



Account Analysis 9.0.5 Operations Guide

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Introduction

The *Operations Guide* contains batch operations as well as conversion information for Infopoint Account Analysis.

Organization of This Guide

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

Chapter	Title	Description
1	Introduction	Describes the guide.
2	Features	Describes the benefits and features of Account Analysis.
3	Installation Summary	Summarizes the steps between downloading the product media and actually converting the data.
4	Conversion	Describes procedures for converting the existing application to the Infopoint format.
5	Batch Operations	Provides the information needed to perform daily operations.
	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 guide is an instructional and reference guide that should be read in the following manner.

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

Conventions Used in This Guide

Feature	Explanation
Boldface	Identifies the actual numeric and alphanumeric values of the current field. Enter values exactly as shown.
UPPERCASE	Identifies field names (such as 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), batch forms, and reports (with samples). In addition, this guide describes the MICM 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*

Contains 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*

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

Infopoint MICM *Reference Guide*

Contains MICM batch and online programs and record layouts.

Infopoint MICM *Operations Guide*

Contains conversion 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.

This chapter provides an overview of the Account Analysis application by describing:

- Main functions of Account Analysis and types of information the product processes.
- Product features and benefits.

Functional Overview

Account Analysis is designed to provide you with the ability to analyze and determine the profitability of deposit accounts in relationship to the services provided. By 'grouping' together the deposit accounts for one customer, you may receive an overview of services provided for that customer and, if warranted, issue one service charge for uncompensated services. Also, with this 'grouping' capability comes Account Analysis reporting, not only by account, but also by customer, including comparisons to past Account Analysis performances.

Account Analysis uses Infopoint Master Information and Control Manager (MICM) to store and maintain processing parameters and institution options. MICM is a functional part of Account Analysis.

Input

The bulk of the input into Account Analysis is through automatic interfacing. However, through online processing and batch input forms, complete maintenance and transaction entry may be performed.

Through real time, non-conversational online processing, users can set up new accounts and perform Master File maintenance or inquiry, including balance maintenance and inquiry. Service transactions can be entered for the current or past cycles, and are directly updated to the Transaction File. You can display a selected service transaction for an account or display all service transactions for an account, and then delete them. Complete history inquiry and maintenance can also be performed through online processing.

There are two types of input to Account Analysis:

- Maintenance input
- Service transactions

Most of the batch input can be by cards, tape, or disk processing.

Maintenance Input

Maintenance input includes:

- All new accounts
- Cross-reference relationships
- Master File changes
- Cycle maintenance interface
- History cross-reference relationships
- History maintenance
- New history records
- Reprint statement
- Transaction deletion
- Relational customer input
- Master File mass maintenance
- History Master File mass maintenance

New Accounts

Forms 20 and 21 – This includes all the new accounts for Account Analysis for deposits and group accounts.

Cross-reference Relationships

Forms 20, 21, Card 90 and 91 – Cross-reference records to establish and maintain relationships in Account Analysis for deposits and group accounts.

Master File Maintenance

Forms 20, 21, Card 99 – Any changes to accounts already on the file.

Cycle Maintenance Input

Forms 30, 31 – The analysis balance maintenance interface is the form used to get the balance and interest information from the deposit system to the analysis accounts each cycle. You can manually fill out the form for this information or, by generating the interface files, you can use the interface program, AND010, to generate input. Most of the amount fields are processed as adjustments so that multiple balance maintenance can be entered to correct this information, if needed. The group balance maintenance is generated in the edit program, AND060, since it is maintained automatically by the accounts that belong to it.

History Cross-reference Relationships

Forms 40, 41, Card 90 and 91 – This includes cross-reference records to establish and maintain relationships in Account Analysis for deposits and group history accounts.

History Maintenance

Forms 40, 41, Card 99 – History maintenance is a regular step in Account Analysis maintenance as institution officers review the analysis statements and decide whether to charge. Any corrections to the statements other than transactions are made through history maintenance.

New History Records

Form 41 – New history records should only have to be set up at institution conversion time, but if a purged account needs to be set up again, the history can be reestablished.

Reprint Statement

Forms 40, 41, Card 99, Field 177 – Any statement reprinting request for prior cycles processed.

Transaction Deletion

Forms 50, 51 – The transaction deletion form is needed whenever you want to delete or change a service transaction that has already been posted to Account Analysis, whether processing the current cycle or the previous cycle, for statement correction and reprinting.

Relational Customer Input

Forms 60, 61 – The relational customer input is used to set up customer keys for an account so that copies of an account analysis statement can be sent to different addresses. Eighteen relational customers are allowed.

Master File Mass Maintenance

Forms 80, 81, Card 99 – Up to 15 changes at a time can be made to all accounts having data that match the key(s) specified. This is input to program ANR360.

History Master File Mass Maintenance

Forms 90, 91, Card 99 – Up to 15 changes at a time can be made to all accounts having data that match the key(s) specified. This is input to program ANR380.

Service Transactions

Service transactions can come into Account Analysis as card, tape, or disk input. The transactions can be for the current analysis or the previous cycle for statement correction and reprinting. If an item has been 'captured' and is found to be incorrect, the Capture Item Deletion program (AND110) must be run to delete the item from the Capture File.

Card Capture Input

Forms 10, 11 – These are all the service transactions for Account Analysis. They can be in one of three formats:

1. As a number of the service
2. As an amount for the service
3. As a monetary (per mil) amount for the service

The service code parameter on the MICM Master File for that service code determines whether it is a number of items or an amount. If it is an amount, the cost should be included. The description for the transaction is required only when you want it to be different from the description already set up on the MICM Master File for that service code.

Capture Item Deletion

Form 13 – The capture item deletion is used to delete incorrect items from the Capture File prior to posting. If the item has already been posted, you must use the Statement Item Deletion (Forms 50, 51), which goes into maintenance processing.

Processing

Account Analysis contains nine processing phases:

- Phase 1: Institution Control
- Phase 2: Interface Processing
- Phase 3: Transaction Capture and Maintenance
- Phase 4: File Maintenance
- Phase 5: Posting and Update
- Phase 6: Statement Processing
- Phase 7: Report Processing
- Phase 8: Service Charge
- Phase 9: System Backup

Phase 1:

Institution Control

Before processing Account Analysis, the Institution Control Record must be updated. The updating of the processing dates is done automatically by the application when program AND020 is executed. The processing dates are calculated by using the bank holidays stored in MICM Record 2021, Institution 0000. If any change to the Institution Control Record is needed, it must be made in this processing phase.

Phase 2:

Interface Processing

The interface-processing phase for deposit account information uses the interface programs AND009 and AND010.

When processing the Interface File created by a deposit system, the Interface File can be one of two file formats. The distinction between the formats is whether the service transactions and balances are transferred from the deposit system to Account Analysis daily or at cycle time only (for example, monthly). In either format, the interface program reads a file containing new account data, changed account data, and account status change data daily. It then generates the proper maintenance for input into the Maintenance Sort program, AND040.

When using the monthly format, where the transactions and balances are transferred from the deposit system to Account Analysis at cycle time only, all cycle information must be warehoused by the deposit system until service charge cycle time. Services are then generated using the reserved service codes as specified in the Application Processing chapter of *Procedures Guide 1*. Options found on MICM Record 6000 determine whether to combine debit and credit counts and whether to combine foreign and local item counts.

