement Reprint Flag. Determines if an individual historical period's analysis statement will be reanalyzed. Valid entries are:</p> <ul style="list-style-type: none">b No reprint or recalculation.* Set to space regardless of updates performed.C Recalculate only.X Recalculate and reprint. <p><i>Alphanumeric, 1 position, optional, FLS ADH015A.</i></p>
Last Reprint Date	<p>Last Reprint Date. Shows when this history period was last reprinted or recalculated. System generated. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS ADH017A.</i></p>
Account Type	<p>Account Type. Type of account to be established. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults).</p> <p><i>Numeric, 3 positions, optional, FLS ADH025A.</i></p>
Settlement Date	<p>Settlement Date. Date an account's charges are settled. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELH panel.</p> <p><i>Alphanumeric, 10 positions, optional (protected for linked accounts), FLS ADH061A.</i></p>
Branch	<p>Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information).</p> <p><i>Numeric, 5 positions, optional, FLS ADH029A.</i></p>

Closed Date	Closed Date. Identifies when an account closed in analysis. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS ADH024A.</i>
Cost Center	Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information). <i>Numeric, 15 positions, optional, FLS ADH030A.</i>
Transaction Key Date	Transaction Key Date. Date used as the key to the transaction records for this history period. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS ADH179A.</i>
Officer 1	Primary Officer Code. Primary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS ADH027A.</i>
Status	Status. Valid entries are: A Active. C Closed. D Dormant. P Purge. Not valid if the account has a receivable outstanding amount due. <i>Alphanumeric, 1 position, optional, FLS ADH023A.</i>
Officer 2	Secondary Officer Code. Secondary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS ADH028A.</i>
Charging Currency	Charging Currency Code. Currency code of the account when the calculations were last done on this history. <i>Alphanumeric, 4 positions, optional, FLS ADH209A.</i>
Last Comment Date	Post Date. Date the comment was added to the account. <i>Numeric, 8 positions, optional, FLS ACO006A.</i>
Category	Comment Category. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition). <i>Alphanumeric, 10 positions, optional, FLS ACO007A.</i>

Statement Information

This information is stored on history as an audit trail *only*. The parameters on ANDNM are used for all statements produced including history reprints.

Analysis Type	<p>Analysis Statement Type. Determines the type of statement created. This is an information only field. When reprinting statements, the Analysis system uses the current period (ANDNM) analysis statement type. Valid entries are:</p> <ul style="list-style-type: none">0 Do not print a statement.1 Print statement with detail transactions.2 Print statement without detail transactions (summary). <p><i>Alphanumeric, 1 position, optional, FLS ADH033A.</i></p>
YTD Type	<p>Reserved for future use.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH036A.</i></p>
Analysis Format	<p>Analysis Statement Format. Determines the format of the Analysis statement. Refer to the Reports chapter of <i>Procedures Guide 3</i> for an example of each format. Valid entries are:</p> <ul style="list-style-type: none">A Format A (portrait).B Format B (portrait).C User-defined.D User-defined.E User-defined.M Format M (multi-currency with balance).N Format N (multi-currency without balance).1 Format 1 (wide) 1-up.2 Format 2 (wide) 1-up. <p>Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELH panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADH034A.</i></p>
YTD Start Month	<p>Reserved for future use.</p> <p><i>Numeric, 2 positions, optional, FLS ADH037A.</i></p>
Analysis Dist	<p>Analysis Distribution Code. Indicates whether to mail the Account Analysis statement or to hold it. If the entry in this field is H or K, the message Hold – do not mail prints under the address on the statement. Statements automatically sort on this field.</p> <p>This field is informational only. When printing statements, the Account Analysis system uses the current period (ANDNM) Analysis Distribution Code. Valid entries are:</p> <ul style="list-style-type: none">b Mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000.F Microfiche only, no hard copy. The Print Fiche code must be 2 for the statement on MICM Record 2007.H Hold – do not mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000.

- K** Hold – do not mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.
- P** Mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.
- S** Mail, but sort by ZIP code. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.
- Z** Mail, but sort by ZIP code. Print depending on the Print Analysis Statement Code on MICM Record 6000.

Alphanumeric, 1 position, optional, FLS ADH035A.

Tax Invoice Print

Tax Invoice Print Option. Indicates whether the tax invoice should be generated for this account. Valid entries are:

- N** Do not generate the tax invoice.
- Y** Generate the tax invoice.

Alphanumeric, 1 position, optional, FLS ADH205A.

Account to Charge

Used to pass direct debit service charge amounts. This information needs to be specified only if the account-to-charge information is different from the account information for which the service charge is being calculated.

The account-to-charge information stored in history is informational only. When creating statements, the Account Analysis system uses the account-to-charge information specified on the account master (ANDNM).

Inst

Account-to-charge Institution Number. Institution number of the account to charge. If an Account to Charge is entered and this field is equal to zero, it will default to the same Institution as this Account.

Numeric, 4 positions, protected, FLS ADH038A.

Application

Account-to-charge Application Code. Application code of the account to receive the direct debit. This field cannot be blank if the Account number is entered.

Alphanumeric, 3 positions, protected, FLS ADH039A.

Account

Account-to-charge Account Number. Specifies the account number to receive the service charge debit if other than this account.

Numeric, 18 positions, protected, FLS ADH040A.

ANDHM2 – Deposit History Service Charge

Purpose This panel is used to create new history for prior cycles or maintain existing Deposit history service charge information.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Cycle	__	____	(Required New Only)	
			Format MM YYYY	
Command====> ANDHM2,,0,,,				
F1=Help	F3=Exit	F4=Next	F8=Forward	F11=Break F12=Cancel

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM2  ANOPER6      Deposit History Service Charge      0001  11-02-2006
USD  USD
Application: DDA  Account: 1001                          Function: M  Cycle: 10 2006
Short Name: STANDALONE
Service Charge Code T  Waive Rsn Cd  SUSAN              Balance Code . . . . . C
Overdraft Code . . . 3  Formula Code . . . . . A  Investment Code . . . . N
Comp Calc Code . . . 2  Minimum Charge . . . . Y  Exception Pricing Code S
Prior Credit Months 0  Prior Credit Code . . . N  Reserve Credit Code . . N
Reserves on Neg Bal Y  Loan Comp OD Interest N  RSV/SVC Mark-Up Code . N
No Charge Bal Req N   Prev Serv Charge Code: T  OD Balance Required N
Promo Waive Opt . . . Y  Daily Bal Print . . . . Y  Daily Bal Option . . . . Y

FDIC Balance Code N   FDIC Charge Code Y   FDIC Cap 999999999999.99
Tax Region . . . . . Tax Exempt . . . . . N
Other Bal Updt Code . . . C  Other Bal OD Option . . . N
Other Bal Reserve Code . . R  Other Bal Reserve Rate . . .000000000
Other Bal Reserve AMT . . .00
AFP Comm Code . . . . . Processing Region . . . . . : 101
User Code 1 . . . . . A   User Code 2 . . . . . B
User Code 3 . . . . . C   User Code 4 . . . . . AF

Command====> ANDHM2,M,1001,DDA,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANDHM2 – Deposit History Service Charge

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Service Charge Code Service Charge Code. Determines the method used when charging a customer.
Valid entries are:
 - C Apply service charges.
 - G May be charged at another level. Do not add to report totals.
 - I Bill the customer for the service charges and send invoice. A payment must be received. Not valid for new history setup.
 - R Review.
 - T Temporary waive.
 - W Waive.
 - X Billed/Debited through external sources.**Note:** If the account exists in a relationship, this field is protected but may be maintained on the ANXREF panel.
Alphanumeric, 1 position, optional, FLS ADH060A.
- Waive Rsn Cd Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028 on Institution 0000.
Alphanumeric, 10 positions, optional, FLS ADH210A.

Balance Code	<p>Balance Code. Indicates which balance to use for service charge and profit and loss calculations. Valid entries are:</p> <ul style="list-style-type: none">b Calculate reserve requirements on the average ledger balance and disregard float in the available balance calculation.C Calculate reserves on the average collected balance and use float in the available balance calculation.L Calculate reserves on the average ledger balance and use float in the available balance calculation.P Calculate the reserves on the average positive collected balance and use float in the available balance calculation.S Calculate reserves on the average positive ledger balance less float and use float in the available balance calculation.T Calculate reserves on the average positive ledger and use float in the available balance calculation.X Calculate reserves on the average ledger balance minus either the reserve requirement or the float for the available balance calculation depending on which is greater. <p><i>Alphanumeric, 1 position, optional, FLS ADH021A.</i></p>
Overdraft Code	<p>Overdraft Code. Indicates whether the overdraft interest is passed to Analysis as a transaction or is calculated. Valid entries are:</p> <ul style="list-style-type: none">1 Not calculated within Analysis but may be passed as a transaction.2 Calculated within Analysis using the average balance if negative.3 Calculated within Analysis using the daily ledger (if negative) or daily collected balance (if negative) depending on the balance code specified on MICM 6013 Record (Analysis Deposit/Group Miscellaneous Parameters). <p><i>Alphanumeric, 1 position, optional, FLS ADH090A.</i></p>
Formula Code	<p>Formula Code. Determines method used to calculate service charges. Valid entries are:</p> <ul style="list-style-type: none">A Calculate the service charge using the Net Charge method of total charge less the earnings credit amount.B Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, an interest payment will be calculated using the Interest Rate. For multi-cycle calculations, the net available balance for each cycle will be netted to determine the final settlement position.C Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time.

- D** Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position.
- E** Calculate according to AFP standards.
- G** Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount.

Note: If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

For linked accounts, this field must be changed from the charging group down using the ANRELH panel.

Alphanumeric, 1 position, optional, (protected for linked account), FLS ADH069A.

Investment Code

Investment Code. Indicates whether this account is to be processed as an Investment account and determines how the investment balances are used at the Group level. Investment services are not reported on Group statements. Valid entries are:

- N** Not an Investment account.
- Y** Investment account whose balances are not used when calculating the overdraft position at the Group level.

Alphanumeric, 1 position, optional, FLS ADH154A.

Comp Calc Code

Compensating Balance Calculation Code. Indicates whether the loan compensating balance is subtracted before the deposit available balance or after the net available balance. Valid entries are:

- 1** Use the Compensating Balance field and subtract before the available balance.
- 2** Use the Compensating Balance 2 field and subtract from the net available balance.
- 3** Use the Compensating Balance field and subtract before the available balance but stated with reserves.
- 4** Use the Compensating Balance 2 field and subtract from the net available balance but stated with reserves.

Alphanumeric, 1 position, optional, FLS ADH048A.

Minimum Charge

Minimum Charge Code. Indicates whether a minimum service charge amount should be assessed to a customer if the calculated service charge amount is less than the minimum service charge amount. Loaded in history on cycle night from the MICM Record 6000 (Analysis Institution Parameters). Valid entries are:

- N** Charge nothing if the service charge is less.
- Y** Charge the minimum charge if the service charge is less.

Alphanumeric, 1 position, optional, FLS ADH116A.

Exception Pricing Code	<p>Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:</p> <ul style="list-style-type: none">b No exception pricing.S Exception pricing. <p>Note: This indicator can be set automatically by setting up a MICM Record 6016 for the account.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH062A.</i></p>
Prior Credit Months	<p>Prior Credit Months. When the Prior Credit Code is P, it is the number of months past credit is to be brought forward. When the Prior Credit Code is A, it is the month number (01 – 12) to start the YTD prior credit. Valid entries are 000 – 999.</p> <p>Note: For linked accounts, this field must be changed from the charging group down using the ANRELH panel.</p> <p><i>Numeric, 3 positions, optional (protected for linked accounts), FLS ADH052A.</i></p>
Prior Credit Code	<p>Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:</p> <ul style="list-style-type: none">A YTD prior credit.N No prior credit.P Rolling prior months credit. <p>Note: For linked accounts, this field must be changed from the charging group down using the ANRELH panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADH051A.</i></p>
Reserve Credit Code	<p>Reserve Credit Code. Indicates whether a reserve credit transaction should be generated when the balance used for calculating the reserve requirement is negative. Valid entries are:</p> <ul style="list-style-type: none">N Do not calculate a reserve credit transaction.Y Calculate a reserve credit transaction. <p><i>Alphanumeric, 1 position, optional, FLS ADH110A.</i></p>
Reserves on Neg Bal	<p>Reserves on Negative Balance. Indicates whether to bypass special considerations for calculating an additional reserve requirement if the average collected balance is negative. Valid entries are:</p> <ul style="list-style-type: none">N Do not bypass special considerations.Y Bypass special considerations. <p><i>Alphanumeric, 1 position, optional, FLS ADH153A.</i></p>
Loan Comp OD Interest	<p>Loan Compensating Overdraft Interest. Indicates whether to include loan-compensating balances before calculating overdraft interest. Valid entries are:</p> <ul style="list-style-type: none">N Do not include loan-compensating balances.Y Include loan-compensating balances. <p><i>Alphanumeric, 1 position, optional, FLS ADH151A.</i></p>

Rsv/Svc Mark-up Code	<p>Reserve/Service Mark-up Code. Indicates whether to calculate a mark-up for balance-based services. Valid entries are:</p> <ul style="list-style-type: none"> D Mark down balance-based services using the service charge rate. N Do not mark up balance-based services. R Calculate the reserve requirement based on the total balance required for balance-based services. If this value is chosen, the reserve requirement calculation based on the average ledger or average collected balance is bypassed. S Mark up balance-based services using the service charge rate. <p>Note: D and S are only valid if the Formula Code is A.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH172A.</i></p>
No Charge Bal Req	<p>Balance Required for No-charge Services. Indicates whether to calculate a balance required for 'no charge' services. Loaded into history on cycle night from the MICM Record 6000 (Analysis Institution Parameters). Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a balance required for no charge services. Y Calculate the balance required for no charge service. <p><i>Alphanumeric, 1 position, optional, FLS ADH150A.</i></p>
Prev Serv Charge Code	<p>Previous Service Charge Code. Indicates the Service Charge Code of the account at the time lead night is processed for this history period. Valid entries are:</p> <ul style="list-style-type: none"> C Charge an account. G Service charge is added to the Group account. I Bill the customer for the service charges; send invoice. A payment must be received. Not valid for new history setup. R Review. T Temporary waive. W Waive. X Bill/Debit through external sources. <p><i>Alphanumeric, 1 position, protected, FLS ADH041A.</i></p>
OD Balance Required	<p>Balance Required for Overdraft Interest. Indicates whether OD interest is included in the balance-required calculation when OD code 2 is used. Also includes the loan compensating balance deficiency charge in the balance-required calculation regardless of OD code. Moved to history on cycle night from the MICM Record 6000 (Analysis Institution Parameters). Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a balance required for overdraft interest. Y Calculate a balance required for overdraft interest. <p><i>Alphanumeric, 1 position, optional, FLS ADH152A.</i></p>
Daily Bal Print	<p>Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement is produced for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Daily Balance Statement is not produced for this account. Y Daily Balance Statement is produced for this account. <p><i>Alphanumeric, 1 position, optional, FLS ADH032A.</i></p>

Daily Bal Option	<p>Daily Balance Option. Indicates whether this account's balances are controlled by the Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none">N Daily Balance Record is not maintained for this account. (Daily Balance records are saved and can be accessed by changing the Daily Balance Option back to Y on the same date.)Y Daily Balance Record is maintained for this account. <p>Note: If a Daily Balance Record is purged when ANM825 is run and the Deposit or Group history record remains on file, the Daily Balance Option on the applicable history record is changed to N.</p> <p>For linked accounts, this field must be changed from the charging group down using the ANRELH panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS BAL031A.</i></p>
FDIC Balance Code	<p>FDIC Balance Code. Indicates which account balance to use in the FDIC Charge calculation. Valid entries are:</p> <ul style="list-style-type: none">C Use the average collected balance for the FDIC period in calculating the FDIC charge.L Use the average ledger balance for the FDIC period in calculating the FDIC charge.N Use the balance on the last day of the month in which FDIC charge is to be generated. This is the method the institution uses to pay FDIC charges.P Use the average positive ledger balance for the FDIC period when calculating FDIC charges. <p><i>Alphanumeric, 1 position, optional, FLS ADH056A.</i></p>
FDIC Charge Code	<p>FDIC Charge Code. Indicates whether the FDIC charge was generated for a history period. Valid entries are:</p> <ul style="list-style-type: none">N FDIC charge was not to be generated for this history period. The balances for this period will be included (for FDIC calculations only) in the next history period in which the FDIC charge is to be generated. Based upon the FDIC Balance Code.Y FDIC charge was to be generated for this history period. <p><i>Alphanumeric, 1 position, optional, FLS ADH181A.</i></p>
FDIC Cap	<p>FDIC Cap. Maximum balance used in the calculation for the FDIC charge. Zeros or nines in this field indicate a maximum balance does not apply.</p> <p><i>Numeric, 15 positions plus optional sign, optional, FLS ADH055A.</i></p>
Tax Region	<p>Resident Tax Region. Taxing region of this account. Only those services originating from a matching tax region will be taxed.</p> <p><i>Alphanumeric, 5 positions, optional, FLS ADH203A.</i></p>
Tax Exempt	<p>Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:</p> <ul style="list-style-type: none">N Not tax exempt.Y Tax exempt. <p><i>Alphanumeric, 1 position, optional, FLS ADH202A.</i></p>

Other Bal Updt Code	<p>Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:</p> <ul style="list-style-type: none">C Other Balance is a constant amount. Do not clear it.U Other Balance is updated each cycle. Clear it. <p><i>Alphanumeric, 1 position, optional, FLS ADH166A.</i></p>
Other Bal OD Option	<p>Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:</p> <ul style="list-style-type: none">N Do not include Other Balance when calculating overdraft interest.Y Include Other Balance when calculating overdraft interest. <p><i>Alphanumeric, 1 position, optional, FLS ADH165A.</i></p>
Other Bal Reserve Code	<p>Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the Collected Balance <i>before</i> the Reserve Requirement calculation, or if the Other Balance is to be added <i>after</i> the Reserve Requirement calculation with an additional Reserve Requirement calculation for the Other Balance. Valid entries are:</p> <ul style="list-style-type: none">A Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Amount field contains the amount used as the Other Balance Reserve Requirement.B Other Balance is added to the Collected Balance before the Reserve Requirement calculation.R Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Rate field contains the rate used to calculate the Other Balance Reserve Requirement. <p><i>Alphanumeric, 1 position, optional, FLS ADH167A.</i></p>
Other Bal Reserve Rate	<p>Other Balance Reserve Rate. Rate to be used in calculating the Reserve Requirement for Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Flag field. Eight decimal positions and a decimal point are required. Expressed in account currency.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS ADH169A.</i></p>
Other Bal Reserve Amt	<p>Other Balance Reserve Amount. Amount to be used as the Reserve Requirement for the Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Flag field. Expressed in account currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH170A.</i></p>

AFP Comm Code	<p>AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data will be received. Though this field will allow entry of any value (for customer flexibility), the current valid entries as defined by AFP are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile number.IT International telephone.TE Telephone number.TL Telex number.TM Telemail number.TX TWX number. <p><i>Alphanumeric, 2 positions, optional, FLS ADH067A.</i></p>
Processing Region	<p>Processing Region. Indicates the number of the region associated with the account. This field is automatically updated from the MICM Record 2001 (Branch Information) when the account is opened or if the branch number is changed. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, protected, FLS ADH189A.</i></p>
User Code 1	<p>User Code 1. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH063A.</i></p>
User Code 2	<p>User Code 2. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH064A.</i></p>
User Code 3	<p>User Code 3. User-defined.</p> <p><i>Alphanumeric, 2 positions, optional, FLS ADH065A.</i></p>
User Code 4	<p>User Code 4. User-defined.</p> <p><i>Alphanumeric, 2 positions, optional, FLS ADH066A.</i></p>

ANDHM3 – Deposit History Rate

Purpose This panel is used to create new history for prior cycles or maintain existing Deposit history rate information. (Refer to the Rate Structures/Assignments/Updates section in the Application Processing chapter of this guide for more information.)

Special Considerations Eight decimal positions and a decimal point are required on all rates.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1000	_____		
Application	DDA			
Cycle	03	2002_	(Required New Only)	
			Format MM YYYY	
Command====> ANDHM3,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM – Deposit History

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Cycle Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM3 ANOPER6          Deposit History Rate          0001 11-02-2006
USD USD
Application: DDA Account: 1001          Function: M Cycle: 10 2006
Short Name: STANDALONE

Misc Parameter . . . . . 1

Earnings Credit . . . . .50000000      Month Year ECR Level: . . . . . EBR
Overdraft . . . . .10000000      A A
Service Charge . . . . .00000000      A A
Interest . . . . .00000000      A A
Comp Bal Deficiency . . .10000000      A A
Reserve . . . . .10000000
Next Earnings Credit . . .00000000
FDIC . . . . .16666666

Command====> ANDHM3,M,1001,DDA,,,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel
    
```

ANDHM3 – Deposit History Rate

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Misc Parameter Miscellaneous Parameter Number. Indicates the miscellaneous parameter (MICM Record 6013) that contains the account’s miscellaneous information. From history, the miscellaneous parameter is only used to obtain incremental service charge information. All other rates are moved at cycle time and stored individually on the history record.
Numeric, 2 positions, required, FLS ADH042A.

- Earnings Credit Earnings Credit Rate. Used to calculate earnings credit. Eight decimal positions and a decimal point are required.
Numeric, 9 positions plus decimal, optional, FLS ADH078A.

- Month Earnings Credit Month Base. Indicates month base used for the earnings credit calculation. Valid entries are:
 A Actual day month.
 M 30-day month.
Alphanumeric, 1 position, optional, FLS ADH080A.

- Year Earnings Credit Year Base. Indicates year base used for the earnings credit calculation. Valid entries are:
 A Actual days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional, FLS ADH079A.

ECR Level	<p>ECR Level. Indicates the earnings credit rate used to calculate the earnings credit amount. Allows reporting of earnings credit amount to GL based on the tier level rate. Can be one of 12 standard or 12 exception rates. Valid entries are:</p> <p>SBR Standard base rate. S01 – S11 Standard base tier level 1 – 11. EBR Exception base rate. E01 – E11 Exception base tier level 1 – 11.</p> <p><i>Alphanumeric, 3 positions, optional, FLS ADH225A.</i></p>
Overdraft	<p>Overdraft Interest Rate. Used to calculate overdraft interest. Eight decimal positions and a decimal point are required.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS ADH087A.</i></p>
Month	<p>Overdraft Interest Month Base. Indicates month base used for the overdraft interest calculation. Valid entries are:</p> <p>A Actual day month. M 30-day month.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH089A.</i></p>
Year	<p>Overdraft Interest Year Base. Indicates year base used for the overdraft interest calculation. Valid entries are:</p> <p>A Actual days in the year (365/366). 0 360-day year. 5 365-day year.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH088A.</i></p>
Service Charge	<p>Service Charge Rate. Used to calculate service charges for accounts coded as Formula B when the net available balance is negative, and used to calculate a service charge mark-up for accounts coded as Formula C. Also used to calculate the mark-up/markdown on services for those accounts with a Reserve/Service Markup Code of D or S. Eight decimal positions and a decimal are required.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS ADH070A.</i></p>
Month	<p>Service Charge Month Base. Indicates month base used for service charge calculation for those accounts coded as Formula B or C. Valid entries are:</p> <p>A Actual days in the month. M 30-day month.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH072A.</i></p>
Year	<p>Service Charge Year Base. Indicates year base used for service charge calculation for those accounts coded as Formula B or C. Valid entries are:</p> <p>A Actual days in the year (365/366). 0 360-day year. 5 365-day year.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADH071A.</i></p>

Interest	<p>Interest Rate. Used to calculate the interest amount for accounts coded as Formula B, when the net available balance is positive. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS ADH146A.</i></p>
Month	<p>Interest Rate Month Base. Indicates month base used for interest calculation for accounts coded Formula B when the net available balance is positive. Valid entries are: A Actual days in the month. M 30-day month. <i>Alphanumeric, 1 position, optional, FLS ADH148A.</i></p>
Year	<p>Interest Year Base. Indicates year base used for interest calculation for accounts coded Formula B when the net available balance is positive. Valid entries are: A Actual days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, optional, FLS ADH147A.</i></p>
Comp Bal Deficiency	<p>Compensating Balance Deficiency Rate. Used to calculate Compensating Balance Deficiency Charges for accounts with a Loan Compensating Balance Requirement amount specified. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS ADH120A.</i></p>
Month	<p>Compensating Balance Deficiency Month Base. Indicates month base used for the Compensating Balance Deficiency Charge calculation. Valid entries are: A Actual days in the month. M 30-day month. <i>Alphanumeric, 1 position, optional, FLS ADH122A.</i></p>
Year	<p>Compensating Balance Deficiency Year Base. Indicates year base used for the Compensating Balance Deficiency Charge calculation. Valid entries are: A Actual days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, optional, FLS ADH121A.</i></p>
Reserve	<p>Reserve Rate. Used to calculate the Reserve Requirement amount using average ledger/collected balance, base upon the accounts balance code for the period. For those accounts coded with a Reserve/Service Markup Code of R, used for calculating Reserves based on the Total Balance Required. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS ADH057A.</i></p>

Next Earnings Credit	Next Earnings Credit Rate. Rate of credit customers earn during the next month. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS ADH082A.</i>
FDIC Rate	FDIC Rate. Used to calculate the FDIC insurance charge. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS ADH053A.</i>

ANDHM5 – Deposit History Balances One

Purpose This panel, in conjunction with ANDHM6, is used to create new history for prior cycles or maintain existing Deposit history balances.

Special Considerations If the Daily Balance Option is Y (ANDNM2/ANDHM2), the fields on this panel are protected.

Use the ANBAJ (Balance Adjustment Display) transaction to apply online balance maintenance.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	101001318	_____		
Application	DDA			
Cycle	__	____	(Required New Only)	
			Format MM YYYY	
Command====> ANDHM5,,0,,,				
F1=Help	F3=Exit	F4=Next	F8=Forward	F11=Break F12=Cancel

ANDHM – Deposit History

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:

M Maintain an existing record.

N Create a new record.

Alphanumeric, 1 position, required.

Account Account Number.

Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).

Alphanumeric, 3 positions, required.

Cycle Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM5  ANOPER6      Deposit History Balances One      0001  11-02-2006
USD  USD
Application: DDA      Account: 101001318      Function: M  Cycle: 11 1999
                                   Short Name: ACCT SHORT NAME

----- Ledger Balance -----
Current . . . . . 20,567.89
Aggregate . . . . . 77,777.77      Days . . . . . 29

----- Customer Collected Balance -----
Aggregate . . . . . 11,111.11

----- Bank Collected Balance -----
Aggregate . . . . . .00

----- Overdraft Ledger Balance -----
Aggregate . . . . . 55,555.55-      Days . . . . . 5

----- Overdraft Customer Collected Balance -----
Aggregate . . . . . 111.11-      Days . . . . . 10

Command====> ANDHM5,M,101001318,DDA,,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANDHM5 – Deposit History Balances One

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Ledger Balance

Current Current Ledger Balance. Indicates the account’s ledger balance on the last day of the cycle period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADH043A.

Aggregate Aggregate Ledger Balance. Accumulated ledger balance for the cycle period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADH045A.

Days Aggregate Days. Number of days balances have been accumulated for this cycle period.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS ADH020A.

Customer Collected Balance

Aggregate Aggregate Collected Balance. Accumulated collected balance for the cycle period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADH046A.

Bank Collected Balance

Aggregate Bank Aggregate Collected Balance. Accumulated bank-collected balance for the cycle period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADH047A.

Overdraft Ledger Balance

Aggregate Overdraft Aggregate Ledger Balance. Accumulation of the account's negative ledger balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADH091A.

Days Overdraft Aggregate Ledger Balance Days. Number of days in the period the account's ledger balance was negative.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS ADH092A.

Overdraft Customer Collected Balance

Aggregate Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADH093A.

Days Overdraft Aggregate Collected Balance Days. Number of days in the period the account's collected balance was negative.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS ADH094A.

ANDHM6 – Deposit History Balances Two

Purpose This panel, in conjunction with ANDHM5, is used to create new history for prior cycles or maintain existing Deposit history balances.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	101001318	_____		
Application	DDA			
Cycle	__	__	(Required New Only)	Format MM YYYY
Command====> ANDHM6,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM6  ANOPER6      Deposit History Balances Two      0001  11-02-2006
USD  USD
Application: DDA  Account: 101001318      Function: M  Cycle: 11 1999
Short Name: ACCT SHORT NAME

----- Loan Compensating Balances -----
Balance One . . . .00      Balance Two . . . .00

----- User Balances -----
Balance One . . . .00      Balance Two . . . .00
Balance Three . . .00      Balance Four . . . .00
Other Balance . . .00

----- Statistical Ledger Balances -----
Low . . . . .00      Last Day of Month 20,567.89

----- Interest Balances -----
Accrued . . . . .00      Accrued Payable .00
Total Accrued . . .00      Paid . . . . .00

Command====> ANDHM6,M,101001318,DDA,,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel
    
```

ANDHM6 – Deposit History Balances Two

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Loan Compensating Balances

Balance One Loan Compensating Balance Requirement One. Represents the loan compensating balance amount that was subtracted prior to calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **1** or **3**. Expressed in account currency.
Numeric, 15 positions plus optional sign, optional, FLS ADH049A.

Balance Two Loan Compensating Balance Requirement Two. Represents the loan compensating balance amount that was subtracted after calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **2** or **4**. Expressed in account currency.
Numeric, 15 positions plus optional sign, optional, FLS ADH050A.

User Balances

Balance One User Balance One. User-defined balance one field. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH074A.

Balance Two	User Balance Two. User-defined balance two field. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH075A.</i>
Balance Three	User Balance Three. User-defined balance three field. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH076A.</i>
Balance Four	User Balance Four. User-defined balance four field. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH077A.</i>
Other Balance	Other Balance. Defines an additional balance to be added to the Average Collected Balance. It will be added prior to reserves being calculated or after reserves are calculated, based on the Other Balance Reserve Flag for this period. This balance may also be included in the Overdraft Interest calculation based upon the Other Balance Overdraft Option. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH171A.</i>

Statistical Ledger Balances

Low	Low Statistical Ledger Balance. Indicates the lowest balance of the account for this cycle period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH073A.</i>
Last Day of Month	Balance Last Day of the Month. Represents the current ledger balance on the last day of the cycle period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH044A.</i>

Interest Balances

Accrued	Accrued Interest Balance. Aggregate of the interest amount accrued daily. Used to represent the interest expense. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH142A.</i>
Accrued Payable	Accrued Interest Payable Balance. Aggregate of the interest amount accrued daily, net of any interest paid daily. Expressed in account currency. Note: This field is set to zeros if the interest paid daily is greater than the amount in this field on the day the interest is paid. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH145A.</i>
Total Accrued	Total Interest Accrued Balance. Aggregate of the total interest accrued outstanding daily, net of any interest paid daily. Used to calculate the average interest payable for the period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH143A.</i>

Paid

Interest Paid Balance. Aggregate of the interest paid daily. If no interest is paid, zeros are aggregated for that day. This field represents the aggregate of all interest payments during the period. Used to calculate the deposit margin. Expressed in account currency.

Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH144A.

ANDHM8 – Deposit History Service Charge One

Purpose This panel, in conjunction with ANDHM9, is used to create new history for prior cycles or maintain existing Deposit history service charge amounts.

Special Considerations Maintenance, incremental, and dormant charges can be changed using this panel *only*.

Key Panel

```

ANDHM  ANOPER6          Deposit History          0001  11-02-2006
Enter the following key parameters:
Function . . . . . M                M: Maintenance
                                       N: New
Account . . . . . 1001_____
Application . . . . . DDA
Cycle . . . . . _ _ _ _ _          (Required New Only)
                                       Format MM YYYY

Command====> ANDHM8,,0,,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM8 ANOPER6 Deposit History Service Charge One 0001 11-02-2006
USD USD
Application: DDA Account: 1001 Function: M Cycle: 10 2006
Short Name: STANDALONE

Maintenance Charge . . . . . 10.00
Incremental Charge . . . . . .00
Dormant Charge . . . . . .00

Comp Deficiency Charges . . . : .00
Comp Deficiency Cost . . . . : .0000
Comp Deficiency Waived . . . : .00

FDIC Charge . . . . . : .28

Overdraft Interest Charge . . : .00
Overdraft Interest Cost . . . : .0000
Overdraft Interest Waived . . : .00

Command====> ANDHM8,M,1001,DDA,,,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel
    
```

ANDHM8 - Deposit History Service Charge One

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Maintenance Charge Account Maintenance Charge. If not zeros, a service transaction (service code 0021) is systematically generated to reflect the account maintenance charge on the Analysis Statement. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH111A.

- Incremental Charge Incremental Service Charge. Calculated as an account is analyzed (lead night or recalculation), based on the incremental service charge information specified on MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters). A service transaction (0022) is systematically generated to reflect the Incremental Service Charge amount on the Analysis Statement. To change this amount, the Incremental Service Charge Information on MICM Record 6013 must be modified and a recalculation of the Analysis Statement should be done for this period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH112A.

- Dormant Charge Dormant Charge. Moved to history from MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters) on cycle night. If not zeros, a service transaction (service code 0023) is systematically generated to reflect the dormant charge on the Analysis Statement. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH113A.

Comp Deficiency Charges	<p>Compensating Balance Deficiency Charge. Calculated as an account is analyzed (lead night or recalculation), based upon the Compensating Balance Deficiency Rate information stored in history. A service transaction is systematically generated (service code 0043) to reflect the Compensating Balance Deficiency charge on the analysis statement. To change this amount, the Compensating Balance Deficiency Rate information, stored in history, must be modified and a recalculation of the Analysis statement should be requested. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH117A.</i></p>
Comp Deficiency Cost	<p>Compensating Balance Deficiency Cost. Represents the cost associated with the Compensating Balance Deficiency Charge. To change this amount, MICM Record 6015 (Analysis Service Pricing Parameters), which corresponds to this history period, must be modified and a recalculation of the Analysis statement should be requested. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH118A.</i></p>
Comp Deficiency Waived	<p>Compensating Deficiency Waived. Compensating balance deficiency charge waived for this history period. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH119A.</i></p>
FDIC Charge	<p>FDIC Charge. Calculated as an account is analyzed (lead night or recalculation), based on the FDIC Rate information, FDIC Charge Code, and FDIC Balance Code stored in history. A service transaction is systematically generated (service code 0035) to reflect the FDIC charges on the Analysis statement. To change this amount, the FDIC Rate information, FDIC Charge Code, or FDIC Balance Code (stored in history) must be modified. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH054A.</i></p>
Overdraft Interest Charge	<p>Overdraft Interest Charge. Calculated as an account is analyzed (lead night or recalculation), based on the Overdraft Interest Rate Information stored in history. A service transaction is systematically generated (service code 0002) to reflect the Overdraft Interest Charge on the analysis statement. To change this amount, the Overdraft Interest Rate information (in history) must be modified. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH095A.</i></p>
Overdraft Interest Cost	<p>Overdraft Interest Cost. Overdraft interest cost for this history period. To change this amount, the MICM Record 6015 (Analysis Service Pricing Parameters) that corresponds to this history period must be modified. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH096A.</i></p>
Overdraft Interest Waived	<p>Overdraft Interest Waived. Overdraft interest waived for this history period. Expressed in charging currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH097A.</i></p>

ANDHM9 – Deposit History Service Charge Two

Purpose This panel, in conjunction with ANDHM8, is used to create new history for prior cycles or maintain existing Deposit history service charge amounts.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Cycle	__	____	(Required New Only)	Format MM YYYY
Command====> ANDHM9,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

ANDHM9	ANOPER6	Deposit History Service Charge Two	0001	11-02-2006
USD	USD			
Application:	DDA	Account: 1001	Function: M	Cycle: 10 2006
			Short Name: STANDALONE	
		Charges/Credits	Cost	Balance Required
Balance Based:	4166666671241.7800		33333333635.8000	400,000,109,802.72
Rsv/Svc Mrkup:	.0000			.00
Explicit . . . :	.0000		.0000	
Dly Explicit :	.0000		.0000	
No Charge . . :	1,177.5000-		9.4200-	.00
Waived :	.0000		.0000	.00
Bill Separate:	.00		.0000	
Promo Waive :	.00		.0000	.00
Prof Only . . :				
Other :	.00		.00	
Misc Credits :	.0000			.00
Tot Actv Cost:			33333333626.3800	
Service Chrg Amt:	4166666671165.35		Total Tax Amt . . . :	.00
Minimum Charge :	.00		Misc Parm Min Chrg	50.00
Earnings Cr Amt :	76.43		Reserve Credit . . :	.00
Command====> ANDHM9,M,1001,DDA,,,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

ANDHM9 – Deposit History Service Charge Two

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Charges/Credits

Balance Based Charges for Balance-based Services. Total charges for all services coded with a Charge Code of **b**. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH098A.

Rsv/Svc Mrkup Reserve/Service Markup Charges. Contains the total charge markup assessed for services with a Charge Code of **b**. An Rsv/Svc Markup Code of **D**, **R**, or **S** will cause the markup/markdown charge to be calculated. If the Rsv/Svc Markup Code is **R**, this amount represents the reserve requirement amount (charge equivalent) for the period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH173A.

Explicit Total Explicit Charges. Total charge amount of services coded with a Charge Code of **E**. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH100A.

Daily Explicit Daily Explicit Charges. Explicit charges for this account that were direct debited daily during this history period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH194A.

No Charge	Total Charge for No-charge Services. Total charge amount for services coded with a Charge Code of N . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH102A.</i>
Waived	Total Charge for Waived Services. Total charge for services coded with a Charge Code of W . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH104A.</i>
Bill Separate	Total Charge for Billed-separately Services. Total charge for services coded with a Charge Code of B . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH106A.</i>
Promo Waive	Promotional Waive Charge. Total promotional waive charges for this account in this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH197A.</i>
Prof Only	Total Charge for Profitability-only Services. Total charge for services coded with a Charge Code of P . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH161A.</i>
Other	Total Charge for Other Services. Total charge for services coded with a Charge Code of O . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH163A.</i>
Misc Credits	Miscellaneous Credits. Miscellaneous credits for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH108A.</i>

Cost

Balance Based	Cost of Balance-based Services. Total cost associated with those services coded with a Charge Code of b . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH099A.</i>
Explicit	Total Explicit Cost. Total cost associated with services coded with a Charge Code of E . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH101A.</i>
Daily Explicit	Daily Explicit Cost. Explicit charges cost for this account that were direct debited on daily basis for this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH195A.</i>
No Charge	Total Cost for No-charge Services. Total cost associated with services coded with a Charge Code of N . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH103A.</i>

Waived	Total Cost for Waived Services. Total cost associated for services coded with a Charge Code of W . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH105A.</i>
Bill Separate	Total Cost for Billed-separately Services. Total cost associated with services coded with a Charge Code of B . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH107A.</i>
Promo Waive	Promotional Waive Cost. Total cost for Promotional Waive charges for this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH198A.</i>
Other	Total Cost for Other Services. Total cost associated with services coded with a Charge Code of O . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH164A.</i>
Tot Actv Cost	Total Activity Cost. Total cost associated with all service transactions this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH141A.</i>

Balance Required

Balance Based	Balance Required for Balance-based Services. Balance required offsetting services coded with a Charge Code of b . Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH175A.</i>
Rsv/Svc Mrkup	Reserve/Service Markup Balance Required. Total charge markup assessed for services with a Charge Code of space. An Rsv/Svc Markup Code of D , R , or S causes the markup balance required to be calculated. In addition, if the Rsv/Svc Markup Code is R , this amount represents the reserve requirement amount (balance equivalent) for the period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH174A.</i>
No Charge	Total Balance Required for No-charge Services. Total balance required to offset charges for services coded with a Charge Code of N . The No-charge Balance Required field, located on MICM Record 6000 (Analysis Institution Parameters), determines if the balance required for no-charge services will be calculated. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH176A.</i>
Waived	Total Balance Required for Waived Services. Total balance required to offset services coded with a Charge Code of W . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH177A.</i>
Promo Waive	Promotional Waive Charge. Total promotional waive charges for this account in this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH199A.</i>

Misc Credits Miscellaneous Credits Balance Required. Balance required calculation based on the service credit on this account in this history period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH178A.

(Additional Fields)

Service Chrg Amt Minimum Service Charge Amount. Represents the minimum service charge amount (explicit charges not included) assessed because the Minimum Service Charge option on MICM Record 6000 (Analysis Institution Parameters) is set to Y. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH059A.

Total Tax Amt Total Tax Amount. Total tax amount assessed for both services and explicit charges. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH204A.

Minimum Charge Minimum Charge. Minimum charge for this account in this history period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH114A.

Misc Parm Min Chrg Miscellaneous Parameter Minimum Service Charge. Represents the minimum service charge amount to be assessed because of the Minimum Service Charge option on MICM Record 6000 (Analysis Institution Parameters) being set to Y. Moved from MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters) to history on cycle night. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, FLS ADH115A.

Earnings Cr Amt Earnings Credit Amount. Refer to the Application Processing chapter of this guide for an explanation of the Earnings Credit Amount calculation. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH081A.

Reserve Credit Reserve Credit Amount. Amount of reserve credit calculated because of the Reserve Credit Code in history being set to Y. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH109A.

ANDHM10 – Deposit History Balance Calculation

Purpose This panel is used to display Deposit history balance calculations for inquiry purposes.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Cycle	__	____	(Required New Only)	
			Format MM YYYY	
Command====> ANDHM10,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM10 ANOPER6 Deposit History Balance Calculation 0001 11-02-2006
USD USD
Application: DDA Account: 1001 Function: M Cycle: 10 2006
Short Name: STANDALONE

Available Balance . . . . . : 1,800.00
Reserve Amount . . . . . : 200.00
Net Available Balance . . . . . : 108,002.72-
Balance Required . . . . . : 109,802.72
Rsv/Svc Markup Balance Required : .00
Excess Balance . . . . . : 120,003.02-

-----G/L Options -----
Auto SC ADJ Eligible . . . . . Y

Command====> ANDHM10,M,1001,DDA,,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel
    
```

ANDHM10 – Deposit History Balance Calculation

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Available Balance Available Deposit Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH083A.

- Reserve Amount Reserve Amount. Deposit reserve amount. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH058A.

- Net Available Balance Net Available Balance. Net available Deposit balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH085A.

- Balance Required Balance Required. Balance required to cover services. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH086A.

- Rsv/Svc Markup Balance Required Reserve/Service Mark-up Balance Required. Total charge markup assessed for services with a Charge Code of **b**. An Rsv/Svc Markup code of **D, R, or S** causes the markup balance required to be calculated. In addition, if the Rvs/Svc Markup code is **R**, this amount represents the reserve requirement amount (balance equivalent) for the period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH174A.

- Excess Balance Excess Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH084A.

G/L Options

Auto SC ADJ Eligible Auto Service Charge Adjustment. Indicates whether this history period is eligible for automatic adjustments to previously posted service charge amounts. This field is set on cycle night based on the Auto Service Charge Adjustment field on MICM Record 6000. Valid entries are:

- N Do not send service charge adjustments to General Ledger for changes to this history.
- Y Send service charge adjustments to General Ledger for changes to this history.

Alphanumeric, 1 position, optional, FLS ADH226A

ANDHM11 – Deposit History Receivables

Purpose This panel is used to create new history for prior cycles or maintain existing Deposit history receivable information.

Key Panel

ANDHM	ANOPER5	Deposit History	0001	12-01-1999
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	101001318	_____		
Application	DDA			
Cycle	__	____	(Required New Only)	Format MM YYYY
Command====> ANDHM11,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM11 ANOPER5      Deposit History Receivables      0001  12-01-1999
USD  USD
Application: DDA      Account: 101001318                Function: M  Cycle: 11 1999
                                                Short Name: ACCT SHORT NAME

Generated Payment . . . . :                .0000
Charge Off . . . . . :                .0000

Past Due Code . . . . . N
Past Due Fee . . . . . .00
Past Due Rate . . . . . .00000000
Past Due Chrg for Cycle :                .00

Direct Debit Ovrdr . . . . Y
Direct Debit Days . . . . : 60

Charge-Off Ovrdr . . . . . Y
Charge-Off Days . . . . . : 0

Command====> ANDHM11,M,101001318,DDA,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANDHM11 - Deposit History Receivables

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Generated Payment Generated Payment. Total generated payments for this cycle. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH124A.

- Charge Off Charge Off. Total amount charged off for this account during this cycle. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ADH125A.

- Past Due Code Past Due Code. Indicates how the past due fee will be calculated for accounts with Service Charge Code I. Moved to history from MICM Record 6018 on cycle night. Valid entries are:
 - F** Flat fee. A specified fee will be assessed on each past due invoice.
 - N** No fee.
 - P** Percentage. Percentage of the outstanding amount for each invoice will be calculated and compared to the minimum/maximum.
 - R** Rate. Calculated fee as (Days Past Due * Rate * Late Amount/Year Base). This amount will be compared to minimum/maximum.*Alphanumeric, 1 position, optional, FLS ADH130A.*

- Past Due Fee Past Due Fee. Past due fee flat amount assessed if the receivable amount for the cycle period becomes past due. Moved to history from MICM Record 6018. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADH129A.

Past Due Rate	<p>Past Due Rate. Rate used to calculate past due fee. Calculated and moved to history on cycle night from MICM Record 6018. <i>Numeric, 9 positions plus decimal, optional, FLS ADH128A.</i></p>
Past Due Chrg for Cycle	<p>Past Due Charge for Cycle. Amount of the past due fees that was assessed for the cycle. This amount is calculated based on the cycle's outstanding receivables that are past due. <i>Numeric, 17 positions, protected, FLS AOB041A.</i></p>
Direct Debit Ovrd	<p>Direct Debit Override. Indicates whether direct debits (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Days) or by the account going to a closed or purged status (MICM Record 6000 Debit Clsd/Prg)) should be overridden for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Do not override direct debits for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override direct debits for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <p><i>Alphanumeric, 1 position, optional, FLS ADH191A. Default: MICM Record 6002.</i></p>
Direct Debit Days	<p>Auto Debit Days. Number of days a receivable account is past due before an auto debit is generated. This will only direct debit for the past due amount. Valid entries are 001 – 999. Information only. <i>Numeric, 3 positions, protected, FLS ADH132A.</i></p>
Charge-Off Ovrd	<p>Charge-off Override. Indicates whether automatic charge-off (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Co)) should be overridden for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Do not override auto charge-offs for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override auto charge-offs for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <p><i>Alphanumeric, 1 position, optional, FLS ADH192A. Default: MICM Record 6002.</i></p>
Charge-Off Days	<p>Auto Charge-off Days. Number of days a receivable account is past due before an automatic charge-off will be generated. This will only charge off the amount past due. Valid entries are 001 – 999. Information only. <i>Numeric, 3 positions, protected.</i></p>

ANDHM12 – Deposit History Pricing Information

Purpose This panel is used to create new history for prior cycles or maintain existing Deposit history pricing information.

Key Panel

ANDHM	ANOPER6	Deposit History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Cycle	__	____	(Required New Only)	Format MM YYYY
Command====> ANDHM12,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDHM – Deposit History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANDHM12 ANOPER6      Deposit History Pricing Information      0001  11-02-2006
USD  USD
Application: DDA      Account: 1001                          Function: M  Cycle: 10 2006
                                                                Short Name: STANDALONE

Price List 1
Profile . 0
----- Profile Data -----
Excp Price Order . :      ----- Standard Pricing Overrides -----
Excp Rate Order . :      Institution:      Region:      Price List:
----- Affiliates -----
          Pricing (01)      (06)
                   (02)      (07)
                   (03)      (08)
                   (04)      (09)
                   (05)      (10)
          Rate
----- Charging Account -----
Charge Ind : S  Inst:      Appl:      Account:
----- Pricing Account -----
Pricing Ind: S  Inst:      Appl:      Account:

Command====> ANDHM12,M,1001,DDA,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANDHM12 – Deposit History Pricing Information

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Price List Price List Number. Number of the price list that contains the service pricing information for the account.
Numeric, 3 positions, optional, FLS ADH026A.

- Profile Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides.
Numeric, 18 positions, optional, FLS ADH185A.

Profile Data

- Excp Price Order Exception Pricing Order. Determines whether affiliate exception pricing or account-level exception pricing is the highest level of pricing for accounts tied to this profile. Displayed from MICM Record 6032. Valid entries are:
 - A** Affiliate pricing is highest.
 - E** Account-level pricing is highest.*Alphanumeric, 1 position, protected.*

Excp Rate Order Exception Rate Order. Determines whether affiliate exception rates or account-level exception rates are the highest level of rates for accounts tied to this profile. Displayed from MICM Record 6032. Valid entries are:
 A Affiliate rates are highest.
 E Account-level rates are highest.
Alphanumeric, 1 position, protected.

Standard Pricing Overrides

Institution Pricing Override Institution. Overrides the institution to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y**.
Numeric, 4 positions, protected.

Region Pricing Override Region. Overrides the region to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y**.
Numeric, 3 positions, protected.

Price List Pricing Override List. Overrides the price list to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y**.
Numeric, 3 positions, protected.

Affiliates

Pricing (01 – 10) Pricing Affiliation Numbers 1 – 10. Affiliation numbers used for pricing of services.
Numeric, 18 positions each (10 times), protected.

Rate Rate Affiliation Number. Affiliation number used to search for the appropriate affiliate exception rate.
Numeric, 18 positions, protected.

Charging Account

Charge Ind Charging Account Indicator. System-set field that identifies whether the displayed account is above or below the charging account. Valid entries are:
 B Displayed account is below the charging account in the relationship.
 N Displayed account is not being charged at any level in the relationship.
 S Displayed account is the charging account.
Alphanumeric, 1 position, protected, FLS ADH228A.

Inst	Charging Account Institution. System-set field that identifies the charging account institution. This field contains data only if the Charging Account Indicator field is B . <i>Numeric, 4 positions, protected, FLS ADH216A.</i>
Appl	Charging Account Application. System-set field that identifies the charging account application. This field contains data only if the Charging Account Indicator field is B . <i>Numeric, 2 positions, protected, FLS ADH217A.</i>
Acct	Charging Account Number. System-set field that identifies the charging account number. This field contains data only if the Charging Account Indicator field is B . <i>Alphanumeric, 18 positions, protected, FLS ADH218A.</i>

Pricing Account

Pricing Ind	Pricing Account Indicator. System-set field that identifies whether the displayed account is above or below the pricing account. Valid entries are: B Displayed account is below the pricing account in the relationship. S Displayed account is the pricing account. <i>Alphanumeric, 1 position, protected, FLS ADH227A.</i>
Inst	Pricing Account Institution. System-set field that identifies the pricing account institution. This field contains data only if the Pricing Account Indicator field is B . <i>Numeric, 4 positions, protected, FLS ADH212A.</i>
Appl	Pricing Account Application. System-set field that identifies the pricing account application. This field contains data only if the Pricing Account Indicator field is B . <i>Numeric, 2 positions, protected, FLS ADH213A.</i>
Acct	Pricing Account Number. System-set field that identifies the pricing account number. This field contains data only if the Pricing Account Indicator field is B . <i>Alphanumeric, 18 positions, protected, FLS ADH214A.</i>

ANDNM1 – Deposit Account Demographic

Purpose This panel is used to enter new or maintain existing Deposit account demographic information.

Key Panel

ANDNM	ANOPER6	Deposit Account	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Account Type	___		(Required New Only)	
Branch	_____		(Required New Only)	
Command====> ANDNM1,,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM1  ANOPER6          Deposit Account Demographic          0001  11-02-2006
USD  USD
Application: DDA      Account: 1001          Function: M  Acct Type: 144
Delete . . . . . :          Branch: 9999          Short Name: STANDALONE
Branch . . . . . : 9999          Short Name . . . . . : STANDALONE
Account Type . . . . . : 144          Officer 1 . . . . . : BOB SMITH
Cost Center . . . . . : 1234567       Officer 2 . . . . . : BOB SMITH
NAICS . . . . . : 2222          Open Date . . . . . : 05-23-2001
Class . . . . . :          Close Date . . . . . : 00-00-0000
Status . . . . . :          Purge Date . . . . . : 00-00-0000
Dormant Code . . . . . :          Last Maint Date : 10-31-2006
Analysis Report Code B          User Area 1 . . . . .
Transaction Retention 0        AFP Comm Nbr . . . . .
History Retention . . . 0      Language . . . . . : EN
Charging Currency . . . USD    Currency Code . . . . . : USD
Pending Chrg Currency          Currency Table . . . . . : 01
Pending Chrg Date
User Reference . . . .
Last Comment Date . . : 10-31-2006    Category . . . . . : ACCOUNT

Command====> ANDNM1,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F10=Comments  F11=Break
F12=Cancel
    
```

ANDNM1 – Deposit Account Demographic

Field Descriptions

- Delete

Delete Code. Valid entry is **D**, indicating delete the record.

Note: This field only appears when the account is eligible for deletion (i.e., no balance information, no outstanding amounts due, or not part of a relationship). The account should be closed and set to purge from the Analysis records.

Alphanumeric, 1 position, optional.
- Short Name

Customer Short Name. Used for further identification of the customer.

Alphanumeric, 15 positions, optional, FLS ADM112A.
- Account Type

Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).

Numeric, 3 positions, optional, FLS ADM069A.
- Officer 1

Primary Officer Code. Primary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information).

Alphanumeric, 9 positions, optional, FLS ADM066A. Default: MICM Record 6002.
- Cost Center

Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information).

Numeric, 15 positions, optional, FLS ADM068A. Default: MICM Record 6002.

Officer 2	Secondary Officer Code. Secondary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS ADM067A. Default: MICM Record 6002.</i>
NAICS	North American Industry Classification System Code. <i>Numeric, 6 positions, optional, FLS ADM070A. Default: MICM Record 6002.</i>
Open Date	Open Date. Date the account opened on Analysis. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS ADM061A.</i>
Class	Account Class. User-assigned. <i>Alphanumeric, 2 positions, optional, FLS ADM071A. Default: MICM Record 6002.</i>
Close Date	Close Date. Date the account closed on Analysis. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS ADM064A.</i>
Status	Status. Valid entries are: b Active. C Closed. P Flagged for purging in batch. Not valid if the account has a receivable outstanding amount due, is part of a relationship, or has balances. <i>Alphanumeric, 1 position, optional, FLS ADM062A.</i>
Purge Date	Purge Date. Date on which the account is to be purged. Accounts are purged when the purge date is equal or prior to the run date of program ANM820. The purge date is calculated using the purge months on MICM Record 6000 when an account's Status is changed to P . Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS ADM081A.</i>
Dormant Code	Dormant Code. Dormant code for this account. Valid entries are: b Not dormant. D Dormant. <i>Alphanumeric, 1 position, optional, FLS ADM063A.</i>
Last Maint Date	Last Maintenance Date. Date the account was last maintained. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS ADM060A.</i>

Analysis Report Code	<p>Analysis Report Code. Indicates Account Analysis reporting options. Valid entries are:</p> <ul style="list-style-type: none"> A Show this account on all reports, but not with groups. B Show this account by itself and with any charging group. G If charging is occurring at another level, show this account with the charging group only; otherwise, print this account by itself. N No reports. <p><i>Alphanumeric, 1 position, optional, FLS ADM024A. Default: MICM Record 6002.</i></p>
User Area 1	<p>User Area 1. User-defined area.</p> <p><i>Alphanumeric, 18 positions, optional, FLS ADM079A.</i></p>
Transaction Retention	<p>Transaction Retention. Number of months to retain transactions. Valid entries are:</p> <ul style="list-style-type: none"> 000 Use the retention on the MICM Record 6000. 001 – 999 Number of months to retain transactions. <p><i>Numeric, 3 positions, optional, FLS ADM087A. Default: MICM Record 6002.</i></p>
AFP Comm Nbr	<p>AFP Communication Number. Contains the value referred to by the value in the AFP Communication Code field. The value of this field is loaded into the EDI transmission data.</p> <p><i>Alphanumeric, 18 positions, optional, FLS ADM080A.</i></p>
History Retention	<p>History Retention. Account-level override specifying how many months of history are to be retained. The system overrides this value depending on Prior Credit and/or Service Charge Term fields.</p> <p><i>Numeric, 2 positions, optional, FLS ADM046A. Default: MICM Record 6002.</i></p>
Language	<p>Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.</p> <p><i>Alphanumeric, 2 positions, optional, FLS ADM100A.</i></p>
Charging Currency	<p>Charging Currency Code. Current charging currency code of the account.</p> <p><i>Alphanumeric, 4 positions, optional, FLS ADM191A.</i></p>
Currency Code	<p>Account Currency Code. Current balance currency code for the account.</p> <p><i>Alphanumeric, 4 positions, optional, FLS XXX188A.</i></p>
Pending Chrg Currency	<p>Pending Charging Currency. Current pending charging currency code on the account. If the account is set for multi-month settlement, this currency code becomes the account's charging currency code at the beginning of the account's next settlement period. If the account is set for single month settlement processing, the change takes effect immediately.</p> <p>Note: If the account is tied to a relationship, the ANRELM panel is required to apply the change from the relationship's ultimate group level.</p> <p><i>Alphanumeric, 4 positions, optional, FLS ADM209A.</i></p>

Currency Table	Currency Table Code. Currency table code for the account. <i>Alphanumeric, 2 positions, optional, FLS ADM192A.</i>
Pending Chrg Date	Pending Charging Currency Date. Date that the account's pending charging currency will take effect, becoming the account's charging currency. <i>Numeric, 8 positions, optional, FLS XXX323A.</i>
User Reference	User Reference. Provides for user-defined intra-institutional references or identification. <i>Alphanumeric, 40 positions, optional, FLS ADM195A.</i>
Last Comment Date	Post Date. Date the comment was added to the account. <i>Numeric, 8 positions, optional, FLS ACO006A.</i>
Category	Comment Category. Category of the most recently added comment. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition). <i>Alphanumeric, 10 positions, optional, FLS ACO007A.</i>

ANDNM2 – Deposit Account Service Charge

Purpose This panel is used to enter new or maintain existing Deposit account service charge information.

Key Panel

```

ANDNM   ANOPER6           Deposit Account           0001   11-02-2006
Enter the following key parameters:
Function . . . . . M           M: Maintenance
                                   N: New
Account  . . . . . 1001_____
Application . . . . . DDA
Account Type . . . . . ___           (Required New Only)
Branch . . . . . _____           (Required New Only)

Command====> ANDNM2,,0,,
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel
    
```

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM2  ANOPER6      Deposit Account Service Charge      0001  11-02-2006
USD  USD
Application: DDA  Account: 1001      Function: M  Acct Type: 144
                        Branch: 9999      Short Name: STANDALONE

Service Charge Code  G      Update Code . . . . D      Rsv/Svc Markup Code  N
Overdraft Code . . . 3      Formula Code . . . . A      Investment Code . . . N
Comp Calc Code . . . 2      Comp Update Code  C      Exception Pricing Code S
Prior Credit Months  0      Prior Credit Code      Reserve Credit Code  N
Exception Rate Code : Y      Exp Chg Settl Freq  N
Daily Bal Retention  0      Daily Bal Print . . Y      Daily Bal Option . . . Y
FDIC Balance Code . . N      FDIC Frequency . . M      Promo Waive Option . . Y
Recv Late Days . . . 0      FDIC Cap . . . . .00
Other Bal Updt Code  C      Other Bal OD Option N      Promo Waive Ind . . . Y
Other Bal Reserve Cd R      Other Reserve Rate .00000000
AFP Comm Code . . . .      Other Reserve Amt .00
Waive Rsn Cd . . SUSAN      Processing Region : 101      Tax Region .
Waive Desc . . : MAINTENANCE HISTORY TEST      Tax Exempt . N
Tmp Wve Start : 01-01-2006  Tmp Wve End . . . : 12-01-2006
User Code 1 . . A  User Code 2 . . B  User Code 3 . . C  User Code 4 . . AF

Command====> ANDNM2,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANDNM2 – Deposit Account Service Charge

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Service Charge Code** Service Charge Code. Determines the method used when charging a customer.
Valid entries are:
C Apply service charges.
G May be charged at another level. Do not add to report totals.
I Bill the customer for the service charges and send an invoice. A payment must be received. Not valid for new history setup.
R Review.
T Temporary waive.
W Waive.
X Billed/Debited through external sources.
Note: If the account exists in a relationship, this field is protected but may be maintained on the ANXREF panel.
Alphanumeric, 1 position, optional, FLS ADM016A. Default: MICM Record 6002.
- Update Code** Update Code. Indicates how the account balance information is interfaced.
Valid entries are:
C Aggregates are interfaced on a cycle basis.
D Daily interfacing of current balances with Account Analysis accumulating the aggregates.
Alphanumeric, 1 position, optional FLS ADM075A. Default: MICM Record 6002.

