



Account Analysis 9.0.5 Procedures Guide 2

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Application Forms

This chapter describes the batch forms in numerical sequence according to form number and provides information such as:

- Types of forms used (input and maintenance).
- Key fields (shown under the Header Portion of Each Card).
- Format standards for form layout and field descriptions.

The batch forms allow you to enter data into the Account Analysis application. This data includes key information as well as new and maintenance information. Through this data, information can be added, changed, or deleted.

Note: The Association for Financial Professionals (AFP) was formerly known as the Treasury Management Association (TMA). Throughout this documentation, all references to TMA should be assumed to be AFP.

Format of Fields

The documentation associated with each form shows, within card number:

- Field names with descriptions and values.
- Field requirements.
- A reference line that correlates input and maintenance fields.

Field Requirements

Field requirements, shown in italics after each field description, define the field as either alphanumeric or numeric and list the allowable number of positions. This line also indicates whether the field is required or optional using the following guidelines:

Required A field in which you must make an entry in order to successfully process the transaction.

Optional A field in which an entry can be made at your discretion.

Reference Line

This line of information, which follows the field requirements, provides a cross-reference that associates similar input and maintenance fields. It correlates the card and field numbers used in maintenance with the card and column numbers used in setup.

Form Descriptions

The following information is given for each batch form:

Purpose	Provides a description of the batch form.
Cards Required	Lists any cards that you are required to enter.
Header Portion	Contains the positions and fields used on the top (header) portion of each form and describes the fields.
Card Number	Contains, within card number, the positions and fields used on the main portion of each form and describes the fields.

Note: The maintenance card number for Account Analysis is always '99'.

Form 00, 01, 02 – Institution Control Input

Purpose	This multi-purpose form is used for establishing/ maintaining institution processing information.
Special Considerations	<p>Institution 0000 is always first on the Institution Control Record and is established once for the entire application. It contains the processing frequency for the application and automatically calculates the current date. An Institution Control Record must be established for each institution to be processed in the application.</p> <p>Any maintenance changes to the Institution Control Record affect the current day's processing, with all changes taking effect for the next ICR update, which is run each time the application is processed.</p>
Cards Required	00

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 6	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
7 – 22	Not used.
23 – 24	Form Number. Valid entries are: <ul style="list-style-type: none">00 New. Indicates that the information on the form is being used to establish an Institution Control Record for the institution identified in the Institution Number field.01 Change. Identifies input as change data (maintenance), which updates the appropriate record. When using this form for maintenance, enter changes in the particular fields, then re-enter all remaining information as it is currently held in the record. If this procedure is not followed, any fields left blank are zero-filled by the application and the information is lost.02 Delete. Indicates that this form is being used to delete an Institution Control Record. <i>Numeric, 2 positions, required.</i>
25 – 26	Card Number. Valid entry is 00 . <i>Numeric, 2 positions, required.</i>

Card 00

- 27 – 34 Current Date. Format is MMDDYYYY.
Numeric, 8 positions, required.
- 35 – 42 Last Processing Date. Date on which processing last occurred. This date is vital to the application and is used by various calculations where updating is necessary. Format is MMDDYYYY.
Numeric, 8 positions, required.
- 43 – 50 Next Scheduled Processing Date. Date on which the next scheduled processing takes place. Format is MMDDYYYY.
Numeric, 8 positions, required.
- 51 – 58 Next Actual Processing Date. Next date that the application or institution is actually processed. This date might not agree with the next scheduled process day because of a holiday. Format is MMDDYYYY.
Numeric, 8 positions, required.
- 59 – 65 Process Week Information. Seven entries corresponding to a particular day of the week. The first entry is Sunday, then Monday, etc., through the last entry, which is Saturday. Each entry is coded to indicate whether the application or institution is scheduled to process on that day, and if not, whether the institution is open or closed. For example, if the institution processes on Monday, Tuesday, and Friday and is closed on Saturday and Sunday, the fields would be coded as follows: **CbNnbC**. Valid entries are:
 b Opened and processing.
 C Closed, no processing.
 N Opened, but not processing. Not a valid entry for Account Analysis.
Alphanumeric, 1 position, 7 times, required.
- 66 Process Option. Application processes before, never after, a holiday. Valid entry is **B**.
Alphanumeric, 1 position, required.
- 67 Report Print Density. Determines whether the reports are printed at six or eight lines to the inch. This information applies only to MICM Record 1001 (Institution Information). This is an important item and can help save on the amount of paper used by an institution. Valid entries are:
 6 Six lines/inch.
 8 Eight lines/inch.
Numeric, 1 position, required.

- 68 Select Institution Option. Determines if the institutions on this application are to be selectively processed. This information applies only to MICM Record 1001 (Institution Information). If option **Y** is used, program AND030 must be run in the daily job stream. Valid entries are:
 b Process all institutions together.
 Y Process selectively.
Alphanumeric, 1 position, required.
- 69 No Date Check. Valid entries are:
 b Do not bypass date check.
 X Bypass date check.
Alphanumeric, 1 position, required.
- 70 Modeling Code. Valid entry is **X**.
Alphanumeric, 1 position, required.
- 71 Invoice Flag. Valid entries are:
 N Do not read invoices.
 Y Read invoices.
Alphanumeric, 1 position, required.
- 72 - 80 Not used.

Form 10, 11 – Card Capture Input

Purpose	This form is used to enter service transactions which appear on the following reports. <ul style="list-style-type: none"> ■ 06-015 – Transaction Journal ■ 06-072 – Online Transaction Entry Report ■ 06-132 – Capture Listing ■ 06-905 – Capture Balancing Report
Cards Required	00, 01

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entries are: 10 Group accounts. 11 Deposit accounts. <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Valid entries are 00, 01, 02, 07, or 08 . <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Code. Application code for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 200	Not used.

Card 01

7 – 9	Not used.
10 – 13	Service Code Number. Number assigned to this transaction as set up on MICM Records 6015/6016. Refer to the MICM Parameters chapter of this guide for the list of predetermined service codes. <i>Numeric, 4 positions, required.</i>

14 – 30	Transaction Amount. Dollar amount charged to the customer. The two low-order positions are decimals. This field is used based on the value in the Nbr/Amt /Mon Code on MICM Record 6015. <i>Numeric, 17 positions, required.</i>
31	Transaction Amount Sign. If the amount is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i>
32 – 48	Transaction Number. Whole number (item count). This field is used based on the value in the Nbr/Amt Code on MICM Record 6015. <i>Numeric, 17 positions, required.</i>
49	Transaction Number Sign. If the number is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i>
50 – 57	Effective Date. Date the transaction went into effect. This date can be backdated, and not equal the current processing date. Post-dated transactions are not permitted. Format is MMDDYYYY. <i>Numeric, 8 positions, optional.</i>
58	Cycle Code. Determines whether this transaction processes on the current cycle, or on a previous cycle for statement correction and reprinting. Valid entries are: <ul style="list-style-type: none"> 0 Current cycle. 1 Previous cycle. <i>Alphanumeric, 1 position, optional.</i>
59 – 60	Cycle Date Month. Analysis cycle month for this capture transaction. Format is MM. <i>Numeric, 2 positions, optional; required if capturing for a previous cycle more than one history period back.</i>
61 – 64	Cycle Date Year. Analysis cycle month and year for this capture transaction. Format is YYYY. <i>Numeric, 4 positions, optional; required if capturing for a previous cycle more than one history period back.</i>
65	Charge Code Override. Charge code to be used for this transaction. Valid entries are: <ul style="list-style-type: none"> * Override the charge code on MICM Record 6015 with a blank. b Use the charge code specified on MICM Record 6015. B Billed separately. This charge has already been collected in another application. E Explicitly charge for this service (fee based) regardless of balances maintained.

	<p>N No charge for this service. O Other services – no charge, notation service. W Waive. X Waived explicit service. <i>Alphanumeric, 1 position, optional.</i></p>
66	<p>Transaction Adjustment Code. Indicates whether this transaction is an adjustment. Valid entries are: b This is a regular transaction. A This is a transaction adjustment. <i>Alphanumeric, 1 position, optional.</i></p>
67 – 81	<p>Cost Center. Identification number of the cost center responsible for this customer. <i>Numeric, 15 positions, optional.</i> Default: MICM Record 6015/6016.</p>
82 – 88	<p>Lockbox Number. Lockbox number associated if this is lockbox service. <i>Alphanumeric, 7 positions, optional.</i></p>
89 – 105	<p>Total Cost of This Transaction. Needed for transactions set up to come in as amount items. Due to varying amounts, a cost factor can not be set up on the service code parameter. Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p>
106 – 109	<p>Transaction Source. Demographic information to identify a particular service transaction. Source is not stored with transaction or on the transaction records. <i>Alphanumeric, 4 positions, optional.</i></p>
110	<p>Number/Amount/Monetary Code. Used if this is a waived service and 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 Record 6015. M Monetary. The waive transaction is processed as a monetary service, regardless of the data in MICM Record 6015. N Number. The waive transaction is processed as a number service, regardless of the data in MICM Record 6015. <i>Alphanumeric, 1 position, optional.</i></p>
111 – 120	<p>Origination. Allows for the pricing of services by origination. <i>Alphanumeric, 10 positions, optional.</i></p>
121 – 123	<p>Not used.</p>
124 – 128	<p>Tax Region. <i>Alphanumeric, 5 positions, optional.</i></p>
129 – 132	<p>Currency Code. Currency code for an amount service or the Currency Code from MICM Record 6015 or 6016 for a number service. <i>Alphanumeric, 4 positions, optional.</i></p>

133 – 200 Not used.

Card 02

7 – 36 Description Line 1. Printed on the Capture Listing reports. If this is blank, the description set up on the MICM Master File is used.
Alphanumeric, 30 positions, optional.

37 – 66 Description Line 2. Printed on the Capture Listing reports.
Alphanumeric, 30 positions, optional.

67 – 96 Description Line 3. Printed on the Capture Listing reports.
Alphanumeric, 30 positions, optional.

97 – 200 Not used.

Card 07

7 – 23 Batch Amount. Total amount for the current batch is compared to a computer-generated total. If unequal, an out-of-balance message appears with the batch totals. Two decimal places are assumed. For example, \$10,000.00 would be entered as **0000000001000000**. This field defaults to zeros if blank, and no comparison is done.
Numeric, 17 positions, optional.

24 – 34 Batch Count. Total number for the current batch is compared to a computer generated total. If unequal, an out-of-balance message appears with the batch totals.
Numeric, 11 positions, optional.

35 – 51 Block Amount. Total amount for the current block is compared to a computer generated total. If unequal, an out-of-balance message appears with the block totals. Three decimal places are assumed. For example, \$10,000.00 would be entered as **0000001000000**.
Numeric, 17 positions, optional.

52 – 62 Block Count. Total number for the current block is compared to a computer generated total. If unequal, an out-of-balance message appears with the block totals.
Numeric, 11 positions, optional.

63 – 200 Not used.

Form 14, 15 – Account Receivable Payment Entry

Purpose	This form is used to enter payments for Deposit and Group accounts receivable. The record key is used to verify accounts on the pertinent Deposit or Group Master record.
Cards Required	00, 01, 07

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entries are: 14 Group accounts. 15 Deposit accounts. <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Designates the card type. Valid entries are: 00 Payment. 07 Batch. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 34	Payment Code. Payment code assigned to this payment. 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 Regular payment. 0055 Regular payment reversal. 0060 Charge off. 0065 Charge-off reversal. 0070 Refund payment reversal. 0075 Refund payment.

- 0080 Waived late charge.
- 0085 Waived late charge reversal.
- 0090 Generated payment.
- 0095 Generated payment reversal.
- 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.

Numeric, 4 positions, optional.

35 - 51 Payment Amount. Amount of payment or reversal. Two decimal places are assumed.

Numeric, 17 positions, required.

52 - 55 Currency Code.

Alphanumeric, 4 positions, optional.

56 - 63 Effective Date this Payment. This date can be backdated and not agree with the current processing date. Post-dated payments are not allowed. Backdating payments affects late-charge calculations and delinquency-aged reporting and should only be used to post lost or misplaced payments. Format is MMDDYYYY.

Numeric, 8 positions, optional.

64 - 67 Source. Demographic information to identify a particular payment. Source is not stored with the payment or the receivables history.

Alphanumeric, 4 positions, optional.

68 - 80 Not used.

Card 01

7 - 14 Invoice Date. Format is MMDDYYYY.

Numeric, 8 positions, optional.

15 - 32 Invoice Number. Invoice number to which the payment amount should be applied.

Alphanumeric, 18 positions, protected.

33 - 50 Check Number. Check number of payment.

Numeric, 18 positions, protected

51 – 80 Description. Description printed on statement.
Alphanumeric, 30 positions, required.

Card 07

7 – 23 Batch Payments. Amount of payments within a given batch.
Numeric, 17 positions, optional.

24 – 40 Batch Reversals. Amount of reversals within a given batch.
Numeric, 17 positions, optional.

41 – 80 Not used.

Form 17 – Service Charge Deletion

Purpose	This form is used for deleting service charge transactions from the Service Charge Hold File in program AND500 (Service Charge Extract).
Special Considerations	The service charge is deleted without adjustments to General Ledger.
Cards Required	00

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 17 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Valid number is 00 . <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31	Transaction Code. Identifies the type of item being viewed. Valid entries are: b Service charge debit. I Interest payment. <i>Numeric, 1 position, optional.</i>
32 – 34	Sequence Number. Sequence number of the Service Charge Record to be deleted. <i>Numeric, 3 positions, required.</i>
35 – 51	Service Charge Amount or Interest Information. Explicit charges and billed separate charges are not included. Two decimal places are assumed. Refer to the Application Processing chapter of <i>Procedures Guide 1</i> for additional information. <i>Numeric, 17 positions, required.</i>
52 – 80	Not used.

Form 20 – Group Master Record Input and Maintenance

Purpose	This form is used for conversion, establishing new accounts, and maintenance to the Account Analysis Group Master Record.
Cards Required for New/Conversion	00, 01
Cards Required for Maintenance	99

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 20 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 200	Not used.

Card 01

7 – 21	Customer Short Name. Name printed on reports. For example, Johnson, Robert Leroy, can be entered as JOHNSON, ROB . <i>Alphanumeric, 15 positions, optional, depending on the short name required code on MICM Record 6002 (Analysis Account Type Defaults).</i> Reference: Card 99, field 007.
22 – 26	Branch Number. Leading blanks are allowed. Valid entries are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i> Reference: Card 99, field 008.

- 27 - 29 Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., **001** indicates a commercial account). Valid entries are **001 - 999**.
Numeric, 3 positions, optional.
Reference: Card 99, field 009.
- 30 - 38 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. Default: MICM Record 6002.
Reference: Card 99, field 011.
- 39 - 47 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).
Alphanumeric, 9 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 012.
- 48 Update Code. Indicates how this account has the balance information interfaced. Valid entries are:
 B Type default from MICM Record 6002.
 C Aggregates are interfaced on a cycle basis.
 D Daily interfacing of current balances with Account Analysis accumulating the aggregates.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 074.
- 49 - 63 Cost Center. Identification number for the cost center responsible for this customer.
Numeric, 15 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 010.
- 64 Analysis Report Code. Indicates the Account Analysis reporting options. Valid entries are:
 A Show this account on all reports.
 N No reports.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 017.
- 65 - 72 Last Analysis Date. For batch and online processing, this field cannot be maintained once the account has cycled. The last analysis date can never come after the current date. Format is MMDDYYYY.
Numeric, 8 positions, optional.
Reference: Card 99, field 018.

- 73 – 80 Next Analysis Date. For batch processing, this date is always calculated for a new account, regardless of information supplied on the form. The next analysis date can never be less than the current date. Format is MMDDYYYY.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 8 positions, always calculated.*
Reference: Card 99, field 019.
- 81 – 82 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.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.*
Reference: Card 99, field 020.
- 83 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, maintenance must occur at the ultimate group level.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 021.
- 84 – 85 Analysis Term. Determines how often an account is analyzed. Number of months between account analysis. If the Frequency is **C**, enter **0**. If it is **M**, enter the number of the month from **01 – 12**.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 022.
- 86 – 87 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).
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 023.

- 88 Daily Balance Option. Indicates whether this account's balances are controlled through the Daily Balance Record. Valid entries are:
 N Daily Balance Record is not maintained for this account.
 Y Daily Balance Record is maintained for this account.
- Note:** For linked accounts, maintenance must occur at the charging group level.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 145.
- 89 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:
 N Daily Balance Statement is not produced for this account.
 Y Daily Balance Statement is produced for this account.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 146.
- 90 – 91 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.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 147.
- 92 Analysis Statement Type. Determines the type of Analysis statement created. Valid entries are:
 b Type default from the MICM Master File.
 0 Do not print a statement.
 1 Print statement with detail transactions.
 2 Print statement without detail transactions (summary).
 3 Print group statements with detail transactions. No page breaks for individual accounts.
 4 Print group statements without detail transactions (summary). No page breaks for individual accounts.
 5 Print group statement without detail transactions. Page breaks are made for individual accounts.
 6 Same as **5** without detail transactions (summary).
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 024.
- 93 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.

Note: For linked accounts, maintenance must occur at the ultimate group level.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 025.

94

Analysis Statement 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:

- * For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
- 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. Default: MICM Record 6002.

Reference: Card 99, field 026.

95

Analysis Snap Code. Indicates the scheduling of snapshot Analysis statements.

Valid entries are:

- D** Every day.
- F** Every Friday.
- M** Every Monday.
- R** Request only.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 081.

96

Analysis Net Available Balance Print Code. Indicates whether to print the net available balance on the Account 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. Default: MICM Record 6002.

Reference: Card 99, field 082.

- 97 Analysis Excess Balance Print Code. Indicates whether to print the excess balance on the Account 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. Default: MICM Record 6002.
Reference: Card 99, field 083.
- 98 Analysis Net Services Print Code. Indicates whether to print the net services on the Account 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. Default: MICM Record 6002.
Reference: Card 99, field 084.
- 99 – 100 Analysis 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 the Service Codes section in the MICM Parameters chapter of this guide for additional information.
Numeric, 2 positions, optional.
Reference: Card 99, field 028.
- 101 – 102 Analysis Statement Institution Copies. Number of Analysis statements to print for in-house use only. No transaction is generated.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 029.
- 103 – 104 Account Class. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 014.
- 105 Investment Code. Indicates how the related Deposit accounts within the Group, which are coded as 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 excesses or deficits from investment accounts when calculating the Group's service charge amount.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 015.

- 106 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:
- N** Do not calculate a reserve credit transaction.
 - Y** Calculate a reserve credit transaction if the balance used for calculating the reserve requirement is negative.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 034.
- 107 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 1 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 1 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.* Default: MICM Record 6002.
Reference: Card 99, field 075.
- 108 – 109 Transaction Retention. Number of months to retain service transactions on the Transaction records. Valid entries are:
- 00** Use the retention on the MICM Record 6000.
 - 01 – 99** Number of months to retain transactions.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 031.
- 110 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.

If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 080.

111

Statement History Code. 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 upon Prior Credit Code and Prior Credit Months.
- Y** Print year-to-date history based on a rolling 12 months.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 088.

112

Prior Credit Code. Indicates whether to bring prior credit forward from one analysis cycle to the next. Valid entries are:

- *** For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
- b** Use prior credit code on MICM Record 6000.
- A** YTD prior credit.
- N** No prior credit.
- P** Rolling prior months credit.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 062.

113 - 114

Prior Credit Months. When the Prior Credit code is **P**, enter the number of months past credit is to be brought forward. When the Prior Credit code is **A**, enter the month number to indicate when to start the YTD prior credit. Valid entries are **00 - 99**.

Note: For linked accounts, maintenance must occur at the charging group level.

Numeric, 2 positions, optional. Default: MICM Record 6002.

Reference: Card 99, field 063.

- 115 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.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 032.
- 116 – 119 Account-to-charge Institution Number.
Numeric, 4 positions, optional.
Reference: Card 99, field 033.
- 120 – 121 Account-to-charge Application Number. Application number of the account to receive the direct debit. This field cannot contain zeros if the Account-to-charge Account Number is entered.
Numeric, 2 positions, required if charging.
Reference: Card 99, field 033.
- 122 – 139 Account-to-charge Account Number. Specifies the account number to receive the service charge debit if other than this account.
Alphanumeric, 18 positions, required if charging.
Reference: Card 99, field 033.
- 140 Group Calculation Code. Indicates how the service charge is calculated. 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, optional.* Default: MICM Record 6002.
Reference: Card 99, field 027.
- 141 Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:
- *** For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
 - b** No exception pricing.
 - S** Exception pricing.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 064.

- 142 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, optional. Default: MICM Record 6002.
Reference: Card 99, field 067.
- 143 – 144 Miscellaneous Parameter Number. Indicates the rate parameter (MICM Record 6013) that contains the account rate information. Valid entries are **01 – 99**.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 035.
- 145 – 147 Price List Number. Indicates the price list (MICM Record 6015) that contains the account service pricing information. Valid entries are **01 – 99**.
Numeric, 3 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 090.
- 148 – 152 Tax Region. Only services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.
Reference: Card 99, field 078.
- 153 – 155 Late Charge Days. Overrides the eligibility of an account for receivable past due fees (MICM Record 6018). Valid entries are:
 000 Use the past due fee parameters specified on MICM Record 6018.
 999 Override the eligibility of the account for past due fees.
Numeric, 3 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 115.
- 156 Year-to-date Statement Type. Valid entries are:
 0 User-defined.
 1 User-defined.
 2 User-defined.
 3 User-defined.
 4 User-define.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 148.
- 157 – 158 Year-to-date Statement Start Month. Valid entries are **01 – 12**.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 149.

- 159 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 upon 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.* Default: MICM Record 6002.
Reference: Card 99, field 156.
- 160 Group Reserve Code. Indicates whether to accumulate the reserve requirements from each account or to calculate at the group level using the Group rate. Valid entries are:
- A** Calculate at the account level and add the results to the Group.
 - 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 OD balance each day to determine positive balances at the group level.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 076.
- 161 – 178 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.
Reference: Card 99, field 222.
- 179 – 186 Profile Start Date. Starting date from which the specified profile record is used. Format is MMDDYYYY.
Numeric, 8 positions, optional.
Reference: Card 99, field 222.
- 187 – 194 Profile Expiration Date. Last date from which the specified profile record is used. Format is MMDDYYYY.
Numeric, 8 positions, optional.
Reference: Card 99, field 222.
- 195 Auto Debit Override Code.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 236.
- 196 Auto Charge-off Code.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 237.

197 Daily Explicit Charge Option. Indicates whether direct debits are to be generated on a daily basis for Service Charge Code E. This option is also used in conjunction with the Receivables Charge Daily option to generated direct debits for Service Charge Code I. Valid entries are
 N Do not generate direct debits for this account.
 Y Generate direct debits for this account.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 239.

198 – 200 Not used.

Card 02

7 – 14 Last Service Charge Date. Last date the account settled with the institution. Format is MMDDYYYY.
Note: This field can only be updated if the account has never cycled.
Numeric, 8 positions, optional.
 Reference: Card 99, field 065.

15 – 22 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 MMDDYYYY.
Note: For linked accounts, maintenance must occur at the ultimate group level.
Numeric, 8 positions, optional.
 Reference: Card 99, field 066.

23 – 24 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**.
Note: For linked accounts, maintenance must occur at the ultimate group level.
Numeric, 2 positions, optional. Default: MICM Record 6002.
 Reference: Card 99, field 068.

25 – 32 Date Account Opened. Date the account opened in Analysis. Format is MMDDYYYY.
Numeric, 8 positions, optional.
 Reference: Card 99, field 016.

33 – 35 Delinquent Days 1. Number of days before a bill is considered delinquent for age reporting and late fee assessment. Leading blanks are allowed.
Numeric, 3 positions, optional. Default: MICM Record 6002.
 Reference: Card 99, field 097.

- 36 – 38 Delinquent Days 2. Number of days before a bill is considered delinquent for the second time for service charges due. Leading blanks are allowed.
Numeric, 3 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 098.
- 39 – 41 Delinquent Days 3. Number of days before a bill is considered delinquent for the third time for service charges due. Leading blanks are allowed.
Numeric, 3 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 099.
- 42 – 44 Delinquent Days 4. Number of days before a bill is considered delinquent for the fourth time for service charges due. Leading blanks are allowed.
Numeric, 3 positions, optional.
Reference: Card 99, field 100.
- 45 – 46 History Retention. Account-level override specifying how many months of history is to be retained. The Analysis application overrides this value depending on Prior Credit and/or Service Charge Term.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 117.
- 47 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.* Default: MICM Record 6002.
Reference: Card 99, field 047.
- 48 Compensating Balance Update Code. Indicates whether the loan compensating balance is a constant amount, or updated at each cycle. Valid entries are:
 - b** Type default from MICM Record 6002.
 - C** Compensating balance is a constant amount. Do not clear it.
 - U** Compensating balance is updated each cycle. Clear it.*Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 049.
- 49 – 63 Loan Compensating Balance. 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 – 4**.
Numeric, 15 positions, optional.
Reference: Card 99, field 050.
- 64 – 81 User Area. User-defined.
Alphanumeric, 18 positions, optional.
Reference: Card 99, field 069.

- 82 – 84 Debit/Waive Days. Reserved for future use.
Numeric, 3 positions, optional.
Reference: Card 99, field 116.
- 85 User Code 1. User-defined.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 036.
- 86 User Code 2. User-defined.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 037.
- 87 – 88 User Code 3. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 038.
- 89 – 90 AFP Communication Code. Indicates the method or device on which the EDI
transmission of AFP data is received. Although this field allows entry of any
value, the current valid entries as defined by the AFP are:
 EM Electronic mail.
 FX Facsimile number.
 IT International telephone.
 TE Telephone number.
 TL Telex number.
 TM Telemail number.
 TX TWX number.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 039.
- 91 – 92 User Code 4. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 040.
- 93 Statement History Retention Code. Valid entries are:
 N Do not retain statement information
 Y Retain statement information.
Alphanumeric, 1 position, optional. Default: Blanks default to MICM Record 6002
based on the account type.
Reference: Card 99, field 234.
- 94 – 95 Statement History Retention Months.
Numeric, 2 positions, optional. Default: Zeros default to MICM Record 6002 based
on the account type.
Reference: Card 99, field 235.
- 96 – 99 Currency Code. Used when a currency code is not specified on a new account
setup or an amount service (within this branch).
Alphanumeric, 4 positions, optional.
Reference: Card 99, field 041.

100 – 103	Charging Currency Code. Currency code used at statement time when the calculations are done. <i>Alphanumeric, 4 positions, optional.</i>
104 – 105	Currency Table Code. <i>Alphanumeric, 2 positions, optional.</i> Reference: Card 99, field 044.
106 – 111	NAICS. North American Industry Classification System code. <i>Alphanumeric, 6 positions, optional.</i> Reference: Card 99, field 013.
112 – 113	Language Code of the Account. <i>Alphanumeric, 2 positions, optional.</i> Default: Blanks default to MICM Record 1001 based on the account type. Reference: Card 99, field 042.
114 – 123	Waive Reason Code. User-defined code that identifies the purpose of a waive (W) or temporary waive (T) service charge code. <i>Alphanumeric, 10 positions, optional.</i> Reference: Card 99, field 168.
124 – 200	Not used.

Card 03

7 – 24	AFP Communication Number. Value referred to by the value in the AFP Communication Code field. The value of this field is loaded into the EDI transmission data. <i>Alphanumeric, 18 positions, optional.</i> Reference: Card 99, field 096.
25	Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are: N Do not include other balance when calculating overdraft interest. Y Include other balance when calculating overdraft interest. <i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 151.
26	Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are: C Other balance is a constant amount. Do not clear it. U Other balance is updated each cycle. Clear it. <i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 152.

- 27 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional Reserve Requirement calculation against the Other Balance. Valid entries are:
- A** Other Balance is added to the collected balance after the reserve requirement calculation, and the Other Balance Reserve Amount/Rate 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 Amount/Rate field contains the rate used to calculate the other balance reserve requirement.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 153.
- 28 – 44 Other Balance Reserve Amount/Rate. Amount to be used as the reserve requirement for the other balance, or the rate to be used in calculating the reserve requirement for the other balance. The use of this field is controlled by the value in the Other Balance Reserve Code field.
- Numeric, 17 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 154.
- 45 – 61 Other Balance Amount. Balance to be added to (or subtracted from, if negative) the collected balance.
- Numeric, 17 positions, optional.*
Reference: Card 99, field 155.
- 62 Other Balance Sign. Sign of the collected balance.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 155.
- 63 – 79 Not used.
- 80 Promotion Waive Option. Indicates whether an account is currently participating in a promotion waive. Valid entries are:
- N** Not currently participating in a promotion waive.
 - Y** Currently participating in a promotion waive.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 240.
- 81 Tax Exempt Code. Indicates that this account is tax exempt. Valid entries are:
- N** Not tax exempt.
 - Y** Tax exempt.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 077.

82 Tax Invoice Print Option. Indicates whether the tax invoice is printed for this account. Valid entries are:
N Do not print a tax invoice.
Y Print a tax invoice.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 079.

83 – 122 IBAN Number. International Bank Account Number. Describes a unique identification between the account owner and account service.
Alphanumeric, 40 positions, optional.
 Reference: Card 99, field 243.

123 – 162 User Reference. Provides for user-defined intra-institutional references or identification.
Alphanumeric, 40 positions, optional.
 Reference: Card 99, field 243.

163 – 200 Not used.

Card 80

7 – 14 Customer Name 1. First eight letters of the primary customers last name. For a company name, use the first eight letters of its first name.
Alphanumeric, 8 positions, optional.
 Reference: Card 99, field 001.

15 – 18 Tie Breaker. Number used to differentiate between customers with the same primary customer key. Leading blanks are allowed.
Numeric, 4 positions, optional.
 Reference: Card 99, field 001.

19 – 26 Customer Name 2. First eight letters of the secondary customers last name. For a company name, use the first eight letters of its first name.
Alphanumeric, 8 positions, optional.
 Reference: Card 99, field 002.

27 – 30 Tie Breaker. Number used to differentiate between customers with the same secondary customer key. Leading blanks are allowed.
Numeric, 4 positions, optional.
 Reference: Card 99, field 002.

31 Connector Code. Used for connecting the primary and secondary customer names. Valid entries are:
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.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 003.

32 - 43 Address Modification. Modification to an account address, which 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, enter **BUSINESS** in this field. Other entries can include **EXPENSE**, **ESCROW**, or any valid account type.

Note: In all cases, the word 'account' is automatically added to this modification. Therefore, if the word **BUSINESS** were entered, the name and address would be identified as a business account.

Alphanumeric, 12 positions, optional.
Reference: Card 99, field 004.

44 Alternate Address Code. Valid entries are:

- b** No alternate address.
- Y** Use the alternate address.

Alphanumeric, 1 position, optional.
Reference: Card 99, field 005.

45 Secondary Customer Name Use Code. Valid entries are:

- 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.

Alphanumeric, 1 position, optional.
Reference: Card 99, field 006.

46 - 200 Not used.

Card 90

7 - 10 Institution Number. Valid entries are **0001 - 9999**.
Numeric, 4 positions, required.

11 - 12 Application Number.
Numeric, 2 positions, required.

13 - 30 Group Account Number.
Numeric, 18 positions, required.

31 - 34 One-level-up Group Institution Number. Valid entries are **0001 - 9999**.
Numeric, 4 positions, required.

35 - 52 One-level-up Group Account Number.
Numeric, 18 positions, required.

53 - 200 Not used.

Card 91

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. <i>Numeric, 2 positions, required.</i>
13 – 30	Group Account Number. <i>Numeric, 18 positions, required.</i>
31 – 34	One-level-up Group Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
35 – 52	One-level-up Group Account Number. <i>Numeric, 18 positions, required.</i>
53 – 200	Not used.