When using the daily format, where the transactions and balances are transferred from the deposit system to Account Analysis daily, all cycle information is stored by Account Analysis. A transaction file is generated by record according to MICM Record 6015/6016, to be read by the Capture Input Sort/Accumulate program, AND095. Options on MICM Record 6000 control whether to automatically maintain type, cycle, officer, and group information.

This interface is already established for users of Infopoint Deposits and Infopoint Time Investment. Information on generating these interface files can be found in the documentation for each of these applications.

Phase 3: **Transaction Capture and Maintenance**

The service transaction capture and maintenance edit phase edits the data of every maintenance transaction and verifies that the contents are valid. The new and maintenance input edit report can list all the maintenance processed through this phase, or list only the maintenance that is in error.

Phase 4: **File Maintenance**

During the file maintenance phase, Deposit, Group, and Analysis History records are processed randomly updating the files with the new accounts and the maintenance.

Phase 5: **Posting and Update**

Each account Master Record is processed sequentially, posting all transaction and payment activity; if an account is cycling the necessary history records are created. When producing statements, a record is passed to the Statement Processing programs for each account, designating that a statement should be produced that day.

Phase 6: **Statement Processing**

If an account is cycled for analysis that day, analysis calculations are performed, updating the account's history and writing records to the Statement File, the Reports File, and the Service Charge File. Statements process according to the account's format code. Each statement format has its own report number so that the sequencing options apply the same way as they do to all reports (refer to Report Processing phase).

Phase 7: Report Processing

The report processing phase of Account Analysis is controlled by the application system report flags set up on MICM Record 2007. It is with the 2007 record that the banks can select which reports they want and in what sequence. The report flags include sorting options by holding company, region, branch, officer two, officer one, cost center, and type, with automatic sorting by bank, group, application and account number. The reports are produced during the different phases of processing according to the application system report flags, maintenance activity, and exception conditions. After the Report File has been produced, it is sorted and read to generate the reports.

Phase 8: Service Charge

The Service Charge Update File, created in AND200, contains information pertaining to those deposit accounts that are to be service charged, and the service charge amount. If an officer decides not to charge an account, he must delete the charge from this file. This is done with the Service Charge Deletion, Form 17, which is then processed by AND500, the Service Charge Extract program. A control card controls the format (routine and transaction code) of the Extract Transaction File. Refer to the Batch Programs chapter in *Reference Guide 1* for an explanation of the control card. Should you decide to delete a charge from this file, you must do a Master File change for the History Record for that account, changing the Service Charge code to 'Waive'. A statement reprint can also be requested, which then shows the Service Charge 'Waived' on the statement.

The Extract File, created by AND500, can be optionally in Deposits or Proof of Deposits Plus capture format, user-defined format, or an Infopoint SuperMICR II format for interfacing back into your deposit system.

Phase 9: System Backup

The Account Analysis files must be backed up each time the system is processed. The backup program copies the files to tape without altering the contents of any of the records. The reload program recreates the files as before.

Output

The output from Account Analysis consists of the updated Master records, Analysis History File, the analysis service charge, and the various reports. The Account Analysis files are described in detail in the Application Files chapter of *Reference Guide 2*.

Reports

The following programs are used for report processing.

AND035 – Online Maintenance Report File Build

This program reads the Log Record (LOG) and generates report records on ANRPTO for input to the Analysis Online Maintenance Report Print program (AND036).

AND036 – Online Maintenance Report Print

This program reads and sorts the online maintenance report records written by AND035 and prints the maintenance report.

AND340 – Report Sort

This program extracts and sorts data for the reports based on the sort data contained on MICM Record 2007. Report records are read from the Report File and sorted and written to a sequential data set.

AND350 – Report Print

This program serves as a root program in the printing of Account Analysis reports. Each type of Account Analysis report has a corresponding format program. When a report print line is ready to be printed, AND350 prints it. Any I/O routines to access the MICM Master File or the Bank Control File are done by this program. If MICM information is needed during the formatting of a print line, the format program uses AND350 to access and pass that information back to the print line and returns control to AND350 for its printing. AND350 receives its report information from AN-RPTFIL, the Sorted Report File, produced in AND340. A control card enables you to select a range of reports to be printed, if needed. Multiple control cards can be used. The reports are described in the Reports chapter of *Procedures Guide 3*.

Statements

The following programs are used for statement processing.

AND400 – Statement Sort

This program sorts the Statement File produced by AND200. The Sorted Statement File is produced to be input to the statement print programs AND410, AND411, AND420, AND421 and the invoice print program AND460. The EDI Statement File is produced to be input to the TMA Statement EDI Transmission Creation program AND455 and the non-TMA Statement EDI Transmission Creation program AND495. A sort key is built according to the Account Analysis report sort data contained on MICM Record 2007. If the statements are to be sorted by ZIP code, AND400 calls SRB100 (through procedure division copybook SRP066) to retrieve the ZIP codes from the name and address files.

AND410 – Statement Print – Format 1

This program prints Analysis statements in Format 1 (132 positions) using the Sorted Statement File.

Analysis statements can be printed at the account or group level, depending on the statement type specified for the account or group.

- The account level statement type specifies either detail or summary.
- The group level statement type specifies either detail or summary by group, or for each account within a group.

AND410 also prints the Daily Balance section of the statement based on the group/account level options. In addition, a customer invoice can be optionally printed as part of the statement.

The statement line descriptions, payment code descriptions, and transaction descriptions are loaded to tables from the MICM Code Description records for later use in printing the statements.

AND411 – Statement Print – Format A

This program prints Analysis statements in Format A (86 positions) using the Sorted Statement File.

Analysis statements can be printed at the account or group level, depending on the statement type specified for the account or group.

- The account level statement type specifies either detail or summary.
- The group level statement type specifies either detail or summary by group, or for each account within a group.

AND411 also prints the Daily Balance section of the statement based on the group/account level options.

The statement line descriptions, payment code descriptions, and transaction descriptions are loaded to tables from the MICM Code Description records for later use in printing the statements.

AND420 – Statement Print – Format 2

This program prints Analysis statements in Format 2 (132 positions) using the Sorted Statement File.

Analysis statements can be printed at the account or group level, depending on the statement type specified for the account or group.

- The account level statement type specifies either detail or summary.
- The group level statement type specifies either detail or summary by group, or for each account within a group.

AND420 also prints the Daily Balance section of the statement based on the group/account level options. In addition, a customer invoice can be optionally printed as part of the statement.

The statement line descriptions, payment code descriptions, and transaction descriptions are loaded to tables from the MICM Code Description records for later use in printing the statements.

AND421 – Statement Print – Format B

This program prints Analysis statements in Format B (86 positions) using the Sorted Statement File.

Analysis statements can be printed at the account or group level, depending on the statement type specified for the account or group.

- The account level statement type specifies either detail or summary.
- The group level statement type specifies either detail or summary by group, or for each account within a group.

In addition, the program prints the Daily Balance section of the statement based on the group/account level options.

The statement line descriptions, payment code descriptions, and transaction descriptions are loaded to tables from the MICM Code Description records for later use in printing the statements.

Invoices

AND460 (Invoice Print) is used for invoice processing. This program uses the pre-sorted Statement File to print invoices and is the stand-alone invoice program for Account Analysis in that it prints invoices without printing the corresponding statements.