Rsv/Svc Markup Code Reserve/Service Markup Code. Indicates whether to calculate a markup for balance-based services. Valid entries are:

- D** Mark down balance-based services using the Service Charge Rate.
- N** Do not mark up balance-based services.
- R** Calculate the Reserve Requirement based on the total balance required for balance-based services. If this value is chosen, the Reserve Requirement calculation based on the Average Ledger or Average Collected Balance is bypassed.
- S** Mark up balance-based services using the Service Charge Rate.

Note: **D** and **S** are only valid if the Formula Code is **A**.

Alphanumeric, 1 position, optional, FLS ADM098A. Default: MICM Record 6002.

Overdraft Code Overdraft Code. Indicates whether the overdraft interest is passed to Analysis as a transaction or is calculated. Valid entries are:

- 1** Not calculated within Analysis but may be passed as a transaction.
- 2** Calculated within Analysis using the average balance if negative.
- 3** Calculated within Analysis using the daily ledger or daily collected balance (if negative) depending on the Balance Code specified on MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).

Alphanumeric, 1 position, optional, FLS ADM072A. Default: MICM Record 6002.

Formula Code Formula Code. Determines method used to calculate service charges. Valid entries are:

- A** Calculate the service charge using the Net Charge method of total charge less the earnings credit amount.
- B** Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, an interest payment will be calculated using the Interest Rate. For multi-cycle calculations, the net available balance for each cycle will be netted to determine the final settlement position.
- C** Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time.
- D** Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position.
- E** Calculate according to AFP standards.
- G** Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount.

Note: If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

	<p>For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADM012A.</i></p> <p>Default: MICM Record 6002.</p>
Investment Code	<p>Investment Code. Indicates whether this account is to be processed as an Investment account and determines how the investment balances are used at the Group level. Investment services are reported on the Group analysis statement. Valid entries are:</p> <ul style="list-style-type: none"> N Not an Investment account. Y Investment account whose balances are not used when calculating the overdraft position at the Group level. <p><i>Alphanumeric, 1 position, optional, FLS ADM076A.</i> Default: MICM Record 6002.</p>
Comp Calc Code	<p>Compensating Balance Calculation Code. Indicates whether the loan compensating balance is subtracted before the deposit available balance or after the net available balance. Valid entries are:</p> <ul style="list-style-type: none"> 1 Use the Compensating Balance field and subtract before the available balance. 2 Use the Compensating Balance 2 field and subtract from the net available balance. 3 Use the Compensating Balance field and subtract before the available balance but it is stated with reserves. 4 Use the Compensating Balance 2 field and subtract from the net available balance but stated with reserves. <p><i>Alphanumeric, 1 position, optional, FLS ADM074A.</i> Default: MICM Record 6002.</p>
Comp Update Code	<p>Compensating Balance Update Code. Indicates whether to clear the compensating balance at cycle time. Valid entries are:</p> <ul style="list-style-type: none"> C Other Balance is a constant amount. Do not clear it. U Other Balance is updated each cycle. Clear it. <p><i>Alphanumeric, 1 position, optional, FLS ADM073A.</i> Default: MICM Record 6002.</p>
Exception Pricing Code	<p>Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:</p> <ul style="list-style-type: none"> b No exception pricing. S Exception pricing. <p>Note: This indicator can be set automatically by setting up a MICM Record 6016 for the account.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADM078A.</i> Default: MICM Record 6002.</p>
Prior Credit Months	<p>Prior Credit Months. When the Prior Credit Code is P, it is the number of months past credit is to be brought forward. When the Prior Credit Code is A, it is the month number (01 – 12) to start the YTD prior credit. Valid entries are 00 – 99.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 2 positions, optional (protected for linked accounts), FLS ADM131A.</i></p>

Prior Credit Code	<p>Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:</p> <ul style="list-style-type: none"> B Use prior credit code on MICM Record 6000. A YTD prior credit. N No prior credit. P Rolling prior months credit. <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADM130A.</i></p>
Reserve Credit Code	<p>Reserve Credit Code. Indicates whether a reserve credit transaction should be generated when the balance used for calculating the reserve requirement is negative. Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a reserve credit transaction Y Calculate a reserve credit transaction <p><i>Alphanumeric, 1 position, optional, FLS ADM077A. Default: MICM Record 6002.</i></p>
Exception Rate Code	<p>Exception Rate Code. Indicates whether an Exception Rate Record exists for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Exception Rate Record does not exist for this account. Y Exception Rate Record exists for this account. <p><i>Alphanumeric, 1 position, protected, FLS ADM173A.</i></p>
Exp Chg Settl Freq	<p>Explicit Charge Daily. Indicates whether direct debits are generated on a daily basis for Service Charge Code E. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate direct debits for this account. Y Generate direct debits for this account only. <p><i>Alphanumeric, 1 position, optional, FLS ADM184A.</i></p>
Daily Bal Retention	<p>Daily Balance Retention. Indicates the number of months that Daily Balance Record information is retained for this account. Valid entries are 00 – 99. If this field contains 00, the Daily Balance Retention field on MICM Record 6000 is used to calculate the Daily Balance Record retention period.</p> <p><i>Numeric, 2 positions, optional, FLS ADM034A. Default: MICM Record 6002.</i></p>
Daily Bal Print	<p>Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement is produced for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Daily Balance Statement is not produced for this account. Y Daily Balance Statement is produced for this account. <p><i>Alphanumeric, 1 position, optional, FLS ADM033A. Default: MICM Record 6002.</i></p>
Daily Bal Option	<p>Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none"> N Daily Balance Record is not maintained for this account. Y Daily Balance Record is maintained for this account. <p>For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADM032A. Default: MICM Record 6002.</i></p>

FDIC Balance Code	<p>FDIC Balance Code. Indicates which balance is used for the FDIC balance calculation. Valid entries are:</p> <ul style="list-style-type: none"> C Use the average collected balance for the FDIC period. L Use the average ledger balance for the FDIC period. N Use the balance on the last day of the month in which the charge is generated. This is the method the institution uses to pay FDIC charges. P Use the average positive ledger balance for the FDIC period when calculating FDIC charges. <p>Note: If the account exists in a relationship, this field is protected but may be maintained on the ANXREF panel.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADM163A. Default: MICM Record 6002.</i></p>
FDIC Frequency	<p>FDIC Frequency. Indicates when the FDIC charge is assessed. Valid entries are:</p> <ul style="list-style-type: none"> A FDIC charge is generated once a year, in the month of December. M FDIC charge is generated on a monthly basis. Q FDIC charge is generated four times a year, in the months of March, June, September, and December. S FDIC charge is generated twice a year, in the months of June and December. <p><i>Alphanumeric, 1 position, optional, FLS ADM164A. Default: MICM Record 6002.</i></p>
Promo Waive Option	<p>Promotion Waive Option. Indicates whether an account is allowed to participate in promotional waives. Valid entries are:</p> <ul style="list-style-type: none"> N This account is not allowed to participate in promotional waives. Y This account is allowed to participate in promotional waives. <p><i>Alphanumeric, 1 position, optional, FLS ADM185A.</i></p>
Recv Late Days	<p>Receivable Late Charge Days. Used to override the eligibility of an account for receivable past due fees (MICM Record 6018). Valid entries are:</p> <ul style="list-style-type: none"> 000 Use the past due fee parameters specified on MICM Record 6018. 999 Override the eligibility of the account for past due fees. <p><i>Numeric, 3 positions, optional, FLS ADM127A.</i></p>
FDIC Cap	<p>FDIC Cap. Maximum balance used in the calculation for the FDIC charge. Nines indicate a maximum balance does not apply. Zeros indicate the FDIC Cap field on MICM Record 6013 is checked for a valid cap. Expressed in account currency.</p> <p><i>Numeric, 15 positions plus optional sign, optional, FLS ADM162A. Default: MICM Record 6002.</i></p>
Other Bal Updt Code	<p>Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:</p> <ul style="list-style-type: none"> C Other Balance is a constant amount. Do not clear it. U Other Balance is updated each cycle. Clear it. <p><i>Alphanumeric, 1 position, optional, FLS ADM094A. Default: MICM Record 6002.</i></p>

Other Bal OD Option	<p>Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:</p> <ul style="list-style-type: none">N Do not include Other Balance when calculating overdraft interest.Y Include Other Balance when calculating overdraft interest. <p><i>Alphanumeric, 1 position, optional, FLS ADM093A. Default: MICM Record 6002.</i></p>
Promo Waive Ind	<p>Promotion Waive Indicator. Indicates this account is currently participating in a promotional waive. Valid entries are:</p> <ul style="list-style-type: none">N Not currently participating in a promotional waive.Y Currently participating in a promotional waive. <p><i>Alphanumeric, 1 position, optional, FLS XXX181A.</i></p>
Other Bal Reserve Cd	<p>Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the Collected Balance <i>before</i> the Reserve Requirement calculation, or if the Other Balance is to be added <i>after</i> the Reserve Requirement calculation with an additional Reserve Requirement calculation for the Other Balance. Valid entries are:</p> <ul style="list-style-type: none">A Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Amount field contains the amount used as the Other Balance Reserve Requirement.B Other Balance is added to the Collected Balance before the Reserve Requirement calculation.R Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Rate field contains the rate used to calculate the Other Balance Reserve Requirement. <p><i>Alphanumeric, 1 position, optional, FLS ADM095A. Default: MICM Record 6002.</i></p>
Other Reserve Rate	<p>Other Balance Reserve Rate. Rate to be used in calculating the Reserve Requirement for Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Code field.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS ADM097A. Default: MICM Record 6002.</i></p>
AFP Comm Cd	<p>AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data will be received. For customer flexibility, this field will allow any value; however, the current AFP valid entries are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile number.IT International telephone.TE Telephone number.TL Telex number.TM Telemail number.TX TWX number. <p><i>Alphanumeric, 2 positions, optional, FLS ADM092A. Default: MICM Record 6002.</i></p>

Other Reserve Amt	<p>Other Reserve Amount. Amount to be used as the Reserve Requirement for the Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Code field. Expressed in account currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM096A.</i></p> <p>Default: MICM Record 6002.</p>
Waive Rsn Cd	<p>Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028.</p> <p><i>Numeric, 10 positions, optional, FLS ADM197A.</i></p>
Processing Region	<p>Processing Region. Indicates the number of the region associated with the account. This field is automatically updated from the MICM Record 2001 (Branch Information) when the account is opened or the branch number is changed.</p> <p><i>Numeric, 3 positions, protected, FLS ADM180A.</i> Default: MICM Record 6002.</p>
Tax Region	<p>Resident Tax Region. Taxing region of this account. Only those services originating from a matching tax region will be taxed.</p> <p><i>Alphanumeric, 5 positions, optional, FLS ADM189A.</i></p>
Waive Desc	<p>Temporary Waive Description. Reason the service charge for the account is being temporarily waived.</p> <p><i>Alphanumeric, 30 positions, protected, FLS AWC017A.</i></p>
Tax Exempt	<p>Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:</p> <p style="padding-left: 20px;">N Not tax exempt.</p> <p style="padding-left: 20px;">Y Tax exempt.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADM188A.</i></p>
Temp Wve Start	<p>Temporary Waive Start Date. Date on which the account's service charges begin to be waived. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS AWC009A.</i></p>
Temp Wve End	<p>Temporary Waive Expiration Date. Date on which the account's service charges are no longer waived. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS AWC016A.</i></p>
User Code 1	<p>User Code 1. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADM088A.</i> Default: MICM Record 6002.</p>
User Code 2	<p>User Code 2. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS ADM089A.</i> Default: MICM Record 6002.</p>

User Code 3 User Code 3. User-defined.
Alphanumeric, 2 positions, optional, FLS ADM090A. Default: MICM Record 6002.

User Code 4 User Code 4. User-defined.
Alphanumeric, 2 positions, optional, FLS ADM091A. Default: MICM Record 6002.

ANDNM3 – Deposit Account Rate

Purpose This panel is used to display *actual rates in effect* for individual accounts. (As calculated using MICM Records 6011/6012 or panels ANERT1/ANERT2). Refer to the Rate Update for Account Analysis section of the Application Processing chapter in this guide for more information.

Special Considerations If the exception rates (ANERT1/ANERT2) are being used, an **X** displays to the right of the calculated rate.

Key Panel

ANDNM	ANOPER6	Deposit Account	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001_____			
Application	DDA			
Account Type	___		(Required New Only)	
Branch	_____		(Required New Only)	
Command====> ANDNM3, ,0, ,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDNM – Deposit Account

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Account Type Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

ANDNM3	ANOPER6	Deposit Account Rate	0001	11-02-2006
USD	USD			
Application: DDA		Account: 1001	Function: M	Acct Type: 500
Misc Parameter Number 80		Branch: 9999	Short Name: TEST DDA 1	
	Rate		Rate	Balance
Overdraft . . .	: .05999999	X Alt 01 ECR:	.01299999 A	10,000.00
FDIC	: .15000000	X Alt 02 ECR:	.03599999 A	300.00
Reserve	: .11000000	X Alt 03 ECR:	.00000000	.00
Comp Bal Def . .	: .12000000	X Alt 04 ECR:	.00000000 A	.00
Earnings Credit:	.03025318	A Alt 05 ECR:	.00000000 A	.00
Service Charge :	.16000000	Alt 06 ECR:	.00000000 A	.00
Interest	: .01000000	Alt 07 ECR:	.00000000 A	.00
		Alt 08 ECR:	.00000000 A	.00
		Alt 09 ECR:	.00000000 A	.00
		Alt 10 ECR:	.00000000 A	.00
		Alt 11 ECR:	.00000000 A	.00
		Alt 01 Int:	.01500000	10,000.00
		Alt 02 Int:	.02000000	20,000.00
Command====> ANDNM3,M,1001,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

ANDNM3 – Deposit Account Rate

Field Descriptions

Misc Parameter Number Miscellaneous Parameter Number. Identifies which miscellaneous parameter (MICM Record 6013) will be used for Analysis Statement calculations.
Numeric, 2 positions, required, FLS ADM021.

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Overdraft Overdraft Interest Rate. Actual rate used in the overdraft interest calculation.
Numeric, 8 positions plus decimal, protected, FLS XXX098A.

(Rate Code) Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:
b Standard rate calculated from MICM Record 6012.
A Exception rate calculated from an affiliate-level ANERT.
X Exception rate calculated from an account-level ANERT.
Alphanumeric, 1 position, protected, FLS XXX114A.

Alt 01 ECR Alternate 1 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.
Numeric, 8 positions plus decimal, protected, FLS XXX106A.

(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 1 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>
FDIC	<p>FDIC Rate. Actual rate used in the FDIC calculation.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX105A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Alt 02 ECR	<p>Alternate 2 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 2 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>
Reserve	<p>Reserve Rate. Actual rate used in calculating the reserve requirement amount using average ledger/collected balance, depending on the Balance Code specified on MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameter). For those accounts coded with a Reserve/Service Markup Code of R, this rate is used for calculating reserves based on the Total Balance Required.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX102A.</i></p>

(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Alt 03 ECR	<p>Alternate 3 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 3 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>
Comp Bal Def	<p>Compensating Balance Deficiency Rate. Actual rate used in the loan compensating balance deficiency calculation.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX104A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Alt 04 ECR	<p>Alternate 4 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 4 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>

Earnings Credit	Earnings Credit Rate. Actual rate used in the earnings credit allowance calculation. <i>Numeric, 8 positions plus decimal, protected, FLS XXX097A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX114A.</i>
Alt 05 ECR	Alternate 5 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX114A.</i>
Balance	Alternate 5 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i>
Service Charge	Service Charge Rate. Actual rate used in calculating service charges for accounts coded as Formula B when the net available balance is negative as well as to calculate a service charge markup for accounts coded as Formula C. In addition, this rate is used to calculate the markup on services coded with a Reserve/Service Markup Code of D or S . <i>Numeric, 8 positions plus decimal, protected, FLS XXX100A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX114A.</i>
Alt 06 ECR	Alternate 6 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i>

(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none">b Standard rate calculated from MICM Record 6012.A Exception rate calculated from an affiliate-level ANERT.X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 6 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>
Interest	<p>Interest Rate. Actual rate used in calculating the interest amount for accounts coded as Formula B when the net available balance is positive.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX101A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none">b Standard rate calculated from MICM Record 6012.A Exception rate calculated from an affiliate-level ANERT.X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Alt 07 ECR	<p>Alternate 7 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none">b Standard rate calculated from MICM Record 6012.A Exception rate calculated from an affiliate-level ANERT.X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 7 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>
Alt 08 ECR	<p>Alternate 8 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none">b Standard rate calculated from MICM Record 6012.A Exception rate calculated from an affiliate-level ANERT.X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>

Balance	Alternate 8 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i>
Alt 09 ECR	Alternate 9 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX114A.</i>
Balance	Alternate 9 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i>
Alt 10 ECR	Alternate 10 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX114A.</i>
Balance	Alternate 10 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i>
Alt 11 ECR	Alternate 11 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 8 positions plus decimal, protected, FLS XXX106A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX114A.</i>

Balance	<p>Alternate 11 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX107A.</i></p>
Alt 01 Int	<p>Alternate 1 Interest Credit Rate. Actual rate used in the first alternate interest calculation.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX110A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none">b Standard rate calculated from MICM Record 6012.A Exception rate calculated from an affiliate-level ANERT.X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 1 Interest Credit Balance. Minimum net available balance required using the Alternate Interest Credit Rate 1 for interest calculation of Formula B accounts. Leading blanks are permitted.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX111A.</i></p>
Alt 02 Int	<p>Alternate 2 Interest Credit Rate. Actual rate used in the second alternate interest calculation.</p> <p><i>Numeric, 8 positions plus decimal, protected, FLS XXX112A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none">b Standard rate calculated from MICM Record 6012.A Exception rate calculated from an affiliate-level ANERT.X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX114A.</i></p>
Balance	<p>Alternate 2 Interest Credit Balance. Minimum net available balance required using the alternate interest rate 2 for interest calculation of Formula B accounts. Leading blanks are permitted.</p> <p><i>Numeric, 15 positions plus optional sign, protected, FLS XXX113A.</i></p>

ANDNM4 – Deposit Account Cycle

Purpose This panel is used to enter new or maintain existing Deposit account cycle information.

Key Panel

```

ANDNM  ANOPER6          Deposit Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 201002101_____
  Application . . . . . DDA
  Account Type . . . . . ___          (Required New Only)
  Branch . . . . . _____        (Required New Only)

Command====> ANDNM4, ,0, ,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel

```

ANDNM4 – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM4  ANOPER6          Deposit Account Cycle          0001  11-02-2006
YEN  RUBL
Application: DDA  Account: 201002101          Function: M  Acct Type: 102
                          Branch: 10          Short Name: TIMOTHY T

Analysis Frequency M          Last Analysis Date . . . 10-30-2006
Analysis Term . . . 1          Next Analysis Date . . . 11-31-2006
Analysis Day/Cycle 31

Lead Days . . . . . 0          Lead Date . . . . . 11-31-2006

Service Charge Term 1          Last Service Charge Date 10-30-2006
                          Next Service Charge Date 11-31-2006

----- Account To Charge -----
Inst . . . . . 0          Application          Account 0

Command====> ANDNM4,M,201002101,DDA,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANDNM4 – Deposit Account Cycle

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Analysis Frequency** Analysis Frequency Cycle Code. This field, in conjunction with the Analysis Term and the Analysis Day/Cycle fields, determines when an account is cycled. Valid entries are:
C Read MICM Record 2005 (Cycles Information).
M Use months.
Note: For linked accounts, this field must be changed using the ANRELM panel.
Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADM029A.
 Default: MICM Record 6002.
- Last Analysis Date** Last Analysis Date. Last date the account was analyzed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Note: The date can be updated only if the account has never cycled.
Alphanumeric, 10 positions, optional, FLS ADM025A.

Analysis Term	<p>Analysis Term. Determines how often an account cycles. Number of months between account analysis. If the Frequency is C, enter 001. If the Frequency is M, enter the number of the months from 001 – 012.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 3 positions, optional (protected for linked accounts), FLS ADM030A.</i> Default: MICM Record 6002.</p>
Next Analysis Date	<p>Next Analysis Date. Next date the account is analyzed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 10 positions, optional (protected for linked accounts), FLS ADM026A.</i></p>
Analysis Day/Cycle	<p>Analysis Day/Cycle. Determines the day an account cycles. When the Frequency is M, enter the specific day of the month. When the Frequency is C, enter the cycle number from MICM Record 2005 (Cycles Information). Valid entries are 01 – 99.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 2 positions, optional (protected for linked accounts), FLS ADM031A.</i> Default: MICM Record 6002.</p>
Lead Days	<p>Lead Days. Number of days after cycling before showing this account on reports and printing a statement. The Lead Day Option field on MICM Record 6000 (Analysis Institution Parameters) determines whether to use the lead days specified at the account level or the lead days specified on MICM Record 6000.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 2 positions, optional (protected for linked accounts), FLS ADM027A.</i></p>
Lead Date	<p>Lead Date. Lead date on which the account is to print statements and show on reports. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 10 positions, optional (protected for linked accounts), FLS ADM028A.</i></p>
Last Service Charge Date	<p>Last Service Charge Date. Last date the account settled with the institution. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: This field can be updated only if the account has never cycled.</p> <p>For new accounts, this date is the last day of the previous month.</p> <p><i>Alphanumeric, 10 positions, optional, FLS ADM013A.</i></p>

Service Charge Term **Service Charge Term.** Number of months between service charge cycles. This field, in conjunction with the Next Service Charge Date field, determines if an account is a monthly or multi-month settlement account (i.e., monthly, quarterly, semi-annually, or annually). Valid entries are **001 – 012**.

Note: For linked accounts, this field must be changed using the ANRELM panel.

Numeric, 3 positions, optional, (protected for linked accounts), FLS ADM015A.
Default: MICM Record 6002.

Next Service Charge Date **Next Service Charge Date.** Next date the account settles with the institution. This field, in conjunction with the Service Charge Term field, determines if an account is a monthly or multi-month settlement account (i.e., monthly, quarterly, semi-annually, or annually). Format is defined in the Date Sequence field on the MICM 1001 and OPR records.

Note: For linked accounts, this field must be changed using the ANRELM panel.

Alphanumeric, 10 positions, optional, (protected for linked accounts), FLS ADM014A.

Account To Charge

Used to pass direct debit service charge amounts for those accounts set to charge (Service Charge Code C). This information only needs to be specified if the account-to-charge information is different from the account information for which the service charge is being calculated.

Inst **Account-to-charge Institution Number.** Used only if different from the account information for which the service charge is being calculated.
Numeric, 4 positions, optional, FLS ADM017A.

Application **Account-to-charge Application Code.** Application code of the account to receive the direct debit. This field cannot be blank if the account-to-charge number is entered.
Alphanumeric, 3 positions, optional, FLS ADM018A.

Account **Account-to-charge Account Number.** Specifies the account number to receive the service charge debit if other than this account.
Numeric, 18 positions, optional, FLS ADM019A.

ANDNM5 – Deposit Analysis Statement Processing

Purpose This panel is used to enter new or maintain existing deposit Analysis statement processing information.

Key Panel

ANDNM	ANOPER6	Deposit Account	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Account Type	___		(Required New Only)	
Branch	_____		(Required New Only)	
Command====> ANDNM5,,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM5  ANOPER6  Deposit Analysis Statement Processing  0001  11-02-2006
USD  USD
Application: DDA  Account: 1001  Function: M  Acct Type: 144
Branch: 9999  Short Name: STANDALONE

----- Analysis Statement Information -----
Type . . . . . 1  Format . . . . . B
Snap Request . . . . .  Snap Code . . . . . R
Copies . . . . . 0  Bank Copies . . . . . 0
Distribution . . . . .  Relational Copies . . . . . 0
Statement History Code A  YTD Type . . . . . 0
YTD Start Month . . . . . 1

----- Analysis Statement Print Options -----
Net Services Print . . Y  Excess Balance Recap Y
Net Available Balance Y  Stmt Retention Code Y
Tax Invoice Print . . Y

----- Analysis TWIST Reference -----
IBAN Key . . . . .

Command====> ANDNM5,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANDNM5 – Deposit Analysis Statement Processing

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Analysis Statement Information

Type Analysis Statement Type. Determines the type of Analysis Statement created.
 Valid entries are:
 0 Do not print a statement.
 1 Print statement with detail transactions.
 2 Print statement without detail transactions (summary).
Alphanumeric, 1 position, optional, FLS ADM036A. Default: MICM Record 6002.

Format Analysis Statement Format. Determines the format of the Analysis Statement.
 Refer to the Reports chapter of **Procedures Guide 3** for an example of each format.
 Valid entries are:
 A Format A (portrait).
 B Format B (portrait).
 C User-defined.
 D User-defined.
 E User-defined.
 M Format M (multi-currency with balance).
 N Format N (multi-currency without balance).
 1 Format 1 (wide) 1-up.
 2 Format 2 (wide) 1-up.

	<p>Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELM panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS ADM037A.</i> Default: MICM Record 6002.</p>
Snap Request	<p>Analysis Snap Request. Indicates whether a snapshot statement should be created. Valid entries are:</p> <ul style="list-style-type: none"> b No snapshot has been requested. R Reissue invoice statement requested. Only statements are produced; no reports except 06-110. S Snapshot statement request. Only statements are produced; no reports except 06-110. <p><i>Alphanumeric, 1 position, optional, FLS ADM045A.</i></p>
Snap Code	<p>Analysis Snap Code. Indicates the scheduling of Account Analysis snapshot statements. A snapshot statement can still be requested even if there is one scheduled. Valid entries are:</p> <ul style="list-style-type: none"> D Every day. F Every Friday. M Every Monday. R Request only. <p><i>Alphanumeric, 1 position, optional, FLS ADM039A.</i></p>
Copies	<p>Customer Statement Copies. Indicates the number of additional statements created for the customer. A service transaction (service code 0017) is systematically generated to reflect the charge for additional copies of the Analysis statement.</p> <p><i>Numeric, 3 positions, optional, FLS ADM043A.</i></p>
Bank Copies	<p>Institution Copies. Number of Analysis statements to print for in-house use only. No transaction is generated.</p> <p>Note: An entry in this field overrides a Distribution code of F (microfiche only).</p> <p><i>Numeric, 3 positions, optional, FLS ADM044A.</i></p>
Distribution	<p>Analysis Distribution Code. Indicates whether to mail the Account Analysis statement or to hold it. If the entry in this field is H or K, the message Hold – do not mail prints under the name and address on the statement. The statements automatically sort on this field. Valid entries are:</p> <ul style="list-style-type: none"> b Mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000. F Microfiche only, no hard copy. The Print Fiche code must be 2 for the statement on MICM Record 2007. H Hold – do not mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000. K Hold – do not mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement. P Mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.

S Mail, but sort by ZIP code. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.

Z Mail, but sort by ZIP code. Print depending on the Print Analysis Statement Code on MICM Record 6000.

Alphanumeric, 1 position, optional, FLS ADM038A. Default: MICM Record 6002.

Relational Copies

Relational Copies. Number of relational copies of the Account Analysis statement to print. This number is calculated based on the number of copies specified on the ANSTCPY panel. A service transaction (service code 0017) is systematically generated to reflect the charge for additional copies of the Analysis statement.

Numeric, 3 positions, protected, FLS ADM083A.

Statement History Code

Statement History Code. TMA statements only. Controls the historical grid that prints on the TMA statement, Section II, Part A and B. Indicates what history is to be printed for statement formats that provide historical information. Valid entries are.

A Print year-to-date history based on this year's months.

C Print history reflecting only this settlements period information.

N Do not print history.

P Print history reflecting the historical data based on Prior Credit Code and Prior Credit Months.

Y Print year-to-date history based on a rolling twelve months.

Alphanumeric, 1 position, optional, FLS ADM082A.

YTD Type

Reserved for future use.

Alphanumeric, 1 position, optional, FLS ADH047A. Default: MICM Record 6002

YTD Start Month

Reserved for future use.

Numeric, 2 position, optional, FLS ADH048A. Default: MICM Record 6002

Analysis Statement Print Options

Net Services Print

Net Services Print Code. Indicates whether to print the net services on the Analysis statement. Valid entries are:

N Do not print on statement.

Y Always print on statement.

Z Always print on statement, but zero if positive. A positive net services means that there is excess credit.

Alphanumeric, 1 position, optional, FLS ADM042A.

Excess Balance Recap

Excess Balance Print Code. Indicates whether to print the excess balance on the Analysis Statement. Valid entries are:

N Do not print on statement.

O Only print on statement when negative.

Y Always print on statement.

Alphanumeric, 1 position, optional, FLS ADM041A.

Net Available Balance	<p>Net Available Balance Print Code. Indicates whether to print the net available balance on the Analysis Statement. Valid entries are:</p> <ul style="list-style-type: none">N Do not print on statement.O Only print on statement when negative.Y Always print on statement. <p><i>Alphanumeric, 1 position, optional, FLS ADM040A.</i></p>
Stmt Retention Code	<p>Statement Retention Code. Indicates whether to retain statement information on the data repository for viewing and reporting capabilities. The number of month's retention is specified on MICM Record 6000. Valid entries are:</p> <ul style="list-style-type: none">N Do not retain statement information.Y Retain statement information. <p><i>Alphanumeric, 1 position, optional, FLS ADM178A.</i></p>
Tax Invoice Print	<p>Tax Invoice Print Option. Indicates whether the tax invoice should be generated for this account. Valid entries are:</p> <ul style="list-style-type: none">N Do not generate the tax invoice.Y Generate the tax invoice. <p><i>Alphanumeric, 1 position, optional, FLS ADM190A.</i></p>

Analysis TWIST Reference

IBAN Key	<p>IBAN Number. International Bank Account Number. Describes a unique identification between the account owner and account service.</p> <p><i>Alphanumeric, 40 positions, optional, FLS ADM194A.</i></p>
----------	--

ANDNM6 – Deposit Receivables Information

Purpose This panel is used to enter new or maintain existing Deposit receivables information. Also, matching MICM Record 6018 past due fee and auto debit/charge-off parameters display.

Note: If the past due fee and auto debit/charge-off parameters fields are blank, no matching MICM 6018 record exists.

Key Panel

```

ANDNM  ANOPER6          Deposit Account          0001  11-02-2006
Enter the following key parameters:
Function . . . . . M                M: Maintenance
                                           N: New
Account . . . . . 1001_____
Application . . . . . DDA
Account Type . . . . . ____          (Required New Only)
Branch . . . . . ____              (Required New Only)

Command====> ANDNM6,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM6 ANOPER6      Deposit Receivables Information      0001  11-02-2006
USD USD
Application: DDA  Account: 1001      Function: M  Acct Type: 144
Region . . . . . : 101      Branch: 9999      Short Name: STANDALONE
----- Delinquency Data -----
Days 1 . . 15  Times Late 1 . . : 0      Days 2 . . 16  Times Late 2 . . : 0
Days 3 . . 18  Times Late 3 . . : 0      Days 4 . . 30  Times Late 4 . . : 0
Direct Debit Ovr . . N Days : 30      Charge Off Ovr . . . N Days : 40
----- Past Due Fee Parameters -----
Flat Amount . . : .00      Past Due Fee Cd : P
Minimum Amount : 50.00      Factor . . . . . :
Maximum Amount : .00      Base Code . . . . :
Variance . . . . : .02000000      Past Due Year . . : A
                                           Past Due Month . : A
-----Auto Debit/Charge-off Parameters -----
Auto DB/CO Opt . . : 9
Auto DB Min : .00
Auto DB Max : .00      Use Flag . . . . : N
Auto CO Min : .00
Auto CO Max : .00      Use Flag . . . . : N

Command====> ANDNM6,M,1001,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANDNM6 – Deposit Receivables Information

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Delinquency Data

Days 1 Days 1. Number of days before a bill is considered delinquent the first time for service charges due.
Numeric, 3 positions, optional, FLS ADM117A. Default: MICM Record 6002.

Times Late 1 Times Late 1. Number of times the account has been late, based on delinquent Days 1.
Numeric, 3 positions, protected, FLS ADM116A.

Days 2 Days 2. Number of days before a bill is considered delinquent the second time for service charges due.
Numeric, 3 positions, optional, FLS ADM120A.

Times Late 2 Times Late 2. Number of times the account has been late, based on delinquent Days 2.
Numeric, 3 positions, protected, FLS ADM119A.

Days 3	Days 3. Number of days before a bill is considered delinquent the third time for service charges due. <i>Numeric, 3 positions, optional, FLS ADM123A. Default: MICM Record 6002.</i>
Times Late 3	Times Late 3. Number of times the account has been late, based on delinquent Days 3. <i>Numeric, 3 positions, protected, FLS ADM122A.</i>
Days 4	Days 4. Number of days before a bill is considered delinquent the fourth time for service charges due. <i>Numeric, 3 positions, optional, FLS ADM126A.</i>
Times Late 4	Times Late 4. Number of times the account has been late, based on delinquent Days 4. <i>Numeric, 3 positions, protected, FLS ADM125A.</i>
Direct Debit Ovrd	Direct Debit Override. Indicates whether direct debits (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Days) or by the account going to a closed or purged status (MICM Record 6000 Debit Clsd/Prg)) should be overridden for this account. Valid entries are: N Do not override direct debits for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override direct debits for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, optional, FLS ADM182A. Default: MICM Record 6002.</i>
Days	Direct Debit Days. Number of days a receivable account is past due before an auto debit is generated. This will only direct debit for the past due amount. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Charge Off Ovrd	Charge-off Override. Indicates whether automatic charge-off (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Co)) should be overridden for this account. Valid entries are: N Do not override auto charge-offs for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override auto charge-offs for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, optional, FLS ADM183A. Default: MICM Record 6002.</i>
Days	Charge-off Days. Number of days a receivable account is past due before an automatic charge-off will be generated. This will only charge-off the amount past due. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>

Past Due Fee Parameters

Flat Amount	Past Due Fee Flat Amount. Specified fee to be assessed on each past due invoice. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, protected.</i>
Past Due Fee Cd	Past Due Fee Code. Indicates how the past due fee will be calculated. Valid entries are: <ul style="list-style-type: none"> F Flat fee. The flat amount will be assessed on each past due invoice. N No fee. No past due fee will be assessed. P Percentage. A percentage of the outstanding amount for each invoice will be calculated and compared to the minimum/maximum. The percentage is specified by a Base Code of spaces, a Factor or F, and a Variance equal to the percentage. R Rate. Calculate the fee as (Days Past Due * Rate * Late Amount)/ Year Base. This amount will be compared to the minimum/maximum. The rate is specified by assigning the appropriate Code, Factor, and Variance. <i>Alphanumeric, 1 position, protected.</i>
Minimum Amount	Past Due Fee Minimum. Minimum past due fee to be charged. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, protected.</i>
Factor	Past Due Fee Factor. Type of variance to be applied to the base rate. Valid entries are: <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The Base Rate Code should be spaces.) M Mark up the specified base rate by the variance. N Rate not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, protected.</i>
Maximum Amount	Past Due Fee Maximum. Maximum past due fee to be charged. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign.</i>
Base Code	Past Due Fee Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, protected.</i>
Variance	Past Due Fee Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the past due fee in Account Analysis. <i>Numeric, 9 positions plus decimal and optional sign, protected.</i>

Past Due Year Past Due Year Base. Identifies the year base associated with the past due fee.
Valid entries are:
 A Actual days in the year.
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, protected.

Past Due Month Past Due Month Base. Identifies the month base associated with the past due fee.
Valid entries are:
 A Actual days in the month.
 M 30-day month.
Alphanumeric, 1 position, protected.

Auto Debit/Charge-off Parameters

Auto DB/CO Opt Auto Debit/Charge-off Option. Defines the use of the minimum and maximum fields based on whether a receivable amount is auto debited or charged off.
Valid entries are:
 0 Only use the Auto Debit/Charge-off Days on MICM Record 6000.
 1 Charge off if the Total Due Amount is less than or equal to the Auto Charge-off Maximum amount.
 2 Auto debit if the Total Due Amount is greater than or equal to the Auto Debit Minimum amount and less than or equal to the Auto Debit Maximum amount.
 3 Auto debit if the Total Due Amount is greater than or equal to the Auto Debit Minimum amount and less than or equal to the Auto Debit Maximum amount as specified on MICM Record 6018. If the Total Due Amount is less than the Auto Debit Minimum, the amount is charged off. If the Total Due Amount is greater than the Auto Debit Maximum amount, no action is taken.
 4 Charge off if the Total Due Amount is greater than or equal to the Auto Charge-off Minimum amount and less than or equal to the Auto Charge-off Maximum amount. If the Total Due Amount is less than the Auto Charge-off Minimum amount and greater than or equal to the Auto Debit Minimum amount, the Total Due Amount is auto debited. If the Total Due Amount is greater than the Auto Charge-off Maximum amount, no action is taken.
 9 Do not auto debit or charge off.
Numeric, 1 position, protected.

Auto DB Min Auto Debit Minimum. Minimum amount to be used to determine whether a receivable is to be auto debited based on the value in the Auto Debit/Charge-off Option field.
Alphanumeric, 17 positions plus decimal, protected.

Auto DB Max	<p>Auto Debit Maximum. Maximum amount to be used to determine whether a receivable is to be auto debited based on the value in the Auto Debit/Charge-off Option field. If the Auto Debit Maximum Use Flag is N and the Auto Debit/Charge-off Option specifies the use of the Auto Debit Maximum, this field is filled with 9's.</p> <p><i>Alphanumeric, 17 positions plus decimal, protected.</i></p>
Use Flag	<p>Auto Debit Maximum Use Flag. Indicates whether the Auto Debit Maximum is being used. Valid entries are:</p> <ul style="list-style-type: none">N Auto Debit Maximum is not being used. This value forces the Auto Debit Maximum field to default to all 9's when the Auto Debit/Charge-off Option specified uses the Auto Debit Maximum amount.Y Auto Debit Maximum is being used. This value is only valid if the Auto Debit/Charge-off Option specified uses the Auto Debit Maximum amount. <p><i>Alphanumeric, 1 position, protected.</i></p>
Auto CO Min	<p>Auto Charge-off Minimum. Minimum amount to be used to determine whether a receivable is to be auto charged off based on the value in the Auto Debit/Charge-off Option field.</p> <p><i>Alphanumeric, 17 positions plus decimal, protected.</i></p>
Auto CO Max	<p>Auto Charge-off Maximum. Maximum amount to be used to determine whether a receivable is to be auto charged off based on the value in the Auto Debit/Charge-off Option field. If the Auto Charge-off Maximum Use Flag is N and the Auto Debit/Charge-off Option specifies the use of the Auto Charge-off Maximum, this field is filled with 9's.</p> <p><i>Alphanumeric, 17 positions plus decimal, protected.</i></p>
Use Flag	<p>Auto Charge-off Maximum Use Flag. Indicates whether the Auto Charge-off Maximum is being used. Valid entries are:</p> <ul style="list-style-type: none">N Auto Charge-off Maximum is not being used. This value forces the Auto Charge-off Maximum field to default to all 9's when the Auto Debit/Charge-off Option specified uses the Auto Charge-off Maximum amount.Y Auto Charge-off Maximum is being used. This value is only valid if the Auto Debit/Charge-off Option specified uses the Auto Charge-off Maximum amount. <p><i>Alphanumeric, 1 position, protected.</i></p>

ANDNM7 – Deposit Account Balances One

- Purpose** This panel, in conjunction with ANDNM8, is used to enter new or maintain existing account balances information.
- Special Considerations** If the Daily Balance Option is **Y** (ANDNM2/ANDHM2), the fields on this panel are protected.
- Use the ANBAJ (Balance Adjustment Display) panel to apply online balance maintenance.

Key Panel

```

ANDNM  ANOPER6          Deposit Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account  . . . . . 1001_____
  Application . . . . . DDA
  Account Type . . . . . ___          (Required New Only)
  Branch . . . . . _____        (Required New Only)

Command====> ANDNM7,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM7  ANOPER6      Deposit Account Balances One      0001  11-02-2006
USD  USD
Application: DDA      Account: 1001      Function: M  Acct Type: 102
                        Branch: 10      Short Name: TIMOTHY T
----- Ledger Balance -----
Current . . . . .00
Aggregate . . . . .00      Days . . . . . 0
----- Customer Collected Balance -----
Current . . . . .00
Aggregate . . . . .00
----- Bank Collected Balance -----
Current . . . . .00
Aggregate . . . . .00
----- Overdraft Ledger Balance -----
Aggregate . . . . .00      Days . . . . . 0
----- Overdraft Customer Collected Balance -----
Aggregate . . . . .00      Days . . . . . 0

Command====> ANDNM7,M,1001,DDA,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANDNM7 - Deposit Account Balances One

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Ledger Balance

Current Current Ledger Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM137A.

Aggregate Aggregate Ledger Balance. Accumulated ledger balance for the cycle period.
 Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS DM140A.

Days Aggregate Days. Numbers of days balances have been accumulated for this cycle period.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS ADM144A.

Customer Collected Balance

- Current Current Collected Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM138A.
- Aggregate Aggregate Collected Balance. Accumulated collected balance for the cycle period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM141A.

Bank Collected Balance

- Current Current Bank Collected Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM142A.
- Aggregate Bank Aggregate Collected Balance. Accumulated bank-collected balance for the cycle period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM143A.

Overdraft Ledger Balance

- Aggregate Overdraft Aggregate Ledger Balance. Accumulation of the account's negative ledger balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM152A.
- Days Overdraft Aggregate Balance Ledger Days. Number of days in the period the account's ledger balance was negative.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS ADM153A.

Overdraft Customer Collected Balance

- Aggregate Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS ADM154A.
- Days Overdraft Aggregate Collected Balance Days. Number of days in the period the account's collected balance was negative.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS ADM155A.

ANDNM8 – Deposit Account Balances Two

Purpose This panel, in conjunction with ANDNM7, is used to enter new or maintain existing Deposit account balances information.

Key Panel

ANDNM	ANOPER6	Deposit Account	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001	_____		
Application	DDA			
Account Type	___		(Required New Only)	
Branch	_____		(Required New Only)	
Command====> ANDNM8,,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM8  ANOPER6      Deposit Account Balances Two      0001  11-02-2006
USD  USD
Application: DDA  Account: 1001      Function: M  Acct Type: 102
                        Branch: 10      Short Name: TIMOTHY T

----- Loan Compensating Balances -----
Balance One . . . 0      Balance Two . . . 0

----- User Balances -----
Balance One . . . .00      Balance Two . . . .00
Balance Three . . .00      Balance Four . . . .00

Other Balance . . .00      Receivable Due . : .00
Receivable Credit: .00

----- Statistical Ledger Balances -----
Low . . . . .00      Last Day of Month .00

----- Interest Balances -----
Accrued . . . . .00      Accrued Payable .00
Total Accrued . . .00      Paid . . . . .00

Command====> ANDNM8,M,1001,DDA,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel
    
```

ANDNM8 – Deposit Account Balances Two

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Loan Compensating Balances

Balance One Compensating Balance Requirement One. Represents the compensating balance amount, which is subtracted prior to calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **1** or **3**. Expressed in account currency.
Numeric, 15 positions plus optional sign, optional, FLS ADM146A.

Balance Two Compensating Balance Requirement Two. Represents the compensating balance amount, which is subtracted after calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **2** or **4**. Expressed in account currency.
Numeric, 15 positions plus optional sign, optional, FLS ADM147A.

User Balances

Balance One User Balance One. User-defined balance field. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM148A.

Balance Two User Balance Two. User-defined balance field. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM149A.

Balance Three	User Balance Three. User-defined balance field. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM150A.</i>
Balance Four	User Balance Four. User-defined balance field. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM151A.</i>
Other Balance	Other Balance. Defines an additional balance to be added to the Average Collected Balance. It is added prior to reserves being calculated based on Other Balance Reserve Flag for this period. This balance may also be included in the overdraft interest calculation based on the Other Balance Overdraft Option. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM160A.</i>
Receivable Due	Receivable Due Amount. Miscellaneous receivable amount due from a customer that is not associated with an invoice number. Often the result of a payment code 35. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX001A.</i>
Receivable Credit	Receivable Credit Amount. Total amount of overpayment applied to this account. Only valid for accounts with a Service Charge Code I. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS DMS181A.</i>

Statistical Ledger Balances

Low	Low Balance. Indicates the lowest balance of the account for this cycle period. Field contains all 9's on the first day of the current period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM145A.</i>
Last Day of Month	Balance Last Day of the Month. Represents the current ledger balance on the last day of the cycle period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM139A.</i>

Interest Balances

Accrued	Accrued. Aggregate of the interest amount accrued daily. Used to represent the interest expense. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM156A.</i>
Accrued Payable	Accrued Payable. Aggregate of the interest amount accrued daily, net of any interest paid daily. Expressed in account currency. Note: This field is set to zeros if the interest paid daily is greater than the amount in this field on the day the interest is paid. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM159A.</i>

Total Accrued	<p>Total Accrued. Aggregate of the total interest accrued outstanding daily, net of any interest paid daily. Used to calculate the average interest payable for the period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM157A.</i></p>
Paid	<p>Paid. Aggregate of the interest paid daily. If no interest is paid, zeros are aggregated for that day. This field represents the aggregate of all interest payments during the period. Used to calculate the deposit margin. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS ADM158A.</i></p>

ANDNM9 – Deposit Account Name/Address Interface

Purpose This panel is used to enter Deposit name and address key information.

Special Considerations If you want to delete customer information, enter spaces in the key fields and enter zeros in positions 9 – 12 of the Primary and Secondary Customer Key fields.

Key Panel

ANDNM	ANOPER6	Deposit Account	0001	11-03-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	1001_____			
Application	DDA			
Account Type	___		(Required New Only)	
Branch	_____		(Required New Only)	
Command====> ANDNM9,,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM9  ANOPER6  Deposit Account Name/Address Interface  0001  11-03-2006
USD  USD
Application: DDA  Account: 1001  Function: M  Acct Type: 102
                          Branch: 10  Short Name: TIMOTHY T

Primary Customer Key . . . . . 0
Secondary Customer Key . . . . . 0
Address Modification . . . . .
Connector Code . . . . .
Alternate Name/Address Code . .
Secondary Customer Use Code . .

Command====> ANDNM9,M,1001,DDA,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel
    
```

ANDNM9 – Deposit Account Name/Address Interface

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Primary Customer Key Primary Customer Key.

(Positions 1 – 6) Last name. The first six letters of the customer’s last name. For a company, use the first six letters of its first name.
Alphanumeric, 6 positions, optional, FLS ADM103A.

(Position 7) First initial. The first letter of the customer’s first name.
Alphanumeric, 1 position, optional.

(Position 8) Middle initial. The first letter of the customer’s middle name.
Alphanumeric, 1 position, optional.

(Positions 9 – 12) Tie breaker. This number is used to differentiate between customers with the same primary customer key.
Numeric, 4 positions, optional, FLS ADM104A.

Secondary Customer Key	<p>Secondary Customer Key</p> <p>(Positions 1 – 6) Last name. The first six letters of the customer’s last name. For a company, use the first six letters of its first name. <i>Alphanumeric, 6 positions, optional, FLS ADM106A.</i></p> <p>(Position 7) First initial. The first letter of the customer’s first name. <i>Alphanumeric, 1 position, optional.</i></p> <p>(Position 8) Middle initial. The first letter of the customer’s middle name. <i>Alphanumeric, 1 position, optional.</i></p> <p>(Positions 9 – 12) Tie breaker number. This number is used to differentiate between customers with the same primary customer key. <i>Numeric, 4 positions, optional, FLS ADM107A.</i></p>
Address Modification	<p>Address Modification. This modification to an account address is printed in the third line of the account name and address information. For example, if an account is to be identified as a business account, type BUSINESS in this field. Other entries may include EXPENSE, ESCROW, etc.</p> <p>Note: In all cases, the word ACCOUNT is automatically added to this modification. Therefore, if the word BUSINESS was entered, the name and address would be identified as a BUSINESS ACCOUNT.</p> <p><i>Alphanumeric, 12 positions, optional, FLS ADM109A.</i></p>
Connector Code	<p>Connector Code. Used for connecting the primary and secondary customer names. Valid entries are:</p> <ul style="list-style-type: none"> b No connector. A And. Connects account holder as follows: Johnson, R L and Johnson M. O Or. Connects account holders as follows: Johnson, R L or Johnson M. <p><i>Alphanumeric, 1 position, optional, FLS ADM108A.</i></p>
Alternate Name/ Address Code	<p>Alternate Name and Address. Indicates whether there is an alternate name and address record on the master record associated with the account. Valid entries are:</p> <ul style="list-style-type: none"> b No alternate name and address. Y There is an alternate name and address record on the master record. <p><i>Alphanumeric, 1 position, optional, FLS ADM110A.</i></p>
Secondary Customer Use Code	<p>Secondary Customer Use Code. Secondary customer name use code for reporting on shared or joint accounts. Valid entries are:</p> <ul style="list-style-type: none"> b Use the secondary customer name as the second line of the customer name and address. F Use the secondary customer name as the first line of the customer name and address. N Do not use. <p><i>Alphanumeric, 1 position, optional, FLS ADM111A.</i></p>

ANDNM10 – Deposit Account Pricing Information

Purpose This panel is used to enter new or maintain existing Deposit account pricing information.

Key Panel

```

ANDNM  ANOPER6          Deposit Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account  . . . . . 1001_____
  Application . . . . . DDA
  Account Type . . . . . ___          (Required New Only)
  Branch . . . . . _____        (Required New Only)

Command====> ANDNM10,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANDNM – Deposit Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANDNM10 ANOPER6 Deposit Account Pricing Information 0001 11-02-2006
USD USD
Application: DDA Account: 1001 Function: M Acct Type: 144
Branch: 9999 Short Name: STANDALONE
Price List 1
Profile . 333333 Start Cycle 10 2001 Expire Cycle 12 2001
----- Profile Data -----
Excp Price Order . : ----- Standard Pricing Overrides -----
Excp Rate Order . : Institution: Region: Price List:
----- Affiliates -----
Pricing (01) (06)
(02) (07)
(03) (08)
(04) (09)
(05) (10)
Rate
----- Charging Account -----
Charge Ind : B Inst: 1 Appl: GRP Account: 91000
----- Pricing Account -----
Pricing Ind: S Inst: Appl: Account:
Command====> ANDNM10,M,1001,DDA,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel

```

ANDNM10 – Deposit Account Pricing Information

Field Descriptions

Short Name	Customer Short Name. Used for further identification of the customer. <i>Alphanumeric, 15 positions, protected.</i>
Price List	Price List Number. Number of the price list that contains the service pricing information for the account. <i>Numeric, 3 positions, optional, FLS ADM022A.</i>
Profile	Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides. <i>Numeric, 18 positions, optional, FLS ADM175A.</i>
Start Cycle	Profile Start Date. Starting date from which the specified profile record is used. <i>Numeric, 8 positions, optional, FLS ADM176A.</i>
Expire Cycle	Profile Expiration Date. Last date from which the specified profile record is used. <i>Numeric, 8 positions, optional, FLS ADM177A.</i>

Profile Data

Excp Price Order	Exception Order. Determines whether affiliate exception pricing or account-level exception pricing is the highest level of pricing for accounts tied to this profile. Displayed from MICM Record 6032. Valid entries are: A Affiliate pricing is highest. E Account-level pricing is highest. <i>Alphanumeric, 1 position, protected.</i>
------------------	--

Excp Rate Order Exception Rate Order. Determines whether affiliate exception rates or account-level exception rates are the highest level of rates for accounts tied to this profile. Displayed from MICM Record 6032. Valid entries are:
 A Affiliate rates are highest.
 E Account-level rates are highest.
Alphanumeric, 1 position, protected.

Standard Pricing Overrides

Institution Pricing Override Institution. Overrides the institution to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y** (on MICM 6032 – Analysis Profile Parameter).
Numeric, 4 positions, protected.

Region Pricing Override Region. Overrides the region to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y** (on MICM 6032 – Analysis Profile Parameter).
Numeric, 3 positions, protected.

Price List Pricing Override List. Overrides the pricing list to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y** (on MICM 6032 – Analysis Profile Parameter).
Numeric, 3 positions, protected.

Affiliates

Pricing (01 – 10) Pricing Affiliation Numbers 1 – 10. Affiliation numbers used for pricing of services.
Numeric, 18 positions each (10 times), protected.

Rate Rate Affiliation Number. Affiliation number used to search for the appropriate affiliate exception rate.
Numeric, 18 positions, protected.

Charging Account

Charge Ind Charging Account Indicator. System-set field that identifies whether the displayed account is above or below the charging account. Valid entries are:
 B Displayed account is below the charging account in the relationship.
 N Displayed account is not being charged at any level in the relationship.
 S Displayed account is the charging account.
Alphanumeric, 1 position, protected, FLS ADM208A.

Inst	Charging Account Institution. System-set field that identifies the charging account institution. This field contains data only if the Charging Account Indicator field is B . <i>Numeric, 4 positions, protected, FLS ADM203A.</i>
Appl	Charging Account Application. System-set field that identifies the charging account application. This field contains data only if the Charging Account Indicator field is B . <i>Numeric, 2 positions, protected, FLS ADM204A.</i>
Acct	Charging Account Number. System-set field that identifies the charging account number. This field contains data only if the Charging Account Indicator field is B . <i>Alphanumeric, 18 positions, protected, FLS ADM205A.</i>

Pricing Account

Pricing Ind	Pricing Account Indicator. System-set field that identifies whether the displayed account is above or below the pricing account. Valid entries are: B Displayed account is below the pricing account in the relationship. S Displayed account is the pricing account. <i>Alphanumeric, 1 position, protected, FLS ADM207A.</i>
Inst	Pricing Account Institution. System-set field that identifies the pricing account institution. This field contains data only if the Pricing Account Indicator field is B . <i>Numeric, 4 positions, protected, FLS ADM199A.</i>
Appl	Pricing Account Application. System-set field that identifies the pricing account application. This field contains data only if the Pricing Account Indicator field is B . <i>Numeric, 2 positions, protected, FLS ADM200A.</i>
Acct	Pricing Account Number. System-set field that identifies the pricing account number. This field contains data only if the Pricing Account Indicator field is B . <i>Alphanumeric, 18 positions, protected, FLS ADM201A.</i>

ANERT1 – Exception Rate Variances 1

Purpose This panel is used to establish or maintain the account-level primary exception rates for Deposit and Group accounts.

Note: Use ANERT2 and ANERT3 to establish and maintain Alternate ECR and Alternate Interest Rate information.

Special Considerations This panel can be keyed by account number or affiliate number. Refer to the Application Processing chapter in this guide for details.

Only specify rates that are exceptions to the standard rate variances (MICM Record 6012).

If specifying exception rates, the Base Rate, Factor, and Expire fields are required. In addition, a Variance might be required based on the Factor specified.