Card 99

001	Primary Customer Key. Customer Name 1. Tie Breaker. Reference: Card 80, columns 7 – 18.
002	Secondary Customer Key. Customer Name 2. Tie Breaker. Reference: Card 80, columns 19 – 30.
003	Connector Code. Reference: Card 80, column 31.
004	Address Modification. Reference: Card 80, columns 32 – 43.
005	Alternate Address Code. Reference: Card 80, column 44.
006	Secondary Customer Name Use Code. Reference: Card 80, column 45.
007	Customer Short Name. Reference: Card 01, columns 7 – 21.
008	Branch Number. Reference: Card 01, columns 22 – 26.

009 Account Type.
Reference: Card 01, columns 27 – 29.

010 Cost Center.
Reference: Card 01, columns 49 – 63.

011 Primary Officer Code.
Reference: Card 01, columns 30 – 38.

012 Secondary Officer Code.
Reference: Card 01, columns 39 – 47.

013 NAICS. North American Industry Classification System code.
Reference: Card 02, columns 106 – 111.

014 Account Class.
Reference: Card 01, columns 103 – 104.

015 Investment Code.
Reference: Card 01, column 105.

016 Open Date.
Reference: Card 02, columns 25 – 32.

017 Analysis Report Code.
Reference: Card 01, column 64.

018 Last Analysis Date.
Reference: Card 01, columns 65 – 72.

019 Next Analysis Date.
Reference: Card 01, columns 73 – 80.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Next Analysis Date field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Next Analysis Date field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

020

Lead Days.
Reference: Card 01, columns 81 – 82.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Lead Days field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Lead Days field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

021

Analysis Frequency Cycle Code.
Reference: Card 01, column 83.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Analysis Frequency Cycle Code field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Analysis Frequency Cycle Code field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

022

Analysis Term.
Reference: Card 01, columns 84 – 85.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Analysis Term field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Analysis Term field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

023

Analysis Day/Cycle.
Reference: Card 01, columns 86 – 87.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Analysis Day/Cycle field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

b Do not synchronize down to other accounts.

S Synchronize down to other accounts.

Note: If this indicator is used, the Analysis Day/Cycle field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

024 Analysis Statement Type.
Reference: Card 01, column 92.

025 Analysis Statement Format.
Reference: Card 01, column 93.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Analysis Statement Format field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

b Do not synchronize down to other accounts.

S Synchronize down to other accounts.

Note: If this indicator is used, the Analysis Statement Format field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

026 Analysis Statement Distribution Code.
Reference: Card 01, column 94.

027 Group Calculation Code.
Reference: Card 01, column 140.

028 Analysis Statement Copies.
Reference: Card 01, columns 99 – 100.

029 Analysis Statement Institution Copies.
Reference: Card 01, columns 101 – 102.

030 Lead Date. Lead date on which the account is to print statements and show on reports. Format is MMDDYYYY.

Note: For linked accounts, maintenance must occur at the ultimate group level.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Lead Date field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Lead Date field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

- 031 Transaction Retention.
Reference: Card 01, columns 108 – 109.
- 032 Service Charge Code.
Reference: Card 01, column 115.
- 033 Account-to-charge Institution Number / Application Number / Account Number.
Account-to-charge Institution Number.
Account-to-charge Application Number.
Account-to-charge Account Number.
Reference: Card 01, columns 116 – 139.
- 034 Reserve Credit Code.
Reference: Card 01, column 106.
- 035 Miscellaneous Parameter Number.
Reference: Card 01, columns 143 – 144.
- 036 User Code 1.
Reference: Card 02, column 85.
- 037 User Code 2.
Reference: Card 02, column 86.
- 038 User Code 3.
Reference: Card 02, columns 87 – 88.
- 039 AFP Communication Code
Reference: Card 02, columns 89 – 90.
- 040 User Code 4.
Reference: Card 02, columns 91 – 92.
- 041 Currency Code.
Reference: Card 02, columns 96 – 99.

- 042 Language Code.
Reference: Card 02, columns 112 – 113.
- 044 Currency Table Code.
Reference: Card 02, columns 104 – 105.
- 045 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.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Alphanumeric, 4 positions, optional.*
- Position 80:
- Relationship Sync Indicator. Indicates whether the value of the Pending Charging Currency field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
- b** Do not synchronize down to other accounts.
 - S** Synchronize down to other accounts.
- Note:** If this indicator is used, the Pending Charging Currency field must be synchronized for the entire relationship.
- Alphanumeric, 1 position, optional.*
- 047 Overdraft Code.
Reference: Card 02, column 47.
- 048 Other Balance Reserve Rate.
Reference: Card 03, columns 28 – 44.
- 049 Compensating Balance Update Code.
Reference: Card 02, column 48.
- 050 Loan Compensating Balance.
Reference: Card 02, columns 49 – 63.
- 055 Dormant Code. Dormant code for this account. Valid entries are:
- b** Not dormant.
 - D** Dormant.
- Alphanumeric, 1 position, optional.*

- 056 Account Status. Valid entries are:
 A Active.
 C Closed.
 P Purge. Not valid if the account has a receivable outstanding amount due.
Alphanumeric, 1 position, optional.
- 062 Prior Credit Code.
Reference: Card 01, column 112.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Prior Credit Code field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
 N Do not synchronize down to other accounts.
 S Synchronize down to other accounts.

Note: If this indicator is used, the Prior Credit Code field must be synchronized for the entire relationship.
Alphanumeric, 1 position, optional.
- 063 Prior Credit Months.
Reference: Card 01, columns 113 – 114.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Prior Credit Months field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
 N Do not synchronize down to other accounts.
 S Synchronize down to other accounts.

Note: If this indicator is used, the Prior Credit Months field must be synchronized for the entire relationship.
Alphanumeric, 1 position, optional.
- 064 Exception Pricing Code.
Reference: Card 01, column 141.
- 065 Last Service Charge Date.
Reference: Card 02, columns 7 – 14.
- 066 Next Service Charge Date.
Reference: Card 02, columns 15 – 22.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Next Service Charge Date field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Next Service Charge Date field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

067 Group Pricing Flag.
Reference: Card 01, column 142.

068 Service Charge Term.
Reference: Card 02, columns 23 – 24.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Service Charge Term field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Service Charge Term field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

069 User Area.
Reference: Card 02, columns 64 – 81.

070 Purge Date. Date on which the account is to be purged. Accounts are purged when the purge date is prior to the run date of the 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 MMDDYYYY.
Numeric, 8 positions, optional.

074 Update Code.
Reference: Card 01, column 48.

075 Compensating Balance Calculation Code.
Reference: Card 01, column 107.

076 Group Reserve Code.
Reference: Card 01, column 159.

077 Tax Exempt Code.
Reference: Card 03, column 81.

- 078 Tax Region.
Reference: Card 01, columns 148 – 152.
- 079 Tax Invoice Print Option.
Reference: Card 03, column 82.
- 080 Formula Code.
Reference: Card 01, column 110.
- Position 80:
Relationship Sync Indicator. Indicates whether the value of the Formula Code field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
- b** Do not synchronize down to other accounts.
 - S** Synchronize down to other accounts.
- Note:** If this indicator is used, the Formula Code field must be synchronized for the entire relationship.
- Alphanumeric, 1 position, optional.*
- 081 Analysis Snap Code.
Reference: Card 01, column 95.
- 082 Analysis Net Available Balance Print Code.
Reference: Card 01, column 96.
- 083 Analysis Excess Balance Print Code.
Reference: Card 01, column 97.
- 084 Analysis Net Services Print Code.
Reference: Card 01, column 98.
- 088 Statement History Code.
Reference: Card 01, column 111.
- 090 Price List Number.
Reference: Card 01, columns 145 – 147.
- 096 AFP Communications Number.
Reference: Card 03, columns 7 – 24.
- 097 Delinquent Days 1.
Reference: Card 02, columns 33 – 35.
- 098 Delinquent Days 2.
Reference: Card 02, columns 36 – 38.
- 099 Delinquent Days 3.
Reference: Card 02, columns 39 – 41.

- 100 Delinquent Days 4.
Reference: Card 02, columns 42 – 44.
- 101 Times Late 1. Number of times the account has been late, based on Delinquent Days 1.
Numeric, 3 positions, optional.
- 102 Times Late 2. Number of times the account has been late, based on Delinquent Days 2.
Numeric, 3 positions, optional.
- 103 Times Late 3. Number of times the account has been late, based on Delinquent Days 3.
Numeric, 3 positions, optional.
- 104 Times Late 4. Number of times the account has been late, based on Delinquent Days 4.
Numeric, 3 positions, optional.
- 114 Closed Date. Date the account closed on analysis. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 115 Late Charge Days.
Reference: Card 01, columns 153 – 155.
- 116 Debit/Waive Days.
Reference: Card 02, columns 82 – 84.
- 117 History Retention.
Reference: Card 02, columns 45 – 46.
- 140 Analysis Snap Request. Indicates whether a snapshot statement should be created. Valid entries are:
b No snapshot has been requested.
R Reissue invoice statement requested. Only statements are produced; no reports.
S Snapshot statement request. Only statements are produced; no reports.
Alphanumeric, 1 position, optional.
- 145 Daily Balance Option.
Reference: Card 01, column 88.
Position 80:
Relationship Sync Indicator. Indicates whether the value of the Daily Balance Option field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
b Do not synchronize down to other accounts.
S Synchronize down to other accounts.

Note: If this indicator is used, the Daily Balance Option field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

- 146 Daily Balance Statement Print Option.
Reference: Card 01, column 89.
- 147 Daily Balance Retention.
Reference: Card 01, columns 90 – 91.
- 148 Year-to-date Statement Type.
Reference: Card 01, column 155.
- 149 Year-to-date Statement Start Month.
Reference: Card 01, columns 156 – 157.
- 151 Other Balance Overdraft Option.
Reference: Card 03, column 25.
- 152 Other Balance Update Code.
Reference: Card 03, column 26.
- 153 Other Balance Reserve Flag.
Reference: Card 03, column 27.
- 154 Other Balance Reserve Amount.
Reference: Card 03, columns 28 – 44.
- 155 Other Balance Amount.
Reference: Card 03, columns 45 – 61.
- Other Balance Sign.
Reference: Card 03, column 62.
- 156 Reserve/Service Markup Code.
Reference: Card 01, column 158.
- 168 Waive Reason Code.
Reference: Card 02, columns 114 – 123.
- 222 Profile Number, Start Date, Expiration Date.
Reference: Card 01, columns 161 – 194.
- 234 Statement History Retention Code.
Reference: Card 02, column 93.
- 235 Statement History Retention Months.
Reference: Card 02, columns 94 – 95.

- 236 Auto Debit Override Code.
Reference: Card 01, column 195.

- 237 Auto Charge-off Code.
Reference: Card 01, column 196.

- 239 Daily Explicit Charge Option.
Reference: Card 01, column 197.

- 240 Promotion Waive Option.
Reference: Card 03, column 80.

- 243 IBAN Key.
Reference: Card 03, columns 83 – 122.

- 244 User Reference.
Reference: Card 03, columns 123 – 162.

Form 21 – Deposit Master Record Input and Maintenance

Purpose	This form is used for conversion, new accounts and maintenance input to the Account Analysis Deposit Master Record.
Cards Required for New/Conversion	00, 01
Cards Required for Maintenance	99

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 21 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 200	Not used.

Card 01

7 – 21	Customer Short Name. Name printed on reports. For example, Johnson, Robert Leroy, can be entered as JOHNSON, ROB . <i>Alphanumeric, 15 positions, optional, depending on the short name required code on MICM Record 6002(Analysis Account Type Defaults).</i> Reference: Card 99, field 007.
22 – 26	Branch Number. Valid entries are 00001 – 99999 . Leading blanks are allowed. <i>Numeric, 5 positions, optional.</i> Reference: Card 99, field 008.

- 27 - 29 Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., **001** indicates a commercial account). Valid entries are **001 - 999**.
Numeric, 3 positions, required.
Reference: Card 99, field 009.
- 30 - 38 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. Default: MICM Record 6002.
Reference: Card 99, field 011.
- 39 - 47 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).
Alphanumeric, 9 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 012.
- 48 Update Code. Indicates how this account has the balance information interfaced. Valid entries are:
 b Type default from MICM Record 6002.
 C Aggregates are interfaced on a cycle basis.
 D Daily interfacing of current balances with Account Analysis accumulating the aggregates.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 074.
- 49 - 63 Cost Center. Identification number for the cost center responsible for this customer.
Numeric, 15 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 010.
- 64 Analysis Report Code. Indicates Account Analysis reporting options. Valid entries are:
 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.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 017.
- 65 - 72 Group Account Last Analysis Date. For batch and online processing, this field cannot be maintained once the account has cycled. The last analysis date should never be later than the current date. Format is MMDDYYYY.
Numeric, 8 positions, optional.
Reference: Card 99, field 018.

- 73 – 80 Group Account Next Analysis Date. For batch processing, this is always calculated for a new account, regardless of information supplied on the form. The next analysis date can never be less than the current date. Format is MMDDYYYY.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 8 positions, always calculated.*
Reference: Card 99, field 019.
- 81 – 82 Group Account 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.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.*
Reference: Card 99, field 020.
- 83 Group Account Analysis Frequency Cycle Code. This field, in conjunction with the Analysis Term and the Analysis Day/Cycle field, determines when an account is cycled. Valid entries are:
- C** Read MICM Record 2005 (Cycles Information).
 - M** Months.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 021.
- 84 – 85 Group Account Analysis Term. Determines how often an account is analyzed. Number of months between account analysis. If the Frequency is **C**, enter **0**. If it is **M**, enter the number of the month from **01** – **12**.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 022.
- 86 – 87 Group Account 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).
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 023.

- 88 Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:
 N Daily Balance Record is not maintained for this account.
 Y Daily Balance Record is maintained for this account.
- Note:** For linked accounts, maintenance must occur at the charging group level.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 145.
- 89 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:
 N Daily Balance Statement is not produced for this account.
 Y Daily Balance Statement is produced for this account.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 146.
- 90 – 91 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.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 147.
- 92 Analysis Statement Type. Determines the type of Analysis statement created. Valid entries are:
 b Type default from the MICM Master File.
 0 Do not print a statement.
 1 Print statement with detail transactions.
 2 Print statement without detail transactions (summary).
 3 Print group statements with detail transactions. No page breaks for individual accounts.
 4 Print group statements without detail transactions (summary). No page breaks for individual accounts.
 5 Print group statement without detail transactions. Page breaks are made for individual accounts.
 6 Same as **5** without detail transactions (summary).
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 024.

93

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.

Note: For linked accounts, maintenance must occur at the ultimate group level.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 025.

94

Analysis Statement 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:

- * For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
- 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. Default: MICM Record 6002.

Reference: Card 99, field 026.

95

Analysis Statement Snap Code. Indicates the scheduling of snapshot Analysis statements. Valid entries are:

- D** Every day.
- F** Every Friday.
- M** Every Monday.
- R** Request only.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 081.

- 96 Analysis Statement Net Available Balance Print Code. Indicates whether to print the net available balance on the Account 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. Default: MICM Record 6002.
Reference: Card 99, field 082.
- 97 Analysis Statement Excess Balance Print Code. Indicates whether to print the excess balance on the Account 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. Default: MICM Record 6002.
Reference: Card 99, field 083.
- 98 Analysis Statement Net Services Print Code. Indicates whether to print the net services on the Account 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. Default: MICM Record 6002.
Reference: Card 99, field 084.
- 99 – 100 Analysis 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 the Service Codes section in the MICM Parameters chapter of this guide for additional information.
Numeric, 2 positions, optional.
Reference: Card 99, field 028.
- 101 – 102 Analysis Statement Institution Copies. Number of Analysis statements to print for in-house use only. No transaction is generated.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 029.
- 103 – 104 Account Class. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 014.

- 105 Investment Code. Indicates how the related Deposit accounts within the Group that are coded as investment accounts are to be processed at the group level. Valid entries are:
N This is not an Investment account.
Y This is an Investment account whose balances will not be used when calculating overdraft position at the group level.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 015.
- 106 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:
N Do not calculate a reserve credit transaction.
Y Calculate a reserve credit transaction if the balance used for calculating the reserve requirement is negative.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 034.
- 107 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 1 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 1 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. Default: MICM Record 6002.
Reference: Card 99, field 075.
- 108 – 109 Transaction Retention. Number of months to retain service transactions on the Transaction File. Valid entries are:
00 Use the retention on the MICM Record 6000.
01 – 99 Number of months to retain transaction.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 031.

- 110 Formula Code. Determines the 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.

If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 080.

- 111 Statement History Code. 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 upon Prior Credit Code and Prior Credit Months.
 - Y** Print year-to-date history based on a rolling 12 months.

Alphanumeric, 1 position, optional. Default: MICM Record 6002.

Reference: Card 99, field 088.

- 112 Prior Credit Code. Indicates whether to bring prior credit forward from one analysis cycle to the next. Valid entries are:
- *** For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
 - 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, maintenance must occur at the charging group level.</p> <p><i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 062.</p>
113 – 114	<p>Prior Credit Months. When the Prior Credit code is P, enter the number of months past credit is to be brought forward. When the Prior Credit code is A, enter the month number to indicate when to start the YTD prior credit. Valid entries are 00 – 99.</p> <p>Note: For linked accounts, maintenance must occur at the charging group level.</p> <p><i>Numeric, 2 positions, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 063.</p>
115	<p>Service Charge Code. Determines the method used when charging a customer. 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 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. <p><i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 032.</p>
116 – 119	<p>Account-to-charge Institution Number.</p> <p><i>Numeric, 4 positions, optional.</i> Reference: Card 99, field 033.</p>
120 – 121	<p>Account-to-charge Application Number. Application number of the account to receive the direct debit. This field cannot contain zeros if the account-to-charge number is entered.</p> <p><i>Numeric, 2 positions, required if charging.</i> Reference: Card 99, field 033.</p>
122 – 139	<p>Account-to-charge Account Number. Specifies the account number to receive the service charge debit if other than this account.</p> <p><i>Alphanumeric, 18 positions, required if charging.</i> Reference: Card 99, field 033.</p>
140	<p>Not used.</p>

- 141 Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:
- * For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
 - b** No exception pricing.
 - S** Exception pricing.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 064.
- 142 Not used.
- 143 – 144 Miscellaneous Parameter Number. Indicates the rate parameter (MICM Record 6013) that contains the account rate information. Valid entries are **01 – 99**.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 035.
- 145 – 147 Price List Number. Indicates the price list (MICM Record 6015) that contains the account service pricing information. Valid entries are **01 – 99**.
- Numeric, 3 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 090.
- 148 – 152 Tax Region. Only services originating from a matching tax region are taxed.
- Alphanumeric, 5 positions, optional.*
Reference: Card 99, field 078.
- 153 – 155 Late Charge Days. Overrides the eligibility of an account for receivable past due fees (MICM Record 6018). Valid entries are:
- 000** Use the past due fee parameters specified on MICM Record 6018.
 - 999** Override the eligibility of the account for past due fees.
- Numeric, 3 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 115.
- 156 Year-to-date Statement Type. Valid entries are:
- 0** User-defined.
 - 1** User-defined.
 - 2** User-defined.
 - 3** User-defined.
 - 4** User-defined.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 148.
- 157 – 158 Year-to-date Statement Start Month. Valid entries are **01 – 12**.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 149.

159	<p>Reserve/Service Markup Code. Valid entries are:</p> <ul style="list-style-type: none">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 upon 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. <p>Note: If the Formula Code is A, this field must be S.</p> <p><i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 156.</p>
160	Not used.
161 – 178	<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>Numeric, 18 positions, optional.</i> Reference: Card 99, field 222.</p>
179 – 186	<p>Profile Start Date. Starting date from which the specified profile record is used. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional.</i> Reference: Card 99, field 222.</p>
187 – 194	<p>Profile Expiration Date. Last date from which the specified profile record is used.</p> <p><i>Numeric, 8 positions, optional.</i> Reference: Card 99, field 222.</p>
195	<p>Auto Debit Override Code.</p> <p><i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 236.</p>
196	<p>Auto Charge-off Code.</p> <p><i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 237.</p>
197	<p>Daily Explicit Charge Option. Indicates whether direct debits are to be generated on a daily basis for Service Charge Code E. This option is also used in conjunction with the Receivables Charge Daily option to generated direct debits for Service Charge Code I. 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. <p><i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 239.</p>
198 – 200	Not used.

Card 02

- 7 - 14 Last Service Charge Date. Last date the account settled with the institution. Format is MMDDYYYY.
- Note:** The last service charge date can only be updated if the account has never cycled.
- Numeric, 8 positions, optional.*
Reference: Card 99, field 065.
- 15 - 22 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 MMDDYYYY.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 8 positions, optional.*
Reference: Card 99, field 066.
- 23 - 24 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**.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 068.
- 25 - 32 Date Account Opened. Date the account opened on analysis. Format is MMDDYYYY.
- Numeric, 8 positions, optional.*
Reference: Card 99, field 016.
- 33 - 35 Delinquent Days 1. Number of days before a bill is considered delinquent for age reporting and late fee assessment. Leading blanks are allowed.
- Numeric, 3 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 097.
- 36 - 38 Delinquent Days 2. Number of days before a bill is considered delinquent for the second time for service charges due. Leading blanks are allowed.
- Numeric, 3 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 098.
- 39 - 41 Delinquent Days 3. Number of days before a bill is considered delinquent for the third time for service charges due. Leading blanks are allowed.
- Numeric, 3 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 099.

- 42 – 44 Delinquent Days 4. Number of days before a bill is considered delinquent for the fourth time for service charges due. Leading blanks are allowed.
Numeric, 3 positions, optional.
Reference: Card 99, field 100.
- 45 – 46 History Retention. Account-level override specifying how many months of history is to be retained. The Analysis application overrides this value depending on Prior Credit and/or Service Charge Term.
Numeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 117.
- 47 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 047.
- 48 Compensating Balance Update Code. Indicates whether the loan compensating balance is a constant amount, or updated at each cycle. Valid entries are:
b Type default from MICM Record 6002.
C Compensating balance is a constant amount. Do not clear it.
U Compensating balance is updated each cycle. Clear it.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 049.
- 49 – 63 Flat Compensating Balance. 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 – 4**.
Numeric, 15 positions, optional.
Reference: Card 99, field 050.
- 64 – 81 User Area. User-defined.
Alphanumeric, 18 positions, optional.
Reference: Card 99, field 069.
- 82 – 84 Debit Waive Days. Reserved for future use.
Numeric, 3 positions, optional.
Reference: Card 99, field 116.
- 85 User Code 1. User-defined.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 036.

- 86 User Code 2. User-defined.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
Reference: Card 99, field 037.
- 87 – 88 User Code 3. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 038.
- 89 – 90 AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data is received. Although this field allows entry of any value, the current valid entries as defined by the AFP are:
 EM Electronic mail.
 FX Facsimile number.
 IT International telephone.
 TE Telephone number.
 TL Telex number.
 TM Telemail number.
 TX TWX number.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 039.
- 91 – 92 User Code 4. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 040.
- 93 Statement History Retention Code. Valid entries are:
 N Do not retain statement information
 Y Retain statement information.
Alphanumeric, 1 position, optional. Default: Blanks will default from MICM Record 6002 based on the account type.
Reference: Card 99, field 234.
- 94 – 95 Statement History Retention Months.
Numeric, 2 positions, optional. Default: Zeros will default from MICM Record 6002 based on the account type.
Reference: Card 99, field 235.
- 96 – 99 Currency Code. Used when a currency code is not specified on a new account setup or an amount service (within this branch).
Alphanumeric, 4 positions, optional.
Reference: Card 99, field 041.
- 100 – 103 Charging Currency Code. Currency code used at statement time when the calculations are done.
Alphanumeric, 4 positions, optional.
- 104 – 105 Currency Table Code.
Alphanumeric, 2 positions, optional.
Reference: Card 99, field 044.

106 – 111	NAICS. North American Industry Classification System code. <i>Alphanumeric, 6 positions, optional.</i> Reference: Card 99, field 013.
112 – 113	Language Code. <i>Alphanumeric, 2 positions, optional.</i> Reference: Card 99, field 042.
114 – 123	Waive Reason Code. User-defined code that identifies the purpose of a waive (W) or temporary waive (T) service charge code. <i>Alphanumeric, 10 positions, optional.</i> Reference: Card 99, field 168.
124 – 200	Not used.

Card 03

7 – 24	AFP Communication Number. Value referred to by the value in the AFP Communication Code field. The value of this field is loaded into the EDI transmission data. <i>Alphanumeric, 18 positions, optional.</i> Reference: Card 99, field 096.
25	Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are: N Do not include other balance when calculating overdraft interest. Y Include other balance when calculating overdraft interest. <i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 151.
26	Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are: C Other balance is a constant amount. Do not clear it. U Other balance is updated each cycle. Clear it. <i>Alphanumeric, 1 position, optional.</i> Default: MICM Record 6002. Reference: Card 99, field 152.

- 27 Other Balance Reserve Flag. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
- A** Other balance is added to the collected balance after the reserve requirement calculation, and the Other Balance Reserve Amount/Rate 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 Amount/Rate field contains the rate used to calculate the other balance reserve requirement.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
Reference: Card 99, field 153.
- 28 – 44 Other Balance Reserve Amount/Rate. Amount to be used as the reserve requirement for the other balance, or the rate to be used in calculating the reserve requirement for the other balance. The use of this field is controlled by the value in the Other Balance Reserve Flag field.
- Numeric, 17 positions, optional.* Default: MICM Record 6002.
Reference: Card 99, field 154.
- 45 – 61 Other Balance Amount. Balance to be added to (or subtracted from, if negative) the collected balance.
- Numeric, 17 positions, optional.*
Reference: Card 99, field 155.
- 62 Other Balance Sign. Sign of the collected balance.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 155.
- 63 – 77 FDIC Cap. Maximum balance used in the calculation for FDIC charge.
- Numeric, 15 positions, optional.* Default: Blanks will default to MICM Record 6002 based on the account type.
Reference: Card 99, field 060.
- 78 FDIC Balance Code. Indicates which account balance to use in the FDIC Charge calculation. Valid entries are:
- C** Use the average collected balance when calculating FDIC charge.
 - L** Use the average ledger balance when calculating FDIC charge.
 - N** Use the balance on the last day of the month when calculating the FDIC Charge. This is the method the institution used to pay FDIC charges.
 - P** Use the average positive ledger balance for the FDIC period when calculating FDIC charges.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 150.

- 79 FDIC Charge Frequency. Controls how often the FDIC charge is generated. Valid entries are:
- 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.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 217.
- 80 Promotion Waive Option. Indicates whether an account is currently participating in a smart waive promotion. Valid entries are:
- N Not currently participating in a smart waive promotion.
 - Y Currently participating in a smart waive promotion.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 240.
- 81 Tax Exempt Code. Indicates that this account is tax exempt. Valid entries are:
- N Not tax exempt.
 - Y Tax exempt.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 077.
- 82 Tax Invoice Print Option. Indicates whether the Tax Invoice is printed for this account. Valid entries are:
- N Do not print a Tax Invoice.
 - Y Print a Tax Invoice.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 079.
- 83 – 122 IBAN Number. International Bank Account Number. Describes a unique identification between the account owner and account service.
Alphanumeric, 40 positions, optional.
Reference: Card 99, field 243.
- 123 – 162 User Reference. Provides for user-defined intra-institutional references or identification.
Alphanumeric, 40 positions, optional.
Reference: Card 99, field 243.
- 163 – 200 Not used.

Card 80

- 7 – 14 Customer Name 1. First eight letters of the primary customers last name. For a company name, use the first eight letters of its first name.
Alphanumeric, 8 positions, optional.
Reference: Card 99, field 001.

- 15 - 18 Tie Breaker. Number used to differentiate between customers with the same primary customer key. Leading blanks are allowed.
Numeric, 4 positions, optional
Reference: Card 99, field 001.
- 19 - 26 Customer Name 2. First eight letters of the secondary customers last name. For a company name, use the first eight letters of its first name.
Alphanumeric, 8 positions, optional.
Reference: Card 99, field 002.
- 27 - 30 Tie Breaker. Differentiates between customers with the same secondary customer key. Leading blanks are allowed.
Numeric, 4 positions, optional.
Reference: Card 99, field 002.
- 31 Connector Code. Connects the primary and secondary customer names. Valid entries are:
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.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 003.
- 32 - 43 Address Modification. Modification to an account address, which 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, enter **BUSINESS** in this field. Other entries can include **EXPENSE**, **ESCROW**, or any valid account type.
Note: In all cases, the word 'account' is automatically added to this modification. Therefore, if the word **BUSINESS** were entered, the name and address would be identified as a business account.
Alphanumeric, 12 positions, optional.
Reference: Card 99, field 004.
- 44 Alternate Address Code. Valid entries are:
b No alternate address.
Y Use the alternate address.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 005.
- 45 Secondary Customer Name Use Code. Valid entries are:
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.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 006.

46 – 200 Not used.

Card 90

7 – 10 Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number. Assigned to different kinds of Deposit accounts such as Certificates of Deposit, Demand Deposit, or Savings accounts. User-defined.
Numeric, 2 positions, required.

13 – 30 Deposit Account Number.
Numeric, 18 positions, required.

31 – 34 Group Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

35 – 52 Group Account Number.
Numeric, 18 positions, required.

53 – 200 Not used.

Card 91

7 – 10 Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number. Assigned to different kinds of Deposit accounts such as Certificates of Deposit, Demand Deposit, or Savings accounts. User-defined.
Numeric, 2 positions, required.

13 – 30 Deposit Account Number.
Numeric, 18 positions, required.

31 – 34 Group Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

35 – 52 Group Account Number.
Numeric, 18 positions, required.

53 – 200 Not used.

Card 99

- 001 Primary Customer Key.
Customer Name 1.
Tie Breaker.
Reference: Card 80, columns 7 – 18.
- 002 Secondary Customer Key.
Customer Name 2.
Tie Breaker.
Reference: Card 80, columns 19 – 30.
- 003 Connector Code.
Reference: Card 80, column 31.
- 004 Address Modification.
Reference: Card 80, columns 32 – 43.
- 005 Alternate Address Code.
Reference: Card 80, column 44.
- 006 Secondary Customer Name Use Code.
Reference: Card 80, column 45.
- 007 Customer Short Name.
Reference: Card 01, columns 7 – 21.
- 008 Branch Number.
Reference: Card 01, columns 22 – 26.
- 009 Account Type.
Reference: Card 01, columns 27 – 29.
- 010 Cost Center.
Reference: Card 01, columns 49 – 63.
- 011 Primary Officer Code.
Reference: Card 01, columns 30 – 38.
- 012 Secondary Officer Code.
Reference: Card 01, columns 39 – 47.
- 013 NAICS. North American Industry Classification System code.
Reference: Card 02, columns 106 – 111.
- 014 Account Class.
Reference: Card 01, columns 103 – 104.

- 015 Investment Code.
Reference: Card 01, column 105.
- 016 Date Account Opened.
Reference: Card 02, columns 25 – 32.
- 017 Analysis Report Code.
Reference: Card 01, column 64.
- 018 Last Analysis Date.
Reference: Card 01, columns 65 – 72.
- 019 Next Analysis Date.
Reference: Card 01, columns 73 – 80.
- 020 Lead Days.
Reference: Card 01, columns 81 – 82.
- 021 Analysis Frequency Cycle Code.
Reference: Card 01, column 83.
- 022 Analysis Term.
Reference: Card 01, columns 84 – 85.
- 023 Analysis Day/Cycle.
Reference: Card 01, columns 86 – 87.
- 024 Analysis Statement Type.
Reference: Card 01, column 92.
- 025 Analysis Statement Format.
Reference: Card 01, column 93.
- 026 Analysis Statement Distribution Code.
Reference: Card 01, column 94.
- 028 Analysis Statement Copies.
Reference: Card 01, columns 99 – 100.
- 029 Analysis Statement Institution Copies.
Reference: Card 01, columns 101 – 102.
- 030 Lead Date. Lead date on which the account is to print statements and show on reports. Format is MMDDYYYY.
Note: For linked accounts, maintenance must occur at the ultimate group level.
Numeric, 8 positions, optional.