Features and Options

Account Analysis offers the following:

- Interfacing from and to Deposits, from Time Investment, to Proof of Deposits Plus, SuperMICR, or a user-defined file.
- Operation in a stand-alone environment.
- A service charge cycle separate from an analysis cycle.
- Prior credit on a rolling month's basis or year-to-date basis.
- Tiered pricing of service transactions.
- Range pricing of service transactions.
- Customer exception service pricing.
- Parameter handling of rates for easy maintenance.
- History information maintained for the time period selected by institution.
- History maintained for each group, as well as the individual accounts.
- An overview of banking services provided to a customer.
- User selected analysis statement descriptions.
- Detailed descriptive analysis statement.
- Combined or detailed analysis for related accounts.
- Detailed reporting by account and by groups.
- Comparative customer analysis and account analysis between current and last cycle, and current and this cycle last year.
- Complete year-to-date analysis and account analysis reporting.
- Summary reporting (just totals) for all major reports with user-defined total breaks.
- Complete cross-bank grouping capabilities.
- Real time, non-conversational online processing.
- Simulated daily deficit balance accrual and daily earnings credit accrual.
- Monthly product reporting.
- Adherence to the Association for Financial Professionals (AFP) standards, including the creation of an EDI Transmission format.
- Pricing of service transactions based on group prices.
- Account Analysis facilitates acceptance of input for maintenance and posting from Deposits and Time Investment. Service charge transactions may be passed to Deposits for posting to the account.

- The application provides complete transaction input facilities. The input procedures enable Account Analysis to function separately from all other application systems.
- A service charge cycle may be set up separately from the analysis cycle to allow you to analyze monthly, but service charge on a different interval, such as quarterly or yearly, based on excess credit against service charges.
- Prior credit may be applied to each analysis cycle before determining if a service charge is warranted. The excess credit is brought forward from the number of previous months specified or on a year-to-date basis.
- Tiered pricing of a service based on volume is an optional feature for each service transaction.
- Ranged pricing of a service based on volume is an optional feature for each service transaction.
- Customer exception pricing is available to allow officers the ability to give the customer a 'special' price for a service other than the normal pricing structures set up for the services.
- The MICM parameters of Account Analysis allow the user to customize the application to the individual requirements of the institutions being processed. History information is maintained by account. The institution can select the number of years or months to maintain account history.
- Each account may optionally use the rates set up as a parameter on MICM for its calculations, therefore eliminating mass maintenance when rates change.
- Historical and statistical information is maintained for each analysis account. This history is used for comparison of past and current analysis and account analysis performances. It is also used for year-to-date analysis and account analysis reporting.
- By grouping all deposit accounts for one customer, you have an overview of the banking services provided to that customer. Likewise, the customer has an overview of the services being provided including free or courtesy services.
- Account Analysis allows you to define the description of transactions for services to be analyzed and for each element to appear on the analysis statement. This feature allows you to customize reporting to the geographical area being serviced.
- Account Analysis allows you to review account analysis statements after printing, make any required adjustments, and reprint the statement. This allows for identification and correction of errors prior to reporting to the customer.
- Account Analysis enables you to group related accounts together for customer service charging and account analysis reporting. Each account may belong to an unlimited number of group accounts.

- Accounts may be grouped into categories as selected by the user to produce analysis reporting by group. The group identification is independent of the analysis account and allows you to set up an unlimited number of groups. There is no limit as to how many accounts may belong to a group.
- Accounts can belong to group accounts in different institutions within the same holding company. The service charge may also be charged to an account in a different institution. Loans can require compensating balances of accounts in different institutions.
- Master file maintenance, new accounts, service transaction processing, history maintenance, and inquiry are available through online processing.
- Deficit balances may be accumulated daily for simulated daily 'overdraft' accrual. This generates the daily earnings credit.
- Monthly product reporting is available. You may get detailed account information by service code within service type, summary account information by service code within service type, and a full rotating year of totals for each service (transactions) by institution. All monthly reports have the standard user-defined totals breaks. Options have been provided to allow you to process based on standards created by the Association for Financial Professionals.
- Provides daily tracking of balances for Deposit and Group accounts.
- MICM Service Pricing/Exception Service Pricing Records (6015/6016) allow effective and expiration dates to be assigned to each service.
- The ability to set expiration dates on the rate parameter record. This allows for periodic review and purging of rate parameters.
- The ability to create/assign service pricing parameters and descriptions by region has been provided, along with corporate-level defaults.
- Statement Lines Default
Corporate-level default capabilities are provided for statement line descriptions.
- Account Calculation Data History
Optionally, by account, relevant calculated data can be retained for custom reporting and online viewing purposes.
- Individual Service Discounting
The ability to specify a negative markup percentage or negative flat charge for a specific service is provided. The Service Pricing Parameters Record (6015) allows a signed markup charge/cost percentage to be used in calculating the charge/cost for a service. By specifying a negative percentage, this effectively decreases the calculated charge/credit, providing a discount for the service.

- **Total Service Discounting**

The ability to designate a discount for Total Service Charge is provided. This is done at the account type level, with an optional account-level override. This designation works by specifying a negative markup percentage for the Total Service Charge amount. Total service discounting applies to charge services and Formula A accounts only.
- **Affiliated Pricing**

Affiliate pricing can be thought of as contract or negotiated pricing. By adding a user-defined affiliation number to a customer's accounts, an institution can set up special pricing for selected services for all accounts using that affiliation number. Affiliate pricing has both an effective date and an expiration date. After affiliate pricing expires, the customer's accounts revert to their normal pricing.
- **Pricing by Origination**

By using unique Origination codes, Account Analysis allows an individual service to be priced differently based on criteria such as location of the account utilizing it. The Service Code description and Service Code number will be the same, but the actual price of the service can vary based on the origination. The Origination code, if used, must be passed to the Analysis system from an outside application along with the Service Code, or it can be entered manually if keying transactions directly into Analysis.
- **Consolidated Pricing**

Consolidated pricing allows multiple transactions to be combined into one service code. This allows them to be reported and charged for as one transaction. Consolidation can be based on the minimum charge of the consolidated service or one for one.
- **Effective Day Pricing (Backdating)**

Service transaction repricing for prior period can be done at the service code level and will process on a nightly basis.
- **Online Help**

Help is available online at both the panel level and the field level. The help messages can be changed easily to allow customization by the institution.
- **Online Statement Inquiry**

An online panel (ANSTM) allows for online inquiry access to statement information. The displayed information is reflective of the statement received by the customer.

- Pre-posting Edits/Variance Reports

The institution can designate that the minimum number of expected transactions from a particular source code for each day of the month is provided. If this minimum number is not reached, the system can be optionally set to abort the processing run. Even if the system is not set to abort, failure to reach the pre-set minimum number of transactions will appear on a report.

- Temporary Waived Service Charges

Using an online panel, all service charges can be waived for an account for a specific period. In addition to individual accounts, temporary waives can be applied based on institution, account type, application, or User Code 4. Once a temporary waived record's expire date is exceeded, normal service charging will then resume. An individual account within a relationship can have a temporary waive applied and have this information reported separately.

- Groups

Group relationships consist of multiple Group accounts and/or stand-alone Deposit accounts.

- Internationalization

A currency code is used at an institution level for editing purposes. Most rates and balances have been standardized throughout the Analysis system.