Key Panel

```

ANERT      ANOPER6      Exception Rate Variances      0001  11-02-2006
Enter the following key parameters:
Function . . . . . M                M: Maintenance
                                       N: New
Account . . . . . 1001_____
Application . . . . DDA
Affiliate Currency . ____          (Required New Multi-curn Affl)

Command====> ANERT1,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANERT – Exception Rate Variances

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Affiliate Currency Affiliate Currency Code. For a single-currency institution (indicated by an N in the Currency Code field on MICM Record 1001), this field defaults to the institution’s currency. For a multi-currency institution (indicated by a Y in the Currency code field on MICM Record 1001), this field identifies the currency in which the Alternate 01 – 11 Earnings Credit Balances and Alternate 01 – 02 Interest Balances are displayed.
Alphanumeric, 4 positions, required.

Primary Panel

ANERT1		ANOPER6		Exception Rate Variances 1			0001	11-02-2006		
USD USD		Application: DDA		Account: 1001			Function: M			
Affiliate Currency:		Delete . . . _			Short Name: STANDALONE					
Rate Type	Base	F	Variance	Floor	Ceiling	Calc Rate	I	M	Y	Expire Dt
Ovrdraft		F	.10000000	.00000000	.00000000	.10000000	A	A		12-31-2010
FDIC		N	.00000000	.00000000	.00000000	.00000000				00-00-0000
Reserve		N	.00000000	.00000000	.00000000	.00000000				00-00-0000
LCB Def		N	.00000000	.00000000	.00000000	.00000000				00-00-0000
ECR		F	.50000000	.00000000	.00000000	.50000000	A	A		12-31-2007
Svc Chg		N	.00000000	.00000000	.00000000	.00000000				00-00-0000
Interest		N	.00000000	.00000000	.00000000	.00000000				00-00-0000

Command====> ANERT1,M,1001,DDA,
F1=Help F3=Exit F4=Next F9=Edit F10=Comments F11=Break
F12=Cancel

ANERT1 – Exception Rate Variances 1

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Delete Delete Code. Valid entry is **D**, indicating to delete a record.
Alphanumeric, 1 position, optional.

Overdraft

Base Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional, FLS AER021A.

F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER022A.</i></p>
Variance	<p>Variance. Used in conjunction with the variance factor when calculating this rate.</p> <p><i>Numeric, 10 positions, optional, FLS AER019A.</i></p>
Floor	<p>Overdraft Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Overdraft Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated base rate, variance, and variance factor. This rate can be used if it is greater than the specified floor and less than the specified ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated rate is between the Floor and the Ceiling.C Calculated rate is greater than the Ceiling specified.F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>
M	<p>Month Base. Indicates month base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none">A Actual day month.M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS AER023A.</i></p>
Y	<p>Year Base. Indicates the year base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none">A Actual days in the year (365/366).0 360-day year.5 365-day year. <p><i>Alphanumeric, 1 position, optional, FLS AER024A.</i></p>

Expire Dt	Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS AER020A.</i>
 FDIC	
Base	Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies (DDA accounts only). <i>Alphanumeric, 5 positions, optional, FLS AER059A.</i>
F	Variance Factor. Type of variance to be applied to the base rate. Valid entries are: <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, optional, FLS AER060A.</i>
Variance	Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis. (DDAs only). <i>Numeric, 10 positions, optional, FLS AER057A.</i>
Floor	FDIC Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i>
Ceiling	FDIC Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i>
Calc Rate	Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling. <i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i>
I	Indicator. Indicates whether the calculated rate is below the floor or above the ceiling. Valid entries are: <ul style="list-style-type: none"> b Calculated rate is between the floor and the ceiling. C Calculated rate is greater than the ceiling specified. F Calculated rate is less than the floor specified. <i>Alphanumeric, 1 position, protected, FLS XXX192A.</i>

- M** Month Base. Indicates month base used for the exception rate variance (DDA accounts only). Valid entries are:
A Actual day month.
M 30-day month.
Alphanumeric, 1 position, optional, FLS AER061A.
- Y** Year Base. Indicates the year base used for the exception rate variance (DDA accounts only). Valid entries are:
A Actual days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional, FLS AER062A.
- Expire Dt** Expiration Date. Expiration date associated with this exception rate (DDA accounts only). Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Alphanumeric, 10 positions, optional, FLS AER058A.

Reserve

- Base** Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional, FLS AER045A.
- F** Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to specified base rate.
B Base rate only. (The variance should be zeros.)
D Mark down the specified base rate by the variance.
F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)
M Mark up the specified base rate by the variance.
N Base rate not used.
S Subtract variance from specified base rate.
Alphanumeric, 1 position, optional, FLS AER046A.
- Variance** Variance. Variance to be used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.
Numeric, 10 positions, optional, FLS AER043A.
- Floor** Reserve Floor. Minimum allowed for this rate.
Numeric, 9 positions plus decimal, optional, FLS AER138A.
- Ceiling** Reserve Ceiling. Maximum allowed for this rate.
Numeric, 9 positions plus decimal, optional, FLS AER137A.

Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>
Expire Dt	<p>Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, optional, FLS AER044A.</i></p>

Loan Compensating Balance Deficiency

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER053A.</i></p>
F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER054A.</i></p>
Variance	<p>Variance. Variance to be used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER051A.</i></p>
Floor	<p>Loan Compensating Balance Deficiency Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Loan Compensating Balance Deficiency Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>

I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>
M	<p>Month Base. Indicates month base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none"> A Actual day month. M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS AER055A.</i></p>
Y	<p>Year Base. Indicates the year base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none"> A Actual days in the year (365/366). 0 360-day year. 5 365-day year. <p><i>Alphanumeric, 1 position, optional, FLS AER056A.</i></p>
Expire Dt	<p>Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.</p> <p><i>Alphanumeric, 10 positions, optional, FLS AER052A.</i></p>

Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER015A.</i></p>
F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER016A.</i></p>
Variance	<p>Variance. Variance to be used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER016A.</i></p>
Floor	<p>Earnings Credit Rate Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>

Ceiling	Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i>
Calc Rate	Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling. <i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i>
I	Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are: b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <i>Alphanumeric, 1 position, protected, FLS XXX192A.</i>
M	Month Base. Indicates month base used for the exception rate variance. Valid entries are: A Actual day month. M 30-day month. <i>Alphanumeric, 1 position, optional, FLS AER017A.</i>
Y	Year Base. Indicates the year base used for the exception rate variance. Valid entries are: A Actual days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, optional, FLS AER0018A.</i>
Expire Dt	Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS AER014A.</i>

Service Charge

Base	Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional, FLS AER033A.</i>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER034A.</i></p>
Variance	<p>Variance. Variance to be used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER031A.</i></p>
Floor	<p>Service Charge Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Service Charge Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>
M	<p>Month Base. Indicates month base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none">A Actual day month.M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS AER035A.</i></p>
Y	<p>Year Base. Indicates the year base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none">A Actual days in the year (365/366).0 360-day year.5 365-day year. <p><i>Alphanumeric, 1 position, optional, FLS AER036A.</i></p>

Expire Dt	Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS AER032A.</i>
 Interest	
Base	Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional, FLS AER039A.</i>
F	Variance Factor. Type of variance to be applied to the base rate. Valid entries are: <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, optional, FLS AER040A.</i>
Variance	Variance. Variance to be used in conjunction with Variance Factor when calculating the actual rate in Account Analysis. <i>Numeric, 10 positions, optional, FLS AER037A.</i>
Floor	Interest Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i>
Ceiling	Interest Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i>
Calc Rate	Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling. <i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i>
I	Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are: <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <i>Alphanumeric, 1 position, protected, FLS XXX192A.</i>

M	<p>Month Base. Indicates month base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none">A Actual day month.M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS AER041A.</i></p>
Y	<p>Year Base. Indicates the year base used for the exception rate variance. Valid entries are:</p> <ul style="list-style-type: none">A Actual days in the year (365/366).0 360-day year.5 365-day year. <p><i>Alphanumeric, 1 position, optional, FLS AER042A.</i></p>
Expire Dt	<p>Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.</p> <p><i>Alphanumeric, 10 positions, optional, FLS AER038A.</i></p>

ANERT2 – Exception Rate Variances 2

Purpose This panel, in conjunction with ANERT1 and ANERT3, is used to establish and maintain Alternate ECR and Interest Rate variances for the primary ECR and Interest Rates set up on ANERT1.

Note: Use ANERT3 to establish and maintain Alternate ECR and Alternate Interest Rate balances.

Special Considerations This panel can be keyed by Account Number or Affiliate Number. Refer to the Application Processing chapter in this guide for details.

Only specify rates that are exceptions to the standard rate variances (MICM Record 6012).

If specifying exception rates, the Base Rate, Factor, and Expire fields are required. In addition, a Variance might be required based on the Factor specified.

Key Panel

```

ANERT  ANOPER6      Exception Rate Variances      0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account  . . . . . 1001_____
  Application . . . . DDA
  Affiliate Currency . ____          (Required New Multi-curn Affl)

Command====> ANERT2,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel

```

ANERT – Exception Rate Variances

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Affiliate Currency Affiliate Currency Code. For a single-currency institution (indicated by an N in the Currency Code field on MICM Record 1001), this field defaults to the institution's currency. For a multi-currency institution (indicated by a Y in the Currency code field on MICM Record 1001), this field identifies the currency in which the Alternate 01 – 11 Earnings Credit Balances and Alternate 01 – 02 Interest Balances are displayed.
Alphanumeric, 3 positions, required.

Primary Panel

ANERT2	ANOPER6	Exception Rate Variances 2				0001	11-02-2006
USD	USD						
Application: DDA		Account: 1001		Function: M			
Affiliate Currency:				Short Name: STANDALONE			
Alt ECR Expire 00-00-0000		Alt Int Expire 00-00-0000					
Rate Type	Base	F	Variance	Floor	Ceiling	Calc Rate	I
Alt 01 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 02 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 03 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 04 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 05 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 06 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 07 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 08 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 09 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 10 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 11 ECR	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 01 Int	N	.	.00000000	.00000000	.00000000	.00000000	
Alt 02 Int	N	.	.00000000	.00000000	.00000000	.00000000	
Command====> ANERT2,M,1001,DDA,							
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel							

ANERT2 – Exception Rate Variances 2

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Alt ECR Expire Alternate Earnings Credit Expiration. Last date the Alternate Earnings Credit Rates specified on this record will be in effect. This date must be equal to or less than the Expiration Date for the primary Earnings Credit Rate. Format is MM-DD-YYYY or MMDDYYYY.
Alphanumeric, 10 positions, optional, FLS AER064A.

Alt Int Expire Alternate Interest Expiration. Last date the Alternate Interest Rates specified on this record will be in effect. This date must be equal to or less than the Expiration Date for the primary Interest Rate. Format is MM-DD-YYYY or MMDDYYYY.
Alphanumeric, 10 positions, optional, FLS AER074A.

Alternate 1 Earnings Credit Rate

Base	Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional, FLS AER065A.</i>
F	Variance Factor. Type of variance to be applied to the base rate. Valid entries are: A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, optional, FLS AER066A.</i>
Variance	Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis. <i>Numeric, 10 positions, optional, FLS AER063A.</i>
Floor	Alternate 1 ECR Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i>
Ceiling	Alternate 1 ECR Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i>
Calc Rate	Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling. <i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i>
I	Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are: b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <i>Alphanumeric, 1 position, protected, FLS XXX192A.</i>

Alternate 2 Earnings Credit Rate

Base	Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional, FLS AER065A.</i>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 2 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 2 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 3 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 3 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 3 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 4 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 4 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 4 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 5 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 5 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 5 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 6 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 6 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 6 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 7 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 7 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 7 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 8 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 8 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 8 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 9 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 9 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 9 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 10 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 10 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 10 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 11 Earnings Credit Rate

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER065A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER066A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER063A.</i></p>
Floor	<p>Alternate 11 ECR Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 11 ECR Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 1 Interest

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER075A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.)M Mark up the specified base rate by the variance.N Base rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER076A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER073A.</i></p>
Floor	<p>Alternate 1 Interest Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 1 Interest Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none">b Calculated Rate is between the Floor and the Ceiling.C Calculated Rate is greater than the Ceiling specified.F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

Alternate 2 Interest

Base	<p>Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AER080A.</i></p>
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F	<p>Variance Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add variance to specified base rate. B Base rate only. (The variance should be zeros.) D Mark down the specified base rate by the variance. F Fixed rate; the variance specifies the actual rate. (The base rate should be spaces.) M Mark up the specified base rate by the variance. N Base rate not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, optional, FLS AER081A.</i></p>
Variance	<p>Variance. Used in conjunction with Variance Factor when calculating the actual rate in Account Analysis.</p> <p><i>Numeric, 10 positions, optional, FLS AER078A.</i></p>
Floor	<p>Alternate 2 Interest Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER138A.</i></p>
Ceiling	<p>Alternate 2 Interest Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AER137A.</i></p>
Calc Rate	<p>Calculated Rate. Based on the designated Base Rate, Variance, and Variance Factor. This rate can be used if it is greater than the specified Floor and less than the specified Ceiling.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS XXX191A.</i></p>
I	<p>Indicator. Indicates whether the Calculated Rate is below the Floor or above the Ceiling. Valid entries are:</p> <ul style="list-style-type: none"> b Calculated Rate is between the Floor and the Ceiling. C Calculated Rate is greater than the Ceiling specified. F Calculated Rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, protected, FLS XXX192A.</i></p>

ANERT3 – Exception Rate Variances 3

Purpose This panel, in conjunction with ANERT1 and ANERT2, is used to establish or maintain balances for the Alternate ECRs and Alternate Interest Rates established on ANERT2.

Note: Use ANERT1 to establish and maintain the primary ECR and primary Interest Rate information.

Special Considerations This panel can be keyed by Account Number or Affiliate Number. Refer to the Application Processing chapter in this guide for details.

Only specify rates that are exceptions to the standard rate variances (MICM Record 6012).

If specifying exception rates, the Base Rate, Factor, and Expire Date are required. In addition, a Variance might be required based on the Factor specified.

Key Panel

```

ANERT      ANOPER6      Exception Rate Variances      0001  11-02-2006
Enter the following key parameters:
  Function . . . . . m                M: Maintenance
                                           N: New
  Account . . . . . 1001_____
  Application . . . . . dda
  Affiliate Currency . ____           (Required New Multi-curn Affl)

Command====> ANERT1,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANERT3 – Exception Rate Variances

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number or Affiliate Number.
Numeric, 18 positions, required.

Application Application Code. Application for the account number or affiliate number. Defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Affiliate Currency Affiliate Currency Code. For a single-currency institution (indicated by an N in the Currency Code field on MICM Record 1001), this field defaults to the institution’s currency. For a multi-currency institution (indicated by a Y in the Currency code field on MICM Record 1001), this field identifies the currency in which the Alternate 01 – 11 Earnings Credit Balances and Alternate 01 – 02 Interest Balances are displayed.
Alphanumeric, 3 positions, required.

Primary Panel

ANERT3	ANOPER6	Exception Rate Variances 3	0001	11-02-2006
USD	USD			
Application:	DDA	Account:	1001	Function: M
Affiliate Currency:				Short Name: STANDALONE
Rate Type	Balance	Rate Type	Balance	
Alt 01 ECR	100,000.00	Alt 01 Int	100,000.00	
Alt 02 ECR	200,000.00	Alt 02 Int	200,000.00	
Alt 03 ECR	300,000.00			
Alt 04 ECR	400,000.00			
Alt 05 ECR	500,000.00			
Alt 06 ECR	600,000.00			
Alt 07 ECR	700,000.00			
Alt 08 ECR	800,000.00			
Alt 09 ECR	900,000.00			
Alt 10 ECR	1,000,000.00			
Alt 11 ECR	1,100,000.00			
Command====> ANERT3,M,1001,DDA,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel				

ANERT3 – Exception Rate Variances 3

Field Descriptions

Delete Delete Code. Valid entry is **D**, indicating delete a record.
Alphanumeric, 1 position, optional.

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Alt 01 ECR Balance Alternate 1 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations.
Numeric, 15 positions, optional, FLS AER067A.

Alt 02 ECR Balance	Alternate 2 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 03 ECR Balance	Alternate 3 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 04 ECR Balance	Alternate 4 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 05 ECR Balance	Alternate 5 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 06 ECR Balance	Alternate 6 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 07 ECR Balance	Alternate 7 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 08 ECR Balance	Alternate 8 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 09 ECR Balance	Alternate 9 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 10 ECR Balance	Alternate 10 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>
Alt 11 ECR Balance	Alternate 11 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use this Alternate Earnings Credit Rate for earnings credit calculations. If used, must be greater than the preceding balance. <i>Numeric, 15 positions, optional, FLS AER072A.</i>

Alt 01 Int Balance Alternate 1 Interest Rate Balance. Minimum net available balance required using the alternate interest rate 1 for interest calculation of Formula B accounts. Leading blanks are permitted.
Numeric, 15 positions, optional, FLS AER077A.

Alt 02 Int Balance Alternate 2 Interest Rate Balance. Minimum net available balance required using the alternate interest rate 2 for interest calculation of Formula B accounts. Leading blanks are permitted.
Numeric, 15 positions, optional, FLS AER082A.

ANGHM1 – Group History Demographic

Purpose This panel is used to enter new history for prior cycles or maintain existing Group history demographic information.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Cycle	__	____	(Required New Only)	
			Format MM YYYY	
Command====> ANGHM1,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM1 ANOPER6          Group History Demographic          0001 11-02-2006
USD USD
Application: GRP      Account: 92863130          Function: M      Cycle: 10 2006
Delete . . . . .      Short Name: SAMUELS
Period Type . . . . . : C          Cycle . . . . . : 1
Analysis Only Code . . . . . A      Statement Date . . . . . 10-31-2006
Analysis Reprint . . . . .          Last Reprint Date . . . . . 11-01-2006
Account Type . . . . . 323          Settlement Date . . . . . 07-31-2007
Branch . . . . . 1          Closed Date . . . . . 00-00-0000
Cost Center . . . . . 0          Transaction Key Date : 10-01-2006
Officer 1 . . . . .          Status . . . . .
Officer 2 . . . . .          Charging Currency . . . . . USD
Last Comment Date . . . . . : 00-00-0000      Category . . . . .
----- Statement Information -----
Analysis Type . . . . . 5          YTD Type . . . . . 0
Analysis Format . . . . . A          YTD Start Month . . . . . 1
Analysis Dist . . . . .          YTD Investment Opt . . . . . Y
Tax Invoice Print . . . . . N
----- Account to Charge -----
Inst . . . . . 1          Application . . . . . DDA      Account . . . . . 92863131

Command====> ANGHM1,M,92863130,GRP,,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM1 – Group History Demographic

Field Descriptions

- Delete Delete Code. Valid entry is **D**, indicating delete a record.
Alphanumeric, 1 position, optional.
- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Period Type Period Type. Determines what type of history record is being referenced. Valid entries are:
 - C** Cycle history record.
 - L** Cycle history record prior to lead date.
 - S** Snapshot history record created by a snapshot Account Analysis statement request. Automatically purged during the next daily run.*Alphanumeric, 1 position, protected, FLS AGH013A.*
- Cycle Cycle. Number of cycles included in this history period.
Alphanumeric, 3 positions, protected, FLS AGH019A.

Analysis Only Code	<p>Analysis Only Code. Indicates whether this history record is for a service charge cycle or an 'analyze only' cycle. System generated on cycle night based on the account's service charge date and term. (Identifies a monthly versus a multi-month settlement account.) Valid entries are:</p> <ul style="list-style-type: none"> b Service charge cycle. A Analyze only cycle. <p>Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELH panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGH022A.</i></p>
Statement Date	<p>Analysis Statement Date. Appears on the statement as the ending date for this history period. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: Only the day portion of this field can be maintained.</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGH014A.</i></p>
Analysis Reprint	<p>Analysis Statement Reprint Flag. Determines if an individual historical period's analysis statement will be reanalyzed. Valid entries are:</p> <ul style="list-style-type: none"> b No reprint or recalculation. C Recalculate only. X Recalculate and reprint. <p><i>Alphanumeric, 1 position, optional, FLS AGH015A.</i></p>
Last Reprint Date	<p>Last Reprint Date. Shows when this history period was last reprinted or recalculated. System-generated. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS AGH017A.</i></p>
Account Type	<p>Account Type. Type of account to be established. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults).</p> <p><i>Numeric, 3 positions, optional, FLS AGH025A.</i></p>
Settlement Date	<p>Settlement Date. Date the account's charges are settled. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELH panel.</p> <p><i>Alphanumeric, 10 positions, optional (protected for linked accounts), FLS AGH064A.</i></p>
Branch	<p>Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information).</p> <p><i>Numeric, 5 positions, optional, FLS AGH029A.</i></p>
Closed Date	<p>Closed Date. Identifies when an account closed in Analysis. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGH024A.</i></p>

Cost Center	Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information). <i>Numeric, 15 positions, optional, FLS AGH030A.</i>
Transaction Key Date	Transaction Key Date. Date used as the key to the transaction records for this history period. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS AGH255A.</i>
Officer 1	Primary Officer Code. Primary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGH027A.</i>
Status	Status. Valid entries are: <ul style="list-style-type: none"> A Active. C Closed. D Dormant. P Purge. Not valid if the account has a receivable outstanding amount due. <i>Alphanumeric, 1 position, optional, FLS AGH023A.</i>
Officer 2	Secondary Officer Code. Secondary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGH028A.</i>
Charging Currency	Charging Currency Code. Currency Code of the account when the calculations were last done on this history. <i>Alphanumeric, 4 positions, optional, FLS AGH304A.</i>
Last Comment Date	Post Date. Date the comment was added to the account. <i>Numeric, 8 positions, optional, FLS ACO006A.</i>
Category	Comment Category. Category of the most recently added comment. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition). <i>Alphanumeric, 10 positions, optional, FLS ACO007A.</i>

Statement Information

Analysis Type	Analysis Statement Type. Determines the type of statement created. When reprinting statements, the Analysis system uses the current period (ANGNM) Analysis statement type. Information only. Valid entries are: <ul style="list-style-type: none"> 0 Do not print a statement. 1 Print statement with detail transactions. 2 Print statement without detail transactions (summary).
---------------	---

- 3 Print Group statement with detail transactions. No page breaks for individual accounts.
- 4 Print Group statement without detail transactions (summary). No page breaks for individual accounts.
- 5 Print Group statement with detail transactions. Page breaks are made for individual accounts.
- 6 Print Group statement without detail transactions. Page breaks are made for individual accounts.

Alphanumeric, 1 position, optional, FLS AGH033A.

YTD Type

Reserved for future use.

Alphanumeric, 1 position, optional, FLS AGH036A.

Analysis Format

Analysis Statement Format. Determines the format of the Analysis Statement. See the Reports chapter in this guide for an example of each format. Valid entries are:

- A Format A (portrait).
- B Format B (portrait).
- C User-defined.
- D User-defined.
- E User-defined.
- M Format M (multi-currency with balance).
- N Format N (multi-currency without balance).
- 1 Format 1 (wide) 1-up.
- 2 Format 2 (wide) 1-up.

Alphanumeric, 1 position, optional, FLS AGH034A.

YTD Start Month

Reserved for future use.

Numeric, 2 positions, optional, FLS AGH037A.

Analysis Dist

Analysis Distribution Code. Indicates whether to mail the Account Analysis statement or to hold it. If the entry in this field is **H** or **K**, the message **Hold – do not mail** prints under the name and address on the statement. The statements automatically sort on this field. Valid entries are:

- b** Mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000.
- F** Microfiche only, no hard copy. The Print Fiche option must be **2** for the statement on MICM Record 2007.
- H** Hold – do not mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000.
- K** Hold – do not mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.
- P** Mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.
- S** Mail, but sort by ZIP code. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement.
- Z** Mail, but sort by ZIP code. Print depending on the Print Analysis Statement Code on MICM Record 6000.

Note: When printing statements, the Analysis system uses the current period (ANGNM) Analysis Distribution Code. Information only.

Alphanumeric, 1 position, optional, FLS AGH035A.

Tax Invoice Print Tax Invoice Print Option. Indicates whether the tax invoice should be generated for this account. Valid entries are:
 N Do not generate the tax invoice.
 Y Generate the tax invoice.
Alphanumeric, 1 position, optional, FLS AGH299A.

YTD Investment Opt Year-to-date Investment Option. Valid entries are:
 N User-defined.
 Y User-defined.
Alphanumeric, 1 position, optional, FLS AGH042A.

Account to Charge

Used to pass direct debit service charge amounts. This information is required for Group accounts with a Service Charge Code of **C**.

The account-to-charge information stored in history is for information only. When creating statements, the Analysis system uses the account-to-charge information specified on the account Master record (ANGNM).

Inst Account-to-charge Institution Number. Institution number of the account to receive the service charge debit.
Numeric, 4 positions, protected, FLS AGH038A.

Application Account-to-charge Application Code. Application code of the account to receive the service charge debit. This field cannot contain zeros if the account-to-charge number is entered. Defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, protected, FLS AGH039A.

Account Account-to-charge Account Number. Specifies the account number to receive the service charge debit if other than this account.
Numeric, 18 positions, protected, FLS AGH040A.

ANGHM2 – Group History Service Charge

Purpose This panel is used to enter new information for prior cycles or maintain existing Group history service charge information.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Cycle	08	2006	(Required New Only)	Format MM YYYY
Command====> ANGHM2,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM2 ANOPER6          Group History Service Charge          0001 11-02-2006
USD USD
Application: GRP  Account: 92863130          Function: M  Cycle: 10 2006
Short Name: SAMUELS
Service Charge Code I  Waive Rsn Cd          Balance Code . . . . C
Overdraft Code . . 1  Formula Code . . . . . A  Investment Code . . . E
Comp Calc Code . . 1  Minimum Charge . . . . Y  Exception Pricing Code
Prior Credit Months 0  Prior Credit Code . . N  Reserve Credit Code  N
Reserves on Neg Bal Y  Loan Comp OD Interest N  Rsv/Svc Mark-Up Code  N
No Charge Bal Req  N  Prev Serv Charge Code: I  OD Balance Required  N
Maint Fee Option  Y  Daily Bal Print . . . N  Daily Bal Option . . . Y
Promo Waive Opt  N
Group Reserve Code  A  Group Pricing Flag . . N  Group Calc Code . . . 1
Tax Region . . . . . Tax Exempt . . . . . N
Other Bal Updt Code . . C  Other Bal OD Option . . . N
Other Bal Reserve Code . . A  Other Bal Reserve Rate . . .00000000
Other Bal Reserve AMT . . .00
AFP Comm Code . . . . . Processing Region . . . . : 15
User Code 1 . . . . . User Code 2 . . . . .
User Code 3 . . . . . User Code 4 . . . . .

Command====> ANGHM2,M,92863130,GRP,...
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM2 – Group History Service Charge

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Service Charge Code** Service Charge Code. Determines the method used when charging a customer.
Valid entries are:
C Apply service charges.
G May be charged at another level. Do not add to report totals.
I Bill the customer for the service charges and send invoice. A payment must be received. Not valid for new history setup.
R Review.
T Temporary waive.
W Waive.
X Billed/Debited through external sources.
- Note:** If the account exists in a relationship, this field is protected but may be maintained on the ANXREF panel.
Alphanumeric, 1 position, required, FLS AGH062A.
- Waive Rsn Cd** Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028.
Alphanumeric, 10 positions, optional, FLS AGH305A.

Balance Code	<p>Balance Code. Indicates which balance to use for service charge and profit and loss calculations. Valid entries are:</p> <ul style="list-style-type: none">b Calculate reserve requirements on the average ledger balance and disregard float in the available balance calculation.C Calculate reserves on the average collected balance and use float in the available balance calculation.L Calculate reserves on the average ledger balance and use float in the available balance calculation.P Calculate the reserves on the average positive collected balance and use float in the available balance calculation.S Calculate reserves on the average positive ledger balance less float and use float in the available balance calculation.T Calculate reserves on the average positive ledger and use float in the available balance calculation.X Calculate reserves on the average ledger balance minus either the reserve requirement or the float for the available balance calculation depending on which is greater. <p><i>Alphanumeric, 1 position, optional, FLS AGH053A.</i></p>
Overdraft Code	<p>Overdraft Code. Indicates whether the overdraft interest was passed to analysis as a transaction or was calculated. Valid entries are:</p> <ul style="list-style-type: none">1 Not calculated within Analysis but may be passed as a transaction.2 Calculated within Analysis using the average balance if negative.3 Calculated within Analysis using the daily current ledger or current collected balance depending on the balance code specified on MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters). <p><i>Alphanumeric, 1 position, required, FLS AGH082A.</i></p>
Formula Code	<p>Formula Code. Determines the method used to calculate service charges. Valid entries are:</p> <ul style="list-style-type: none">A Calculate the service charge using the net charge method of total charge less the earnings credit amount.B Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, an interest payment will be calculated using the Interest Rate. For multi-cycle calculations, the net available balance for each cycle will be netted to determine the final settlement position.C Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time.D Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position.

- E** Calculate according to AFP standards.
- G** Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount.

Note: If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

For linked accounts, this field must be changed using the ANRELH panel.

Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGH066A.

Investment Code Investment Code. Indicates how the related Investment accounts are to be processed at the Group level. Valid entries are:

- G** Net the deficits from Investment accounts when calculating the Group’s service charge amount.
- E** Do not net the excesses or deficits from Investment accounts when calculating the Group’s service charge amount.

Alphanumeric, 1 position, required, FLS AGH114A.

Comp Calc Code Compensating Balance Calculation Code. Indicates whether the loan compensating balance is to be subtracted before the deposit available balance or after the net available balance. Valid entries are:

- 1** Use the Compensating Balance field and subtract before the available balance.
- 2** Use the Compensating Balance 2 field and subtract from the net available balance.
- 3** Use the Compensating Balance field and subtract before the available balance but it is stated with reserves.
- 4** Use the Compensating Balance 2 field and subtract from the net available balance but stated with reserves.

Alphanumeric, 1 position, required, FLS AGH056A.

Minimum Charge Minimum Charge Code. Indicates whether a minimum service charge amount should be assessed to a customer if the calculated service charge amount is less than the minimum service charge amount. Loaded in history on cycle night from MICM Record 6000 (Analysis Institution Parameters). Valid entries are:

- N** Charge nothing if the service charge is less.
- Y** Charge the minimum charge if the service charge is less.

Alphanumeric, 1 position, required, FLS AGH088A.

Exception Pricing Code Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:

- b** No exception pricing.
- S** Exception pricing.

Alphanumeric, 1 position, optional, FLS AGH065A.

Prior Credit Months	<p>Prior Credit Months. When the Prior Credit Code is P, it is the number of months past credit is to be brought forward. When the Prior Credit Code is A, it is the month number (01 – 12) to start the YTD prior credit. Valid entries are 00 – 99.</p> <p>Note: For linked accounts, this field must be changed using the ANRELH panel.</p> <p><i>Numeric, 2 positions, optional (protected for linked accounts), FLS AGH052A.</i></p>
Prior Credit Code	<p>Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:</p> <ul style="list-style-type: none"> A YTD prior credit. N No prior credit. P Rolling prior months credit. <p>Note: For linked accounts, this field must be changed using the ANRELH panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGH051A.</i></p>
Reserve Credit Code	<p>Reserve Credit Code. Indicates whether a reserve credit transaction should be generated when the balance used for calculating the reserve requirement is negative. Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a reserve credit transaction. Y Calculate a reserve credit transaction. <p><i>Alphanumeric, 1 position, required, FLS AGH057A.</i></p>
Reserves on Neg Bal	<p>Reserves on Negative Balance. Indicates whether to bypass special considerations for calculating an additional reserve requirement if the average collected balance is negative. Valid entries are:</p> <ul style="list-style-type: none"> N Do not bypass special considerations. Y Bypass special considerations. <p><i>Alphanumeric, 1 position, required, FLS AGH095A.</i></p>
Loan Comp OD Interest	<p>Loan Compensating Overdraft Interest. Indicates whether to include loan compensating balances before calculating overdraft interest. Valid entries are:</p> <ul style="list-style-type: none"> N Do not include loan compensating balances. Y Include loan compensating balances. <p><i>Alphanumeric, 1 position, required, FLS AGH093A.</i></p>
Rsv/Svc Mark-up Code	<p>Reserve/Service Mark-up Code. Indicates whether to calculate a markup for balance-based services. Valid entries are:</p> <ul style="list-style-type: none"> D Mark down balance-based services using the Service Charge Rate. N Do not mark up balance-based services. R Calculate the Reserve Requirement based on the total balance required for balance-based services. If this value is chosen, the Reserve Requirement calculation based on the Average Ledger or Average Collected Balance is bypassed. S Mark up balance-based services using the Service Charge Rate. <p>Note: D and S are only valid if the Formula Code is A.</p> <p><i>Alphanumeric, 1 position, required, FLS AGH107A.</i></p>

No Charge Bal Req	<p>Balance Required for No-charge Services. Indicates whether to calculate a balance required for 'no charge' services. Loaded in history on cycle night from MICM Record 6000 (Analysis Institution Parameters). Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a balance required for no charge services. Y Calculate the balance required for no charge service. <p><i>Alphanumeric, 1 position, required, FLS AGH092A.</i></p>
Prev Serv Charge Code	<p>Previous Service Charge Code. Indicates the account Service Charge Code at the time lead night is processed for this history period. Valid entries are:</p> <ul style="list-style-type: none"> C Apply service charges. G May be charged at another level. Do not add to report totals. I Bill the customer for the service charges; send invoice. A payment must be received. Not valid for new history setup. R Review. T Temporary waive. W Waive. X Billed/Debited through external sources. <p><i>Alphanumeric, 1 position, protected, FLS AGH041A.</i></p>
OD Balance Required	<p>Balance Required for Overdraft Interest. Indicates whether OD interest is included in the balance required calculation when OD code 2 is used. Includes the loan compensating balance deficiency charge in the balance required calculation regardless of OD code. Moved to history on cycle night from MICM Record 6000 (Analysis Institution Parameters). Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a balance required for overdraft interest. Y Calculate a balance required for overdraft interest. <p><i>Alphanumeric, 1 position, required, FLS AGH094A.</i></p>
Maint Fee Option	<p>Maintenance Fee Option. Indicates how the maintenance fee is calculated for the Group accounts. Valid entries are:</p> <ul style="list-style-type: none"> N Use the Group's maintenance charge. Y Accumulate the maintenance charge for individual accounts at the Group account. <p><i>Alphanumeric, 1 position, required, FLS AGH087A.</i></p>
Daily Bal Print	<p>Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Daily Balance Statement is not produced for this account. Y Daily Balance Statement is produced for this account. <p><i>Alphanumeric, 1 position, required, FLS AGH032A.</i></p>
Daily Bal Option	<p>Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none"> N Daily Balance Record is not maintained for this account. Y Daily Balance Record is maintained for this account. <p>Note: If a history record has a Daily Balance Option of Y, it is changed to N when ANM820 is run to purge the records. (Daily Balance records are purged based on the Daily Balance Retention defined on MICM Record 6000.)</p>

This option can be changed back to **Y** to provide balance information on the Reprint Statement; however, the records will be purged the next time ANM820 is run.

Note: For linked accounts, this field must be changed from the ultimate group down using the ANRELH panel.

Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGH031A.

Promo Waive Option Promotion Waive Option. Indicates whether an account is allowed to participate in promotional waivers. Valid entries are:

N This account is not allowed to participate in promotional waivers.

Y This account is allowed to participate in promotional waivers.

Alphanumeric, 1 position, optional, FLS AGH290A.

Group Reserve Code Group Reserve Code. Indicates whether to calculate the reserve requirement at the account level or the group level. Valid entries are:

A Calculate at the account level and add the results to the group. This overrides the Group Calculation Code.

G Calculate at the group level using the group rates.

X Calculate at the group level using the group rates, but add the overdraft balances from each account at cycle time instead of netting out the balance each day to determine positive balances at the group level.

Alphanumeric, 1 position, required, FLS AGH060A. Default: MICM Record 6002.

Group Pricing Flag Group Pricing Code. Indicates whether services/items can be priced at the group level. Valid entries are:

E Items can be priced at the group level but only if exception pricing exists at the group level.

N This group does not allow group pricing.

Y Services can be priced at the group level.

Alphanumeric, 1 position, required, FLS AGH021A.

Group Calc Code Group Calculation Code. Calculation code used by the Group account to determine how to combine and calculate the service charge. Valid entries are:

1 Calculate the service charge for each account and accumulate for the total service charge.

2 Combine all information at the group level and then calculate the service charge using the group rates.

3 Do all rate calculations at account level, but do the net service charge calculation at group level.

Alphanumeric, 1 position, required, FLS AGH063A.

Tax Region Resident Tax Region. Taxing region of this account. Only those services originating from a matching tax region will be taxed.

Alphanumeric, 4 positions, optional, FLS AGH297A.

Tax Exempt	<p>Tax Exemption Code. Indicates whether this account is tax exempt for this cycle. Valid entries are:</p> <ul style="list-style-type: none"> N Not tax exempt. Y Tax exempt. <p><i>Alphanumeric, 1 position, optional, FLS AGH296A.</i></p>
Other Bal Updt Code	<p>Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:</p> <ul style="list-style-type: none"> C Other Balance is a constant amount. Do not clear it. U Other Balance is updated each cycle. Clear it. <p><i>Alphanumeric, 1 position, required, FLS AGH044A.</i></p>
Other Bal OD Option	<p>Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:</p> <ul style="list-style-type: none"> N Do not include Other Balance when calculating overdraft interest. Y Include Other Balance when calculating overdraft interest. <p><i>Alphanumeric, 1 position, required, FLS AGH043A.</i></p>
Other Bal Reserve Code	<p>Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the Collected Balance <i>before</i> the Reserve Requirement calculation, or if the Other Balance is to be added <i>after</i> the Reserve Requirement calculation with an additional Reserve Requirement calculation for the Other Balance. Valid entries are:</p> <ul style="list-style-type: none"> A Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Amount field contains the amount used as the Other Balance Reserve Requirement. B Other Balance is added to the Collected Balance before the Reserve Requirement calculation. R Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Rate field contains the rate used to calculate the Other Balance Reserve Requirement. <p><i>Alphanumeric, 1 position, required, FLS AGH045A.</i></p>
Other Bal Reserve Rate	<p>Other Balance Reserve Rate. Rate to be used in calculating the Reserve Requirement for Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Code Code. Eight decimal positions and a decimal point are required.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AGH047A.</i></p>
Other Bal Reserve Amt	<p>Other Balance Reserve Amount. Amount to be used as the Reserve Requirement for the Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Code field. Expressed in account currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGH046A.</i></p>

AFP Comm Code	<p>AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data will be received. Though this field will allow entry of any value (for customer flexibility), the current valid entries as defined by AFP are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile number.IT International telephone.TE Telephone number.TL Telex number.TM Telemail number.TX TWX number. <p><i>Alphanumeric, 2 positions, optional, FLS AGH104A.</i></p>
Processing Region	<p>Processing Region. Indicates the number of the region associated with the account. This field is automatically updated from MICM Record 2001 (Branch Information) when the account is opened or if the branch number is changed. Valid entries are 000 – 999.</p> <p><i>Numeric, 3 positions, protected, FLS AGH262A.</i></p>
User Code 1	<p>User Code 1. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH100A.</i></p>
User Code 2	<p>User Code 2. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH101A.</i></p>
User Code 3	<p>User Code 3. User-defined.</p> <p><i>Alphanumeric, 2 positions, optional, FLS AGH102A.</i></p>
User Code 4	<p>User Code 4. User-defined.</p> <p><i>Alphanumeric, 2 positions, optional, FLS AGH103A.</i></p>

ANGHM3 – Group History Rate

Purpose This panel is used to enter new information for prior cycles or maintain existing Group history rate information. (Refer to the Rate Update for Account Analysis section of the Application Processing chapter in this guide for more information.)

Special Considerations Eight decimal positions and a decimal point are required for all rates; Leading blanks are allowed. For example, 7 percent would be entered as **.07000000** or **7000000**.

Key Panel

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ANGHM  ANOPER6          Group History          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . m                M: Maintenance
                                           N: New
  Account  . . . . . 92863130__
  Application . . . . . grp
  Cycle   . . . . . 03 2006          (Required New Only)
                                           Format MM YYYY

Command====> ANGHM3, ,0, , , ,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM3 ANOPER6          Group History Rate          0001 11-02-2006
USD USD
Application: GRP  Account: 92863130          Function: M  Cycle: 10 2006
                                         Short Name: SAMUELS

Misc Parameter . . . . . 1

Earnings Credit . . . . .06000000          Month  Year  ECR Level: . . . . . S01
Overdraft . . . . .05000000          A      A
Service Charge . . . . .06500000          A      A
Interest . . . . .05000000          A      A
Comp Bal Deficiency . . .02000000          A      A
Reserve . . . . .05000000
Next Earnings Credit . . .06000000

Command====> ANGHM3,M,92863130,GRP,,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM3 – Group History Rate

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Misc Parameter Misc Parameter Number. Indicates the miscellaneous parameter on MICM Record 6013 that contains the account’s miscellaneous rate information. From history, the miscellaneous parameter is only used to obtain the incremental service charge information. All other rates are moved at cycle time and stored individually on the account’s history record. Valid entries are **01 – 99**.
Numeric, 2 positions, required, FLS AGH050A.

- Earnings Credit Earnings Credit Rate. Used to calculate earnings credit. Eight decimal positions and a decimal point are required.
Numeric, 9 positions plus decimal, optional, FLS AGH071A.

- Month Earnings Credit Month Base. Indicates month base used for the earnings credit calculation. Valid entries are:
 - A** Actual day month.
 - M** 30-day month.*Alphanumeric, 1 position, required, FLS AGH073A.*

- Year Earnings Credit Year Base. Indicates year base used for the earnings credit calculation. Valid entries are:
 - A** Actual days in the year (365/366).
 - 0** 360-day year.
 - 5** 365-day year.*Alphanumeric, 1 position, required, FLS AGH072A.*

ECR Level	<p>ECR Level. Indicates the earnings credit rate used to calculate the earnings credit amount. Allows reporting of earnings credit amount to GL based on the tier level rate. Can be one of 12 standard or 12 exception rates. Valid entries are:</p> <p>SBR Standard base rate. S01 – S11 Standard base tier level 1 – 11. EBR Exception base rate. E01 – E11 Exception base tier level 1 – 11.</p> <p><i>Alphanumeric, 3 positions, optional, FLS AGH320A.</i></p>
Overdraft	<p>Overdraft Interest Rate. Used to calculate overdraft interest. Eight decimal positions and a decimal point are required.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AGH079A.</i></p>
Month	<p>Overdraft Interest Month Base. Indicates month base used for the overdraft interest calculation. Valid entries are:</p> <p>A Actual day month. M 30-day month.</p> <p><i>Alphanumeric, 1 position, required, FLS AGH081A.</i></p>
Year	<p>Overdraft Interest Year Base. Indicates year base used for the overdraft interest calculation. Valid entries are:</p> <p>A Actual days in the year (365/366). 0 360-day year. 5 365-day year.</p> <p><i>Alphanumeric, 1 position, required, FLS AGH080A.</i></p>
Service Charge	<p>Service Charge Rate. Used in calculating service charges for accounts coded as Formula B when the net available balance is negative and used to calculate a service charge markup for accounts coded as Formula C. Also used to calculate the markup/markdown on services for those accounts coded with a Reserve/Service Markup Code of D or S. Eight decimal positions and a decimal point are required.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AGH067A.</i></p>
Month	<p>Service Charge Month Base. Indicates month base used for service charge calculation for those accounts coded as Formula B or C. Valid entries are:</p> <p>A Actual days in the month. M 30-day month.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH069A.</i></p>
Year	<p>Service Charge Year Base. Indicates year base used for service charge calculation for those accounts coded as Formula B or C. Valid entries are:</p> <p>A Actual days in the year (365/366). 0 360-day year. 5 365-day year.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH068A.</i></p>

Interest	<p>Interest Rate. Used to calculate the interest amount for accounts coded as Formula B or G, when the net available balance is positive. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS AGH231A.</i></p>
Month	<p>Interest Month Base. Indicates month base used for interest calculation for accounts coded Formula B when the net available balance is positive. Valid entries are: A Actual days in the month. M 30-day month. <i>Alphanumeric, 1 position, optional, FLS AGH233A.</i></p>
Year	<p>Interest Year Base. Indicates year base used for interest calculation for accounts coded Formula B, when the net available balance is positive. Valid entries are: A Actual days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, required, FLS AGH232A.</i></p>
Comp Bal Deficiency	<p>Compensating Balance Deficiency Rate. Used to calculate compensating balance deficiency charges for those accounts that have a loan compensating balance requirement amount specified. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS AGH089A.</i></p>
Month	<p>Compensating Balance Deficiency Month Base. Indicates month base used for the compensating balance deficiency charge calculation. Valid entries are: A Actual days in the month. M 30-day month. <i>Alphanumeric, 1 position, required, FLS AGH091A.</i></p>
Year	<p>Compensating Balance Deficiency Year Base. Indicates year base used for the compensating balance deficiency charge calculation. Valid entries are: A Actual days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, required, FLS AGH090A.</i></p>
Reserve	<p>Reserve Rate. Used to calculate the reserve requirement amount using average ledger/collected balance, based on the account's Balance Code for the period. Or, for those accounts coded with a Reserve/Service Markup Code of R, used to calculate reserves based on the 'total balance required'. Eight decimal positions and a decimal point are required. <i>Numeric, 9 positions plus decimal, optional, FLS AGH058A.</i></p>
Next Earnings Credit	<p>Next Earnings Credit Rate. Earnings credit rate for the next month. Three decimal places are assumed. <i>Numeric, 9 positions plus decimal, optional, FLS AGH075A.</i></p>

ANGHM4 - Group History Balances

Purpose This panel is used to enter new or maintain existing Group history balances information.

Special Considerations If the Daily Balance Option is Y (ANGNM2/ ANGHM2), the fields on this panel are protected.

Key Panel

```

ANGHM  ANOPER6          Group History          0001  11-02-2006
Enter the following key parameters:
Function . . . . . M          M: Maintenance
                               N: New
Account . . . . . 92863130_____
Application . . . . . GRP
Cycle . . . . . 08 2006          (Required New Only)
                               Format MM YYYY

Command====> ANGHM4, ,0, , , ,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel

```

ANGHM - Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM4  ANOPER6          Group History Balances          0001  11-02-2006
RUBL  RUBL
Application: GRP  Account: 92863130          Function: M  Cycle: 08 2006
                                         Short Name: TIMOTHY T

----- Loan Compensating Balances -----
Balance One . . . 0          Balance Two . . . 0

----- User Balances -----
Balance One . . . 0          Balance Two . . . 0
Balance Three . . . 0       Balance Four . . . 0

----- Miscellaneous Balances -----
Other Balance . . 0          Low Balance . . . 0

----- Overdraft Ledger Balances -----
Aggregate. . . . 0          Days . . . . . 0

----- Overdraft Customer Collected Balances -----
Aggregate. . . . 0          Days . . . . . 0

Command====> ANGHM4,M,92863130,GRP,8,2006,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGHM4 – Group History Balances

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Loan Compensating Balances

Balance One Compensating Balance Requirement One. Represents the compensating balance amount, which was subtracted prior to calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of 1 or 3. This amount is specified at the group level. Expressed in account currency.
Numeric, 15 positions plus decimal, optional; protected if the Daily Balance Option is Y, FLS AGH054A.

Balance Two Compensating Balance Requirement Two. Represents the compensating balance amount, which was subtracted after calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of 2 or 4. This amount is specified at the group level. Expressed in account currency.
Numeric, 15 positions plus decimal, optional; protected if the Daily Balance Option is Y, FLS AGH055A.

User Balances

Balance One User Balance One. User-defined balance specified at the group level. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH096A.

Balance Two	User Balance Two. User-defined balance specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH097A.</i>
Balance Three	User Balance Three. User-defined balance specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH098A.</i>
Balance Four	User Balance Four. User-defined balance specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH099A.</i>

Miscellaneous Balances

Other Balance	Other Balance. Defines an additional balance to be added to the average collected balance. The balance is added prior to reserves being calculated or after reserves are calculated, based on the Other Balance Reserve Code for this period. This balance may also be included in the overdraft interest calculation based on the Other Balance Overdraft Option. This amount is specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH106A.</i>
Low Balance	Low Balance. Indicates the lowest balance of the account for this cycle period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH070A.</i>

Overdraft Ledger Balances

Aggregate	Overdraft Aggregate Ledger Balance. Accumulation of the account's negative ledger balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH083A.</i>
Days	Overdraft Aggregate Ledger Days. Number of days in the period the account's ledger balance was negative. <i>Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS AGH084A.</i>

Overdraft Customer Collected Balances

Aggregate	<p>Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGH085A.</i></p>
Days	<p>Overdraft Aggregate Collected Days. Number of days in the period the account's collected balance was negative. <i>Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS AGH086A.</i></p>

ANGHM5 – Group History Deposit Balances One

Purpose This panel, in conjunction with ANGHM6, is used to display the Group account Deposit balance history for inquiry purposes.

Special Considerations In order to modify balances at the Group level, balance adjustments must be made (ANBAJ) to the related Deposit accounts. Balance adjustments cannot be made directly to the Group account if the Daily Balance Record feature is turned on.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Cycle	08	2006	(Required New Only)	Format MM YYYY
Command====> ANGHM5,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM5  ANOPER6      Group History Deposit Balances One      0001  11-02-2006
RUBL RUBL
Application: GRP      Account: 92863130                      Function: M  Cycle: 08 2006
                                                                Short Name: TIMOTHY T

----- Ledger Balance -----
Current . . . . . : 0
Aggregate . . . . . : 0 Days . . . . . : 31

----- Customer Collected Balance -----
Aggregate . . . . . : 0

----- Bank Collected Balance -----
Aggregate . . . . . : 0

----- Overdraft Ledger Balance -----
Aggregate . . . . . : 0 Days . . . . . : 0

----- Overdraft Customer Collected Balance -----
Aggregate . . . . . : 0 Days . . . . . : 0
060111 Inquiry Only File is in Update Mode.
Command====> ANGHM5,M,92863130,GRP,8,2006,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGHM5 – Group History Deposit Balances One

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Ledger Balance

Current Current Ledger Balance. Indicates the account’s ledger balance on the last day of the cycle period. Represents the Net Total of the ledger balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH142A.

Aggregate Aggregate Ledger Balance. Accumulated ledger balance for the cycle period. Represents the Net Total of the aggregate ledger balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH143A.

Days Aggregate Days. Number of days balances have been accumulated for this cycle period.
Numeric, 3 positions, protected, FLS AGH020A.

Customer Collected Balance

Aggregate Aggregate Collected Balance. Accumulated collected balance for the cycle period. Represents the Net Total of the aggregate collected balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions, protected, FLS AGH144A.

Bank Collected Balance

Aggregate Bank Aggregate Collected Balance. Accumulated bank-collected balance for the cycle period. Represents the Net Total of the bank aggregate collected balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH145A.

Overdraft Ledger Balance

Aggregate Overdraft Aggregate Ledger Balance. Accumulation of the account's negative ledger balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH149A.

Days Overdraft Aggregate Ledger Days. Number of days in the period the account's ledger balance was negative.
Numeric, 3 positions, protected, FLS AGH150A.

Overdraft Customer Collected Balance

Aggregate Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH151A.

Days Overdraft Aggregate Collected Days. Number of days in the period the account's collected balance was negative.
Numeric, 3 positions, protected, FLS AGH152A.

ANGHM6 – Group History Deposit Balances Two

Purpose This panel, in conjunction with ANGHM5, is used to display the Group account Deposit balances history for inquiry purposes.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Cycle	08	2006	(Required New Only)	Format MM YYYY
Command====> ANGHM6, ,0, , , ,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

ANGHM6	ANOPER6	Group History Deposit Balances Two	0001	11-02-2006
RUBL	RUBL			
Application: GRP	Account: 92863130	Function: M	Cycle: 08	2006
		Short Name: TIMOTHY T		
----- Loan Compensating Balances -----				
Balance One . . . :	0	Balance Two . . . :	0	
----- User Balances -----				
Balance One . . . :	0	Balance Two . . . :	0	
Balance Three . . . :	0	Balance Four . . . :	0	
----- Other Balances -----				
Balance One . . . :	0	Balance Two . . . :	0	
OD Amount :	0	Deposit Reserve :	0	
Misc Credits . . . :	0			
----- Interest Balances -----				
Accrued :	0	Accrued Payable :	0	
Total Accrued . . . :	0	Paid :	0	
060111 Inquiry Only File is in Update Mode.				
Command====> ANGHM6,M,92863130,GRP,8,2006,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel				

ANGHM6 – Group History Deposit Balances Two

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Loan Compensating Balances

Balance One Compensating Balance Requirement One. Represents the compensating balance amount that was subtracted prior to calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **1** or **3**. This is the total compensating balances from the Deposit accounts. Expressed in account currency.
Numeric, 15 positions plus decimal, protected, FLS AGH146A.

Balance Two Compensating Balance Requirement Two. Represents the compensating balance amount that was subtracted after calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **2** or **4**. This is a total compensating balances from the Deposit accounts. Expressed in account currency.
Numeric, 15 positions plus decimal, protected, FLS AGH147A.

User Balances

Balance One User Balance One. Total user balance 1 from the Deposit accounts. User-defined. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH153A.

Balance Two	User Balance Two. Total user balance 2 from the Deposit accounts. User-defined. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH154A.</i>
Balance Three	User Balance Three. Total user balance 3 from the Deposit accounts. User-defined. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH155A.</i>
Balance Four	User Balance Four. Total user balance 4 from the Deposit accounts. User-defined. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH156A.</i>

Other Balances

Balance One	Deposit Other Balance One. Contains the total of the Other Balances of the Deposit accounts within the group that are to be added to the Collected Balance before the Reserve Requirement calculation. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH158A.</i>
Balance Two	Deposit Other Balance Two. Contains the total of the Other Balances of the Deposit accounts within the group that are to be added to the Collected Balance after the Reserve Requirement calculation. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH159A.</i>
OD Amount	Deposit Other Balance Overdraft Amount. Contains the total of the Other Balance from the Deposit accounts within the group to be used in calculating Overdraft amount. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH161A.</i>
Deposit Reserve	Deposit Other Balance Reserve Amount. Contains the total of the Other Balance Reserve Amount from the Deposit accounts within the group. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH160A.</i>
Misc Credits	Miscellaneous Credits. Miscellaneous credits for the Group accounts. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH157A.</i>

Interest Balances

Accrued	Accrued Balance. Aggregate of the interest amount accrued daily. Used to represent the interest expense. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH227A.</i>
---------	---

Accrued Payable	<p>Accrued Payable Balance. Aggregate of the interest amount accrued daily, net of any interest paid daily. Expressed in account currency.</p> <p>Note: This field is set to zeros if the interest paid daily is greater than the amount in this field on the day the interest is paid.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH230A.</i></p>
Total Accrued	<p>Total Accrued Balance. Aggregate of the total interest accrued outstanding daily, net of any interest paid daily. Used to calculate the average interest payable for the period. Expressed in account currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH228A.</i></p>
Paid	<p>Paid Balance. Aggregate of the interest paid daily. If no interest is paid, zeros are aggregated for that day. This field represents the aggregate of all interest payments during the period. Used to calculate the deposit margin. Expressed in account currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH229A.</i></p>

ANGHM7 – Group History Service Charge Reporting

Purpose This panel is used to display the Group account service charge reporting history for inquiry purposes.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-03-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130			
Application	GRP			
Cycle	08 2006		(Required New Only)	
			Format MM YYYY	
Command====> ANGHM6, ,0, , , ,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM7 – Group History Service Charge Reporting

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM7  ANOPER6  Group History Service Charge Reporting  0001  11-03-2006
USD  USD
Application: GRP  Account: 92863130  Function: M  Cycle: 10 2006
Short Name: SAMUELS

Net Minimum Lift . . . . . : .00
Minimum Balance Waive . . . . . : .00
Days before Open Waive . . . . . : .00
Dropped Waive Amount . . . . . : .00
Permanent Waived . . . . . : .00
Reviewed Service Charge Amount: .00
External Service Charge Amount: .00

Command====> ANGHM7,M,92863130,GRP,,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM7 – Group History Service Charge Reporting

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Net Minimum Lift Net Minimum Lift. Difference between the minimum service charge amount and the actual service charge amount. (The assessed service charge amount was less than the minimum amount to be assessed and the Minimum Charge Service option on MICM Record 6000 indicates to assess the minimum.)
Numeric, 15 positions plus decimal, protected, FLS AGH315A.

- Minimum Balance Waive Minimum Balance Waive. Total minimum balance amount that was automatically waived. (Minimum Balance Amount on MICM Record 6013 is higher than the account low-balance and the minimum amount specified is not equal to zeros.)
Numeric, 15 positions plus decimal, protected, FLS AGH318A.

- Days before Open Waive Days Before Open Waive. Service charge amount that was automatically waived. (Number of Days Waive on MICM Record 6013 indicates that no charges are to occur until the account has been opened for these number of days.)
Numeric, 15 positions plus decimal, protected, FLS AGH317A.

- Dropped Waive Amount Drop Waive Amount. Difference between the minimum service charge amount and the actual service charge amount. (The assessed service charge amount was not greater than the minimum amount to be assessed and the Minimum Charge Service option on MICM Record 6000 indicates not to assess unless greater than the minimum.)
Numeric, 15 positions plus decimal, protected, FLS AGH316A.

Permanent Waive	Permanent Waive Service Charge Amount. Service charge amount for related accounts with a service charge code of W . <i>Numeric, 15 positions plus decimal, protected, FLS AGH325A.</i>
Reviewed Service Charge Amount	Reviewed Service Charge Amount. Service charge amount for related accounts with a service charge code of R . <i>Numeric, 15 positions plus decimal, protected, FLS AGH326A.</i>
External Service Charge Amount	External Service Charge Amount. Service charge amount for related accounts with a service charge code of X . <i>Numeric, 15 positions plus decimal, protected, FLS AGH006A.</i>

ANGHM8 - Group History Service Charge One

Purpose This panel, in conjunction with Group History Service Charge Two, is used to maintain Group history service charge amounts.

Special Considerations Group history is automatically maintained by its member accounts at cycle time and statement correction time; therefore, only under certain circumstances would Group history need to be maintained.

The Maintenance, Incremental, and Dormant charges can be changed *only* through this panel.