- 031 Transaction Retention.
Reference: Card 01, columns 108 – 109.
- 032 Service Charge Code.
Reference: Card 01, column 115.
- 033 Account-to-Charge Institution Number/Application Number/Account Number.
Account-to-charge Institution Number.
Account-to-charge Application Number.
Account-to-charge Account Number.
Reference: Card 01, columns 116 – 139.
- 034 Reserve Credit Code.
Reference: Card 01, column 106.
- 035 Miscellaneous Parameter Number.
Reference: Card 01, columns 143 – 144.
- 036 User Code 1.
Reference: Card 02, column 85.
- 037 User Code 2.
Reference: Card 02, column 86.
- 038 User Code 3.
Reference: Card 02, columns 87 – 88.
- 039 AFP Communication Code
Reference: Card 02, columns 89 – 90.
- 040 User Code 4.
Reference: Card 02, columns 91 – 92.
- 041 Currency Code.
Reference: Card 02, columns 96 – 99.
- 042 Language Code.
Reference: Card 02, columns 112 – 113.
- 044 Currency Table Code.
Reference: Card 02, columns 104 – 105.

- 045 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.
Note: For linked accounts, maintenance must occur at the ultimate group level.
Alphanumeric, 4 positions, optional.
- 047 Overdraft Code.
Reference: Card 02, column 47.
- 048 Other Balance Reserve Rate.
Reference: Card 03, columns 28 – 44.
- 049 Compensating Balance Update Code.
Reference: Card 02, column 48.
- 050 Flat Compensating Balance.
Reference: Card 02, columns 49 – 63.
- 055 Dormant Code. Dormant code for this account. Valid entries are:
 b Not dormant.
 D Dormant.
Alphanumeric, 1 position, optional.
- 056 Account Status. Valid entries are:
 b Active.
 C Closed.
 P Purge. Not valid if the account has a receivable outstanding amount due.
Alphanumeric, 1 position, optional.
- 060 FDIC Cap.
Reference: Card 03, columns 63 – 77.
- 062 Prior Credit Code.
Reference: Card 01, column 112.
- 063 Prior Credit Months.
Reference: Card 01, columns 113 – 114.
- 064 Exception Pricing Code.
Reference: Card 01, column 141.
- 065 Last Service Charge Date.
Reference: Card 02, columns 7 – 14.

- 066 Next Service Charge Date.
Reference: Card 02, columns 15 – 22.
- 068 Service Charge Term.
Reference: Card 02, columns 23 – 24.
- 069 User Area.
Reference: Card 02, columns 64 – 81.
- 070 Purge Date. Date on which the account is to be purged. Accounts are purged when the purge date is prior to the run date of the 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 MMDDYYYY.
Numeric, 8 positions, optional.
- 074 Update Code.
Reference: Card 01, column 48.
- 075 Compensating Balance Calculation Code.
Reference: Card 01, column 107.
- 077 Tax Exempt Code.
Reference: Card 03, column 81.
- 078 Tax Region.
Reference: Card 01, columns 148 – 152.
- 079 Tax Invoice Print Option.
Reference: Card 03, column 82.
- 080 Formula Code.
Reference: Card 01, column 110.
- 081 Analysis Statement Snap Code.
Reference: Card 01, column 95.
- 082 Analysis Statement Net Available Balance Print Code.
Reference: Card 01, column 96.
- 083 Analysis Statement Excess Balance Print Code.
Reference: Card 01, column 97.
- 084 Analysis Statement Net Services Print Code.
Reference: Card 01, column 98.
- 088 Statement History Code.
Reference: Card 01, column 111.

090	Price List Number. Reference: Card 01, columns 145 – 147.
096	AFP Communication Number. Reference: Card 03, columns 7 – 24.
097	Delinquent Days 1. Reference: Card 02, columns 33 – 35.
098	Delinquent Days 2. Reference: Card 02, columns 36 – 38.
099	Delinquent Days 3. Reference: Card 02, columns 39 – 41.
100	Delinquent Days 4. Reference: Card 02, columns 42 – 44.
101	Times Late 1. Number of times the account has been late, based on Delinquent Days 1. <i>Numeric, 3 positions, optional.</i> Default: MICM Record 6002.
102	Times Late 2. Number of times the account has been late, based on Delinquent Days 2. <i>Numeric, 3 positions, optional.</i>
103	Times Late 3. Number of times the account has been late, based on Delinquent Days 3. <i>Numeric, 3 positions, optional.</i>
104	Times Late 4. Number of times the account has been late, based on Delinquent Days 4. <i>Numeric, 3 positions, optional.</i>
114	Closed Date. Date the account closed on analysis. Format is MMDDYYYY. <i>Numeric, 8 positions, optional.</i>
115	Late Charge Days. Reference: Card 01, columns 152 – 154.
116	Debit Waive Days. Reference: Card 02, columns 82 – 84.
117	History Retention. Reference: Card 02, columns 45 – 46.

- 140 Analysis Snap Request. Indicates whether a snapshot statement should be created. Valid entries are:
N No snapshot has been requested.
R Reissue invoice statement requested. Only statements are produced; no reports.
S Snapshot statement request. Only statements are produced; no reports.
Alphanumeric, 1 position, optional.
- 145 Daily Balance Option.
Reference: Card 01, column 88.
- 146 Daily Balance Statement Print Option.
Reference: Card 01, column 89.
- 147 Daily Balance Retention.
Reference: Card 01, columns 90 – 91.
- 148 Year-to-date Statement Type.
Reference: Card 01, column 155.
- 149 Year-to-date Statement Start Month.
Reference: Card 01, columns 156 – 157.
- 150 FDIC Balance Code.
Reference: Card 03, column 78.
- 151 Other Balance Overdraft Option.
Reference: Card 03, column 25.
- 152 Other Balance Update Code.
Reference: Card 03, column 26.
- 153 Other Balance Reserve Flag.
Reference: Card 03, column 27.
- 154 Other Balance Reserve Amount.
Reference: Card 03, columns 28 – 44.
- 155 Other Balance Amount.
Reference: Card 03, columns 45 – 61.
Other Balance Sign.
Reference: Card 03, column 62.
- 156 Reserve/Service Markup Code.
Reference: Card 01, column 159.
- 168 Waive Reason Code.
Reference: Card 01, columns 114 – 123.

- 217 FDIC Charge Frequency.
Reference: Card 03, column 79.
- 222 Profile Number, Start Date, Expiration Date.
Reference: Card 01, columns 161 – 194.
- 234 Statement History Retention Code.
Reference: Card 02, column 93.
- 235 Statement History Retention Months.
Reference: Card 02, columns 94 – 95.
- 236 Auto Debit Override Code.
Reference: Card 01, column 195.
- 237 Auto Charge-off Code.
Reference: Card 01, column 196.
- 239 Daily Explicit Charge Option.
Reference: Card 01, column 197.
- 240 Promotion Waive Option.
Reference: Card 03, column 80.
- 243 IBAN Key.
Reference: Card 03, columns 83 – 122.
- 244 User Reference.
Reference: Card 03, columns 123 – 162.

Form 23 – Group Exception Rate Record Input and Maintenance

Purpose	This form is used establish a new or maintain an existing Exception Rate Record. Note: When maintaining an existing Exception Rate Record, enter only the changed information. Cross edits will be performed against the existing record to check for differences.
Cards Required	00, 01

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 23 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31	Delete. Valid entry is D , indicating delete the record.
32 – 200	Not used.

Card 01

7 – 11	Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional.</i> Default: Blanks will default to MICM Record 6012 based on the account type.
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- 12 Earnings Credit Rate 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 all 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. Must be N if not using.
- 13 – 21 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 22 – 29 Earnings Credit Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY.
Numeric, 8 positions, optional.
- 30 Earnings Credit Rate Month Base. Indicates the month base used for the earnings credit calculation. If the earnings credit rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.
- 31 Earnings Credit Rate Year Base. Indicates the year base used for the earnings credit calculation. If the earnings credit rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 32 – 36 Reserve Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 37 Reserve Rate 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 set to all 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 set to 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. Must be N if not using.
- 38 - 46 Reserve Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 47 - 54 Reserve Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY.
Numeric, 8 positions, optional.
- 55 - 59 Service Charge Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 Service Charge Rate 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 set to all 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 set to 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. Must be N if not using.
- 61 - 69 Service Charge Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 70 Service Charge Rate Month Base. Indicates the month base used for the service charge calculation. If the earnings credit rate is zeros, the month base on MICM 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.
- 71 Service Charge Rate Year Base. Indicates the year base used for the service charge calculation. If the earnings credit rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 72 – 79 Service Charge Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY.
Numeric, 8 positions, optional.
- 80 – 104 Not used.
- 105 – 109 Compensating Balance Deficiency Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional.
- 110 Compensating Balance Deficiency Rate 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 set to spaces.)
M Mark up the specified base rate by the variance.
N Base not used.
S Subtract variance from specified base rate.
Alphanumeric, 1 position, optional. Must be N if not using.
- 111 – 119 Compensating Balance Deficiency Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional.
- 120 Compensating Balance Deficiency Rate Month Base. Indicates the month base used for the compensating balance interest calculation. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.

- 121 Compensating Balance Deficiency Rate Year Base. Indicates the year base used for the compensating balance calculation. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.
- 122 – 129 Compensating Balance Deficiency Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY.
Numeric, 8 positions, optional.
- 130 – 134 Overdraft Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 135 Overdraft Interest Rate 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 set to all 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 set to 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. Must be **N** if not using.
- 136 – 144 Overdraft Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 145 Overdraft Interest Rate Month Base. Indicates the month base used for the overdraft interest calculation. If the overdraft rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
 A Actual day month.
 M 30-day month.
 Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.
- 146 Overdraft Interest Rate Year Base. Indicates the year base used for the overdraft interest calculation. If the overdraft rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.

147 – 154	<p>Overdraft Interest Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY. <i>Numeric, 8 positions, optional.</i></p>
155 – 159	<p>Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional.</i> Default: Blanks will default to MICM Record 6012 based on the account type.</p>
160	<p>Interest Rate 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 set to all 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 set to 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.</i> Must be N if not using.</p>
161 – 169	<p>Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate. <i>Numeric, 9 positions, optional.</i> Default: Blanks will default to MICM Record 6012 based on the account type.</p>
170	<p>Interest Rate Month Base. Indicates the month base used for the interest calculation. If the rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:</p> <ul style="list-style-type: none"> A Actual day month. M 30-day month. Z Rate is zero for this account, does not default to the MICM value. <p><i>Alphanumeric, 1 position, optional.</i></p>
171	<p>Interest Rate Year Base. Indicates the year base used for the interest calculation. If the rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:</p> <ul style="list-style-type: none"> A Actual number of days in the year (365/366). 0 360-day year. 5 365-day year. <p><i>Alphanumeric, 1 position, optional.</i></p>
172 – 179	<p>Interest Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY. <i>Numeric, 8 positions, optional.</i></p>
180 – 200	<p>Not used.</p>

Card 02

- 7 - 14 Alternate Earnings Credit Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY.
Numeric, 8 positions, optional.
- 15 - 19 Alternate 1 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 20 Alternate 1 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.
- 21 - 29 Alternate 1 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 30 - 34 Alternate 2 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 35 Alternate 2 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.
- 36 - 44 Alternate 2 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 45 – 49 Alternate 3 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 50 Alternate 3 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.
- 51 – 59 Alternate 3 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 – 64 Alternate 4 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 65 Alternate 4 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.
- 66 – 74 Alternate 4 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 75 – 79 Alternate 5 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 80 Alternate 5 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 81 – 89 Alternate 5 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 90 – 94 Alternate 6 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 95 Alternate 6 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 96 – 104 Alternate 6 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 105 – 109 Alternate 7 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 110 Alternate 7 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 111 – 119 Alternate 7 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 120 – 124 Alternate 8 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 125 Alternate 8 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 126 – 134 Alternate 8 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 135 – 139 Alternate 9 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 140 Alternate 9 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 141 – 149 Alternate 9 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 150 – 154 Alternate 10 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 155 Alternate 10 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 156 – 164 Alternate 10 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 165 – 169 Alternate 11 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

170	<p>Alternate 11 Earnings Credit Rate 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 the specified base rate. B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.</i></p>
171 – 179	<p>Alternate 11 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.</p> <p><i>Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.</i></p>
180 – 200	Not used.
Card 03	
7 – 31	Not used.
32 – 39	<p>Alternate Interest Rate Expiration Date. Expiration date associated with this exception rate. Format is MM-DD-YYYY or MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional.</i></p>
40 – 44	<p>Alternate 1 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.</i></p>
45	<p>Alternate 1 Interest Rate 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 the specified base rate. B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.</i></p>
46 – 54	<p>Alternate 1 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.</p> <p><i>Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.</i></p>

- 55 – 59 Alternate 2 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 Alternate 2 Interest Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.
- 61 – 69 Alternate 2 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 70 – 84 Alternate 1 Earnings Credit Rate Balance. Minimum average balance or average collected balance required this Alternate Earnings Credit Rate for earnings credit calculations.
Numeric, 15 positions, optional.
- 85 – 200 Not used.

Card 04

- 7 – 21 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.
Numeric, 15 positions, optional.
- 22 – 36 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.
Numeric, 15 positions, optional.
- 37 – 51 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.
Numeric, 15 positions, optional.

52 – 66	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. <i>Numeric, 15 positions, optional.</i>
67 – 81	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. <i>Numeric, 15 positions, optional.</i>
82 – 96	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. <i>Numeric, 15 positions, optional.</i>
97 – 111	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. <i>Numeric, 15 positions, optional.</i>
112 – 126	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. <i>Numeric, 15 positions, optional.</i>
127 – 141	Alternate 10 Earnings Credit Rate Balance. Specifies the minimum average balance or average collected balance required to use the alternate 10 earnings credit rate for earnings credit calculations. <i>Numeric, 15 positions, optional.</i>
142 – 156	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. <i>Numeric, 15 positions, optional.</i>
157 – 171	Alternate 1 Interest Balance Required. Minimum net available balance required to use this Alternate Interest Rate for interest calculation of Formula B accounts. <i>Numeric, 15 positions, optional.</i>
172 – 186	Alternate 2 Interest Balance Required. Minimum net available balance required to use this Alternate Interest Rate for interest calculation of Formula B accounts. <i>Numeric, 15 positions, optional.</i>
187 – 200	Not used.

Card 05

7 – 15	Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
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16 – 24	Earnings Credit Rate Ceiling. Maximum rate allowed for this rat <i>Numeric, 9 positions, 8 decimals, optional.</i>
25 – 33	Overdraft Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
34 – 42	Overdraft Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
43 – 51	Service Charge Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
52 – 60	Service Charge Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
61 – 69	Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
70 – 78	Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
79 – 87	Reserve Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
88 – 96	Reserve Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
97 – 105	Compensating Balance Deficit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
106 – 114	Compensating Balance Deficit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
115 – 132	Not used.
133 – 141	Alternate 1 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
142 – 150	Alternate 1 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
151 – 159	Alternate 2 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
160 – 168	Alternate 2 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
169 – 177	Alternate 3 Earnings Credit Rate Floor. Minimum rate allowed for this rate type. <i>Numeric, 9 positions, 8 decimals, optional.</i>

178 – 186 Alternate 3 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

187 – 200 Not used.

Card 06

7 – 15 Alternate 4 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

16 – 24 Alternate 4 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

25 – 33 Alternate 5 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

34 – 42 Alternate 5 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

43 – 51 Alternate 6 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

52 – 60 Alternate 6 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

61 – 69 Alternate 7 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

70 – 78 Alternate 7 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

79 – 87 Alternate 8 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

88 – 96 Alternate 8 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

97 – 105 Alternate 9 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

106 – 114 Alternate 9 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

115 – 123 Alternate 10 Earnings Credit Rate Floor. Minimum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

124 – 132 Alternate 10 Earnings Credit Rate Ceiling. Maximum allowed for this rate.
Numeric, 9 positions, 8 decimals, optional.

133 – 141	Alternate 11 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
142 – 150	Alternate 11 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
151 – 159	Alternate 1 Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
160 – 168	Alternate 1 Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
169 – 177	Alternate 2 Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
178 – 186	Alternate 2 Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
187 – 200	Not used.

Form 24 – Deposit Exception Rate Record Input and Maintenance

Purpose This form is used establish a new or maintain an existing Exception Rate Record.

Note: When maintaining an existing Exception Rate Record, enter only the changed information. Cross edits are performed against the existing record to check for differences.

Cards Required 00, 01

Header Portion of Each Card

1 – 2 System Number. Valid entry is **06**.
Numeric, 2 positions, required.

3 – 4 Form Number. Valid entry is **24**.
Numeric, 2 positions, required.

5 – 6 Card Number.
Numeric, 2 positions, required.

Card 00

7 – 10 Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number. Application number for this account.
Numeric, 2 positions, required.

13 – 30 Account Number.
Numeric, 18 positions, required.

31 Delete. Valid entry is **D**, indicating delete the record.

32 – 200 Not used.

Card 01

7 – 11 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 12 Earnings Credit Rate 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 set to all 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 set to 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. Must be N if not using.
- 13 - 21 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 22 - 29 Earnings Credit Rate Expiration Date. Last date the 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 defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.
- 30 Earnings Credit Month Base. Indicates the month base used for the earnings credit calculation. If the earnings credit rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.
- 31 Earnings Credit Year Base. Indicates the year base used for the earnings credit calculation. If the earnings credit rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 32 - 36 Reserve Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 37 Reserve Rate 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 set to all 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 set to 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. Must be N if not using.
- 38 – 46 Reserve Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 47 – 54 Reserve Rate Expiration Date. Last date the Reserve Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Reserve Rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.
- 55 – 59 Service Charge Rate Base code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 Service Charge Rate 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 set to all 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 set to 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. Must be N if not using.
- 61 – 69 Service Charge Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 70 Service Charge Rate Month Base. Indicates the month base used for the service charge calculation. If the earnings credit rate is zeros, the month base on MICM 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.
- 71 Service Charge Rate Year Base. Indicates the year base used for the service charge calculation. If the earnings credit rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 72 - 79 Service Charge Rate Expiration Date. Last date the Service Charge Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Service Charge Rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.
- 80 - 104 Not used.
- 105 - 109 Compensating Balance Deficiency Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 110 Compensating Balance Deficiency Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.
- 111 - 119 Compensating Balance Deficiency Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional.

- 120 Compensating Balance Deficiency Rate Month Base. Indicates the month base used for the compensating balance interest calculation. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.
- 121 Compensating Balance Deficiency Rate Year Base. Indicates the year base used for the compensating balance calculation. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 122 – 129 Compensating Balance Deficiency Rate Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.
- 130 – 134 Overdraft Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 135 Overdraft Interest Rate 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 set to all 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 set to 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. Must be N if not using.
- 136 – 144 Overdraft Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 145 Overdraft Interest Rate Month Base. Indicates the month base used for the overdraft interest calculation. If the overdraft rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.

- 146 Overdraft Interest Rate Year Base. Indicates the year base used for the overdraft interest calculation. If the overdraft rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 147 – 154 Overdraft Interest Rate Expiration Date. Last date the Overdraft Interest Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Overdraft Interest Rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.
- 155 – 159 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 160 Interest Rate 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 set to all 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 set to 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. Must be **N** if not using.
- 161 – 169 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 170 Interest Rate Month Base. Indicates the month base used for the interest calculation. If the rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, optional.

171 Interest Rate Year Base. Indicates the year base used for the interest calculation. If the rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.

172 – 179 Interest Rate Expiration Date. Last date the Interest Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Interest Rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.

180 – 200 Not used.

Card 02

7 – 14 Alternate Earnings Credit Rate Expiration Date. Last date the Alternate Earnings Credit Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Earnings Credit Rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
Numeric, 8 positions, optional.

15 – 19 Alternate 1 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

20 Alternate 1 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Must be **N** if not using.

21 – 29 Alternate 1 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

30 – 34 Alternate 2 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 35 Alternate 2 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 36 - 44 Alternate 2 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 45 - 49 Alternate 3 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 50 Alternate 3 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 51 - 59 Alternate 3 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 - 64 Alternate 4 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 65 Alternate 4 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 66 – 74 Alternate 4 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 75 – 79 Alternate 5 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 80 Alternate 5 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 81 – 89 Alternate 5 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 90 – 94 Alternate 6 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 95 Alternate 6 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 96 - 104 Alternate 6 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 105 - 109 Alternate 7 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 110 Alternate 7 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 111 - 119 Alternate 7 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 120 - 124 Alternate 8 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 125 Alternate 8 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 126 – 134 Alternate 8 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 135 – 139 Alternate 9 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 140 Alternate 9 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 141 – 149 Alternate 9 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 150 – 154 Alternate 10 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 155 Alternate 10 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.
- 156 – 164 Alternate 10 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 165 – 169 Alternate 11 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 170 Alternate 11 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.
- 171 – 179 Alternate 11 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 180 – 200 Not used.

Card 03

- 7 – 11 FDIC Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 12 FDIC Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A Add variance to the specified base rate.
 - B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.*
- 13 – 21 FDIC Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
- Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.*
- 22 FDIC Month Base. Indicates the month base used for the FDIC calculation. If the FDIC rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
- A Actual day month.
 - M 30-day month.
 - Z Rate is zero for this account, does not default to the MICM value.
- Alphanumeric, 1 position, optional.*
- 23 FDIC Year Base. Indicates the year base used for the FDIC calculation. If the FDIC rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
- A Actual number of days in the year (365/366).
 - 0 360-day year.
 - 5 365-day year.
- Alphanumeric, 1 position, optional.*
- 24 – 31 FDIC Rate Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
- Numeric, 8 positions, optional.*
- 32 – 39 Alternate Interest Rate Expiration Date. Expiration date associated with this exception rate. Format is defined in the Date Sequence field on the MICM 1001 and OPR Records.
- Numeric, 8 positions, optional.*
- 40 – 44 Alternate 1 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
- Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.*

- 45 Alternate 1 Interest Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.
- 46 - 54 Alternate 1 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 55 - 59 Alternate 2 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 Alternate 2 Interest Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Must be N if not using.
- 61 - 69 Alternate 2 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 70 - 84 Alternate 1 Earnings Credit Rate Balance. Minimum average balance or average collected balance required this Alternate Earnings Credit Rate for earnings credit calculations.
Numeric, 15 positions, optional.
- 85 - 200 Not used.

Card 04

- 7 – 21 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.
Numeric, 15 positions, optional.
- 22 – 36 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.
Numeric, 15 positions, optional.
- 37 – 51 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.
Numeric, 15 positions, optional.
- 52 – 66 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.
Numeric, 15 positions, optional.
- 67 – 81 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.
Numeric, 15 positions, optional.
- 82 – 96 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.
Numeric, 15 positions, optional.
- 97 – 111 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.
Numeric, 15 positions, optional.
- 112 – 126 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.
Numeric, 15 positions, optional.
- 127 – 141 Alternate 10 Earnings Credit Rate Balance. Specifies the minimum average balance or average collected balance required to use the alternate 10 earnings credit rate for earnings credit calculations.
Numeric, 15 positions, optional.

142 – 156	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. <i>Numeric, 15 positions, optional.</i>
157 – 171	Alternate 1 Interest Balance Required. Minimum net available balance required to use this Alternate Interest Rate for interest calculation of Formula B accounts. <i>Numeric, 15 positions, optional.</i>
172 – 186	Alternate 2 Interest Balance Required. Minimum net available balance required to use this Alternate Interest Rate for interest calculation of Formula B accounts. <i>Numeric, 15 positions, optional.</i>
187 – 200	Not used.

Card 05

7 – 15	Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
16 – 24	Earnings Credit Rate Ceiling. Maximum rate allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
25 – 33	Overdraft Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
34 – 42	Overdraft Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
43 – 51	Service Charge Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
52 – 60	Service Charge Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
61 – 69	Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
70 – 78	Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
79 – 87	Reserve Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
88 – 96	Reserve Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
97 – 105	Compensating Balance Deficit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>

106 – 114	Compensating Balance Deficit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
115 – 123	FDIC Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
124 – 132	FDIC Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
133 – 141	Alternate 1 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
142 – 150	Alternate 1 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
151 – 159	Alternate 2 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
160 – 168	Alternate 2 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
169 – 177	Alternate 3 Earnings Credit Rate Floor. Minimum rate allowed for this rate type. <i>Numeric, 9 positions, 8 decimals, optional.</i>
178 – 186	Alternate 3 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
187 – 200	Not used.

Card 06

7 – 15	Alternate 4 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
16 – 24	Alternate 4 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
25 – 33	Alternate 5 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
34 – 42	Alternate 5 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
43 – 51	Alternate 6 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
52 – 60	Alternate 6 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>

61 – 69	Alternate 7 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
70 – 78	Alternate 7 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
79 – 87	Alternate 8 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
88 – 96	Alternate 8 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
97 – 105	Alternate 9 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
106 – 114	Alternate 9 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
115 – 123	Alternate 10 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
124 – 132	Alternate 10 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
133 – 141	Alternate 11 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
142 – 150	Alternate 11 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
151 – 159	Alternate 1 Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
160 – 168	Alternate 1 Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
169 – 177	Alternate 2 Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
178 – 186	Alternate 2 Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
187 – 200	Not used.

Form 26 – Affiliate Exception Rate Record Input and Maintenance

Purpose This form is used establish a new or maintain an existing Exception Rate Record.

Note: When maintaining an existing Exception Rate Record, enter only the changed information. Cross edits will be performed against the existing record to check for differences.

Cards Required 00, 01

Header Portion of Each Card

1 – 2 System Number. Valid entry is **06**.
Numeric, 2 positions, required.

3 – 4 Form Number. Valid entry is **26**.
Numeric, 2 positions, required.

5 – 6 Card Number.
Numeric, 2 positions, required.

Card 00

7 – 10 Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number. Application number for this account.
Numeric, 2 positions, required.

13 – 30 Account Number.
Numeric, 18 positions, required.

31 Delete. Valid entry is **D**, indicating delete the record.

32 – 200 Not used.

Card 01

7 – 11 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 12 Earnings Credit Rate 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 set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 13 - 21 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 22 - 29 Earnings Credit Rate Expiration Date. Last date the Earnings Credit Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Earnings Credit Rate.
Numeric, 8 positions, optional.
- 30 Earnings Credit Month Base. Indicates the month base used for the earnings credit calculation. If the earnings credit rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, required.
- 31 Earnings Credit Year Base. Indicates the year base used for the earnings credit calculation. If the earnings credit rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, required.
- 32 - 36 Reserve Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 37 Reserve Rate 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 set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 38 – 46 Reserve Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 47 – 54 Reserve Rate Expiration Date. Last date the Reserve Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Reserve Rate.
Numeric, 8 positions, optional.
- 55 – 59 Service Charge Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 Service Charge Rate 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 set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 61 – 69 Service Charge Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 70 Service Charge Rate Month Base. Indicates the month base used for the service charge calculation. If the earnings credit rate is zeros, the month base on MICM 6013 is used. Valid entries are:
 A Actual day month.
 M 30-day month.
 Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, required.
- 71 Service Charge Rate Year Base. Indicates the year base used for the service charge calculation. If the earnings credit rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, required.
- 72 - 79 Service Charge Rate Expiration Date. Last date the Service Charge Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Service Charge Rate.
Numeric, 8 positions, optional.
- 80 - 84 Compensating Reserve Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional.
- 85 Compensating Reserve Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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.
- 86 - 94 Compensating Reserve Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional.
- 95 - 96 Not used.
- 97 - 104 Compensating Reserve Rate Expiration Date. Last date the Compensating Reserve Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Compensating Reserve Rate.
Numeric, 8 positions, optional.

- 105 – 109 Compensating Balance Deficit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional.
- 110 Compensating Balance Deficit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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.
- 111 – 119 Compensating Balance Deficit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional.
- 120 Compensating Balance Deficit Rate Month Base. Indicates the month base used for the compensating balance interest calculation. Valid entries are:
 A Actual day month.
 M 30-day month.
 Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, required.
- 121 Compensating Balance Deficit Rate Year Base. Indicates the year base used for the compensating balance calculation. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, required.
- 122 – 129 Compensating Balance Deficit Rate Expiration Date. Last date the Compensating Balance Deficit Rates Override specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Compensating Balance Deficit Rate Override.
Numeric, 8 positions, optional.
- 130 – 134 Overdraft Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 135 Overdraft Interest Rate 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 set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 136 – 144 Overdraft Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 145 Overdraft Interest Rate Month Base. Indicates the month base used for the overdraft interest calculation. If the overdraft rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
 A Actual day month.
 M 30-day month.
 Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, required.
- 146 Overdraft Interest Rate Year Base. Indicates the year base used for the overdraft interest calculation. If the overdraft rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, required.
- 147 – 154 Overdraft Interest Rate Expiration Date. Last date the Overdraft Interest Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Overdraft Interest Rate.
Numeric, 8 positions, optional.
- 155 –159 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 160 Interest Rate 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 set to all 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 set to 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.
- 161 – 169 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 170 Interest Rate Month Base. Indicates the month base used for the interest calculation. If the rate is zeros, the month base on MICM Record 6013 is used.
Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, required.
- 171 Interest Rate Year Base. Indicates the year base used for the interest calculation. If the rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, required.
- 172 – 179 Interest Rate Expiration Date. Last date the Interest Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Interest Rate.
Numeric, 8 positions, optional.
- 180 – 200 Not used.

Card 02

- 7 – 14 Alternate Earnings Credit Rate Expiration Date. Last date the Alternate Earnings Credit Rates specified on this record will be in effect. This date must be equal to or less then the Expiration Date for the primary Earnings Credit Rate.
Numeric, 8 positions, optional.

- 15 - 19 Alternate 1 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 20 Alternate 1 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 21 - 29 Alternate 1 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 30 - 34 Alternate 2 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 35 Alternate 2 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
 A Add variance to the specified base rate.
 B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 36 - 44 Alternate 2 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 45 - 49 Alternate 3 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 50 Alternate 3 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 51 – 59 Alternate 3 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 60 – 64 Alternate 4 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 65 Alternate 4 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 66 – 74 Alternate 4 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 75 – 79 Alternate 5 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 80 Alternate 5 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 81 – 89 Alternate 5 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
- Numeric, 9 positions, optional.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 90 – 94 Alternate 6 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
- Alphanumeric, 5 positions, optional.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 95 Alternate 6 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
- A** Add variance to the specified base rate.
 - B** Base rate only. (The variance should be set to all 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 set to 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.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 96 – 104 Alternate 6 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
- Numeric, 9 positions, optional.* Default: Blanks will default to MICM Record 6012 based on the account type.
- 105 – 109 Alternate 7 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
- Alphanumeric, 5 positions, optional.* Default: Blanks will default to MICM Record 6012 based on the account type.

- 110 Alternate 7 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 111 – 119 Alternate 7 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 120 – 124 Alternate 8 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 125 Alternate 8 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 126 – 134 Alternate 8 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 135 – 139 Alternate 9 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 140 Alternate 9 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 141 – 149 Alternate 9 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 150 – 154 Alternate 10 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 155 Alternate 10 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 156 – 164 Alternate 10 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 165 – 169 Alternate 11 Earnings Credit Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

170 Alternate 11 Earnings Credit Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:

- A Add variance to the specified base rate.
- B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.

171 – 179 Alternate 11 Earnings Credit Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.

Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

180 – 200 Not used.

Card 03

7 – 11 FDIC Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.

Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

12 FDIC Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:

- A Add variance to the specified base rate.
- B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.

13 – 21 FDIC Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.

Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

- 22 FDIC Rate Month Base. Indicates the month base used for the FDIC calculation. If the FDIC rate is zeros, the month base on MICM Record 6013 is used. Valid entries are:
A Actual day month.
M 30-day month.
Z Rate is zero for this account, does not default to the MICM value.
Alphanumeric, 1 position, required.
- 23 FDIC Rate Year Base. Indicates the year base used for the FDIC calculation. If the FDIC rate is zeros, the year base on MICM Record 6013 is used. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, required.
- 24 - 31 FDIC Rate Expiration Date. Last date the FDIC rates specified on this record will be in effect. This date must be equal to or less than the Expiration Date for the primary FDIC Rate.
Numeric, 8 positions, optional.
- 32 - 39 Alternate Interest Rate Expiration Date. 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.
Numeric, 8 positions, optional.
- 40 - 44 Alternate 1 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.
- 45 Alternate 1 Interest Rate Variance Factor. Type of variance to be applied to the base rate. Valid entries are:
A Add variance to the specified base rate.
B Base rate only. (The variance should be set to all 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 set to 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. Default: Blanks will default to MICM Record 6012 based on the account type.
- 46 - 54 Alternate 1 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate.
Numeric, 9 positions, optional. Default: Blanks will default to MICM Record 6012 based on the account type.

55 – 59	<p>Alternate 2 Interest Rate Base Code. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, optional.</i> Default: Blanks will default to MICM Record 6012 based on the account type.</p>
60	<p>Alternate 2 Interest Rate 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 the specified base rate. B Base rate only. (The variance should be set to all 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 set to 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.</i> Default: Blanks will default to MICM Record 6012 based on the account type.</p>
61 – 69	<p>Alternate 2 Interest Rate Variance. Used in conjunction with the Variance Factor and Base Rate when calculating this rate. <i>Numeric, 9 positions, optional.</i> Default: Blanks will default to MICM Record 6012 based on the account type.</p>
70 – 84	<p>Alternate 1 Earnings Credit Rate Balance. Minimum average balance or average collected balance required this Alternate Earnings Credit Rate for earnings credit calculations. <i>Numeric, 15 positions, optional.</i></p>
85 – 102	<p>Not used.</p>
103 – 106	<p>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. <i>Alphanumeric, 4 positions, required.</i></p>
107 – 200	<p>Not used.</p>

Card 04

7 – 21	<p>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. <i>Numeric, 15 positions, optional.</i></p>
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- 22 - 36 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.
Numeric, 15 positions, optional.
- 37 - 51 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.
Numeric, 15 positions, optional.
- 52 - 66 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.
Numeric, 15 positions, optional.
- 67 - 81 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.
Numeric, 15 positions, optional.
- 82 - 96 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.
Numeric, 15 positions, optional.
- 97 - 111 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.
Numeric, 15 positions, optional.
- 112 - 126 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.
Numeric, 15 positions, optional.
- 127 - 141 Alternate 10 Earnings Credit Rate Balance. Specifies the minimum average balance or average collected balance required to use the alternate 10 earnings credit rate for earnings credit calculations.
Numeric, 15 positions, optional.
- 142 - 156 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.
Numeric, 15 positions, optional.
- 157 - 171 Alternate 1 Interest Balance Required. Minimum net available balance required to use this Alternate Interest Rate for interest calculation of Formula B accounts.
Numeric, 15 positions, optional.

172 – 186 Alternate 2 Interest Balance Required. Minimum net available balance required to use this Alternate Interest Rate for interest calculation of Formula B accounts. *Numeric, 15 positions, optional.*

187 – 200 Not used.

Card 05

7 – 15 Earnings Credit Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

16 – 24 Earnings Credit Rate Ceiling. Maximum rate allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

25 – 33 Overdraft Interest Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

34 – 42 Overdraft Interest Rate Ceiling. Maximum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

43 – 51 Service Charge Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

52 – 60 Service Charge Rate Ceiling. Maximum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

61 – 69 Interest Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

70 – 78 Interest Rate Ceiling. Maximum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

79 – 87 Reserve Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

88 – 96 Reserve Rate Ceiling. Maximum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

97 – 105 Compensating Balance Deficit Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

106 – 114 Compensating Balance Deficit Rate Ceiling. Maximum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

115 – 123 FDIC Rate Floor. Minimum allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

124 – 132 FDIC Rate Ceiling. Maximum rate allowed for this rate. *Numeric, 9 positions, 8 decimals, optional.*

133 – 141	Alternate 1 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
142 – 150	Alternate 1 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
151 – 159	Alternate 2 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
160 – 168	Alternate 2 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
169 – 177	Alternate 3 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
178 – 186	Alternate 3 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
187 – 200	Not used.

Card 06

7 – 15	Alternate 4 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
16 – 24	Alternate 4 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
25 – 33	Alternate 5 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
34 – 42	Alternate 5 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
43 – 51	Alternate 6 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
52 – 60	Alternate 6 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
61 – 69	Alternate 7 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
70 – 78	Alternate 7 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
79 – 87	Alternate 8 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>

88 – 96	Alternate 8 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
97 – 105	Alternate 9 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
106 – 114	Alternate 9 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
115 – 123	Alternate 10 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
124 – 132	Alternate 10 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
133 – 141	Alternate 11 Earnings Credit Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
142 – 150	Alternate 11 Earnings Credit Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
151 – 159	Alternate 1 Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
160 – 168	Alternate 1 Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
169 – 177	Alternate 2 Interest Rate Floor. Minimum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
178 – 186	Alternate 2 Interest Rate Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions, 8 decimals, optional.</i>
187 – 200	Not used.

Form 30 – Group Balance Maintenance Interface

Purpose	This form is used only when setting up new accounts pointing to an existing Group or a new Group with existing accounts, and you are interfacing daily balances. Normally, the daily use of this form would be restricted to balance adjustments for the Group account in the current period.
Special Considerations	Balance adjustments for Deposit accounts are automatically generated by Analysis for any Group accounts associated with individual accounts.
Cards Required	00

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 30 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 200	Not used.

Card 01

7 – 24	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. <i>Numeric, 17 positions, optional.</i> Current Ledger Balance Sign. If the current ledger balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i>
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25 – 42	<p>Current Collected Balance. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Current Collected Balance Sign. If the current collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
43 – 60	<p>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. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Aggregate Ledger Balance Sign. If the aggregate ledger balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
61 – 78	<p>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. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Aggregate Collected Balance Sign. If the aggregate collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
79 – 82	<p>Aggregate Days. Number of days balances have been accumulated for this cycle period. <i>Numeric, 3 positions, optional.</i></p> <p>Aggregate Days Sign. If the number of aggregate days is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
83 – 100	<p>Overdraft Aggregate Ledger Balance. Accumulation of the accounts negative ledger balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Overdraft Aggregate Ledger Balance Sign. If the overdraft aggregate ledger balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
101 – 104	<p>Overdraft Aggregate Ledger Days. Number of days in the period the account's ledger balance was negative. <i>Numeric, 3 positions, optional.</i></p> <p>Overdraft Aggregate Ledger Days Sign. If the number of overdraft aggregate ledger days is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>

105 – 122	<p>Overdraft Aggregate Collected Balance. Accumulation of the account’s negative collected balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Overdraft Aggregate Collected Balance Sign. If the overdraft aggregate-collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
123 – 126	<p>Overdraft Aggregate Collected Days. Number of days in the period the account’s collected balance was negative. <i>Numeric, 3 positions, optional.</i></p> <p>Overdraft Aggregate Collected Days Sign. If the number of overdraft aggregate-collected days is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
127 – 144	<p>Current Bank Collected Balance. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Current Bank Collected Balance Sign. If the current bank-collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
145 – 162	<p>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. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Bank Aggregate Collected Balance Sign. If the bank aggregate-collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
163 – 200	Not used.

Card 02

7 – 24	<p>User Balance 1. User-defined balance specified at the group level. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>User Balance 1 Sign. If the user balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
25 – 42	<p>User Balance 2. User-defined balance specified at the group level. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>User Balance 2 Sign. If the user balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>

43 – 60	<p>User Balance 3. User-defined balance specified at the group level. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>User Balance 3 Sign. If the user balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
61 – 78	<p>User Balance 4. User-defined balance specified at the group level. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>User Balance 4 Sign. If the user balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
79 – 96	<p>Low Balance . Indicates the lowest balance of the group for this accounting period. Two decimal places are assumed. Contains all 9's on the first day of the current period. <i>Numeric, 17 positions, optional.</i></p> <p>Low Balance Sign. If the user balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
97 – 200	Not used.

Card 90

7 – 24	<p>Current Ledger Balance for Daily Balance Record Accounts. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Current Ledger Balance for Daily Balance Record Accounts Sign. If the current ledger balance for Daily Balance Record accounts is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
25 – 42	<p>Current Collected Balance for Daily Balance Record Accounts. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Current Collected Balance for Daily Balance Record Accounts Sign. If the current collected balance for Daily Balance Record accounts is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>

43 - 60	<p>Current Bank-collected Balance for Daily Balance Record Accounts. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Current Bank-collected Balance for Daily Balance Record Accounts Sign. If the current bank-collected balance for Daily Balance Record accounts is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
61 - 200	Not used.

Form 31 – Deposit Balance Maintenance Interface

Purpose	This form is used to interface balance information from the Deposit account in Deposits to the Deposit account in Account Analysis. Any Group tied to this account is updated with this information.
Cards Required	If you are interfacing on a daily basis, Cards 00 and 01 are required. Cards 02 – 06 also are required when interfacing on a cycle basis (monthly), or when passing interest payment and/or balance adjustment information.

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 31 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Number assigned to designate the institution being entered. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 200	Not used.

Card 01

7 – 24	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. <i>Numeric, 17 positions, optional.</i>
	Current Ledger Balance Sign. If the current ledger balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i>

- 25 – 42 Current Collected Balance. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Current Collected Balance Sign. If the current collected balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 43 –60 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. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Aggregate Ledger Balance Sign. If the aggregate ledger balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 61 – 78 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. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Aggregate Collected Balance Sign. If the aggregate collected balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 79 – 82 Aggregate Days. Number of days balances have been accumulated for this cycle period.
Numeric, 3 positions, optional.
- Aggregate Days Sign. If the number of aggregate days is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 83 – 100 Overdraft Aggregate Ledger Balance. Accumulation of the accounts negative ledger balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Overdraft Aggregate Ledger Balance Sign. If the overdraft aggregate ledger balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 101 – 104 Overdraft Aggregate Ledger Days. Number of days in the period the account’s ledger balance was negative.
Numeric, 3 positions, optional.
- Overdraft Aggregate Ledger Days Sign. If the number of overdraft aggregate ledger days is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

105 – 122	<p>Overdraft Aggregate Collected Balance. Accumulation of the account’s negative collected balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Overdraft Aggregate Collected Balance Sign. If the overdraft aggregate collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
123 – 126	<p>Overdraft Aggregate Collected Days. Number of days in the period the accounts collected balance was negative. <i>Numeric, 3 positions, optional.</i></p> <p>Overdraft Aggregate Collected Days Sign. If the number of overdraft aggregate collected days is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
127 – 144	<p>Current Bank Collected Balance. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Current Bank Collected Balance Sign. If the current bank-collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
145 – 162	<p>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. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Bank Aggregate Collected Balance Sign. If the bank aggregate-collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
163 – 200	Not used.

Card 02

7 – 24	<p>Interest Paid. Interest paid to this account. This is an adjustment for this account. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i></p> <p>Interest Paid Sign. If the interest paid adjustment is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
25 – 33	<p>Interest Rate. Interest rate for this cycle period. This is used for reporting only. Anything in this field is treated as a maintenance change. Three decimal places are assumed. For example, 12 percent would be entered as 12000000. <i>Numeric, 9 positions, optional.</i></p>

- 34 – 49 Compensating Balance. Treated as an adjustment. If it is blank, nothing changes.
Numeric, 15 positions, optional.
- Compensating Balance Sign. If the compensating balance adjustment is negative,
a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 50 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.*
- 51 – 68 User Balance 1. User-defined.
Numeric, 17 positions, optional.
- User Balance 1 Sign. If the user balance 1 adjustment is negative, a dash must be
placed in this field.
Alphanumeric, 1 position, optional.
- 69 – 86 Last Day of Month Ledger Balance. Ledger balance as of the last day of the
month. Two decimal places are assumed. This field can be used for the FDIC
charge calculation.
Numeric, 17 positions, optional.
- Last Day of Month Ledger Balance Sign. If the last day of the month ledger
balance sign is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 87 – 104 Interest Accrued. Amount in this field is treated as an adjustment to the deposit
account for the current cycle. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Interest Accrued Sign. If the interest accrued adjustment is negative, a dash must
be placed in this field.
Alphanumeric, 1 position, optional.
- 105 – 122 User Balance 2. User-defined.
Numeric, 17 positions, optional.
- User Balance 2 Sign. If the user balance 2 adjustment is negative, a dash must be
placed in this field.
Alphanumeric, 1 position, optional.

123 – 140	<p>User Balance 3. User-defined. <i>Numeric, 17 positions, optional.</i></p> <p>User Balance 3 Sign. If the user balance 3 adjustment is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
141 – 158	<p>Total Interest Accrued. <i>Numeric, 17 positions, optional.</i></p> <p>Total Interest Accrued Sign. If the total interest accrued is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
159 – 176	<p>User Balance 4. User-defined. <i>Numeric, 17 positions, optional.</i></p> <p>User Balance 4 Sign. If the user balance 4 adjustment is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
177 – 194	<p>Low Balance. Low balance for this period. <i>Numeric, 17 positions, optional.</i></p> <p>Low Balance Sign. If the low balance sign is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
195 – 200	<p>Not used.</p>

Form 34, 35 – Deposit Balance Adjustment Maintenance

Purpose	This form is used to input or delete balance adjustments for Deposit and Group accounts.
Special Considerations	<p>If deposit accounts are tied to groups, the groups are updated with the same information.</p> <p>The Balance Adjustment Edit Option on MICM Record 6000 affects the processing of the adjustment.</p> <p>If this form is input on the same day that the account is created (through batch processing), it is rejected with the error INVALID EFFECTIVE DATE.</p>
Cards Required	00

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entries are: 34 Balance adjustments to Group accounts. 35 Balance adjustments to Deposit accounts. <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Alphanumeric, 18 positions, required.</i>
31	Purge. Valid entry is P , indicating purge the adjustment. <i>Alphanumeric, 1 position, optional.</i>
32 – 39	Effective Date. Effective date of the balance adjustment. Format is MMDDYYYY. <i>Numeric, 8 positions, required.</i>
40 – 200	Not used.

Card 01

- 7 – 8 Ledger Balance Adjustment Days. Specifies the number of days the balance adjustment should be applied.
- Note:** If the Balance Adjustment Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the effective date is 1-20-91, any Balance Adjustment Days' entry greater than 11 would affect the January and February cycles. In this case, you would make separate entries for January and February.
- Numeric, 2 positions, required.*
- 9 – 26 Ledger Balance Adjustment Amount.
- Numeric, 17 positions, optional.*
- Ledger Balance Adjustment Sign. If the ledger balance adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 27 – 31 Ledger Balance Adjustment Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered.
- Numeric, 5 positions, optional.*
- 32 Ledger Balance Adjustment Statement Print Option. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:
- N** Do not print the adjustment on the Analysis statement.
- Y** Print adjustment on the Analysis statement.
- Alphanumeric, 1 position, optional.*
- 33 Not used.
- 34 – 41 Ledger Balance Adjustment Original Processing Date. Processing date of the original balance adjustment. Format is MMDDYYYY.
- Numeric, 8 positions, optional; required if purging an adjustment.*
- 42 – 45 Ledger Balance Adjustment Transaction Source. Demographic information to identify a particular transaction source. Source is not stored with the transaction on the Adjustment File.
- Alphanumeric, 4 positions, optional.*
- 46 – 47 Collected Balance Adjustment Number of Days.
- Numeric, 2 positions, required.*
- 48 – 65 Collected Balance Adjustment Amount.
- Numeric, 17 positions, optional.*
- Collected Balance Adjustment Amount Sign. If the collected balance adjustment amount is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*

- 66 – 70 Collected Balance Adjustment Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered.
Numeric, 5 positions, optional.
- 71 Collected Balance Adjustment Statement Print Option. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:
 N Do not print the adjustment on the Analysis statement.
 Y Print adjustment on the Analysis statement.
Alphanumeric, 1 position, optional.
- 72 Not used.
- 73 – 80 Collected Balance Adjustment Original Processing Date. Processing date of the original balance adjustment. Format is MMDDYYYY.
Numeric, 8 positions, optional. Required if purging an adjustment.
- 81 – 84 Collected Balance Adjustment Transaction Source. Demographic information to identify a particular transaction source. Source is not stored with the transaction on the Transaction Adjustment Record.
Alphanumeric, 4 positions, optional.
- 85 – 200 Not used.

Card 02

- 7 – 8 Bank Collected Balance Adjustment Days. Specifies the number of days the balance adjustment should be applied.

Note: If the Balance Adjustment Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the Effective Date is 1-20-91, any Balance Adjustment Days' entry greater than 20 would affect the January and February cycles. In this case, make separate entries for January and February.
Numeric, 2 positions, required.
- 9 – 26 Bank Collected Balance Adjustment Amount.
Numeric, 17 positions, optional.

Bank Collected Balance Adjustment Sign. If the ledger balance adjustment amount is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 27 – 31 Bank Collected Balance Adjustment Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered.
Numeric, 5 positions, optional.

-
- 32 Bank Collected Balance Adjustment Statement Print Option. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:
N Do not print the adjustment on the Analysis statement.
Y Print adjustment on the Analysis statement.
Alphanumeric, 1 position, optional.
- 33 Not used.
- 34 – 41 Bank Collected Balance Adjustment Original Processing Date. Processing date of the original balance adjustment. Format is MMDDYYYY.
Numeric, 8 positions, optional; required if purging an adjustment.
- 42 – 45 Bank Collected Balance Adjustment Transaction Source. Demographic information to identify a particular transaction source. Source is not stored with the transaction on the Transaction Adjustment Record.
Alphanumeric, 4 positions, optional.
- 46 – 47 Bank Collected Balance Adjustment Number of Days.
Numeric, 2 positions, required.
- 48 – 63 Collected Balance Adjustment Amount.
Numeric, 15 positions, optional.

Collected Balance Adjustment Sign. If the compensating balance adjustment amount is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 64 – 65 Not used.
- 66 – 70 Collected Balance Adjustment Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered.
Numeric, 5 positions, optional.
- 71 Collected Balance Adjustment Statement Print Code. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:
N Do not print the adjustment on the Analysis statement.
Y Print adjustment on the Analysis statement.
Alphanumeric, 1 position, optional.

- 72 Collected Balance Adjustment 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:
- 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.
- Numeric, 1 position, optional.*
- 73 – 80 Collected Balance Adjustment Original Processing Date. Processing date of the original balance adjustment. Format is MMDDYYYY.
- Numeric, 8 positions, optional; required if purging an adjustment.*
- 81 – 84 Collected Balance Adjustment Transaction Source. Demographic information to identify a particular transaction source. Source is not stored with the transaction on the Transaction Adjustment Record.
- Alphanumeric, 4 positions, optional.*
- 85 – 200 Not used.

Card 03

- 7 – 8 OD Ledger Balance Adjustment Days. Specifies the number of days the balance adjustment should be applied.
- Note:** If the Balance Adjustment Days affects more than one cycle, a separate entry must be made for each cycle. For example, if the effective date is 1-20-91, any Balance Adjustment Days' entry greater than 20 would affect the January and February cycles. In this case, you would make separate entries for January and February.
- Numeric, 2 positions, required.*
- 9 – 26 OD Ledger Balance Adjustment Amount.
- Numeric, 17 positions, optional.*
- OD Ledger Balance Adjustment Sign. If the OD ledger balance adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 27 – 31 OD Ledger Balance Adjustment Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered.
- Numeric, 5 positions, optional.*

32	<p>OD Ledger Balance Adjustment Statement Print Option. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <p> N Do not print the adjustment on the Analysis statement.</p> <p> Y Print adjustment on the Analysis statement.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
33	<p>Not used.</p>
34 – 41	<p>OD Ledger Balance Adjustment Original Processing Date. Processing date of the original balance adjustment. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional; required if purging an adjustment.</i></p>
42 – 45	<p>OD Ledger Balance Adjustment Transaction Source. Demographic information to identify a particular transaction source. Source is not stored with the transaction on the Adjustment File.</p> <p><i>Alphanumeric, 4 positions, optional.</i></p>
46 – 47	<p>OD Ledger Balance Adjustment Number of Days.</p> <p><i>Numeric, 2 positions, required.</i></p>
48 – 65	<p>OD Collected Balance Adjustment Amount.</p> <p><i>Numeric, 17 positions, optional.</i></p> <p>OD Collected Balance Adjustment Amount Sign. If the OD collected balance adjustment amount is negative, a dash must be placed in this field.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
66 – 70	<p>OD Collected Balance Adjustment Description Number. Used to read MICM Record 6080 (Analysis Statement Descriptions) for the adjustment description. An override number can be entered.</p> <p><i>Numeric, 5 positions, optional.</i></p>
71	<p>OD Collected Balance Adjustment Statement Print Option. Indicates whether the adjustment should be printed on the Analysis statement. Valid entries are:</p> <p> N Do not print the adjustment on the Analysis statement.</p> <p> Y Print adjustment on the Analysis statement.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
72	<p>Not used.</p>
73 – 80	<p>OD Collected Balance Adjustment Original Processing Date. Processing date of the original balance adjustment. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional. Required if purging an adjustment.</i></p>
81 – 84	<p>OD Collected Balance Adjustment Transaction Source. Demographic information to identify a particular transaction source. Source is not stored with the transaction on the Transaction Adjustment Record.</p> <p><i>Alphanumeric, 4 positions, optional.</i></p>
85 – 200	<p>Not used.</p>

Card 04

- | | |
|----------|---|
| 7 - 36 | Balance Adjustment Description Override. Used to override the MICM Record 6080 (Analysis Statement Descriptions).
<i>Alphanumeric, 30 positions, optional.</i> |
| 37 - 200 | Not used. |

Form 40 – Group History Maintenance

Purpose Since Group history balances are automatically maintained by its member accounts at cycle time and statement correction time, there would only be certain circumstances under which Account Analysis Group history would need to be maintained.

Note: Group history cannot be created using this form. To create Group history, refer to the ANGHM panels in the Application Panels chapter of *Procedures Guide 1*.

Cards Required 99

Header Portion of Each Card

1 – 2 System Number. Valid entry is **06**.
Numeric, 2 positions, required.

3 – 4 Form Number. Valid entry is **40**.
Numeric, 2 positions, required.

5 – 6 Card Number. Valid entry is **99**.
Numeric, 2 positions, required.

Card 00

7 – 10 Institution Number. Number assigned to designate the institution being entered. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number. Application number for this account.
Numeric, 2 positions, required.

13 – 30 Account Number.
Numeric, 18 positions, required.

31 History 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, required.

32 – 39 History Period Date. Date of the history cycle. If the Period Type is months, this format is MMDDYYYY and is the first day of the cycle.
Numeric, 8 positions, required.

40 – 200 Not used.

Card 90

7 – 10 Institution Number. Number assigned to designate the institution being entered. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number.
Numeric, 2 positions, required.

13 – 30 Group Account Number.
Numeric, 18 positions, required.

31 History 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, required.

32 – 39 History Period Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle.
Numeric, 8 positions, required.

40 – 43 Related Group Institution Number. Links the group to the next level up.
Numeric, 4 positions, optional.

44 – 61 Related Group Account Number. Links the group to the next level up.
Numeric, 18 positions, optional.

62 – 200 Not used.

Card 91

7 – 10 Institution Number. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number.
Numeric, 2 positions, required.

13 – 30 Group Account Number.
Numeric, 18 positions, required.

31	<p>History Period Type. Determines what type of history record is being referenced. Valid entries are:</p> <ul style="list-style-type: none"> 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. <p><i>Alphanumeric, 1 position, required.</i></p>
32 – 39	<p>History Period Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle.</p> <p><i>Numeric, 8 positions, required.</i></p>
40 – 43	<p>Related Group Institution Number. Links the group to the next level up.</p> <p><i>Numeric, 4 positions, required.</i></p>
44 – 61	<p>Related Group Account Number. Links the group to the next level up.</p> <p><i>Numeric, 18 positions, required.</i></p>
62 – 200	<p>Not used.</p>

Card 99

001	<p>Deposit Current Ledger Balance. Adjustment to the current ledger balance for this history period. Any maintenance to this field is considered an adjustment. Two decimal places are assumed.</p> <p><i>Numeric, 17 positions, optional.</i></p> <p>Deposit Current Ledger Balance Sign. If the current ledger balance is negative, a dash must be placed in this field.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
002	<p>Deposit Aggregate Ledger Balance. Adjustment to the aggregate ledger balance for this history period. Two decimal places are assumed.</p> <p><i>Numeric, 17 positions, optional.</i></p> <p>Deposit Aggregate Ledger Balance Sign. If the aggregate ledger balance is negative, a dash must be placed in this field.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
003	<p>Deposit Aggregate Collected Balance. Adjustment to the aggregate collected balance for this history period. Two decimal places are assumed.</p> <p><i>Numeric, 17 positions, optional.</i></p> <p>Reference: Card 99, field 003.</p> <p>Deposit Aggregate Collected Balance Sign. If the aggregate collected balance is negative, a dash must be placed in this field.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>

- 006 Deposit Compensating Balance. Compensating balance requirement for this history period.
Numeric, 15 positions, optional.
- Deposit Compensating Balance Sign. If the Deposit compensating balance adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 008 Earnings Credit Rate. Used to calculate earnings credit. Eight decimal places are required. For example, 12 percent would be entered as **120000000**.
Numeric, 9 positions, required.
- 009 Earnings Credit Year Base. Indicates the year base associated with the earnings credit rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, required.
- 010 Earnings Credit Month Base. Indicates the month base associated with the earnings credit rate. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, required.
- 011 Period Days. Number of days in this history period.
Numeric, 3 positions, optional.
- 012 Reserve Rate. Used to calculate 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 those accounts coded with a Reserve/Service Markup Code of **R**, this rate is used for calculating reserves based on the Total Balance Required.
Numeric, 9 positions, required.
- 013 Closed Date. Identifies when an account closed in Analysis. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 014 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 Bill/Debit through external sources.
Alphanumeric, 1 position, required.
- 015 Deposit Low Balance. Indicates the lowest balance of the account for this cycle period. Two decimal places are assumed.
Numeric, 17 positions, required.
- Deposit Low Balance Sign. If the Deposit low balance this period is negative, a dash must be placed in this field.
Alphanumeric, 1 position, required.
- 016 User Balance 1. User-defined.
Numeric, 17 positions, optional.
- User Balance 1 Sign. If user balance 1 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 017 Miscellaneous Parameter Number. Indicates the miscellaneous parameter (MICM Record 6013) that contains the account rate information. Valid entries are **01 – 99**.
Numeric, 2 positions, required.
- 019 Miscellaneous Credits. Total credit transactions for this history period. Two decimal places are assumed.
Numeric, 17 positions, required.
- Miscellaneous Credits Sign. If the miscellaneous credits adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 020 Maintenance Charge. Adjustment to the maintenance charge amount for this period. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Maintenance Charge Sign. If the maintenance charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 021 Next Months Earnings Credit Rate. Rate of credit that customers earn during the next month. Eight decimal places are required.
Numeric, 9 positions, optional.
- 022 Dormant Charge. Adjustment to the dormant charge for this history period.
Numeric, 17 positions, optional.
- Dormant Charge Sign. If the dormant charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

- 024 Deposit Interest Paid. Interest paid for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Deposit Interest Paid Sign. If the Deposit interest paid adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 027 Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:
- * This character forces a blank.
 - b** No exception pricing.
 - S** Exception pricing.
- Alphanumeric, 1 position, optional.*
- 028 User Code 1. User-defined.
Alphanumeric, 1 position, optional.
- 030 Overdraft Interest Rate. Used to calculate overdraft interest. Eight decimal places are required. For example, 18 percent would be entered as **180000000**.
Numeric, 9 positions, required.
- 031 Overdraft Interest Year Base. Indicates the year base used for the overdraft interest calculation. Valid entries are:
- A** Actual number of days in the year (365/366).
 - 0** 360-day year.
 - 5** 365-day year.
- Alphanumeric, 1 position, optional.*
- 032 Overdraft Interest Month Base. Indicates the month base used for the overdraft interest calculation. Valid entries are:
- A** Actual days in the month.
 - M** 30-day month.
 - Z** Rate is zeros for this account and *does not* default to MICM Record 6013.
- Alphanumeric, 1 position, optional.*
- 039 Group Calculation Code. Indicates how the service charge is calculated. 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, optional.* Default: MICM Record 6002.

- 048 Overdraft Interest Code. Indicates whether the overdraft interest was passed to analysis as a transaction or was 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
- Alphanumeric, 1 position, optional.*
- 049 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 upon the accounts service charge date and term. (Identifies a monthly verses a multi-month settlement account.)
- b** Service charge cycle.
 - A** Analyze only cycle.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Alphanumeric, 1 position, optional.*
- Position 80:
- Relationship Sync Indicator. Indicates whether the value of the Analysis Only Code field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
- b** Do not synchronize down to other accounts.
 - S** Synchronize down to other accounts.
- Note:** If this indicator is used, the Analysis Only Code field must be synchronized for the entire relationship.
- Alphanumeric, 1 position, optional.*
- 050 Purge Code. Valid entry is **P**, indicating delete this history and relevant data from all records.
- Alphanumeric, 1 position, optional.*
- 051 Overdraft Aggregate Ledger Balance. Accumulation of the accounts negative ledger balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed.
- Numeric, 17 positions, optional.*
- Overdraft Aggregate Ledger Balance Sign. If the Group overdraft aggregate ledger balance adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 052 Overdraft Aggregate Ledger Balance Days. Number of days in the period the accounts ledger balance was negative.
- Numeric, 3 positions, optional.*
- Overdraft Aggregate Ledger Balance Days Sign. If the overdraft aggregate ledger balance days' adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*

- 053 Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Overdraft Aggregate Collected Balance Sign. If the Group overdraft aggregate collected balance adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 054 Overdraft Aggregate Collected Balance Days. Number of days in the period the accounts collected balance was negative.
Numeric, 3 positions, optional.
- Overdraft Aggregate Collected Days Sign. If the overdraft aggregate collected balance days is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 055 Incremental Fee. 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) will be 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 then a recalculation of the Analysis statement should be done for this period.
Numeric, 17 positions, optional.
- Incremental Fee Sign. If the incremental fee adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 056 Minimum Charge. Minimum charge for this account in this history period.
Numeric, 17 positions, optional.
- Minimum Charge Sign. If the minimum charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 057 User Code 2. User-defined.
Alphanumeric, 1 position, optional.
- 058 User Code 3. User-defined.
Alphanumeric, 2 positions, optional.
- 059 AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data is received. Although this field allows entry of any value, the current valid entries as defined by AFP are:
- EM** Electronic mail.
 - FX** Facsimile number.
 - IT** International telephone.
 - TE** Telephone number.

TL Telex number.
TM Telemail number.
TX TWX number.

Alphanumeric, 2 positions, optional.

- 060 Group User Balance 1. User-defined balance specified at the group level. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Group User Balance 1 Sign. If the Group user balance 1 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 061 Group User Balance 2. User-defined balance specified at the group level. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Group User Balance 2 Sign. If the Group user balance 2 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 062 Balance Code. Indicates which balance to use for service charge and profit and loss calculation. Valid entries are:
- 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.
- Alphanumeric, 1 position, optional.*
- 064 Group User Balance 3. User-defined balance specified at the group level. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Group User Balance 3 Sign. If the Group user balance 3 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

070 Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next.