- Balances – 999,999,999,999,999.99
- Rates – 9.99999999
- Unit Cost/Charge – 99,999,999.999999
- Balances which currently have four decimal positions will be maintained – 9,999,999,999,999.9999

The Account Analysis system also provides the ability to support multiple languages. All panels can display descriptions of fields (literals) in the language chosen by the bank or by the operator. In addition, Account Analysis provides the ability to support multiple languages on all customer mailers.

Installation Summary

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

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

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

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

Processing Parameters

This section describes the MICM records you must complete in preparing to convert to Account Analysis and discusses areas of operator security and reporting options.

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

Detailed field descriptions and parameters along with the actual batch form samples are found in the following documentation:

- *MICM Procedures Guide 1* (Panels chapter) and *MICM Procedures Guide 2* (Application Forms chapter) – these chapters describe common MICM records used by more than one application.

- Account Analysis *Procedures Guide 2* (MICM Panels chapter) and *Procedures Guide 3* (MICM Batch Forms chapter) – these chapters describe MICM records specific to Account Analysis.

Common MICM Forms

The following records are found in the Panels chapter of the MICM *Procedures Guide 1*:

Form 0020	Form 0248	Form 1006	Form 2007
Form 0021	Form 0404	Form 2001	Form 2018
Form 0211	Form 1001	Form 2005	Form 2020
Form 0242	Form 1003	Form 2006	

- 0020 **Holding Company Information**
Only required when a holding company number other than **0** is entered on MICM Record 1001. This record establishes the name and address of the holding company. (The institutions related to this holding company are assigned on Form 0000.)
- 0021 **Region Information**
Only required when a region number other than **0** is entered on MICM Record 1001. This record establishes the name and address of an institution's regions. (The branches related to this region are assigned on MICM Record 1001.)
- 0211 **Application Information**
One record is required for each application, including **00** for groups.
- 0242 **Officer Information**
Required for Deposits.
- 0248 **MICM Cost Center Information**
Only required if you are going to verify cost centers in the edit program. Be sure to set up one record for each cost center. MICM Record 6000 contains an institution-level option pertaining to cost center verification.
- 0404 **Online Abort Messages**
Required to create the abort messages used by most Infopoint applications. The data member ANABORT (included on the Account Analysis product media) contains the abort messages for Account Analysis. These messages are in batch input format.

- 1001 **Institution Information**
- Institution information must be entered for the system institution (Institution 000) and for each actual institution to be processed.
- Note:** If you have already established this record for another Infopoint product, you do not need to create it again.
- This record contains the name, address, and holidays for each institution to be processed. Put the holidays common to all institutions in the system record (Institution 0000). The holding company number must be established here, if appropriate. The name of the holding company is established on MICM Record 0020.
- 1003 **Type Information**
- Optional to set up the type information is specified, which appears on the statement by the account number. Remember that groups also have types and are Application 00.
- 1006 **Error Message Information**
- Required to create the error messages used by most Infopoint applications. The data member ANERROR sent to you on the Account Analysis product media contains the error messages for Account Analysis already in batch input format. You need to update the MICM Master File with this member as input. The data member ANABORT must also be included in this update.
- 2001 **Branch Name and Address**
- Required to input information for each branch within the organization to establish the branch number and name and address. This record also establishes the region number, if appropriate. (The name of the region is established on MICM Record 0021.)
- 2005 **Cycles Information**
- Optional depending on whether you are using cycle records or not (Frequency code C).
- 2006 **Account Verification Formulas**
- Only required when the Account Verify field on MICM Record 0211 is 01 – 99. This record establishes a self-checking formula or validating account numbers.
- 2007 **Application Scheduled Report Options**
- Required and contains the print and sort options for Account Analysis reports and statements.

2018	Currency Information Used to maintain currency information as well as to display amount fields in batch and online.
2020	Currency Exchange Rate Used to maintain the Currency Exchange Information Table.

Reporting Requirements

Review the sample reports and determine which reports to print and the sort sequences for these reports. These options are established through parameters on MICM Record 2007 (Application Scheduled Report Options). You can turn off any reports you do not need.

The Reports chapter of Account Analysis *Procedures Guide 3* gives a detailed explanation of each report produced by Account Analysis.

Preparation for the output of reports involves an analysis of your institution's need for each available report. You must also decide the specific details of actual report printing. All reports provided by the system should be reviewed to decide:

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

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

Other decisions you need to make are:

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

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

MICM Security

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

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

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

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

Ready for Conversion Processing

At this point, all MICM forms are set up. After supplying this conversion information to the data center, you need to coordinate the conversion job steps with the data center and review all output from these job steps. (The steps for conversion processing are described in the following section.) After a determination is made that a clean and balanced conversion has occurred, you can begin daily processing with the Account Analysis daily job stream. Refer to the Batch Programs chapter in *Reference Guide 1* for daily program information.

Conversion

This chapter contains the following information to help you convert from your current system to Account Analysis.

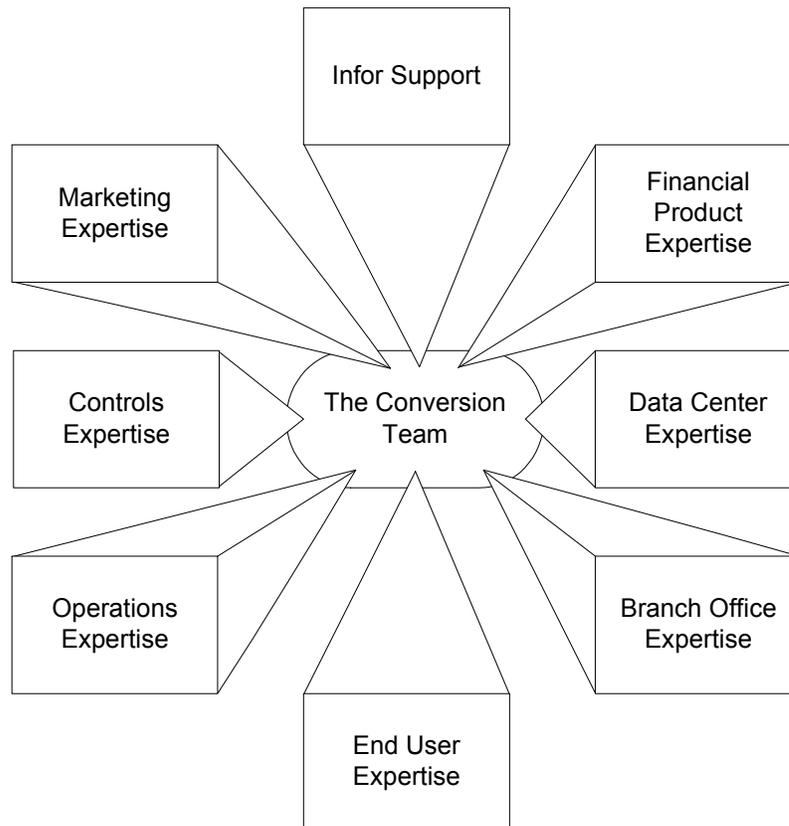
- Issues to consider in preparing for the conversion process
- Steps for installing the product
- Explanations of forms that must be completed prior to converting the data
- Steps for converting the data
- Application interfaces
- Programs and reports used in the conversion process

Preparation

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

Assemble the Conversion Team

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



Infor Support

The Infopoint Account Manager assigned to your installation is an important member of your conversion team. Use your account manager as a resource throughout the conversion for advice about your conversion plan.