Key Panel

```

ANGHM  ANOPER6          Group History          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account  . . . . . 92863130_____
  Application . . . . . GRP
  Cycle   . . . . . 08 2006          (Required New Only)
                                           Format MM YYYY

Command====> ANGHM8,,0,,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGHM - Group History

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Cycle **Cycle Date.** Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM8  ANOPER6      Group History Service Charge One      0001  11-02-2006
RUBL  RUBL
Application: GRP  Account: 92863130      Function: M  Cycle: 08 2006
Short Name: TIMOTHY T

Maintenance Charge . . . . . 0
Incremental Charge . . . . . 0
Dormant Charge . . . . . 0

Comp Deficiency Charges . . . . : 0
Comp Deficiency Cost . . . . . : .0000
Comp Deficiency Waived . . . . : 0

Overdraft Interest Charge . . . : 0
Overdraft Interest Cost . . . . : .0000
Overdraft Interest Waived . . . : 0

060111 Inquiry Only File is in Update Mode.
Command====> ANGHM8,M,92863130,GRP,8,2006,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM8 – Group History Service Charge One

Field Descriptions

- Short Name** **Customer Short Name.** Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Maintenance Charge** **Maintenance Charge.** Maintenance charge amount for this history period.
 Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS AGH123A.

- Incremental Charge** **Incremental Charge.** Incremental charge for this history period. Expressed in
 charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS AGH124A.

- Dormant Charge** **Dormant Charge.** Dormant charge amount for this history period. Expressed in
 charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS AGH125A.

- Comp Deficiency Charges** **Compensating Deficiency Charges.** Compensating deficiency charges for this
 history period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH128A.

Comp Deficiency Cost	Compensating Deficiency Cost. Compensating deficiency cost for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH130A.</i>
Comp Deficiency Waived	Compensating Deficiency Waived. Compensating balance deficiency waived for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH129A.</i>
Overdraft Interest Charge	Overdraft Interest Charge. Overdraft interest charge for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH120A.</i>
Overdraft Interest Cost	Overdraft Interest Cost. Overdraft interest cost for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH122A.</i>
Overdraft Interest Waived	Overdraft Interest Waived. Overdraft interest waived for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH121A.</i>

ANGHM9 – Group History Service Charge Two

Purpose This panel, in conjunction with Group History Service Charge One, is used to maintain Group history service charge amounts.

Special Considerations Group history is automatically maintained by its member accounts at cycle time and statement correction time; therefore, only under certain circumstances would Group history need to be maintained.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Cycle	__	____	(Required New Only)	Format MM YYYY
Command====> ANGHM9,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Cycle Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

ANGHM9	ANOPER6	Group History Service Charge Two	0001	11-02-2006
USD	USD			
Application: GRP	Account: 92863130	Function: M	Cycle: 10	2006
		Short Name: TEST		
	Charges/Credits	Cost	Balance Required	
Balance Based:	51.3400	5.5000	56,785.15	
Rsv/Svc Mrkup:	8.2144		.00	
Explicit . . . :	.0000	.0000	.00	
No Charge . . . :	.0000	.0000	.00	
Waived :	.0000	.0000	.00	
Bill Separate:	.00	.0000	.00	
Promo Waive :	.00	.0000	.00	
Dly Explicit :	.0000	.0000	.00	
Misc Credits :	.0000		.00	
Service Chrg Amt:	47.34	Total Tax Amt . . . :	.00	
Minimum Charge :	.00	Misc Parm Min Chrg	.00	
Earnings Cr Amt :	12.21	Reserve Credit . . . :	.00	
Command====> ANGHM9,M,92863130,GRP,,,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel				

ANGHM9 – Group History Service Charge Two

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Charges/Credits

Balance Based Charges for Balance-based Services. Total charges for all services coded with a Charge Code of **b**. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH131A.

Rsv/Svc Mrkup Reserve/Service Markup Charges. Total charge markup assessed for services with a Charge Code of **b**. An Rsv/Svc Markup Code of **D**, **R**, or **S** will cause the markup/markdown charge to be calculated. If the Rsv/Svc Markup Code is **R**, this amount represents the reserve requirement amount (charge equivalent) for the period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH108A.

Explicit Total Explicit Charges. Total charge amount for services coded with a Charge Code of **E**. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH133A.

No Charge Total Charge for No-charge Services. Total charge amount for services coded with a Charge Code of **N**. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH135A.

Waived	Total Charge for Waived Services. Total charge amount for services coded with a Charge Code of W . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH137A.</i>
Bill Separate	Total Charge for Billed-separately Services. Total charge amount for services coded with a Charge Code of B . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH139A.</i>
Promo Waive	Total Promotion Waive Charge. Total promotional waive charges for this account in this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH291A.</i>
Dly Explicit	Daily Explicit Charges. Explicit charges for this account that were direct debited on a daily basis for this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH288A.</i>
Misc Credits	Miscellaneous Credits. Miscellaneous credits for this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH118A.</i>

Cost

Balance Based	Cost of Balance-based Services. Total cost associated with services coded with a Charge Code of b . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH132A.</i>
Explicit	Total Explicit Cost. Total cost associated with services coded with a Charge Code of E . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH134A.</i>
No Charge	Total Cost for No-charge Services. Total cost associated with services coded with a Charge Code of N . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH136A.</i>
Waived	Total Cost for Waived Services. Total cost associated with services coded with a Charge Code of W . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH138A.</i>
Bill Separate	Total Cost for Billed-separately Services. Total cost associated with services coded with a Charge Code of B . Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH140A.</i>
Promo Waive	Total Promotion Waive Cost. Total cost for promotional waive charges for this period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH292A.</i>

Dly Explicit Daily Explicit Cost. Explicit charges cost for this account that were direct debited daily during this history period. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH289A.

Balance Required

Balance Based Balance Required for Balance-based Services. Balance required to offset services coded with a Charge Code of **B**. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH110A.

Rsv/Svc Mrkup Reserve/Service Mark-up Balance Required. Contains the total charge markup assessed for services with a Charge Code of space. An Rsv/Svc Markup Code of **D**, **R**, or **S** causes the markup balance required to be calculated. If the Rsv/Svc Mark-up Code is **R**, this amount represents the reserve requirement amount (balance equivalent) for the period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH109A.

No Charge Total Balance Required for No-charge Services. Total balance required to offset charges for services coded with a Charge Code of **N**. The No-charge Balance Required field (MICM Record 6000 – Analysis Institution Parameters) determines if the balance required for no-charge services will be calculated. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH111A.

Waived Total Balance Required for Waived Services. Total balance required to offset services coded with a Charge Code of **W**. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH112A.

Promo Waive Promotion Waive Balance Required. Total balance required to offset the charges for services defined as promotional waive for this account. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH293A.

Misc Credits Miscellaneous Credits Balance Required. Balance required calculation based on the service credit on this account in this history period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH113A.

(Additional Fields)

Service Chrg Amt Service Charge Amount. Explicit charges are not included. Refer to the Calculations section of the Application Processing chapter in this guide for additional information. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH061A.

Total Tax Amt	<p>Total Tax Amount. Total tax amount assessed for all services (including explicit charges) included and excluded on the statement. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH298A.</i></p>
Minimum Charge	<p>Minimum Charge. Minimum charge for this account in this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH126A.</i></p>
Misc Parm Min Chrg	<p>Miscellaneous Parameter Minimum Charge. Rate parameter minimum charge for this account in this history period. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, FLS AGH127A.</i></p>
Earnings Cr Amt	<p>Earnings Credit Amount. Refer to the Application Processing chapter of this guide for an explanation of the Earnings Credit Amount calculation. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH074A.</i></p>
Reserve Credit	<p>Reserve Credit Amount. Amount of reserve credit calculated because of the Reserve Credit Code in history being set to Y. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH119A.</i></p>

ANGHM10 – Group History Balance Calculation

Purpose This panel is used to display Group history balance calculation information for inquiry purposes.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130			
Application	GRP			
Cycle	08 2006		(Required New Only)	
			Format MM YYYY	
Command====> ANGHM10,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM10 ANOPER6      Group History Balance Calculation      0001  11-02-2006
USD  USD
Application: GRP      Account: 92863130                      Function: M  Cycle: 10 2006
                                                                Short Name: SAMUELS

Available Balance . . . . . :          6,562.50
Reserve Amount . . . . . :           937.50
Net Available Balance . . . . . :      465,434.06-
Balance Required . . . . . :          981,996.56
Rsv/Svc Markup Balance Required :           .00
Excess Balance . . . . . :          531,924.64-

-----G/L Options -----
Auto SC Adj Eligible . . . . . Y

Command====> ANGHM10,M,92863130,GRP,,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM10 – Group History Balance Calculation

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Available Balance Available Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH148A.

- Reserve Amount Reserve Amount. Deposit reserve amount. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH059A.

- Net Available Balance Net Available Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH077A.

- Balance Required Balance Required. Balance required to cover services. Expressed in account
currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH078A.

- Rsv/Svc Markup
Balance Required Reserve/Service Mark-up Balance Required. Total charge markup assessed for
services with a Charge Code of **b**. An Rsv/Svc Markup code of **D**, **R**, or **S**
causes the markup balance required to be calculated. In addition, if the
Rvs/Svc Markup code is **R**, this amount represents the reserve requirement
amount (balance equivalent) for the period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH109A.

- Excess Balance Excess Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH076A.

G/L Options

Auto SC ADJ Eligible Auto Service Charge Adjustment. Indicates whether this history period is eligible for automatic adjustments to previously posted service charge amounts. This field is set on cycle night based on the Auto Service Charge Adjustment field on MICM Record 6000. Valid entries are:

- N Do not send service charge adjustments to General Ledger for changes to this history.
- Y Send service charge adjustments to General Ledger for changes to this history.

Alphanumeric, 1 position, optional, FLS AGH321A

ANGHM11 – Group History Receivables

Purpose This panel is used to create new history for prior cycles or maintain existing Group history receivables' information.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Cycle	10	2006	(Required New Only)	
			Format MM YYYY	
Command====> ANGHM11,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM11 ANOPER6          Group History Receivables          0001  11-02-2006
RUBL RUBL
Application: GRP   Account: 92863130          Function: M   Cycle: 10 2006
                                   Short Name: TIMOTHY T

Generated Payment . . . :          .0000
Charge Off . . . . . :          .0000

Past Due Code . . . . . N
Past Due Fee . . . . . 0
Past Due Rate . . . . . .00000000
Past Due Chrg for Cycle:          .00

Direct Debit Ovrđ . . . N
Direct Debit Days . . . : 60

Charge-Off Ovrđ . . . . N
Charge-Off Days . . . . : 0

060111 Inquiry Only File is in Update Mode.
Command====> ANGHM11,M,92863130,GRP,10,2006,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGHM11 – Group History Receivables

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Generated Payment Generated Payment. Total generated payments for this cycle. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH201A.

- Charge Off Charge Off. Total amount charged off for this account during this cycle. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH202A.

- Past Due Code Past Due Code. Indicates how the past due fee will be calculated for accounts with Service Charge Code I. Moved to history from MICM Record 6018 on cycle night. Valid entries are:
 - F** Flat fee. A specified fee will be assessed on each past due invoice.
 - N** No fee.
 - P** Percentage. Percentage of the outstanding amount for each invoice will be calculated and compared to the minimum/maximum.
 - R** Rate. Calculated fee as (Days Past Due * Rate * Late Amount)/ Year Base. This amount will be compared to minimum/maximum.*Alphanumeric, 1 position, required, FLS AGH207A.*

- Past Due Fee Past Due Fee. Flat fee amount assessed on each past due invoice. This amount is retrieved from the Flat Amount field on MICM Record 6018. Expressed in charging currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS AGH206A.

Past Due Rate	Past Due Rate. Rate used to calculate past due fee from MICM Record 6018. <i>Numeric, 9 positions including decimal, optional, FLS AGH205A.</i>
Past Due Chrg for Cycle	Past Due Charge for Cycle. Amount of the past due fees that were assessed for the cycle. This amount is calculated based on the cycle's outstanding receivables that are past due. <i>Numeric, 17 positions, protected, FLS OSB041A.</i>
Direct Debit Ovrd	Direct Debit Override. Indicates whether direct debits (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Days) or by the account going to a closed or purged status (MICM Record 6000 Debit Clsd/Prg)) should be overridden for this account. Valid entries are: N Do not override direct debits for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override direct debits for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, required, FLS AGH285A. Default: MICM Record 6002.</i>
Direct Debit Days	Direct Debit Days. Number of days a receivable account is past due before an auto debit is generated. This will only direct debit for the past due amount. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Charge-Off Ovrd	Charge-off Override. Indicates whether automatic charge-off (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Co)) should be overridden for this account. Valid entries are: N Do not override auto charge-offs for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override auto charge-offs for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, optional, FLS AGH286A. Default: MICM Record 6002.</i>
Charge-Off Days	Charge-off Days. Number of days a receivable account is past due before an automatic charge-off will be generated. This will only charge-off the amount past due. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>

ANGHM12 – Group History Investment Balances

Purpose This panel is used to display Group history investment balances for inquiry purposes.

Key Panel

```

ANGHM  ANOPER6          Group History          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account  . . . . . 92863130_____
  Application . . . . . GRP
  Cycle   . . . . . 10 2006          (Required New Only)
                                           Format MM YYYY

Command====> ANGHM12,,0,,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM12 ANOPER6      Group History Investment Balances      0001  11-02-2006
RUBL RUBL
Application: GRP      Account: 92863130                      Function: M  Cycle: 10 2006
                                                                Short Name: TIMOTHY T

----- Aggregate Balances -----
Ledger . . . . . : 0
Overdraft Ledger Adjustment . . : 0
Customer Collected . . . . . : 0
Overdraft Collected Adjusted . . : 0

Reserve Amount . . : 0 Reserve Rate . . : .00000000
Interest Paid . . : 0 Interest Rate . . : .00000000
Available Balance: 0
Earnings Credit . . : 0 Earn Credit Rate : .00000000
Balance Required . . : 0
Net Avail Balance: 0
Service Charge . . : 0
Excess Balance . . : 0 Balance Services : 0
Bank Float . . . . : 0 Explicit Services: 0
060111 Inquiry Only File is in Update Mode.
Command====> ANGHM12,M,92863130,GRP,10,2006,
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward
F9=Edit F11=Break F12=Cancel
    
```

ANGHM12 – Group History Investment Balances

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Aggregate Balances

Ledger Ledger. Ledger balance for this history period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH236A.

Overdraft Ledger Adjustment Overdraft Ledger Adjustment. Total amount of Investment balances within the group that is to be used when calculating the ledger overdraft position for the group. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH253A.

Customer Collected Customer Collected. Customer collected balance for this group’s investment accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH237A.

Overdraft Collected Adjusted Overdraft Collected Adjustment. Total amount of Investment balances within the group that is used when calculating the collected overdraft position for the group. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH254A.

(Additional Fields)

Reserve Amount	Reserve Amount. Investment reserve amount for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH239A.</i>
Reserve Rate	Reserve Rate. Reserve rate for this account used to calculate the reserve holdings. <i>Numeric, 9 positions plus decimal, protected, FLS AGH240A.</i>
Interest Paid	Interest Paid. Interest paid for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH243A.</i>
Interest Rate	Interest Rate. Interest rate used in calculating the interest amount for this account. <i>Numeric, 9 positions plus decimal, protected, FLS AGH244A.</i>
Available Balance	Available Balance. Available investment balance for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH246A.</i>
Earnings Credit	Earnings Credit. Earnings credit amount for this account. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH241A.</i>
Earn Credit Rate	Earn Credit Rate. Earnings credit rate used to calculate the earnings credit. <i>Numeric, 9 positions plus decimal, protected, FLS AGH242A.</i>
Balance Required	Balance Required. Balance required to cover services. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH251A.</i>
Net Avail Balance	Net Available Balance. Net available investment balance. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH247A.</i>
Service Charge	Service Charge. Service charge amount for this account. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH245A.</i>
Excess Balance	Excess Balance. Excess balance for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH250A.</i>
Balance Services	Balance Services. Balance-based charges for this group’s investment accounts. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH248A.</i>

Bank Float	Bank Float. Bank float for this group's investment accounts. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH252A.</i>
Explicit Services	Explicit Services. Explicit charge for this group's investment accounts. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH249A.</i>

ANGHM17 – Group History Pricing Information

Purpose This panel is used to create new history for prior cycles or maintain existing Group history pricing information.

Key Panel

ANGHM	ANOPER6	Group History	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130			
Application	GRP			
Cycle	10 2006		(Required New Only)	
			Format MM YYYY	
Command====> ANGHM17,,0,,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM17 ANOPER6      Group History Pricing Information      0001  11-02-2006
USD  USD
Application: GRP  Account: 92863130      Function: M  Cycle: 10 2006
Short Name: SAMUELS

Price List 1
Profile . 0
----- Profile Data -----
Excp Price Order . :      ----- Standard Pricing Overrides -----
Excp Rate Order . :      Institution:      Region:      Price List:
----- Affiliates -----
          Pricing (01)      (06)
          (02)      (07)
          (03)      (08)
          (04)      (09)
          (05)      (10)
          Rate
----- Charging Account -----
Charge Ind : S  Inst:      Appl:      Account:
----- Pricing Account -----
Pricing Ind: A  Inst:      Appl:      Account:

Command====> ANGHM17,M,92863130,GRP,,,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGHM17 – Group History Pricing Information

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Price List Price List Number. Number of the price list that contains the service pricing information for the account.
Numeric, 3 positions, required, FLS AGH026A.

- Profile Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides.
Numeric, 18 positions, optional, FLS AGH258A.

Profile Data

- Excp Price Order Exception Pricing Order. Determines whether affiliate exception pricing or account-level exception pricing is the highest level of pricing for accounts tied to this profile. Moved to history from MICM Record 6032. Valid entries are:
 - A** Affiliate pricing is highest.
 - E** Account-level pricing is highest.*Alphanumeric, 1 position, protected.*

Excp Rate Order Exception Rate Order. Determines whether affiliate exception rates or account-level exception rates are the highest level of rates for accounts tied to this profile. Moved to history from MICM Record 6032. Valid entries are:
 A Affiliate rates are highest.
 E Account-level rates are highest.
Alphanumeric, 1 position, protected.

Standard Pricing Overrides

Institution Pricing Override Institution. Overrides the institution to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y**.
Numeric, 4 positions, protected.

Region Pricing Override Region. Overrides the region to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y**.
Numeric, 3 positions, protected.

Price List Pricing Override List. Overrides the pricing list to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is **Y**.
Numeric, 3 positions, protected.

Affiliates

Pricing (01 – 10) Pricing Affiliation Numbers 1 – 10. Affiliation numbers used for pricing of services.
Numeric, 18 positions each (10 times), protected.

Rate Rate Affiliation Number. Affiliation number used to search for the appropriate affiliate exception rate.
Numeric, 18 positions, protected.

Charging Account

Charge Ind Charging Account Indicator. System-set field that identifies whether the displayed account is above or below the charging account. Valid entries are:
 A Displayed account is above the charging account in the relationship.
 B Displayed account is below the charging account in the relationship.
 N Displayed account is not being charged at any level in the relationship.
 S Displayed account is the charging account.
Alphanumeric, 1 position, protected, FLS AGH323A.

Inst	Charging Account Institution. System-set field that identifies the charging account institution. This field contains data only if the Charging Account Indicator field is B . <i>Numeric, 4 positions, protected, FLS AGH311A.</i>
Appl	Charging Account Application. System-set field that identifies the charging account application. This field contains data only if the Charging Account Indicator field is B . <i>Alphanumeric, 3 positions, protected, FLS AGH312A.</i>
Acct	Charging Account Number. System-set field that identifies the charging account number. This field contains data only if the Charging Account Indicator field is B . <i>Numeric, 18 positions, protected, FLS AGH313A.</i>

Pricing Account

Pricing Ind	Pricing Account Indicator. System-set field that identifies whether the displayed account is above or below the pricing account. Valid entries are: A Displayed account is above the pricing account in the relationship. B Displayed account is below the pricing account in the relationship. S Displayed account is the pricing account. <i>Alphanumeric, 1 position, protected, FLS AGH322A.</i>
Inst	Pricing Account Institution. System-set field that identifies the pricing account institution. This field contains data only if the Pricing Account Indicator field is B . <i>Numeric, 4 positions, protected, FLS AGH307A.</i>
Appl	Pricing Account Application. System-set field that identifies the pricing account application. This field contains data only if the Pricing Account Indicator field is B . <i>Alphanumeric, 3 positions, protected, FLS AGH308A.</i>
Acct	Pricing Account Number. System-set field that identifies the pricing account number. This field contains data only if the Pricing Account Indicator field is B . <i>Numeric, 18 positions, protected, FLS ADH309A.</i>

ANGHM18 – Group History Waived Balances

Purpose This panel is used to enter new history for prior cycles or display existing Group history waived balance information.

Key Panel

```

ANGHM  ANOPER6                Group History                0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account  . . . . . 92863130_____
  Application . . . . . GRP
  Cycle   . . . . . 10 2006                (Required New Only)
                                           Format MM YYYY

Command====> ANGHM18,,0,,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGHM – Group History

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the history period being referenced. If this field is left blank, the most recent history record is used. If zeros are entered, the oldest history record is used.
Numeric, 6 positions, required if the Function is N.

Primary Panel

```

ANGHM18 ANOPER6      Group History Waived Balances      0001  11-02-2006
RUBL RUBL
Application: GRP   Account: 92863130      Function: M   Cycle: 10 2006
                                   Short Name: TIMOTHY T

----- Aggregate Balances -----
Ledger . . . . . : 0
Overdraft Ledger Adjustment . . . . . : 0
Bank Collected . . . . . : 0
Customer Collected . . . . . : 0
Overdraft Collected Adjusted . . . . . : 0
Reserve Amount . . . . . : 0   Reserve Rate . . . . . : .00000000
Interest Paid . . . . . : 0   Interest Rate . . . . . : .00000000
Available Balance: . . . . . : 0
Earnings Credit . . . . . : 0   Earn Credit Rate . . . . . : .00000000
Balance Required . . . . . : 0
Net Avail Balance: . . . . . : 0
Excess Balance . . . . . : 0   Balance Charges . . . . . : 0
Bank Float . . . . . : 0   Explicit Charges . . . . . : 0

060111 Inquiry Only File is in Update Mode.
Command====> ANGHM18,M,92863130,GRP,10,2006,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGHM18 – Group History Waived Balances

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Aggregate Balances

Ledger Ledger. Ledger balance for this history period. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH266A.

Overdraft Ledger Adjustment Overdraft Ledger Adjustment. Total amount of aggregate balances within the Group that is to be used when calculating the ledger overdraft position for the Group. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH283A.

Bank Collected Bank Collected. Bank-collected balance for this Group’s waived accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH268A.

Customer Collected Customer Collected. Customer-collected balance for this Group’s waived accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH267A.

Overdraft Collected Adjusted Overdraft Collected Adjustment. Total amount of aggregate balances within the Group that is used when calculating the collected overdraft position for the Group. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH284A.

Reserve Amount	Reserve Amount. Waived reserve amount for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH269A.</i>
Reserve Rate	Reserve Rate. Reserve rate for this account used to calculate the reserve holdings. <i>Numeric, 9 positions plus decimal, protected, FLS AGH270A.</i>
Interest Paid	Interest Paid. Interest amount paid for this account if the account is not waived. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH273A.</i>
Interest Rate	Interest Rate. Interest rate used in calculating the interest amount for this account. <i>Numeric, 9 positions plus decimal, protected, FLS AGH274A.</i>
Available Balance	Available Balance. Available waived balance for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH276A.</i>
Earnings Credit	Earnings Credit. Earnings credit amount for this account. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH271A.</i>
Earn Credit Rate	Earn Credit Rate. Earnings credit rate used to calculate the earnings credit. <i>Numeric, 9 positions plus decimal, protected, FLS AGH272A.</i>
Balance Required	Balance Required. Balance required to cover services. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH281A.</i>
Net Avail Balance	Net Available Balance. Net available waived balance. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH277A.</i>
Excess Balance	Excess Balance. Excess balance for this account. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH280A.</i>
Balance Charges	Balance Charges. Balance-based charges for this Group’s waived accounts. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH278A.</i>
Bank Float	Bank Float. Bank float for this Group’s waived accounts. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH282A.</i>
Explicit Charges	Explicit Charges. Explicit charge for this Group’s waived accounts. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGH279A.</i>

ANGNM1 – Group Account Demographic

Purpose This panel is used to enter new or maintain existing Group account demographic information.

Key Panel

```

ANGNM  ANOPER6          Group Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 92863130_____
  Application . . . . . GRP
  Account Type . . . . . 001          (Required New Only)
  Branch . . . . . 00001            (Required New Only)

Command====> ANGM1,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM1  ANOPER6          Group Account Demographic          0001  11-02-2006
USD  USD
Application: GRP      Account: 92863130          Function: M  Acct Type: 323
Delete . . . . . :          Branch: 1          Short Name: SAMUELS
Branch . . . . . 1          Short Name . . . . . SAMUELS
Account Type . . . . . 001          Officer 1 . . . . .
Cost Center . . . . . 0          Officer 2 . . . . .
NAICS . . . . . 00000          Open Date . . . . . 07-06-2006
Class . . . . .          Close Date . . . . . 00-00-0000
Status . . . . .          Purge Date . . . . . 00-00-0000
Dormant Code . . . . .          Last Maint Date : 10-30-2006
Analysis Report Code A          User Area 1 . . . . .
Transaction Retention 0          AFP Comm Nbr . . . . .
History Retention . . 0          Language . . . . . EN
Charging Currency . . USD          Currency Code . . . . . USD
Pending Chrg Currency          Currency Table . . 01
Pending Chrg Date
User Reference . . .
Last Comment Date . . : 00-00-0000          Category . . . . .

Command====> ANGNM1,M,92863130,GRP,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGNM1 – Group Account Demographic

Field Descriptions

- Delete Delete Code. Valid entry is **D**, indicating delete a record.

Note: If the Function Code is **N** or the account exists in a relationship, this field does not appear on the panel. If the account exists in a relationship, you must delete the account from all relationships for all historical periods and the current period (refer to ANXREF) before you can delete the record.

Alphanumeric, 1 position, optional.
- Short Name Customer Short Name. Used for further identification of the customer.

Alphanumeric, 15 positions, protected.
- Branch Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information).

Numeric, 5 positions, optional, FLS AGM066A.
- Short Name Customer Short Name. Used for further identification of the customer.

Alphanumeric, 15 positions, optional, FLS AGM115A.
- Account Type Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).

Numeric, 3 positions, required, FLS AGM070A.
- Officer 1 Primary Officer Code. Primary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information).

Alphanumeric, 9 positions, optional, FLS AGM067A. Default: MICM Record 6002.

Cost Center	Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information). <i>Numeric, 15 positions, optional, FLS AGM069A. Default: MICM Record 6002.</i>
Officer 2	Secondary Officer Code. Secondary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGM068A. Default: MICM Record 6002.</i>
NAICS	North American Industry Classification System Code. <i>Numeric, 6 positions, optional, FLS AGM184A. Default: MICM Record 6002.</i>
Open Date	Open Date. Date the account opened on Analysis. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS AGM060A. Default: Current date.</i>
Class	Account Class. User-defined. <i>Alphanumeric, 2 positions, optional, FLS AGM072A. Default: MICM Record 6002.</i>
Close Date	Close Date. Date the account closed on Analysis. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS AGM065A.</i>
Status	Status. Valid entries are: <ul style="list-style-type: none">b Active.C Closed.P Flagged for purging in batch. Not valid if the account has a receivable outstanding amount due or current balances. <i>Alphanumeric, 1 position, optional, FLS AGM063A.</i>
Purge Date	Purge Date. Date on which the account is to be purged. Accounts are purged when the purge date is equal or prior to the run date of program ANM820. The purge date is calculated using the purge months on MICM Record 6000 when an account's Status is changed to P . Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS AGM083A.</i>
Dormant Code	Dormant Code. Dormant code for this account. Valid entries are: <ul style="list-style-type: none">b Not dormant.D Dormant. <i>Alphanumeric, 1 position, optional, FLS AGM064A.</i>
Last Maint Date	Last Maintenance Date. Date the account was last maintained. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS AGM061A.</i>

Analysis Report Code	<p>Analysis Report Code. Indicates Account Analysis reporting options. Valid entries are:</p> <ul style="list-style-type: none"> A Show this account on all reports. N No reports. <p><i>Alphanumeric, 1 position, required, FLS AGM025A. Default: MICM Record 6002.</i></p>
User Area 1	<p>User Area 1. User-defined.</p> <p><i>Alphanumeric, 18 positions, optional, FLS AGM090A.</i></p>
Transaction Retention	<p>Transaction Retention. Number of months to retain transactions. Valid entries are:</p> <ul style="list-style-type: none"> 00 Use the retention on MICM Record 6000. 01 – 99 Number of months to retain transaction. <p><i>Numeric, 2 positions, optional, FLS AGM089A. Default: MICM Record 6002.</i></p>
AFP Comm Nbr	<p>AFP Communication Number. Contains the value referred to by the value in the AFP Communication Code field. The value of this field will be loaded into the EDI transmission data.</p> <p><i>Alphanumeric, 18 positions, optional, FLS AGM082A.</i></p>
History Retention	<p>History Retention. Account-level override specifying how many months of history are to be retained. The system can override this value depending on Prior Credit and/or Service Charge Term/Frequency.</p> <p><i>Numeric, 2 positions, optional, FLS AGM047A. Default: MICM Record 6002.</i></p>
Language	<p>Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.</p> <p><i>Alphanumeric, 2 positions, optional, FLS AGM103A.</i></p>
Charging Currency	<p>Charging Currency Code. Current charging currency code for the account.</p> <p><i>Alphanumeric, 4 positions, optional, FLS AGM182A.</i></p>
Currency Code	<p>Account Currency Code. Current balance currency code for the account.</p> <p><i>Alphanumeric, 4 positions, optional, FLS XXX188A.</i></p>
Pending Chrg Currency	<p>Pending Charging Currency. Current pending charging currency code on the account. If the account is set for multi-month settlement, this currency code becomes the account's charging currency code at the beginning of the account's next settlement period. If the account is set for single month settlement processing, the change takes effect immediately. Entering a new currency code in this field updates the entire relationship's pending charging currency code.</p> <p>Note: If the account is tied to a relationship, the ANRELM panel is required to apply the change from the relationship's ultimate group level.</p> <p><i>Alphanumeric, 4 positions, optional, FLS AGM200A.</i></p>
Currency Table	<p>Currency Table Code. Currency table code for the account.</p> <p><i>Alphanumeric, 2 positions, optional, FLS AGM183A.</i></p>

Pending Chrg Date	Pending Charging Currency Date. Date that the account's pending charging currency will take effect, becoming the account's charging currency. <i>Numeric, 8 positions, optional, FLS XXX324A.</i>
User Reference	User Reference. Provides for user-defined intra-institutional references or identification. <i>Alphanumeric, 40 positions, optional, FLS AGM186A.</i>
Last Comment Date	Post Date. Date the comment was added to the account. <i>Numeric, 8 positions, optional, FLS ACO006A.</i>
Category	Comment Category. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition). <i>Alphanumeric, 10 positions, optional, FLS ACO007A.</i>

ANGNM2 – Group Account Service Charge

Purpose This panel is used to enter new or maintain existing Group account service charge information.

Key Panel

```

ANGNM  ANOPER6          Group Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 92863130_____
  Application . . . . . GRP
  Account Type . . . . . 001          (Required New Only)
  Branch . . . . . 00001            (Required New Only)

Command====> ANGNM2, ,0, ,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM2  ANOPER6          Group Account Service Charge      0001  11-02-2006
USD  USD
Application: GRP  Account: 92863130          Function: M  Acct Type: 001
                   Branch: 1                Short Name: SAMUELS

Service Charge Code  I      Update Code . . . . D      Rsv/Svc Markup Code  N
Overdraft Code . . . 1      Formula Code . . . A      Investment Code . . . E
Comp Calc Code . . . 1      Comp Update Code  C      Exception Pricing Code
Prior Credit Months  0      Prior Credit Code          Reserve Credit Code  N
Exception Rate Code : N      Exp Chg Settl Freq  N
Daily Bal Retention  0      Daily Bal Print . . N      Daily Bal Option . . . Y
Group Reserve Code  A      Group Pricing Flag  N      Group Calc Code . . . 1
                               Recv Late Days . . 0      Promo Waive Option . . N
Other Bal Updt Code  C      Other Bal OD Option N      Promo Waive Ind . . : N
Other Bal Reserve Cd A      Other Reserve Rate .00000000
AFP Comm Code . . . . .      Other Reserve Amt .00
Waive Rsn Cd . . . . .      Processing Region : 15          Tax Region .
Waive Desc . . . . .          Tax Exempt . N
Tmp Wve Start :          Tmp Wve End . . . . :
User Code 1 . . . . .      User Code 2 . . . . .      User Code 3 . . . . .      User Code 4 . . . . .

Command====> ANGNM2,M,92863130,GRP,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGNM2 - Group Account Service Charge

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Service Charge Code** Service Charge Code. Determines the method used when charging a customer.
Valid entries are:
C Apply service charges.
G May be charged at another level. Do not add to report totals.
I Bill the customer for the service charges and send an invoice. A payment must be received. Not valid for new history setup.
R Review.
W Waive.
X Bill/Debit through external sources.
Note: If the account exists in a relationship, this field is protected but may be maintained on the ANXREF panel.
Alphanumeric, 1 position, optional, FLS AGM016A. Default: MICM Record 6002.
- Update Code** Update Code. Indicates how the account's balance information is interfaced.
Valid entries are:
C The aggregates are interfaced on a cycle basis.
D Daily interfacing of current balances with Account Analysis accumulating the aggregates.
Alphanumeric, 1 position, optional, FLS AGM076A. Default: MICM Record 6002.

Rsv/Svc Markup Code Reserve/Service Markup Code. Valid entries are:

- D** Mark down balance-based services using the service charge rate.
- N** Do not mark up balance-based services.
- R** Calculate the reserve requirement based on the total balance required for balance-base services. This results in the reserve requirement calculation based on the average ledger or average collected balance being bypassed. If this value is chosen, consideration is given to the Group reserve code when determining if the markup calculation should be performed at the account level.
- S** Mark up balance-based services using the service charge rate.

Note: **D** and **S** are only valid if the Formula Code is **A**.

Alphanumeric, 1 position, optional, FLS AGM100A. Default: MICM Record 6002.

Overdraft Code Overdraft Code. Indicates whether the overdraft interest is passed to Analysis as a transaction or is calculated. Valid entries are:

- 1** Not calculated within Analysis but may be passed as a transaction.
- 2** Calculated within Analysis using the average balance if negative.
- 3** Calculated within Analysis using the daily current ledger or current collected balance depending on the balance code specified on MICM 6013 Record (Analysis Deposit/Group Miscellaneous Parameters).

Alphanumeric, 1 position, optional, FLS AGM073A. Default: MICM Record 6002.

Formula Code Formula Code. Determines method used to calculate service charges. Valid entries are:

- A** Calculate the service charge using the Net Charge method of total charge less the earnings credit amount.
- B** Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, an interest payment will be calculated using the Interest Rate. For multi-cycle calculations, the net available balance for each cycle will be netted to determine the final settlement position.
- C** Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time.
- D** Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position.
- E** Calculate according to AFP standards.
- G** Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount.

Note: If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

For linked accounts, this field must be changed using the ANRELM panel.

Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGM012A.
Default: MICM Record 6002.

Investment Code

Investment Code. Indicates how the related Investment accounts are to be processed at the Group level. Valid entries are:

- E** Do not net the excesses or deficits from Investment accounts when calculating the Group's service charge amount.
- G** Net the deficits from Investment accounts when calculating the Group's service charge amount.

Alphanumeric, 1 position, optional, FLS AGM101A. Default: MICM Record 6002.

Comp Calc Code

Compensating Balance Calculation Code. Indicates whether the loan compensating balance is to be subtracted before the deposit available balance or after the net available balance. Valid entries are:

- 1** Use the Compensating Balance field and subtract before the available balance.
- 2** Use the Compensating Balance 2 field and subtract from the net available balance.
- 3** Use the Compensating Balance field and subtract before the available balance but it is stated with reserves.
- 4** Use the Compensating Balance 2 field and subtract from the net available balance but stated with reserves.

Alphanumeric, 1 position, optional, FLS AGM075A. Default: MICM Record 6002.

Comp Update Code

Compensating Balance Update Code. Indicates whether to clear the compensating balance at cycle time. Valid entries are:

- C** Compensating balance is a constant amount. Do not clear it.
- U** Compensating balance is updated each cycle. Clear it.

Alphanumeric, 1 position, optional, FLS AGM074A. Default: MICM Record 6002.

Exception Pricing Code

Exception Pricing Code. Indicates whether the account is eligible for account-level exception pricing. Valid entries are:

- b** No exception pricing.
- S** Exception pricing.

Alphanumeric, 1 position, optional, FLS AGM079A. Default: MICM Record 6002.

Prior Credit Months

Prior Credit Months. When the Prior Credit Code is **P**, it is the number of months past credit is to be brought forward. When the Prior Credit Code is **A**, it is the month number (**01 – 12**) to start the YTD prior credit. Valid entries are **00 – 99**.

Note: For linked accounts, this field must be changed using the ANRELM panel.

Numeric, 2 positions, optional (protected for linked accounts), FLS AGM134A. Default: MICM Record 6002.

Prior Credit Code	<p>Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:</p> <ul style="list-style-type: none"> B Use prior credit code on MICM Record 6000. A YTD prior credit. N No prior credit. P Rolling prior months credit. <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGM133A.</i> Default: MICM Record 6002.</p>
Reserve Credit Code	<p>Reserve Credit Code. Indicates whether a reserve credit transaction should be generated when the balance used for calculating the reserve requirement is negative. Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a reserve credit transaction Y Calculate a reserve credit transaction <p><i>Alphanumeric, 1 position, optional, FLS AGM078A.</i> Default: MICM Record 6002.</p>
Exception Rate Code	<p>Exception Rate Code. Indicates whether an exception rate record is created for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Exception rate record does not exist for this account. Y Exception rate record exists for this account. <p><i>Alphanumeric, 1 position, protected, FLS AGM162A.</i></p>
Exp Chg Settl Freq	<p>Explicit Charge Daily. Indicates whether direct debits are generated on a daily basis for a Service Charge Code of E. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate direct debits for this account. Y Generate direct debits for this account only. <p><i>Alphanumeric, 1 position, optional, FLS AGM175A.</i></p>
Daily Bal Retention	<p>Daily Balance Retention. Indicates the number of months that Daily Balance Record information is retained for this account. Valid entries are 00 – 99. If this field contains 00, the Daily Balance Retention field on MICM Record 6000 is used to calculate the Daily Balance Record retention period.</p> <p><i>Numeric, 2 positions, optional, FLS AGM035A.</i> Default: MICM Record 6002.</p>
Daily Bal Print	<p>Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:</p> <ul style="list-style-type: none"> N Daily Balance Statement is not produced for this account. Y Daily Balance Statement is produced for this account. <p><i>Alphanumeric, 1 position, optional, FLS AGM034A.</i> Default: MICM Record 6002.</p>

Daily Bal Option	<p>Daily Balance Option. Indicates whether Account Analysis is tracking the daily balances of this account on a Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none"> N Do not track daily balances. Y Track daily balances. <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 1 position, optional (protected for linked accounts), FLS AGM033A.</i> Default: MICM Record 6002.</p>
Group Reserve Code	<p>Group Reserve Code. Indicates whether to calculate the reserve requirement at the account level or the group level. Valid entries are:</p> <ul style="list-style-type: none"> A Calculate at the account level and add the results to the group. This overrides the Group Calculation Code. G Calculate at the group level using the group rates. X Calculate at the group level using the group rates, but add the overdraft balances from each account at cycle time instead of netting out the balance each day to determine positive balances at the group level. <p><i>Alphanumeric, 1 position, optional, FLS AGM077A.</i> Default: MICM Record 6002.</p>
Group Pricing Flag	<p>Group Pricing Code. Indicates whether services/items can be priced at the group level. Valid entries are:</p> <ul style="list-style-type: none"> E Items can be priced at the group level but only if exception pricing exists at the group level. N This group does not allow group pricing. Y Services can be priced at the group level. <p><i>Alphanumeric, 1 position, optional, FLS AGM080A.</i> Default: MICM Record 6002.</p>
Group Calc Code	<p>Group Calculation Code. Indicates how the service charge is calculated. Valid entries are:</p> <ul style="list-style-type: none"> 1 Calculate the service charge for each account and accumulate for the total service charge. 2 Combine all information at the group level and then calculate the service charge using the group rates. 3 Do all rate calculations at account level, but do the net service charge calculation at group level. <p><i>Alphanumeric, 1 position, optional, FLS AGM020A.</i> Default: MICM Record 6002.</p>
Recv Late Days	<p>Late Charge Days. Used to override the eligibility of an account for receivable past due fees (MICM Record 6018). Valid entries are:</p> <ul style="list-style-type: none"> 000 Use the past due fee parameters specified on MICM Record 6018. 999 Override the eligibility of the account for past due fees. <p><i>Numeric, 3 positions, optional, FLS AGM130A.</i></p>
Promo Waive Option	<p>Promotion Waive Option. Indicates whether an account is eligible to participate in promotional waives. Valid entries are:</p> <ul style="list-style-type: none"> N Account is not allowed to participate in promotional waives. Y Account is allowed to participate in promotional waives. <p><i>Alphanumeric, 1 position, optional, FLS AGM176A.</i></p>

Other Bal Updt Code	<p>Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:</p> <ul style="list-style-type: none"> C Other Balance is a constant amount. Do not clear it. U Other Balance is updated each cycle. Clear it. <p><i>Alphanumeric, 1 position, optional, FLS AGM096A.</i> Default: MICM Record 6002.</p>
Other Bal OD Option	<p>Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:</p> <ul style="list-style-type: none"> N Do not include Other Balance when calculating overdraft interest. Y Include Other Balance when calculating overdraft interest. <p><i>Alphanumeric, 1 position, optional, FLS AGM095A.</i> Default: MICM Record 6002.</p>
Promo Waive Ind	<p>Promotion Waive Participation Indicator. Indicates whether an account is currently participating in a promotional waives. Valid entries are:</p> <ul style="list-style-type: none"> N Not currently participating in promotional waives. Y Currently participating in promotional waives. <p><i>Alphanumeric, 1 position, optional, FLS XXX182A.</i></p>
Other Bal Reserve Cd	<p>Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the Collected Balance <i>before</i> the Reserve Requirement calculation, or if the Other Balance is to be added <i>after</i> the Reserve Requirement calculation with an additional Reserve Requirement calculation for the Other Balance. Valid entries are:</p> <ul style="list-style-type: none"> A Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Amount field contains the amount used as the Other Balance Reserve Requirement. B Other Balance is added to the Collected Balance before the Reserve Requirement calculation. R Other Balance is added to the Collected Balance after the Reserve Requirement calculation, and the Other Balance Reserve Rate field contains the rate used to calculate the Other Balance Reserve Requirement. <p><i>Alphanumeric, 1 position, optional, FLS AGM097A.</i> Default: MICM Record 6002.</p>
Other Reserve Rate	<p>Other Reserve Rate. Rate to be used in calculating the Reserve Requirement for Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Code field.</p> <p><i>Numeric, 9 positions plus decimal, optional, FLS AGM099A.</i> Default: MICM Record 6002.</p>

AFP Comm Cd	<p>AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data will be received. Though this field will allow entry of any value (for customer flexibility), the current valid entries as defined by AFP are:</p> <ul style="list-style-type: none"> EM Electronic mail. FX Facsimile number. IT International telephone. TE Telephone number. TL Telex number. TM Telemail number. TX TWX number. <p><i>Alphanumeric, 2 positions, optional, FLS AGM094A. Default: MICM Record 6002.</i></p>
Other Reserve Amt	<p>Other Reserve Amount. Amount to be used as the Reserve Requirement for the Other Balance. The use of this field is controlled by the value in the Other Balance Reserve Code field. Expressed in account currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM098A. Default: MICM Record 6002.</i></p>
Waive Rsn Cd	<p>Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028.</p> <p><i>Numeric, 10 positions, optional, FLS AGM188A.</i></p>
Processing Region	<p>Processing Region. Indicates the number of the region associated with the account. This field is automatically updated from the MICM Record 2001 (Branch Information) when the account is opened or if the branch number is changed.</p> <p><i>Numeric, 3 positions, protected, FLS AGM169A. Default: MICM Record 6002.</i></p>
Tax Region	<p>Resident Tax Region. Taxing region of this account. Only those services originating from a matching tax region will be taxed.</p> <p><i>Alphanumeric, 5 positions, optional, FLS AGM180A.</i></p>
Waive Desc	<p>Temporary Waive Description. Reason the account is being temporarily waived.</p> <p><i>Alphanumeric, 30 positions, protected, FLS AWC017A.</i></p>
Tax Exempt	<p>Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:</p> <ul style="list-style-type: none"> N Not tax exempt. Y Tax exempt. <p><i>Alphanumeric, 1 position, optional, FLS AGM179A.</i></p>
Tmp Wve Start	<p>Temporary Waive Start Date. Date on which the account's service charges begin to be waived. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS AWC009A.</i></p>

Tmp Wve End	<p>Temporary Waived End Date. Date on which the account's service charges are no longer waived. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS AWC016A.</i></p>
User Code 1	<p>User Code 1. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGM090A.</i> Default: MICM Record 6002.</p>
User Code 2	<p>User Code 2. User-defined.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGM091A.</i> Default: MICM Record 6002.</p>
User Code 3	<p>User Code 3. User-defined.</p> <p><i>Alphanumeric, 2 positions, optional, FLS AGM092A.</i> Default: MICM Record 6002.</p>
User Code 4	<p>User Code 4. User-defined.</p> <p><i>Alphanumeric, 2 positions, optional, FLS AGM093A.</i> Default: MICM Record 6002.</p>

ANGNM3 – Group Account Rate Information

Purpose This panel is used to display *actual rates in effect* for individual accounts. (As calculated using MICM Records 6011/6012 or panels ANERT1/ANERT2). Refer to the Rate Update for Account Analysis section of the Application Processing chapter in this guide for more information.

Special Considerations If the exception rates (ANERT1/ANERT2) are being used, an **X** displays to the right of the calculated rate.

Key Panel

```

ANGNM  ANOPER6                Group Account                0001  11-02-2006
Enter the following key parameters:
  Function . . . . . m                M: Maintenance
                                       N: New
  Account . . . . . 92863130_____
  Application . . . . . grp
  Account Type . . . . .                (Required New Only)
  Branch . . . . .                (Required New Only)

Command====> ANGM3, ,0, ,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

ANGNM3 ANOPER6		Group Account Rate Information		0001	11-02-2006
USD USD					
Application: GRP		Account: 92863130		Function: M	Acct Type: 500
Misc Parameter Number 80		Branch: 1		Short Name: TEST GRP	
	Rate		Rate		Balance
Overdraft . . .	: .25000000	X	Alt 01 ECR: .01299999	A	10,000.00
			Alt 02 ECR: .03599999	A	30,000.00
Reserve . . .	: .09950000		Alt 03 ECR: .00000000	A	.00
Comp Bal Def . . .	: .12000000		Alt 04 ECR: .00000000	A	.00
Earnings Credit:	.03025318	A	Alt 05 ECR: .00000000	A	.00
Service Charge :	.16000000		Alt 06 ECR: .00000000	A	.00
Interest . . .	: .01000000		Alt 07 ECR: .00000000	A	.00
			Alt 08 ECR: .00000000	A	.00
			Alt 09 ECR: .00000000	A	.00
			Alt 10 ECR: .00000000	A	.00
			Alt 11 ECR: .00000000	A	.00
			Alt 01 Int: .01500000		10,000.00
			Alt 02 Int: .02000000		20,000.00
Command====> ANGNM3,M,92863130,GRP,					
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel					

ANGNM3 – Group Account Rate Information

Field Descriptions

Misc Parameter Number Miscellaneous Parameter Number. Identifies which miscellaneous parameter (MICM Record 6013) will be used for Analysis statement calculations.
Numeric, 2 positions, required, FLS AGM022.

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Overdraft Overdraft Interest Rate. Actual rate used in the overdraft interest calculation.
Numeric, 9 positions plus decimal, protected, FLS XXX081A.

(Rate Code) Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:
b Standard rate calculated from MICM Record 6012.
A Exception rate calculated from an affiliate-level ANERT.
X Exception rate calculated from an account-level ANERT.
Alphanumeric, 1 position, protected, FLS XXX096A.

Alt 01 ECR Alternate 1 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.
Numeric, 9 positions plus decimal, protected, FLS XXX088A.

(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 1 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Alt 02 ECR	<p>Alternate 2 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 2 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Reserve	<p>Reserve Rate. Actual rate used in calculating the reserve requirement amount using average ledger/collected balance, depending on the Balance Code specified on MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters). For accounts with a Reserve/Service Markup Code of R, this rate is used for calculating reserves based on the Total Balance Required.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX085A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Alt 03 ECR	<p>Alternate 3 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>

(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 3 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Comp Bal Def	<p>Compensating Balance Deficiency Rate. Actual rate used in the loan compensating balance deficiency calculation.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX087A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Alt 04 ECR	<p>Alternate 4 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 4 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Earnings Credit	<p>Earnings Credit Rate. Actual rate used in the earnings credit allowance calculation.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX080A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>

Alt 05 ECR	Alternate 5 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX096A.</i>
Balance	Alternate 5 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i>
Service Charge	Service Charge Rate. Actual rate used in calculating service charges for accounts coded as Formula B when the net available balance is negative as well as to calculate a service charge markup for accounts coded as Formula C. In addition, this rate is used to calculate the markup on services for accounts coded with a Reserve/Service Markup Code of D or S . <i>Numeric, 9 positions plus decimal, protected, FLS XXX083A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX096A.</i>
Alt 06 ECR	Alternate 6 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i>
(Rate Code)	Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are: b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <i>Alphanumeric, 1 position, protected, FLS XXX096A.</i>
Balance	Alternate 6 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i>
Interest	Interest Rate. Actual rate used in calculating the interest amount for accounts coded as Formula B or G when the net available balance is positive. <i>Numeric, 9 positions plus decimal, protected, FLS XXX084A.</i>

(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Alt 07 ECR	<p>Alternate 7 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 7 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Alt 08 ECR	<p>Alternate 8 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 8 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations.</p> <p><i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Alt 09 ECR	<p>Alternate 9 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>

Balance	<p>Alternate 9 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Alt 10 ECR	<p>Alternate 10 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 10 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Alt 11 ECR	<p>Alternate 11 Earnings Credit Rate. Actual rate used in calculating Alternate Earnings Credit. <i>Numeric, 9 positions plus decimal, protected, FLS XXX088A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 11 Earnings Credit Balance. Minimum average balance or average collected balance required to use the Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions and optional sign, protected, FLS XXX089A.</i></p>
Alt 01 Int	<p>Alternate 1 Interest Rate. Actual rate used in the first alternate interest calculation. <i>Numeric, 9 positions plus decimal, protected, FLS XXX092A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>

Balance	<p>Alternate 1 Interest Balance. Minimum net available balance required using the alternate interest rate 1 for interest calculation of Formula B accounts. Leading blanks are permitted. <i>Numeric, 15 positions and optional sign, protected, FLS XXX093A.</i></p>
Alt 02 Int	<p>Alternate 2 Interest Rate. Actual rate used in the second alternate interest calculation. <i>Numeric, 9 positions plus decimal, protected, FLS XXX094A.</i></p>
(Rate Code)	<p>Rate Code. Indicates whether standard or exception rates are currently being used for the account. Valid entries are:</p> <ul style="list-style-type: none"> b Standard rate calculated from MICM Record 6012. A Exception rate calculated from an affiliate-level ANERT. X Exception rate calculated from an account-level ANERT. <p><i>Alphanumeric, 1 position, protected, FLS XXX096A.</i></p>
Balance	<p>Alternate 2 Interest Balance. Minimum net available balance required using the Alternate Interest Rate 2 for interest calculation of Formula B accounts. Leading blanks are permitted. <i>Numeric, 15 positions and optional sign, protected, FLS XXX095A.</i></p>

ANGNM4 – Group Account Cycle

Purpose This panel is used to enter new or maintain existing Group account cycle information.

Key Panel

ANGNM	ANOPER6	Group Account	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Account Type	323		(Required New Only)	
Branch	00001		(Required New Only)	
Command====> ANGNM4, ,0, ,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM4  ANOPER6          Group Account Cycle          0001  11-02-2006
USD  USD
Application: GRP  Account: 92863130          Function: M  Acct Type: 323
                   Branch: 1                Short Name: SAMUELS

Analysis Frequency M          Last Analysis Date . . . 10-31-2006
Analysis Term . . . 1        Next Analysis Date . . . 11-30-2006
Analysis Day/Cycle 31

Lead Days . . . . . 0        Lead Date . . . . . 11-30-2006

Service Charge Term 12        Last Service Charge Date 07-31-2006
                               Next Service Charge Date 07-31-2007

----- Account To Charge -----
Inst . . . . . 1            Application DDA  Account 92863131

Command====> ANGNM4,M,92863130,GRP,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGNM4 – Group Account Cycle

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Analysis Frequency** Analysis Frequency Cycle Code. This field, in conjunction with the Analysis Term and the Analysis Day/Cycle fields, determines when an account is cycled. Valid entries are:
 C Read MICM Record 2005 (Cycles Information).
 M Months.
Note: For linked accounts, this field must be changed using the ANRELM panel.
Alphanumeric, 1 position, optional (protected fro linked accounts), FLS AGM030A.
 Default: MICM Record 6002.
- Last Analysis Date** Last Analysis Date. Last date the account was analyzed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Note: This field can only be updated if the account has never cycled.
Alphanumeric, 10 positions, optional, FLS AGM026A.

Analysis Term	<p>Analysis Term. Determines how often an account cycles. Number of months between account analysis. If the Frequency is C, enter 0. If it is M, enter the number of months from 01 – 12.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 3 positions, optional (protected for linked accounts), FLS AGM031A.</i> Default: MICM Record 6002.</p>
Next Analysis Date	<p>Next Analysis Date. Next date the account is analyzed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 10 positions, optional (protected for linked accounts), FLS AGM027A.</i></p>
Analysis Day/Cycle	<p>Analysis Day/Cycle. Determines the day an account cycles. When the Frequency is M, enter the specific day of the month. When the Frequency is C, enter the cycle number (01 – 99) from MICM Record 2005 (Cycles Information).</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 2 positions, optional (protected for linked accounts), FLS AGM032A.</i> Default: MICM Record 6002.</p>
Lead Days	<p>Lead Days. Number of days after cycling before showing this account on reports and printing a statement. The Lead Day Option field on MICM Record 6000 (Analysis Institution Parameters) determines whether to use the lead days specified at the account level or to use the lead days specified on MICM Record 6000.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 2 positions, optional (protected for linked accounts), FLS AGM028A.</i></p>
Lead Date	<p>Lead Date. Lead date on which the account is to print statements and show on reports. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 10 positions, optional(protected for linked accounts), FLS AGM029A.</i></p>
Last Service Charge Date	<p>Last Service Charge Date. Last date the account settled with the institution. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: This field can be updated only if the account has never cycled.</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGM013A.</i></p>

Service Charge Term	<p>Service Charge Term. Number of months between service charge cycles. This field, in conjunction with the Next Service Charge Date, determines if an account is a monthly or multi-month settlement account (i.e., monthly, quarterly, semi-annually, or annually). Valid entries are 01 – 12.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Numeric, 3 positions, optional (protected for linked accounts), FLS AGM015A.</i> Default: MICM Record 6002.</p>
Next Service Charge Date	<p>Next Service Charge Date. Next date the account settles with the institution. This field, in conjunction with the Service Charge Term, determines if an account is a monthly or multi-month settlement account (i.e., monthly, quarterly, semi-annually, or annually). Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: For linked accounts, this field must be changed using the ANRELM panel.</p> <p><i>Alphanumeric, 10 positions, optional (protected for linked accounts), FLS AGM014A.</i></p>

Account To Charge

Used to pass direct debit service charge amounts. This information is required for Group accounts with a Service Charge Code **C** or **I**.

The account-to-charge information stored in history is for information only. When creating statements, the Analysis system uses the account-to-charge information specified on the account Master record (ANGNM).

Inst	<p>Account-to-charge Institution Number. Institution number of the account to receive the service charge debit.</p> <p><i>Numeric, 4 positions, optional, FLS AGM017A.</i></p>
Application	<p>Account-to-charge Application Code. Application code of the account to receive the direct debit. This field cannot contain zeros if the account-to-charge number is entered. Defined on MICM Record 0211 (Application Information).</p> <p><i>Alphanumeric, 3 positions, optional, FLS AGM018A.</i></p>
Account	<p>Account-to-charge Account Number. Account number to receive the service charge debit.</p> <p><i>Numeric, 18 positions, optional, FLS AGM019A.</i></p>

ANGNM5 – Group Analysis Statement Processing

Purpose This panel is used to enter new or maintain existing Group Analysis statement processing information.

Key Panel

ANGNM	ANOPER6	Group Account	0001	11-02-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	92863130	_____		
Application	GRP			
Account Type	323		(Required New Only)	
Branch	00001		(Required New Only)	
Command====> ANGNM5,,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM5  ANOPER6      Group Analysis Statement Processing      0001  11-02-2006
USD  USD
Application: GRP      Account: 92863130          Function: M  Acct Type: 323
                          Branch: 1              Short Name: SAMUELS

----- Analysis Statement Information -----
Type . . . . . 5          Format . . . . . A
Snap Request . . . . .          Snap Code . . . . . R
Copies . . . . . 0          Bank Copies . . . . . 0
Distribution . . . . .          Relational Copies . . . 0
Statement History Code Y      YTD Type . . . . . 0
                          YTD Start Month . . . 1

----- Analysis Statement Print Options -----
Net Services Print . . Y      Excess Balance Recap Y
Net Available Balance Y      Stmt Retention Code Y
Tax Invoice Print . . N

----- Analysis TWIST Reference -----
IBAN Key . . . . .

Command====> ANGNM5,M,92863130,GRP,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGNM5 – Group Analysis Statement Processing

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Analysis Statement Information

Type Analysis Statement Type. Determines the type of Analysis statement created.
Valid entries are:

- 0 Do not print a statement.
- 1 Print statement with detail transactions.
- 2 Print statement without detail transactions (summary). DDA accounts only.
- 3 Print Group statements by account with detail transactions.
- 4 Print Group statements by account without detail transactions (summary).
- 5 Print Group statement followed by individual account statements that belong to that Group with detail transactions.
- 6 Print Group statement followed by individual account statements that belong to that Group without detail transactions.

Numeric, 1 position, required, FLS AGM037A. Default: MICM Record 6002.

Format	<p>Analysis Statement Format. Determines the format of the Analysis statement. See the Reports chapter in this guide for an example of each format. Valid entries are:</p> <ul style="list-style-type: none"> A Format A (portrait). B Format B (portrait). C User-defined. D User-defined. E User-defined. M Format M (multi-currency with balance). N Format N (multi-currency without balance). 1 Format 1 (wide) 1-up. 2 Format 2 (wide) 1-up. <p><i>Alphanumeric, 1 position, required, FLS AGM038A. Default: MICM Record 6002.</i></p>
Snap Request	<p>Analysis Snap Request. Indicates whether a snapshot statement should be created. Valid entries are:</p> <ul style="list-style-type: none"> b No snapshot has been requested. R Reissue invoice statement requested. Only statements are produced; no reports except 06-110. S Snapshot statement request. Only statements are produced; no reports except 06-110. <p><i>Alphanumeric, 1 position, optional, FLS AGM046A.</i></p>
Snap Code	<p>Analysis Snap Code. Indicates the scheduling of Account Analysis snapshot statements. A snapshot statement can still be requested even if there is one scheduled. Valid entries are:</p> <ul style="list-style-type: none"> D Every day. F Every Friday. M Every Monday. R Request only. <p><i>Alphanumeric, 1 position, required, FLS AGM040A.</i></p>
Copies	<p>Customer Statement Copies. Indicates the number of additional statements created for the customer. A service transaction (service code 0017) is systematically generated to reflect the charge for additional copies on the Analysis statement. Refer to <i>Procedures Guide 1</i> for additional information on service codes.</p> <p><i>Numeric, 2 positions, optional, FLS AGM044A.</i></p>
Bank Copies	<p>Institution Copies. Number of Account Analysis statements to print for in-house use only. No transaction is generated.</p> <p><i>Numeric, 2 positions, optional, FLS AGM045A.</i></p>

Distribution	<p>Analysis Distribution Code. Indicates whether to mail the Account Analysis statement or to hold it. If the entry in this field is H or K, the message Hold – do not mail prints under the name and address on the statement. The statements automatically sort on this field. Valid entries are:</p> <ul style="list-style-type: none"> b Mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000. F Microfiche only, no hard copy. The Print Fiche code must be 2 for the statement on MICM Record 2007. H Hold – do not mail. Print, depending on the Print Analysis Statement Code on MICM Record 6000. K Hold – do not mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement. P Mail. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement. S Mail, but sort by ZIP code. Ignore the Print Analysis Statement Code on MICM Record 6000 and always print the statement. Z Mail, but sort by ZIP code. Print depending on the Print Analysis Statement Code on MICM Record 6000. <p><i>Alphanumeric, 1 position, optional, FLS AGM039A. Default: MICM Record 6002.</i></p>
Relational Copies	<p>Relational Copies. Number of relational copies of the Account Analysis statement to print. This number is calculated based on the number of copies specified on the ANSTCPY panel. A service transaction (service code 0017) is systematically generated to reflect the charge for additional copies of the Analysis statement.</p> <p><i>Numeric, 3 positions, protected, FLS AGM085A.</i></p>
Statement History Code	<p>Statement History Code. TMA Statements only. Controls the historical grid that prints on the TMA Statement, Section II, Part A and B. Indicates what history is to be printed for statement formats that provide historical information. Valid entries are:</p> <ul style="list-style-type: none"> A Print year-to-date history based on this year’s months. C Print history reflecting only this settlements period information. N Do not print history. P Print history reflecting the historical data based on Prior Credit Code and Prior Credit Months. Y Print year-to-date history based on a rolling twelve months. <p><i>Alphanumeric, 1 position, required, FLS AGM084A.</i></p>
YTD Type	<p>Reserved for future use.</p> <p><i>Numeric, 1 position, optional, FLS AGH048A. Default: MICM Record 6002.</i></p>
YTD Start Month	<p>Reserved for future use.</p> <p><i>Numeric, 2 positions, required, FLS AGH049A. Default: MICM Record 6002.</i></p>

Analysis Statement Print Options

Net Services Print	<p>Analysis Net Services Print Code. Indicates whether to print the net services on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none">N Do not print on statement.Y Always print on statement.Z Always print on statement, but zero if positive. A positive net services means that there is excess credit. <p><i>Alphanumeric, 1 position, required, FLS AGM043A.</i></p>
Excess Balance Recap	<p>Analysis Excess Balance Print Code. Indicates whether to print the excess balance on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none">N Do not print on statement.O Only print on statement when negative.Y Always print on statement. <p><i>Alphanumeric, 1 position, required, FLS AGM0042A.</i></p>
Net Available Balance	<p>Analysis Net Available Balance Print Code. Indicates whether to print the net available balance on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none">N Do not print on statement.O Only print on statement when negative.Y Always print on statement. <p><i>Alphanumeric, 1 position, required, FLS AGM041A.</i></p>
Stmt Retention Code	<p>Statement Retention Code. Indicates whether to retain statement information on the data repository for viewing and reporting capabilities. The number of month's retention is specified on MICM Record 6000. Valid entries are:</p> <ul style="list-style-type: none">N Do not retain statement information.Y Retain statement information. <p><i>Alphanumeric, 1 position, required, FLS AGM167A.</i></p>
Tax Invoice Print	<p>Tax Invoice Print Option. Indicates whether the tax invoice should be generated for this account. Valid entries are:</p> <ul style="list-style-type: none">N Do not generate the tax invoice.Y Generate the tax invoice. <p><i>Alphanumeric, 1 position, optional, FLS AGM181A.</i></p>

Analysis TWIST Reference

IBAN Key	<p>IBAN Number. International Bank Account Number. Describes a unique identification between the account owner and account service.</p> <p><i>Alphanumeric, 40 positions, optional, FLS AGM185A.</i></p>
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ANGNM6 – Group Receivables Information

Purpose This panel is used to enter new or maintain existing Group receivables information.