- b** Use prior credit code on MICM Record 6000.
- A** YTD prior credit.
- N** No prior credit.
- P** Immediate prior months credit.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Prior Credit Code field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Prior Credit Code field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

071 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 the YTD prior credit. Valid entries are **00 – 99**.

Note: For linked accounts, maintenance must occur at the charging group level.

Numeric, 2 positions, optional.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Prior Credit Months field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Prior Credit Months field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

072 Deposit Compensating Balance 2. 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**.

Numeric, 15 positions, optional.

Deposit Compensating Balance 2 Sign. If the Deposit compensating balance 2 adjustment is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

- 074 No Charge Balance Required Code. Indicates whether to calculate a balance required for no charge services. Loaded in history on cycle night from the MICM Record 6000 (Analysis Institution Parameters).
N Do not calculate a balance required for no charge services.
Y Calculate the balance required for no charge service.
Alphanumeric, 1 position, optional.
- 075 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:
N Do not calculate a balance required for overdraft interest.
Y Calculate a balance required for overdraft interest.
Alphanumeric, 1 position, optional.
- 076 Maintenance Charge Code. Indicates which value was used for system option. Valid entries are:
N Use the group's maintenance charge.
Y Accumulate the individual accounts respective maintenance charges to derive the group account's maintenance charge.
Alphanumeric, 1 position, optional.
- 077 Investment Aggregate Balance. Adjustment to the investment aggregate balances for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Investment Aggregate Balance Sign. If the investment aggregate balance adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 078 Investment Collected Aggregate Balance. Adjustment to the investment aggregate collected balance for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Investment Collected Aggregate Balance Sign. If the investment collected aggregate balance adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 079 User Balance 4. User-defined balance specified at the group level. Two decimal places are assumed.
Numeric, 17 positions, optional.
User Balance 4 Sign. If the user balance 4 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 080 Investment Reserve Rate. Investment reserve rate for this period. Eight decimal places are required.
Numeric, 9 positions, required.

- 081 Deposit User Balance 2. User-defined.
Numeric, 17 positions, optional.
- Deposit User Balance 2 Sign. If the Deposit user balance 2 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 082 Investment Earnings Credit Rate. Earnings credit rate used to calculate earnings credit. Eight decimal places are required. For example, 12 percent would be entered as **12000000**.
Numeric, 9 positions, optional.
- 084 Settlement Date. Date an account's charges are settled. Format is MMDDYYYY.
Note: For linked accounts, maintenance must occur at the ultimate group level.
Numeric, 8 positions, optional.
- Position 80:
- Relationship Sync Indicator. Indicates whether the value of the Settlement Date field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:
- b** Do not synchronize down to other accounts.
 - S** Synchronize down to other accounts.
- Note:** If this indicator is used, the Settlement Date field must be synchronized for the entire relationship.
Alphanumeric, 1 position, optional.
- 085 Group Reserve Code. Indicates whether to accumulate the reserve requirements from each account or to calculate at the group level using the Group rate. Valid entries are:
- A** Calculate at the account level and add the results to the Group.
 - 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 OD balance each day to determine positive balances at the group level.
- Alphanumeric, 1 position, optional.*
- 086 Investment Code. Indicates whether this account is to be processed as an Investment account, and determines how the investment balances will be used at the group level. Investment services will not be reported on the Group Analysis statement.
- N** Not an investment account.
 - O** Reserved for future use.
 - Y** Investment account balances not used when calculating overdraft position at the group level.
- Alphanumeric, 1 position, optional.*

- 092 Minimum Charge Option. 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).
N Charge nothing if the service charge is less.
Y Charge the minimum charge if the service charge is less.
Alphanumeric, 1 position, optional.
- 093 Rate 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. Two decimal places are assumed.
Numeric, 17 positions, optional.
- 094 Investment Interest Paid. Adjustment to the investment interest paid for Deposit accounts. Two decimal places are assumed.
Numeric, 17 positions, optional.

Investment Interest Paid Sign. If the investment interest paid adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 095 Investment Average Interest Rate. Investment average interest rate for this period. Eight decimal places are required.
Numeric, 9 positions, required.
- 096 Number of Cycles. Number of cycles in a history period. Valid entry is 01.
Numeric, 2 positions, optional.
- 097 Statement Date. Date that appears on the statement as the ending date for this history period. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 099 Formula Code. Determines the 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 net available balance. If the net available balance is negative, a service charge amount is calculated using the service charge rate. If the net available balance is positive, an interest payment is calculated using the interest rate. For multi-cycle calculations, the net available balance for each cycle is 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 net available balance. If the net available balance is negative, a service charge amount is calculated using the service charge rate. If the net available balance is positive, a credit amount is calculated using the earnings credit rate. For multi-cycle calculations, the actual charge or credit amount for each cycle is 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.

If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Formula Code field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Formula Code field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

100 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 mark up for accounts coded as Formula C. Also used to calculate the mark up on services for those accounts coded with a Reserve/Service Markup Code of **S**. Leading blanks are allowed.
Numeric, 9 positions, optional.

101 Service Charge Year Base. Indicates the year base associated with the service charge rate. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365 day year.
Alphanumeric, 1 position, optional.

102 Service Charge Month Base. Indicates the month base associated with the service charge rate. Valid entries are:
A Actual days in the month.
M 30-day month.
Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.

- 103 Reserves When Average Collected Negative. Indicates whether to bypass special considerations for calculating additional reserve requirement when the average collected balance is negative. The code determines if system option was used this history period. Valid entries are:
- N Do not bypass special considerations for calculating additional reserve requirement.
 - Y Bypass special considerations for calculating additional reserve requirement.
- Alphanumeric, 1 position, optional.*
- 107 Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., **001** indicates a commercial account). Valid entries are **001 – 999**.
- Numeric, 3 positions, optional.*
- 108 Reserve Credit. Amount of reserve credit for this history period.
- Numeric, 9 positions, optional.*
- Reserve Credit Sign. If the reserve credit amount is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 109 Deposit User Balance 3. User-defined.
- Numeric, 17 positions, optional.*
- Deposit User Balance 3 Sign. If Deposit user balance 3 adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 110 Investment Explicit Charge. Adjustment to the investment explicit charge for deposit accounts. Two decimal places are assumed.
- Numeric, 17 positions, optional.*
- Investment Explicit Charge Sign. If the investment explicit charge adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 112 Deposit User Balance 4. User-defined.
- Numeric, 17 positions, optional.*
- Deposit User Balance 4 Sign. If Deposit user balance 4 adjustment is negative, a dash must be placed in this field.
- Alphanumeric, 1 position, optional.*
- 113 Account Status. Valid entries are:
- A** Active.
 - C** Closed.
 - D** Dormant.
 - P** Purge. Not valid if the account has a receivable outstanding amount due.
- Alphanumeric, 1 position, required.*

- 114 Deposit Interest Rate. Used to calculate the interest amount for accounts coded as Formula B, when the net available balance is positive. Eight decimal places are required. Leading blanks are allowed.
Numeric, 9 positions, optional.
- 115 Deposit Interest Rate Year Base. Indicates the year base for the interest rate.
Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365 day year.
Alphanumeric, 1 position, required.
- 116 Deposit Interest Rate Month Base. Indicates the month base for the interest rate.
Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, required.
- 119 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:
 N Do not calculate a reserve credit transaction.
 Y Calculate a reserve credit transaction.
Alphanumeric, 1 position, optional.
- 122 Total Waived Overdraft Interest Charges. Adjustment to the dollar amount of waived overdraft interest for a Deposit account during this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.

Total Waived Overdraft Interest Charges Sign. If the total waived deposit overdraft interest charges is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 127 Group Compensating Balance 2. Adjustment to the Group compensating balance 2 for this history period.
Numeric, 15 positions, optional.

Group Compensating Balance 2 Sign. If the Group compensating balance 2 adjustment is negative, a dash must be placed in this field.
Numeric, 1 position, optional.
- 135 Deposit Bank Aggregate Collected Balance. Accumulated bank-collected balance for the cycle period. Two decimal places are assumed.
Numeric, 17 positions, optional.

Deposit Bank Aggregate Collected Balance Sign. If the deposit bank aggregate collected balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

- 140 Deposit Interest Accrued. Interest that has been earned but not paid this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Deposit Interest Accrued Sign. If the Deposit interest accrued adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 142 Loan Compensating Balance Deficiency Charge. Calculated as an account is analyzed (lead night or recalculation), based on 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 modify this amount, the compensating balance deficiency rate information, stored in history, must be modified and then a recalculation of the Analysis statement should be requested for this period.
Numeric, 17 positions, optional.
- Loan Compensating Balance Deficiency Charge Sign. If the Loan compensating balance deficiency charges adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 143 Loan Compensating Balance Deficiency Rate. Used to calculate compensating balance deficiency charges for accounts with a Loan compensating balance requirement amount specified.
Numeric, 9 positions, optional.
- 144 Loan Compensating Balance Deficiency Year Base. Indicates the year base associated with the loan compensating balance deficiency rate. Valid entries are:
- A** Actual number of days in the year (365/366).
 - 0** 360-day year.
 - 5** 365-day year.
- Alphanumeric, 1 position, optional.*
- 145 Loan Compensating Balance Deficiency Month Base. Indicates the month base associated with the Loan compensating balance deficiency rate. Valid entries are:
- A** Actual days in the month.
 - M** 30-day month.
 - Z** Rate is zeros for this account and *does not* default to MICM Record 6013.
- Alphanumeric, 1 position, optional.*
- 146 Loan Compensating Interest Overdraft. Indicates whether to include Loan compensating balances before calculating overdraft interest. Valid entries are:
- N** Do not include Loan compensating balances.
 - Y** Include Loan compensating balances.
- Alphanumeric, 1 position, optional.*

- 147 Loan Waived Compensating Balance Deficiency Charge. Adjustment to the dollar amount of Loan compensating balance deficiency charge waived for an account during this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Loan Waived Compensating Balance Deficiency Charge Sign. If the Loan waived compensating balance deficiency charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 157 Price List Number. Number of the price list (MICM Records 6015/6016) that contains the account service pricing information. Valid entries are **001 – 999**.
Numeric, 3 positions, required.
- 158 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, required.*
- 159 Past Due Fee Code. Indicates how the past due fee will be calculated. Moved to history from MICM Record 6018 (Analysis Past Due Fee Parameters) on cycle night. Valid entries are:
- 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.
- Alphanumeric, 1 position, optional.*
- 160 Late Charge Rate/Fee. Represents the late charge rate or the last charge fee depending on the Past Due Fee Code. Moved to history from MICM Record 6018 (Analysis Past Due Fee Parameters) on cycle night.
Numeric, 9 positions, optional.

- 161 Primary Officer. 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.
- 162 Secondary Officer. 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).
Alphanumeric, 9 positions, optional.
- 163 Branch Number. Identifies the branch to which this account belongs. Defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, required.
- 164 Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information).
Numeric, 15 positions, optional. Default: MICM Record 6002.
- 165 Analysis Statement Type. Determines the type of statement created. This is an information only field. When reprinting statements, the Account Analysis system uses the current period (ANDNM) Analysis statement type. Valid entries are:
- 0 Do not print a statement.
 - 1 Print statement with detail transactions.
 - 2 Print statement without detail transactions (summary).
 - 3 Print group statements by account with detail transactions.
 - 4 Print group statements by account without detail transactions.
 - 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.
- Alphanumeric, 1 position, required.*
- 166 Analysis Statement Format. Determines the format of the Analysis statement. 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.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
Alphanumeric, 1 position, optional.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Analysis Statement Format field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

- b** Do not synchronize down to other accounts.
- S** Synchronize down to other accounts.

Note: If this indicator is used, the Analysis Statement Format field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

167

Analysis Statement 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. This field is for informational purposes only. When reprinting statements, the Account Analysis system uses the current period (ANDNM) analysis distribution code. Valid entries are:

- b** Mail. Print depending on system option.
- 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 system option.
- K** Hold – do not mail. Ignore system option and always print the statement.
- P** Mail. Ignore system option and always print the statement.
- S** Mail, but sort by ZIP code. Ignore system option and always print the statement.
- Z** Mail, but sort by ZIP code. Print depending on system option.

Alphanumeric, 1 position, optional.

169

Group Compensating Balance. Adjustment to the group compensating balance requirement for this history period.

Numeric, 15 positions, optional.

Group Compensating Balance Sign. If the Group compensating balance requirement adjustment is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

170

Deposit Overdraft Aggregate Balance. Adjustment to the overdraft aggregate balance for this history period. Two decimal places are assumed.

Numeric, 17 positions, optional.

Deposit Overdraft Aggregate Balance Sign. If the deposit overdraft aggregate balance adjustment is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

171

Deposit Number Days Overdraft Balance Aggregate. Deposit number of days overdraft balance aggregate for this history period.

Numeric, 3 positions, optional.

- Deposit Number Days Overdraft Balance Aggregate Sign. If the deposit number of days overdraft balance aggregate is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 172 Deposit Overdraft Balance Collected Aggregate. Adjustment to the overdraft aggregate balance for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Deposit Overdraft Balance Collected Aggregate Sign. If the deposit overdraft balance collected aggregate adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 173 Deposit Number Days Overdraft Balance Collected Aggregate. Deposit number of day's overdraft balance collected aggregate for this history period.
Numeric, 3 positions, optional.
- Deposit Number Days Overdraft Balance Collected Aggregate Sign. If the deposit number of days overdraft balance collected aggregate is negative, a dash must be placed in this field
Alphanumeric, 1 position, optional.
- 174 Late Charge Days. Reserved for future use.
Numeric, 3 positions, optional.
- 175 Direct Debit/Waive Days. Reserved for future use.
Numeric, 3 positions, optional.
- 176 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, optional.* Default: MICM Record 6002.
- 177 Analysis Statement Reprint Flag. Determines if an individual historical period's Analysis statement is reanalyzed. Valid entries are:
- b** No reprint has been requested.
 - C** Recalculate only.
 - X** Recalculate and reprint.
- Alphanumeric, 1 position, optional.*
- 183 Compensating Balance Deficiency Cost. Represents the cost associated with the Compensating Balance Deficiency Charge. To change this amount, MICM Records 6015/6016, which corresponds to this history period, must be modified, and a recalculation of the Analysis statement should be done for this period. Two decimal places are assumed.
Numeric, 17 positions, optional.

- Compensating Balance Deficiency Cost Sign. If the loan compensating balance deficiency cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 184 Overdraft Interest Cost. Two decimal places are assumed.
Numeric, 17 positions, optional.
- Overdraft Interest Cost Sign. If the overdraft interest cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 235 Group Total Activity Charges. Adjustment to the group total activity charges for this history period.
Numeric, 17 positions, optional.
- Group Total Activity Charges Sign. If the group total activity charges adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 236 Group Balance-based Service Cost. Adjustment to the group balance-based service cost for this history period.
Numeric, 17 positions, optional.
- Group Balance-based Service Cost Sign. If the group balance-based service cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 237 Group Explicit Service Charge. Adjustment to the group explicit service charge for this history period.
Numeric, 17 positions, optional.
- Group Explicit Service Charge Sign. If the group explicit service charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 238 Group Explicit Service Cost. Adjustment to the group explicit service cost for this history period.
Numeric, 17 positions, optional.
- Group Explicit Service Cost Sign. If the group explicit service cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 239 Group No-charge Service Charges. Adjustment to the group no-charge service charges for this history period.
Numeric, 17 positions, optional.
- Group No-charge Service Charges Sign. If the group no-charge service charges adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

- 240 Group No-charge Service Cost. Adjustment to the group no-charge service cost for this history period.
Numeric, 17 positions, optional.
- Group No-charge Service Cost Sign. If the group no-charge service cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 241 Group Waived Service Charges. Adjustment to the group waived service charges for this history period.
Numeric, 17 positions, optional.
- Group Waived Service Charges Sign. If the group waived service charges adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 242 Group Waived Service Cost. Adjustment to the group waived services cost for this history period.
Numeric, 17 positions, optional.
- Group Waived Service Cost Sign. If the group waived service cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 243 Group Billed-separately Service Charge. Adjustment to the group billed-separately service charge for this history period.
Numeric, 17 positions, optional.
- Group Billed-separate Service Charge Sign. If the group billed-separately service charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 244 Group Billed-separately Service Cost. Adjustment to the group billed-separately service cost for this history period.
Numeric, 17 positions, optional.
- Group Billed-separately Service Cost Sign. If the group billed-separately service cost adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 245 Group Miscellaneous Credits. Adjustment to the group miscellaneous credits for this history period.
Numeric, 17 positions, optional.
- Group Miscellaneous Credits Sign. If the group miscellaneous credits adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 246 Deposit Total Interest Accrued. Adjustment to the total deposit interest accrued for this history period.
Numeric, 17 positions, optional.

Deposit Total Interest Accrued Sign. If the total deposit total interest accrued adjustment is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

247 Deposit Interest Accrued Payable. Adjustment to the deposit interest accrued payable for this history period.

Numeric, 17 positions, optional.

Deposit Interest Accrued Payable Sign. If the deposit interest accrued payable adjustment is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

248 Assessment. Used to determine if explicit charges are charged when the Service Charge Code is **T**. Valid entries are:

N Do not assess.

Y Assess.

Alphanumeric, 1 position, optional.

250 Daily Balance Option. Indicates whether this accounts' balances are controlled through the use of the Daily Balance Record. Valid entries are:

N Daily Balance Record is not maintained for this account.

Y Daily Balance Record is maintained for this account.

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.)

This option can be changed back to **Y** to provide balance information on the Reprint Statement; however, the records will be purged when ANM820 is run.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional.

Position 80:

Relationship Sync Indicator. Indicates whether the value of the Daily Balance Option field being changed carries down in the relationship to the Group or DDA accounts. Valid entries are:

b Do not synchronize down to other accounts.

S Synchronize down to other accounts.

Note: If this indicator is used, the Daily Balance Option field must be synchronized for the entire relationship.

Alphanumeric, 1 position, optional.

251 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement is produced for this account. Valid entries are:

N Daily Balance Statement is not produced for this account.

Y Daily Balance Statement is produced for this account.

Alphanumeric, 1 position, optional.

- 252 Year-to-date Statement Type. Valid entries are:
 0 User-defined.
 1 User-defined.
 2 User-defined.
 3 User-defined.
 4 User-defined.
Alphanumeric, 1 position, optional.
- 253 Year-to-date Statement Start Month. Valid entries are **01 – 12**.
Numeric, 2 positions, optional.
- 254 Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:
 N Do not include other balance when calculating overdraft interest.
 Y Include other balance when calculating overdraft interest.
Alphanumeric, 1 position, optional.
- 255 Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:
 C Other balance is a constant amount. Do not clear it.
 U Other balance is updated each cycle. Clear it.
Alphanumeric, 1 position, optional.
- 256 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
 A Other balance is added to the collected balance after the reserve requirement calculation, and the other balance reserve amount/rate 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 amount/rate field contains the rate used to calculate the other balance reserve requirement.
Alphanumeric, 1 position, optional.
- 257 Other Balance Reserve Amount. Amount of the reserve requirement for the Other Balance.
Numeric, 17 positions, optional.
- 258 Other Balance. Balance to be added to (or subtracted from, if negative) the collected balance.
Numeric, 17 positions, optional.

Other Balance Sign. If the other balance is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

259 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 upon 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.

260 Deposit Other Balance 1. 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.

Numeric, 17 positions, optional.

261 Deposit Other Balance 2. 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.

Numeric, 17 positions, optional.

262 Deposit Other Balance Reserve Amount. Total of the other balance reserve amount from the Deposit accounts within the Group.

Numeric, 17 positions, optional.

263 Deposit Other Balance Overdraft Amount. Total of the other balance from the Deposit accounts within the Group to be used in calculating overdraft amount.

Numeric, 17 positions, optional.

264 Investment Overdraft Ledger Aggregate Adjustment. Total amount of investment balances within the Group that is to be used when calculating the ledger overdraft position for the Group.

Numeric, 17 positions, optional.

265 Investment Overdraft Collected Aggregate Adjustment. Total amount of investment balances within the Group that is to be used when calculating the collected overdraft position for the Group.

Numeric, 17 positions, optional.

266 Reserve/Service Markup Charge. Total of the markup charge assessed against the balance-based services for this account.

Numeric, 12 positions, optional.

- 267 Reserve/Service Markup Balance Required. Balance required to offset the reserve/service markup charge for this account.
Numeric, 14 positions, optional.
- 268 Balance-based Services Balance Required. Balance required to offset the charges for balance-based services for this account.
Numeric, 17 positions, optional.
- 269 No Charge Services Balance Required. Balance required to offset the charges for services defined as no-charge services for this account.
Numeric, 17 positions, optional.
- 270 Waived Services Balance Required. Balance required to offset the charges for services defined as waived services for this account.
Numeric, 17 positions, optional.
- 271 Year-to-date Investment Option. Valid entries are:
 N User-defined.
 Y User-defined.
Alphanumeric, 1 position, optional.
- 272 Credit Services Balance Required. Amount of balance required represented by the credit services for this account.
Numeric, 17 positions, optional.
- 276 Profile Number.
Numeric, 18 positions, optional.
- 281 Period Maintenance Charge. Adjustment to the maintenance charge amount for this period. Two decimal places are assumed.
Numeric, 17 positions, optional.
- 286 User Code 4. User-defined.
Alphanumeric, 2 positions, optional.
- 288 Promotion Waive Option. Indicates whether an account is allowed to participate in promotional waives. Valid entries are:
 N This account is not allowed to participate in promotional waives.
 Y This account is allowed to participate in promotional waives.
Alphanumeric, 1 position, optional.
- 289 Promotion Waive Charge.
Numeric, 17 positions, optional.
- 290 Promotion Waive Cost.
Numeric, 17 positions, optional.
- 291 Promotion Waive Balance Required.
Numeric, 17 positions, optional.

- 292 Daily Explicit Charge.
Numeric, 17 positions, optional.
- 293 Daily Explicit Cost.
Numeric, 17 positions, optional.
- 294 Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:
 N Not tax exempt.
 Y Tax exempt.
Alphanumeric, 1 position, optional.
- 295 Tax Region. Only those services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.
- 296 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.
- 297 Other Balance Reserve Rate.
Alphanumeric, 9 positions, optional.
- 298 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:
 SBR Standard base rate.
 S01 – S11 Standard base tier level 1 – 11.
 EBR Exception base rate.
 E01 – E11 Exception base tier level 1 – 11.

Form 41 – Deposit History Input and Maintenance

Purpose	This form is used to set up a new history record as well as perform history maintenance.
Special Considerations	<p>If this is a new history and the history is grouped, the corresponding Group history is adjusted or created.</p> <p>If the history receiving maintenance belongs to Groups, the same adjustment is made to the Group's history.</p>
Cards Required	00

Header Portion of Each Card

1 - 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 - 4	Form Number. Valid entry is 41 . <i>Numeric, 2 positions, required.</i>
5 - 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 - 10	Institution Number. Number assigned to designate the institution being entered. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 - 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 - 30	Account Number. <i>Numeric, 18 positions, required.</i>
31	<p>History Period Type. Determines what type of history record is being referenced. Valid entries are:</p> <ul style="list-style-type: none"> 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. <p><i>Alphanumeric, 1 position, required.</i></p>
32 - 39	History Period Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle. <i>Numeric, 8 positions, required.</i>

40 – 200 Not used.

Card 01

7 – 15 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.
Reference: Card 99, field 161.

16 – 24 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).
Alphanumeric, 9 positions, optional.
Reference: Card 99, field 162.

25 – 29 Branch Number. Identifies the branch to which this account belongs as defined on MICM Record 2001 (Branch Information).
Numeric, 5 positions, optional.
Reference: Card 99, field 163.

30 – 44 Cost Center. Identifies the cost center to which this account belongs. Defined on MICM Record 0248 (Cost Center Information).
Numeric, 15 positions, optional. Default: MICM Record 6002.
Reference: Card 99, field 164.

45 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:

- 0 Do not print a statement.
- 1 Print statement with detail transactions.
- 2 Print statement without detail transactions (summary).
- 3 Print group statements by account with detail transactions.
- 4 Print group statements by account without detail transactions.
- 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.

Alphanumeric, 1 position, optional.
Reference: Card 99, field 165.

46 Analysis Statement Format. Determines the format of the Analysis statement. 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.

Note: For linked accounts, maintenance must occur at the ultimate group level.

Alphanumeric, 1 position, optional.

Reference: Card 99, field 166.

47

Analysis Statement 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. This field is for informational purposes only. When reprinting statements, the Account Analysis system uses the current period (ANDNM) analysis distribution code. Valid entries are:

- b** Mail. Print depending on System Option.
- 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 System Option.
- K** Hold – do not mail. Ignore System Option and always print the statement.
- P** Mail. Ignore System Option and always print the statement.
- S** Mail, but sort by ZIP code. Ignore System Option and always print the statement.
- Z** Mail, but sort by ZIP code. Print depending on System Option.

Alphanumeric, 1 position, optional.

Reference: Card 99, field 167.

48 – 51

Account-to-charge Institution Number. If blank, this is the same as this institution's account.

Numeric, 4 positions, optional.

Reference: Card 99, field 168.

52 – 53

Account-to-charge Application Number. Application number of the account to receive the direct debit. This field cannot contain zeros if the account-to-charge number is entered.

Numeric, 2 positions, optional; required if charging.

Reference: Card 99, field 168.

54 – 71

Account-to-charge Account Number. Specifies the account number to receive the service charge debit if other than this account.

Numeric, 18 positions, optional; required if charging.

Reference: Card 99, field 168.

- 72 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** Bill/Debit through external sources.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 014.
- 73 - 75 Days in Period. Number of days in this history period.
Numeric, 3 positions, optional.
Reference: Card 99, field 011.
- 76 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 service charge date and term. (Identifies a monthly verses a multi-month settlement account.)
- b** Service charge cycle.
 - A** Analyze only cycle.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 049.
- 77 Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:
- *** This character forces a blank.
 - b** No exception pricing.
 - S** Exception pricing.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 027.
- 78 Daily Balance Option. Indicates whether this account's balances are controlled through the use of the Daily Balance Record. Valid entries are:
- N** Daily Balance Record is not maintained for this account.
 - Y** Daily Balance Record is maintained for this account.
- 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.)
- 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, maintenance must occur at the charging group level.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 250.
- 79 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement is produced for this account. Valid entries are:
 N Daily Balance Statement is not produced for this account.
 Y Daily Balance Statement is produced for this account.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 251.
- 80 Reserve/Service Markup Code. Indicates whether to calculate a markup for balance-based services. Valid entries are:
 N Do not markup 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 upon the average ledger or average collected balance is bypassed.
 S Markup balance-based services using the service charge rate.
Note: This field must be **S** when the Formula Code is **A**.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 259.
- 81 No Charge Balance Required Code. Indicates whether to calculate a balance required for no charge services. Loaded in history on cycle night from the MICM Record 6000 (Analysis Institution Parameters).
 N Do not calculate a balance required for no charge services.
 Y Calculate the balance required for no charge service.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 074.
- 82 – 99 Current Ledger Balance. Adjustment to the current ledger balance for this history period. Any maintenance to this field is considered an adjustment. Two decimal places are assumed.
Numeric, 17 positions, optional.
 Reference: Card 99, field 001.
- Current Ledger Balance Sign. If the deposit current ledger balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
 Reference: Card 99, field 001.
- 100 – 117 Aggregate Ledger Balance. Adjustment to the aggregate ledger balance for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
 Reference: Card 99, field 002.

Aggregate Ledger Balance Sign. If the deposit aggregate ledger balance is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

Reference: Card 99, field 002.

118 – 135

Aggregate Collected Balance. Adjustment to the aggregate collected balance for this history period. Two decimal places are assumed.

Numeric, 17 positions, optional.

Reference: Card 99, field 003.

Aggregate Collected Balance Sign. If the deposit aggregate collected balance is negative, a dash must be placed in this field.

Alphanumeric, 1 position, optional.

Reference: Card 99, field 003.

136 – 144

Earnings Credit Rate. Used to calculate earnings credit. Eight decimal places are required. For example, 12 percent would be entered as **12000000**.

Numeric, 9 positions, required.

Reference: Card 99, field 008.

145

Earnings Credit Year Base. Indicates the year base associated with the earnings credit rate. Valid entries are:

A Actual number of days in the year (365/366).

0 360-day year.

5 365-day year.

Alphanumeric, 1 position, required.

Reference: Card 99, field 009.

146

Earnings Credit Month Base. Indicates the month base associated with the earnings credit rate. Valid entries are:

A Actual days in the month.

M 30-day month.

Z Rate is zeros for this account and *does not* default to MICM Record 6013.

Alphanumeric, 1 position, required.

Reference: Card 99, field 010.

147 – 149

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:

SBR Standard base rate.

S01 – S11 Standard base tier level 1 – 11.

EBR Exception base rate.

E01 – E11 Exception base tier level 1 – 11.

Numeric, 3 positions, required.

Reference: Card 99, field 298.

- 150 – 158 Reserve Rate. Used to calculate 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 those accounts coded with a Reserve/Service Markup Code of **R**, this rate is used for calculating reserves based on the total balance required.
Numeric, 9 positions, required.
Reference: Card 99, field 012.
- 159 Account Status. Valid entries are:
 b Active.
 C Closed.
 D Dormant.
 P Purge. Not valid if the account has a receivable outstanding amount due.
Alphanumeric, 1 position, required.
Reference: Card 99, field 113.
- 160 – 167 Settlement Date. Date an account's charges are settled. Format is MMDDYYYY.
Note: For linked accounts, maintenance must occur at the ultimate group level.
Numeric, 8 positions, optional.
Reference: Card 99, field 084.
- 168 Year-to-date Statement Type. Valid entries are:
 0 User-defined.
 1 User-defined.
 2 User-defined.
 3 User-defined.
 4 User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 252.
- 169 – 170 Year-to-date Statement Start Month. Valid entries are **01 – 12**.
Numeric, 2 positions, optional.
Reference: Card 99, field 253.
- 171 – 180 Waive Reason Code. User-defined code to specify reason for waive status. Code resides on MICM Record 6028.
Alphanumeric, 10 positions, optional.
Reference: Card 99, field 168.
- 181 Service Charge Adjustment. Indicates whether this history was originally reported to GL. Used to prevent service charge adjustments for items that had not been previously reported. Valid entries are:
 N Do not send service charge adjustments for changes to this history.
 Y Send service charge adjustments for changes to this history.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 248.

182 – 200 Not used.

Card 02

7 – 8 Cycles. Number of cycles in a history period. Valid entry is **01**.
Numeric, 2 positions, required.

9 Formula Code. Determines the 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 net available balance. If the net available balance is negative, a service charge amount is calculated using the service charge rate. If the net available balance is positive, an interest payment is calculated using the interest rate. For multi-cycle calculations, the net available balance for each cycle is 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 net available balance. If the net available balance is negative, a service charge amount is calculated using the service charge rate. If the net available balance is positive, a credit amount is calculated using the earnings credit rate. For multi-cycle calculations, the actual charge or credit amount for each cycle is 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.

If the Reserve/Service Markup Code is **D** or **S**, this field must be **A**.

Note: For linked accounts, maintenance must occur at the charging group level.

Alphanumeric, 1 position, optional.

Reference: Card 99, field 099.

10 Investment Code. Indicates whether this account is to be processed as an Investment account, and determines how the investment balances will be used at the group level. Investment services will not be reported on the Group Analysis statement.

- N** Not an investment account.
- Y** Investment account balances not used when calculating overdraft position at the group level.

Alphanumeric, 1 position, optional.

Reference: Card 99, field 086.