Select one or two team members to report any problems that they encounter to Infopoint Technical Support.

Financial Product Expertise

Your team should have some financial expertise and know the products the institution offers and the departmental procedures for supporting these products. These members must possess a basic knowledge of the products such as rates and terms, as well as realize how the products interface with each other.

For example, certain checking accounts can qualify for a line of credit when there are insufficient funds. Knowledge of the dependency or relationship between the checking account and the line-of-credit account (and the departmental procedures regarding the relationship) is important information in the conversion effort.

Some products rely on the information provided by other products. For example, a line-of-credit requires balance information from a checking account. When converting a product such as this, you must know how the calculations were made that determine when the credit is extended to the customer's account.

Financial product team members also provide valuable knowledge of the auditing requirements that must be addressed during the conversion. This information is important because an audit trail must be maintained as data is moved from the old system to Account Analysis.

In addition, members who have financial product expertise also advise the team on policy matters such as when the customers and accounts will be converted and how the converted data will be tested.

Data Center Expertise

Data center personnel can analyze the current data and then compare it to the record elements in the database, especially when converting account histories. Because there is a large amount of data, thorough analysis must be completed before programming begins.

After the analysis is complete, the data center team members must write the code that will transform the current data into a format that is usable by Account Analysis. Depending on the amount and type of data that is loaded, this effort could be extensive. Therefore, your conversion team must know how the programs function and the current product specifications.

For Account Analysis, the programmer should know COBOL because the conversion programs are written in this language.

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

Formulate the Conversion Plan

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

Research	<p>A usable plan is the result of thorough research. Become familiar with the current data elements maintained in the applications that the team is converting. This means the team must:</p> <ol style="list-style-type: none">1. Determine the location of the data and assess the problems of gathering it in one place. Decentralized data presents different problems than centralized data. For example, the decentralized data might contain duplicate information about customers and accounts. The data might also be in different formats and require standardization. Usually, the team needs to gather data from different media such as hard-copy files, diskettes, and mainframe files.2. Identify how the data was obtained. For example, the information maintained on a customer could have been gathered from various sources and then edited. The method used to gather the information is an important part of the plan.3. Determine if the data is complete and accurate. Obviously, your data must be examined for accuracy before you prepare it for the conversion dialogs and programs.4. Verify the data definitions and the institution's use of particular data elements.
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Identify Goals

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

- Which of the present applications are you converting to Account Analysis?
- What new information do you want to load (i.e., information not previously available)?
- What information must you define in Account Analysis before any data is loaded?
- Are you converting current applications at the same time or in stages?
- How are you preparing the current data for loading?
- Are all of the applications being loaded in single or multiple loads?
- Does scrubbing occur before or after the data is converted?

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

Other possible goals in preparing for conversion are:

- Make a list of all the transactions and transaction codes for each transaction processed in Account Analysis.
- List all possible requirements and options that Account Analysis offers. Adapt these requirements or options to the converting institution environment, including both the MICM Master File parameters and Account Analysis parameters.
- Establish dates and periodically distribute status reports to ensure that all tasks are on target.

Typical Plan

Some common tasks associated with all conversion plans are:

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

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

Create a Planning Document

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

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

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

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

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

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

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

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

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

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

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

CONVERSION ACTIVITIES						PAGE 1	
ID	STATUS	NAME	START	END	STAFF	DAYS	
A1	Current	Identify Stop Cntl	1/1/92	1/31/92	Johnson	2	
B1	Current	Identify Hold Cntl	1/1/92	1/31/92	Miller	2	
C1	Current	Identify Stop Pro	2/1/92	2/28/92	Katz	1	
D1	Current	Identify Hold Pro	2/1/92	2/28/92	Fulton	1	
E1	Current	Identify Hold Tra	3/1/92	3/31/92	Rensky	3	
F1	Current	Identify Stop Tra	3/1/92	3/31/92	Stephens	3	
G1	Current	Identify Inst Info	3/1/92	3/31/92	Friedman	2	
H1	Current	Identify Inst Pro	4/1/92	4/30/92	Smith	2	
I1	Current	Identify Inst Tra	4/1/92	4/30/92	Burr	31	
J1	Current	Identify Inst Test	4/1/92	4/30/92	Schultz	30	

Meeting Schedule Show the team meeting schedule. For example:

- The conversion team will meet every Friday at 9:00 A.M. in the main conference room.
- The team will discuss the status of the project and plans for the following week.
- An updated conversion plan will be distributed every Monday morning to the conversion team.

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

- Conversion** Movement of current data to Account Analysis.
- Load Program** COBOL program that converts input files containing current system data to records for Account Analysis.

Hardware Requirements

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

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

Conversion Program Information

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

- Flowchart or data-flow diagram
- Sequence of the product's conversion
- Sample job streams
- Reports and notices that should be printed
- Testing that should be done to the programs

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

Testing and Acceptance

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

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

Switching to the New System

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

Revising the Plan

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

Conversion Processing

This section provides the processing steps for converting to Account Analysis.

Note: If you are currently using Infopoint Account Analysis and are upgrading to a new release/update, bypass this chapter and refer to the Migration chapter in the *Installation Guide*.

Processing Steps

- Step 1 [] – Submit ANC020 (Institution Control File Conversion) to load the Account Analysis Bank Control File with the appropriate information based on specific card input.
[] – Check for a return code of 0.
- Step 2 [] – Submit AND040 (Maintenance Input) to sort all new account input, preparing it for the Maintenance Edit program (AND060).
[] – Check for a return code of 0.
- Step 3 [] – Submit AND060 (Maintenance Edit) to edit all new account input.
[] – Check for a return code of 0.
[] – Check report 06-910 (New and Maintenance Input Edit) before proceeding to the next step.
- Step 4 [] – Submit AND080 (Maintenance Update) to create the new accounts converted to the Account Analysis system.
[] – Check for a return code of 0.
- Step 5 [] – Submit ANVSMBKP or ANDBSBKP to back up the master files.
[] – Check for a return code of 0.

Daily Job Stream

The following is a suggested daily job stream, in run order.

Program	Description
BIS861B	Extract All Records by Logical Database
AND005	Daily File Initialization
AND035	Analysis Online Maintenance Report File Build (if using online)
AND036	Analysis Online Maintenance Report Print (if using online)
AND009*	Deposit Interface File Conversion
AND010*	Deposit Application System Interface
AND040	Maintenance Input
AND060	Maintenance Edit
AND080	Maintenance Update
AND090*	Recurring Transactions
AND095*	Capture Input Sort/Accumulate
AND100	Capture (use output from AND010)
AND100*	Capture (use output from AND090)
AND100*	Capture (manual input items)
AND120	Transaction Sort
AND150*	Payment Edit
AND160*	Payment Posting (sort)
AND125	Transaction Repricing Processing
AND126	MICM Record 6015/6016 Repricing Indicator Reset
AND130	Recursive Update
AND170	Balance Maintenance Sort
AND180	Update
AND185	Previous Service Charge History File Sort
AND191	Service Pricing
AND192	Priced Services Distribution
AND200	Cycle Calculations
AND210	General Ledger File Merge
AND230	Tax Detail Merge

Program	Description
AND240	Tax Summary Merge
AND250	General Ledger File Merge (Taxes)
AND392	Statement File Update
AND340	Report Sort
AND350	Report Print
AND400	Statement Sort
AND405	Statement Expand and Sort
AND410*	Statement Print – Format 1 (if using Format 1)
AND411*	Statement Print – Format A (if using Format A)
AND420*	Statement Print – Format 2 (if using Format 2)
AND421*	Statement Print – Format B (if using Format B)
AND455*	TMA EDI Transmission Creation
AND460*	Invoice Print
AND495*	Non-TMA EDI Transmission Creation
AND500	Service Charge Extract
AND950	Update Invoice Cross-reference
AND020	Bank Control File Update
AND951	Reset Processing Status

* Optional

Monthly Job Stream

The following is a suggested monthly job stream in run order. Program numbers followed by an asterisk (*) are optional.