Key Panel

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ANGNM  ANOPER6          Group Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                       N: New
  Account . . . . . 92863130_____
  Application . . . . . GRP
  Account Type . . . . . 323          (Required New Only)
  Branch . . . . . 00001             (Required New Only)

Command====> ANGNM6, ,0, ,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM6 ANOPER6 Group Receivables Information 0001 11-02-2006
USD USD
Application: GRP Account: 92863130 Function: M Acct Type: 323
Region . . . . . : 15 Branch: 1 Short Name: SAMUELS
----- Delinquency Data -----
Days 1 . . 1 Times Late 1 . . : 0 Days 2 . . 0 Times Late 2 . . : 0
Days 3 . . 0 Times Late 3 . . : 0 Days 4 . . 0 Times Late 4 . . : 0
Direct Debit Ovrd . . N Days : 30 Charge Off Ovrd . . . N Days : 40
----- Past Due Fee Parameters -----
Flat Amount . . : 10.00 Past Due Fee Cd : F
Minimum Amount : .00 Factor . . . . . :
Maximum Amount : .00 Base Code . . . . . :
Variance . . . . : .000000000 Past Due Year . . : A
Past Due Month . . : A
-----Auto Debit/Charge-off Parameters -----
Auto DB/CO Opt . . . : 0
Auto DB Min : .00
Auto DB Max : .00 Use Flag . . . . : N
Auto CO Min : .00 Use Flag . . . . : N
Auto CO Max : .00
Command====> ANGNM6,M,92863130,GRP,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel
    
```

ANGNM6 – Group Receivables Information

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Delinquency Data

- Days 1 Days 1. First delinquent days. Number of days before a bill is considered delinquent for age reporting and late fee assessment.
Numeric, 3 positions, optional, FLS AGM120A.
- Times Late 1 Times Late 1. Number of times the account has been late, based on delinquent Days 1.
Numeric, 3 positions, optional, FLS AGM119A.
- Days 2 Days 2. Second delinquent days. Number of days before a bill is considered delinquent the second time for service charges due.
Numeric, 3 positions, optional, FLS AGM123A.
- Times Late 2 Times Late 2. Number of times the account has been late, based on delinquent Days 2.
Numeric, 3 positions, optional, FLS AGM122A.
- Days 3 Days 3. Third delinquent days. Number of days before a bill is considered delinquent the third time for service charges due.
Numeric, 3 positions, optional, FLS AGM126A.

Times Late 3	Times Late 3. Number of times the account has been late, based on delinquent Days 3. <i>Numeric, 3 positions, optional, FLS AGM125A.</i>
Days 4	Days 4. Fourth delinquent days. Number of days before a bill is considered delinquent the fourth time for service charges due. <i>Numeric, 3 positions, optional, FLS AGM129A.</i>
Times Late 4	Times Late 4. Number of times the account has been late, based on delinquent Days 4. <i>Numeric, 3 positions, optional, FLS AGM128A.</i>
Direct Debit Ovrd	Direct Debit Override. Indicates whether direct debits (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Days) or by the account going to a closed or purged status (MICM Record 6000 Debit Clsd/Prg)) should be overridden for this account. Valid entries are: <ul style="list-style-type: none"> N Do not override direct debits for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override direct debits for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, optional, FLS AGM173A. Default: MICM Record 6002.</i>
Days	Direct Debit Days. Number of days a receivable account is past due before an auto debit is generated. This will only direct debit for the past due amount. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Charge Off Ovrd	Charge-off Override. Indicates whether automatic charge-off (caused by the account being the specified number of days past due (MICM Record 6000 Auto Debit Co)) should be overridden for this account. Valid entries are: <ul style="list-style-type: none"> N Do not override auto charge-offs for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override auto charge-offs for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, optional, FLS AGM174A. Default: MICM Record 6002.</i>
Days	Charge-off Days. Number of days a receivable account is past due before an automatic charge-off will be generated. This will only charge off the amount past due. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>

Past Due Fee Parameters

Flat Amount	Past Due Fee Flat Amount. Specified fee to be assessed on each past due invoice. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, protected.</i>
-------------	---

Past Due Fee Cd	<p>Past Due Fee Code. Indicates how the past due fee will be calculated. Valid entries are:</p> <ul style="list-style-type: none">F Flat fee. The flat amount will be assessed on each past due invoice.N No fee. No past due fee will be assessed.P Percentage. A percentage of the outstanding amount for each invoice will be calculated and compared to the minimum/maximum. The percentage is specified by a Base Code of spaces, a Factor or F, and a Variance equal to the percentage.R Rate. Calculate the fee as (Days Past Due * Rate * Late Amount)/ Year Base. This amount will be compared to the minimum/maximum. The rate is specified by assigning the appropriate Code, Factor, and Variance. <p><i>Alphanumeric, 1 position, protected.</i></p>
Minimum Amount	<p>Past Due Fee Minimum. Minimum past due fee to be charged. Expressed in dollars and cents.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected.</i></p>
Factor	<p>Past Due Fee Factor. Type of variance to be applied to the base rate. Valid entries are:</p> <ul style="list-style-type: none">A Add variance to specified base rate.B Base rate only. (The variance should be zeros.)D Mark down the specified base rate by the variance.F Fixed rate; the variance specifies the actual rate. (The Base Rate Code should be spaces.)M Mark up the specified base rate by the variance.N Rate not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, protected.</i></p>
Maximum Amount	<p>Past Due Fee Maximum. Maximum past due fee to be charged. Expressed in dollars and cents.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected.</i></p>
Base Code	<p>Past Due Fee Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, protected.</i></p>
Variance	<p>Past Due Fee Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the past due fee in Account Analysis.</p> <p><i>Numeric, 9 positions plus decimal and optional sign, protected.</i></p>
Past Due Year	<p>Past Due Year Base. Identifies the year base associated with the past due fee. Valid entries are:</p> <ul style="list-style-type: none">A Actual days in the year.0 360-day year.5 365-day year. <p><i>Alphanumeric, 1 position, protected.</i></p>

Past Due Month Past Due Month Base. Identifies the month base associated with the past due fee.
Valid entries are:
 A Actual days in the month.
 M 30-day month.
Alphanumeric, 1 position, protected.

Auto Debit/Charge-off Parameters

Auto DB/CO Opt Auto Debit/Charge-off Option. Defines the use of the minimum and maximum fields based on whether a receivable amount is auto debited or charged off.
Valid entries are:
 0 Only use the Auto Debit/Charge-off Days on MICM Record 6000.
 1 Charge off if the Total Due Amount is less than or equal to the Auto Charge-off Maximum amount.
 2 Auto debit if the Total Due Amount is greater than or equal to the Auto Debit Minimum amount and less than or equal to the Auto Debit Maximum amount.
 3 Auto debit if the Total Due Amount is greater than or equal to the Auto Debit Minimum amount and less than or equal to the Auto Debit Maximum amount as specified on MICM Record 6018. If the Total Due Amount is less than the Auto Debit Minimum, the amount is charged off. If the Total Due Amount is greater than the Auto Debit Maximum amount, no action is taken.
 4 Charge off if the Total Due Amount is greater than or equal to the Auto Charge-off Minimum amount and less than or equal to the Auto Charge-off Maximum amount. If the Total Due Amount is less than the Auto Charge-off Minimum amount and greater than or equal to the Auto Debit Minimum amount, the Total Due Amount is auto debited. If the Total Due Amount is greater than the Auto Charge-off Maximum amount, no action is taken.
 9 Do not auto debit or charge off.
Numeric, 1 position, protected.

Auto DB Min Auto Debit Minimum. Minimum amount to be used to determine whether a receivable is to be auto debited based on the value in the Auto Debit/Charge-off Option field.
Alphanumeric, 17 positions plus decimal, protected.

Auto DB Max Auto Debit Maximum. Maximum amount to be used to determine whether a receivable is to be auto debited based on the value in the Auto Debit/Charge-off Option field. If the Auto Debit Maximum Use Flag is N and the Auto Debit/Charge-off Option specifies the use of the Auto Debit Maximum, this field is filled with 9's.
Alphanumeric, 17 positions plus decimal, protected.

Use Flag	<p>Auto Debit Maximum Use Flag. Indicates whether the Auto Debit Maximum is being used. Valid entries are:</p> <ul style="list-style-type: none">N Auto Debit Maximum is not being used. This value forces the Auto Debit Maximum field to default to all 9's when the Auto Debit/Charge-off Option specified uses the Auto Debit Maximum amount.Y Auto Debit Maximum is being used. This value is only valid if the Auto Debit/Charge-off Option specified uses the Auto Debit Maximum amount. <p><i>Alphanumeric, 1 position, protected.</i></p>
Auto CO Min	<p>Auto Charge-off Minimum. Minimum amount to be used to determine whether a receivable is to be auto charged off based on the value in the Auto Debit/Charge-off Option field.</p> <p><i>Alphanumeric, 17 positions plus decimal, protected.</i></p>
Auto CO Max	<p>Auto Charge-off Maximum. Maximum amount to be used to determine whether a receivable is to be auto charged off based on the value in the Auto Debit/Charge-off Option field. If the Auto Charge-off Maximum Use Flag is N and the Auto Debit/Charge-off Option specifies the use of the Auto Charge-off Maximum, this field is filled with 9's.</p> <p><i>Alphanumeric, 17 positions plus decimal, protected.</i></p>
Use Flag	<p>Auto Charge-off Maximum Use Flag. Indicates whether the Auto Charge-off Maximum is being used. Valid entries are:</p> <ul style="list-style-type: none">N Auto Charge-off Maximum is not being used. This value forces the Auto Charge-off Maximum field to default to all 9's when the Auto Debit/Charge-off Option specified uses the Auto Charge-off Maximum amount.Y Auto Charge-off Maximum is being used. This value is only valid if the Auto Debit/Charge-off Option specified uses the Auto Charge-off Maximum amount. <p><i>Alphanumeric, 1 position, protected.</i></p>

ANGNM7 – Group Account Balances One

Purpose This panel, in conjunction with ANGNM8, is used enter new or maintain existing Group account balances.

Special Considerations If the Daily Balance Option is Y (ANGNM2/ ANGHM2), the fields on this panel are protected.

In order to adjust these balances, ANBAJ (Balance Adjustment) must be used to modify the related Deposit account balances. Daily Balance Processing automatically maintains the Group balances.

Key Panel

```

ANGNM  ANOPER6          Group Account          0001  11-03-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 201002101_____
  Application . . . . . GRP
  Account Type . . . . . 001          (Required New Only)
  Branch . . . . . 00001            (Required New Only)

Command====> ANGNM7,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Account Type Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM7 ANOPER6          Group Account Balances One          0001  11-03-2006
YEN  UBLN
Application: GRP  Account: 201002101          Function: M  Acct Type: 001
                   Branch: 00001             Short Name:
----- Ledger Balance -----
Current . . . . .00
Aggregate . . . . .00          Days . . . . . 0
----- Customer Collected Balance -----
Current . . . . .00
Aggregate . . . . .00
----- Bank Collected Balance -----
Current . . . . .00
Aggregate . . . . .00
----- Overdraft Ledger Balance -----
Aggregate . . . . .00          Days . . . . . 0
----- Overdraft Customer Collected Balance -----
Aggregate . . . . .00          Days . . . . . 0

Command====> ANGNM7,M,201002101,GRP,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGNM7 - Group Account Balances One

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Ledger Balance

Current Current Ledger Balance. Indicates the account’s ledger balance on the last day of the cycle period. Represents the Net Total of the ledger balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM142A.

Aggregate Aggregate Ledger Balance. Accumulated ledger balance for the cycle period. Represents the Net Total of the aggregate ledger balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM140A.

Days Aggregate Days. Number of days balances have been accumulated for this cycle period.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS AGM146A.

Customer Collected Balance

Current Current Collected Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM143A.

Aggregate Aggregate Collected Balance. Accumulated collected balance for the cycle period. Represents the net total of the aggregate collected balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM141A.

Bank Collected Balance

Current Current Bank-collected Balance. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM144A.

Aggregate Bank Aggregate Collected Balance. Accumulated bank-collected balance for the cycle period. Represents the net total of the bank aggregate collected balances rolled up from individual Deposit accounts. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM145A.

Overdraft Ledger Balance

Aggregate Overdraft Aggregate Ledger Balance. Accumulation of the account's negative ledger balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM150A.

Days Overdraft Aggregate Ledger Days. Number of days in the period the account's ledger balance was negative.
Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS AGM151A.

Overdraft Customer Collected Balance

Aggregate	<p>Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional; protected if the Daily Balance Option is Y, FLS AGM152A.</i></p>
Days	<p>Overdraft Aggregate Collected Days. Number of days in the period the account's collected balance was negative. <i>Numeric, 3 positions, optional; protected if the Daily Balance Option is Y, FLS AGM153A.</i></p>

ANGNM8 – Group Account Balances Two

Purpose This panel, in conjunction with ANGNM7, is used to enter new or maintain existing Group account balances.

Key Panel

```

ANGNM  ANOPER6          Group Account          0001  11-03-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                       N: New
  Account  . . . . . 201002101_____
  Application . . . . . GRP
  Account Type . . . . . 001          (Required New Only)
  Branch . . . . . 00001            (Required New Only)

Command====> ANGNM8,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM8 ANOPER6          Group Account Balances Two          0001  11-03-2006
YEN RRUB
Application: GRP  Account: 201002101          Function: M  Acct Type: 001
                   Branch: 00001             Short Name: TIMOTHY T

----- Loan Compensating Balances -----
Balance One . . . 0          Balance Two . . . 0

----- User Balances -----
Balance One . . . .00          Balance Two . . . .00
Balance Three . . . .00          Balance Four . . . .00

Other Balance . . . .00          Receivable Due . . . .00
Receivable Credit: .00

----- Statistical Ledger Balances -----
Low . . . . .00

----- Investment OD Adjustment Balances -----
Ledger . . . . .00          Collected . . . . .00

Command====> ANGNM8,M,201002101,GRP,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGNM8 - Group Account Balances Two

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Loan Compensating Balances

Balance One Compensating Balance Requirement One. Represents the compensating balance amount that is subtracted prior to calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **1** or **3**. Expressed in account currency.
Numeric, 15 positions plus optional sign, optional, FLS AGM147A.

Balance Two Compensating Balance Requirement Two. Represents the compensating balance amount that is subtracted after calculating the net available balance for those accounts coded with a Compensating Balance Calculation Code of **2** or **4**. Expressed in account currency.
Numeric, 15 positions plus optional sign, optional, FLS AGM148A.

User Balances

Balance One User Balance One. User-defined balance specified at the group level. Expressed in account currency.
Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM154A.

Balance Two	User Balance Two. User-defined balance specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM155A.</i>
Balance Three	User Balance Three. User-defined balance specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM156A.</i>
Balance Four	User Balance Four. User-defined balance specified at the group level. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM157A.</i>
Other Balance	Other Balance. Defines an additional balance to be added to the Average Collected Balance. It is added prior to reserves being calculated based on the Other Balance Reserve Code for this period. This balance may also be included in the overdraft interest calculation based on the Other Balance Overdraft option. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM158A.</i>
Receivable Due	Receivable Due Amount. Miscellaneous receivable amount due from a customer that is not associated with an invoice number. Often the result of a payment code 35. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX001A.</i>
Receivable Credit	Receivable Credit Amount. Total amount of overpayment applied to this account. Only valid for accounts with a Service Charge Code of I. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AGM172A.</i>

Statistical Ledger Balances

Low	Low Balance. Indicates the lowest balance of the account for this cycle period. Contains all 9's on the first day of the current period. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM149A.</i>
-----	--

Investment OD Adjustment Balances

Ledger	Investment Overdraft Ledger Aggregate Adjustment. Contains the total amount of Investment balances within the group. This amount is used when calculating the ledger overdraft position for the group. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM159A.</i>
Collected	Investment Overdraft Collected Aggregate Adjustment. Contains the total amount of Investment balances within the group. This amount is used when calculating the collected overdraft position for the group. Expressed in account currency. <i>Numeric, 17 positions plus decimal and optional sign, optional, FLS AGM160A.</i>

ANGNM9 – Group Account Name/Address Interface

Purpose This panel is used to enter Group name and address key information.

Special Considerations If you want to delete customer key information, enter spaces in the key fields and enter zeros in positions 9 – 12 of the Primary and Secondary Customer Key fields (Tie breaker).

Key Panel

ANGNM	ANOPER6	Group Account	0001	11-03-2006
Enter the following key parameters:				
Function	M		M: Maintenance	
			N: New	
Account	201002101	_____		
Application	GRP			
Account Type	001		(Required New Only)	
Branch	00001		(Required New Only)	
Command====> ANGNM9,,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANGNM – Group Account

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Account Type Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.

Branch Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM9 ANOPER6      Group Account Name/Address Interface    0001  11-03-2006
YEN  RUBL
Application: GRP   Account: 201002101      Function: M  Acct Type: 001
                   Branch: 00001          Short Name: TIMOTHY T

Primary Customer Key . . . . .           0
Secondary Customer Key . . . . .         0
Address Modification . . . . .
Connector Code . . . . .
Alternate Name and Address Code
Secondary Customer Use Code . .

Command====> ANGNM9,M,201002101,GRP,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel
    
```

ANGNM9 - Group Account Name/Address Interface

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Primary Customer Key Primary Customer Key.

(Positions 1-6) Last name. First six letters of the customer's last name. For a company, use the first six letters of its first name.
Alphanumeric, 6 positions, optional, FLS AGM106A.

(Position 7) First initial. First letter of the customer's first name.
Alphanumeric, 1 position, optional, FLS AGM106A.

(Position 8) Middle initial. First letter of the customer's middle name.
Alphanumeric, 1 position, optional, FLS AGM106A.

(Positions 9-12) Tie breaker. Used to differentiate between customers with the same primary customer key.
Numeric, 4 positions, optional, FLS AGM107A.

Secondary Customer Key	<p>Secondary Customer Key.</p> <p>(Positions 1-6) Last name. First six letters of the customer's last name. For a company, use the first six letters of its first name. <i>Alphanumeric, 6 positions, optional, FLS AGM109A.</i></p> <p>(Position 7) First initial. First letter of the customer's first name. <i>Alphanumeric, 1 position, optional, FLS AGM109A.</i></p> <p>(Position 8) Middle initial. First letter of the customer's middle name. <i>Alphanumeric, 1 position, optional, FLS AGM109A.</i></p> <p>(Positions 9-12) Tie breaker number. Used to differentiate between customers with the same primary customer key. <i>Numeric, 4 positions, optional, FLS AGM110A.</i></p>
Address Modification	<p>Address Modification. Printed in the third line of the account name and address information. For example, if an account is to be identified as a business account, type BUSINESS in this field. Other entries can include EXPENSE and ESCROW.</p> <p>Note: In all cases, the word 'account' is automatically added to this modification. Therefore, if the word BUSINESS was entered the name and address would be identified as a BUSINESS ACCOUNT.</p> <p><i>Alphanumeric, 12 positions, optional, FLS AGM112A.</i></p>
Connector Code	<p>Connector Code. Used for connecting the primary and secondary customer names. Valid entries are:</p> <ul style="list-style-type: none">b No connector.A And. Connects account holder as follows: Johnson, R L and Johnson M.O Or. Connects account holders as follows: Johnson, R L or Johnson M. <p><i>Alphanumeric, 1 position, optional, FLS AGM111A.</i></p>
Alternate Name and Address Code	<p>Alternate Name and Address Code. Indicates whether there is an alternate name and address record on the Master record associated with the account. Valid entries are:</p> <ul style="list-style-type: none">b No alternate name and address.Y There is an alternate name and address record on the Master record. <p><i>Alphanumeric, 1 position, optional, FLS AGM113A.</i></p>
Secondary Customer Use Code	<p>Secondary Customer Use Code. Secondary customer name use code for reporting on shared or joint accounts. Valid entries are:</p> <ul style="list-style-type: none">b Use the secondary customer name as the second line of the customer name and address.F Use the secondary customer name as the first line of the customer name and address.N Do not use. <p><i>Alphanumeric, 1 position, optional, FLS AGM114A.</i></p>

ANGNM10 – Group Account Pricing Information

Purpose This panel is used to create new history for prior cycles or maintain Group pricing information.

Key Panel

```

ANGNM  ANOPER6          Group Account          0001  11-02-2006
Enter the following key parameters:
  Function . . . . . M                M: Maintenance
                                           N: New
  Account . . . . . 92863130_____
  Application . . . . . GRP
  Account Type . . . . . 001          (Required New Only)
  Branch . . . . . 00001            (Required New Only)

Command====> ANGNM10,,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANGNM – Group Account

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Account Type** Account Type. Type of account to be established. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, required if the Function is N.
- Branch** Branch. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required if the Function is N.

Primary Panel

```

ANGNM10 ANOPER6      Group Account Pricing Information      0001  11-02-2006
USD  USD
Application: GRP  Account: 92863130      Function: M  Acct Type: 001
                               Branch: 1      Short Name: SAMUELS
Price List 1
Profile . 0      Start Cycle 00 0000  Expire Cycle 00 0000
----- Profile Data -----
Excp Price Order . :      ----- Standard Pricing Overrides -----
Excp Rate Order . :      Institution:      Region:      Price List:
----- Affiliates -----
          Pricing (01)      (06)
                   (02)      (07)
                   (03)      (08)
                   (04)      (09)
                   (05)      (10)
          Rate
----- Charging Account -----
Charge Ind : S  Inst:      Appl:      Account:
----- Pricing Account -----
Pricing Ind: A  Inst:      Appl:      Account:

Command====> ANGNM10.M,92863130.GRP,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANGNM10 – Group Account Pricing Information

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Price List Price List Number. Number of the price list that contains the service pricing
information for the account.
Numeric, 3 positions, required, FLS AGM023A.

- Profile Profile Number. Profile number to which this account is assigned for this period.
A profile record can determine affiliate pricing, affiliate pricing order, affiliate
rates, affiliate rate order and standard pricing overrides.
Numeric, 18 positions, optional, FLS AGM164A.

- Start Cycle Profile Start Date. Starting date from which the specified profile record is used.
Numeric, 8 positions, optional, FLS AGM165A.

- Expire Cycle Profile Expiration Date. Last date from which the specified profile record is used.
Numeric, 8 positions, optional, FLS AGM166A.

Profile Data

Excp Price Order	Exception Order. Determines whether affiliate exception pricing or account-level exception pricing is the highest level of pricing for accounts tied to this profile. Moved to history from MICM Record 6032. Valid entries are: <ul style="list-style-type: none"> A Affiliate pricing is highest. E Account-level pricing is highest. <i>Alphanumeric, 1 position, protected.</i>
Excp Rate Order	Exception Rate Order. Determines whether affiliate exception rates or account-level exception rates are the highest level of rates for accounts tied to this profile. Moved to history from MICM Record 6032. Valid entries are: <ul style="list-style-type: none"> A Affiliate rates are highest. E Account-level rates are highest. <i>Alphanumeric, 1 position, protected.</i>

Standard Pricing Overrides

Institution	Pricing Override Institution. Overrides the institution to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is Y . <i>Numeric, 4 positions, protected.</i>
Region	Pricing Override Region. Overrides the region to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is Y . <i>Numeric, 3 positions, protected.</i>
Price List	Pricing Override List. Overrides the pricing list to which a pricing account is tied for applying the standard pricing hierarchy. Required if the Pricing Override Option is Y . <i>Numeric, 3 positions, protected.</i>

Affiliates

Pricing (01 – 10)	Pricing Affiliation Numbers 1 – 10. Affiliation numbers used for pricing of services. <i>Numeric, 18 positions each (10 times), protected.</i>
Rate	Rate Affiliation Number. Affiliation number used to search for the appropriate affiliate exception rate. <i>Numeric, 18 positions, protected.</i>

Charging Account

Charge Ind	<p>Charging Account Indicator. System-set field that identifies whether the displayed account is above or below the charging account. Valid entries are:</p> <ul style="list-style-type: none">A Displayed account is above the charging account in the relationship.B Displayed account is below the charging account in the relationship.N Displayed account is not being charged at any level in the relationship.S Displayed account is the charging account. <p><i>Alphanumeric, 1 position, protected, FLS AGM199A.</i></p>
Inst	<p>Charging Account Institution. System-set field that identifies the charging account institution. This field contains data only if the Charging Account Indicator field is B.</p> <p><i>Numeric, 4 positions, protected, FLS AGM194A.</i></p>
Appl	<p>Charging Account Application. System-set field that identifies the charging account application. This field contains data only if the Charging Account Indicator field is B.</p> <p><i>Numeric, 2 positions, protected, FLS AGM195A.</i></p>
Acct	<p>Charging Account Number. System-set field that identifies the charging account number. This field contains data only if the Charging Account Indicator field is B.</p> <p><i>Alphanumeric, 18 positions, protected, FLS AGM196A.</i></p>

Pricing Account

Pricing Ind	<p>Pricing Account Indicator. System-set field that identifies whether the displayed account is above or below the pricing account. Valid entries are:</p> <ul style="list-style-type: none">A Displayed account is above the pricing account in the relationship.B Displayed account is below the pricing account in the relationship.S Displayed account is the pricing account. <p><i>Alphanumeric, 1 position, protected, FLS AGM198A.</i></p>
Inst	<p>Pricing Account Institution. System-set field that identifies the pricing account institution. This field contains data only if the Pricing Account Indicator field is B.</p> <p><i>Numeric, 4 positions, protected, FLS AGM190A.</i></p>
Appl	<p>Pricing Account Application. System-set field that identifies the pricing account application. This field contains data only if the Pricing Account Indicator field is B.</p> <p><i>Numeric, 2 positions, protected, FLS AGM191A.</i></p>

Acct

Pricing Account Number. System-set field that identifies the pricing account number. This field contains data only if the Pricing Account Indicator field is **B**. *Alphanumeric, 18 positions, protected, FLS AGM192A.*

ANHBAL1 – Balance History Inquiry One

Purpose This panel, in conjunction with ANHBAL2, is used to display Analysis history and year-to-date balances and averages. This information is similar to the information listed on report 06-099 (Analysis History Statement). Amounts are formatted in the account’s charging currency.

Key Panel

```
ANHBAL  ANOPER6          Balance History Inquiry          0001  11-03-2006
Enter the following key parameters:
Account  . . . . . 1001_____
Application . . . . DDA

Command====> ANHBAL1,0,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
```

ANHBAL – Balance History Inquiry

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANHBAL1 ANOPER6	Balance History Inquiry One		0001 11-03-2006
USD USD			
Application: DDA	Account: 1001	Short Name: STANDALONE	
Balances Curn: USD			
Date	Avg Bal	Avg Coll Bal	Avg Avail Bal
11-2005	2,000.00	2,000.00	2,000.00
12-2005	2,000.00	2,000.00	2,000.00
01-2006	2,000.00	2,000.00	2,000.00
02-2006	2,000.00	2,000.00	2,000.00
03-2006	2,000.00	2,000.00	.00
04-2006	2,000.00	2,000.00	2,000.00
05-2006	2,000.00	2,000.00	2,000.00
06-2006	2,000.00	2,000.00	1,800.00
07-2006	2,000.00	2,000.00	1,800.00
08-2006	2,000.00	2,000.00	1,800.00
09-2006	2,000.00	2,000.00	1,800.00
10-2006	2,000.00	2,000.00	1,800.00
----- Average History Balances -----			
	2,000.00	2,000.00	1,750.00
Command====> ANHBAL1,1001,DDA			
F1=Help F3=Exit F4=Next F11=Break F12=Cancel			

ANHBAL1 – Balance History Inquiry One

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Balances Curn** Balances Currency. Account Charging Currency Code for all balances displayed.
Alphanumeric, 4 positions, protected.
- Date** Cycle Date. Identifies historical period data. Displayed beginning with the oldest and ending with the most current. Format is MMYYYY.
Numeric, 6 positions, 12 times, protected.
- Avg Bal** Average Balance. Average balance for this account.
Numeric, 15 positions plus optional sign, 12 times, protected.
- Avg Coll Bal** Average Collected Balance. Average collected balance for this account.
Numeric, 15 positions plus optional sign, 12 times, protected.
- Avg Avail Bal** Average Available Balance. Average available balance for this account.
Numeric, 15 positions plus optional sign, 12 times, protected.

Average History Balances

Averages are computed by accumulating the aggregate balance for each period and dividing it by the total aggregate days.

- | | |
|-----------------------------|--|
| (Average Balance) | Average Balance. Average balance for the 12-month period on this account.
<i>Numeric, 15 positions plus optional sign, protected.</i> |
| (Average Collected Balance) | Average Collected Balance. Average collected balance for the 12-month period on this account.
<i>Numeric, 15 positions plus optional sign, protected.</i> |
| (Average Available Balance) | Average Available Balance. Average available balance for the 12-month period on this account.
<i>Numeric, 15 positions plus optional sign, protected.</i> |

ANHBAL2 – Balance History Inquiry Two

Purpose This panel, in conjunction with ANHBAL1, is used to display Analysis history and year-to-date balances and averages. This information is similar to the information listed on report 06-099 (Analysis History Statement). Amounts are formatted in the account’s charging currency.

Key Panel

```

ANHBAL  ANOPER6          Balance History Inquiry          0001  11-03-2006
Enter the following key parameters:
  Account . . . . . 1001_____
  Application . . . . . DDA

Command====> ANHBAL2,0,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANHBAL – Balance History Inquiry

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANHBAL2 ANOPER6		Balance History Inquiry Two		0001	11-03-2006
USD	USD				
Application: DDA		Account: 1001		Short Name: STANDALONE	
Balances Curn: USD					
Date	Avg Avail Bal	Bal Required	Excess Bal		
11-2005	2,000.00	19.89	1,980.11		
12-2005	2,000.00	19.26	1,980.74		
01-2006	2,000.00	19.26	1,980.74		
02-2006	2,000.00	18.96	1,981.04		
03-2006	.00	.00	.00		
04-2006	2,000.00	19.89	1,980.11		
05-2006	2,000.00	19.26	1,980.74		
06-2006	1,800.00	14,066,475.24	15,627,416.93-		
07-2006	1,800.00	15,179,235.31	16,863,817.01-		
08-2006	1,800.00	32,421,038.24	36,021,375.82-		
09-2006	1,800.00	33,491,738.42	37,211,042.68-		
10-2006	1,800.00	110,042.72	120,269.68-		
----- Average History Balances -----					
	1,750.00	7,939,053.87	8,819,336.55-		
Command====> ANHBAL2,1001,DDA					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

ANHBAL2 - Balance History Inquiry Two

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Balances Curn** Balances Currency. Account Charging Currency Code for all balances displayed.
Alphanumeric, 3 positions, protected.
- Date** Cycle Date. Identifies historical period data represents. Displayed beginning with the oldest and ending with the most current. Format is MMYYYY.
Numeric, 6 positions, 12 times, protected.
- Avg Avail Bal** Average Available Balance. Average available balance for this account.
Numeric, 15 positions plus optional sign, 12 times, protected.
- Bal Required** Balance Required. Balance required for this account.
Numeric, 15 positions plus optional sign, 12 times, protected.
- Excess Bal** Excess Balance. Excess balance for this account.
Numeric, 15 positions plus optional sign, 12 times, protected.

Average History Balances

Averages are computed by accumulating the aggregate balance for each period and dividing it by the total aggregate days.

(Average Available Balance)

Average Available Balance. Average available balance for the 12-month period on this account.

Numeric, 15 positions plus optional sign, protected.

(Balance Required)

Average Balance Required. Average balance required for the 12-month period on this account.

Numeric, 15 positions plus optional sign, protected.

(Excess Balance)

Average Excess Balance. Average excess balance for the 12-month period on this account.

Numeric, 15 positions plus optional sign, protected.

ANHRP – History Reprint Request

Purpose This panel is used to enter reprint requests for historical periods (excluding yearly history records and any history that has not been through lead night). Up to one year of information is displayed per panel.

Key Panel

```
ANHRP  ANOPER6          History Reprint Request          0001  11-03-2006
Enter the following key parameters:
Account  . . . . . 1001_____
Application . . . . DDA
Cycle Year . . . . . 2006

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

ANHRP – History Reprint Request

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle Year** Cycle Year. Year of history information being requested. Format is YYYY.
Alphanumeric, 4 positions, required.

Primary Panel

ANHRP	ANOPER6	History Reprint Request	0001	11-03-2006
USD	USD			
Appl: DDA	Acct: 1001	Year: 2006	Short Name: STANDALONE	
Enter 'X' for Reprint or Enter 'C' for Recalculation:				
Month	Analysis Only	Charge Code	Analysis Reprint	
01		G		
02		G		
03		G		
04		G		
05		G		
06		G		
07		G		
08		G		
09		G		
10		T		
Command====> ANHRP,1001,DDA,,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

ANHRP – History Reprint Request

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Month** Month. Month for each cycle history record that exists for this account during the requested year. Format is MM.
Numeric, 2 positions, 1 – 48 times, protected, FLS XXX161A.
- Analysis Only** Analysis Only Code. Indicates whether this history record is for a service charge cycle or an 'analyze only' cycle. System generated on cycle night based on the account's service charge date and term. (Identifies a monthly verses a multi-month settlement account). Valid entries are:
b Service charge cycle.
A Analyze only cycle.
Alphanumeric, 1 position, 1 – 48 times, protected FLS ADH022A.
- Charge Code** Service Charge Code. Indicates the method used for charging the customer for each cycle period. Valid entries are:
C Charge an account.
G Service charge is added to the Group account.
I Bill customer for the service charges, send invoice. Payment must be received. Not valid for new history setup.
R Review.
T Temporary waive.
W Waive.
X Bill/Debit through external sources.
Alphanumeric, 1 position, 1 – 48 times, optional, FLS ADH060A.

Analysis Reprint

Analysis Statement Reprint Flag. Determines if a historical period's Analysis statement is reanalyzed. Valid entries are:

- b** No reprint or recalculation.
- *** Set flag to space, regardless of updates performed.
- C** Recalculate only.
- X** Recalculate and reprint.

Alphanumeric, 1 position, 1 – 48 times, optional, FLS ADH015A.

ANINV - Invoice Number

Purpose This panel is used to maintain invoice numbers.

Key Panel

ANINV	ANOPER6	Invoice Number	0001 11-03-2006
Enter the following key parameters:			
Function	N	B (Browse) M (Maintenance) N (New)	
Organization ID . . .	1	A - Z 0 - 9 (Required)	
Command====> ANINV,,1, F1=Help F3=Exit F4=Next F11=Break F12=Cancel			

ANINV - Invoice Number

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:

- B** Browse existing records.
- M** Maintain an existing record.
- N** Create a new record.

Alphanumeric, 1 position, required.

Organization ID

Organization Identification. Used to separate accounts into groups for scalability processing. Valid entries are **0 - 9** or **A - Z**.

Alphanumeric, 1 position, required.

Primary Panel

ANINV	ANOPER6	Invoice Number	0001 11-03-2006
Organization ID: 1	Function: N		Delete _
Next Invoice Number . .	0		
Max Invoice Number . . .	0		
Tie Breaker	0		
Command====> ANINV,N,1,1			
F1=Help F3=Exit F4=Next F11=Break F12=Cancel			

ANINV - Invoice Number

Field Descriptions

- Delete Delete Code. Valid entry is **D**, indicating delete a record.
Alphanumeric, 1 position, optional.
- Next Invoice Number Next Invoice Number. Next invoice number used by the institution. Valid entries are **00000000 – 99999999**.
Numeric, 9 positions, required, FLS AIN010A.
- Max Invoice Number Maximum Invoice Number. Maximum invoice number used by the institution. Valid entries are **00000000 – 99999999**.
Note: For those who use Infopoint Financial Control System (FCS) as their financial institution’s general ledger platform, FCS’s sub-account account is 15 digits. Therefore, the maximum invoice number in Account Analysis should be defined as no greater than **99,999,999,999** (11-digit number).
Numeric, 9 positions, required, FLS AIN011A.
- Tie Breaker Tie Breaker. High order number for the invoice number used when an institution is defined to more than one organization. Valid entries are **0 – 9**.
Numeric, 1 position, required, FLS AIN012A.

ANINVHST – Invoice Payment History

Purpose This panel is used to inquire on receivable information by cycle date for Deposit and Group accounts.

Key Panel

```
ANINVHST ANOPER6          Invoice Payment History          0001  11-03-2006
Enter the following key parameters:

Account . . . . . 92863130_____
Application . . . . grp
Start Cycle . . . . __ ____          (Optional) Format MM YYYY

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

ANINVHST – Invoice Payment History

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Start Cycle** Start Cycle Date. Starting point invoice date for the invoice/payment history information. Format is MMYYYY.
Numeric, 6 positions, optional.

Primary Panel

ANINVHST ANOPER6		Invoice Payment History		0001	11-03-2006	
USD	USD			Start Cycle: 00 0000		
Application: GRP		Account: 92863130		Short Name: SAMUELS		
Inv Date	St	PD	Curn	Invoice Number	Invoice Amount	Payment Amount
				Waived Amount	Disputed Amount	Charge Off Amt
07	2006	UP	USD	100000000000924	97,024.21	.00
				.00	.00	97,024.21
08	2006	UP	USD	100000000000995	11,425.50	.00
				.00	.00	11,425.50
09	2006	UP	USD	100000000001066	977.74	.00
				.00	.00	977.74
10	2006	FS	USD	100000000001211	.00	.00
				.00	.00	.00

Command====> ANINVHST,92863130,GRP,0,0.
 F1=Help F3=Exit F4=Next F10=Actions F11=Break F12=Cancel

ANINVHST – Invoice Payment History

Field Descriptions

- Short Name** Customer Short Name. Further identification of the customer.
Alphanumeric, 15 positions, optional.
- Inv Date** Invoice Date. Cycle month and year of the invoice data indicated. Format is MMYYYY.
Numeric, 6 positions, protected, FLS AOB007A.
- St** Invoice Status. Status of the invoiced amount for the period. Valid entries are:
CO Charged off.
EX Expired.
FS Fully satisfied.
PP Partially paid.
PS Partially satisfied.
RB Reissue bill.
UP Unpaid.
Alphanumeric, 2 positions, protected, FLS AOB022A.
- Pd** Past Due Flag. Indicates a past due amount is remaining for this invoice. Valid entries are:
b No past due amount for this invoice.
***** Past due amount remaining for this invoice.
Alphanumeric, 2 positions, protected, FLS XXX115A.
- Curn** Charging Currency Code. Charging currency of the account when the outstanding bill was generated.
Alphanumeric, 4 positions, protected, FLS AOB048A.

Invoice Number	Invoice Number. <i>Alphanumeric, 18 positions, protected, FLS AOB025A.</i>
Invoice Amount	Invoice Amount. Original service charge amount invoiced for the period. <i>Alphanumeric, 17 positions plus decimal and optional sign, protected, FLS AOB029A.</i>
Payment Amount	Payment Amount. Total amount of payment applied to the outstanding amount. <i>Alphanumeric, 17 positions plus decimal and optional sign, protected, FLS AOB030A.</i>
Waived Amount	Waived Amount. Total outstanding amount that has been waived. <i>Alphanumeric, 17 positions plus decimal and optional sign, protected, FLS AOB031A.</i>
Disputed Amount	Disputed Amount. Total outstanding amount that has been disputed. <i>Alphanumeric, 17 positions plus decimal and optional sign, protected, FLS AOB033A.</i>
Charge Off Amt	Charge Off Amount. Total outstanding amount that has been charged off. <i>Alphanumeric, 17 positions plus decimal and optional sign, protected, FLS AOB032A.</i>
Outstanding Amt	Outstanding Amount. Amount still outstanding for the period. <i>Alphanumeric, 17 positions plus decimal and optional sign, protected, FLS XXX116A.</i>

ANINVXRF – Invoice Cross-reference

Purpose This inquiry only panel is used to display account information by invoice number.

Key Panel

```
ANINVXRF ANOPER6          Invoice Cross-reference          0001  11-03-2006
Enter the following key parameter:

    Invoice Number . . . 100000000000001____

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

ANINVXRF – Invoice Cross-reference

Field Descriptions

Invoice Number Invoice Number.
Numeric, 18 positions, required.

Primary Panel

```
ANINVXRF ANOPER6          Invoice Cross-reference          0001  11-03-2006
Invoice Number: 100000000000001
Invoice Date   Appl      Account          Short Name
   11 2006     DDA    101002095      ACCT SHORT NAME

Command====> ANINVXRF,100000000000001,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
```

ANINVXRF – Invoice Cross-reference

Field Descriptions

Invoice Date	Invoice Date. Period being referenced. Format is MMYYYY. <i>Numeric, 6 positions, 12 times, protected, FLS AIX023A.</i>
Appl	Application Code. Identifies the application to which this information applies. Refer to the MICM Record 0211 (Application Information). <i>Alphanumeric, 3 positions, 12 times, protected, FLS AIX006A.</i>
Account	Account Number. <i>Numeric, 18 positions, 12 times, protected, FLS AIX007A.</i>
Short Name	Customer Short Name. Used for further identification of the customer. <i>Alphanumeric, 15 positions, 12 times, protected.</i>

ANMHST – Maintenance History

Purpose

This panel is used for inquiry of maintenance history by application and account number, operator ID or record code. Additional selection criteria can be used to narrow the results returned. Maintenance history is available for all Analysis MICM records (6000 – 6090) and the following API records.

Record	Description
BAJ	Balance Adjustment Record
COM	Customer Comments Record
DHT	Deposit History Record
DLB	Daily Balance Record
DMS	Deposit Master Record
EXC	Exception Rate Record
GHT	Group History Record
GMS	Group Master Record
MSG	Statement Message Record
PAW	Promotional Waive Record
PAY	Payment History Record
PRO	Promotional Waive Parameters Record
RET	Recurring Transaction Record
RPC	Repricing Request Record
SPH	Standard Pricing Hierarchy Record
TRN	Transaction Record
WSC	Service Charge Waive Information Record
XRL	Relational Customers Record
0020	Holding Company Number Record
0021	Region Information Record
0242	Employee Information Record
0248	Cost Center Information Record
0980	Customer Name and Address Record
0984	Application Alternate Name and Address
1003	Type Information Record
2001	Branch Information Record

Record	Description
2007	Application Schedule Report Options Record
2018	Currency Information Record
2020	Currency Exchange Rates Record

Special Considerations

- When inquiring by Operator ID:
 - Maintenance history is displayed in Application and Account Number order with the most recent maintenance date/maintenance time items displaying first.
 - If applicable, cross-institution information is displayed. If cross-institution maintenance information is displayed, the Institution field is highlighted.
- When inquiring by Record Code, maintenance history is displayed with the most recent maintenance date/maintenance time items displaying first.
- When inquiring by Application/Account Number, maintenance history is displayed in Record Code order with the most recent maintenance date/maintenance time items displaying first.

Key Panel

The key panel is used to determine what maintenance information displays on the primary panel. The Account Number, Application, Record Code, or Operator ID is required. Additional Selection Criteria can be indicated to further narrow the maintenance displayed.

```

ANMHST  ANOPER6           Maintenance History           0001  11-03-2006

Enter the following key parameters:
Account Number . . _____
Application   . . . _____
Operator ID   . . . anoper6_
Record Code   . . . trn_
Start Date    . . . _____ (Optional - Newest Date Selected)
End Date      . . . _____ (Optional - Oldest Date Selected)
Direct Code   . . . _         (Optional)

Additional Selection Criteria (Y/N) . . . . . Y   (Default = N)

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

ANMHST – Maintenance History

Field Descriptions

Account Number	Account Number. If specified, only maintenance to records keyed by this account number are displayed. <i>Numeric, 18 positions, optional.</i>
Application	Application Code. Identifies the application to which this information applies, as defined on MICM Record 0211 (Application Information). If specified, only maintenance to records keyed by this application are displayed. <i>Alphanumeric, 3 positions, optional.</i>
Operator ID	Operator ID. User-defined code which authorizes an operator to access the online system. If specified, only maintenance to records keyed by this operator are displayed. <i>Alphanumeric, 8 positions, optional.</i>
Record Code	Record Code. Specifies that only maintenance to a specific record should be displayed. To specify an Account Analysis MICM Record (MICM 6000 – 6090), enter the four position numeric panel ID. To access Account Analysis API records, enter the alphanumeric external record ID. For MICM records, enter the four position numeric panel ID. See the ANMHST panel description area for a table of valid record codes. <i>Alphanumeric, 4 positions, optional.</i>
Start Date	Start Date. If entered, this date specifies the date to begin maintenance history display. Maintenance history displays in reverse order from this date backwards to the End Date. If this field is left blank, maintenance history displays starting from the most recent processing date until the oldest date maintained in history. <i>Alphanumeric, 10 positions, optional.</i>
End Date	End Date. If entered, this date specifies the oldest date to begin maintenance history display. Maintenance history displays in reverse order backwards from the Start Date to the End Date. If the Start Date is specified and this field is left blank, the End Date defaults to the same value as the Start Date which results in only one day's maintenance history displayed. <i>Alphanumeric, 10 positions, optional.</i> Note: If both the Start Date and the End Date are left blank, maintenance history displays from the most recent processing date backwards to the oldest date maintained in history.
Direct Code	Direct Code. Indicates whether maintenance was performed in batch, directly using an online panel, or indirectly using an online panel. Valid entries are: <ul style="list-style-type: none">b Display all maintenance meeting remaining selection criteria.B Display only batch maintenance meeting remaining selection criteria.D Display only direct online maintenance meeting remaining selection criteria.I Display only indirect online maintenance meeting remaining selection criteria. <i>Alphanumeric, 1 position, optional.</i>

Additional Selection Criteria Additional Selection Criteria. Indicates whether additional selection criteria is needed. Valid entries are **N** and **Y**.
Alphanumeric, 1 position, optional.

Selection Panel The selection panel provides additional parameters used to refine the maintenance history search results.

- This panel only displays if the Additional Selection Criteria field on the key panel contains a **Y**.
- All fields on this panel are optional.

Important! If a selection parameter is not part of the key of the record indicated on the key panel, the parameter is protected on the selection panel.

```

ANMHST  ANOPER6          Maintenance History          0001  11-03-2006

Enter the following selection parameters:

Inst . . . . . 0001          (Optional)
Cycle . . . . . ____      (Optional) Format MM YYYY
Service Code . . . ____    (Optional)
Origin . . . . . _____ (Optional)
Price List . . . . ____    (Optional)
Region . . . . . ____      (Optional)
Account Type . . . ____    (Optional)
User Code 4 . . . ____     (Optional)
Tax Region . . . . ____    (Optional)

Command====> ANMHST,,,ANOPER6,TRN,,,,Y,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANMHST – Maintenance History

Field Descriptions

Inst Maintenance Institution. Institution on which the maintenance was performed. Use of Operator ID as a key parameter can display records maintained on multiple institutions.
Numeric, 4 positions, optional.

Cycle Cycle Date. Cycle month and year for which maintenance history is to be displayed. If specified, records must have this cycle date in their key information in order to be displayed. Format is MM YYYY.
Numeric, 6 positions, optional.

Service Code	<p>Service Code. Number assigned to a service as set up on MICM records 6015 and 6016. If entered, a record must have the specified service code in its key in order to be displayed. <i>Numeric, 4 positions, optional.</i></p>
Origin	<p>Origination Code. Identifies the origination used in the pricing of a specific service code. If entered, a record must have the specified origin in its key in order to be displayed. <i>Alphanumeric, 10 positions, optional.</i></p>
Price List	<p>Price List. Number assigned to a set of pricing records. Valid entries are 001 – 999. If entered, a record must have the specified price list in its key in order to be displayed. <i>Numeric, 3 positions, optional.</i></p>
Region	<p>Region Number. Number assigned to MICM parameters to link them to specified groups of accounts based on branch assignments. To be used, the Rgn Processing field on MICM Record 6000 should be Y. Valid entries are 000 – 999. If entered, a record must have the specified region in its key in order to be displayed. <i>Numeric, 3 positions, optional.</i></p>
Account Type	<p>Account Type. Identifies a specific type of account on the Account Analysis system. Valid entries are 001 – 999 as specified on MICM Record 6002 (Analysis Account Type Defaults). If entered, a record must have the specified account type in its key in order to be displayed. <i>Numeric, 3 positions, optional.</i></p>
User Code 4	<p>User Code 4. Value used to tie accounts to certain Account Analysis parameters. If entered, a record must have the value specified in its key in order to be displayed. <i>Alphanumeric, 2 positions, optional.</i></p>
Tax Region	<p>Tax Region. Tax region selection field. If entered, a record must have the specified tax region in its key in order to be displayed. <i>Alphanumeric, 5 positions, optional.</i></p>
Primary Panel	<p>The primary panel is used to display data that is divided into static and non-static fields.</p> <ul style="list-style-type: none">■ Static fields appear on <i>each</i> primary panel and are located in the key area; however, the information contained in the fields is dependent on the criteria established on the key panel and/or the criteria inherent to the Account Analysis system.

- Non-static fields display (when applicable) in the body of the primary panel and are dependent on the following:
 - The type of maintenance performed
 - The record that was maintained
 - Whether maintenance was performed in batch or online
 - The parameters/selection criteria indicated on the key panel

For TRN Record additions or deletions, the following non-static fields display on the panel:

Effective Date	Origin
Nbr/Amt/Mon	Item Count
Service Code	Amount

For PAY Record additions (no deletion is possible), the following non-static fields display on the panel:

Effective Date	Invoice Number (Optional; dependent on the entry)
Payment Code	Invoice Date (Optional; dependent on the entry)
Payment Amount	Check Number (Optional; dependent on the entry)

For BAJ Record additions, the following non-static fields display on the panel. (BAJ Records cannot be directly deleted; instead, the system creates an offset.)

Cycle	Coll Bal (Optional; dependent on the entry)	OD Ledger (Optional; dependent on the entry)
Effective Dte	Coll Bal Days (Optional; dependent on the entry)	OD Ledger Days (Optional; dependent on the entry)
Process Date	Loan Comp Bal (Optional; dependent on the entry)	OD Collected (Optional; dependent on the entry)
Ledger Bal (Optional; dependent on the entry)	Institution Collected (Optional; dependent on the entry)	OD Collected Days (Optional; dependent on the entry)
Ledger Bal Days (Optional; dependent on the entry)	Institution Collected Days (Optional; dependent on the entry)	

Record Added

```

ANMHST  ANOPER6           Maintenance History           0001  12-01-2006
                                          More: - +
Account Nbr: 9286308           Appl . . . : DDA           Operator . . : ANOPER6

Short Name :                   Maint Date: 07-18-2006 Time . . . : 15:54:59
Institution: 0001
Panel ID . . : ANTRANH
Record Desc: TRANSACTION
                                          Record Code: TRN
                                          Direct Code: D
***** Record Added *****

Effective Dte: 06-22-2006
Nbr/Amt/Mon :
Service Code : 9991
Origin . . . :
Item Count . . : 10
Amount . . . : USD           50.00000000

Command====> ANMHST,,ANOPER6,TRN,,,N,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel
    
```

ANMHST - Maintenance History (Record Added)

Record Maintained

```

ANMHST  ANOPER6           Maintenance History           0001  11-03-2006
                                          More: - +
Account Nbr: 7429           Appl . . . : DDA           Operator . . : ANOPER6

Short Name : TEST ACCOUNT       Maint Date: 11-02-2006 Time . . . : 15:22:58
Institution: 0001
Panel ID . . : ANDNM5
Record Desc: DEPOSIT MASTER
                                          Record Code: DMS
                                          Direct Code: D
Field Name: Class Nbr          Before: 0
Nbr : 054                      After : 50
Field Name: Account Type       Before: 105
Nbr : 069                      After : 429
Field Name: OD Code            Before: 1
Nbr : 072                      After : 3
Field Name: Rsv Credit Code     Before: N
Nbr : 077                      After : Y
Field Name: Stmt Hist Cd       Before: Y
Nbr : 178                      After : N

Command====> ANMHST,,ANOPER6,DMS,,,N,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel
    
```

ANMHST - Maintenance History (Record Maintained)

Record Deleted

ANMHST	ANOPER6	Maintenance History	0001	11-03-2006
				More: - +
Account Nbr: 7429	App1 . . . : DDA	Operator . . : ANOPER6		
Short Name : TEST ACCOUNT	Maint Date: 11-02-2006	Time : 15:48:35		
Institution: 0001				
Panel ID . . : ANDNM1			Record Code: DMS	
Record Desc: DEPOSIT MASTER			Direct Code: D	
**** Record Deleted ****				
Command====> ANMHST, ,ANOPER6,DMS, , ,N,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F11=Break F12=Cancel				

ANMHST – Maintenance History (Record Deleted)

Field Descriptions

Account Nbr	Account Number. If specified, only maintenance to records keyed by this account number are displayed. <i>Numeric, 18 positions, protected.</i>
App1	Application Code. Identifies the application to which this information applies, as defined on MICM Record 0211 (Application Information). If specified, only maintenance to records keyed by this application are displayed. <i>Alphanumeric, 3 positions, protected.</i>
Operator	Operator ID. User-defined code which authorizes an operator to access the online system. If specified, only maintenance to records keyed by this operator are displayed. <i>Alphanumeric, 8 positions, protected.</i>
Short Name	Short Name. Descriptor used for further identification of a customer. Only displayed if the record is specific to an individual account. <i>Numeric, 18 positions, protected.</i>
Maint Date	Maintenance Date. Date the maintenance was performed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Numeric, 18 positions, protected.</i>
Time	Maintenance Time. Time the maintenance was performed. <i>Numeric, 18 positions, protected.</i>

Panel ID	<p>Panel ID. Name of the panel on which the displayed maintenance was performed. For batch maintenance, this field is blank. <i>Numeric, 18 positions, protected.</i></p>
Record Code	<p>Record Code. Specifies that only maintenance to a specific record should be displayed. To specify an Account Analysis MICM Record (MICM 6000 – 6090), enter the four position numeric panel ID. To access Account Analysis API records, enter the alphanumeric external record ID. For MICM records, enter the four position numeric panel ID. See the ANMHST panel description area for a table of valid record codes. <i>Alphanumeric, 4 positions, protected.</i></p>
Record Desc	<p>Record Description. Description of the record on which maintenance was performed. Descriptions are established on MICM Record 2017 (Maintenance History Parameters). <i>Numeric, 18 positions, protected.</i></p>
Direct Code	<p>Direct Maintenance Code. Indicates whether maintenance was entered through batch or directly/indirectly online. Valid entries are:</p> <ul style="list-style-type: none">B Batch maintenance.D Direct online maintenance.I Indirect maintenance. Occurs when the direct online maintenance causes the system to automatically update another record(s). <p><i>Alphanumeric, 1 position, protected.</i></p>

ANORG – Organization ID

Purpose This panel is used to establish and maintain the organizations for scalability processing as well as the accounts within the organizations.

Key Panel

ANORG	ANOPER6	Organization ID	0001	11-03-2006
Enter the following key parameters:				
Function	b	B (Browse) M (Maintenance) N (New)		
Organization ID . . .	2	A - Z 0 - 9 Optional (Browse)		
Global Indicator . .		Space (Not Global) G (Global)		
Command====> ANORG,,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANORG – Organization ID

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
B Browse and existing record.
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Organization ID** Organization Identification. Used to separate accounts into groups for scalability processing. Valid entries are **0 – 9** or **A – Z**.
Alphanumeric, 1 position, required.
- Global Indicator** Global Organization Indicator. Indicates whether this is the Global record, which is used in end-of-day processing only and must be processed last. Valid entries are:
b Not a global organization.
G Global organization.
Note: If multiple Organization Records will be established, a Global record must be established first.
Alphanumeric, 1 position, required.

Primary Panel

```

ANORG  ANOPER6                Organization ID          0001  11-03-2006
                                Global Identifier:           More: - +
Organization ID: 2  Description . . . . TEST ORG 2          Function: B
Data Base Indicator .                                         Delete: _

Deposits      Begin . . 1      Inst  Appl  Account
              End . . . 1      1      1      5000000

Groups        Begin . . 1      30     1
              End . . . 1      30     5000000

Command====> ANORG,B,,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break  F12=Cancel
    
```

ANORG – Organization ID

Field Descriptions

- Delete Delete Code. Valid entry is **D**, indicating delete a record.

Note: This field appears only when the Function is **B** or **M**.

Alphanumeric, 1 position, optional.
- Description Current Organization Description.

Alphanumeric, 30 positions, optional, FLS AOR037A.
- Data Base Indicator Database Indicator. Type of file organization used. This indicator only exists on the global Organization Record. All other records must be space. Valid entries are:

 - b** None.
 - D** DB2.
 - V** VSAM.

Alphanumeric, 1 position, optional, FLS AOR040A.

Deposits

The following fields allow you to define beginning and ending ranges for the Deposit institutions, application, and accounts to process for the specified Organization.

Note: All Deposit master accounts must be included in the Begin/End range.

Begin

Deposits key at which to start processing for the specified organization.

Inst	Beginning Institution Number. <i>Numeric, 4 positions, required, FLS AOR014A.</i>
Appl	Beginning Application Code. Defined on the MICM Record 0211 (Application Information). <i>Numeric, 2 positions, required, FLS AOR015A.</i>
Account	Beginning Account Number. <i>Numeric, 18 positions, required, FLS AOR016A.</i>

End

Deposits key at which to stop processing for the specified organization.

Inst	Ending Institution Number. <i>Numeric, 4 positions, required, FLS AOR018A.</i>
Appl	Ending Application Code. Defined on the MICM Record 0211 (Application Information). <i>Numeric, 2 positions, required, FLS AOR019A.</i>
Account	Ending Account Number. <i>Numeric, 18 positions, required, FLS AOR020A.</i>

Groups

The following fields allow you to define beginning and ending ranges for the Group institutions, application, and accounts to process for the specified organization.

Note: All Group master accounts must be included in the Begin/End range.

Begin

Group key at which to start processing for the specified organization.

Inst	Beginning Institution Number. <i>Numeric, 4 positions, required, FLS AOR014A.</i>
Appl	Beginning Application Code. Defined on the MICM Record 0211 (Application Information). <i>Numeric, 2 positions, required, FLS AOR015A.</i>

Account **Beginning Account Number.**
Numeric, 18 positions, required, FLS AOR016A.

End

The Group key at which to stop processing for the specified organization.

Inst **Ending Institution Number.**
Numeric, 4 positions, required, FLS AOR018A.

Appl **Ending Application Code. Defined on the MICM Record 0211 (Application Information).**
Numeric, 2 positions, required, FLS AOR019A.

Account **Ending Account Number.**
Numeric, 18 positions, required, FLS AOR020A.

ANPAY – Payment Entry

Purpose This panel is used to enter payments received for Deposit and Group accounts. New panels appear until no additional payments are entered or a blank payment entry has been encountered.

Special Considerations No updating/posting of payments is done until the entry is completed; therefore, if [F3], [F12], or [Clear] is pressed, no payments are posted.

If an entry is made in one of the following fields, all of the fields listed become required for the specific payment line.

- Appl
- Account Number
- Pay Code
- Amount

The batch total amount must be entered for both payments and reversals and this batch total must balance before any payments are posted.

Note: Payments are applied during the next batch processing run.