-
- 11 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:
N Do not calculate a reserve credit transaction.
Y Calculate a reserve credit transaction.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 119.
- 12 – 14 Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., **001** indicates a commercial account). Valid entries are **001 – 999**.
Numeric, 3 positions, optional.
Reference: Card 99, field 107.
- 15 – 32 Low Balance. Indicates the lowest balance of the account for this cycle period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 015.
- Low Balance Sign. If the Deposit low balance this period is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 015.
- 33 – 49 Total Activity Charges. Total charges for all services coded with a Charge Code of **b**. Two decimal places are assumed.
Numeric, 17 positions, required.
Reference: Card 99, field 018.
- 50 – 66 Miscellaneous Credits. Total credit transactions for this history period. Two decimal places are assumed.
Numeric, 17 positions, required.
Reference: Card 99, field 019.
- 67 – 83 User Balance 1. User-defined.
Numeric, 17 positions, optional.
Reference: Card 99, field 016.
- 84 – 86 Late Charge Days. Reserved for future use.
Numeric, 3 positions, optional.
Reference: Card 99, field 174.
- 87 – 103 Maintenance Charge. Adjustment to the maintenance charge amount for this period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 020.
- 104 – 120 Dormant Charge. Adjustment to the dormant charge for this history period.
Numeric, 17 positions, optional.
Reference: Card 99, field 022.

- 121 – 137 Overdraft Interest Charge. Overdraft interest for this history period.
Numeric, 17 positions, required.
- 138 – 146 Overdraft Interest Rate. Used to calculate overdraft interest. Eight decimal places are required. For example, 18 percent would be entered as **18000000**.
Numeric, 9 positions, required.
Reference: Card 99, field 030.
- 147 Overdraft Interest Year Base. Indicates the year base used for the overdraft interest calculation. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 031.
- 148 Overdraft Interest Month Base. Indicates the month base used for the overdraft interest calculation. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 032.
- 149 Overdraft Interest Code. Indicates whether the overdraft interest was passed to analysis as a transaction or was 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
Alphanumeric, 1 position, optional.
Reference: Card 99, field 048.
- 150 – 167 Service Charge Tax Amount. Total tax amount for services except explicit charges.
Numeric, 17 positions, required.

Service Charge Tax Amount Sign. If the service charge tax amount is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 168 – 171 Charging Currency Code. Currency code of the account when the calculations were last done on this history.
Alphanumeric, 4 positions, optional.
- 172 – 200 Not used.

Card 03

- 7 Balance Code. Indicates which balance to use for service charge and profit and loss calculation. Valid entries are:
- 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.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 062.
- 8 – 24 Explicit Charges. Explicit charges for this history period. Two decimal places are assumed.
- Numeric, 17 positions, optional.*
Reference: Card 99, field 068.
- 25 Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next.
- B** Use prior credit code on MICM Record 6000.
 - A** YTD prior credit.
 - N** No prior credit.
 - P** Immediate prior months credit.
- Note:** For linked accounts, maintenance must occur at the charging group level.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 070.
- 26 – 27 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 the YTD prior credit. Valid entries are **00 – 99**.
- Note:** For linked accounts, maintenance must occur at the ultimate group level.
- Numeric, 2 positions, optional.*
Reference: Card 99, field 071.

- 28 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:
 N Do not calculate a balance required for overdraft interest.
 Y Calculate a balance required for overdraft interest.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 075.
- 29 - 43 Compensating Balance. Compensating balance requirement for this history period.
Numeric, 15 positions, optional.
Reference: Card 99, field 006.
- 44 - 60 Total Activity Costs. Total activity costs of the transactions for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 023.
- 61 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, required.
Reference: Card 99, field 158.
- 62 Reserves on Negative Balance. Indicates whether to bypass special considerations for calculating additional reserve requirement when the average collected balance is negative. The code determines if System Option was used this history period. Valid entries are:
 N Do not bypass special considerations for calculating additional reserve requirement.
 Y Bypass special considerations for calculating additional reserve requirement.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 103.
- 63 - 79 Interest Paid. Interest paid for this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 024.

-
- 80 – 96 Total Charge Billed-separately Services. Total charge for services coded with a Charge Code of **B**. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 026.
- 97 – 105 FDIC Insurance Rate. Used to calculate the FDIC insurance charge. Eight decimal places are required.
Numeric, 9 positions, optional.
Reference: Card 99, field 104.
- 106 – 114 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 mark up for accounts coded as Formula C. This rate is also used to calculate the mark up on services for those accounts coded with a Reserve/Service Markup Code of **S**. Leading blanks are allowed.
Numeric, 9 positions, optional.
Reference: Card 99, field 100.
- 115 Service Charge Year Base. Indicates the year base associated with the service charge rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365 day year.
Alphanumeric, 1 position, required.
Reference: Card 99, field 101.
- 116 Service Charge Month Base. Indicates the month base associated with the service charge rate. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, required.
Reference: Card 99, field 102.
- 117 – 119 Price List Number. Number of the price list (MICM Records 6015/6016) that contains the account service pricing information. Valid entries are **001 – 999**.
Numeric, 3 positions, required.
Reference: Card 99, field 157.
- 120 – 136 Overdraft Aggregate Ledger Balance. Accumulation of the accounts negative ledger balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 051.
- 137 – 139 Overdraft Aggregate Ledger Balance Days. Number of days in the period the account's ledger balance was negative.
Numeric, 3 positions, optional.
Reference: Card 99, field 052.
-

- 140 – 154 Compensating Balance Requirement 2. 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**.
Numeric, 15 positions, optional.
Reference: Card 99, field 072.
- 155 – 171 Incremental Fee. 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) will be 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 then a recalculation of the Analysis statement should be done for this period.
Numeric, 17 positions, optional.
Reference: Card 99, field 055.
- 172 Minimum Charge Option. 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).
 N Charge nothing if the service charge is less.
 Y Charge the minimum charge if the service charge is less.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 092.
- 173 – 177 Tax Region. Only those taxable services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.
Reference: Card 99, field 295.
- 178 Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:
 N Not tax exempt.
 Y Tax exempt.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 294.
- 179 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.
Reference: Card 99, field 296.
- 180 Tax Excluded Indicator. Indicates whether the tax amount for the services is excluded from the total charge on the statement. Valid entries are:
 E Tax amount is excluded from the total charge.
 I Tax amount is included in the total charge.
Alphanumeric, 1 position, optional.

181 – 198	<p>Explicit Charge Tax Amount. Total tax amount assessed for explicit charges. <i>Numeric, 17 positions, optional.</i></p> <p>Explicit Charge Tax Amount Sign. If the explicit charge tax amount is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i></p>
199 – 200	Not used.

Card 04

7 – 23	<p>Overdraft Aggregate Collected Balance. Accumulation of the account's negative collected balances for this period. The overdraft balances are carried as negative balances. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 053.</p>
24 – 26	<p>Overdraft Aggregate Collected Balance Days. Number of days in the period the accounts collected balance was negative. <i>Numeric, 3 positions, optional.</i> Reference: Card 99, field 054.</p>
27 – 43	<p>Minimum Charge. Minimum charge for this account in this history period. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 056.</p>
44 – 60	<p>Rate Parameter Minimum Service Charge. Represents the minimum service charge amount to be assessed as a result 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. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 093.</p>
61 – 78	<p>Ledger Balance Last Day of Month. Represents the current ledger balance on the last day of the cycle period. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 106.</p> <p>Ledger Balance Last Day of Month Sign. If the ledger balance last day of the month is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 106.</p>
79 – 96	<p>Bank Aggregate Collected Balance. Accumulated bank collected balance for the cycle period. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 135.</p>

	<p>Bank Aggregate Collected Balance Sign. If the bank aggregate collected balance is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 135.</p>
97 – 105	<p>Compensating Balance Deficiency Rate. Used to calculate compensating balance deficiency charges for accounts with a Loan compensating balance requirement amount specified. <i>Numeric, 9 positions, optional.</i> Reference: Card 99, field 143.</p>
106	<p>Compensating Balance Deficiency Year Base. Indicates the year base associated with the loan compensating balance deficiency rate. Valid entries are: A Actual number of days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 144.</p>
107	<p>Compensating Balance Deficiency Month Base. Indicates the month base associated with the loan compensating balance deficiency rate. Valid entries are: A Actual days in the month. M 30-day month. Z Rate is zeros for this account and <i>does not</i> default to MICM Record 6013. <i>Alphanumeric, 1 position, optional.</i> Reference: Card 99, field 145.</p>
108 – 124	<p>Interest Accrued. Interest that has been earned but not paid this history period. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 140.</p>
125 – 141	<p>Total Waived Charges. Contains the total charge for services coded with a Charge Code of W. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 121.</p>
142 – 158	<p>Total Waived Overdraft Interest Charges. Adjustment to the dollar amount of waived overdraft interest for a deposit account during this history period. Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 122.</p>
159 – 200	<p>Not used.</p>

Card 05

- 7 - 23 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 modify this amount, the compensating balance deficiency rate information, stored in history, must be modified and then a recalculation of the Analysis statement should be requested for this period.
Numeric, 17 positions, optional.
Reference: Card 99, field 142.
- 24 - 40 Compensating Balance Deficiency Waived Amount. Adjustment to the dollar amount of loan compensating balance deficiency charge waived for an account during this history period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 147.
- 41 - 49 Interest Rate. Used to calculate the interest amount for accounts coded as Formula B, when the net available balance is positive. Eight decimal places are required. Leading blanks are allowed.
Numeric, 9 positions, optional.
Reference: Card 99, field 114.
- 50 Interest Rate Year Base. Indicates the year base for the interest rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365 day year.
Alphanumeric, 1 position, required.
Reference: Card 99, field 115.
- 51 Interest Rate Month Base. Indicates the month base for the interest rate. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, required.
Reference: Card 99, field 116.
- 52 Loan Compensating Overdraft Interest Code. Indicates whether to include Loan compensating balances before calculating overdraft interest. Valid entries are:
 N Do not include Loan compensating balances.
 Y Include Loan compensating balances.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 146.

- 53 – 61 Late Charge Rate/Fee. Represents either the late charge rate or the last charge fee depending on the Past Due Fee Code. Moved to history from MICM Record 6018 (Analysis Past Due Fee Parameters) on cycle night.
Numeric, 9 positions, optional.
Reference: Card 99, field 160.
- 62 Past Due Fee Code. Indicates how the past due fee will be calculated. Moved to history from MICM Record 6018 (Analysis Past Due Fee Parameters) on cycle night. Valid entries are:
 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.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 159.
- 63 – 65 Debit Waive Days. Reserved for future use.
Numeric, 3 positions, optional.
Reference: Card 99, field 175.
- 66 – 67 Miscellaneous Parameter Number. Indicates the rate parameter (MICM Record 6013) that contains the account rate information. Valid entries are **01 – 99**.
Numeric, 2 positions, required.
Reference: Card 99, field 017.
- 68 – 75 Account Closed Date. Date this account closed. Format is MMDDYYYY.
Numeric, 8 positions, optional.
Reference: Card 99, field 013.
- 76 – 84 Next Months Earnings Credit Rate. Eight decimal places are required.
Numeric, 9 positions, optional.
Reference: Card 99, field 021.
- 85 – 101 Deposit User Balance 2. User-defined.
Numeric, 17 positions, optional.
Reference: Card 99, field 081.
- 102 User Code 1. User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 028.
- 103 User Code 2. User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 057.

104 – 105	User Code 3. User-defined. <i>Alphanumeric, 2 positions, optional.</i> Reference: Card 99, field 058.
106 – 107	User Code 4. User-defined. <i>Alphanumeric, 2 positions, optional.</i> Reference: Card 99, field 286.
108 – 109	AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data is received. Although this field allows entry of any value, the current valid entries as defined by AFP are: EM Electronic mail. FX Facsimile number. IT International telephone. TE Telephone number. TL Telex number. TM Telemail number. TX TWX number. <i>Alphanumeric, 2 positions, optional.</i> Reference: Card 99, field 059.
110 – 126	Total Interest Accrued. Adjustment of the total deposit interest accrued for this history period. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 246.
127 – 143	User Balance 3. User-defined. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 109.
144 – 160	User Balance 4. User-defined. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 112.
161 – 200	Not used.

Card 06

7 – 23	Total Balance-based Service Cost. Total cost associated with those services coded with a Charge Code of C . Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 156.
24 – 40	Total Explicit Services Cost. Total cost associated with services coded with a Charge Code of E . Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 179.

41 – 57	Total Billed-separately Services Cost. Total cost associated with services coded with a Charge Code of W . Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 182.
58 – 74	Minimum Service Charge Amount. Represents the minimum service charge amount assessed as a result of the Minimum Service Charge option on MICM Record 6000 (Analysis Institution Parameters) set to Y . <i>Numeric, 17 positions, required.</i>
75 – 91	Total No-charge Services Cost. Total cost associated with services coded with a Charge Code of N . Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 180.
92 – 108	Total Waived Services Cost. Total cost associated for services coded with a Charge Code of W . Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 181.
109 – 125	Total Other Services Cost. Total cost associated with services coded with a Charge Code of O . Four decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 194.
126 – 142	Other Services Charge. Total charge for services coded with a Charge Code of O . Two decimal places are assumed. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 193.
143 – 159	Interest Accrued Payable. Aggregate of the interest amount accrued daily, net of any interest paid daily. 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, optional.</i> Reference: Card 99, field 247.
160 – 200	Not used.

Card 07

7 – 21	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 should be checked for a valid cap. <i>Numeric, 15 positions, optional.</i> Reference: Card 99, field 128.
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- 22 FDIC Balance Code. Indicates the use of an alternate balance for the FDIC calculation. Valid entries are:
- C Use the average collected balance in calculating the FDIC charge.
 - L Use the average ledger balance in calculating the FDIC charge.
 - N Use the balance on the last day of the month. 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.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 155.
- 23 – 39 Total Charge No Charge Services. Total charge amount for services coded with a Charge Code of N. Two decimal places are assumed.
- Numeric, 17 positions, optional.*
Reference: Card 99, field 036.
- 40 – 56 Overdraft Interest Cost. Two decimal places are assumed.
- Numeric, 17 positions, optional.*
Reference: Card 99, field 184.
- 57 – 73 Compensating Balance Deficiency Cost. Represents the cost associated with the compensating balance deficiency charge. To change this amount, MICM Records 6015/6016 that correspond to this history period must be modified, and a recalculation of the Analysis statement should be done for this period. Two decimal places are assumed.
- Numeric, 17 positions, optional.*
Reference: Card 99, field 183.
- 74 Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:
- N Do not include other balance when calculating overdraft interest.
 - Y Include other balance when calculating overdraft interest.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 254.
- 75 Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:
- C Other balance is a constant amount. Do not clear it.
 - U Other balance is updated each cycle. Clear it.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 255.

- 76 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
- A** Other Balance is added to the collected balance after the reserve requirement calculation, and the other balance reserve amount/rate 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 amount/rate field contains the rate used to calculate the other balance reserve requirement.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 256.
- 77 - 93 Other Balance Reserve Amount. Amount of the reserve requirement for the other balance.
Numeric, 17 positions, optional.
Reference: Card 99, field 257.
- 94 - 111 Other Balance Amount. Balance to be added to (or subtracted from, if negative) the collected balance.
Numeric, 17 positions, optional.
Reference: Card 99, field 258.
- Other Balance Amount Sign. If the other balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 258.
- 112 - 200 Not used.

Card 08

- 7 FDIC Charge Code. Denotes if the FDIC charge was generated for a history period. Valid entries are:
- 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.
- Alphanumeric, 1 position, optional.*
Reference: Card 99, field 273.

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- 8 FDIC Year Base. Identifies the year base associated with the FDIC Rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day base calculation.
 5 365-day base calculation.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 274.
- 9 FDIC Month Base. Identifies the month base associated with the FDIC Rate. Valid entries are:
 A Actual day month.
 M 30-day month.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 275.
- 10 – 26 Period Maintenance Charge. Adjustment to the maintenance charge amount for this period. Two decimal places are assumed.
Numeric, 17 positions, optional.
Reference: Card 99, field 281.
- 27 – 44 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.
Reference: Card 99, field 276.
- 45 – 47 Region Number. Designates the region entered. Valid entries are 000 – 999.
Numeric, 3 positions, optional.
Reference: Card 99, field 280.
- 48 – 64 Dormant Charge. Adjustment to the dormant charge for this history period.
Numeric, 17 positions, optional.
- 65 Promotion Waive Option. Indicates whether an account is allowed to participate in promotional waives. Valid entries are:
 N This account is not allowed to participate in promotional waives.
 Y This account is allowed to participate in promotional waives.
Alphanumeric, 1 position, optional.
Reference: Card 99, field 288.
- 66 – 82 Promotion Waive Charge. Total smart waive charges for this account in this period.
Numeric, 17 positions, optional.
Reference: Card 99, field 289.
- 83 – 99 Promotion Waive Cost. Total cost for smart waived charges for this period.
Numeric, 17 positions, optional.
Reference: Card 99, field 290.
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100 – 116	Promotion Waive Balance Required. Balance required to offset the charges for services defined as smart waived for this account. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 291.
117 – 133	Daily Explicit Charge. Explicit charges for this account that were direct debited daily during this history period. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 292.
134 – 150	Daily Explicit Cost. Explicit charges cost for this account that were direct debited on a daily basis for this period. <i>Numeric, 17 positions, optional.</i> Reference: Card 99, field 293.
151 – 200	Not used.

Card 90

7 – 10	Institution Number. Assigned to designate the institution being entered. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31	History Period Type. Determines what type of history record is being referenced. Valid entries are: <ul style="list-style-type: none"> 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. <i>Alphanumeric, 1 position, required.</i>
32 – 39	History Period Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle. <i>Numeric, 8 positions, required.</i>
40 – 43	Group Institution Number. <i>Numeric, 4 positions, required if the institution is different from this account.</i>
44 – 61	Group Account Number. Group account number for affiliated accounts you want to analyze and/or service charge together. <i>Numeric, 18 positions, optional.</i>
62 – 200	Not used.

Card 91

7 - 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 - 12	Application Number. Assigned to different kinds of Deposit accounts such as Certificates of Deposit, Demand Deposit or Savings accounts. User-defined. <i>Numeric, 2 positions, required.</i>
13 - 30	Account Number. <i>Numeric, 18 positions, required.</i>
31	History Period Type. Determines what type of history record is being referenced. Valid entries are: <ul style="list-style-type: none"> 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. <i>Alphanumeric, 1 position, required.</i>
32 - 39	History Period Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle. <i>Numeric, 8 positions, required.</i>
40 - 43	Group Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
44 - 61	Group Account Number. <i>Numeric, 18 positions, required.</i>
62 - 200	Not used.

Card 99

001	Current Ledger Balance. Reference: Card 01, columns 83 – 99. Current Ledger Balance Sign. Reference: Card 01, column 100.
002	Aggregate Ledger Balance. Reference: Card 01, columns 101 – 117. Aggregate Ledger Balance Sign. Reference: Card 01, column 118.
003	Aggregate Collected Balance. Reference: Card 01, columns 119 – 135.

- Aggregate Collected Balance Sign.
Reference: Card 01, column 136.
- 006 Compensating Balance.
Reference: Card 03, columns 29 – 43.

Compensating Balance Sign. If the compensating balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 008 Earnings Credit Rate.
Reference: Card 01, columns 137 – 145.
- 009 Earnings Credit Year Base.
Reference: Card 01, column 146.
- 010 Earnings Credit Month Base.
Reference: Card 01, column 147.
- 011 Days in Period.
Reference: Card 01, columns 73 – 75.
- 012 Reserve Rate.
Reference: Card 01, columns 148 – 156.
- 013 Account Closed Date.
Reference: Card 05, columns 102 – 109.
- 014 Service Charge Code.
Reference: Card 01, column 72.
- 015 Low Balance.
Reference: Card 02, columns 35 – 51.

Low Balance Sign.
Reference: Card 02, column 52.
- 016 User Balance 1.
Reference: Card 02, columns 87 – 103.

User Balance 1 Sign. If the user balance 1 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 017 Miscellaneous Parameter Number.
Reference: Card 05, columns 100 – 101.
- 018 Total Activity Charge.
Reference: Card 02, columns 53 – 69.

- Total Activity Charge Sign. If the total activity charge this period is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 019 Miscellaneous Credits.
Reference: Card 02, columns 70 – 86.
- Miscellaneous Credits Sign. If the miscellaneous credits this period is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 020 Maintenance Charge.
Reference: Card 02, columns 107 – 123.
- Maintenance Charge Sign. If the maintenance charge adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 021 Next Months Earnings Credit Rate.
Reference: Card 05, columns 110 – 118.
- 022 Dormant Charge.
Reference: Card 02, columns 124 – 140.
- Dormant Charge Sign. If the dormant charge is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 023 Total Activity Costs.
Reference: Card 03, columns 44 – 60.
- Total Activity Costs Sign. If the total activity costs is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 024 Interest Paid.
Reference: Card 03, columns 63 – 79.
- Interest Paid Sign. If the interest paid is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 026 Total Charge Billed-separately Services and Sign.
Reference: Card 03, columns 80 – 96.
- Total Charge Billed-separately Services Sign. If the billed-separately transactions is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 027 Exception Pricing Code.
Reference: Card 01, column 77.

- 028 User Code 1.
Reference: Card 05, column 136.
- 030 Overdraft Interest Rate.
Reference: Card 02, columns 167 – 175.
- 031 Overdraft Interest Year Base.
Reference: Card 02, column 176.
- 032 Overdraft Interest Month Base.
Reference: Card 02, column 177.
- 036 Total Charge No Charge Services.
Reference: Card 07, columns 59 – 75.
- 048 Overdraft Interest Code.
Reference: Card 02, column 178.
- 049 Analysis Only Code.
Reference: Card 01, column 76.
- 050 Purge Code. Valid entry is **P**, indicating delete this history and relevant data
from all files.
Alphanumeric, 1 position, optional.
- 051 Overdraft Aggregate Ledger Balance.
Reference: Card 03, columns 120 – 136.

Overdraft Aggregate Ledger Balance Sign. If the overdraft aggregate ledger
balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 052 Overdraft Aggregate Ledger Balance Days.
Reference: Card 03, columns 137 – 139.

Overdraft Aggregate Ledger Balance Days Sign. If the overdraft aggregate
ledger balance days is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 053 Overdraft Aggregate Collected Balance.
Reference: Card 04, columns 7 – 23.

Overdraft Aggregate Collected Balance Sign. If the overdraft aggregate collected
balance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 054 Overdraft Aggregate Collected Balance Days.
Reference: Card 04, columns 24 – 26.

- Overdraft Aggregate Collected Balance Days Sign. If the overdraft aggregate collected balance days are negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 055 Incremental Fee.
Reference: Card 03, columns 155 – 171.
Incremental Fee Sign. If the Incremental Fee is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 056 Minimum Charge.
Reference: Card 04, columns 27 – 43.
Minimum Charge Amount Sign. If the minimum charge amount is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 057 User Code 2.
Reference: Card 05, column 137.
- 058 User Code 3.
Reference: Card 05, columns 138 – 139.
- 059 AFP Communication Code.
Reference: Card 05, columns 142 – 143.
- 062 Balance Code.
Reference: Card 03, column 7.
- 068 Explicit Charges.
Reference: Card 03, columns 8 – 24.
Explicit Charges Sign. If the explicit charges are negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 070 Prior Credit Code.
Reference: Card 03, column 25.
- 071 Prior Credit Months.
Reference: Card 03, columns 26 – 27.
- 072 Compensating Balance Requirement 2.
Reference: Card 03, columns 140 – 154.
Compensating Balance Requirement 2 Sign. If the compensating balance requirement 2 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 074 No Charge Balance Required Code.
Reference: Card 01, column 82.

- 075 Balance Required for Overdraft Interest.
Reference: Card 03, column 28.
- 081 Deposit User Balance 2.
Reference: Card 05, columns 119 – 135.

Deposit User Balance 2 Sign. If the user balance 2 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 084 Settlement Date.
Reference: Card 01, columns 158 – 165.
- 086 Investment Code.
Reference: Card 02, column 21.
- 092 Minimum Charge Option.
Reference: Card 03, column 172.
- 093 Rate Parameter Minimum Service Charge.
Reference: Card 04, columns 44 – 60.
- 096 Number of Cycles. Number of cycles in a history period. Valid entry is **01**.
Numeric, 2 positions, optional.
- 097 Statement Date. Date an account's charges are settled. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 099 Formula Code.
Reference: Card 02, column 20.
- 100 Service Charge Rate.
Reference: Card 03, columns 106 – 114.
- 101 Service Charge Year Base.
Reference: Card 03, column 115.
- 102 Service Charge Month Base.
Reference: Card 03, column 116.
- 103 Reserves on Negative Balance.
Reference: Card 03, column 62.
- 104 FDIC Insurance Rate.
Reference: Card 03, columns 97 – 105.
- 106 Ledger Balance Last Day of Month.
Reference: Card 04, columns 61 – 77.

- Ledger Balance Last Day of Month Sign.
Reference: Card 04, column 78.
- 107 Account Type.
Reference: Card 02, columns 23 – 25.
- 108 Reserve Credit. Amount of reserve credit for this history period.
Numeric, 9 positions, optional.
- Reserve Credit Sign. If the reserve credit adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional
- 109 User Balance 3.
Reference: Card 05, columns 161 – 177.
- User Balance 3 Sign. If the user balance 3 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 112 User Balance 4.
Reference: Card 05, columns 178 – 194.
- User Balance 4 Sign. If the user balance 4 adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 113 Account Status.
Reference: Card 01, column 157.
- 114 Interest Rate.
Reference: Card 05, columns 41 – 49.
- 115 Interest Rate Year Base.
Reference: Card 05, column 50.
- 116 Interest Rate Month Base.
Reference: Card 05, column 51.
- 119 Reserve Credit Code.
Reference: Card 02, column 22.
- 121 Total Waived Charges.
Reference: Card 04, columns 151 – 167.
- Total Charge for Waived Services Sign. If the total waived charges is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 122 Total Waived Overdraft Interest Charges.
Reference: Card 04, columns 168 – 184.

- Total Waived Overdraft Interest Charges Sign. If the total waived overdraft interest charges is a negative amount, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 128 FDIC Cap.
Reference: Card 07, columns 7 – 21.
- 135 Bank Aggregate Collected Balance.
Reference: Card 04, columns 79 – 95.
- Bank Aggregate Collected Balance Sign.
Reference: Card 04, column 96.
- 140 Interest Accrued.
Reference: Card 04, columns 134 – 150.
- Interest Accrued Sign. If the interest accrued is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 142 Compensating Balance Deficiency Charge.
Reference: Card 05, columns 7 – 23.
- Compensating Balance Deficiency Charge Sign. If the compensating balance deficiency charge is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 143 Compensating Balance Deficiency Rate.
Reference: Card 04, columns 97 – 105.
- 144 Compensating Balance Deficiency Year Base.
Reference: Card 04, column 106.
- 145 Compensating Balance Deficiency Month Base.
Reference: Card 04, column 107.
- 146 Loan Compensating Overdraft Interest Code.
Reference: Card 05, column 52.
- 147 Compensating Balance Deficiency Waived Amount.
Reference: Card 05, columns 24 – 40.
- Compensating Balance Deficiency Waived Amount Sign. If the waived compensating balance deficiency charge is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 155 FDIC Balance Code.
Reference: Card 07, column 22.

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- 156 Total Balance-based Service Cost.
Reference: Card 06, columns 7 – 23.
- Total Balance-based Service Cost Sign. If the cost of balance-base service cost is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 157 Price List Number.
Reference: Card 03, columns 117 – 119.
- 158 Compensating Balance Calculation Code.
Reference: Card 03, column 61.
- 159 Past Due Fee Code.
Reference: Card 05, column 62.
- 160 Late Charge Rate/Fee.
Reference: Card 05, columns 53 – 61.
- 161 Primary Officer Code.
Reference: Card 01, columns 7 – 15.
- 162 Secondary Officer Code.
Reference: Card 01, columns 16 – 24.
- 163 Branch Number.
Reference: Card 01, columns 25 – 29.
- 164 Cost Center.
Reference: Card 01, columns 30 – 44.
- 165 Analysis Statement Type.
Reference: Card 01, column 45.
- 166 Analysis Statement Format.
Reference: Card 01, column 46.
- 167 Analysis Statement Distribution Code.
Reference: Card 01, column 47.
- 168 Waive Reason Code.
Reference: Card 01, columns 171 – 180.
- 174 Late Charge Days.
Reference: Card 02, columns 104 – 106.
- 175 Debit Waive Days.
Reference: Card 05, columns 63 – 65.

- 177 Analysis Statement Reprint Flag. Determines if a historical period's Analysis statement is reanalyzed. Valid entries are:
 b No reprint or recalculation.
 C Recalculate only.
 X Recalculate and reprint.
Alphanumeric, 1 position, optional.
- 179 Total Explicit Services Cost.
Reference: Card 06, columns 24 – 40.

Total Explicit Services Cost Sign. If the total explicit services cost is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 180 Total No-charge Services Cost.
Reference: Card 06, columns 75 – 91.

Total No-charge Services Sign. If the no-charge services cost is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 181 Total Waived Services Cost.
Reference: Card 06, columns 92 – 108.

Total Waived Services Cost Sign. If the waived services cost is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 182 Total Billed-separately Services Cost.
Reference: Card 06, columns 41 – 57.

Billed-separately Services Cost Sign. If the total cost for billed-separately services is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 183 Compensating Balance Deficiency Cost.
Reference: Card 07, columns 93 – 109.

Compensating Balance Deficiency Cost Sign. If the compensating balance deficiency cost is negative, a dash must be placed in this field
Alphanumeric, 1 position, optional.
- 184 Overdraft Interest Cost.
Reference: Card 07, columns 76 – 92.

Overdraft Interest Cost Sign. If the overdraft interest cost is a negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 193 Other Services Charge.
Reference: Card 06, columns 160 – 176.

- Other Services Charge Sign. If the other services charge is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 194 Total Other Services Cost.
Reference: Card 06, columns 126 – 142.
- Total Other Services Cost Sign. If the other services cost is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 246 Deposit Total Interest Accrued.
Reference: Card 05, columns 144 – 160.
- Deposit Total Interest Accrued Sign. If the deposit total interest accrued is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 247 Interest Accrued Payable.
Reference: Card 06, columns 177 – 193.
- Interest Accrued Payable Sign. If the interest accrued payable is a negative amount, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 248 Assessment. Used to determine if explicit charges are charged when the Service Charge Code is T. Valid entries are:
 N Do not assess.
 Y Assess.
- 250 Daily Balance Option.
Reference: Card 01, column 79.
- 251 Daily Balance Statement Print Option.
Reference: Card 01, column 80.
- 252 Year-to-date Statement Type.
Reference: Card 01, column 166.
- 253 Year-to-date Statement Start Month.
Reference: Card 01, columns 167 – 168.
- 254 Other Balance Overdraft Option.
Reference: Card 07, column 110.
- 255 Other Balance Update Code.
Reference: Card 07, column 111.
- 256 Other Balance Reserve Flag.
Reference: Card 07, column 112.

- 257 Other Balance Reserve Amount Rate.
Reference: Card 07, columns 113 – 129.
- 258 Other Balance Amount.
Reference: Card 07, columns 130 – 146.
- Other Balance Amount Sign.
Reference: Card 07, column 147.
- 259 Reserve/Service Markup Code.
Reference: Card 01, column 81.
- 266 Reserve/Service Markup Charge. Contains the total of the markup charge assessed against the balance-based services for this account.
Numeric, 12 positions, optional.
- 267 Reserve/Service Markup Balance Required. Contains the balance required to offset the reserve/service markup charge for this account.
Numeric, 14 positions, optional.
- 273 FDIC Charge Code.
Reference: Card 08, column 7.
- 274 FDIC Year Base.
Reference: Card 08, column 8.
- 275 FDIC Month Base.
Reference: Card 08, column 9.
- 276 Profile Number.
Reference: Card 08, columns 27 – 44.
- 281 Period Maintenance Charge.
Reference: Card 08, columns 10 – 26.
- 286 User Code 4.
Reference: Card 05, columns 140 – 141.
- 288 Promotion Waive Option.
Reference: Card 08, column 96.
- 289 Promotion Waive Charge.
Reference: Card 08, columns 97 – 113.
- 290 Promotion Waive Cost.
Reference: Card 08, columns 114 – 130.
- 291 Promotion Waive Balance Required.
Reference: Card 08, columns 131 – 147.