Job Name	Description
ANDBSBKP*	File Backup (DB2)
ANVSMBKP*	File Backup (VSAM)
ANM820	Monthly Master Reorganization
ANM821	Monthly Product Total Reorganization
ANM822	Monthly History and Transactions Reorganization
ANM823	Receivables Record Reorganization
ANM824	Monthly Related Master Reorganization
ANM825	Daily Balance Record Reorganization
ANM826*	Cross-reference Record Reorganization
ANM827	Monthly Promotional Waive Reorganization
ANM828	Monthly Tax Detail and Tax Summary Record Reorganization
ANM829	Monthly Profile Account Cross-reference Record Reorganization
ANM835	Data Repository Reorganization
ANDBSBKP*	File Backup (DB2)
ANVSMBKP*	File Backup (VSAM)

Note: ANM822 must run *before* ANM825 and ANM826. ANM820 can be run first or last.

After Lead Days

Job Name	Description
ANM200	Monthly Update
ANM340	Monthly Report Sort
ANM350	Monthly Report Print
ANM370	Monthly Service Charge History Reporting
ANVSMBKP*	File Backup (VSAM)

Report Segmentation

Report segmentation is accomplished by using the separate DD names. Alternate printers are supported by a standard alternate printer routine.

Routine	Description
SRB044	Report segmentation COBOL called program.
SRP044	Report segmentation COBOL procedure copybook.
SRW044	Report segmentation COBOL work storage area.
SRRPTS	Alternate printer COBOL called program.

Report segmentation and alternate printers are controlled by the individual report number using MICM Record 0307. When creating MICM Record 0307 for each report, the third and fourth positions are used as the form code. With the exception of forms starting with **A – K**, the printer DD name is composed of **PRNTR**, and the Report Form code from MICM Record 0307. For example, if the Report Form code is **01**, the printer DD name is **PRNTR01**.

These printers are supported by closing the Printer File, changing the DD external name, and reopening the Printer File using the new DD name.

Alternate printers, PRINTA through PRINTJ, can be used if the first position of the form is **A – J** respectively. These standard printers require the DD statements in the job stream.

An alternate printer (PRINTK) can be used if the first position of the form was **K**. This is a disk file with a record length of 133 positions. Refer to the routine SRRPTS for the proper block size. This alternate printer can be used when transmitting reports to alternate printers using some type of RJE facility.

Each report is prefixed by the following control record:

Position 1	Hex 8B.
Positions 2 – 3	Hex FFFF.
Positions 4 – 7	Institution number.
Positions 8 – 11	Report number.
Positions 12 – 15	Form code.
Positions 16 – 60	Institution name.
Positions 61 – 105	Report name.
Positions 106 – 113	Current date. Format is MMDDYYYY.
Positions 114 – 133	Not used.

Fiche Processing

All banking programs use a standard subroutine to create the Fiche Data File.

Routine	Description
SRFCHE	Fiche COBOL called program.
SRP015	Report print/fiche COBOL procedure copybook.

In the format supplied, the fiche subroutine, SRFICHE, performs a basic write to a unit record device with a record size of 133 bytes. During execution of a program generating printed output, the COBOL copybook, SRP015, executes the call to SRFICHE if the Print/Fiche Code is either 2 or 3. The print/fiche code for a specific report is found either in the card input to the program or on MICM Record 6000.

Conversion Program

This program, run only during the conversion process, is used to establish processing parameters when converting to Account Analysis.

ANC020 – Institution Control File Conversion

Purpose This program edits the Bank Control Input File, which contains bank control information for conversion purposes. This information is input from Account Analysis Application Form 00. Each card is verified for valid data and is rejected if an error is present. Otherwise, the Institution Control Record is created for that institution.

API MICM Records

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

API Application Records

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

Files

Name	Description	Opened	Media	Access Mode	Record Length
MIFMST	MICM Master File	Input	Disk	Random	Variable
ANCRDB	Institution Control Input File	Input	Card	Sequential	80
PRINTR	Printer File	Output	Printer	Sequential	133

Reports 06-901 – Institution Control File Conversion

Control Card None

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

Code	Description
0001	ADD failed on BNK.
0002	CLOSE failed on ANCRDB.

Rerun Procedures If the program aborts, correct the error and run the job exactly as before.

Note: The Institution Control Record may require deletion.

Conversion Report

06-901 – Institution Control File Conversion

Purpose This conversion report is printed when the Institution Control Record is created. The images of all cards entered are shown, or the rejected cards only, depending on the option selected by the institution. The cards are edited for valid data to ensure that field entry requirements are correct. If a card is rejected, the names of the fields in error are displayed, along with error codes and messages explaining the reject reasons.

Program ANC020 – Institution Control File Conversion

00-00-0000		INST CONTROL FILE CONVERSION						PAGE	1
ANALYSIS APPLICATION								06-901	
SYS INST	FORM/	2	3	4	5	6	7	8	
NBR NBR *---KEY DATA---	CARD *-----CARD DATA-----*							*---FIELD NAME---	*--ERROR MESSAGE---*ERR
06 0000	0000	12281988122719881229198812291988C				CB6		** CARD ACCEPTED **	
06 0001	0000	12281988122719881229198812291988C				CB	Y	** CARD ACCEPTED **	
06 0002	0000	12281988122719881229198812291988C				CB		** CARD ACCEPTED **	
06 0003	0000	12281988122719881229198812291988C				CB	Y	** CARD ACCEPTED **	

06-901 – Institution Control File Conversion

Heading Descriptions

Sys Nbr	Application Number. Valid entry is 06.
Inst Nbr	Institution Number. Number assigned to this institution.
Key Data	Key Data. Positions 6 –21 of the card entry.
Form/Card	Form/Card Number. Conversion input form number and card number of the input form.
Card Data	Card Data. Card positions 26 – 80, which contain the remaining fields on the input form. Refer to the Application Forms chapter in <i>Procedures Guide 2</i> for field descriptions.
Field Name	Field Name. Name of the field(s) in error.
Error Message	Error Message. Reject reason for an invalid field entry.
Err	Error Message Code.

Batch Operations

This chapter provides you with all the information needed to perform daily operations.

DASD Requirements

This section provides the formulas used as a guide in determining the DASD requirements for Account Analysis as well as a description of the abbreviations used in the formulas.