Key Panel None

Primary Panel

ANPAY	ANOPER6	Payment Entry			0001	11-03-2006
					More: +	
	Total		Accepted		Over/Under (-)	
Payments . .	_____					
Reversal . .	_____					
Appl	Account Number	Pay Code	Amount	Invoice Nbr		
	Currency	Pay Rcvd Dt	Check Nbr	Inv Dt	Ovrd	
---	_____	_____	_____	_____	_____	-
---	_____	_____	_____	_____	_____	-
---	_____	_____	_____	_____	_____	-
---	_____	_____	_____	_____	_____	-
---	_____	_____	_____	_____	_____	-
---	_____	_____	_____	_____	_____	-
---	_____	_____	_____	_____	_____	-
060015 No Payments Entered						
Command====> ANPAY,						
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel						

ANPAY – Payment Entry

Field Descriptions

Total

Payments Payments. Expected total of all payments to be entered.
Numeric, 17 positions plus decimal and optional sign, required, FLS XXX139A.

Reversals Reversals. Expected total of all reversals to be entered.
Numeric, 17 positions plus decimal and optional sign, required, FLS XXX142A.

Accepted

Payments Payments. Total of all accepted payments entered.
Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX140A.

Reversals Reversals. Total of all accepted reversals entered.
Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX143A.

Over/Under (-)

Payments Payments. Difference between the expected payment amount and the payment amount entered.
Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX141A.

Reversals Reversals. Difference between the expected reversal amount and the reversal amount entered.
Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX144A.

(Additional Fields)

Appl Application Code. Application number of this account.
Numeric, 3 positions, required, FLS APM005A.

Account Number Account Number.
Numeric, 18 positions, required, FLS APM006A.

Pay Code Payment Code. Indicates the type of entry being applied. Valid entries are:
 0020 User-defined credit.
 0025 User-defined debit.
 0030 Balance credit forward.
 0035 Balance forward.
 0040 Disputed payment.
 0045 Disputed payment reversal.
 0050 Invoiced payment received.
 0055 Invoiced payment reversal.
 0060 Charge-off.

	<p>0065 Charge-off reversal. 0070 Refund payment reversal. 0075 Refund payment. 0080 Waived late charge. 0085 Waived late charge reversal. 0090 Generated payment (not valid as batch or online transaction). 0095 Generated payment reversal (not valid as batch or online transaction). 0100 Generated direct debit (not valid as batch or online transaction). 0105 Generated direct debit reversal (not valid as batch or online transaction). 0110 Generated charge off (not valid as batch or online transaction). 0115 Generated charge off reversal (not valid as batch or online transaction). 0120 Charged off recovery. 0125 Charged off recovery reversal. 0130 Waived receivable. 0135 Waived receivable reversal.</p> <p><i>Numeric, 4 positions, optional, FLS APM019A.</i></p>
Amount	<p>Amount. Amount of payment or reversal. <i>Numeric, 17 positions plus decimal and optional sign, required, FLS APM020A.</i></p>
Invoice Nbr	<p>Invoice Number. Invoice number to which the payment amount should be applied. Refer to Payment Processing in the Application Processing chapter of this guide for additional information. <i>Alphanumeric, 18 positions, optional, FLS APM016A.</i></p>
Currency	<p>Payment Currency. Currency code of the payment. <i>Alphanumeric, 4 positions, optional, FLS APM030A.</i></p>
Pay Rcvd Dt	<p>Payment Received Date. Effective payment date. This date can be backdated and not agree with the current processing date. Post-dated payments are not permitted. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, optional, FLS APM007A.</i></p>
Check Nbr	<p>Check Number. Check number of payment. <i>Numeric, 18 position, optional, FLS APM018A.</i></p>
Inv Dt	<p>Invoice Effective Date. Date of invoice to which this payment should be applied. Format is MMYYYY. <i>Numeric, 6 positions, optional, FLS APM017A.</i></p>
Ovrd	<p>Payment Error Override Code. Overrides the Rej Over Pymt option on MICM Record 6000, and allows overpayment to post to the account. In addition, overrides the Unmtch Reversal option on MICM Record 6000 and allows an 'unmatch' payment reversal to post to the account. Valid entries are:</p> <ul style="list-style-type: none"> b Do not override. Y Override MICM Record 6000. <p><i>Alphanumeric, 1 position, optional, FLS XXX145A.</i></p>

ANPAYINQ – Payment Inquiry

Purpose This panel is used to view payments made for Deposit or Group account receivables. The information is displayed according to the payment-received date, from the oldest to the most current.

Key Panel

```
ANPAYINQ ANOPER6           Payment Inquiry           0001  11-03-2006
Enter the following key parameters:
  Account . . . . . 4281000_____
  Application . . . . . GRP

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

ANPAYINQ – Payment Inquiry

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

	<p>0125 Charged off recovery reversal. 0130 Waived receivable. 0135 Waived receivable reversal. <i>Numeric, 4 positions, protected, FLS APM019A.</i></p>
Amount	<p>Amount. Amount of payment or reversal. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS APM020A.</i></p>
Pay Rcvd Dt/Inv Dt	<p>Payment Received Date. This date can be backdated and not agree with the current processing date. Post-dated payments are not permitted. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS APM007A.</i></p> <p>Invoice Date. Date of invoice to which the payment (entered on ANPAY) is applied. Format is MMYYYY. <i>Numeric, 6 positions, protected, FLS APM017A.</i></p>
Delete	<p>Delete Code. Valid entry is D, indicating delete a payment. Special notes for this field include:</p> <ul style="list-style-type: none"> ■ Payments can be deleted the same day they are entered. ■ Previously entered payments can be deleted. ■ Once deleted, the payment will not be visible online immediately. ■ When previously posted payments are deleted, the receivables position of the customer will be recalculated. Other payments may be backed out and reapplied depending on the account activity that occurred after the payment was deleted. ■ If General Ledger reporting is utilized, the deleted payment will be backed out. <p><i>Alphanumeric, 1 position, optional.</i></p>
Proc Date	<p>Process Date. Date payment was processed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS APM015A.</i></p>
Check Nbr/Inv Nbr	<p>Check Number. Check number of payment entered on ANPAY. <i>Numeric, 18 position, protected, FLS APM018A.</i></p> <p>Invoice Number. Number of the invoice to which the payment (entered on ANPAY) is applied. <i>Alphanumeric, 18 positions, protected, FLS APM016A.</i></p>
Currency	<p>Payment Currency. Currency code of the payment. <i>Alphanumeric, 4 positions, protected, FLS APM030A.</i></p>

DB/CO Opt

Auto Debit/Charge-off Option. Defines the use of the minimum and maximum fields based on whether a receivable amount is auto debited or charged off.

Valid entries are:

- 0 Only use the Auto Debit/Charge-off Days on MICM Record 6000.
- 1 Charge off if the Total Due Amount is less than or equal to the Auto Charge-off Maximum amount.
- 2 Auto debit if the Total Due Amount is greater than or equal to the Auto Debit Minimum amount and less than or equal to the Auto Debit Maximum amount.
- 3 Charge off if the Total Due Amount is less than the Auto Debit Minimum amount.
- 4 Charge off if the Total Due Amount is greater than or equal to the Auto Charge-off Minimum amount and less than or equal to the Auto Charge-off Maximum amount. If the Total Due Amount is less than the Auto Charge-off Minimum amount and greater than or equal to the Auto Debit Minimum amount, the Total Due Amount is auto debited. If the Total Due Amount is greater than the Auto Charge-off Maximum amount, no action is taken.
- 9 Do not auto debit or charge off.

Numeric, 1 position, protected.

ANPDUE – Past Due Inquiry

Purpose This panel is used to display miscellaneous past due information for Deposit or Group accounts.

Key Panel

```
ANPDUE  ANOPER6          Past Due Inquiry          0001  11-03-2006
Enter the following key parameters:
  Account . . . . . 1001_____
  Application . . . . . DDA

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

ANPDUE – Past Due Inquiry

Field Descriptions

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANPDUE	ANOPER6	Past Due Inquiry	0001	11-02-2006
Application: DDA	Account: 1001		Short Name: TIMOTHY T	
Current Due Date :	11-03-2006	Past Due Date	: 00-00-0000	
Total Current Due:	.00	Past Due Amount :	.00	
+ Dispute Payment:	.00	Past Due Charges :	.00	
+ Charge Offs :	.00	Past Due Chrg Offs:	.00	

Total Balance Due:	.00	Total Past Due :	.00	
Unapplied Pymts :	.00	Unappl PDue Chrg :	.00	
Last Bill Amount :	.00	Receivable Due :	.00	
Last Bill Date :	00-00-0000	Receivable Credit :		
060020 No Outstanding Bills Exist				
Command====> ANPDUE,1001,DDA,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANPDUE – Past Due Inquiry

Field Descriptions

Short Name	Customer Short Name. Used for further identification of the customer. <i>Alphanumeric, 15 positions, protected.</i>
Current Due Date	Current Due Date. Indicates when current outstanding amounts are due. Calculated based on cycle date plus bill due days. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS AOB018A.</i>
Past Due Date	Past Due Date. Appears only if there are past due outstanding balances. Calculated based on cycle date, plus bill due days and delinquency days 1 for the account. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS ARC034A.</i>
Total Current Due	Total Current Due. Current outstanding balance for this account. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ARC025A.</i>
Past Due Amount	Past Due Amount. Appears only if there are past due outstanding balances. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX046A.</i>
+ Dispute Payment	Disputed Payments. Total disputed payments for this account. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ARC028A.</i>
Past Due Charges	Past Due Charges. Appears only if there are past due outstanding balances. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ARC036A.</i>

+ Charge Offs	Charge-offs. Total charge-off payments for the account. MICM Record 6000 Rpt Co Days are used to determine how long charge-off amounts are reported. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX054A.</i>
Past Due Chrg Offs	Past Due Charge-offs. Appears only if any past due outstanding balances were charged off. MICM Record 6000 Rpt Co Days are used to determine how long charge-off amounts are reported. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX056A.</i>
Total Balance Due	Total Balance Due. Total outstanding balance for this account. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX057A.</i>
Total Past Due	Total Past Due. Total outstanding past due balance for this account. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX050A.</i>
Unapplied Pymts	Unapplied Payments. Total payments entered but not been applied. Payments are applied only in the nightly batch posting process. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX052A.</i>
Unappl PDue Chrg	Unapplied Past Due Charges. Estimated past due charges accumulated since the last batch processing date. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS XXX047A.</i>
Last Bill Amount	Last Bill Amount. Last amount billed for this account. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS AOB023A.</i>
Receivable Due	Receivable Due Amount. Miscellaneous receivable amount due from a customer that is not associated with an Invoice Number. Often the result of a payment code 35. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADM181A.</i>
Last Bill Date	Last Bill Date. Last date the account was billed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS ARC038A.</i>
Receivable Credit	Receivable Credit Amount. Total amount overpaid on this receivable account. Only valid for accounts with a Service Charge Code of I. Expressed in charging currency. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ADM181A.</i>

ANPRAW – Promotional Account Waive

Purpose This panel is used to maintain existing Promotional Account Waive Records, which are created when transactions are processed that qualify to participate in existing promotions set up on the ANPROMO panel.

Note: Promotional waives are not allowed for amount or per mil transactions.

Key Panel

ANPRAW	ANOPER6	Promotional Account Waive	0001	11-03-2006
Enter the following key parameters:				
Function	B		B: Browse	
			M: Maintenance	
Account	1001	_____		
Application	DDA			
Service Code	195_		(Optional - Browse)	
Command====> ANPRAW,,0,,0,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANPRAW – Promotional Account Waive

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
B Browse an existing record.
M Maintain an existing record.
Alphanumeric, 1 position, required.

Account Account Number.
Alphanumeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Service Code Service Code. Number assigned to this transaction that is being waived for this promotion.
Numeric, 4 positions, optional.

Primary Panel

```

ANPRAW ANOPER6 Promotional Account Waive 0001 11-03-2006
USD USD More: +
App1: DDA Account: 1001 Service Code: 195 Function: B
Combined Service Code: 0372 Delete

Account Begin Date . . 00-00-0000 Account End Date . . . 00-00-0000
Maximum Count . . . . 0 Current Count . . . . 0
Status . . . . . Promotion Type . . . : I
----- Cycle Counts -----
Count 1 . . . 0 Count 2 . . . 0 Count 3 . . . 0
Cycle Date 1 00-00-0000 Cycle Date 2 00-00-0000 Cycle Date 3 00-00-0000

Count 4 . . . 0 Count 5 . . . 0 Count 6 . . . 0
Cycle Date 4 00-00-0000 Cycle Date 5 00-00-0000 Cycle Date 6 00-00-0000

Count 7 . . . 0 Count 8 . . . 0 Count 9 . . . 0
Cycle Date 7 00-00-0000 Cycle Date 8 00-00-0000 Cycle Date 9 00-00-0000

Count 10 . . 0 Count 11 . . 0 Count 12 . . 0
Cycle Date 10 00-00-0000 Cycle Date 11 00-00-0000 Cycle Date 12 00-00-0000

Command====> ANPRAW,B,1001,DDA,0,
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F10=Comments
F11=Break F12=Cancel
    
```

ANPRAW – Promotional Account Waive

Field Descriptions

- Combined Service Code Combined Service Code. Number assigned to the Service Code that is in the key of the Promotional Waive Parameters Record.
Alphanumeric, 1 position, protected.
- Delete Delete Code. Valid entry is **D**, indicating delete a record.
Alphanumeric, 1 position, optional.
- Account Begin Date Account Begin Date. First date the account can participate in the promotion when the Promotion Type is **I**. For all other Promotion Types, this is the first cycle during which the account can participate in the promotion.
Note: If this field contains a cycle date, the day portion of the field *must* be **01** to indicate the first day of the beginning cycle.
Alphanumeric, 10 positions, optional, FLS APA013A.
- Account End Date Account End Date. Last date the account can participate in the promotion when the Promotion Type is **I**. For all other Promotion Types, this is the last cycle during which the account can participate in the promotion.
Note: If this field contains a cycle date, the day portion of the field *must* be **01** to indicate the first day of the ending cycle.
Alphanumeric, 10 positions, optional, FLS APA014A.
- Maximum Count Maximum Count. Maximum number of items allowed for the promotion.
Numeric, 11 positions, optional, FLS APA015A.

Current Count	Current Count. Account's current number of processed items for this promotion. <i>Numeric, 11 positions, optional, FLS APA016A.</i>
Status	Status. Status of the account's promotion participation. Valid entries are: <ul style="list-style-type: none"> A Active Promotional Account Waive Record. D Account is disqualified from participating in the designated promotion because its open date is not within the required time frame. S Promotional Account Waive Record has been satisfied. <i>Alphanumeric, 1 position, optional, FLS APA018A.</i>
Promotion Type	Promotion Type. Indicates the type of promotion associated with the account. Valid entries are: <ul style="list-style-type: none"> C All transactions are waived for a specific number of cycles. I Specific number of items are waived. P Specific number of items are waived per cycle for a specific number of cycles (maximum of 12). R Specific number of items are waived over a specific number of cycles. S Service is combined with another service for this promotion and is controlled by the options on the other service. <i>Alphanumeric, 1 position, optional, FLS APA019A.</i>

Cycle Counts

Count 1	Cycle Item Count 1. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 1 field. <i>Numeric, 11 positions, optional, FLS APA021A.</i>
Count 2	Cycle Item Count 2. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 2 field. <i>Numeric, 11 positions, optional, FLS APA023A.</i>
Count 3	Cycle Item Count 3. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 3 field. <i>Numeric, 11 positions, optional, FLS APA025A.</i>
Cycle Date 1	Cycle Date 1. Date that relates to the item count specified in the Count 1 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA022A.</i>
Cycle Date 2	Cycle Date 2. Date that relates to the item count specified in the Count 2 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA024A.</i>
Cycle Date 3	Cycle Date 3. Date that relates to the item count specified in the Count 3 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA026A.</i>

Count 4	Cycle Item Count 4. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 4 field. <i>Numeric, 11 positions, optional, FLS APA027A.</i>
Count 5	Cycle Item Count 5. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 5 field. <i>Numeric, 11 positions, optional, FLS APA029A.</i>
Count 6	Cycle Item Count 6. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 6 field. <i>Numeric, 11 positions, optional, FLS APA031A.</i>
Cycle Date 4	Cycle Date 4. Date that relates to the item count specified in the Count 4 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA028A.</i>
Cycle Date 5	Cycle Date 5. Date that relates to the item count specified in the Count 5 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA030A.</i>
Cycle Date 6	Cycle Date 6. Date that relates to the item count specified in the Count 6 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA032A.</i>
Count 7	Cycle Item Count 7. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 7 field. <i>Numeric, 11 positions, optional, FLS APA033A.</i>
Count 8	Cycle Item Count 8. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 8 field. <i>Numeric, 11 positions, optional, FLS APA035A.</i>
Count 9	Cycle Item Count 9. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 9 field. <i>Numeric, 11 positions, optional, FLS APA037A.</i>
Cycle Date 7	Cycle Date 7. Date that relates to the item count specified in the Count 7 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA034A.</i>
Cycle Date 8	Cycle Date 8. Date that relates to the item count specified in the Count 8 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA036A.</i>

Cycle Date 9	<p>Cycle Date 9. Date that relates to the item count specified in the Count 9 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA038A.</i></p>
Count 10	<p>Cycle Item Count 10. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 10 field. <i>Numeric, 11 positions, optional, FLS APA039A.</i></p>
Count 11	<p>Cycle Item Count 11. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 11 field. <i>Numeric, 11 positions, optional, FLS APA041A.</i></p>
Count 12	<p>Cycle Item Count 12. Account's number of processed items for this promotion during the cycle specified in the Cycle Date 12 field. <i>Numeric, 11 positions, optional, FLS APA043A.</i></p>
Cycle Date 10	<p>Cycle Date 10. Date that relates to the item count specified in the Count 10 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA040A.</i></p>
Cycle Date 11	<p>Cycle Date 11. Date that relates to the item count specified in the Count 11 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA042A.</i></p>
Cycle Date 12	<p>Cycle Date 12. Date that relates to the item count specified in the Count 12 field. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, optional, FLS APA044A.</i></p>

ANPRFOR – Pricing Forecast

Purpose This panel displays forecasted pricing information for potential services that have not posted or have not been through a statement cycle. It is intended for service codes and origin (where applicable); data entered is non-specific as to number of items, amount of service, etc. This panel is keyed by posting account number, application, service code, and origin (optional).

The data on the panel varies based on the type of service pricing record that is used for the service code information supplied and from the account.

Key Panel

```

ANPRFOR ANOPER6          Analysis Pricing Forecast          0001  11-03-2006
Enter the following key parameters:

Account . . . . . 92863130
Application . . . . GRP
Service Code . . . . 12
Origination . . . . .                               (Optional)

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

ANPRFOR – Pricing Forecast

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Service Code** Service Code. Number assigned to this transaction as set up on MICM records 6015/6016. Refer to the MICM Parameters chapter of Procedures Guide 2 for a list of predetermined service codes.
Numeric, 4 positions, required.
- Origination** Origination Code. Identifies the origin used in the pricing of this transaction.
Alphanumeric, 10 positions, optional.

Primary Panel

```

ANPRFOR ANOPER6          Analysis Pricing Forecast          0001  11-03-2006
USD  USD
Application : GRP      Account: 92863130          Short Name: SAMUELS
Service Code: 12      Origin :                   Desc: CK RETURN
Pricing Acct: Inst 1  Appl GRP  Account 92863130          Grp Pricing: Y
STANDARD PRICING

----- Pricing Record Key Information -----
Pricing Service: 12      Profile:
Inst: 1      Region: 0      Plnbr: 1      Origin:          Eff Dt: 01-01-2000
Rec : 6015  Appl :          Acct :

----- Pricing Information -----
Act Chrg : .20000000      Currency: USD          Dr/Cr Code . : D
Act Cost : .15000000      Nbr Free:             Charge Code . :
Flat Chrg:                Svc Type: CRTRV       Accum Code . : A
Flat Cost:                AFP Code: 020080     Tier Price Cd :
Min Chrg :                Max Chrg:             Num/Amt/Mon Cd: N
Serv Desc: 12
Mil Rate :                Mil Chrg:
Mil Free :                Mil Cost:

Command====> ANPRFOR,92863130,GRP,12,,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel

```

ANPRFOR – Pricing Forecast

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Desc** Description 1. First line of description printed on the statement. If the Override Description is **Y**, this is the overriding description entered when the service transaction was captured. If the Override Description is **N**, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.
Alphanumeric, 30 positions, protected, FLS ATD019A.

Pricing Acct

Some fields on the ANPRFOR panel may vary based on the type of service pricing record displayed. The following fields are shown for a Standard Pricing Record.

- Inst** Pricing Account Institution. Institution number of the pricing account.
Numeric, 4 positions, protected, FLS ATR067A.
- Appl** Pricing Account Application. Application code of the pricing account.
Alphanumeric, 3 positions, protected, FLS ATR068A.
- Acct** Pricing Account Number. Account number of the pricing account.
Numeric, 18 positions, protected, FLS ATR069A.

Grp Pricing Group Pricing Option. Indicates whether services/items can be priced at the Group level. Valid entries are:
 N No group pricing.
 Y Group pricing.
Alphanumeric, 1 position, required, FLS ATR055A.

Pricing Record Key Information

Pricing Service MICM Key Service Code. Service code (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 4 positions, protected, FLS ATR077A.

Profile Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides.
Numeric, 18 positions, protected, FLS ATR062A.

Inst MICM Key Institution. Institution (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 4 positions, protected, FLS ATR071A.

Region MICM Key Region. Region (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 3 positions, protected, FLS ATR075A.

Plnbr MICM Key Price List. Price list (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 3 positions, protected, FLS ATR076A.

Origin MICM Key Origin. Origin (as defined on MICM Record 6015/6016) that was used to price the service.
Alphanumeric, 10 positions, protected, FLS ATR078A.

Eff Dt MICM Key Effective Date.
Numeric, 8 positions, protected, FLS ATR079A.

Rec MICM Key Record Code. Record code (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 4 positions, protected, FLS ATR072A.

Appl MICM Key Application Code. Application code (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 2 positions, protected, FLS ATR073A.

Acct MICM Key Account Number. Account number (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 18 positions, protected, FLS ATR074A.

Pricing Information

Act Chrg	<p>Unit Charge. Unit charge for this service (as defined on MICM Record 6015/6016). If this is an amount item, this is the total amount for the service. Expressed in service currency. <i>Numeric, 17 positions plus 2 decimals, protected, FLS ATR035A.</i></p>
Currency	<p>Currency Code. Currency code for an amount service or the Currency Code (as defined on MICM Record 6015/6016) for a number service. <i>Alphanumeric, 4 positions, protected, FLS ATR065A.</i></p>
Dr/Cr Code	<p>Debit/Credit Code. Indicates whether this service is a debit or credit to the account (as defined on MICM Record 6015/6016). Valid entries are: C Credit. D Debit. <i>Alphanumeric, 1 position, protected, FLS ATR051A.</i></p>
Act Cost	<p>Unit Cost. Unit charge for this service (as defined on MICM Record 6015/6016). If this is an amount item, this is the total cost for the service. Expressed in service currency. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR034A.</i></p>
Nbr Free	<p>Number of Free. Number of free transactions allowed for this service (as defined on MICM Record 6015/6016). <i>Alphanumeric, 11 positions, protected, FLS ATR046A.</i></p>
Charge Code	<p>Charge Code. Charge code for this service (as defined on MICM Record 6015/6016) or as a result of consolidation. Valid entries are: b Balance-based charge. B Billed separately. E Explicitly charge. N No charge. O Notation service. S Promotional waive. T Temporary waive. W Waive. X Temporary waive originally W. 0 Consolidated balance based. 1 Consolidated billed separately. 2 Consolidated explicit. 3 Consolidated no charge. 4 Consolidated notation. 6 Consolidated temporary waive. 7 Consolidated waived. 8 Consolidated originally W. <i>Alphanumeric, 1 position, protected, FLS ATR052A.</i></p>

Flat Chrg	<p>Flat Charge. Flat charge added to the total of unit charge price. When the Tier Pricing Code is P, this is the percentage of markup. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR038A.</i></p>
Svc Type	<p>Service Type. User-defined service type for this service (as defined on MICM Record 6015/6016). <i>Alphanumeric, 5 positions, protected, FLS ATR048A.</i></p>
Accum Code	<p>Statement Accumulation Code. Indicates whether like transactions are accumulated on the statement (as defined on MICM Record 6015/6016). Valid entries are:</p> <ul style="list-style-type: none"> b Do not accumulate. A Accumulate all transactions with this same price list number, service code number, and charge code together and print as one transaction on the statement. <p><i>Alphanumeric, 1 position, protected, FLS ATR053A.</i></p>
Flat Cost	<p>Flat Cost. Cost added to the calculated costs for this service at cycle time (as defined on MICM Record 6015/6016). <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR040A.</i></p>
AFP Code	<p>Association for Financial Professionals (formerly Treasury Management Association) Code. Identifies a specific service for which a financial institution can assess a charge. AFP codes provide uniform terms for identifying, describing, and reporting institution services and charges. A complete list of codes can be obtained from the AFP. <i>Alphanumeric, 6 positions, protected, FLS ATR043A.</i></p>
Tier Price Cd	<p>Tier Pricing Code. Indicates the tiered or range pricing for this service (as defined on MICM Records 6015/6016). Valid entries are:</p> <ul style="list-style-type: none"> b No tiered or range pricing. P Charge for the service is marked up/down by the percentage specified in the Chrg Markup/Down field. R Use range pricing established on MICM Records 6015/6016. T Use tiered pricing established on MICM Records 6015/6016. <p><i>Alphanumeric, 1 position, protected, FLS ATR055A.</i></p>
Min Chrg	<p>Minimum Charge. Minimum charge for this service (as defined on MICM Record 6015/6016). Expressed in service currency. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR037A.</i></p>
Max Chrg	<p>Maximum Charge. Maximum charge for this service (as defined on MICM Record 6015/6016). Expressed in service currency. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR036A.</i></p>

Num/Amt/Mon Cd	Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value (as defined on MICM Record 6015/6016). Valid entries are: A Amount. M Monetary. N Number. <i>Alphanumeric, 1 position, protected, FLS ATR050A.</i>
Serv Desc	Service Charge Description Number. Number of the description (defined on MICM Record 6086) assigned to this service (as defined on MICM Record 6015/6016). <i>Alphanumeric, 5 positions, protected, FLS ATR044A.</i>
Mil Rate	Per Mil Rate. Rate used to calculate the charge for the monetary service. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR083A.</i>
Mil Chrg	Per Mil Charge. Fixed amount charged for the monetary service. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR084A.</i>
Mil Free	Per Mil Free. Amount the monetary service is reduced before the per mil charge is calculated. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR085A.</i>
Mil Cost	Per Mil Cost. Cost amount used for the monetary service. <i>Alphanumeric, 17 positions plus 2 decimals, protected, FLS ATR086A.</i>

ANPRHIER – Standard Pricing Hierarchy

Purpose This panel is used to add or display the current standard pricing hierarchy for the entire enterprise. The pricing options selected are used by Account Analysis across all institutions and are customizable in the order a financial institution specifies.

Changes to an existing standard pricing entry are not allowed; however, new entries may be added based on an effective cycle period. This allows the pricing hierarchy selection to be applied on a “go-forward” basis.

- Special Considerations**
- When adding an entry, all standard pricing option combinations display.
 - When browsing, standard pricing combinations display in the order they are being applied.

Key Panel

```

ANPRHIER ANOPER6          Standard Pricing Hierarchy          0000  11-03-2006
Enter the following key parameters:
  Function . . . . . _          B: (Browse)
                                N: (New)

  Effective Cycle . . . _ _ _          (Required New Only)
                                        Format MM YYYY

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

ANPRHIER – Standard Pricing Hierarchy

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- B** Browse an existing record. (Standard pricing combinations display in the order they are being applied.)
- N** Create new record. (All standard pricing option combinations display.)

Alphanumeric, 1 position, required.

Effective Cycle Effective Cycle. Cycle period the specified pricing hierarchy becomes effective. The pricing options selected are not applied prior to the specified cycle period. Pricing hierarchy selections are applied on a “go-forward” basis. Format is MM YYYY.
Numeric, 6 positions, optional (required for new).

Primary Panel

```

ANPRHIER ANOPER3      Standard Pricing Hierarchy      0000  11-03-2006
                                     More:      +
Effective Cycle: 11 2006      Function: B      Delete _
Specify the order in which the following standard pricing combinations will
be applied.

Order Applied  Pricing Levels
   1          INST SPECIFIC  REGION SPECIFIC  PRICE LIST SPECIFIC
   2          INST 0000      REGION SPECIFIC  PRICE LIST SPECIFIC
   3          INST SPECIFIC  REGION SPECIFIC  PRICE LIST 001
   4          INST 0000      REGION SPECIFIC  PRICE LIST 001
   5          INST SPECIFIC  REGION 000      PRICE LIST SPECIFIC
   6          INST 0000      REGION 000      PRICE LIST SPECIFIC
   7          INST SPECIFIC  REGION 000      PRICE LIST 001
   8          INST 0000      REGION 000      PRICE LIST 001

Command====> ANPRHIER,B,11,2006
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
    
```

ANPRHIER – Standard Pricing Hierarchy

Field Descriptions

Delete Delete Code. Valid entry is **D**, indicating delete a record.
Note: This field appears only when the Function is **B**.
Alphanumeric, 1 position, optional.

Order Applied Order Applied. Assigned hierarchy order for each level of pricing used when applying standard pricing. Valid entries are **1 - 8** or **0** (0 indicates that a pricing level is not used/selected). No duplicate entries/values are allowed (except for entries of **0**).
Numeric, 1 position, 8 occurrences, optional, FLS ASP014A.

Pricing Levels

Pricing Level. Displays each pricing level's description. Possible values (displayed in order applied) are:

- Inst Specific, Region Specific, Price List Specific
- Inst Specific, Region Specific, Price List 001
- Inst Specific, Region 000, Price List Specific
- Inst Specific, Region 000, Price List 001
- Inst 0000, Region Specific, Price List Specific
- Inst 0000, Region Specific, Price List 001
- Inst 0000, Region 000, Price List Specific
- Inst 0000, Region 000, Price List 001

Alphanumeric, 51 positions, 8 occurrences, protected, FLS ASP015A.

The following panel is an example of a "Confirm Delete" pop-up following the entry of a Delete request for the ANPRHIER panel.

```

ANPRHIER ANOPER6          Standard Pricing Hierarchy          0000  11-03-2006
Effective Cycle: 11 2006          Function: B          Delete d
More: +

Specify the order in which the following standard pricing combinations will
be applied.

Order Applied  Pricing Levels
1             INST SPECIFIC  REGION SPECIFIC  PRICE LIST SPECIFIC
2             INST 0000      REGION SPECIFIC  PRICE LIST SPECIFIC
3             INST SPECIFIC  REGION SPECIFIC  PRICE LIST 001
4             INST 0000      REGION SPECIFIC  PRICE LIST 001
5
6             :             WARNING - Extra care should be taken      : FIC
7             :             ----- prior to deleting a Standard      : FIC
8             :             Pricing Hierarchy entry. At                :
              :             least one entry is required.                :
              :             Confirm Delete _ (Y/N)                        :
Command====> :             F12=Cancel                                  : F12=Cancel
F1=Help  F3= :
              :
  
```

ANPRHIER – Standard Pricing Hierarchy (Pop-up)

ANPRINQ – Price Inquiry

Purpose

This panel is used to display how a selected service transaction in history determined its charge. The service code is an optional field that allows browse capabilities of all services for an account. If the service code is left blank, the selection panel appears, reflecting all services for the account. Up to 15 lines of free-form detail pricing information are displayed.

Note: Up to three primary (detail) panels may be required for pricing.

Special Considerations

- When specifying a service code and:
 - an asterisk (*) is entered in the origin, the panel shows all origins of spaces for the specific service code.
 - a specific origin is entered, only matching originations for the service code are reflected.
 - the origin is left blank, all origins for the service code are reflected.
- When the service code is left blank and.
 - an asterisk (*) is entered in the origin, the panel shows all service codes with an origin of space.
 - a specific origin is entered, the panel shows all service codes with that specific origin.
 - If the origin is left blank, the panel shows all service codes and all origins.

Key Panel

```

ANPRINQ ANOPER6          Price Inquiry          0001  11-03-2006
Enter the following key parameters:

Account . . . . . 92863130_____
Application . . . . . GRP
Service Code . . . . . 300_
Origination . . . . . _____ (Optional)
Cycle . . . . . 06 2006 (Default Last History)

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

```

ANPRINQ – Price Inquiry

Field Descriptions

Account	<p>Account Number. Account number for this transaction. <i>Numeric, 18 positions, required.</i></p>
Application	<p>Application Code. Defined on MICM Record 0211 (Application Information). <i>Alphanumeric, 3 positions, required.</i></p>
Service Code	<p>Service Code. Number assigned to this transaction as set up on MICM records 6015/6016. Refer to the MICM Parameters chapter of Procedures Guide 2 for a list of predetermined service codes.</p> <p>Note: If this field is left blank, the selection panel displays, reflecting all services for the account.</p> <p><i>Numeric, 4 positions, optional.</i></p>
Origination	<p>Origination Code. Identifies the origin used in the pricing of this transaction. Can be specified even when the service code is not. <i>Alphanumeric, 10 positions, optional.</i></p>
Cycle	<p>Cycle Date. Cycle month and year for this transaction. Format is MM YYYY.</p> <p>Note: If you want to enter transactions with different cycle dates, leave this field blank. If this field is left blank when the Cycle Code is 1, the previous cycle is assumed.</p> <p><i>Numeric, 6 positions, optional.</i></p>
Selection Panel	<p>The selection panel displays whenever the Service Code field is left blank on the key panel or when multiple entries are present for the specified service code/origination. This panel is available for all accounts including non-charging and non-pricing groups (informational or subordinate).</p>

Chrg Cd	<p>Charge Code. Charge code for this service as defined on MICM Records 6015/6016 or because of consolidation. Valid entries are:</p> <ul style="list-style-type: none">b Balance-based charge.B Billed separately.E Explicitly charged.N No charge.O Notation service.S Promotional waive.T Temporary waive.W Waive.X Temporary waive, Charge Code was originally W.0 Consolidated balance based.1 Consolidated billed separately.2 Consolidated explicit.3 Consolidated no charge.4 Consolidated notation.6 Consolidated temporary waive.7 Consolidated waive.8 Consolidated, Charge Code was originally W.9 Consolidated promotional waive. <p><i>Alphanumeric, 1 position, protected, FLS ATR052A.</i></p>
Curn	<p>Currency Code. Currency code for the amount on this service.</p> <p><i>Alphanumeric, 4 positions, protected, FLS ATR065A.</i></p>
Volume	<p>Transaction Number of Items.</p> <p><i>Alphanumeric, 12 positions, protected, FLS ATR021A.</i></p>
Unit Charge	<p>Unit Charge. Unit charge for this service obtained from MICM records 6015/6016. If this is an amount item, this is the total amount for the service. Expressed in service currency.</p> <p><i>Alphanumeric, 19 positions, protected, FLS ATR035A.</i></p>
Per Mil Amount	<p>Per Mil Amount. Total per mil amount charged for this transaction.</p> <p><i>Alphanumeric, 19 positions, protected, FLS ATR082A.</i></p>
Charge	<p>Total Charge. Total amount charged for this transaction.</p> <p><i>Alphanumeric, 19 positions, protected.</i></p>
Primary Panel	<p>This panel displays specific information on how this item was priced. This panel is accessible by entering an S in the Selection field from the Selection panel.</p>


```

ANPRINQ ANOPER6          Price Inquiry          0001 11-03-2006
USD USD
Application : GRP Account: 92863130          Short Name: SAMUELS
Service Code: 190 Origin :                   Cycle . . : 06 2006
Charge Code : Enter "S" to Return to Selection
Pricing          Inst 0001 Appl DDA Acct 92863131
Standard Pricing
Inst 0001 Region 000 Plnbr 001 Origin          Eff-Dt 01-01-2000
Description **NO 1ST LINE TRANSACTION DESC Charge 5,000.00
                                     Price Volume Charge
                                     4.50000000 1 4.50
Total                                     4.50
Per Item Average                          4.50000000

Command====> ANPRINQ,92863130,GRP,0,,06,2006,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

```

ANPRINQ - Price Inquiry

Field Descriptions

- Service Code** Service Code. Number assigned to this transaction as set up on MICM records 6015/6016. Refer to the MICM Parameters chapter of Procedures Guide 2 for a list of predetermined service codes.
Numeric, 4 positions, protected, FLS ATR010A.
- Origin** Origination Code. Identifies the origin used in the pricing of this transaction.
Alphanumeric, 10 positions, protected, FLS ATR030A.
- Cycle** Cycle Date. Cycle month and year for this transaction. Format is MM YYYY.
Numeric, 6 positions, protected, FLS ATR007A.
- Charge Code** Charge Code. Charge code for this service as defined on MICM Records 6015/6016 or because of consolidation. Valid entries are:
- b** Balance-based charge.
 - B** Billed separately.
 - E** Explicitly charged.
 - N** No charge.
 - O** Notation service.
 - S** Promotional waive.
 - T** Temporary waive.
 - W** Waive.
 - X** Temporary waive, Charge Code was originally **W**.
 - 0** Consolidated balance based.
 - 1** Consolidated billed separately.
 - 2** Consolidated explicit.
 - 3** Consolidated no charge.
 - 4** Consolidated notation.

- 6 Consolidated temporary waive.
- 7 Consolidated waive.
- 8 Consolidated, Charge Code was originally W.
- 9 Consolidated promotional waive.

Alphanumeric, 1 position, protected, FLS ATR052A.

Enter "S" to Return to Selection

This field only appears when a selection panel is available. If S is entered, the selection panel redisplay.

Alphanumeric, 1 position, optional.

Pricing

The pricing account is the actual group or DDA controlling the pricing for this item. This account may be *above* or *below* the group requested for display on ANPRINQ.

Inst

Institution Number.
Numeric, 4 positions, protected.

Appl

Application. Defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, protected.

Acct

Account Number. Account number for this transaction.
Numeric, 18 positions, protected.

(Pricing Message)

Pricing Message. Based on the pricing level. Possible displayed messages are:

- Standard Pricing**
- Exception Pricing**
- Affiliate Pricing**

- If the item was standard priced but the standard pricing was dictated by a profile pricing override, the message **Standard Pricing based on profile override** displays.
- If the pricing is based on affiliate, the message **Affiliate Pricing Profile Number** displays where the actual profile number (from which the affiliation was used) displays.

Alphanumeric, 78 positions, protected.

Inst

Institution Number.
Numeric, 4 positions, protected.

Region

Region Number. Number used in the key of MICM Record 6015 (Analysis Service Pricing Parameters). Valid entries are **000 – 999**.
Numeric, 3 positions, protected.

Plnbr	Price List. Price list number containing the service pricing for the account. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Eff-Dt	Effective Date. Date used to post the service transaction to the appropriate cycle period. This date can be backdated and not agree with the current processing date. <i>Alphanumeric, 10 positions, protected.</i>
Description	Transaction Description. <i>Alphanumeric, 30 positions, protected.</i>
Price	Price. <i>Alphanumeric, 19 positions, protected.</i>
Volume	Volume. <i>Alphanumeric, 12 positions, protected.</i>
Charge	Total Charge. Total amount charged for this transaction. <i>Alphanumeric, 19 positions, protected.</i>
Total Per Item Average	Total Per Item Average. <i>Alphanumeric, 19 positions, protected.</i>

ANPROFX – Profile Account Cross-reference

Purpose

This panel is used to establish or maintain multiple accounts that are linked to a specified profile. It can be accessed from Institution 0000 or from any processing institution. If accessed from Institution 0000, you can narrow the request to a specific institution or use the Maintenance and Browse functions to view all accounts linked to the profile on any institution.

If ANPROFX is accessed for a specific institution (any institution other than 0000), only the accounts on that institution are shown. The system defaults to the institution on which you are signed in and does not allow cross-bank viewing of accounts. To view all accounts tied to a profile, regardless of institution, you must be signed on to Institution 0000.

Special Considerations

- In Browse mode, users are allowed to start at a given Cycle (default is the current Cycle) and browse forward in time to the last period on file. This is especially helpful for reviewing future-dated records, which includes those that are not currently using a given profile but will in the future. To browse multiple periods and institutions, however, it is necessary to be signed on to Institution 0000. If the Browse mode is used on a specific institution or with a specified institution on Institution 0000, it typically only shows results for one period.

Browse mode is for inquiries only. To perform changes to existing records using ANPROFX, you must access the specific period in Maintenance mode.

- In New mode, this panel allows you to link multiple accounts to a profile for current or historical periods. (DMS/DHT and GMS/GHT records are updated.) The Global fields can be used to set parameters for all accounts added at one time. The individual account lines are blank in New mode.
- When adding accounts to a prior period, the Start Cycle and End Cycle fields are protected. These fields do *not* reside on the DHT or GHT records and cannot be specified. In the current period, the Reprint fields are invalid.
- In Maintenance mode, this panel displays all accounts linked to the specified profile. The Global fields can be used to align all accounts to a new usage of the profile. When maintaining the current period, the Reprint fields are invalid for input. When maintaining a prior period, the Start/End Cycle fields are invalid for entry.

Key Panel

```

ANPROFX ANOPER6      Profile Account Cross-reference      0000  11-03-2006
Enter the following key parameters:
Function . . . . . M                                     B: Browse
                                                         M: Maintenance
                                                         N: New
Profile Number . . . 1234
Account Inst . . . . 0001                               (Optional)
Cycle . . . . . 10 2006                                (Optional)

Command====> _____
_____
_____
    
```

ANPROFX – Profile Account Cross-reference

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
 B Browse an existing record.
 M Maintain an existing record.
 N Create a new record.
 Alphanumeric, 1 position, required.
- Profile Number** Profile Number. Profile number to which displayed accounts are related for the requested period.
 Note: If left blank, this field is the first profile on file.
 Alphanumeric, 18 positions, required.
- Account Inst** Institution Number.
 Numeric, 4 positions, optional.
- Cycle** Cycle Date. Cycle month and year to be requested. Format is MM YYYY.
 Note: If left blank, this field is the current cycle.
 Numeric, 6 positions, optional.

Primary Panel

ANPROFX		ANOPER8		Profile Account Cross-reference				0000	11-03-2006
Function: M		Profile: 1234		Account Inst: 0001		Cycle: 10		2006	
Global -		Start	End	Delete All		Reprint All			
Inst	Appl	Account	Start	Cycle	End Cycle	Reprint	Delete		
1	GRP	77000	01	2005	12	2200	-	-	
1	GRP	77200	01	2004	12	2200	-	-	
1	GRP	77300	01	2003	12	2200	-	-	

Command====> ANPROFX,M,1234,1,10,2006.
 F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel

ANPROFX - Profile Account Cross-reference

Field Descriptions

Global

- Start** Global Profile Start Date. Starting date on all related accounts. Not valid for prior period. Format is MM YYYY.
Numeric, 6 positions, optional, FLS XXX273A.
- End** Global Profile End Date. Ending date on all related accounts. Not valid for prior period. Format is MM YYYY.
Numeric, 6 positions, optional, FLS XXX274A.
- Delete All** Delete All. Valid entry is **D**, indicating to delete all accounts related to a profile for this period.
Alphanumeric, 1 position, optional, FLS XXX275A.
- Reprint All** Reprint All. Sets all accounts linked to this profile to recalculate only or recalculate and then reprint for this period. Valid entries are:
C Recalculate.
X Recalculate and reprint.
Alphanumeric, 1 position, optional, FLS XXX276A.

(Relationship Detail)

Inst	<p>Related Account Institution Number. Institution of the account number related to the profile.</p> <p>Note: Entry is not required if profile is maintained on own institution.</p> <p><i>Numeric, 4 positions, optional, FLS APB006A.</i></p>
Appl	<p>Related Account Application Code. Deposit/Group application code of the account number related to the requested profile.</p> <p><i>Alphanumeric, 3 positions, optional, FLS APB007A.</i></p>
Account	<p>Related Account Number. Deposit/Group account number related to the requested profile.</p> <p><i>Numeric, 18 positions, optional, FLS APB008A.</i></p>
Start Cycle	<p>Related Account Start Cycle. Cycle from which the related account effective date is tied to the requested profile. Format is MM YYYY.</p> <p><i>Numeric, 6 positions, optional (required for current period), FLS APB005A.</i></p>
End Cycle	<p>Related End Cycle. Last cycle to which the related account is tied to the requested profile. Format is MM YYYY.</p> <p>Note: This field is highlighted and a message displays if the profile is to expire after the current cycle has processed.</p> <p><i>Numeric, 6 positions, optional (required for current period), FLS APB015A.</i></p>
Reprint	<p>Reprint Flag. Sets the account linked to this profile to either recalculate only or recalculate and reprint for this period. Not valid for the current period. Valid entries are:</p> <ul style="list-style-type: none"> C Recalculate only. X Recalculate and reprint. <p><i>Alphanumeric, 1 position, optional, FLS XXX277A.</i></p>
Delete	<p>Delete Code. Valid entry is D, indicating to delete the account related to a profile for this period. For a prior period, this clears the Profile field on the DHT or GHT record for this period. For a current period, the Profile fields are cleared on the DMS and GMS panels.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX278A.</i></p>

ANPROMO – Promotional Waive Parameters

Purpose This panel is used to establish and maintain the Promotional Waive Parameters Records, which are required to allow services to be waived based on a specific period or number of items.

Note: Amount and per mil services are not available for promotion.

Special Considerations If the Promotion Type is **S** (automatically displayed), all fields on the primary panel are protected.

Key Panel

```

ANPROMO ANOPER6          Promotional Waive Parameters          0001  11-03-2006
Enter the following key parameters:
Function . . . . . _                B: Browse
                                       M: Maintenance
                                       N: New
Service Code . . . . . _____ (Optional - Browse)
Application . . . . . _____ (Optional)
Region . . . . . _____ (Optional)
Account Type . . . . . _____ (Optional)
Cost Center . . . . . _____ (Optional)
User Code 4 . . . . . _____ (Optional)
Account . . . . . _____ (Optional)
Effective Date . . . . . _____ (Optional)

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

ANPROMO – Promotional Waive Parameters

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
B Browse and existing record.
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Service Code Service Code. Number assigned to the transaction being waived for this promotion. Valid entries are **0100 – 9999**.
Numeric, 4 positions, optional.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

- Region Region Number. Used as part of the selection criteria for this promotion. If a region number is specified, the Rgn Processing field on MICM Record 6000 should be Y. Valid entries are **000 – 999**.
Numeric, 3 positions, optional.
- Account Type Account Type. Used as part of the selection criteria for this promotion. Valid entries are **001 – 999** as defined n MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, optional.
- Cost Center Cost Center. Used as part of the selection criteria for this promotion. Defined on MICM Record 0248 (Cost Center Information).
Alphanumeric, 15 positions, optional.
- User Code 4 User Code 4. Part of the selection criteria for this promotion. User-defined.
Alphanumeric, 2 positions, optional.
- Account Account Number.
Numeric, 18 positions, optional.
- Effective Date Effective Date. Date the promotion begins when the Promotion Type is I. For all other Promotion Types, this is the cycle date during which the promotion begins.
Note: If this field contains a cycle date, the day portion of the field must be **01** to indicate the first day of the cycle.
Alphanumeric, 10 positions, optional.

Primary Panel

```

ANPROMO  ANOPER6          Promotional Waive Parameters          0001  11-03-2006
                                     More:  +
Service Code: 101  Appl:      Region: 0    Acct Type: 0    Function: B
Cost Center: 0      User Code 4:      Account: 0
Effective Date . . 06-01-2000          Delete . . _

Waive Description . SCRIPT 174 FIRST

Promotion Type . . C                  Cycles . . . . . 1
Number Items . . . 0                  Open Option . . . . Y
First Use Term . . 0                  Used Option . . . .

Activation Date . . 06-01-2006        Termination Date . . 07-01-2006

----- Combined Services -----

Combined Serv 1 . . 310  (Key Service if Promotion Type 'S')
Combined Serv 2 . . 0      Combined Serv 3 . . 0
Combined Serv 4 . . 0      Combined Serv 5 . . 0

Command====> ANPROMO,B,0,,,,,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
    
```

ANPROMO – Promotional Waive Parameters

Field Descriptions

Delete	<p>Delete Code. Valid entry is D, indicating delete a record.</p> <p>Note: This field appears only when the Function is B or M.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
Waive Description	<p>Waive Description. Description of the promotion.</p> <p><i>Alphanumeric, 30 positions, required, FLS APR030A.</i></p>
Promotion Type	<p>Promotion Type. Indicates the type of promotion being established. Valid entries are:</p> <ul style="list-style-type: none">C All transactions are waived for a specific number of cycles.I Specific number of items are waived.P Specific number of items are waived per cycle for a specific number of cycles (maximum of 12).R Specific number of items are waived over a specific number of cycles.S Service is combined with another service for this promotion and is controlled by the options on the other service (automatically displayed). <p><i>Alphanumeric, 1 position, required, FLS APR018A.</i></p>
Cycles	<p>Cycles. Number of cycles an account can participate in the promotion.</p> <p><i>Numeric, 2 positions, optional, FLS APR019A.</i></p>
Number Items	<p>Number of Items. Number of items to be waived.</p> <p><i>Numeric, 11 positions, optional, FLS APR020A.</i></p>
Open Option	<p>Open Option. Indicates part of the criteria for participation in this promotion is an open date that falls between the effective date and the activation date. Valid entries are:</p> <ul style="list-style-type: none">N Account's open date is not considered for participation in this promotion.Y To participate in this promotion, the account must have an open date that falls between the effective date and the activation date. <p><i>Alphanumeric, 1 position, optional, FLS APR023A.</i></p>
First Use Term	<p>First Use Term. Indicates the amount of history cycles to review to determine whether this transaction is the first use of the promotional service code by the account. Valid entries are 01 – 99.</p> <p><i>Numeric, 2 positions, optional, FLS APR032A.</i></p>
Used Option	<p>Used Option. Indicates whether this promotion is being used by at least one account. Valid entries are:</p> <ul style="list-style-type: none">b No accounts are participating in this promotion.X Promotion is being used by at least one account. <p><i>Alphanumeric, 1 position, protected, FLS APR031A.</i></p>

Activation Date Activation Date. Date by which the first transaction for the promotional service must be processed when Promotion Type is **I**. For all other Promotion Types, this is the cycle during which the first transaction must be entered.

Note: If the field contains a cycle date, the day portion of the field must be **01** to indicate the first day of the activation cycle.

Alphanumeric, 10 positions, optional; protected when the Promotion Type is S, FLS APR021A.

Termination Date Termination Date. Date after which no transactions for the promotional service will be waived. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.

Alphanumeric, 10 positions, optional, FLS APR022A.

Combines Services

Combined Serv 1 Combined Service 1. Additional service code that will be eligible for the promotion.

Numeric, 4 positions, optional, FLS APR025A.

Combined Serv 2 Combined Service 2. Additional service code that will be eligible for the promotion.

Numeric, 4 positions, optional, FLS APR026A.

Combined Serv 3 Combined Service 3. Additional service code that will be eligible for the promotion.

Numeric, 4 positions, optional, FLS APR027A.

Combined Serv 4 Combined Service 4. Additional service code that will be eligible for the promotion.

Numeric, 4 positions, optional, FLS APR028A.

Combined Serv 5 Combined Service 5. Additional service code that will be eligible for the promotion.

Numeric, 4 positions, optional, FLS APR029A.

ANRECUR – Recurring Transactions

Purpose This panel is used to set up new recurring transaction records or display/ delete existing recurring transactions. If you want to change an existing record, you must first delete the record and then create a new one.

Key Panel

ANRECUR	ANOPER6	Recurring Transaction	0001	11-03-2006
Enter the following key parameters:				
Function	N		B: Browse	
			M: Maintenance	
			N: New	
Account	3231100	_____	(Optional)	
Application	GRP			
Service Code	0001			
Price List	___		(Optional)	
Account Type	___		(Optional)	
Region	___		(Optional)	
Origination	_____		(Optional)	
Command====> ANRECUR,,0,,0,0,0,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANRECUR – Recurring Transaction

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
B Browse existing records.
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number. If you want to perform transactions on multiple accounts, leave this field blank.
Numeric, 18 positions, optional.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Service Code** Service Code. This number is set up on MICM Record 6015/6016. Refer to the MICM Parameters chapter of *Procedures Guide 2* for the list of predetermined service codes.
Numeric, 4 positions, required.

Price List	Price List. Price list number of the accounts for which the recurring transactions are to be generated. Valid entries are 000 – 999 . <i>Numeric, 3 positions, optional.</i>
Account Type	Account Type. Type of account for which to generate the recurring transactions. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults). <i>Numeric, 3 positions, optional.</i>
Region	Region. Region of the accounts for which the recurring transactions are to be generated. Valid entries are 000 – 999 . <i>Numeric, 3 positions, optional.</i>
Origination	Origination. Origin of the accounts for which the recurring transactions are to be generated. <i>Alphanumeric, 10 positions, optional.</i>

Primary Panel

```

ANRECUR ANOPERD          Recurring Transactions          0001  04-02-2007
USD JPY
Application: DDA  Account: 93002          Function: B  Acct Type: 0
Service Code: 7001  Price List: 0        Region: 0    Origin:
Last Maint Date: 04-16-2010              Delete . . _

----- Transaction Information -----
Nbr/Amt/Mon Code . . . . N                Number . . . . 25
Amount . . . . 0                          Currency . . . . GBP
Charge Code Override . . .                Cost . . . . 0
As It Cycles . . . . . N                  Tax Region . . . . RUS

----- Schedule Information -----
Frequency . . . . . D                      Last Tran Date . . : 04-01-2007
Term . . . . . 1                          Next Tran Date . . : 04-02-2007
Days of Month . . . . . 0 0 0 0           Expiration Date . . : 00-00-0000

Command====> ANRECUR,B,93002,DDA,7001,0,0,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel

```

ANRECUR – Recurring Transactions

Field Descriptions

Last Maint Date	Last Maintenance Date. Date on which the recurring transaction record was last maintained. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records. <i>Alphanumeric, 10 positions, protected.</i>
-----------------	--

Delete Delete Code. Valid entry is **D**, indicating delete a record.
Note: This field appears only when the Function is **B** or **M**.
Alphanumeric, 1 position, optional.

Transaction Information

Nbr/Amt/Mon Code Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value as defined on MICM Records 6015/6016. Valid entries are:
A Amount.
M Monetary.
N Number.
Alphanumeric, 1 position, required, FLS ART032A.

Number Number. Contains a number (item count) as designated by the Number/Amount/Monetary Code.
Numeric, 14 positions, required, FLS ART018A.

Amount Amount. Contains an amount as designated by the Number/Amount/Monetary Code.
Numeric, 17 positions plus decimal and optional sign, required, FLS ART017A.

Currency Service Currency. Currency code of the service amount for all recurring transactions generated by this record.
Alphanumeric, 4 positions, required, FLS ART038A.

Charge Code Override Charge Code Override. Overrides the Charge Code on MICM Record 6015/6016. Valid entries are:
 * Overrides the Charge Code on MICM Record 6015/6016 with a blank.
b Use the Charge Code specified on MICM Record 6015/6016.
B Billed separately. This charge has already been collected in another application.
E Explicitly charge for this service (fee based) regardless of balances maintained.
N No charge for this service.
O Other services – no charge, notation service.
Alphanumeric, 1 position, optional, FLS ART020A.

Cost Cost. Total cost of the transaction to be generated. This information is needed for transactions set up to come in as amounts items. The amount varies so that a cost factor cannot be set up on the service code parameter.
Numeric, 17 positions plus decimal and optional sign, optional, FLS ART033A.

As It Cycles As It Cycles. Indicates whether the transaction to be generated processes at cycle time or on scheduled dates. Valid entries are:
N Scheduled.
Y As the account cycles.
Alphanumeric, 1 position, required, FLS ART019A.

Tax Region Tax Region. Originating tax region to be used for this recurring transaction.
Alphanumeric, 5 positions, required, FLS ART037A.

Schedule Information

Frequency Frequency. This field, in conjunction with the Term and the Days of Month fields, determines when the recurring transaction is generated. Valid entries are:
b If the transactions are generated when the account cycles.
D Daily.
M Monthly.
P Periodically.
Alphanumeric, 1 position, optional; required when As It Cycles is N, FLS ART022A.

Last Tran Date Last Transaction Date. Last date the transaction was generated. This field is system generated. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Alphanumeric, 10 positions, protected, FLS ART030A.

Term Term. Term of the recurring transaction. Valid entries for this field depend on the Frequency code. If the Frequency is **D**, enter the number of days (**1 – 31**) between transactions. If the Frequency is **M**, enter the number of months between transactions and if it's **P**, enter **000**.
Numeric, 3 positions, optional, FLS ART023A.

Next Tran Date Next Transaction Date. Date the next transaction is generated. Required when the Frequency is **D**. If the Frequency is **M** or **P**, this date is system generated. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Alphanumeric, 10 positions, optional, FLS ART029A.

Days of Month Days of Month. When the Frequency, is **P** these are the four days of the month on which the transaction is to be generated. If the Frequency is **M**, this is the day of the month on which the transaction is to be generated. Valid entries are **01 – 31**.
Note: If the Frequency is **P**, be sure to consider that all transactions generate prior to a weekend or holiday. For example, if the first Days of Month is **02** and the month begins on a weekend, the transaction would actually generate in the previous month. To avoid this or the possibility of two transactions generating in the same week, use numbers of **5** or greater.
Numeric, 2 positions, 4 times, optional; required when the Frequency is M or P, FLS ART025A.

Expiration Date Expiration Date. Date to stop generating recurring transactions. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Alphanumeric, 10 positions, optional, FLS ART031A.

ANRELD – Account Relationship Display

Purpose This panel displays all relationships for a selected account. The list contains the account that is directly above the selected account and all accounts below in the relationship hierarchy. Accounts residing in a different institution than the one the operator is signed on to may be displayed by entering the account's institution in the Institution field on the key panel. MICM security ensures that the operator has proper clearance for the selected institution.

Special Considerations After entering **S** in a selection field (or by positioning the cursor on the desired account entry):

- Press **F6** to redisplay ANRELD with the related account as the key account.
- Press **F18** to display ANRELM with the related account as the key account.
- Press **F5** to display ANXREF with the related account as the key account and the function set to **N** (new).
- Press **F17** (shift **F5**) to display ANXREF with the function set to **M** (maintenance).

Key Panel

```

ANRELD  ANOPER6          Account Relationship Display    0001  11-03-2006
Enter the following key parameters:

Account  . . . . . 92863130____
Application . . . . GRP
Cycle . . . . . __ ____ (Optional) Format MM YYYY
Institution . . . . ____ (Optional)

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

```

ANRELD – Account Relationship Display

Field Descriptions

Account Account Number. DDA or Group account number for which the relationship is displayed.
Numeric, 18 positions, required.

- Application Application Code. Application of the account for which the relationship is displayed.
Alphanumeric, 3 positions, required.
- Cycle Cycle. Determines the period referenced. Format is MM YYYY.
Numeric, 6 positions, optional.
- Institution Institution Number. Institution for the key account.
Numeric, 18 positions, optional.
- Primary Panel

```

ANRELD  ANOPER6  Account Relationship Display          0001  11-03-2006
Inst: 0001 Application: GRP Account: 92863130      C/P: C Cycle: 10 2006
S  Lvl C/P  Related Account (Inst Appl Account)
-  001 P  0001 DDA 92863131
-  001 P  0001 DDA 92863132

Command====> ANRELD,92863130,GRP,10,2006,1,
F1=Help  F3=Exit  F4=Next  F5=Anxref(n)  F6=Anreld  F11=Break
F12=Cancel  F17=Anxref(m)  F18=Anrelm
    