- 292 Daily Explicit Charge.
 Reference: Card 08, columns 148 – 164.

- 293 Daily Explicit Cost.
 Reference: Card 08, columns 165 – 181.

- 294 Tax Exempt Code.
 Reference: Card 03, column 178.

- 295 Tax Region.
 Reference: Card 03, columns 173 – 177.

- 296 Tax Invoice Print Option.
 Reference: Card 03, column 179.

- 298 Earnings Credit Level.
 Reference: Card 01, columns 147 – 149.

Form 50, 51 – Transaction Deletion

Purpose	This form is used to delete service transactions from the transaction records for Account Analysis Group or Deposit accounts.
Cards Required	00, 01

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entries are: 50 Transaction deletion is for a Group account. 51 Transaction deletion is for a Deposit account. <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Application number for this account. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Numeric, 18 positions, required.</i>
31 – 200	Not used.

Card 01

7 – 14	Process Date. Effective date of the transaction. Format is MMDDYYYY. <i>Numeric, 8 positions, required.</i>
15 – 22	Sequence Transaction Date. Assigned to this transaction at capture time. Format is YYYYMMDD. <i>Numeric, 8 positions, required.</i>
23 – 26	Sequence Transaction Time. Format is HHMM. <i>Numeric, 4 positions, required.</i>

27 - 31	Sequence Number. Assigned to this transaction at capture time. <i>Numeric, 5 positions, required.</i>
32 - 43	Number/Amount of Items. Number or an amount, depending on the amount code. If it is a number, no decimal is assumed. If it is an amount, two decimal places are assumed. <i>Numeric, 11 positions, required.</i> Number/Amount Sign. If the number/amount of items is negative, a dash must be placed in this field. <i>Alphanumeric, 1 position, optional.</i>
44	Cycle Code. Indicates for which cycle the transaction is being stored. Valid entries are: 0 Current cycle. 1 Past cycle. <i>Numeric, 1 position, optional.</i>
45	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. <i>Alphanumeric, 1 position, optional.</i>
46 - 49	Past Year. Format is YYYY. <i>Numeric, 4 positions, optional; required if deleting for a past cycle.</i>
50 - 51	Past Month. Format is MM. <i>Numeric, 2 positions, optional; required if deleting for a past cycle.</i>
52 - 53	Past Day. Format is DD. <i>Numeric, 2 positions, optional; required if deleting for a past cycle.</i>
54 - 57	Service Code. <i>Numeric, 4 positions, optional.</i>
58 - 58	Price Indicator. <i>Alphanumeric, 1 position, optional.</i>
59 - 200	Not used.

Form 60, 61 – Relational Statement Copies

Purpose	This form is used to add records for new relational customers (Card 01) or to delete an existing relational record (Card 00).
Special Considerations	A maximum of 18 relational keys is allowed for an account.
Cards Required	00 – When deleting existing records 01 – When adding new records

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entries are: 60 Relational record is being established or deleted for a Group account. 61 Relational record is being established or deleted for a Deposit account. <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. <i>Numeric, 2 positions, required.</i>

Card 00

7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Number. Assigned to different kinds of Deposit accounts such as Certificates of Deposit, Demand Deposit, or Savings accounts. User-defined. <i>Numeric, 2 positions, required.</i>
13 – 30	Account Number. <i>Alphanumeric, 18 positions, required.</i>
31 – 38	Customer One. First six positions of the last name of the customer key on the MICM Master File with the first letter of the customer's first name and the first letter of the customer's middle name. <i>Alphanumeric, 8 positions, required.</i>
39 – 42	Customer Sequence Number. Differentiates between customers with the same customer key. Leading blanks are allowed. <i>Numeric, 4 positions, optional.</i>
43 – 200	Not used.

Card 01

7 - 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 - 12	Application Number. Application number assigned different kinds of Deposit accounts such as Certificates of Deposit, Demand Deposit, or Savings accounts. User-defined. <i>Numeric, 2 positions, required.</i>
13 - 30	Account Number. <i>Alphanumeric, 18 positions, required.</i>
31 - 36	Relational Customer Key Last Name. First six positions of the last name of the customer key on the MICM Master File. <i>Alphanumeric, 6 positions, required.</i>
37	Relational Customer Key First Initial. First letter of the customer's first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional.</i>
38	Relational Customer Key Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name. <i>Alphanumeric, 1 position, optional.</i>
39 - 42	Relational Customer Key Tie Breaker. Number used to differentiate between customers with the same secondary customer key. Leading blanks are allowed. <i>Numeric, 4 positions, optional.</i>
43 - 200	Not used.

Form 70, 71 – Recurring Transaction Input

Purpose This form is used to create or delete recurring transactions in Account Analysis.

Special Considerations The service transactions generated depend on the key data supplied.

To generate a transaction for a certain price list number, the institution, application, and price list number must be supplied. A transaction is then generated for each account on the Group Master or Deposit Master with that price list number. These transactions are listed in report 06-911 (Recurring Transaction File List).

Note: Refer to the Application Processing chapter of *Procedures Guide 1* for detailed information.

Cards Required 00 and 01 – When adding new records
90 – When deleting existing records

Header Portion of Each Card

1 – 2 System Number. Valid entry is **06**.
Numeric, 2 positions, required.

3 – 4 Form Number. Valid entries are:
70 Recurring transaction record is being established or deleted for a Group account.
71 Recurring transaction record is being established or deleted for a Deposit account.
Numeric, 2 positions, required.

5 – 6 Card Number.
Numeric, 2 positions, required.

Card 00

7 – 10 Institution Number. Assigned to designate the institution being entered. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.

11 – 12 Application Number. Application number for this account.
Numeric, 2 positions, required.

13 – 30 Account Number.
Numeric, 18 positions, required.

- 31 – 34 Service Code. 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 application-assigned service codes.
Numeric, 4 positions, required.
- 35 – 37 Account Type. If the account number is zeros, this allows transactions to be generated for all accounts of this type within institution and application.
Numeric, 3 positions, optional.
- 38 – 40 Price List Number. If the account number is zeros, this allows transactions to be generated for all accounts of this price list within institution and application.
Note: Account Type and Price List Number are mutually exclusive. If both are entered, only Price List Number is used.
Numeric, 3 positions, optional.
- 41 – 43 Region Number. Valid entries are **000 – 999**.
Numeric, 3 positions, required.
- 44 – 53 Origin. Allows for the pricing of services by origination.
Alphanumeric, 10 positions, required.
- 54 – 80 Not used.

Card 01

- 7 – 12 Not used.
- 13 – 29 Transaction Number/Amount. Contains a number (item count) or an amount, as designated by the Number/Amount Code. If this is an amount, two decimal places are assumed.
Numeric, 17 positions for an Amount or 11 positions for a Number, required.
- 30 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.
- 31 Cycle Code. Indicates whether this transaction processes at cycle time or on scheduled dates. Valid entries are:
 N Scheduled.
 Y As the account cycles.
Alphanumeric, 1 position, required.

- 32 Charge Code. 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.
Alphanumeric, 1 position, optional.
- 33 Frequency Code. Indicates the frequency desired for generating this recurring transaction. Valid entries are:
D Daily.
M Monthly.
P Periodic.
Alphanumeric, 1 position, optional; required if using scheduling.
- 34 – 36 Term. If the Frequency is **D**, this is the number of days between transactions. If the Frequency is **M**, this is the number of months between transactions. If the Frequency is **P**, the value of this field is **000**.
Numeric, 3 positions, optional; required if using scheduling.
- 37 – 44 Days of Month. When the Frequency is **P**, these four fields contain the days of the month on which the transaction is to be generated. If the Frequency is **M**, the first field contains the day of the month on which the transaction is to be generated.
Note: Caution should be exercised when the Frequency is **P** and the day to be generated is less than **5**, since all charges are generated prior to any holiday or weekend.
Numeric, 8 positions, 4 times, optional; required if using Frequency Code M or P.
- 45 – 52 Next Transaction Date. Next date for this transaction to be generated. Format is MMDDYYYY.
Numeric, 8 positions, optional; required if the As It Cycles flag is N.
- 53 – 60 Expiration Date. Format is MMDDYYYY.
Note: A recurring transaction will be generated *through* this date.
Numeric, 8 positions, optional.
- 61 – 77 Total Cost of Transaction. Total cost of this transaction. This information is needed for transactions set up as amounts items. Eight decimal places are assumed.
Numeric, 17 positions, optional.
- 78 – 80 Not used.

Card 02

- 7 – 11 Tax Region. Only those services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.
- 12 – 15 Service Charge Currency Code. Currency Code for an amount service or the Currency Code from MICM Record 6015/6016 for a number service.
Alphanumeric, 4 positions, required.

Card 90

- 7 – 10 Institution Number. Assigned to designate the institution being entered. Valid entries are **0001 – 9999**.
Numeric, 4 positions, required.
- 11 – 12 Application Number. Application number for this account.
Numeric, 2 positions, required.
- 13 – 30 Account Number.
Alphanumeric, 18 positions, required.
- 31 – 34 Service Code. 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 application-assigned service codes.
Numeric, 4 positions, required.
- 35 – 37 Account Type. If the account number is zeros, this number allows transactions to be generated for all accounts of this type within institution and application.
Numeric, 3 positions, optional.
- 38 – 40 Price List Number. If the account number is zeros, this allows transactions to be generated for all accounts of this price list within institution and application.
Note: Account Type and Price List Number are mutually exclusive. If both are entered, only price list number is used.
Numeric, 3 positions, optional.
- 41 – 43 Region Number. Valid entries are **000 – 999**.
Numeric, 3 positions, required.
- 44 – 53 Origin. Allows for the pricing of services by origination.
Alphanumeric, 10 positions, required.
- 54 – 80 Not used.

Card 99

001	Transaction Amount. Reference: Card 01, columns 13 – 29.
002	Transaction Number. Reference: Card 01, columns 13 – 29.
003	Cycle Code. Reference: Card 01, column 31.
004	Charge Code. Reference: Card 01, column 32.
005	Frequency Code. Reference: Card 01, column 33.
006	Term. Reference: Card 01, columns 34 – 36.
007	Days of Month. Reference: Card 01, columns 37 – 38.
008	Days of Month. Reference: Card 01, columns 39 – 40.
009	Days of Month. Reference: Card 01, columns 41 – 42.
010	Days of Month. Reference: Card 01, columns 43 – 44.
011	Next Transaction Date. Reference: Card 01, columns 45 – 52.
012	Expiration Date. Reference: Card 01, columns 53 – 60.
013	Total Cost of Transaction. Reference: Card 01, columns 61 – 77.
014	Tax Region. Reference: Card 02, columns 7 – 11.
015	Service Charge Currency Code. Reference: Card 02, columns 12 – 15.

Form 80 – Group Master Record Mass Maintenance

Purpose	This form is used exclusively to perform mass maintenance to the Group Master Records (GMS) of Account Analysis.
Special Considerations	The accounts that are changed depend on the key data supplied. For example, to change the price list number for a particular branch, the institution, application, and branch must be supplied, followed by the field number and change data. All accounts within the branch would have their price list number changed to the specified number.
Cards Required	99

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 80 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Valid entry is 99 . <i>Numeric, 2 positions, required.</i>
7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Code. Valid entries are: AL Change all of the accounts regardless of other key data. 00 Group account. <i>Numeric, 2 positions, required.</i>
13 – 17	Branch Number. Number of the branch to which this account belongs. Valid entries are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
18 – 20	Region Number. Valid entries are 000 – 999 . <i>Numeric, 3 positions, required.</i>
21 – 23	Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., 001 indicates a commercial account). Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>
24 – 25	Class. Classification code assigned to this account. <i>Alphanumeric, 2 positions, optional.</i>

26 - 27	Miscellaneous Parameter Number. Used for defaults and rates on MICM Record 6013. <i>Numeric, 2 positions, optional.</i>
28 - 30	Price List Number. Specifies the price list that contains the service pricing information for the account. <i>Numeric, 3 positions, optional.</i>
31 - 39	Officer 1. <i>Alphanumeric, 9 positions, required.</i>
40 - 48	Officer 2. <i>Alphanumeric, 9 positions, required.</i>
49 - 63	Cost Center. <i>Numeric, 15 positions, required.</i>

Card 99

001	<p>Primary Customer Key.</p> <p>Last Name. First six letters of the customers last name. For a company name, use the first six letters of its first name. <i>Alphanumeric, 6 positions, optional.</i></p> <p>First Initial. First letter of the customer's first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional.</i></p> <p>Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name. <i>Alphanumeric, 1 position, optional.</i></p> <p>Tie Breaker. Used to differentiate between customers with the same primary customer key. Leading blanks are allowed. <i>Numeric, 4 positions, optional.</i></p>
002	<p>Secondary Customer Key.</p> <p>Last Name. First six letters of the customer's last name. For a company name, use the first six letters of its first name. <i>Alphanumeric, 6 positions, optional.</i></p> <p>First Initial. First letter of the customer's first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional.</i></p> <p>Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name. <i>Alphanumeric, 1 position, optional.</i></p>

- Tie Breaker. Differentiates between customers with the same secondary customer key. Leading blanks are allowed.
Numeric, 4 positions, optional.
- 003 Connector Code. Connects the primary and secondary customer names. This code controls the connecting of names on the reports. Valid entries are:
b No connector.
A And. Connects account holders as follows – Johnson, R L and Johnson M.
O Or. Connects account holders as follows – Johnson, R L or Johnson M.
Alphanumeric, 1 position, optional.
- 004 Address Modification. Modification to an account address, which 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, enter **BUSINESS** in this field. Other entries can include **EXPENSE**, **ESCROW**, or any valid account type.
Note: In all cases, the word ‘account’ is automatically added to this modification. Therefore, if the word **BUSINESS** were entered, the name and address would be identified as a business account.
Alphanumeric, 12 positions, optional.
- 005 Alternate Address Code. Alternate name and address code. Indicates whether there is an alternate name and address record on the MICM Master File associated with the account. Valid entries are:
b No alternate name and address.
Y There is an alternate name and address record on the MICM Master File.
Alphanumeric, 1 position, optional.
- 006 Secondary Customer Name Use Code. Secondary customer name use code for reporting on shared or joint accounts. Valid entries are:
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.
Alphanumeric, 1 position, optional.
- 007 Customer Short Name. Name printed on reports. For example, Johnson, Robert Leroy, can be entered as **JOHNSON, ROB**.
Alphanumeric, 15 positions, optional.
- 008 Branch Number. Number of the branch to which this account belongs. Valid entries are **00001 – 99999**.
Numeric, 5 positions, optional.

- 009 Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., **001** indicates a commercial account). Valid entries are **001 – 999**.
Numeric, 3 positions, optional.
- 010 Cost Center. Identification number of the cost center responsible for this customer.
Note: If the MICM 6000 Record Valid Cost Center option is **Y**, the cost center is verified using the Language Code on the institution's MICM 1001 Record.
Numeric, 15 positions, optional. Default: MICM Record 6002.
- 011 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.
- 012 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).
Alphanumeric, 9 positions, optional.
- 013 NAICS. North American Industry Classification System code.
Numeric, 6 positions, optional.
- 014 Account Class. User-defined.
Alphanumeric, 2 positions, optional.
- 015 Investment Code. Indicates how the related Deposit accounts within the Group that are coded as investment accounts are to be processed at the group level. Valid entries are:
 N Not an investment account.
 Y Investment account whose balances are not used when calculating overdraft position at the group level.
Alphanumeric, 1 position, optional.
- 016 Open Date. Date the account opened in Analysis. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 017 Analysis Report Code. Account Analysis code used for reporting options. Valid entries are:
 A Show this account on all reports, but not with groups.
 N No reports.
Alphanumeric, 1 position, optional.
- 018 Last Analysis Date. Date of the last analysis cycle. Format is MMDDYYYY. The last analysis date should never be later than the current date.
Numeric, 8 positions, optional.

- 024 Analysis Statement Type. Determines the type of Analysis statement created. Valid entries are:
- b** Type default from the MICM Master File.
 - 0** Do not print a statement.
 - 1** Print statement with detail transactions.
 - 2** Print statement without detail transactions (summary).
 - 3** Print a detail statement for Group account, by account.
 - 4** Print a summary statement (totals only) for a Group account, by account.
 - 5** Print a Combined Statement of Group accounts followed by their individual accounts with detailed transactions.
 - 6** Print a Combined Statement of Group accounts followed their individual accounts with summarized transactions.
- Alphanumeric, 1 position, optional.*
- 026 Analysis Statement 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:
- *** For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
 - 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.*
- 027 Group 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, optional.*

- 028 Analysis Statement Copies. Number of duplicate Analysis statements to print. A transaction is automatically generated for this service and shows on each statement. Refer to the Service Codes in the MICM Parameters chapter of this guide for additional information.
Numeric, 2 positions, optional.
- 029 Analysis Statement Institution Copies. Number of Analysis statements to print for in-house use only. No transaction is generated.
Numeric, 2 positions, optional.
- 031 Transaction Retention. Number of months to retain transactions on the Transaction records. If equal to zero the transaction retention on MICM Record 6000 is used.
Numeric, 2 positions, optional.
- 032 Service Charge Code/Waive Reason Code
- Service Charge Code. Determines the method used when charging a customer. Valid entries are:
- C** Charge an account.
 - G** This is an extraneous Group. Do not service charge or add to report totals.
 - I** Bill the customer for the service charges; send invoice. A payment must be received.
 - R** Review.
 - W** Waive.
 - X** Bill/Debit through external sources.
- Alphanumeric, 1 position, optional.*
- Waive Reason Code. User-defined code assigned to an account to identify the purpose of a waive (**W**) or temporary waive (**T**) Service Charge Code. Valid waive reason codes must be defined on MICM Record 6028 (Waive Reason Code Parameters) and exist only on Institution 0000.
Alphanumeric, 10 positions, optional.
- 033 Account-to-charge Institution Number/Application Code/Account Number
- Institution Number.
Numeric, 4 positions, optional.
- Application Number. Application code of the account to receive the direct debit. This field cannot contain zeros if the account-to-charge number is entered.
Numeric, 2 positions, optional.
- Account Number. Specifies the account number to receive the service charge debit if other than this account.
Alphanumeric, 18 positions, optional.

- 034 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:
 N Do not calculate a reserve credit transaction.
 Y Calculate a reserve credit transaction.
Alphanumeric, 1 position, optional.
- 035 Miscellaneous Parameter Number. Number of the rate parameter (MICM Record 6013 or 6014) that contains the rate information for the account. Valid entries are **01 – 99**.
Numeric, 2 positions, optional.
- 036 User Code 1. User-defined.
Alphanumeric, 1 position, optional. Default: MICM 6002 Record.
- 037 User Code 2. User-defined.
Alphanumeric, 1 position, optional. Default: MICM 6002 Record.
- 038 User Code 3. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM 6002 Record.
- 039 AFP Communication Code. Indicates the method/device on which the EDI transmission of AFP data is received. Although this field allows entry of any value, the current valid entries as defined by AFP are:
 EM Electronic mail.
 FX Facsimile number.
 IT International telephone.
 TE Telephone number.
 TL Telex number.
 TM Telemail number.
 TX TWX number.
Alphanumeric, 2 positions, optional.
- 040 User Code 4. User-defined.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
- 044 Currency Table Code.
Alphanumeric, 2 positions, optional.
- 047 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
Alphanumeric, 1 position, optional.

- 049 Compensating Balance Update Code. Indicates whether to clear the compensating balance at cycle time. Valid entries are:
 b Type default from MICM Record 6002.
 C Compensating balance is a constant amount. Do not clear it.
 U Compensating balance is updated each cycle. Clear it.
Alphanumeric, 1 position, optional.
- 050 Loan Compensating Balance. 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 – 4**.
Numeric, 15 positions, optional.
- 055 Dormant Code. Indicates the dormant status of the account for this period. Valid entries are:
 b Not dormant.
 D Dormant.
Alphanumeric, 1 position, optional.
- 056 Status. Valid entries are:
 b Active.
 C Closed.
 P Purge. Not valid if the account has a receivable outstanding amount due.
Alphanumeric, 1 position, optional.
- 064 Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:
 * For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
 b No exception pricing.
 S Exception pricing.
Alphanumeric, 1 position, optional.
- 065 Last Service Charge Date. Last date the account settled with the institution. Format is MMDDYYYY.
Note: The last service charge date can only be updated if the account has never cycled.
Numeric, 8 positions, optional.
- 067 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, optional.
- 069 User Area. User-defined.
Alphanumeric, 18 positions, optional.

- 070 Purge Date. Date the account is to be purged. Accounts are purged when the purge date is 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 MMDDYYYY.
Numeric, 8 positions, optional.
- 074 Update Code. Indicates how this account has the balance information interfaced. Valid entries are:
b Type default from MICM Record 6002.
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.
- 075 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:
b Type default from MICM Record 6002.
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.
- 076 Group Reserve Code. Indicates whether to accumulate the reserve requirements from each account, or to calculate at the group level using the group rate. Valid entries are:
A Calculate at the account level and add the results to the Group.
G Calculate at the group level using the group rates.
X Calculate at the group level using the group rates, but add the OD balances from each account at cycle time instead of netting out the OD balance each day to determine positive balances at the group level.
Alphanumeric, 1 position, optional.
- 077 Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:
N Not tax exempt.
Y Tax exempt.
Alphanumeric, 1 position, optional.
- 078 Tax Region. Only those services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.

- 079 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.
- 081 Analysis Snap Code. Indicates the scheduling of snapshot Analysis statements. Valid entries are:
D Every day.
F Every Friday.
M Every Monday.
R Request only.
Alphanumeric, 1 position, optional.
- 082 Analysis Net Available Balance Print Code. Indicates whether to print the net available 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.
- 083 Analysis Excess Balance Print Code. Indicates whether to print the excess balance on the Account 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.
- 084 Analysis 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.
- 088 Statement History Code. Indicates what history is to be printed for statement formats that provide historical information. Valid entries are:
A Print history statement only on specific request and year-end.
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 history reflecting only year-to-date information.
Alphanumeric, 1 position, optional.

090	Price List Number. Indicates the number of the price list (MICM Records 6015/6016) that contains the service pricing information for the account. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>
096	AFP Communication Number. Value referred to by the value in the AFP Communication Code field. The value of this field is loaded into the EDI transmission data. <i>Alphanumeric, 18 positions, optional.</i>
097	Delinquent Days 1. Indicates the number of days before a bill is considered delinquent. Information in this field is used for delinquency reporting and late fee assessment. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
098	Delinquent Days 2. Indicates the number of days before a bill is considered delinquent for the second time. Information in this field is used for delinquency reporting. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
099	Delinquent Days 3. Indicates the number of days before a bill is considered delinquent for the third time. Information in this field is used for delinquency reporting. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
100	Delinquent Days 4. Indicates the number of days before a bill is considered delinquent for the fourth time. Information in this field is used for delinquency reporting. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
101	Times Late 1. Number of times the account has reached Delinquent Days 1. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
102	Times Late 2. Number of times the account has reached Delinquent Days 2. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
103	Times Late 3. Number of times the account has reached Delinquent Days 3. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
104	Times Late 4. Number of times the account has reached Delinquent Days 4. Leading blanks are allowed. <i>Numeric, 3 positions, optional.</i>
114	Close Date. Date this account closed. Format is MMDDYYYY. <i>Numeric, 8 positions, optional.</i>

- 115 Late Days.
Numeric, 3 positions, optional.
- 116 Debit/Waive Days. Reserved for future use.
Numeric, 3 positions, optional.
- 117 History Retention. Account-level override specifying how many months of history is to be retained. The application overrides this value, depending on Prior Credit and/or Service Charge Term.
Numeric, 2 positions, optional.
- 140 Analysis Snap Request. Indicates whether a snapshot statement should be created. Valid entries are:
B No snapshot has been requested.
R Reissue invoice statement requested. Only statements are produced; no reports.
S Snapshot statement request. Only statements are produced; no reports.
Alphanumeric, 1 position, optional.
- 143 Original Service Charge Code. On lead night this field will be populated with the Service Charge Code from the Group Master Record. Valid entries are:
C Apply service charges.
G May be valid 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 Billed/Debited through external sources.
Alphanumeric, 1 position, required.
- 146 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:
N Daily Balance Statement is not produced for this account.
Y Daily Balance Statement is produced for this account.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
- 147 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 the MICM Record 6000 is used to calculate the Daily Balance Record retention period.
Numeric, 2 positions, optional. Default: MICM Record 6002.
- 148 Year-to-date Statement Type. Indicates the type of YTD statement desired. Valid entries are:
0 Do not print YTD statement.
1 Print YTD Statement for this account based on calendar year.
2 Print YTD Statement for this account based on fiscal year.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.

- 149 Year-to-date Statement Start Month. Indicates the first month of the fiscal year. It is only used if the YTD Statement Type field indicates that a fiscal year period is used. Valid entries are **01 – 12**.
Numeric, 2 positions, optional. Default: MICM Record 6002.
- 151 Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:
N Do not include other balance when calculating overdraft interest.
Y Include other balance when calculating overdraft interest.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
- 152 Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:
C Other balance is a constant amount. Do not clear it.
U Other balance is updated each cycle. Clear it.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
- 153 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
A Other balance is added to the collected balance after the reserve requirement calculation, and the Other Balance Reserve Amount/Rate 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 Amount/Rate field contains the rate used to calculate the other balance reserve requirement.
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
- 154 Other Balance Reserve Amount. Amount to be used as the reserve requirement for other balance.
Numeric, 17 positions, optional. Default: MICM Record 6002.
- 155 Other Balance Amount. Balance to be added to or subtracted from (if negative) the collected balance.
Numeric, 17 positions, optional.
Other Balance Amount Sign. Other balance amount sign.
Alphanumeric, 1 position, optional

- 156 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** Mark up balance-based services using the reserve rate as the calculation of reserves. This results in the bypassing of the reserve amount calculation based on account balances. 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.* Default: MICM Record 6002.
- 222 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.*
- 224 Profile Start Date. Starting date from which the specified profile record is used. Format is MMDDYYYY.
- Numeric, 8 positions, optional.*
- 225 Profile Expiration Date. Last date from which the specified profile record is used.
- Numeric, 8 positions, optional.*
- 234 Statement History Retention Code. Valid entries are:
- N** Do not retain statement information
 - Y** Retain statement information.
- Alphanumeric, 1 position, optional.* Default: Blanks will default to MICM Record 6002 based on the account type.
- 235 Statement History Retention Months.
- Numeric, 2 positions, optional.* Default: Zeros will default to MICM Record 6002 based on the account type.
- 236 Auto Debit Override Code.
- Alphanumeric, 1 position, optional.*
- 237 Auto Charge-off Code.
- Alphanumeric, 1 position, optional.*
- 239 Daily Explicit Charge Option. Indicates whether direct debits are to be generated on a daily basis for Service Charge Code **E**. This option is also used in conjunction with the Receivables Charge Daily option to generated direct debits for Service Charge Code **I**. Valid entries are:
- N** Do not generate direct debits for this account.
 - Y** Generate direct debits for this account.
- Alphanumeric, 1 position, optional.*

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Promotion Waive Option. Indicates whether an account is allowed to participate in promotion waives. Valid entries are:

N This account is not allowed to participate in promotional waives.

Y This account is allowed to participate in promotional waives.

Alphanumeric, 1 position, optional.

Form 81 – Deposit Master Record Mass Maintenance

Purpose	This form is used exclusively to perform mass maintenance to the Deposit Master Records (DMS) of Account Analysis.
Special Considerations	The accounts that are changed depend on the key data supplied. For example, to change the price list number for a particular branch, the institution, application, and branch must be supplied, followed by the field number and change data. All accounts within the branch would have their price list number changed to the specified number.
Cards Required	99

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 81 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Valid entry is 99 . <i>Numeric, 2 positions, required.</i>
7 – 10	Institution Number. Number assigned to this institution. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Code. Application number for this account. Valid entries are: 01 Deposit account. AL Change all of the accounts, regardless of other key data. <i>Alphanumeric, 2 positions, required.</i>
13 – 17	Branch Number. Number of the branch to which this account belongs. Valid entries are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
18 – 20	Region Number. Number of the region to which this account belongs. Valid entries are 000 – 999 . <i>Numeric, 3 positions, optional.</i>
21 – 23	Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., 001 indicates a commercial account). Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>
24 – 25	Class. Classification code assigned to this account. <i>Alphanumeric, 2 positions, optional.</i>

26 – 27	Miscellaneous Parameter Number. Rate parameter number for defaults and rates on MICM Record 6013. <i>Numeric, 2 positions, optional.</i>
28 – 30	Price List Number. Number of price list that contains the service pricing information for the account. Valid entries are 000 – 999 . <i>Numeric, 3 positions, optional.</i>
31 – 39	Officer 1. <i>Alphanumeric, 9 positions, required.</i>
40 – 48	Officer 2. <i>Alphanumeric, 9 positions, required.</i>
49 – 63	Cost Center. <i>Numeric, 15 positions, required.</i>

Card 99

001	<p>Primary Customer Key.</p> <p>Last Name. First six letters of the customer’s last name. For a company name, use the first six letters of its first name. <i>Alphanumeric, 6 positions, optional.</i></p> <p>First Initial. First letter of the customer’s first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional.</i></p> <p>Middle Initial. First letter of the customer’s middle name. For a company name, the first letter of its third name. <i>Alphanumeric, 1 position, optional.</i></p> <p>Tie Breaker. Number used to differentiate between customers with the same primary customer key. Leading blanks are allowed. <i>Numeric, 4 positions, optional.</i></p>
002	<p>Secondary Customer Key.</p> <p>Last Name. First six letters of the customer’s last name. For a company name, use the first six letters of its first name. <i>Alphanumeric, 6 positions, optional.</i></p> <p>First Initial. First letter of the customer’s first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional.</i></p> <p>Middle Initial. First letter of the customer’s middle name. For a company name, the first letter of its third name. <i>Alphanumeric, 1 position, optional.</i></p>

Tie Breaker. Number used to differentiate between customers with the same secondary customer key. Leading blanks are allowed.
Numeric, 4 positions, optional.

003 Connector Code. Used for connecting the primary and secondary customer names. This code controls the connecting of names on the reports. Valid entries are:

- b** No connector.
- A** And. Connects account holders as follows – Johnson, R L and Johnson M.
- O** Or. Connects account holders as follows – Johnson, R L or Johnson M.

Alphanumeric, 1 position, optional.

004 Address Modification. Modification to an account address, which 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, enter **BUSINESS** in this field. Other entries can include **EXPENSE**, **ESCROW**, or any valid account type.

Note: In all cases, the word ‘account’ is automatically added to this modification. Therefore, if the word **BUSINESS** were entered, the name and address would be identified as a business account.

Alphanumeric, 12 positions, optional.

005 Alternate Address Code. Indicates whether there is an alternate name and address record on the MICM Master File associated with the account. Valid entries are:

- b** No alternate name and address.
- Y** There is an alternate name and address record on the MICM Master File.

Alphanumeric, 1 position, optional.

006 Secondary Customer Name Use Code. Secondary customer name use code for reporting on shared or joint accounts. Valid entries are:

- 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.

Alphanumeric, 1 position, optional.

007 Customer Short Name. Name printed on reports. For example, Johnson, Robert Leroy, can be entered as **JOHNSON, ROB**.

Alphanumeric, 15 positions, optional.

008 Branch Number. Number of the branch to which this account belongs. Valid entries are **00001 – 99999**.

Numeric, 5 positions, optional.