Account Analysis API Records Formulas

ANFAPX	84 Bytes * (AA)
ANFBAJ	218 Bytes * (TM * DN)
ANFBNK	134 Bytes * (BN + 1)
ANFCHK	609 Bytes * (BN * 2)
ANFCOM	
ANFDEX	79 Bytes * (D2 * EX)
ANFDHT	1119 Bytes * (HR * DN)
ANFDLB	935 Bytes * (DB + GB) * BR
ANFDMS	698 Bytes * DN
ANFDXC	
ANFDXD	
ANFEXC	708 Bytes * (DE + GE + LE)
ANFGHT	1884 Bytes * (HR * GN)
ANFGMS	662 Bytes * GN
ANFHST	399 Bytes * (MN * MH)

ANFINV	70 Bytes * BN
ANFIPD	
ANFIXR	83 Bytes * (RD + RG + RL)
ANFMSG	
ANFORG	212 Bytes * BN
ANFOSB	372 Bytes * (HR * (RD + RG + RL))
ANFPAW	243 Bytes * BN * PA
ANFPAX	
ANFPAY	233 Bytes * (PY * (RD + RG + RL))
ANFPRO	168 Bytes * BN * 5
ANFPTO	418 Bytes * (HR * (SN * BN))
ANFPXR	277 Bytes * (RD + RG + RL) * PY
ANFRCV	269 Bytes * (HR * (RD + RG + RL))
ANFRET	144 Bytes * RR
ANFRPC	69 Bytes * RP
ANFSCH	195 Bytes * (DD + ID)
ANFSPH	
ANSTW	553 Bytes * (SS + (SS * 0.75))
ANFTAJ	511 Bytes * (DN)
ANFTPR	
ANFTRD	163 Bytes * (TM * TO)
ANFTRN	395 Bytes * (TM * ((DN * TD) + (GN * TG) + (LN + TL)))
ANFTXD	262 Bytes * TA
ANFTXS	512 Bytes * TA
ANFTXW	228 Bytes * TA
ANFTXZ	245 Bytes * TA
ANFWSC	103 Bytes * WS
ANFXRC	
ANFXRD	
ANFXRL	64 Bytes * ((RC * DN) + (RC * GN) + (RC * LN))
ANFXRS	52 Bytes * (DG / 1000)

Account Analysis Non-API File Formula

ANHNEW 107 Bytes * (ND + NG + NL) * (1 + HX)

Formula Abbreviations

AA	Number of accounts using affiliate pricing
BN	Number of institutions
BR	Number of months to retain Daily Balance File information
CN	Maximum number of items captured each day
CX	Capture File safety percentage (minimum 10 percent)
DB	Number of deposit accounts using the Daily Balance File
DD	Number of accounts service charged by direct debit
DE	Number of deposit accounts using non-standard rates
DG	Number of deposit accounts grouped
DN	Number of deposit accounts
D2	Number of deposit/group account records
EX	Average number of daily explicit changes per group/account
GB	Number of group accounts with related deposit accounts using the Daily Balance File
GE	Number of group accounts with non-standard rates
GG	Number of group accounts tied to related group
GN	Number of group accounts
HR	Number of months to retain history
HX	Hold New File safety percentage (minimum 10 percent)
ID	Average number of invoiced accounts to be direct debited
MH	Average number of total purge days specified on the MICM 2017 records
MM	Multi-month settlement accounts
MN	Average number of daily online/batch maintenance and additions based on the specified MICM 2017 records
ND	Average number of deposit accounts opened daily
NG	Average number of group accounts opened daily
NL	Average number of loan accounts opened daily
PA	Number of accounts with promotions in affect
PY	Average number of payments per receivable account
RC	Average number of relational statement copies for customer
RD	Number of receivable deposit accounts

RG	Number of receivable group accounts
RP	Average number of service repricing requests
RR	Number of recurring records
SD	Number of deposit accounts retaining analysis statement history
SG	Number of group accounts retaining analysis statement history
SH	Number of months to retain analysis statement history information
SL	Number of loan accounts retaining analysis statement history
SN	Average number of different services per institution
SS	Number of statement services per day
ST	Average number of service transactions per analysis statement
TA	Taxable accounts
TD	Average number of monthly transactions per deposit account
TG	Average number of monthly transactions per group account
TL	Average number of monthly transactions per loan account
TM	Number of months of transaction retention
TO	Average number of overriding transaction descriptions entered
WS	Average number of accounts requesting temporary waived service charges
XX	Hold Cross-reference File safety percentage (minimum 10 percent)

Glossary

abort

Premature termination of a procedure.

accumulators

Identifies a system- or user-assigned calculated total amount that is to be used in reporting to the GL.

activity costs

Total cost of transactions for an account or group.

aggregate balance

Sum of each day's balance.

aggregate collected balance

Sum of each day's balance less float.

analysis cycle

When to analyze an account by producing reports and statements.

average available balance

Average (collected) balance less reserve and loan compensating balance.

average balance

Aggregate ledger balance divided by the number of days for the aggregate.

average collected balance

Aggregate collected balance divided by the number of days for the aggregate.

average float

Average balance less the average collected balance.

balance required

Average (collected) balance required to support a service or total services.

banker's acceptance

Time draft or bill of exchange to accommodate trade financing, drawn on an institution and accepted by that institution.

capital expense

Cost of allocated capital used at the current hurdle rate.

charge code

Used to determine how to handle a service. For example:

- B** Already billed separately.
- E** Explicitly charge regardless of service charge code and any credit.
- N** No charge.
- O** Other service, (no charge) just a notation.
- W** Waived service.
- X** Billed externally.

charging group

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

commitment

Lender's agreement to make a loan at a quoted rate during a specific period in the future.

compensating balance

Balance required to keep on deposit in agreement for a loan(s).

corporate overhead

Amount allocated as an expense item, which might include the cost of rent, utilities, salaries, advertising, insurance, etc.

current balance

Current balance in the interfacing deposit application.

cycle date

Date the account transfers the current period balances, groupings, and rates to a history record. At this time, group account balances are zeroed out and are recalculated at statement time.

days before service charge waived

Service charge amount that is automatically waived because the MICM Record 6013 Number of Days Waive indicates that no charges are to occur until the account has been open for these number of days (the day of the charge is less than the open date plus these number of days).

drop waive amount

Difference between the minimum service charge amount and the actual service charge amount. This amount is referred to as a "Drop" because the service charge amount that was calculated and that is to be assessed was not greater than the minimum amount to be assessed and the MICM Minimum Charge Service option indicates not to assess unless greater than the minimum.

earnings credit

Credit allowed as compensation for services provided for a deposit or group account.

earning credit amount

Credit amount allowed as compensation for services provided for an account/group account based on the balance (as indicated by the Balance Code) times the earning credit rate. The credit earning rate can be based on standard (1 to 12) or exception (1 to 12) tiers and the amount must be kept and reported separately based on the rate used in order to differentiate between the levels used.

earnings rate

Rate used to calculate the earnings credit for an account or group.

equity

Total assets minus total liabilities. Also known as net worth or net value.

equity allocation

Equity allocated based on the Federal Reserve's Risk Adjusted Capital guidelines. Computed by applying the appropriate risk percentages and bank equity rate to the asset balances and off-balance sheet items when applicable.

excess balance

Balance over or short of supporting services rendered.

expense

Accounting of direct and indirect costs of services an institution incurred. This can include cost of bank services, overhead (e.g., rent, utilities, and salaries), advertising, interest cost, or the cost of acquiring funds for lending or investing.

explicit charge

Charge for services to the customer regardless of earning credit and service charge code.

extract day

Date on which direct debit charges are passed to Deposits, based on the cycle date. It is also the date on which direct debit and product service information is interfaced to the General Ledger.

flat charge

Charge to be levied on an account in addition to the calculated service charge.

flat fee (maintenance fee)

Fee to charge an account each analysis cycle along with any other services.

group

Account set up on the group master that individual accounts point to for group reporting and service charging.

incremental fee

Fee charged in increments based on how many times a minimum balance is decremented before it is not greater than the account's average ledger, collected or low balance.

independent fee income

Service income generated from sources external (e.g., investments and trusts) to Account Analysis and which were not included in the analysis of the customer.

information group

Any group below the ultimate group and above the charging group in a relationship leg. This group will only have totals from accounts linked below it in the relationship. Direct posted services are not allowed to information groups.