```

ANRELD - Account Relationship Display

Field Descriptions

- S** Select Indicator. By placing an **S** in this field and pressing one of the available function keys, control transfers to the related function. (See Special Considerations on the previous page for function key options.)
Alphanumeric, 1 position, optional, FLS XXX312A.
- Lvl** Level Indicator. Indicates where the related account resides within the hierarchy in relation to the key account.
Alphanumeric, 4 positions, protected, FLS XXX313A.
- C/P** Charging/Pricing Indicator. Indicates whether the listed account is at the charging, pricing, or both charging/pricing level. Valid entries are:
 B Both charging and pricing.
 C Charging.
 P Pricing.
Alphanumeric, 1 position, protected, FLS XXX311A.

Related Account
(Inst Appl Account)

Related Account. Indicates the institution, application and account number of a related account.
Alphanumeric, 39 positions, protected, FLS XXX314A.

ANRELH – Relationship History Maintenance

Purpose This panel is used to maintain relationships for selected fields at the Group level(s) in history. The same maintenance is automatically performed for all related subgroup/DDA accounts for the history period.

Special Considerations

- The C/U indicator in the key area indicates whether the key account is a charging account, an ultimate group, or both.
- The Sync field allows all accounts from the key account down to be synchronized with the current value found on the key account.
- The following fields can be changed if the Group account is a *charging* group.
 - Prior Credit Code
 - Prior Credit Months
 - Daily Balance Code
 - Formula Code
- The following fields can be changed if the Group account is an *ultimate* group.
 - Analysis Only Code
 - Settlement Date

Key Panel

```
ANRELH  ANOPER6      Relationship History Maintenance      0001  11-03-2006
Enter the following key parameters:
  Group Account Number . . . 92863130_____
  Cycle . . . . . __ __ (Optional MM YYYY)
  Institution . . . . . ____ (Optional)

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

ANRELH – Relationship History Maintenance

Field Descriptions

- Group Account Number Group Account Number.
Numeric, 18 positions, required.
- Cycle Cycle. Determines the period referenced. Format is MM YYYY.
Numeric, 6 positions, optional.
- Institution Institution Number. Institution for the key account.
Numeric, 18 positions, optional.
- Primary Panel

```

ANRELH  ANOPER6      Relationship History Maintenance      0001  11-03-2006
USD      USD
Inst: 0001  Acct: 92863130                C/U: B  Cycle: 10 2006

                                         Reprint

Field          Sync          Field          Sync
Branch . . . .  _ 1          Acct Type . . _ 323
Cost Center . . _ 0          Price List . . _ 1
Profile . . . .  _ 0          Misc Parm . . _ 1
                                Officer 1 . . _
                                Officer 2 . . _
PC Code . . . .  _ N          Daily Balance . _ Y
PC Months . . . . _ 0          Formula Code . _ A
Anly Only CD . . _ A
Settlement Dt _ 07-31-2007

Command====> ANRELH,92863130,0,0,1,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANRELH – Relationship History Maintenance

Field Descriptions

- C/U Charging/Ultimate Account Indicator. Indicates whether the key account is a charging, ultimate, or both charging and ultimate account. Valid entries are:
B Both charging and ultimate.
C Charging.
U Ultimate.
Alphanumeric, 1 position, protected.
- Reprint Analysis Statement Reprint Flag. Determines if an individual historical period's analysis statement will be reanalyzed. Valid entries are:
b No reprint or recalculation.
C Recalculate only.
X Recalculate and reprint.
Alphanumeric, 1 position, optional.

Field / Sync

The Sync field, available next to each of the following fields, is used to default the same value that is in a key account field to all accounts included in the key account. Enter **S** in the Sync field next to the field to be synchronized.

Branch	Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information). <i>Numeric, 5 positions, optional, FLS AGH029A.</i>
Acct Type	Account Type. Type of account to be established. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults). <i>Numeric, 3 positions, optional, FLS AGH025A.</i>
Cost Center	Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information). <i>Numeric, 15 positions, optional, FLS AGH030A.</i>
Price List	Price List Number. Number of the price list that contains the service pricing information for the account. <i>Numeric, 3 positions, optional, FLS AGH026A.</i>
Profile	Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides. <i>Numeric, 18 positions, optional, FLS AGH258A.</i>
Misc Parm	Miscellaneous Parameter Number. Indicates the miscellaneous parameter on MICM Record 6013 that contains the account's miscellaneous rate information. From history the miscellaneous parameter is only used to obtain the alternate rates and incremental service charge information. All other rates are moved at cycle time and stored individually on the account's history record. Valid entries are 00 – 99 . <i>Numeric, 3 positions, optional, FLS AGH050A.</i>
Officer 1	Primary Officer Code. Primary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGH027A.</i>
Officer 2	Secondary Officer Code. Secondary officer responsible for this customer. Entries may be officer initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGH028A.</i>

Daily Balance	<p>Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none">N Daily Balance Record is not maintained for this account.Y Daily Balance Record is maintained for this account. <p>Note: This field can only be modified if the group is a charging group (C/U field is C).</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH031A.</i></p>
Formula Code	<p>Formula Code. Determines the method used to calculate service charges. Valid entries are:</p> <ul style="list-style-type: none">A Calculate the service charge using the Net Charge method of total charge less the earnings credit amount.B Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, an interest payment will be calculated using the Interest Rate. For multi-cycle calculations, the net available balance for each cycle will be netted to determine the final settlement position.C Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time.D Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position.E Calculate according to AFP standards.G Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount. <p>Note: This field can only be modified if the group is a charging group (C/U field is C).</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH066A.</i></p>
PC Code	<p>Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:</p> <ul style="list-style-type: none">A YTD prior credit.N No prior credit.P Rolling prior months credit. <p>Note: This field can only be modified if the group is a charging group (C/U field is C).</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH051A.</i></p>

PC Months	<p>Prior Credit Months. When the Prior Credit Code is P, it is the number of months past credit is to be brought forward. When the Prior Credit Code is A, it is the month number (01 – 12) to start the YTD prior credit. Valid entries are 00 – 99.</p> <p>Note: This field can only be modified if the group is a charging group (C/U field is C).</p> <p><i>Numeric, 2 positions, optional, FLS AGH052A.</i></p>
Anly Only Cd	<p>Analysis Only Code. Indicates whether this history record is for a service charge cycle or an 'analyze only' cycle. System generated on cycle night based on the account's service charge date and term. (Identifies a monthly verses a multi-month settlement account.) Valid entries are:</p> <ul style="list-style-type: none">b Service charge cycle.A Analyze only cycle. <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH022A.</i></p>
Settlement Dt	<p>Settlement Date. Date the account's charges are settled. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGH064A.</i></p>

ANRELM – Relationship Maintenance

Purpose This panel modifies an entire relationship for the current period for specified fields at the Group level. The same maintenance is automatically performed to all related subgroup/DDA accounts for the current period.

Special Considerations

- The highest level Group account of a relationship is entered on the key panel. Then, the current values of all fields that can be changed are displayed on the primary panel.
- Non-charging Groups can be used to update related self-charging DDAs (Service Charge Code other than **G**). DDAs related to non-charging Groups that have a Service Charge Code **G** are not updated via the ANRELM panel when processing a non-charging Group.
- New values can be entered for each displayed field and updates are processed for all related accounts.
- The primary panel re-displays showing the number of accounts processed and the number of accounts updated.
- If an update is invalid and the error pertains to the Group, the applicable error message displays at the bottom of page one of the primary panel.
- If an update is invalid and the error(s) pertains to a relational account(s):
 - The message **NO UPDATE PERFORMED ERRORS EXIST** displays at the bottom of page two of the primary panel and an applicable error message(s) displays to the right of the account.
 - All accounts with errors are listed; however, if an error is recurring, only the first account on file for the institution is listed.

Key Panel

```
ANRELM  ANOPER6      Relationship Maintenance      0001  11-02-2006
```

```
Enter the following key parameters:
```

```
Group Account Number . . . 92863130_____
```

```
Command====> ANRELM, ,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
```

ANRELM – Relationship Maintenance

Field Descriptions

Group Account Number

Group Account Number.
Numeric, 18 positions, required.

Primary Panel

```

ANRELM  ANOPER6      Relationship Maintenance      0001  11-02-2006
USD  USD
Inst: 0001  Acct: 92863130      C/U: B

Field      Sync      Field      Sync
Branch . . . . - 1      Acct Type . . - 323
Cost Center . . - 0      Price List . . - 1
Profile . . . . - 0      Misc Parm . . - 1
Profile Start - 00 0000      Officer 1 . . -
Profile Expire - 00 0000      Officer 2 . . -
PC Code . . . . -      Daily Balance - Y
PC Months . . . - 0      Formula Code . - A
Stmt Format . . - A      Pend Chrg Curn
SC Term . . . . - 12      Analysis Term - 1
Nxt SC Date . . - 07-31-2007      Nxt Anly Dt . - 11-30-2006
Lead Days . . . - 0      Analysis Freq - M
Lead Date . . . - 11-30-2006      Anly Day/Cycle - 31

Command====> ANRELM,92863130,1,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANRELM - Relationship Maintenance

```

ANRELM  ANOPER6      Relationship Maintenance      0001  11-02-2006
Related Accounts . . : 0004      Accounts Updated . . : 0004
Inst Account      Appl Error Message

060230  UPDATE IS SUCCESSFULLY COMPLETED
Command====> ANRELM,85000,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANRELM - Relationship Maintenance (valid update)

Field Descriptions

Inst	Institution Number. Institution for the key account. <i>Numeric, 18 positions, protected.</i>
C/U	Charging/Ultimate Account Indicator. Indicates whether the key account is a charging, ultimate, or both charging and ultimate account. Valid entries are: <ul style="list-style-type: none"> B Both charging and ultimate. C Charging. U Ultimate. <i>Alphanumeric, 1 position, protected.</i>

Field / Sync

The Sync field, available next to each of the following fields, is used to default the same value that is in a key account field to all accounts included in the key account. Enter **S** in the Sync field next to the field to be synchronized.

Branch	Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information). Note: A change to this field may cause a re-default from the MICM 6002 Record, if the Acct Type Main field on MICM Record 6000 is U or Y . <i>Numeric, 5 positions, optional, FLS AGM066A.</i>
Acct Type	Account Type. Type of account to be established. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults). Note: A change to this field may cause a re-default from the MICM 6002 Record, if the Acct Type Main field on MICM Record 6000 is U or Y . <i>Numeric, 3 positions, optional, FLS AGM070A.</i>
Cost Center	Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information). <i>Numeric, 15 positions, optional, FLS AGM069A.</i>
Price List	Price List. Number of the price list that contains the service pricing information for the account. <i>Numeric, 3 positions, optional, FLS AGM023A.</i>
Profile	Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides. <i>Numeric, 18 positions, optional, FLS AGM164A.</i>
Misc Parm	Miscellaneous Parameter. Identifies which Miscellaneous Parameter (MICM Record 6013) is used for the Analysis statement calculations. <i>Numeric, 2 positions, optional, FLS AGM070A.</i>

Profile Start	<p>Profile Start Date. Starting date from which the specified profile record is used. <i>Numeric, 8 positions, optional, FLS AGM165A.</i></p>
Officer 1	<p>Officer 1 Code. Primary officer responsible for this customer. Entries can be the officer's initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGM067A.</i></p>
Profile Expire	<p>Profile Expiration Date. Last date from which the specified profile record is used. <i>Numeric, 8 positions, optional, FLS AGM166A.</i></p>
Officer 2	<p>Officer 2 Code. Secondary officer responsible for this customer. Entries can be the officer's initials, social security number, or any other alphanumeric string. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, optional, FLS AGM068A.</i></p>
PC Code	<p>Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:</p> <ul style="list-style-type: none">B Use the prior credit on MICM Record 6000.A YTD prior credit.N No prior credit.P Rolling prior month's credit. <p>Note: This field can only be modified if the group is a charging group (C/U field is C). <i>Alphanumeric, 1 position, optional, FLS AGM133A.</i></p>
Daily Balance	<p>Daily Balance Option. Indicates whether Account Analysis is tracking the daily balances of this account on a Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none">N Do not track daily balances.Y Track daily balances. <p>Note: This field can only be modified if the group is a charging group (C/U field is C). <i>Alphanumeric, 1 position, optional, FLS AGM033A.</i> Default: MICM Record 6002.</p>
PC Months	<p>Prior Credit Months. When the Prior Credit Code is P, this is the number of months past credit is to be brought forward. When the Prior Credit Code is A, this is the month number (01 – 12) to start YTD prior credit. Valid entries are 00 – 99.</p> <p>Note: This field can only be modified if the group is a charging group (C/U field is C). <i>Numeric, 2 positions, optional, FLS AGM134A.</i></p>

Formula Code	<p>Formula Code. Determines method used to calculate service charges. Valid entries are:</p> <ul style="list-style-type: none"> A Calculate the service charge using the Net Charge method of total charge less the earnings credit amount. B Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, an interest payment will be calculated using the Interest Rate. For multi-cycle calculations, the net available balance for each cycle will be netted to determine the final settlement position. C Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time. D Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position. E Calculate according to AFP standards. G Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount. <p>Note: This field can only be modified if the group is a charging group (C/U field is C).</p> <p><i>Alphanumeric, 1 position, optional, FLS AGM012A. Default: MICM Record 6002.</i></p>
Stmnt Format	<p>Analysis Statement Format. Determines the format of the Analysis statement. See the Reports chapter in this guide for an example of each format. Valid entries are:</p> <ul style="list-style-type: none"> A Format A (portrait). B Format B (portrait). C User-defined. D User-defined. E User-defined. M Format M (multi-currency with balance). N Format N (multi-currency without balance). 1 Format 1 (wide) 1-up. 2 Format 2 (wide) 1-up. <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 1 position, required, FLS AGM038A. Default: MICM Record 6002.</i></p>

Pending Chrg Curn	<p>Pending Charging Currency. Current pending charging currency code on the account. If the account is set for multi-month settlement, this currency code becomes the account's charging currency code at the beginning of the account's next settlement period. If the account is set for single month settlement processing, the change takes effect immediately. Entering a new currency code in this field updates the entire relationship's pending charging currency code.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 4 positions, optional, FLS XXX325A.</i></p>
SC Term	<p>Service Charge Term. Number of months between service charge cycles. This field, in conjunction with the Next Service Charge Date, determines if an account is a monthly or multi-month settlement account (i.e., monthly, quarterly, semi-annually or annually). Valid entries are 01 – 12.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Numeric, 2 positions, optional, FLS AGM015A.</i></p>
Analysis Term	<p>Analysis Term. Determines how often an account cycles. Number of months between account analysis. If the Frequency is C, enter 0. If it is M, enter the number of months from 01 – 12.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Numeric, 3 positions, optional, FLS AGM031A. Default: MICM Record 6002.</i></p>
Nxt SC Date	<p>Next Service Charge Date. Next date the account settles with the institution. This field, in conjunction with the Service Charge Term, determines if an account is a monthly or multi-month settlement account (i.e., monthly, quarterly, semi-annually, or annually). Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGM014A.</i></p>
Nxt Anly Dt	<p>Next Analysis Date. Next date the account is analyzed. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGM027A.</i></p>

Lead Days	<p>Lead Days. Number of days after cycling before showing this account on reports and printing a statement. The Lead Day Option field on MICM Record 6000 (Analysis Institution Parameters) determines whether to use the lead days specified at the account level or to use the lead days specified on MICM Record 6000.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Numeric, 2 positions, optional, FLS AGM028A.</i></p>
Analysis Freq	<p>Analysis Frequency Cycle Code. This field, in conjunction with the Analysis Term and the Analysis Day/Cycle fields, determines when an account is cycled. Valid entries are:</p> <ul style="list-style-type: none">C Read MICM Record 2005 (Cycles Information).M Months. <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 1 position, optional, FLS AGM030A. Default: MICM Record 6002.</i></p>
Lead Date	<p>Lead Date. Lead date on which the account is to print statements and show on reports. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Alphanumeric, 10 positions, optional, FLS AGM029A.</i></p>
Anly Day/Cycle	<p>Analysis Day/Cycle. Determines the day an account cycles. When the Frequency is M, enter the specific day of the month. When the Frequency is C, enter the cycle number (01 – 99) from MICM Record 2005 (Cycles Information).</p> <p>Note: This field can only be modified if the group is an ultimate group (C/U field is U).</p> <p><i>Numeric, 2 positions, optional, FLS AGM032A. Default: MICM Record 6002.</i></p>

ANREPR – Repricing Request

Purpose This panel is used to create repricing records for Deposit and Group accounts. (Repricing records are processed in the batch jobstream.)

Key Panel

```

ANREPR  ANOPER6           Repricing Request           0001  11-03-2006
Enter the following key parameters:
  Function . . . . . N                               B: Browse
                                                    M: Maintenance
                                                    N: New
  Account. . . . . 201002101_____
  Application . . . . DDA
  Service Code . . . . 0001           (Optional When Browse)
  Origination . . . . _____
  Cycle . . . . . ____           (Optional When Browse)
                                Format MM YYYY

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

ANREPR – Repricing Request

Field Descriptions

- Function** Function Code. Defines the action being taken. Valid entries are:
B Browse existing records.
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.
- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Service Code** Service Code. This number is set up on MICM Record 6015/6016. Refer to the MICM Parameters chapter of *Procedures Guide 2* for the list of predetermined service codes.
Numeric, 4 positions, required for Function M and N; optional for Function B.
- Origination** Origination. Origin of the transaction to be selected for repricing.
Alphanumeric, 10 positions, optional.

Cycle Cycle. Starting statement cycle for the repricing of services if the entered service exists. Format is MM YYYY.
Numeric, 6 positions, required for Function M and N; optional for Function B.

Primary Panel

```

ANREPR  ANOPER6           Repricing Request           0001  11-03-2006
YEN
Application: DDA   Account: 201002101           Function: N   Delete . .
Service Code: 1   Origination:                   Short Name: TIMOTHY T
                                           Cycle .   :10 2006

Number of Cycles . . 1
Reprint . . . . .X

Command====> ANREPR,N,201002101,DDA,1, ,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANREPR – Repricing Request

Field Descriptions

Delete Delete Code. Valid entry is **D**, indicating delete a record.
Alphanumeric, 1 position, optional.

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Number of Cycles Number of Cycles. Number of statement cycles to be repriced starting with the specified cycle through the number of cycles specified if the entered service exists.
Numeric, 2 positions, required, FLS ARP016A

Reprint Reprint Analysis Statement Request. Reprint or recalculate for number of cycles specified. Valid entries are:
 C Recalculate for specified statement cycles.
 X Recalculate and reprint for specified statement cycles.
Alphanumeric, 1 position, required, FLS ARP017A.

ANSCHINQ – Service Charge Item Inquiry

Purpose This panel is used to display service charge item information and is only accessible *between* lead night and extract night.

Note: Enter an account number to view the service charge record related to the account or press [Enter] to browse through all service charge records.

Key Panel

```
ANSCHINQ ANOPER6          Service Charge Item          0001    11-03-2006
Enter the following key parameters:
  Account . . . . . 101001318_____
  Application . . . . . DDA

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

ANSCHINQ – Service Charge Item

Field Descriptions

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

```

ANSCHINQ ANOPER6          Service Charge Item Inquiry          0001  11-03-2006
USD
Application: DDA   Account: 101001318          Short Name: ACCT SHORT NAME
Transaction Code . . . . . :                      Sequence : 000
Statement Date . . . . . : 00-00-0000
Service Charge Amount . . : 63.00              Currency : USD
Effective Date . . . . . : 10-30-2006
Type . . . . . : 102
Branch . . . . . : 10
Cost Center . . . . . : 1234567
Primary Officer . . . . . : E EGAN

----- Account to Charge -----
Bank . : 1          Application . : DDA          Account . : 101001318

Command====> ANSCHINQ,101001318,DDA,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

ANSCHINQ – Service Charge Item Inquiry

Field Descriptions

Short Name	Customer Short Name. Used for further identification of the customer. <i>Alphanumeric, 15 positions, protected.</i>
Transaction Code	Transaction Code. Identifies type of item being viewed. Valid entries are: b Service charge debit. I Interest payment. <i>Alphanumeric, 1 position, protected, FLS ASH006A.</i>
Sequence	Service Charge Sequence Number. <i>Numeric, 3 positions, protected, FLS ASH007A.</i>
Statement Date	Service Statement Date. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS ASH038A.</i>
Service Charge Amount	Service Charge Amount. Service charge amount for this account in this history period. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ASH026A.</i>
Currency	Charging Currency Code. Charging currency code of the account at the time this record was generated. <i>Alphanumeric, 4 positions, protected, FLS ASH039A.</i>
Effective Date	Effective Date. Payment effective date. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS ASH027A.</i>

Type	Account Type. Type of account to be established. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults). <i>Numeric, 3 positions, protected, FLS ASH034A.</i>
Branch	Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information). <i>Numeric, 5 positions, protected, FLS ASH031A.</i>
Cost Center	Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information). <i>Numeric, 15 positions, protected, FLS ASH030A.</i>
Primary Officer	Primary Officer Code. Primary officer responsible for this customer. <i>Alphanumeric, 9 positions, protected, FLS ASH032A.</i>

Account to Charge

Bank	Account-to-charge Institution Number. If blank, this is the same as this institution's account. <i>Numeric, 4 positions, protected, FLS ASH035A.</i>
Application	Account-to-charge Application Code. Application code of the account to receive the direct debit. Defined on MICM Record 0211 (Application Information). <i>Alphanumeric, 3 positions, protected, FLS ASH036A.</i>
Account	Account-to-charge Account Number. Specifies the account number to receive the direct debit. <i>Numeric, 18 positions, protected, FLS ASH037A.</i>

ANSTCPY – Relational Copy Customer Keys

Purpose This panel is used to enter Deposit and Group key information for up to 18 relational statement copies.

Key Panel

ANSTCPY	ANOPER6	Relational Copy Customer Keys	0001	11-03-2006
Enter the following key parameters:				
Function	N		M: Maintenance	
			N: New	
Account	201002101	_____		
Application	DDA			
Command====> ANSTCPY,,0,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANSTCPY – Relational Copy Customer Keys

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

```

ANSTCPY ANOPER6      Relational Copy Customer Keys      0001  11-03-2006
RUBL RUBL
Application: DDA   Account: 201002101      Function: N
Short Name: TIMOTHY T

Del
Copy 1 . . . _____ -- 0000      Copy 2 . . . _____ -- 0000
Copy 3 . . . _____ -- 0000      Copy 4 . . . _____ -- 0000
Copy 5 . . . _____ -- 0000      Copy 6 . . . _____ -- 0000
Copy 7 . . . _____ -- 0000      Copy 8 . . . _____ -- 0000
Copy 9 . . . _____ -- 0000      Copy 10 . . . _____ -- 0000
Copy 11 . . . _____ -- 0000     Copy 12 . . . _____ -- 0000
Copy 13 . . . _____ -- 0000     Copy 14 . . . _____ -- 0000
Copy 15 . . . _____ -- 0000     Copy 16 . . . _____ -- 0000
Copy 17 . . . _____ -- 0000     Copy 18 . . . _____ -- 0000

060111 Inquiry Only File is in Update Mode.
Command====> ANSTCPY,N,201002101,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
    
```

ANSTCPY – Relational Copy Customer Keys

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Del** Delete Code. Deletes the relational copy. Valid entries are:
 b Do not delete relational copy.
 D Delete relational copy.
Alphanumeric, 1 position, 18 times, optional, FLS XXX005A.
- Copy** Copy 1 – 18.
Note: All information entered in this field must have a matching MICM 0980 Record with the exception of **COPY01 – COPY99**, which can be entered in positions 1 – 6 to override the MICM Record 0980 requirement and access your customer information system (e.g., Infopoint RCIF) through a User Interface program.
- (Positions 1 – 6) Last name. First six letters of the customer’s last name. For a company, use the first six letters of its first name.
Alphanumeric, 6 positions, 18 times, optional, FLS AXC008A.
- (Position 7) First initial. First letter of the customer’s first name.
Alphanumeric, 1 position, 18 times, optional, FLS AXC008A.
- (Position 8) Middle initial. First letter of the customer’s middle name.
Alphanumeric, 1 position, 18 times, optional, FLS AXC008A.
- (Positions 9 – 12) Tie breaker. Used to differentiate between customers with the same primary customer key.
Numeric, 4 positions, 18 times, optional, FLS AXC009A.

ANSTI – Statement History Inquiry

Purpose This panel is used to display previously generated statements maintained on the History record.

Note: Refer to the Application Processing chapter of this guide for information on processing this transaction. In addition, refer to System Option Flags in the MICM Parameters chapter of *Procedures Guide 2* for information on MICM Record 0301. (MICM Record 0301 (Flags 18 and 19) controls how rates and unit prices are displayed on ANSTI.)

Key Panel

```

ANSTI   ANOPER3           Statement History Inquiry           0001  12-04-2006
*-- Analysis Panels --*   *----- Other Panels -----*
01 Balances                99 Group/Acct Cross-Ref
02 Services
03 Multi Currency Totals

Enter the following key parameters:
Statement Panel . . . 01
Account . . . . . 85000_____
Application . . . . . grp
Cycle . . . . . 11 2006           Defaults Current History MM YYYY
Panel 02 Totals Only _           (Optional)
Debit Service Code  _           (Optional)

Cancel or Clear key must be entered to exit transaction.

Command====> ANSTI,1,,,,,,
F1=Help  F3=Exit  F4=Next  F12=Cancel
    
```

ANSTI – Statement History Inquiry

Field Descriptions

Statement Panel Selection Panel. Specifies which panel you want to display. Valid entries are:
01 Used to view and change account balances.
02 Used to view services.
03 Used to view multi-currency totals.
99 Used to view accounts tied to a Group or to add new Groups as part of modeling.
Numeric, 2 positions, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Cycle Cycle Date. Determines the period referenced. Format is MMYYYY.
Numeric, 6 positions, required.

Primary Panel

ANSTI ANOPER3	Balance Information	0001	12-04-2006
USD USD			More: +
Panel 01 Acct: 85000	Appl: GRP Cycle: 11 2006		
Branch: 0001 Type: 102 CUSTOMER LEVEL ANALYSIS 102	Short: SPORTS CENTRAL		
Grp Calc CD: 2 PC Code : N Inv CD: E Formula: A Settle Date: 11-30-2006			
Grp Rsv CD : A PC Mnths: 0 OD CD : 3 Svc Chg CD: I Bal CD: P Days: 30			
Account To Charge:	5001 Inst: 1 Appl: DDA		
	Top of Statement		
AVERAGE BALANCE			786,999.12
LESS AVERAGE FLOAT			.00

AVERAGE COLLECTED BALANCE			786,999.12
POSITIVE COLLECTED BALANCE			786,999.12
LESS RESERVE REQUIREMENT			39,949.95-

AVERAGE AVAILABLE BALANCE			747,049.17
LESS BALANCE REQUIRED			194,129,249.40-

NET AVAILABLE BALANCE			193,382,200.23-
ADDITIONAL RESERVE REQUIRED			5,468,391.26-
Command====> ANSTI,1,85000,GRP,11,2006,, ,			
F1=Help F3=Exit F4=Next F8=Forward F12=Cancel			

ANSTI - Balance Information Inquiry

ANSTI ANOPER3	Service Information	0001	12-04-2006
USD USD			More: +
Panel 02 Acct: 85000	Appl: GRP Cycle: 11 2006		
Branch: 0001 Type: 102 CUSTOMER LEVEL ANALYSIS 102	Short: SPORTS CENTRAL		
	Top of Statement		
Svc Units	Price	Charge	Currency Tax Desg
No Service Type			
MAINTENANCE FEE			
0021 1	9.000	9.00	USD
ACH ORIGINATION TEST			
0300 300	2.500	750.00	USD

** SUBTOTAL **		759.00	USD
FDIC SERVICES			
FDIC INSURANCE			
0035 786,999	.000	32.66	USD

** SUBTOTAL **		32.66	USD
Command====> ANSTI,2,85000,GRP,11,2006,, ,			
F1=Help F3=Exit F4=Next F8=Forward F12=Cancel			

ANSTI - Service Information Inquiry

ANSTI	ANOPER3	Multi Currency Totals			0001	12-04-2006
USD	USD					
Panel 03	Acct: 85000	Appl: GRP Cycle: 11 2006				
Branch: 0001	Type: 102	CUSTOMER LEVEL ANALYSIS	102	Short: SPORTS CENTRAL		
Service	Curn	Charge Rate	Basis	Service Debit Amt	Service Credit Amt	
USD				15,829.58		
BHD	2.65259730		BHD	300,000.000		
JPY	,00804110		JPY	3.363		

Command====> ANSTI,3,85000,GRP,11,2006,,,
F1=Help F3=Exit F4=Next F12=Cancel

ANSTI - Multi Currency Totals

ANSTI	ANOPER3	Group/Account Cross-reference			0001	12-04-2006
USD	USD					
Panel 99	Acct: 85000	Appl: GRP CP: B Cycle: 11 2006				
S Lvl C/P	Related Account (Inst Appl Account)					
- 001	0001	DDA	5001			
- 001	0001	DDA	5002			
- 001	0001	DDA	5003			
- 001	0002	DDA	21001			

Command====> ANSTI,99,85000,GRP,11,2006,,,
F1=Help F3=Exit F4=Next F12=Cancel

ANSTI - Group/Account Cross-reference Inquiry

ANSTM – Online Statement

Purpose This panel is used to display the effect of changes to account or group information online.

Note: Refer to the Application Processing chapter of this guide for information on processing this transaction. In addition, refer to System Option Flags in the MICM Parameters chapter of *Procedures Guide 2* for information on MICM Record 0301. The Online Unit Charge Decimal and Online Rate Decimal fields on panel 5 of MICM Record 6000 control how unit prices and rates are displayed on ANSTM.)

Key Panel

```

ANSTM   ANOPER6           Online Statement           0001  11-03-2006
*-- Analysis Panels --*   *----- Other Panels -----*
01 Balances                98 Transactions
02 Services                99 Group/Acct Cross-ref

Enter the following key parameters:
Statement Panel . . . _
Account . . . . . _____
Application . . . . . _
Cycle . . . . . _
Panel 02 Totals Only _
Debit Service Code _      Defaults Current Cycle MM YYYY
                               (optional)
                               (optional)

Cancel or Clear key must be entered to exit transaction.

Command====> ANSTM,1,,,,,,
F1=Help  F3=Exit  F4=Next  F12=Cancel
    
```

ANSTM – Online Statement

Field Descriptions

Statement Panel Selection Panel. Specifies which panel you want to display. Valid entries are:
01 Used to view and change account balances.
02 Used to view services.
98 Used to view transactions.
99 Used to view accounts tied to a group or to add new groups.
Numeric, 2 positions, required.

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

- Cycle Cycle Date. Determines the period referenced. Format is MMYYYY.
Numeric, 6 positions, required.

- Panel 02 Totals Only Panel 02 Totals Only. Displays final service totals only.
Alphanumeric, 1 position, optional.

- Debit Service Code Debit Service Code. When the debit service code is selected, only that service
displays on Panel 02.
Numeric, 4 positions, optional.

- Primary Panel

ANSTM	ANOPER6	Balance Information	0001	11-03-2006
USD	USD		More:	+
Panel 01 Acct: 92863130		Appl: GRP	Cycle: 11 2006	Snap: X
Branch: 0001 Type: 323		Short: SAMUELS		
Grp Calc CD: 1	PC Code : N	Inv CD: E	Formula: A	Settle Date: 11-30-2006
Grp Rsv CD : A	PC Mnths: 0	OD CD : 1	Svc Chg CD: I	Bal CD: C Days: 30
Account To Charge:		92863131	Inst: 1	Appl: DDA
Top of Statement				
AVERAGE BALANCE				.00
LESS AVERAGE FLOAT				.00

AVERAGE COLLECTED BALANCE				.00
LESS RESERVE REQUIREMENT				.00

AVERAGE AVAILABLE BALANCE				.00
LESS BALANCE REQUIRED				1,946.66-

NET AVAILABLE BALANCE				1,946.66-
ADDITIONAL RESERVE REQUIRED				278.08

Command====> ANSTM,1,92863130,GRP,11,2006,,12.				
F1=Help F3=Exit F4=Next F8=Forward F12=Cancel				

ANSTM – Balance Information (Panel 1 of 2)

ANSTM ANOPER6	Balance Information	0001	11-03-2006
USD USD			More: -
Panel 01 Acct: 92863130	Appl: GRP Cycle: 11 2006	Snap: X	
Branch: 0001 Type: 323		Short: SAMUELS	
Grp Calc CD: 1 PC Code: N	Inv CD: E Formula: A	Settle Date: 11-30-2006	
Grp Rsv CD: A PC Mnths: 0	OD CD: 1 Svc Chg CD: I	Bal CD: C Days: 30	
Account To Charge:	92863131 Inst: 1	Appl: DDA	
TOTAL DEFICIT BALANCE			2,224.74-
EARNINGS CREDIT ALLOWANCE			.00
TOTAL CHARGE FOR SERVICES			20.00-
Net Charge for Services			20.00-
CHARGES BROUGHT FORWARD			258,547.73-
TOTAL NET SERVICES			258,567.73-
CURRENT BALANCE			8,750.00
***SERVICE CHARGE AMOUNT			171,600.12
Command====> ANSTM,1,92863130,GRP,11,2006,,12,			
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F12=Cancel			

ANSTM - Balance Information (Panel 2 of 2)

ANSTM ANOPER6	Service Information	0001	11-03-2006
USD USD			More: +
Panel 02 Acct: 92863130	Appl: GRP Cycle: 11 2006	Snap: X	
Branch: 0001 Type: 323		Short: SAMUELS	
Top of Statement			
Svc	Units	Price	Charge
FDIC INSURANCE			Bal Required TD
0035	8,750	16	1.21 117.77
** SUBTOTAL **			1.21 117.77
DEBIT SERVICES			
MAINTENANCE FEE			
0021	2	10	20.00 1,946.66
INVOICE CUSTOMER CHARGE			**Explicit Charge
0048	1	15	15.00
** SUBTOTAL **			35.00 1,946.66
TOTAL CHARGE FOR SERVICES			21.21 2,064.43
Command====> ANSTM,2,92863130,GRP,11,2006,,0,			
F1=Help F3=Exit F4=Next F8=Forward F12=Cancel			

ANSTM - Service Information

```

ANSTM  ANOPER6      Account Posted Services      0001  11-03-2006
USD  USD
Panel 98  Acct: 92863130      Appl: GRP  Cycle: 11 2006      Snap: X
Branch: 0001  Type: 323  **MISSING ACCT TYPE DESC      Short: SAMUELS
Description One      Description Two      TRGN Origination Rgn
*--Volume-*  *---Service Amt---*  *---Per Mil Amt---*  Curn TD PL Srv Chg D/C

060386  Message Not On File
Command====> ANSTM,98,92863130,GRP,11,2006,,0,
F1=Help  F3=Exit  F4=Next  F12=Cancel
    
```

ANSTM - Account Posted Services

```

ANSTM  ANOPER6      Group/Account Cross-reference      0001  11-03-2006
USD  USD
Panel 99  Acct: 92863130      Appl: GRP  CP: C Cycle: 11 2006      Snap: X
S Lvl C/P  Related Account (Inst Appl Account)
_ 001 P 0001 DDA 92863131
_ 001 P 0001 DDA 92863132

Command====> ANSTM,99,92863130,GRP,11,2006,,0,
F1=Help  F3=Exit  F4=Next  F12=Cancel
    
```

ANSTM - Group/Account Cross-reference

ANSTMSG – Statement Message

Purpose This panel is used to establish and maintain messages based on specific criteria which has an effective date and an expiration date.

Key Panel

ANSTMSG	ANOPER6	Statement Message	0001	11-03-2006
Enter the following key parameters:				
Function	b		B: (Browse)	
			M: (Maintenance)	
			N: (New)	
Format	—			
Effective Date	_____			
Profile	_____		(Optional)	
Application	_____		(Optional)	
Officer 1	_____		(Optional)	
Officer 2	_____		(Optional)	
Cost Center	_____		(Optional)	
Region	_____		(Optional)	
Type	_____		(Optional)	
Service Charge Code	—		(Optional)	
User Code 4	_____		(Optional)	
Language	_____	(Defaults Inst Language)		
Command====> ANSTMSG,,,0,,,0,0,0,,,0				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANSTMSG – Statement Message

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- B** Browse existing record.
- M** Maintenance existing record.
- N** Create new record.

Alphanumeric, 1 position, required.

Format Analysis Statement Format. Determines the format of the Analysis Statement. See the Reports chapter in this guide for an example of each format. Valid entries are:

- A** Format A (portrait).
- B** Format B (portrait).
- C** User-defined.
- D** User-defined.
- E** User-defined.
- M** Format M (multi-currency with balance).
- N** Format N (multi-currency without balance).
- 1** Format 1 (wide) 1-up.
- 2** Format 2 (wide) 1-up.

Alphanumeric, 1 position, required, FLS AMG004A.

Effective Date	Effective Date. First date that the statement message takes effect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Numeric, 10 positions, required, FLS AMG015A.</i>
Profile	Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides. Note: When a profile is specified, no other selection criteria may be used. <i>Alphanumeric, 18 positions, optional, FLS AMG006A.</i>
Application	Application Number.. <i>Alphanumeric, 3 positions, optional, FLS AMG007A.</i>
Officer 1	Primary Officer. Initials of the primary officer responsible for this customer.. <i>Alphanumeric, 9 positions, optional, FLS AMG008A.</i>
Officer 2	Secondary Officer. Initials of the secondary officer responsible for this customer. This is a department head to which Officer 1 reports. <i>Alphanumeric, 9 positions, optional, FLS AMG009A.</i>
Cost Center	Cost Center. <i>Alphanumeric, 15 positions, optional, FLS AMG010A.</i>
Region	Region Number. Used as part of the selection criteria for this promotion. If a region number is specified, the Rgn Processing field on MICM Record 6000 should be Y. Valid entries are 000 – 999 . <i>Alphanumeric, 3 positions, optional, FLS AMG011A.</i>
Type	Account Type. Used as part of the selection criteria for this promotion. Valid entries are 001 – 999 as defined in MICM Record 6002 (Analysis Account Type Defaults). <i>Alphanumeric, 3 positions, optional, FLS AMG012A.</i>
Service Charge Code	Service Charge Code. Determines the service charge disposition of an account. Valid entries are: C Apply service charges. G May be charged at another level. Do not add to report totals. I Bill the customer for the service charges and send an invoice. A payment must be received. Not valid for new history setup. R Review. T Temporary waive. W Waive. X Billed/Debited through external sources. Z New Group history. Changes to R on next processing day. Internal system value only. <i>Alphanumeric, 1 position, optional, FLS AMG013A.</i>

User Code 4 User Code 4. User-defined.
Alphanumeric, 2 positions, optional, FLS AMG014A.

Language Language Code. Valid entries are found in MICM Record 2022 (Valid Language Codes Table). Codes that can be used are indicated with a Y in the Usage field. If not entered, defaults from MICM Record 1001 (Institution Information Record).
Alphanumeric, 2 positions, optional, FLS AMG005A.

Primary Panel

ANSTMSG	ANOPER6	Statement Message Format (A & B)			0001	11-03-2006
Func: B	Format: A	Appl:	Prfl: 0		More: +	Delete: _
Lang: EN	Region: 0	Type: 0	Off1:	Off2:		
SC:	User4:	CC: 0		Eff Dt: 10-01-2006		
Expire Date	11-03-2006	Expire Option	Y			
Desc Line 1	DDA 11020, 11044, 11052, GROUP 11060,11076, 11084					
Desc Line 2	_____					
Desc Line 3	_____					
Desc Line 4	_____					
Desc Line 5	_____					
Command====> ANSTMSG,B,A,EN,0,,,0,0,0,,,2006						
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel						

ANSTMSG - Statement Message (Format A & B)

ANSTMSG	ANOPER6	Statement Message Format (1 2 M & N)			0001	11-03-2006
Func: B	Format: M	Appl:	Prfl: 0		More: +	Delete: _
Lang: EN	Region: 0	Type: 0	Off1:	Off2:		
SC:	User4:	CC: 0		Eff Dt: 10-01-2006		
Expire Date	11-03-2006	Expire Option	N			
Desc Line 1	DDA 11024, 11032, 11041					
Desc Line 2	_____					
Desc Line 3	_____					
Desc Line 4	_____					
Desc Line 5	GROUP 11064, 11072, 11080, 11088					
Command====> ANSTMSG,B,M,EN,0,,,0,0,0,,,2006						
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel						

ANSTMSG - Statement Message (Format 1, 2, M & N)

Field Descriptions

Delete	Delete Code. Valid entry is D , indicating to delete a record. <i>Alphanumeric, 1 position, optional.</i>
Expire Date	Expiration Date. Last date on which this statement message is in effect. If no expiration date is entered, a default expire date of 12/01/2200 is used. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Numeric, 10 positions, optional, FLS AMG022A.</i>
Expire Option	Expiration Option. Indicates whether to print expired messages on reprints. Valid entries are: N Do not print expired messages. Y Print all qualifying messages even if they are expired. <i>Alphanumeric, 1 position, optional, FLS AMG023A.</i>
Desc Lines 1 – 5	Statement Message Lines 1 – 5. <i>Alphanumeric, 86 positions each (Formats A and B), 132 positions each (Formats 1, 2, M, and N), optional, FLS AMG025A – AMG029A.</i>

ANSVINQ1 – Service Charge Inquiry One

Purpose This panel, in conjunction with ANSVINQ2 and ANSVINQ3, is used to display historical service charge information for inquiry purposes.

Note: All balances are displayed account's charging currency.

Key Panel

```
ANSVINQ  ANOPER6      Service Charge Inquiry      0001  11-03-2006
Enter the following key parameters:
  Account . . . . . 33333_____
  Application . . . . DDA

Command====> ANSVINQ1,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
```

ANSVINQ – Service Charge Inquiry

Field Descriptions

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANSVINQ1 ANOPER6		Service Charge Inquiry One			0001	11-03-2006
USD	USD					
Application: GRP		Account: 84000		Short Name: CALCCODE3		
*Balances In Thousands USD		Reserve	Compen	Available		
Date	SC	Avg Bal*	Avg Coll*	Requirement	Balance*	Balance*
11-2005	R	0	0	0	0	0
12-2005	R	0	0	0	0	0
01-2006	C	3	3	154	0	3
02-2006	C	3	3	155	0	3
03-2006	C	3	3	154	0	3
04-2006	C	1,003	1,003	50,154	0	953
05-2006	C	4	4	203	0	4
06-2006	C	10	8	0	0	8
07-2006	C	6	6	0	0	6
----- Average History Balances -----		133	133	5,647	0	109
Command====> ANSVINQ1,84000,GRP, F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel						

ANSVINQ1 – Service Charge Inquiry One

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Date Cycle Date. Indicates the historical period the data represents. Displayed beginning with the oldest and ending with the most recent.
Numeric, 7 positions, 12 times, protected, FLS XXX233A.

- SC Service Charge Code. Indicates the method of charging used for each historical period. An **A** preceding this field identifies this as an 'analyze only' period. Valid entries are:
 - C** Charge an account.
 - G** No service charge at this level. May be charged at another level.
 - I** Bill the customer for the service charges and send an invoice. A payment must be received.
 - R** Review.
 - T** Temporary waive.
 - W** Waive.
 - X** Bill/Debit through external sources.*Alphanumeric, 1 position, 12 times, protected, FLS XXX117A.*

- Avg Bal* Average Balance. Average balance for this account (in thousands of dollars).
Numeric, 11 positions plus optional sign, 12 times, protected, FLS XXX118A.

- Avg Coll* Average Collected. Average collected balance for this account (in thousands of dollars).
Numeric, 11 positions plus optional sign, 12 times, protected, FLS XXX119A.

Reserve Requirement	Reserve Requirement. Reserve amount required for this account. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS XXX120A.</i>
Compen Balance*	Compensating Balance. Compensating balance for this account. <i>Numeric, 11 positions plus optional sign, 12 times, protected, FLS XXX121A.</i>
Available Balance*	Available Balance. Available balance for this account (in thousands of dollars). <i>Numeric, 11 positions plus optional sign, 12 times, protected, FLS XXX122A.</i>

Average History Balances

(Average History Balances)	Displays the average balance of the history cycles displayed for each of the following. (Averages are computed by accumulating the aggregate balance for each period and dividing it by the total aggregate days.) Average Balance Average Collected Compensating Balance Available Balance <i>Numeric, 11 positions plus optional sign, protected, FLS XXX123A, XXX124A, XXX126A, XXX127A.</i> Reserve Requirement <i>Numeric, 15 positions plus optional sign, protected, FLS XXX125A.</i>
----------------------------	---

ANSVINQ2 – Service Charge Inquiry Two

Purpose This panel, in conjunction with ANSVINQ1 and ANSVINQ3, is used to display historical service charge information for inquiry purposes.

Key Panel

ANSVINQ	ANOPER6	Service Charge Inquiry	0001	11-03-2006
Enter the following key parameters:				
Account	33333	_____	
Application	DDA		
Command====> ANSVINQ2,0,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

ANSVINQ – Service Charge Inquiry

Field Descriptions

Account Account Number.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANSVINQ2 ANOPER6		Service Charge Inquiry Two			0001	11-03-2006
USD	USD					
Application: GRP		Account: 84000		Short Name: CALCCODE3		
Date	Curn	SC	EC Rate	Earnings Credit	Total Services	Net Services
11-2005	USD	R		0	0	0
12-2005	USD	R		0	0	0
01-2006	USD	C		12	417	405-
02-2006	USD	C		11	417	406-
03-2006	USD	C		12	417	405-
04-2006	USD	C		3,916	452	3,463
05-2006	USD	C		17	564	544-
06-2006	USD	C		1	115	112-
07-2006	USD	C		1	225	221-
----- Average/Total Balances -----						
USD				441	2,610	1,368
Command====> ANSVINQ2,84000,GRP,						
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward						
F11=Break F12=Cancel						

ANSVINQ2 – Service Charge Inquiry Two

Field Descriptions

- Short Name** Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Date** Cycle Date. Indicates the historical period the data represents. Displayed beginning with the oldest and ending with the most recent.
Numeric, 7 positions, 12 times, protected, FLS XXX233A.
- Curn** History Charging Currency Code. Currency Code of the account when the calculations were last done on this history.
Alphanumeric, 4 positions, 12 times, protected, FLS ADH209A.
- SC** Service Charge Code. Indicates the method of charging used for each historical period. An **A** preceding this field identifies this as an 'analyze only' period. Valid entries are:

 - C** Charge an account.
 - G** No service charge at this level. May be charged at another level.
 - I** Bill the customer for the service charges and send an invoice. A payment must be received.
 - R** Review.
 - T** Temporary waive.
 - W** Waive.
 - X** Bill/Debit through external sources.

Alphanumeric, 1 position, 12 times, protected, FLS XXX128A.
- EC Rate** Earnings Credit Rate. Used to calculate the earnings credit.
Numeric, 9 positions plus decimal, 12 times, protected, FLS ADH078A.

Earnings Credit	Earnings Credit. Earnings credit amount for this account. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS XXX129A.</i>
Total Services	Total Services. Total service debit transactions for this account that were balance-based charged. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS XXX130A.</i>
Net Services	Net Services. Net for services, which is calculated by subtracting the total service debits from service credits. Note: The total amount reflects the sum since the last debited service charge or invoice. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS XXX131A.</i>

Average/Total Balances

(Average/Total Balances)	Displays the average/total balance (in account's charging currency) of the history cycles displayed for each of the following. (Averages are computed by accumulating the aggregate balance for each period and dividing it by the total aggregate days.) Earnings Credit Rate. <i>Numeric, 9 positions plus optional sign, protected, FLS XXX132A.</i> Earnings Credit Total Services Net Services <i>Numeric, 15 positions plus optional sign, protected, FLS XXX133A, FLS XXX134A, FLS XXX135A.</i>
--------------------------	--

ANSVINQ3 – Service Charge Inquiry Three

Purpose This panel, in conjunction with ANSVINQ1 and ANSVINQ2, is used to display historical service charge information for inquiry purposes.

Key Panel

```
ANSVINQ  ANOPER6      Service Charge Inquiry      0001  11-03-2006
Enter the following key parameters:
  Account . . . . . 33333_____
  Application . . . . DDA

Command====> ANSVINQ3,0,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
```

ANSVINQ – Service Charge Inquiry

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Primary Panel

ANSVINQ3 ANOPER6		Service Charge Inquiry Three			0001	11-03-2006
USD	USD					
Application: GRP		Account: 84000		Short Name: CALCCODE3		
*Balances In Thousands						
Date	Curn	Service Charge	Explicit Charge	Total Tax Amt	*Excess	USD
11-2005	USD	0	0	0		0
12-2005	USD	0	0	0		0
01-2006	USD	405	5	0		108-
02-2006	USD	406	5	0		120-
03-2006	USD	405	5	0		108-
04-2006	USD	0	5	0		958
05-2006	USD	544	5	0		142-
06-2006	USD	112	0	0		9
07-2006	USD	221	0	0		7
----- Average/Total Balances -----						
	USD	2,095	28	0		55
000037 Last panel of work unit						
Command====> ANSVINQ3,84000,GRP						
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F11=Break						
F12=Cancel						

ANSVINQ3 – Service Charge Inquiry Three

Field Descriptions

Short Name	Customer Short Name. Used for further identification of the customer. <i>Alphanumeric, 15 positions, protected.</i>
Date	Cycle Date. Indicates the historical period the data represents. Displayed beginning with the oldest and ending with the most recent. <i>Numeric, 7 positions, 12 times, protected, FLS XXX233A.</i>
Curn	History Charging Currency Code. Currency Code of the account when the calculations were last done on this history. <i>Alphanumeric, 4 positions, 12 times, protected, FLS ADH209A.</i>
Service Charge	Service Charges. Charge calculated to assess a customer for uncompensated services. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS XXX147A.</i>
Explicit Charge	Explicit Charges. Explicit charges for this account. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS ADH100A.</i>
Total Tax Amt	Total Tax Amount. Total tax amount assessed for balance-based services and explicit charges. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS ADH204A.</i>
Excess	Account Excess Balance. Displayed in account's charging currency. <i>Numeric, 15 positions plus optional sign, 12 times, protected, FLS XXX148A.</i>

Average/Total Balances

(Average/Total Balances)

Displays the average/total balance (in account's charging currency) of the history cycles displayed for each of the following. (Averages are computed by accumulating the aggregate balance for each period and dividing it by the total aggregate days.)

- Service Charge
- Explicit Charge
- Total Tax Amount
- Excess Balance

Numeric, 15 positions plus optional sign, protected. FLS XXX150A, FLS XXX151A, FLS XXX190A, FLS XXX152A.

ANTADJD – Transaction Adjustment

- Purpose** These panels are used to display and/or delete transaction adjustments for a specific cycle stored on the Transaction Adjustment Record for Deposit and Group accounts.
- Special Considerations** A deletion request creates an offset Transaction Adjustment Record rather than actually deleting the record.
- Key Panel**

```

ANTADJD ANOPER8      Transaction Adjustment      0001  11-30-2006
Enter the following key parameters:
Account . . . . . 1001_____
Application . . . . . dda
Service Code . . . . . 300_          (Optional)
Origination . . . . . _____    (Optional)
Cycle . . . . . 10 2006            (Optional) Format MM YYYY

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

ANTADJD – Transaction Adjustment

Field Descriptions

- Account** Account Number.
Numeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Service Code** Service Code. Number assigned to this transaction as set up on MICM Record 6015/6016. Refer to the MICM Parameters chapter of *Procedures Guide 2* for the list of predetermined service codes.
Numeric, 4 positions, optional.
- Origination** Origination. Origination entered at capture. Used in pricing the service.
Alphanumeric, 10 positions, optional.

Cycle Cycle Date. Determines the history period being referenced. If this field contains zeros or is left blank, the current cycle is assumed.
Numeric, 6 positions, optional.

Primary Panel

```

ANTADJD ANOPERD      Transaction Adjustment      0001  04-02-2007
USD USD
Appl: DDA   Acct: 106      Cycle: 04 2007   Service Code: 555
Origin:      Short Name:      Delete . . .
Status . . . : A
----- Input Information -----
Tax Rgn . . . : RUS      Origin . . . :
Currency . . . :      Lockbox . . . :
Svc Chg AMT : .00      Per Mil Amt : .00
Nbr Items . . : 1      Nbr/Amt/Mon : N
Charge Code :
Desc 1 . . . : SERVICE CODE 555
Desc 2 . . . :
Desc 3 . . . :

Command====> ANTADJD,106,DDA,555,.4,2007,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANTADJD – Transaction Adjustment

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

Delete Delete. Valid entry is **D**, indicating delete a record.
Alphanumeric, 1 position, optional.

Status Status. Current status of Transaction Adjustment Record. Valid entries are:
 A Original unmodified Transaction Adjustment Record.
 D Deleted Transaction Adjustment Record.
 R Reversal record created due to original record being deleted.
Note: Deleted or Reversal records may not be deleted.
Alphanumeric, 1 position, optional, FLS ATR050A.

Input Information

Tax Rgn Originating Tax Region. Taxing region from which this service originated. Only those services matching the resident tax region of the account will be taxed.
Alphanumeric, 5 positions, protected, FLS ATR031A.

Origin	<p>Origination. Origination entered at capture. Used in pricing the service. <i>Alphanumeric, 10 positions, protected, FLS ATR030A.</i></p>
Currency	<p>Currency Code. Currency code for the amount of this service. <i>Alphanumeric, 4 positions, protected, FLS ATR032A.</i></p>
Lockbox	<p>Lockbox. Lockbox number entered in the original transaction. <i>Numeric, 7 positions, protected, FLS ATR027A.</i></p>
Svc Chg AMT	<p>Service Amount. Amount of the charge for this service. Only specified if the Number/Amount/Monetary Code is A. <i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ATR022A.</i></p>
Per Mil Amount	<p>Per Mil Amount. Total per mil amount charged for this transaction. <i>Alphanumeric, 19 positions, protected, FLS ATR082A.</i></p>
Nbr Itms	<p>Number of Items. Number of items to be priced. <i>Numeric, 14 positions plus optional sign, protected, FLS ATR021A.</i></p>
Nbr/Amt/Mon	<p>Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value (as defined on MICM Record 6015/6016). Valid entries are</p> <ul style="list-style-type: none"> A Amount. M Monetary. N Number. <p><i>Alphanumeric, 1 position, protected, FLS ATR050A.</i></p>
Charge Code	<p>Charge Code. Charge code for this service as defined on MICM Records 6015/6016 or because of consolidation. Valid entries are:</p> <ul style="list-style-type: none"> b Balance-based charge. B Billed separately. E Explicitly charged. N No charge. O Notation service. T Temporary waive. W Waived. X Temporary waived, Charge Code originally W. 0 Consolidated balance based. 1 Consolidated billed separately. 2 Consolidated explicit. 3 Consolidated no charge. 4 Consolidated notation. 6 Consolidated temporary waive. 7 Consolidated waive. 8 Consolidated, Charge Code was originally W. <p><i>Alphanumeric, 1 position, protected, FLS ATR052A.</i></p>

Desc 1 Description 1. First line of description printed on statement. If the Override Description is **Y**, this is the overriding description entered when the service transaction was captured. If the Override Description is **N**, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.
Alphanumeric, 30 positions, protected, FLS ATD019A.

Desc 2 Description 2. Second line of description printed on statement. If the Override Description is **Y**, this is the overriding description entered when the service transaction was captured. If the Override Description is **N**, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.
Alphanumeric, 30 positions, protected, FLS ATD020A.

Desc 3 Description 3. Third line of description printed on statement. If the Override Description is **Y**, this is the overriding description entered when the service transaction was captured. If the Override Description is **N**, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.
Alphanumeric, 30 positions, protected, FLS ATD021A.

ANTAXDET - Tax Detail

Purpose This panel is used to display account tax detail information such as the taxable charge amounts (in the host currency and the currency of the service) by service code.

Key Panel

```

ANTAXDET ANOPER6          Tax Detail          0001  11-03-2006
Enter the following key parameters:
Account . . . . . 782_____
Application . . . . . dda___
Cycle . . . . . __ ____          (Optional) Format MM YYYY
Tax Region . . . . . _____ (Optional)
Service Code . . . . . _____ (Optional)
Currency Code. . . . . _____ (Optional)

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

ANTAXDET - Tax Detail

Field Descriptions

- Account** Account Number.
Alphanumeric, 18 positions, required.
- Application** Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.
- Cycle** Cycle Date. Determines the tax period being referenced. If this field is left blank, the most recent Tax Detail Record is used. If zeros are entered, the oldest Tax Detail Record is used.
Numeric, 6 positions, optional.
- Tax Region** Tax Region.
Alphanumeric, 5 positions, optional.
- Service Code** Service Code.
Numeric, 4 positions, optional.
- Currency Code** Service Charge Currency Code.
Alphanumeric, 4 positions, optional.

Primary Panel

ANTAXDET ANOPER6		Tax Detail			0001	11-03-2006
Application: DDA Account: 782		Cycle: 00 0000		Tx Rgn: 1		
Short Name: ONLINE		Host Curn: USD				
Tax Appl : DDA Tax Acct: 782		Tax Inst : 0001				
Svc Cd	Items Curn	Charge Amount	Exchange Rate	Charge		
800	1000 EUR	980,00	.6387328	625,96		
823	100 EUR	823,00	.6387328	525,68		
824	100 EUR	954,00	.6387328	609,35		
825	100 EUR	100,00	.6387328	63,87		
826	1 JPY	14.500.000	2.5000000	2.500.000		
827	100 EUR	389,00	.6387328	248,47		
828	100 BHD	596,70	.6387328	381,13		
829	1	200.000	.2000000	200.000		
830	100 EUR	15,00	.6387328	9,58		

Command====> ANTAXDET,782,DDA,0,0,,0,
 F1=Help F3=Exit F4=Next F11=Break F12=Cancel

ANTAXDET - Tax Detail

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.
- Host Curn Host Currency. Host currency for this tax region.
Numeric, 4 positions, 14 times, protected, FLS AXS032A.
- Tax Appl Application Code. Application code for this taxable service.
Alphanumeric, 3 positions, protected, FLS AXS051A.
- Tax Acct Account Number. Account number for this taxable service.
Alphanumeric, 18 positions, protected, FLS AXS052A.
- Tax Inst Institution Number. Institution number for this taxable service.
Alphanumeric, 4 positions, protected, FLS AXS050A.
- Svc Cd Service Code. Service code for this taxable service.
Numeric, 4 positions, 14 times, protected, FLS AXD008A.
- Items Item Count. Total number of service items for this taxable service.
Numeric, 11 positions, 14 times, protected, FLS AXD017A.
- Curn Currency. Currency code for this taxable service.
Alphanumeric, 4 positions, 14 times, protected, FLS AXD009A.

Charge Amount	Service Charge Amount. Total taxable amount in the service currency for this taxable service. <i>Numeric, 18 positions, 14 times, protected, FLS AXD016A.</i>
Exchange Rate	Exchange Rate. Foreign exchange rate from the service currency to the charging currency. <i>Numeric, 14 positions, 14 times, protected, FLS AXD019A.</i>
Charge	Host Charge Amount. Total taxable amount for this service in the host currency. <i>Numeric, 19 positions, 14 times, protected, FLS AXD020A.</i>
Host Curn	Charging Currency Code. Currency Code of the account when the calculations were last done on this history. <i>Alphanumeric, 4 positions, optional, FLS ADH209A.</i>

ANTAXSUM – Tax Summary

- Purpose
- This panel is used to display the following:
- Taxable and non-taxable service amounts by region
 - Tax rate
 - Tax total in the host currency and the charging currency of the account
 - Total taxable amount (in host currency)
 - Five tax amounts by tax region

Key Panel

ANTAXSUM	ANOPER6	Tax Summary	0001 11-03-2006
Enter the following key parameters:			
Account	781_____		
Application	grp__		
Cycle	__ __	(Optional) Format MM YYYY	
Tax Region	_____	(Optional)	
Command====> ANTAXSUM,0,,,,			
F1=Help F3=Exit F4=Next F11=Break F12=Cancel			

ANTAXSUM – Tax Summary

Field Descriptions

- | | |
|-------------|---|
| Account | Account Number.
<i>Alphanumeric, 18 positions, required.</i> |
| Application | Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
<i>Alphanumeric, 3 positions, required.</i> |
| Cycle | Cycle Date. Determines the tax period being referenced. If this field is left blank, the most recent Tax Detail Record is used. If zeros are entered, the oldest Tax Detail Record is used.
<i>Numeric, 6 positions, optional.</i> |
| Tax Region | Tax Region.
<i>Alphanumeric, 5 positions, optional.</i> |

Primary Panel

```

ANTAXSUM ANOPERJ                Tax Summary                0001  11-04-2006
                                   More: +
Application: GRP  Account: 781                Cycle: 08 2001  Tx Rgn: 1
                                   Short Name: ONLINE
Tax Appl   : GRP Tax Acct:   781                Tax Inst: 0001
Host Currency: GBP  Chrg Currency: USD  Exchange Rate:      1.7900000

  Description                Rate                Tax Amount
1: STD VAT                    .3000                57.578,52
2:
3:
4:
5:

Host Tax Amt . . :          57.578,52  Exempt Amount . . . :
Tax Amount . . . :         103,065.55
Taxable Amount :         343,551.84  Non-taxable Std-rate :
Non-taxable Amt:         366,141.31  Non-taxable Zero-rate:
Zero-rate Amt  :         366,141.31  Non-taxable Exempt . :

Command====> ANTAXSUM,781,GRP,0,0.
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANTAXSUM – Tax Summary

Field Descriptions

- Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

- Tax Appl Application Code. Application code for this taxable service.
Alphanumeric, 3 positions, protected, FLS AXS051A.

- Tax Acct Account Number. Account number for this taxable service.
Alphanumeric, 18 positions, protected, FLS AXS052A.

- Tax Inst Institution Number. Institution number for this taxable service.
Alphanumeric, 4 positions, protected, FLS AXS050A.

- Host Currency Host Currency. Host currency for this tax region.
Alphanumeric, 4 positions, protected, FLS AXS032A.

- Chrg Currency Charging Currency Code. Charging currency of this account for this cycle.
Alphanumeric, 4 positions, protected, FLS AXS015A.

- Exchange Rate Foreign Exchange Rate. Foreign exchange rate in effect on this statement date for
the host currency to the account's charging currency.
Numeric, 14 positions, protected, FLS AXS031A.

- Description (1) Tax Rate 1 Description.
Alphanumeric, 30 positions, protected, FLS AXS034A.

Rate (1)	Tax Rate 1. <i>Numeric, 14 positions, protected, FLS AXS036A.</i>
Tax Amount (1)	Tax Rate 1 Amount (Host Currency). <i>Numeric, 19 positions, protected, FLS AXS035A.</i>
Description (2)	Tax Rate 2 Description. <i>Alphanumeric, 30 positions, protected, FLS AXS037A.</i>
Rate (2)	Tax Rate 2. <i>Numeric, 14 positions, protected, FLS AXS039A.</i>
Tax Amount (2)	Tax Rate 2 Amount (Host Currency). <i>Numeric, 19 positions, protected, FLS AXS038A.</i>
Description (3)	Tax Rate 3 Description. <i>Alphanumeric, 30 positions, protected, FLS AXS040A.</i>
Rate (3)	Tax Rate 3. <i>Numeric, 14 positions, protected, FLS AXS042A.</i>
Tax Amount (3)	Tax Rate 3 Amount (Host Currency). <i>Numeric, 19 positions, protected, FLS AXS041A.</i>
Description (4)	Tax Rate 4 Description. <i>Alphanumeric, 30 positions, protected, FLS AXS043A.</i>
Rate (4)	Tax Rate 4. <i>Numeric, 14 positions, protected, FLS AXS045A.</i>
Tax Amount (4)	Tax Rate 4 Amount (Host Currency). <i>Numeric, 19 positions, protected, FLS AXS044A.</i>
Description (5)	Tax Rate 5 Description. <i>Alphanumeric, 30 positions, protected, FLS AXS046A.</i>
Rate (5)	Tax Rate 5. <i>Numeric, 14 positions, protected, FLS AXS048A.</i>
Tax Amount (5)	Tax Rate 5 Amount (Host Currency). <i>Numeric, 19 positions, protected, FLS AXS047A.</i>
Host Tax Amt	Host Tax Amount. Total tax amount assessed for this account in the host currency. <i>Numeric, 19 positions, protected, FLS AXS033A.</i>

Exempt Amount	<p>Exempt Amount. Total amount of service charges (in the charging currency of this account) that was exempt from taxation in this tax region. Transactions with a Tax Designation of D will be included in this amount. <i>Numeric, 19 positions, protected, FLS AXS022A.</i></p>
Tax Amount	<p>Tax Amount. Total tax amount (in the charging currency of this account) assessed for this tax region. <i>Numeric, 19 positions, protected, FLS AXS016A.</i></p>
Taxable Amount	<p>Taxable Amount. Total taxable amount (in the charging currency of this account) for which taxes were assessed. Transactions with a Tax Designation of S will be included in this amount. <i>Numeric, 19 positions, protected, FLS AXS017A.</i></p>
Non-taxable Std-rate	<p>Non-taxable Amount (Standard Rate). Total amount of service charges (in the charging currency of this account) that would have been taxed at the standard rate but the account was marked as tax-exempt. Transactions with a Tax Designation of T will be included in this amount. <i>Numeric, 19 positions, protected, FLS AXS024A.</i></p>
Non-taxable Amt	<p>Non-taxable Amount. Total non-taxable amount (in the charging currency of this account) for which taxes were not assessed. This is the total of the zero-tax amount and the exempt amount. <i>Numeric, 19 positions, protected, FLS AXS019A.</i></p>
Non-taxable Zero-rate	<p>Non-taxable Amount (Zero Rate). Total amount of service charges (in the charging currency of this account) that was taxable in the originating tax region but it does not match the resident tax region of the account. The account is also exempt from taxing. Transactions with a Tax Designation of R will be included in this amount. <i>Numeric, 19 positions, protected, FLS AXS026A.</i></p>
Zero-rate Amt	<p>Zero-rate Amount. Total amount of service charges (in the charging currency of this account) that zero-tax was assessed. This is the total charge for services that did not have an originating tax region matching the resident tax region of this account. Transactions with a Tax Designation of Z will be included in this amount. <i>Numeric, 19 positions, protected, FLS AXS020A.</i></p>
Non-taxable Exempt	<p>Non-taxable Exempt Amount. Total amount of service charges (in the charging currency of this account) that was exempt from taxing in this tax region. The service was non-taxable in the originating tax region (no MICM 6024 Record) and the account was exempt from taxation. Transactions with a Tax Designation of N will be included in this amount. <i>Numeric, 19 positions, protected, FLS AXS028A.</i></p>

ANTRAND – Transaction Display

Purpose These panels are used to display and/or delete transactions for Deposit and Group accounts.

Note: In the current period, transaction pricing detail is not present; the informational message **Transaction has not been Priced** displays on the primary panel.

Key Panel

```

ANTRAND ANOPER8           Transaction Display           0001  11-30-2006
Enter the following key parameters:
  Account . . . . . 1001_____
  Application . . . . . DDA
  Service Code . . . . . ____ (Optional)
  Origination . . . . . _____ (Optional)
  Cycle . . . . . __ ____ (Optional) Format MM YYYY

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

ANTRAND – Transaction Display

Field Descriptions

Account Account Number. If you enter an account number in this field, that number appears on every transaction line. If you want to enter a transaction for a different account, simply type over the existing number. In addition, if you want to perform transactions on multiple accounts, leave this field blank.
Numeric, 18 positions, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Service Code Service Code. Number assigned to this transaction as set up on MICM Records 6015/6016. Refer to the MICM Parameters chapter of this guide for a list of predetermined service codes.

Note: If you want to view service transactions for multiple service codes, leave this field blank.

Numeric, 4 positions, optional.

Serv Cd	<p>Service Code. Number assigned to this transaction as set up on MICM Records 6015/6016. Refer to the MICM Parameters chapter of <i>Procedures Guide 2</i> for the list of reserved service codes.</p> <p><i>Numeric, 4 positions, protected, FLS ATR020A.</i></p>
Origin	<p>Origination. Entered at capture time and used in pricing the service transaction as defined on MICM Records 6015/6016.</p> <p><i>Alphanumeric, 10 positions, protected, FLS ATR030A.</i></p>
Svc Amt	<p>Service Amount. Amount of the charge for this service. Only specified if the Number/Amount/Monetary Code is A.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ATR022A.</i></p>
Curn	<p>Input Currency Code. Currency code for the amount on this service.</p> <p><i>Alphanumeric, 4 positions, protected, FLS ATR080A.</i></p>
Lockbox	<p>Lockbox. Lockbox number entered in the original transaction.</p> <p><i>Numeric, 7 positions, protected, FLS ATR027A.</i></p>
Per Mil Amt	<p>Per Mil Amount. Amount of the monetary service.</p> <p><i>Numeric, 7 positions, protected, FLS ATR082A.</i></p>
Tot Cost	<p>Total Cost. Total service cost for this transaction. Expressed in service currency.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, protected, FLS ATR028A.</i></p>
Cost Ctr	<p>Cost Center. Identification number of the cost center responsible for this service transaction.</p> <p><i>Numeric, 15 positions, protected, FLS ATR026A.</i></p>
Chrg Cd	<p>Charge Code Override. Charge code override entered at capture for the service. Overrides the Charge Code on MICM Records 6015/6016. Valid entries are:</p> <ul style="list-style-type: none"> * Overrides the Charge Code on MICM Records 6015/6016 with a blank. b Use the Charge Code specified on MICM Records 6015/6016. B Billed separately. This charge has already been collected in another application. E Explicitly charge for this service (fee based) regardless of balances maintained. N No charge for this service. O Other services – no charge, notation service. W Waive. X Waive explicit. <p><i>Alphanumeric, 1 position, protected, FLS ATR024A.</i></p>

Posting Information

Eff Date	<p>Effective Date. Date used to post the service transaction to the appropriate cycle period. This date can be backdated and not agree with the current processing date. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, protected, FLS ATR023A.</i></p>
Tx-Rgn	<p>Resident Tax Region. Taxing region of the account at the time this service was posted. Only those services matching the originating tax region of the service are taxed.</p> <p><i>Alphanumeric, 5 positions, protected, FLS ATR064A.</i></p>
Tx-Des	<p>Tax Designation Code. Taxable status of the service. Valid entries are:</p> <ul style="list-style-type: none"> b The institution is not processing taxes or the Unit Specification Code on MICM Record 6023 is D, indicating a non-taxing unit. E Exempt service. No MICM 6024 Record for the service in the originating region; the service is not taxable. N Exempt service for exempt account. The account is exempt from taxation and the service was not taxable in the originating tax region. R Zero rate service for exempt account. The account is exempt from taxation and the service was taxable, but it does not match the resident tax region of the account. S Standard rate service (taxable). T Standard rate service for exempt account. The service was taxable and matched the resident tax region, but the account is tax exempt. Z Zero rate service. The originating tax region designates the service as taxable, but it does not match the resident tax region. <p><i>Alphanumeric, 1 position, protected, FLS ATR081A.</i></p>
Nbr/Amt/Mon	<p>Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value as defined on MICM Record 6015/6016. Valid entries are:</p> <ul style="list-style-type: none"> A Amount. M Monetary. N Number. <p><i>Alphanumeric, 1 position, protected, FLS ATR050A.</i></p>
Input Seq	<p>Input Sequence. Date, time, and sequence number assigned to the transaction.</p> <ul style="list-style-type: none"> ■ If the transaction is <i>unconsolidated</i> and <i>through batch</i>, valid entries for the sequence number are 00000 – 08999. ■ If the transaction is <i>unconsolidated</i> and <i>entered online</i>, valid entries for the sequence number are 90000 – 98999. ■ If the transaction is <i>consolidated</i> and is <i>entered online</i> or <i>through batch</i>, the last 4 positions of the sequence number will be 9000 or higher. <p><i>Numeric, 17 positions, protected, FLS ATR033A.</i></p>

Daily Explc	<p>Explicit Charge Daily. Indicates whether direct debits are generated on a daily basis for Service Charge Code E. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate direct debits for this account. Y Generate direct debits for this account only. <p><i>Alphanumeric, 1 position, optional, FLS ATD080A.</i></p>
Debit/Credit Cd	<p>Debit/Credit Code. Indicates whether this service is a debit or credit to the account (as defined on MICM Records 6015/6016). Valid entries are:</p> <ul style="list-style-type: none"> C Credit. D Debit. <p><i>Alphanumeric, 1 position, protected, FLS ATR051A.</i></p>
Accum Cd	<p>Statement Accumulation Code. Indicates whether like transactions are accumulated on the statement. Defined on MICM Records 6015/6016. Valid entries are:</p> <ul style="list-style-type: none"> b No accumulation. A Accumulate. <p><i>Alphanumeric, 1 position, protected, FLS ATR053A.</i></p>
Override Cd	<p>Override Description Code. Indicates whether an override service code description was entered. Valid entries are:</p> <ul style="list-style-type: none"> N Description defined on MICM Record 6086. Y Override description entered. <p><i>Alphanumeric, 1 position, protected, FLS ATR081A.</i></p>
Desc 1	<p>Description 1. First line of description printed on the statement. If the Override Description is Y, this is the overriding description entered when the service transaction was captured. If the Override Description is N, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.</p> <p><i>Alphanumeric, 30 positions, protected, FLS ATD019A.</i></p>
Adjust Cd	<p>Adjustment Code. Valid entries are:</p> <ul style="list-style-type: none"> b Normal service transaction. A Transaction adjustment. <p><i>Alphanumeric, 1 position, protected, FLS ATR025A.</i></p>
Desc 2	<p>Description 2. Second line of description printed on the statement. If the Override Description is Y, this is the overriding description entered when the service transaction was captured. If the Override Description is N, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.</p> <p><i>Alphanumeric, 30 positions, protected, FLS ATD020A.</i></p>
Grp Pricing	<p>Group Pricing Option. Indicates whether the service is eligible to be re-priced at the group level as defined on MICM Records 6015/6016. Valid entries are:</p> <ul style="list-style-type: none"> N Not eligible for group pricing. Y Eligible for group pricing. <p><i>Alphanumeric, 1 position, protected, FLS ATR055A.</i></p>

Desc 3 Description 3. Third line of description printed on the statement. If the Override Description is **Y**, this is the overriding description entered when the service transaction was captured. If the Override Description is **N**, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture.
Alphanumeric, 30 positions, protected, FLS ATD021A.

Pricing Information

Unit Chrg Unit Charge. Unit charge for this service obtained from MICM Records 6015/6016. If this is an amount item, this is the total amount for the service. Expressed in service currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ATR035A.

Currency Currency Code. Currency code for an amount service or the Currency Code from MICM Record 6015 or 6016 for a number service.
Alphanumeric, 4 positions, protected, FLS ATR032A.

Unit Cost Unit Cost. Unit cost for this service as defined on MICM Records 6015/6016. If this is an amount service, this is the total cost for the service. Expressed in service currency.
Numeric, 17 positions plus decimal and optional sign, protected, FLS ATR034A.

Nbr Free Number Free. Number of free transactions allowed for this service as defined on MICM Records 6015/6016.
Numeric, 6 positions, protected, FLS ATR046A.

Charge Code Charge Code. Charge code for this service as defined on MICM Records 6015/6016 or because of consolidation. Valid entries are:

- b** Balance-based charge.
- B** Billed separately.
- E** Explicitly charged.
- N** No charge.
- O** Notation service.
- S** Promotional waive.
- T** Temporary waive.
- W** Waive.
- X** Temporary waive, Charge Code was originally **W**.
- 0** Consolidated balance based.
- 1** Consolidated billed separately.
- 2** Consolidated explicit.
- 3** Consolidated no charge.
- 4** Consolidated notation.
- 6** Consolidated temporary waive.
- 7** Consolidated waive.
- 8** Consolidated, Charge Code was originally **W**.
- 9** Consolidated promotional waive.

Alphanumeric, 1 position, protected, FLS ATR052A.

Flat Chrg	Flat Charge. Charge added to the calculated charges for this service at cycle time. Defined on MICM Records 6015/6016. <i>Numeric, 7 positions, protected, FLS ATR038A.</i>
Svc Type	Service Type. User-defined (MICM Records 6015/6016) service type for this service. <i>Alphanumeric, 5 positions, protected, FLS ATR048A.</i>
Serv Desc	Service Code Description Number. Number of the description (defined on MICM Record 6086) assigned to this service. Defined on MICM Records 6015/6016. <i>Numeric, 5 positions, protected, FLS ATR044A.</i>
Flat Cost	Flat Cost. Cost added to the calculated costs for this service at cycle time. Defined on MICM Records 6015/6016. <i>Numeric, 7 positions, protected, FLS ATR040A.</i>
AFP Code	Association for Financial Professionals (formerly Treasury Management Association) Code. Identifies a specific service for which a financial institution can assess a charge. AFP codes provide uniform terms for identifying, describing, and reporting institution services and charges. A complete list of codes can be obtained from the AFP. <i>Alphanumeric, 6 positions, protected, FLS ATR043A.</i>
Tier Pricing Cd	Tier Pricing Code. Indicates the tiered or range pricing for this service (as defined on MICM Records 6015/6016). Valid entries are: <ul style="list-style-type: none">b No tiered or range pricing.P Charge for the service is marked up/down by the percentage specified in the Chrg Markup/Down field.R Use range pricing established on MICM Records 6015/6016.T Use tiered pricing established on MICM Records 6015/6016. <i>Alphanumeric, 1 position, protected, FLS ATR055A.</i>

```

ANTRAND ANOPER8          Transaction Display 2          0001 11-30-2006
USD USD
Appl: DDA   Acct: 1001          Cycle: 11 2006   Service Code: 300
Origin:          Short Name: STANDALONE
----- Pricing Info Cont. -----
Min Chrg . . . . :          Max Chrg . . . . :
Stmt Seq . . . . :          Exception Code:
Cost Center . . . :          Item Type Flag:
Profile Number . . :          Analysis Print:
Per Mil Chrg . . . :          Per Mil Rate . . :
Per Mil Free . . . :          Per Mil Cost . . :
Chrg Mkup/down . . :          Cost Mkup/down:
----- Pricing Account -----
Inst . . . . . :          Appl . . . . :          Account . . :
----- MICM Pricing -----
MICM Record Code:
Inst . . . . . :          Appl . . . . :          Account . . :
Region . . . . . :          Price List:          Std Plnbr:
Service Code . . . :          Origin . . . . :
Effective Date . . . . . :
060363 Transaction has not been Priced.
Command====> ANTRAND,1001,DDA,0,,0,0,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F9=Edit  F11=Break
F12=Cancel

```

ANTRAND - Transaction Display 2

Field Descriptions

Pricing Info Continued

Min Chrg	Minimum Charge. Minimum charge for this transaction specified on MICM Records 6015/6016. <i>Numeric, 9 positions, protected, FLS ATR037A.</i>
Max Chrg	Maximum Charge. Maximum charge for this service as defined on MICM Records 6015/6016. <i>Numeric, 9 positions, protected, FLS ATR036A.</i>
Stmt Seq	Statement Sequence Number. Sequence number override for sequencing the order of the transaction on the statement. Zeros indicate the service code number is used for sequencing. Defined on MICM Records 6015/6016. <i>Numeric, 5 positions, protected, FLS ATR047A.</i>
Exception Code	Exception Pricing Code. Indicates whether the service is exception priced. Valid entries are: <ul style="list-style-type: none"> b No exception pricing. S Exception pricing. <i>Alphanumeric, 1 position, protected, FLS ATR047A.</i>
Cost Ctr	Cost Center. Identifies the cost center responsible for this service transaction. Defined on MICM Records 6015/6016. <i>Numeric, 7 positions, protected, FLS ATR042A.</i>

Item Type Flag	<p>Itemized Type Flag. Indicates whether to itemize this transaction within service type on the statement as defined on MICM Records 6015/6016. The type heading is given at the beginning of each service type when the transactions are itemized within type. Valid entries are:</p> <p style="padding-left: 20px;">N Do not itemize within type. Y Itemize within type.</p> <p><i>Alphanumeric, 1 position, protected, FLS ATR058A.</i></p>
Profile Number	<p>Profile Number. Profile number to which this account is assigned for this period. A profile record can determine affiliate pricing, affiliate pricing order, affiliate rates, affiliate rate order and standard pricing overrides.</p> <p><i>Alphanumeric, 18 positions, protected, FLS ATR062A.</i></p>
Analysis Print	<p>Analysis Statement Print. Indicates whether to print this transaction on the Analysis Statement as defined on MICM Records 6015/6016. Valid entries are:</p> <p style="padding-left: 20px;">N No. Y Yes.</p> <p><i>Alphanumeric, 1 position, protected, FLS ATR056A.</i></p>
Per Mil Chrg	<p>Per Mil Charge. Fixed amount charged for the monetary service.</p> <p><i>Alphanumeric, 19 positions, protected, FLS ATR084A.</i></p>
Per Mil Rate	<p>Per Mil Rate. Rate used to calculate the charge for the monetary service.</p> <p><i>Alphanumeric, 19 positions, protected, FLS ATR083A.</i></p>
Per Mil Free	<p>Per Mil Free. Amount the monetary service is reduced before the per mil charge is calculated.</p> <p><i>Alphanumeric, 19 positions, protected, FLS ATR085A.</i></p>
Per Mil Cost	<p>Per Mil Cost. Cost amount used for the monetary service.</p> <p><i>Alphanumeric, 19 positions, protected, FLS ATR086A.</i></p>
Chrg Mkup/Down	<p>Charge Markup/Markdown. Percentage by which the charge for the service is adjusted (Tier Pricing Code P) as defined on MICM Records 6015/6016. A markdown is designated by a minus sign at the end of the percentage.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS ATR039A.</i></p>
Cost Mkup/Down	<p>Cost Markup/Markdown. Percentage by which the cost for the service is adjusted (Tier Pricing Code P) as defined on MICM Records 6015/6016. A markdown is designated by a minus sign at the end of the percentage.</p> <p><i>Numeric, 9 positions plus decimal, protected, FLS ATR041A.</i></p>

Pricing Account

Inst	<p>Pricing Institution. Institution number of the pricing account.</p> <p><i>Numeric, 4 positions, protected, FLS ATR067A.</i></p>
------	--

Appl Pricing Application. Application code of the pricing account.
Numeric, 2 positions, protected, FLS ATR068A.

Account Pricing Account. Account number of the pricing account.
Numeric, 4 positions, protected, FLS ATR069A.

MICM Pricing

MICM Record Code MICM Key Record Code. Record code (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 4 positions, protected, FLS ATR072A.

Inst MICM Key Institution. Institution (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 42 positions, protected, FLS ATR071A.

Appl MICM Key Application Code. Application code (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 2 positions, protected, FLS ATR073A.

Account MICM Key Account Number. Account number (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 18 positions, protected, FLS ATR074A.

Region MICM Key Region. Region (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 3 positions, protected, FLS ATR075A.

Price List MICM Key Price List. Price list (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 3 positions, protected, FLS ATR076A.

Std Plnbr Reserved for future use.

Service Code MICM Key Service Code. Service code (as defined on MICM Record 6015/6016) that was used to price the service.
Numeric, 4 positions, protected, FLS ATR077A.

Origin MICM Key Origin. Origin (as defined on MICM Record 6015/6016) that was used to price the service.
Alphanumeric, 10 positions, protected, FLS ATR078A.

Effective Date MICM Key Effective Date.
Numeric, 10 positions, protected, FLS ATR079A.

Appl	<p>Application Code. Defined on MICM Record 0211 (Application Information).</p> <p>Note: Use this field to enter an application or to change the application entered in the top portion of the panel.</p> <p><i>Alphanumeric, 3 positions, 7 times, optional, FLS ATR005A.</i></p>
Account	<p>Account Number.</p> <p>Note: Use this field to enter an account or to change the account entered in the top portion of the panel.</p> <p><i>Numeric, 18 positions, 7 times, optional, FLS ATR006A.</i></p>
Serv	<p>Service Code. Number assigned to this transaction as defined on MICM Records 6015/6016. Refer to the MICM Parameters chapter of <i>Procedures Guide 2</i> for the list of pre-determined service codes.</p> <p>Note: Use this field to enter a service or to change the service entered in the top portion of the panel.</p> <p><i>Numeric, 4 positions, 7 times, required, FLS ATR020A.</i></p>
Origination	<p>Origination Number. Entered at capture time and used in pricing the service transaction as defined on MICM Records 6015/6016.</p> <p><i>Numeric, 10 positions, 7 times, optional, FLS ATR030A.</i></p>
Tx-Rgn	<p>Originating Tax Region. Taxing region of the account at the time the service was posted. Only those services matching the originating tax region of the service are taxed.</p> <p>Important! <i>This field is displayed only in an environment in which VAT is processed.</i></p> <p><i>Alphanumeric, 5 positions, 7 times, optional, FLS ATR0082A.</i></p>
Number of Items	<p>Number of Items. Number of items posted to the account. This field is used for services coded as a number service on MICM Records 6015/6016.</p> <p><i>Numeric, 11 positions plus decimal and optional sign, 7 times, optional, FLS ATR021A.</i></p>
Eff Date	<p>Effective Date. Date used to post the service transaction to the appropriate cycle period. This date can be backdated and not agree with the current processing date. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, 7 times, optional, FLS ATR023A.</i></p>
Cyc Cd	<p>Cycle Code. Indicates whether this transaction processes on the next statement (current cycle) or on the last statement (last cycle) for statement correction and reprinting. Valid entries are:</p> <ul style="list-style-type: none">0 Current cycle.1 Past cycle. <p><i>Alphanumeric, 1 position, 7 times, optional, FLS XXX062A.</i></p>

Cyc Dt	<p>Cycle Date. Cycle month and year for this transaction, applicable only if the Cycle Code is 1. (If this field is left blank when the Cycle Code is 1, the previous cycle is assumed.) Format is MMYYYY. <i>Numeric, 6 positions, 7 times, optional; required if the Cycle Code is '1', FLS ATR007A.</i></p>
Adj-Cd	<p>Adjustment Code. Valid entries are: b This is a regular transaction. A This is a transaction adjustment. <i>Numeric, 1 position, 7 times, optional, FLS ATR025A.</i></p>
Chg-Cd	<p>Charge Code Override. Override entered at capture for the service. Overrides the Charge Code on MICM Records 6015/6016. Valid entries are: * Overrides the Charge Code on MICM Records 6015/6016 with a blank. b Use the Charge Code specified on MICM Records 6015/6016. B Billed separately. This charge has already been collected in another application. E Explicitly charge for this service (fee based) regardless of balances maintained. N No charge for this service. O Other services – no charge, notation service. W Waive. <i>Alphanumeric, 1 position, 7 times, optional, FLS ATR024A.</i></p>
Wve	<p>Waive Option. Indicates whether a number or an amount is waived. Used only if the Charge Code Override is W. Valid entries are: A Amount. The waive transaction is processed as an amount service, regardless of the data in MICM Records 6015/6016. N Number. The waive transaction is processed as a number service, regardless of the data in MICM Records 6015/6016. <i>Alphanumeric, 1 position, 7 times, optional, FLS XXX063A.</i></p>
Service Amount	<p>Service Amount. Amount of the charge for the service transaction. Only specified if the Number/Amount/Monetary Code is A. <i>Numeric, 17 positions plus decimal and optional sign, 7 times, protected, FLS ATR022A.</i></p>
Currency	<p>Currency Code. Currency code for an amount service or the Currency Code from MICM Record 6015 or 6016 for a number service. Important! This field is displayed only in a multi-currency environment. <i>Alphanumeric, 4 positions, 7 times, protected, FLS ATR083A.</i></p>

ANTRANL – Low Volume Transaction Entry

Purpose This panel allows one transaction (service) to be entered at a time by application and account number. MICM Records 6015/6016 provide the information for this panel.

Special Considerations If no Cycle Code and, if applicable, Cycle Date are entered on this panel, the transaction is processed for the current month.

Key Panel None

Primary Panel

ANTRANL	ANOPERD	Low Volume Transaction Entry	0001	04-02-2007
Application	_____			
Account	_____			
Service Code	_____	Tax Region	_____	
Origination	_____			
Number of Items	_____			
Amount	_____	Currency	_____	
Effective Date	_____			
Cycle Code	_____			
Cycle Date	_____			
Service Cost	_____			
Cost Center	_____			
Description 1	_____			
Description 2	_____			
Description 3	_____			
Adjustment Code	_____	Charge Code	_____	
Waive Option	_____	Lockbox Number	_____	
Command====> ANTRANL,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

ANTRANL – Low Volume Transaction Entry

Field Descriptions

Application Application Code. Defined on MICM Record 0211 (Application Information). *Alphanumeric, 3 positions, required, FLS ATR005A.*

Account Account Number. *Numeric, 18 positions, required, FLS ATR006A.*

Service Code Service Code. Number assigned to this transaction as set up on MICM Records 6015/6016. Refer to the MICM Parameters chapter of *Procedures Guide 2* for the list of predetermined service codes. *Numeric, 4 positions, optional, FLS ATR020A.*

Tax Region	<p>Originating Tax Region. Taxing region of the account at the time the service was posted. Only those services matching the originating tax region of the service are taxed.</p> <p>Important! This field is displayed only in an environment in which VAT is processed.</p> <p>Alphanumeric, 5 positions, optional, FLS ATR0082A.</p>
Origination	<p>Origination Number. Entered at capture time and used in pricing the service transaction as defined on MICM Records 6015/6016.</p> <p>Numeric, 10 positions, optional, FLS ATR030A.</p>
Number of Items	<p>Number of Items. Number of items posted to the account. This field is used for services coded as a number service on MICM Records 6015/6016.</p> <p>Numeric, 11 positions plus optional sign, optional, FLS ATR021A.</p>
Amount	<p>Service Amount. Amount of the charge for this service.</p> <p>Numeric, 17 positions plus decimal and optional sign, required if the Number/Amount/Monetary Code is A, FLS ATR022A.</p>
Currency	<p>Input Currency Code. Currency code for the amount on this service.</p> <p>Important! This field is displayed only in a multi-currency environment.</p> <p>Alphanumeric, 4 positions, optional, FLS ATR080A.</p>
Effective Date	<p>Effective Date. Date used to post the service transaction to the appropriate cycle period. This date can be backdated and not agree with the current processing date. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p>Alphanumeric, 10 positions, optional, FLS ATR023A.</p>
Cycle Code	<p>Cycle Code. Indicates whether this transaction processes on the next statement (current cycle) or on the last statement (last cycle) for statement correction and reprinting. Valid entries are:</p> <ul style="list-style-type: none"> 0 Current cycle. 1 Past cycle. <p>Alphanumeric, 1 position, optional, FLS XXX062A.</p>
Cycle Date	<p>Cycle Date. Cycle month and year for this transaction. Format is MMYYYY.</p> <p>Note: If this field is left blank when the Cycle Code is 1, the previous cycle is assumed.</p> <p>Numeric, 6 positions, optional, FLS ATR007A.</p>
Service Cost	<p>Service Cost. Total service cost for this transaction. Expressed in service currency.</p> <p>Numeric, 17 positions plus decimal and optional sign, optional, FLS ATR028A.</p>

Cost Center	<p>Cost Center. Identification number of the cost center responsible for this service transaction. <i>Numeric, 15 positions, optional, FLS ATR026A.</i></p>
Description 1	<p>Description 1. First line of description printed on the statement. If the Override Description is Y, this is the overriding description entered when the service transaction was captured. If the Override Description is N, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture. <i>Alphanumeric, 30 positions, optional, FLS ATD019A.</i></p>
Description 2	<p>Description 2. Second line of description printed on the statement. If the Override Description is Y, this is the overriding description entered when the service transaction was captured. If the Override Description is N, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture. <i>Alphanumeric, 30 positions, optional, FLS ATD020A.</i></p>
Description 3	<p>Description 3. Third line of description printed on the statement. If the Override Description is Y, this is the overriding description entered when the service transaction was captured. If the Override Description is N, this is the service description (MICM Record 6086) assigned to the service description number (MICM Records 6015/6016) at the time of capture. <i>Alphanumeric, 30 positions, optional, FLS ATD021A.</i></p>
Adjustment Code	<p>Adjustment Code. Valid entries are:</p> <ul style="list-style-type: none">b This is a regular transaction.A This is a transaction adjustment. <p><i>Alphanumeric, 1 position, optional, FLS ATR025A.</i></p>
Charge Code	<p>Charge Code Override. Override entered at capture for the service. Overrides the Charge Code on MICM Records 6015/6016. Valid entries are:</p> <ul style="list-style-type: none">* Overrides the Charge Code on MICM Records 6015/6016 with a blank.b Balance-based charge.B Billed separately, already collected fees.E Explicitly charged (fee based).N No charge.O Other service, just a notation the statement.W Waive. <p><i>Alphanumeric, 1 position, optional, FLS ATR024A.</i></p>
Waive Option	<p>Waive Option. Indicates whether a number or an amount is waived. Used only if the Charge Code Override is W. Valid entries are:</p> <ul style="list-style-type: none">A Amount. The transaction is processed as an amount service, regardless of the data in MICM Records 6015/6016.N Number. The transaction is processed as a number service, regardless of the data in MICM Records 6015/6016. <p><i>Alphanumeric, 1 position, optional, FLS XXX063A.</i></p>

Lockbox Number Lockbox Number. Lockbox number entered in the original transaction.
Numeric, 7 positions, optional, FLS ATR027A.

Origin	<p>Origination Code. Entered at capture time and used in pricing the service transaction as defined on MICM Records 6015/6016.</p> <p>Note: If you want to enter transactions for multiple originations, leave this field blank.</p> <p><i>Numeric, 10 positions, optional, FLS ATR030A.</i></p>
Adj Cd	<p>Adjustment Code. Valid entries are:</p> <ul style="list-style-type: none">b This is a regular transaction.A This is an adjustment transaction. <p><i>Alphanumeric, 1 position, optional, FLS ATR025A.</i></p>
Serv Code	<p>Service Code. Number assigned to this transaction as set up on MICM Records 6015/6016. Refer to the MICM Parameters chapter of <i>Procedures Guide 2</i> for the list of predetermined service codes.</p> <p>Note: If you want to enter transactions for multiple service codes, leave this field blank.</p> <p><i>Numeric, 4 positions, optional, FLS ATR010A.</i></p>
Cycle Code	<p>Cycle Code. Indicates whether this transaction processes on the next statement (current cycle) or on the last statement (last cycle) for statement correction and reprinting. Valid entries are:</p> <ul style="list-style-type: none">0 Current cycle.1 Past cycle. <p><i>Alphanumeric, 1 position, optional, FLS XXX062A.</i></p>
Cycle Date	<p>Cycle Date. Cycle month and year for this transaction. Format is MMYYYY.</p> <p>Note: If this field is left blank when the Cycle Code is 1, the previous cycle is assumed.</p> <p><i>Numeric, 6 positions, optional, FLS ATR007A.</i></p>
Effective Date	<p>Effective Date. Date used to post the service transaction to the appropriate cycle period. This date can be backdated and not agree with the current processing date. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Alphanumeric, 10 positions, optional, FLS ATR023A.</i></p>
Lockbox Number	<p>Lockbox Number. Lockbox number entered in the original transaction.</p> <p><i>Numeric, 7 positions, optional, FLS ATR027A.</i></p>
Application	<p>Application Code. Defined on MICM Record 0211 (Application Information).</p> <p>Note: Use this field to enter an application or to change the application entered in the top portion of the panel.</p> <p><i>Alphanumeric, 3 positions, optional, 13 times, FLS ATR005A.</i></p>

Account	<p>Account Number.</p> <p>Note: Use this field to enter an account or to change the account entered in the top portion of the panel.</p> <p><i>Numeric, 18 positions, optional, 13 times, FLS ATR006A.</i></p>
Service Code	<p>Service Code. Number assigned to this transaction as set up on MICM Records 6015/6016. Refer to the MICM Parameters chapter of <i>Procedures Guide 2</i> for the list of predetermined service codes.</p> <p>Note: Use this field to enter a service or to change the service entered in the top portion of the panel.</p> <p><i>Numeric, 4 positions, optional, 13 times, FLS ATR020A.</i></p>
Volume	<p>Number of Items. Number of items posted to the account. This field is used for services coded as a number service on MICM Records 6015/6016.</p> <p><i>Numeric, 11 positions plus optional sign, optional, 13 times, FLS ATR021A.</i></p>
Amount	<p>Service Amount. Amount of the charge for the service transaction. Only specified if the Number/Amount/Monetary Code is A.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, optional, 13 times, FLS ATR022A.</i></p>
Origin	<p>Origination Code. Entered at capture time and used in pricing the service transaction as defined on MICM Records 6015/6016.</p> <p>Note: Use this field to enter an origin or to change the origin entered in the top portion of the panel.</p> <p><i>Numeric, 10 positions, optional, 13 times, FLS ATR030A.</i></p>
Curn	<p>Currency Code. Currency code for an amount service or the Currency Code from MICM Record 6015 or 6016 for a number service.</p> <p>Important! <i>This field is displayed only in a multi-currency environment.</i></p> <p><i>Alphanumeric, 4 positions, optional, 13 times, FLS ATR083A.</i></p>
Tx Rgn	<p>Originating Tax Region. Taxing region of the account at the time the service was posted. Only those services matching the originating tax region of the service are taxed.</p> <p>Important! <i>This field is displayed only in an environment in which VAT is processed.</i></p> <p><i>Alphanumeric, 5 positions, optional, 13 times, FLS ATR0082A.</i></p>

ANTRANX – Transaction Cross-reference

Purpose This panel is available at the group level only (not available for Deposit accounts) to display transaction cross-reference information. A selection panel displays each account within the relationship (all levels) showing the specified service posted directly to it. By positioning the cursor in the S (Selection) field for any of these account entries and pressing F10, you can return a pop-up panel that displays detailed service information for the item selected.

Key Panel

```

ANTRANX  ANOPER8      Transaction Cross-reference          0001  11-30-2006
Enter the following key parameters:

Group Account . 14100_____
Service Code . . 7016
Origination . . _____ (Optional)
Cycle . . . . . 10 2006 (Optional) Format MM YYYY

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

ANTRANX – Transaction Cross-reference

Note: Only previous cycle periods are valid.

Field Descriptions

- Group Account** Group Account Number.
Numeric, 18 positions, required.
- Service Code** Service Code. Number assigned to a service as set up on MICM records 6015 and 6016. If entered, a record must have the specified service code in its key in order to be displayed.
Numeric, 4 positions, required.
- Origination** Origination Code. Identifies the origination used in the pricing of a specific service code. If entered, a record must have the specified origin in its key in order to be displayed.
Alphanumeric, 10 positions, optional.
- Cycle** Cycle Date. Determines the period referenced. Format is MMYYYY.
Numeric, 6 positions, optional.

Selection Panel

ANTRANX ANOPER8		Transaction Cross-reference			0001	11-30-2006
USD USD						
Group Account: 14100					Short Name:	
Service Code : 7016		Origin:			Cycle: 10 2006	
S	----	Posting Account	-----	Nbr	Chrg	
	Inst	Appl	Account	Amt	Cd	Vol/Amt
	0001	01	14100	N		28200
-	0001	01	14101	N		28202
-	0001	01	14102	N		28204
-	0001	01	14103	N		28206
-	0001	01	14104	N		28208
-	0001	01	14105	N		28210
-	0001	01	14106	N		28212
						Origin
						Curn
						USD
						USD
						USD
						USD
						USD
						USD
Command====> ANTRANX,14100,7016,,0,0,						
F1=Help F3=Exit F4=Next F10=DETAIL F11=Break F12=Cancel						

ANTRANX – Transaction Cross-reference

Field Descriptions

Short Name Customer Short Name. Used for further identification of the customer.
Alphanumeric, 15 positions, protected.

S Selection Indicator. By placing any value in this field or positioning the cursor on this field and pressing F10, a window displays providing detailed information for the item selected.
Alphanumeric, 1 position, optional.

Posting Account

Inst Pricing Account Institution. Institution number of the pricing account.
Numeric, 4 positions, protected, FLS ATR067A.

Appl Pricing Account Application. Application code of the pricing account.
Alphanumeric, 3 positions, protected, FLS ATR068A.

Account Pricing Account Number. Account number of the pricing account.
Numeric, 18 positions, protected, FLS ATR069A.

Nbr Amt	<p>Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value (as defined on MICM Record 6015/6016). Valid entries are:</p> <ul style="list-style-type: none">A Amount.M Monetary.N Number. <p><i>Alphanumeric, 1 position, protected, FLS ATR050A.</i></p>
Chrg Cd	<p>Charge Code. Charge code for this service as defined on MICM Records 6015/6016 or because of consolidation. Valid entries are:</p> <ul style="list-style-type: none">b Balance-based charge.B Billed separately.E Explicitly charged.N No charge.O Notation service.S Promotional waive.T Temporary waive.W Waive.X Temporary waive, Charge Code was originally W.0 Consolidated balance based.1 Consolidated billed separately.2 Consolidated explicit.3 Consolidated no charge.4 Consolidated notation.6 Consolidated temporary waive.7 Consolidated waive.8 Consolidated, Charge Code was originally W.9 Consolidated promotional waive. <p><i>Alphanumeric, 1 position, protected, FLS ATR052A.</i></p>
Vol/Amt	<p>Volume/Amount. Service charge amount or number of items, depending on the Nbr/Amt/Mon Code on MICM Record 6015 (Analysis Service Pricing Parameters).</p> <p><i>Alphanumeric, 19 positions, protected.</i></p>
Origin	<p>Origination Code. Identifies the origin used in the pricing of this transaction.</p> <p><i>Alphanumeric, 10 positions, protected, FLS ATR030A.</i></p>
Curr	<p>Currency Code. Currency code for the amount of this service.</p> <p><i>Alphanumeric, 4 positions, protected, FLS ATR032A.</i></p>

Pop-up Panel

```

ANTRANX ANOPER8      Transaction Cross-reference          0001  11-30-2006
USD  USD
Group .....
Servi : Service Code 7016  Curn USD      Orig .....
S --- : Pricing Inst 0001  Appl DDA     Acct 14100 .....
Ins  : Posting Inst 0001  Appl DDA     Acct 14100 .....
s 000 : Charge Code      Nbr/Amt N  Short Name .....
- 000 : Svc Desc . SERVICE CODE 7016      Svc Type .....
- 000 : Number Items 28200                Dr/cr      D .....
- 000 : Svc Amount                                Tx-Rgn .....
- 000 : Unit Charge .00354610              Tx-Desg .....
- 000 : Per Mil Amt                                Tier Cd .....
- 000 : Per Mil Chrg                                Accum Cd  A .....
      : Per Mil Free                                Anly Print Y .....
      : Profile Nbr 0                                Lockbox .....
      : MICM Record 6015 Inst 0001 Appl  Account .....
      : Price List 1 Rgn 0                        Origin .....
      : Service Code 7016                        Effdt 09-01-2006 .....
      : F12=Cancel                                ANV5051 .....
.....
Command====> ANTRANX,14100,7016,,0,0,
F1=Help  F3=Exit  F4=Next  F10=DETAIL  F11=Break  F12=Cancel
    
```

ANTRANX- Transaction Cross-reference

ANWVSC – Waive Service Charge

Purpose This panel is used to create and maintain temporary waive service charge records for Deposit and Group accounts.

Special Considerations Temporary waive service charges can be created online only. A batch equivalent *does not* exist.

Key Panel

ANWVSC	ANOPER6	Waive Service Charge	0001	11-03-2006
Enter the following key parameters:				
Function	N		B: Browse	
			M: Maintenance	
			N: New	
Application	GRP			
Region	005		(Optional)	
Account Type	001		(Optional)	
User Code 4	_		(Optional)	
Account	9218	_____	(Optional)	
Effective Date		_____	(Optional)	
Command====> ANWVSC,,,,,.,.,.,.,.				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

ANWVSC – Waive Service Charge

Field Descriptions

Function Function Code. Defines the action being taken. Valid entries are:
B Browse existing records.
M Maintain an existing record.
N Create a new record.
Alphanumeric, 1 position, required.

Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

Region Region. Region of the accounts for which the recurring transactions are to be generated. Valid entries are **000 – 999**.
Numeric, 3 positions, optional.

Account Type Account Type. Type of account for which the recurring transactions are to be generated. Valid entries are **001 – 999** as defined on MICM Record 6002 (Analysis Account Type Defaults).
Numeric, 3 positions, optional.

- User Code 4 User Code 4. All accounts assigned to User Code 4 will be temporarily waived.
Alphanumeric, 2 positions, optional.

- Account Account Number. If you want to waive multiple accounts, leave this field blank.
Numeric, 18 positions, optional.

- Effective Date Waive Service Charge Effective Date. Date on which the account's waived
service charge begins. Format is defined in the Date Sequence field on the MICM
1001 and OPR records.
Alphanumeric, 10 positions, optional.

Primary Panel

```

ANWVSC  ANOPER6           Waive Service Charge           0001  11-03-2006
                                           More:  +
Application: GRP      Region: 5  Type: 1   User Code 4:
                      Account: 9218                Function: N   Delete . . _

Effective Date . . . . . : 06-30-2006
Expiration Date . . . 06-30-2006
Description . . . . . TEMP WAIVE
Waive Rsn Cd . . . . . WAIVEX

Command====> ANWVSC,B,GRP,,,,,
F1=Help  F3=Exit  F4=Next  F8=Forward  F11=Break  F12=Cancel
    
```

ANWVSC – Waive Service Charge

Field Descriptions

- Delete Delete Code. Valid entry is **D**, indicating delete a record.
Note: This field appears only when the Function Code is **B** or **M**.
Alphanumeric, 1 position, optional.

Effective Date	Effective Date. Date on which the account's waived service charge begins. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, protected, FLS AWC009A.</i>
Expiration Date	Expiration Date. Date on which the account's waived service charge expires. Format is defined in the Date Sequence field on the MICM 1001 and OPR records. <i>Alphanumeric, 10 positions, required, FLS AWC016A.</i>
Description	Description. Reason the service charge is being temporarily waived. <i>Alphanumeric, 30 positions, optional, FLS AWC017A.</i>
Waive Rsn Cd	Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028. <i>Alphanumeric, 10 positions, optional, FLS AWC018A.</i>

ANXREF – Account Cross-reference

Purpose This panel is used to create or maintain existing relationships among Group and Deposit accounts. Once a cross-reference record exists for a relationship, the cross-edited fields listed below must be changed using the ANRELM or ANRELH panels, as changes must be made at a group level and then written to all related accounts.

ANXREF can also be used to request reprints for a group of related accounts and can be used to remove an account from a Group for either the current period or a prior period.

Special Considerations For the current period, the following fields must be in sync **at all levels of a relationship** (ultimate group down to lowest DDA).

- Charging Currency
- Stmt Format
- SC Term
- Nxt SC Date
- Lead Days
- Lead Date
- Analysis Term
- Nxt Anly Dt
- Analysis Freq
- Anly Day/Cycle

For the current period, the following fields must be in sync **from the charging level down**.

- PC Code
- PC Months
- Daily Balance
- Formula Code

For history, the following fields must be in sync **at all levels of a relationship**.

- Anly Only CD
- Settlement Dt

For history, the following fields must be in sync **from the charging level down**.

- PC Code
- PC Months
- Daily Balance
- Formula Code

When linking DDAs to a group, it is not necessary to change the values for the fields listed previously to match those of the group. During the linking process, if one or more cross-edited fields is not properly aligned, the ANXREF panel returns an error. To clear the error, simply enter a value of **s** in the Sync Field next to the DDA(s) with the mismatched value. The system then changes the value(s) to match the group to which the account(s) is being linked.

Other considerations are:

- Sync is not available for groups. If you are linking a group to a group, the group to be linked must be updated prior to attempting the link.
- Sync does not work for the service charge code. If a DDA or Group is being linked into a charging relationship, then the system shows the service charge code of the account along with the error. Simply overtype the displayed value to complete the link.
- If the Daily Balance Option is turned off at a Group level, individual accounts can still use daily balances. However, if the option is turned on at a Group level, all accounts in that relationship must have daily balances.
- The information that is displayed when maintaining cross-reference records varies based on where the maintenance is being performed: at the Group level or Deposit level.

Key Panel

```

ANXREF  ANOPER6          Account Cross-reference          0001  11-03-2006
Enter the following key parameters:
Function . . . . . m                M: Maintenance
                                       N: New
Account . . . . . 1001_____
Application . . . . . dda
Cycle . . . . . __ ____             (Optional) Format MM YYYY
Institution . . . . . ____          (Optional)

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

ANXREF - Account Cross-reference

Field Descriptions

- Function Function Code. Defines the action being taken. Valid entries are:
 M Maintain an existing record.
 N Create a new record.
Alphanumeric, 1 position, required.

- Account Account Number.
Numeric, 18 positions, required.

- Application Application Code. Identifies the application to which this information applies as defined on MICM Record 0211 (Application Information).
Alphanumeric, 3 positions, required.

- Cycle Cycle Date. Determines the period referenced. Format is MMYYYY.
Numeric, 6 positions, optional.

- Institution Institution Number. Institution number for the key account number.
Numeric, 4 positions, optional.

- Primary Panel

```

ANXREF ANOPER6 Account Cross-reference 0001 11-03-2006
USD USD
Inst: 0001 Appl: DDA Acct: 1001 Function: M Cycle: 11 2006
Charge Inst: 1 Charge Appl: DDA Charge Acct: 1001
Status: Short Name: STANDALONE
Last Comment Date : 10-31-2006 Category . . . . : ACCOUNT Reprint
Charge Code . . . . G Invest Code . . . N Group Price CD
Waive Rsn CD . . . Formula Code . . . : A Daily Bal Opt Y
Lvl Appl Chrg Waive Inv Grp Dly Sync Del
Inst Code Account Number Typ S Code Rsn Cd Code Prc Bal Cd
U 1 GRP 201 102 G E N Y
U 1 GRP 91000 102 C E N Y

Command====> ANXREF,M,1001,DDA,11,2006,1,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel
    
```

ANXREF – Account Cross-reference

Field Descriptions

- Charge Inst Institution to Charge. Institution number of the account to receive the service charge debit.

Note: This field is displayed from the account Master if the current period is specified. If a prior period is specified, the Institution to Charge information is displayed from the History record.

Numeric, 4 positions, protected, FLS AGM017A.

Charge Appl	<p>Application to Charge. Application code to receive the direct debit. This field cannot be blank if the account-to-charge number is entered.</p> <p>Note: This field is displayed from the account Master if the current period is specified. If a prior period is specified, the Application to Charge information is displayed from the History record.</p> <p><i>Alphanumeric, 18 positions, protected, FLS AGM018A.</i></p>
Charge Acct	<p>Account to Charge. Account number to receive the service charge debit.</p> <p>Note: This field is displayed from the account Master if the current period is specified. If a prior period is specified, the Account to Charge information is displayed from the History record.</p> <p><i>Alphanumeric, 18 positions, protected, FLS AGM019A.</i></p>
Status	<p>Status. Valid entries are:</p> <ul style="list-style-type: none">b Active.C Closed.D Dormant.P Flagged for purging in batch. Not valid if the account has a receivable outstanding amount due or has balances. <p><i>Alphanumeric, 1 position, protected, FLS XXX165A.</i></p>
Short Name	<p>Customer Short Name. Used for further identification of the customer.</p> <p><i>Alphanumeric, 15 positions, protected.</i></p>
Last Comment Date	<p>Post Date. Date the comment was added to the account.</p> <p><i>Numeric, 8 positions, protected, FLS ACO006A.</i></p>
Category	<p>Comment Category. Category of the most recently added comment. User-defined category for the classification of comments that relate to specific accounts. Defined on MICM Record 6027 (Analysis Comment Category Definition).</p> <p><i>Alphanumeric, 10 positions, protected, FLS ACO007A.</i></p>
Reprint	<p>Analysis Statement Reprint Flag. Indicates whether a reprint should occur for all accounts using this service for the most recent printed statement period. Valid entries are:</p> <ul style="list-style-type: none">b No reprint or recalculation.C Recalculate only.X Recalculate and reprint. <p><i>Alphanumeric, 1 position, optional, FLS AGH015A.</i></p>

Charge Code	<p>Service Charge Code. Indicates the method used for charging a customer. Valid entries are:</p> <ul style="list-style-type: none">C Charge an account.G No service charge at this level. May be charged at another level.I Bill the customer for the service charges and send an invoice. A payment must be received.R Review.T Temporary waive. (Valid for prior period only.)W Waive.X Bill/Debit through external sources. <p><i>Alphanumeric, 1 position, optional if the Function Code is M; protected if the Function Code is N, FLS XXX167A.</i></p>
Invest Code	<p>Investment Code. For Deposit accounts, this field indicates the investment account status and how investment balances are used at the Group level. Investment services are not reported on Group statements.</p> <p>Valid entries for Deposit accounts are:</p> <ul style="list-style-type: none">N Not an Investment account.Y Balances used as Investment balances at the Group level. <p>Valid entries for Group accounts are:</p> <ul style="list-style-type: none">E Do not net the deficits from Investment accounts when calculating the Group's service charge.G Net the deficits from Investment accounts when calculating the Group's service charge. <p><i>Alphanumeric, 1 position, optional, FLS XXX159A.</i></p>
Group Price CD	<p>Group Pricing Code. Indicates whether the Group account is eligible for services. Valid entries are:</p> <ul style="list-style-type: none">E This account controls pricing for eligible exception priced services.N This account is not eligible for Group pricing.Y This account controls pricing for eligible exception priced services. <p>Note: This field is available only when accessing ANXREF for a Group.</p> <p><i>Alphanumeric, 1 position, optional, FLS AGH021A.</i></p>
Waive Rsn CD	<p>Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028.</p> <p><i>Alphanumeric, 10 positions, optional, FLS ADM197A.</i></p>

Formula Code	<p>Formula Code. Determines method used to calculate service charges. Valid entries are:</p> <ul style="list-style-type: none"> A Calculate the service charge using the Net Charge method of total charge less the earnings credit amount. B Calculate the service charge using the net available balance. If the net available balance is negative, it is multiplied by the service charge rate for the charge to go to Deposits. If the net available balance is positive, it is multiplied by the interest rate for an interest payment to Deposits. C Calculate the service charge and apply a mark-up rate (service charge rate) if there is a service charge due. This mark-up is applied only at service charge time. D Calculate the service charge using the net available balance. If the net available balance is negative, a service charge amount will be calculated using the Service Charge Rate. If the net available balance is positive, a credit amount will be calculated using the Earnings Credit Rate. For multi-cycle calculations, the actual charge or credit amount for each cycle will be netted to determine the final settlement position. E Calculate according to AFP standards. G Calculate the service charge using the net available balance. If the net available balance is negative, calculate the service charge using the Net Charge method of total charge less the earnings credit amount. <p>Note: If the Reserve/Service Markup Code is D or S, this field must be A.</p> <p>Other than A and C, Formula Codes <i>cannot</i> be combined.</p> <p><i>Alphanumeric, 1 position, protected, FLS ADM012A.</i></p>
Daily Bal Opt	<p>Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none"> N A Daily Balance Record is not maintained for this account. Y A Daily Balance Record is maintained for this account. <p><i>Alphanumeric, 1 position, protected, FLS ADM032A.</i></p>
Lvl	<p>Relationship Level. Indicates whether the listed account is up or down in the relationship from the key account. Valid entries are:</p> <ul style="list-style-type: none"> D Account is one level down. U Account is one level up. <p>Note: ANXREF displays accounts that are one level above and one level below the key account. Only accounts that are down in the relationship may be modified.</p> <p><i>Alphanumeric, 1 position, 10 times, protected.</i></p>
Inst	<p>Institution Number. Number of the institution responsible for the related account.</p> <p><i>Numeric, 4 positions, 10 times, optional, FLS AXR010A.</i></p>
Appl Code	<p>Application Code. Related account's application code. Defined on MICM Record 0211 (Application Information).</p> <p><i>Alphanumeric, 3 positions, 10 times, optional, FLS ACR011A.</i></p>

Account Number	Account Number. Related account's number. <i>Alphanumeric, 18 positions, 10 times, optional, FLS AXR013A.</i>
Typ	Account Type. Type of account to be established. Valid entries are 001 – 999 as defined on MICM Record 6002 (Analysis Account Type Defaults). <i>Numeric, 3 positions, 10 times, protected, FLS ADM069A.</i>
S	Status. Valid entries are: <ul style="list-style-type: none"> b Active. C Closed. D Dormant. P Flagged for purging in batch. Not valid if the account has a receivable outstanding amount due, balances, or is part of an existing relationship. <i>Alphanumeric, 1 position, 10 times, protected, FLS XXX283A.</i>
Chrg Code	Service Charge Code. Indicates the method used for charging a customer. Valid entries are: <ul style="list-style-type: none"> C Charge an account. G No service charge at this level. May be charged at another level. I Bill the customer for the service charges and send an invoice. A payment must be received. R Review. T Temporary waive. Valid for prior period only. W Waive. X Bill/Debit through external sources. <i>Alphanumeric, 1 position, 10 times, optional, FLS XXX180A.</i>
Waive Rsn Cd	Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028. <i>Alphanumeric, 10 positions, 10 times, optional, FLS ADM197A.</i>
Inv Code	Investment Code. For Deposit accounts, this field indicates the investment account status and how investment balances are used at the Group level. Investment services are not reported on Group statements. Valid entries for Deposit accounts are: <ul style="list-style-type: none"> N Not an Investment account. Y Balances used as Investment balances at the Group level. Valid entries for Group accounts are: <ul style="list-style-type: none"> E Do not net the deficits from Investment accounts when calculating the Group's service charge. G Net the deficits from Investment accounts when calculating the Group's service charge. <p>Note: When the Application Code identifies this as a Group account, this field becomes the Group Pricing Code.</p> <i>Alphanumeric, 1 position, 10 times, optional, FLS XXX159A.</i>

Grp Prc	<p>Group Pricing Option. Indicates whether the Group account controls pricing for eligible services. Valid entries are:</p> <ul style="list-style-type: none">E This account controls pricing for eligible exception priced services.N This account is not eligible for group pricing.Y This account controls pricing for eligible services. <p><i>Alphanumeric, 1 position, optional, FLS AGH021A.</i></p>
Dly Bal	<p>Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:</p> <ul style="list-style-type: none">N A Daily Balance Record is maintained for this account.Y A Daily Balance Record is not maintained for this account. <p><i>Alphanumeric, 1 position, 10 times, optional, FLS ADM032A.</i></p>
Sync	<p>Relationship Sync Indicator. Indicates whether an account should be added to a relationship even though some of the required fields are not in sync with the relationship. Valid entry is S, indicating synchronize account to relationship.</p> <p><i>Alphanumeric, 1 position, 10 times, optional, FLS XXX268A.</i></p>
Del Cd	<p>Delete Code. Valid entry is D, indicating delete the account from the relationship.</p> <p><i>Alphanumeric, 1 position, 10 times, optional if the Function Code is M; not displayed if the Function Code is N, FLS XXX005A.</i></p>

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