International Bank Account Number (IBAN)

Term used to describe a unique and unambiguous identification of the account between the account owner and the account service.

lead date

Date the customer statements, invoices, and reports are produced. It is also the date service charges are placed in the service charge record, and outstanding bill amounts are interfaced to the General Ledger for receivable accounts. Formula B interest is interfaced on the direct debit file to post in the Deposits application.

liability

Money held by the financial institution for their customers. Typically Demand Deposit, Savings, and Certificate of Deposit types of accounts.

loading the screen

Filling the video screen with specific transaction data.

low balance

Low ledger balance for the account for this period.

maintenance fee (flat fee)

Fee to charge an account each analysis cycle along with any other services.

minimum balance

Established on the MICM Record 6013, this balance is used to determine whether a service charge should be assessed. If the Minimum Balance amount is set to zero or is higher than the low balance on the account, then the service charge is assessed. If the Minimum Balance amount is lower than the account's low balance, the service charge is not assessed.

minimum charge

Minimum charge to compare the service charge amount to, if less than, either charge nothing or the minimum charge based on the Bank Options.

minimum service charge

Minimum amount to be applied to the account as a service charge.

monetary services

Service received as a monetary amount whose charge is calculated based on this amount.

multi-month settlement

Indicates that an account or relationship of accounts settles service charges with the bank at a frequency other than monthly; for example, quarterly. This is controlled by the service charge term on the account master.

net available balance

Balance left over after subtracting the balance required to support services from the available balance.

net minimum lift

Difference between the minimum service charge amount and the actual service charge amount. This amount is referred to as "lift" because this value represents an increase in income for the financial institution that is not a result of services used by the customer. It is the "lift" to income generated by a minimum service charge.

net service charge

Result of subtracting the earnings credit from the total charges. If negative, it is excess credit. If positive, it is the service charge amount.

operator ID

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

overdraft interest

Charge for overdrawn balances based on an overdraft interest rate and a negative average (collected) balance. This charge can be calculated by Account Analysis or passed to it as a transaction at interface time.

overdraft rate

Rate used to calculate an overdraft charge for negative average (collected) balances.

panel

Specific data entered through a terminal that is formatted according to the transaction being processed.

partial key data

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

password

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

per mil

Method of pricing used for monetary services.

price list

Record on the MICM Master File (MICM Records 6015/6016) where service-pricing options are stored. Each account is assigned a price number. Each service is also assigned to a price list.

pricing group

Group account where services are being priced. Only one pricing account can exist in each relationship leg.

prior credit

Excess credit not used from previous analysis cycles. If specified it is applied to the current cycle to help offset the transaction charges.

prior net free

Accumulation of positive net available balances for the number of prior months specified (default is 11 months).

prior service charge

Accumulation of service charges calculated from previous analysis cycles that were 'analyze only' meaning that the analysis cycle was not a service charge cycle.

profit

Amount of funds when revenues exceed expenses.

protected

Refers to fields that cannot be altered by the operator.

recalculation/reprint

Difference between a recalculation and a reprint is whether a statement will be printed or not. All of the same calculations are done for each.

relationship chain

Series of records used to join accounts together in a relationship from low account (a DDA) to high account (ultimate group – defined below) and from high account to low account. In the low to high chain, account level 1 points to account level 2, account level 2 points to account level 3, account level 3 points to account level 4, etc. In the high to low chain, account level 4 points to all related account level 3s, account level 3s point to all related account level 2s, and account level 2s point to all related account level 1s.

relationship leg

Series of accounts joined together in a single chain of a relationship. The relationship leg consists of all of the accounts directly linked from the ultimate group down to the lowest level in the relationship (usually a DDA).

reserve rate

Flat rate determined by the federal reserve for calculation of the reserve requirement.

reserve requirement

Amount of deposits the institution is required to keep on reserve (not invested).

reviewed net balance-based services

Service charge amount that was automatically waived because the account or group has a Service Charge Code of 'R'.

risk

Percentage applied to asset balances. Assets subject to change in value due to market conditions or changes in credit quality.

risk adjusted capital guideline

Capital regulations adopted by the Federal Reserve Board, Comptroller of the Currency, and the FDIC to encourage institutions to keep sufficient equity capital, including common stock, to support balance sheet assets and to include off-balance sheet items in the calculation of capital adequacy.

SCURN

Equivalent to the originating transaction's currency.

service charge amount

Charge calculated to assess a customer for uncompensated services.

service charge code

Used to determine the disposition of the calculated service charge.

service charge cycle

Specified period for issuing a service charge to the customer.

service code

User-defined number assigned a service on MICM Records 6015/6016.

service credit amount

Amount of credit to add to the earnings credit for offsetting service debits.

statement hierarchy

Accounts that are tied together in a relationship and will be receiving joint statements.

subgroup

Any group below the charging group in a relationship leg. This group will only have totals from accounts linked below it in the relationship (except for services posted at this level).

subledger

In the Account Analysis system, the use of subledgers is limited to invoices. Invoice numbers can be passed as a subledger to general ledger. Income and receivables will then have subledgers for specific invoices.

temporary waived net balance-based services

Service charge amount that is automatically waived because the accounts/group has a Service Charge Code of 'T'.

total charge

Total charge for a service calculated by multiplying the unit charge times the number of times the service was provided.

total cost

Total cost for a service.

total service discount amount

Amount of service charge that is automatically reduced and waived because the Account/Group Formula code is 'A' and the Reserve/Service Markup Code has a value of Discount (mark down code value of 'D').

total service formula C markup amount

Amount of service charge that is automatically increased/decreased because the Account/Group Formula code is 'C'.

total service markup amount

Amount of a service charge that is automatically increased because the Account/Group Formula code is 'A' and the Reserve/Service Markup Code has a value of Mark up ('S').

Treasury Workstation Integration Standards Team (TWIST)

Non-profit group that was founded in 2001 and whose members include investment banks, treasury industry bodies, software services firms, professional services firms and market infrastructure providers was set up – and continues to be actively run and provides standard guidelines for inter-corporate and corporate-to-bank electronic communications of payment-related transactions.

ultimate group

Highest group in a relationship leg. Unless this group is charging, it will be treated like an information group.

unit charge

Amount to charge each time a service is provided to a customer.

unit cost

Amount it costs the institution each time it provides this service.

unprotected

Refers to fields that can be altered by the operator.

violation

Act of trying to access records online without appropriate authorization.

waived net balance-based services

Service charge amount that was automatically waived because the Accounts/Group has a Service Charge Code of 'W'.

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