- 009 Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., **001** indicates a commercial account). Valid entries are **001 – 999**.
Numeric, 3 positions, optional.
- 010 Cost Center. Identification number of the cost center responsible for this customer.
Note: If the MICM 6000 Record Valid Cost Center option is **Y**, the cost center is verified using the Language Code on the institution's MICM 1001 Record.
Numeric, 15 positions, optional. Default: MICM Record 6002.
- 011 Primary Officer Code. Primary officer responsible for this customer. Entries can be officer initials, social security number or, any other alphanumeric string.
Alphanumeric, 9 positions, optional.
- 012 Secondary Officer Code. Secondary officer responsible for this customer. Entries can be officer initials, social security number, or any other alphanumeric string. For reporting purposes, the secondary officer (officer 2) has a higher level of responsibility. The primary officer (officer 1) reports to the secondary officer.
Alphanumeric, 9 positions, optional.
- 013 NAICS. North American Industry Classification System code.
Numeric, 6 positions, optional.
- 014 Account Class. User-defined.
Alphanumeric, 2 positions, optional.
- 015 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 the group Analysis statement.
 N Not an investment account.
 Y Investment account whose balances are not used when calculating overdraft position at the group level.
Alphanumeric, 1 position, optional.
- 016 Open Date. Date the account opened in the application interfacing to Analysis. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 017 Analysis Report Code. Indicates Account Analysis reporting options. Valid entries are:
 A Show this account on all reports, but not with groups.
 B Show this account by itself and with any charging groups, if grouped.
 G Show this account with the charging group only, if grouped; otherwise, print it.
 N No reports.
Alphanumeric, 1 position, optional.

- 018 Last Analysis Date. Last date the account was analyzed. Format is MMDDYYYY.
Note: This date can only be updated if the account has never cycled.
Numeric, 8 positions, optional.
- 024 Analysis Statement Type. Determines the type of Analysis statement created. Valid entries are:
b Type default from the MICM Master File.
0 Do not print a statement.
1 Print statement with detail transactions.
2 Print statement without detail transactions (summary).
3 Print Group statements with detail transactions. No page breaks for individual accounts.
4 Print group statements without detail transactions (summary). No page breaks for individual accounts.
5 Print group statement without detail transactions. Page breaks are made for individual accounts.
6 Same as **5** without detail transactions (summary).
Alphanumeric, 1 position, optional. Default: MICM Record 6002.
- 026 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:
***** For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
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.
- 028 Analysis 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.
Numeric, 2 positions, optional.

- 029 Analysis Statement Institution Copies. Number of Analysis statements to print for in-house use only. No transaction is generated.
- Note:** An entry in this field overrides an Analysis Distribution Code of **F** (microfiche only).
- Numeric, 2 positions, optional.*
- 031 Transaction Retention. Number of months to retain transactions. Valid entries are:
- 00** Use the retention on the MICM Record 6000.
 - 01 – 99** Number of months to retain transactions.
- Numeric, 2 positions, optional. Default: MICM Record 6002.*
- 032 Service Charge Code/Waive Reason Code
- Service Charge Code. Determines the method used when charging a customer. Valid entries are:
- C** Charge an account.
 - G** This is an extraneous Group. Do not service charge or add to report totals.
 - I** Bill the customer for the service charges; send invoice. A payment must be received.
 - R** Review.
 - W** Waive.
 - X** Bill/Debit through external sources.
- Alphanumeric, 1 position, optional.*
- Waive Reason Code. User-defined code assigned to an account to identify the purpose of a waive (**W**) or temporary waive (**T**) Service Charge Code. Valid waive reason codes must be defined on MICM Record 6028 (Waive Reason Code Parameters) and exist only on Institution 0000.
- Alphanumeric, 10 positions, optional.*
- 033 Account-to-charge Institution Number/Application Code/Account Number.
- Institution Number.
Numeric, 4 positions, optional.
- Application Number. Application code of the account to receive the direct debit. This field cannot contain zeros if the account-to-charge number is entered.
Numeric, 2 positions, optional.
- Account Number. Specifies the account number to receive the service charge debit if other than this account.
Numeric, 18 positions, optional.

- 034 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:
 N Do not calculate a reserve credit transaction.
 Y Calculate a reserve credit transaction.
Alphanumeric, 1 position, optional.
- 035 Miscellaneous Parameter Number. Number of the rate parameter (MICM Record 6013 or 6014) that contains the rate information for the account. Valid entries are **01 – 99**.
Numeric, 2 positions, optional.
- 036 User Code 1. User-defined.
Alphanumeric, 1 position, optional.
- 037 User Code 2. User-defined.
Alphanumeric, 1 position, optional.
- 038 User Code 3. User-defined.
Alphanumeric, 2 positions, optional.
- 039 AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data is received. Although this field allows entry of any value, the current valid entries defined by the AFP are:
 EM Electronic mail.
 FX Facsimile number.
 IT International telephone.
 TE Telephone number.
 TL Telex number.
 TM Telemail number.
 TX TWX number.
Alphanumeric, 2 positions, optional. Default: MICM Record 6002.
- 040 User Code 4. User-defined.
Alphanumeric, 2 positions, optional.
- 044 Currency Table Code.
Alphanumeric, 2 positions, optional.
- 047 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
Numeric, 1 position, optional.

- 049 Compensating Balance Update Code. Indicates whether to clear the compensating balance at cycle time. Valid entries are:
- b** Type default from MICM Record 6002.
 - C** Compensating balance is a constant amount. Do not clear it.
 - U** Compensating balance is updated each cycle. Clear it.
- Alphanumeric, 1 position, optional.*
- 050 Loan Compensating Balance. 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 – 4**.
- Numeric, 15 positions, optional.*
- 055 Dormant Code. Indicates the dormant status of the account for this period. Valid entries are:
- b** Account not dormant.
 - D** Dormant.
- Alphanumeric, 1 position, optional.*
- 056 Status. Valid entries are:
- b** Active.
 - C** Closed.
 - P** Purge. Not valid if the account has a receivable outstanding amount due.
- Alphanumeric, 1 position, optional.*
- 060 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 should be checked for a valid cap.
- Numeric, 15 positions, optional.*
- 064 Exception Pricing Code. Indicates whether the account is eligible for account level exception pricing. Valid entries are:
- *** For batch maintenance only. This character forces a blank and overrides the MICM Record 6002 default.
 - b** No exception pricing.
 - S** Exception pricing.
- Alphanumeric, 1 position, optional.*
- 065 Last Service Charge Date. Last date the account settled with the institution. Format is MMDDYYYY.
- Note:** This field can only be updated if the account has never cycled.
- Numeric, 8 positions, optional.*
- 069 User Area. User-defined.
- Alphanumeric, 18 positions, optional.*

- 070 Purge Date. Date on which the account is to be purged. Accounts are purged when the purge date is prior to the run date of program ANM820. The purge date is calculated using the purge months on MICM Record 6000 when an accounts Status is changed to **P**. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 074 Update Code. Indicates how this account has the balance information interfaced. Valid entries are:
b Type default from MICM Record 6002.
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.
- 075 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:
b Type default from MICM Record 6002.
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.
- 077 Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:
N Not tax exempt.
Y Tax exempt.
Alphanumeric, 1 position, optional.
- 078 Tax Region. Only those services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.
- 079 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.

- 081 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:
D Every day.
F Every Friday.
M Every Monday.
R Request only.
Alphanumeric, 1 position, optional.
- 082 Analysis Net Available Balance Print Code. Indicates whether to print the net available 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.
- 083 Analysis 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.
- 084 Analysis 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.
- 088 Statement History Code. 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 upon Prior Credit Code and Prior Credit Months.
Y Print year-to-date history based on a rolling twelve months.
Alphanumeric, 1 position, optional.
- 090 Price List Number. Indicates the number of the price list (MICM Records 6015/6016) that contains the service pricing information for the account. Valid entries are **000 – 999**.
Numeric, 3 positions, optional.
- 096 AFP Communication Number. Value referred to by the value in the AFP Communication Code field. The value of this field is loaded into the EDI transmission data.
Alphanumeric, 18 positions, optional.

- 097 Delinquent Days 1. Number of days before a bill is considered delinquent for the age reporting and late fee assessment.
Numeric, 3 positions, optional.
- 098 Delinquent Days 2. Number of days before a bill is considered delinquent the second time for service charges due.
Numeric, 3 positions, optional.
- 099 Delinquent Days 3. Number of days before a bill is considered delinquent the third time for service charges due.
Numeric, 3 positions, optional.
- 100 Delinquent Days 4. Number of days before a bill is considered delinquent the fourth time for service charges due.
Numeric, 3 positions, optional.
- 101 Times Late 1. Number of times the account has been late, based on Delinquent Days 1.
Numeric, 3 positions, optional.
- 102 Times Late 2. Number of times the account has been late, based on Delinquent Days 2.
Numeric, 3 positions, optional.
- 103 Times Late 3. Number of times the account has been late, based on Delinquent Days 3.
Numeric, 3 positions, optional.
- 104 Times Late 4. Number of times the account has been late, based on Delinquent Days 4.
Numeric, 3 positions, optional.
- 114 Closed Date. Date this account closed. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 115 Late Days.
Numeric, 3 positions, optional.
- 116 Debit/Waive Days. Reserved for future use.
Numeric, 3 positions, optional.
- 117 History Retention. Account-level override specifying how many months of history is to be retained. The application overrides this value, depending on Prior Credit and/or Service Charge Term.
Numeric, 2 positions, optional. Default: MICM Record 6002.

- 118 Deposit Handling Cost Rate Index. Number of the initial index level used for the calculation of the Deposit handling cost rate and the statement calculations. Valid entries are **00 – 40**.
Numeric, 2 positions, optional.
- 119 Deposit Handling Cost Rate Variance. Percentage of variance to the calculated Deposit handling cost rate. When the Deposit Handling Index contains entries of **01 – 40**, this field is the variance to the calculated rate; when it contains zeros, this variance is the rate used in statement calculations. Four decimal places are assumed. Leading blanks are allowed. For example, 15 percent is entered as **01500000**.
Numeric, 9 positions, required.
- Deposit Handling Cost Rate Variance Sign. If the Deposit handling cost rate variance is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 120 Funds Credit Rate Index for Balances. Number of the initial index level used for the calculation of the funds credit rate for balances and statement calculations involving account balances. Valid entries are **00 – 40**.
Numeric, 2 positions, optional.
- 121 Funds Credit Rate Variance for Balances. Percentage of variance to the calculated funds credit rate for balances. When the Funds Credit Index for Balances contains entries of **01 – 40**, this field is the variance to the calculated rate; when it contains zeros, this variance is the rate used in statement calculations. Four decimal places are assumed. Leading blanks are allowed. For example, 15 percent is entered as **01500000**.
Numeric, 9 positions, optional.
- Funds Credit Rate Variance for Balances Sign. If the balance funds credit rate variance for balances adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 122 Funds Credit Rate Index. Number of the initial index level used for the calculation of the funds credit index and the statement calculations involving interest paid to accounts. Valid entries are **00 – 40**.
Numeric, 2 positions, optional.
- 123 Funds Credit Rate Variance for Interest. Percentage of variance to the calculated funds credit rate for interest. When the Funds Credit Index for Interest contains entries of **01 – 40**, this field is the variance to the calculated rate; when it contains zeros, this variance is the rate used in statement calculations. Four decimal places are assumed. Leading blanks are allowed. For example, 15 percent is entered as **01500000**.
Numeric, 9 positions, optional.
- Funds Credit Rate Variance for Interest Sign. If the interest funds credit rate variance for interest is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

- 140 Analysis Snap Request. Indicates whether a snapshot statement should be created.
- b** No snapshot has been requested.
 - R** Reissue invoice statement requested. Only statements are produced; no reports.
 - S** Snapshot statement request. Only statements are produced; no reports.
- Alphanumeric, 1 position, optional.*
- 143 Original Service Charge Code. On lead night this field will be populated with the Service Charge Code from the Group Master Record. Valid entries are:
- C** Apply service charges.
 - G** May be valid 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** Billed/Debited through external sources.
- Alphanumeric, 1 position, required.*
- 146 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:
- N** Daily Balance Statement will not be produced for this account.
 - Y** Daily Balance Statement will be produced for this account.
- Alphanumeric, 1 position, optional.*
- 147 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 the MICM Record 6000 is used to calculate the Daily Balance Record Retention period.
- Numeric, 2 positions, optional.*
- 148 Year-to-date Statement Type. Indicates the type of YTD Statement desired. Valid entries are:
- 0** Do not print YTD statement.
 - 1** Print YTD Statement for this account based on calendar year.
 - 2** Print YTD Statement for this account based on fiscal year.
 - 3** Print YTD Statement for Group and related Deposit accounts based on calendar year.
 - 4** Print YTD Statement for Group and related Deposit accounts based on fiscal year.
- Alphanumeric, 1 position, optional. Default: MICM Record 6002.*
- 149 Year-to-date Statement Start Month. Indicates the first month of the fiscal year. It is only used if the Year-to-date Statement Type field indicates that a fiscal year period is used. Valid entries are **01 – 12**.
- Numeric, 2 positions, optional. Default: MICM Record 6002.*

- 150 FDIC Balance Code. Indicates which account balance to use in the FDIC Charge calculation. Valid entries are:
- C** Use the average collected balance when calculating the FDIC charge.
 - L** Use the average ledger balance when calculating the FDIC charge.
 - N** Use the balance on the last day of the month when calculating the FDIC Charge. This is the amount of the charges.
 - P** Use the average positive ledger balance for the FDIC period when calculating FDIC charges.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
- 151 Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:
- N** Do not include other balance when calculating overdraft interest.
 - Y** Include other balance when calculating overdraft interest.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
- 152 Other Balance Update Code. Indicates whether the value in the Other Balance field is to be cleared at cycle time. Valid entries are:
- C** Other balance is a constant amount; do not clear it.
 - U** Other balance is updated each cycle; clear it.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
- 153 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
- A** Other balance is added to the collected balance after the reserve requirement calculation, and the other Balance Reserve Amount/Rate 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 Amount/Rate field contains the rate used to calculate the other balance reserve requirement.
- Alphanumeric, 1 position, optional.* Default: MICM Record 6002.
- 154 Other Balance Reserve Amount. Amount to be used as the reserve requirement for the other balance.
- Numeric, 17 positions, optional.* Default: MICM Record 6002.
- 155 Other Balance Amount. Balance to be added to (or subtracted from, if negative) the collected balance.
- Numeric, 17 positions, optional.*
- Other Balance Amount Sign. Other balance amount sign.
- Alphanumeric, 1 position, optional*

- 156 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** Mark up balance-based services using the reserve rate as the calculation of reserves. This results in the bypassing of the reserve amount calculation based on account balances.
 - 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.*
- 222 Profile Number. Refers to MICM Record 6016.
Numeric, 18 positions, optional.
- 224 Profile Start Date. Associated with affiliate pricing. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 225 Profile Expire Date. Associated with affiliate pricing. Format is MMDDYYYY.
Numeric, 8 positions, optional.
- 234 Statement History Retention Code. Valid entries are:
- N** Do not retain statement information
 - Y** Retain statement information.
- Alphanumeric, 1 position, optional.* Default: Blanks will default to MICM Record 6002 based on the account type.
- 235 Statement History Retention Months.
Numeric, 2 positions, optional. Default: Zeros will default to MICM Record 6002 based on the account type.
- 236 Auto Debit Override Code.
Alphanumeric, 1 position, optional.
- 237 Auto Charge-off Code.
Alphanumeric, 1 position, optional.
- 239 Daily Explicit Charge Option. Indicates whether direct debits are to be generated on a daily basis for Service Charge Code **E**. This option is also used in conjunction with the Receivables Charge Daily option to generated direct debits for Service Charge Code **I**. Valid entries are:
- N** Do not generate direct debits for this account.
 - Y** Generate direct debits for this account.
- Alphanumeric, 1 position, optional.*
- 240 Promotional Waive Option. Indicates whether an account is allowed to participate in promotional waives. Valid entries are:
- N** This account is not allowed to participate in promotional waives.
 - Y** This account is allowed to participate in promotional waives.
- Alphanumeric, 1 position, optional.*

Form 90 – Group History Mass Maintenance

Purpose	This form is used to perform mass maintenance to the Group account history records of Account Analysis.
Cards Required	99

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 90 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Valid entry is 99 . <i>Numeric, 2 positions, required.</i>
7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Code. Valid entries are: AL Change all of the accounts, regardless of other key data. 00 Group account. <i>Alphanumeric, 2 positions, required.</i>
13 – 17	Branch Number. Number of the branch to which this account belongs. Valid entries are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
18 – 20	Region Number. Valid entries are 000 – 999 . <i>Numeric, 3 positions, optional.</i>
21 – 23	Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., 001 indicates a commercial account). Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>
24 – 25	Not used. <i>Alphanumeric, 2 positions.</i>
26 – 27	Miscellaneous Parameter Number. Miscellaneous parameter number for defaults and rates on MICM Record 6013. <i>Numeric, 2 positions, optional.</i>
28 – 30	Price List Number. Specifies the price list that contains the service pricing information for the account. <i>Numeric, 3 positions, optional.</i>

- 31 – 39 Officer 1.
Alphanumeric, 9 positions, optional.
- 40 – 48 Officer 2.
Alphanumeric, 9 positions, optional.
- 49 – 63 Cost Center.
Numeric, 15 positions, optional.
- 64 – 71 History Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle.
Numeric, 8 positions, required.

Card 99

- 008 Earnings Credit Rate. Used to calculate earnings credit. Eight decimal places are required. For example, 12 percent would be entered as **01200000**.
Numeric, 9 positions, optional.
- 009 Earnings Credit Year Base. Indicates the year base used for the earnings credit calculation. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.
- 010 Earnings Credit Month Base. Indicates the month base used for the earnings credit calculation. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 012 Reserve Rate. Used to calculate the reserve requirement amount using average ledger/collected balance, based on the accounts balance code for the period. Or, for those accounts coded with a Reserve/Service Markup Code of **R**, used for calculating reserves based on the total balance required. Eight decimal places are required.
Numeric, 9 positions, optional.

- 014 Service Charge Code/Waive Reason Code
- Service Charge Code. Determines the method used when charging a customer. Valid entries are:
- C** Charge an account.
 - G** This is an extraneous Group. Do not service charge or add to report totals.
 - I** Bill the customer for the service charges; send invoice. A payment must be received.
 - R** Review.
 - W** Waive.
 - X** Bill/Debit through external sources.
- Alphanumeric, 1 position, optional.*
- Waive Reason Code. User-defined code assigned to an account to identify the purpose of a waive (**W**) or temporary waive (**T**) Service Charge Code. Valid waive reason codes must be defined on MICM Record 6028 (Waive Reason Code Parameters) and exist only on Institution 0000.
- Alphanumeric, 10 positions, optional.*
- 021 Next Months Earnings Credit Rate. Rate of credit customers earn during the next month. Eight decimal places are required.
- Numeric, 9 positions, optional.*
- 028 User Code 1. User-defined.
- Alphanumeric, 1 position, optional.*
- 030 Overdraft Interest Rate. Used to calculate overdraft interest. Eight decimal places are required. For example, 18 percent would be entered as **01800000**.
- Numeric, 9 positions, optional.*
- 031 Overdraft Interest Year Base. Indicates the year base used for the overdraft interest calculation. Valid entries are:
- A** Actual number of days in the year (365/366).
 - 0** 360-day year.
 - 5** 365-day year.
- Alphanumeric, 1 position, optional.*
- 032 Overdraft Interest Month Base. Indicates the month base used for the overdraft interest calculation. Valid entries are:
- A** Actual days in the month.
 - M** 30-day month.
 - Z** Rate is zeros for this account and *does not* default to MICM Record 6013.
- Alphanumeric, 1 position, optional.*

- 039 Group Calculation Code. Determines how to combine and calculate the service charge. Valid entries are:
- 1 Calculate the service charge at the individual account levels and add the results to the Group.
 - 2 Add the account balances and transactions together and calculate the group service charge using the Group's rates.
 - 3 Do all rate calculations at the account level and add the results to the Group. Then calculate the service charge at the group level.
- Alphanumeric, 1 position, optional.*
- 048 Overdraft Code. Indicates whether the overdraft interest was passed to analysis as a transaction or was 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
- Alphanumeric, 1 position, optional.*
- 057 User Code 2. User-defined.
Alphanumeric, 1 position, optional.
- 058 User Code 3. User-defined.
Alphanumeric, 2 positions, optional.
- 062 Balance Code. Determines which balance to use for service charge and profit and loss calculations. Valid entries are:
- 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.
- Alphanumeric, 1 position, optional.*
- 074 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:
- N** Do not calculate a balance required for no charge services.
 - Y** Calculate the balance required for no charge services.
- Alphanumeric, 1 position, optional.*

- 075 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:
- N Do not calculate a balance required for overdraft interest.
 - Y Calculate the balance required for overdraft interest.
- Alphanumeric, 1 position, optional.*
- 076 Maintenance Charge Code. Indicates which value was used for System Option. Valid entries are:
- N Use the group's maintenance charge.
 - Y Accumulate the individual accounts respective maintenance charges to derive the group account's maintenance charge.
- Alphanumeric, 1 position, optional.*
- 085 Group Reserve Code. Indicates whether to accumulate the reserve requirements from each account or to calculate at the group level using the group rate. Valid entries are:
- A Calculate at the account level and add the results to the group.
 - G Calculate at the group level using the group rates.
 - X Calculate at the group level using the group rates, but add the OD balances from each account at cycle time, instead of netting out the OD balance each day to determine positive balances at the group level.
- Alphanumeric, 1 position, optional.*
- 086 Investment Code. Indicates how the related Deposit accounts within the group that are coded as 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 excesses or deficits from investment accounts when calculating the group's service charge amount.
- Alphanumeric, 1 position, optional.*
- 092 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, optional.*
- 093 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. Two decimal places are assumed.
- Numeric, 17 positions, optional.*

- 100 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 on services for those accounts coded with a Reserve/Service Markup Code of **S**. Eight decimal places are required.
Numeric, 9 positions, optional.
- 101 Service Charge Year Base. Indicates the year base used for service charge calculation for those accounts coded as Formula B or C. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.
- 102 Service Charge Month Base. Indicates the month base used for service charge calculation for those accounts coded as Formula B or C. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 103 Reserves When Average Collected Negative. Used to bypass special considerations for calculating the additional reserve requirement if the average collected balance is negative. The code indicates the value of the System Option for this history period. Valid entries are:
 N Do not bypass special considerations for calculating the additional reserve requirement.
 Y Bypass special considerations for calculating the additional reserve requirement.
Alphanumeric, 1 position, optional.
- 119 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:
 N Do not calculate a reserve credit transaction.
 Y Calculate a reserve credit transaction.
Alphanumeric, 1 position, optional.
- 120 Prime Rate. Prime interest rate for this history period. Eight decimal places are required.
Numeric, 9 positions, optional.
- 143 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 places are required.
Numeric, 9 positions, optional.

- 144 Compensating Balance Deficiency Year Base. Indicates the year base used for the compensating balance deficiency charge calculation. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 145 Compensating Balance Deficiency Month Base. Indicates the month base used for the compensating balance deficiency charge calculation. Valid entries are:
A Actual days in the month.
M 30-day month.
Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 146 Loan Compensating Overdraft Charge Option. Indicates the value of the System Option for this history period.
Alphanumeric, 1 position, optional.
- 158 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 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.
- 159 Late Charge Rate/Fee. Represents the late charge rate or the late charge fee depending on the Past Due Fee Code. Moved to history from MICM Record 6018 (Analysis Past Due Fee Parameters) on cycle night.
Numeric, 9 positions, optional.
- 160 Past Due Fee Code. Indicates how the past due fee will be calculated. Valid entries are:
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.
Alphanumeric, 1 position, optional.

- 176 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, optional.
- 177 Analysis Statement Reprint Flag. Determines if an individual historical periods Analysis statement is reanalyzed. Valid entries are:
b No reprint has been requested.
C Recalculate only.
X Recalculate and reprint.
Alphanumeric, 1 position, optional.
- 251 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement should be produced for this account. Valid entries are:
N Daily Balance Statement is not produced for this account.
Y Daily Balance Statement is produced for this account.
Alphanumeric, 1 position, optional.
- 254 Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:
N Do not include other balance when calculating overdraft interest.
Y Include other balance when calculating overdraft interest.
Alphanumeric, 1 position, optional.
- 256 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other Balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
A Other Balance is added to the collected balance after the reserve requirement calculation, and the Other Balance Reserve Amount/Rate 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 Amount/Rate field contains the rate used to calculate the other balance reserve requirement.
Alphanumeric, 1 position, optional.
- 257 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. Eight decimal places required.
Numeric, 9 positions, optional.

- 259 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** Mark up balance-based services using the reserve rate as the calculation of reserves. This results in the bypassing of the reserve amount calculation based on account balances.
 - 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.*
- 262 Other Balance Reserve Amount. Total of the other balance reserve amount from the Deposit accounts within the Group.
- Numeric, 17 positions, optional.*
- 271 Year-to-date Investment Option. Indicates whether investment account information is to be included on the Group account's year-to-date Analysis statement. Valid entries are:
- N** Do not include investment account information on the group year-to-date Analysis statement.
 - Y** Include investment account information on the group year-to-date Analysis statement.
- Alphanumeric, 1 position, optional.*
- 286 User Code 4. User-defined.
- Alphanumeric, 2 positions, optional.*
- 287 Promotion Waive Option. Indicates whether an account is allowed to participate in promotional waives. Valid entries are:
- N** This account is not allowed to participate in promotional waives.
 - Y** This account is allowed to participate in promotional waives.
- Alphanumeric, 1 position, optional.*
- 294 Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:
- N** Not tax exempt.
 - Y** Tax exempt.
- Alphanumeric, 1 position, optional.*
- 295 Tax Region. Only those services originating from a matching tax region are taxed.
- Alphanumeric, 5 positions, optional.*
- 296 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.*

Form 91 – Deposit History Mass Maintenance

Purpose	This form is used to perform mass maintenance to Deposit account history records of Account Analysis.
Cards Required	99

Header Portion of Each Card

1 – 2	System Number. Valid entry is 06 . <i>Numeric, 2 positions, required.</i>
3 – 4	Form Number. Valid entry is 91 . <i>Numeric, 2 positions, required.</i>
5 – 6	Card Number. Valid entry is 99 . <i>Numeric, 2 positions, required.</i>
7 – 10	Institution Number. Valid entries are 0001 – 9999 . <i>Numeric, 4 positions, required.</i>
11 – 12	Application Code. Valid entries are: AL Change all of the accounts, regardless of other key data. 01 Group account. <i>Alphanumeric, 2 positions, required.</i>
13 – 17	Branch Number. Number of the branch to which this account belongs. Valid entries are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
18 – 20	Region Number. Valid entries are 000 – 999 . <i>Numeric, 3 positions, optional.</i>
21 – 23	Account Type. User-defined type of account as set up on MICM Record 6002 (e.g., 001 indicates a commercial account). Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>
24 – 25	Not used. <i>Alphanumeric, 2 positions.</i>
26 – 27	Miscellaneous Parameter Number. Miscellaneous parameter number for defaults and rates on MICM Record 6013. <i>Numeric, 2 positions, optional.</i>
28 – 30	Price List Number. Specifies the price list that contains the service pricing information for the account. <i>Numeric, 3 positions, optional.</i>

31 – 39	Officer 1. <i>Alphanumeric, 9 positions, optional.</i>
40 – 48	Officer 2. <i>Alphanumeric, 9 positions, optional.</i>
49 – 63	Cost Center. <i>Numeric, 15 positions, optional.</i>
64 – 71	History Date. Date of the history cycle. If the period type is months, this format is MMDDYYYY and is the first day of the cycle. <i>Numeric, 8 positions, required.</i>

Card 99

008	Earnings Credit Rate. Used to calculate earnings credit. Eight decimal places required. For example, 12 percent would be entered as 01200000 . <i>Numeric, 9 positions, optional.</i>
009	Earnings Credit Year Base. Indicates the year base associated with the earnings credit rate. Valid entries are: A Actual number of days in the year (365/366). 0 360-day year. 5 365-day year. <i>Alphanumeric, 1 position, optional.</i>
010	Earnings Credit Month Base. Indicates the month base associated with the earnings credit rate. Valid entries are: A Actual days in the month. M 30-day month. Z Rate is zeros for this account and <i>does not</i> default to MICM Record 6013. <i>Alphanumeric, 1 position, optional.</i>
012	Reserve Rate. Used to calculate 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 those accounts coded with a Reserve/Service Markup Code of R , this rate is used for calculating reserves based on the total balance required. <i>Numeric, 9 positions, optional.</i>

- 014 Service Charge Code/Waive Reason Code
- Service Charge Code. Determines the method used when charging a customer. Valid entries are:
- C** Charge an account.
 - G** This is an extraneous Group. Do not service charge or add to report totals.
 - I** Bill the customer for the service charges; send invoice. A payment must be received.
 - R** Review.
 - W** Waive.
 - X** Bill/Debit through external sources.
- Alphanumeric, 1 position, optional.*
- Waive Reason Code. User-defined code assigned to an account to identify the purpose of a waive (**W**) or temporary waive (**T**) Service Charge Code. Valid waive reason codes must be defined on MICM Record 6028 (Waive Reason Code Parameters) and exist only on Institution 0000.
- Alphanumeric, 10 positions, optional.*
- 021 Next Months Earnings Credit Rate. Eight decimal places are required.
Numeric, 9 positions, optional.
- 028 User Code 1. User-defined.
Alphanumeric, 1 position, optional.
- 030 Overdraft Interest Rate. Used to calculate overdraft interest. Eight decimal places are required. For example, 18 percent would be entered as **01800000**.
Numeric, 9 positions, optional.
- 031 Overdraft Interest Year Base. Indicates the year base used for the overdraft interest calculation. Valid entries are:
- A** Actual number of days in the year (365/366).
 - 0** 360-day year.
 - 5** 365-day year.
- Alphanumeric, 1 position, optional.*
- 032 Overdraft Interest Month Base. Indicates the month base used for the overdraft interest calculation. Valid entries are:
- A** Actual days in the month.
 - M** 30-day month.
 - Z** Rate is zeros for this account and *does not* default to MICM Record 6013.
- Alphanumeric, 1 position, optional.*
- 044 Cost of Funds Rate. Used to calculate the cost of funds. Eight decimal places are required.
Numeric, 9 positions, optional.

- 045 Cost of Funds Year Base. Indicates the year base associated with the cost of funds rate. Valid entries are:
A Actual number of days in the year (365/366).
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, optional.
- 046 Cost of Funds Month Base. Indicates the month base associated with the cost of funds rate. Valid entries are:
A Actual days in the month.
M 30-day month.
Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 048 Overdraft Code. Indicates whether the overdraft interest was passed to analysis as a transaction or was 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 Record 6013 (Analysis Deposit/Group Miscellaneous Parameters).
Alphanumeric, 1 position, optional.
- 057 User Code 2. User-defined.
Alphanumeric, 1 position, optional.
- 058 User Code 3. User-defined.
Alphanumeric, 2 positions, optional.
- 062 Balance Code. Indicates which balance to use for service charge and profit and loss calculation. Valid entries are:
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.
Alphanumeric, 1 position, optional.

- 074 No Charge Balance Required Code. Indicates whether to calculate a balance required for no charge services. Loaded in history on cycle night from the MICM 6000 Record (Analysis Institution Parameters).
N Do not calculate a balance required for no charge services.
Y Calculate the balance required for no charge service.
Alphanumeric, 1 position, optional.
- 075 Overdraft Interest Balance Required Code. 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:
N Do not calculate a balance required for overdraft interest.
Y Calculate a balance required for overdraft interest.
Alphanumeric, 1 position, optional.
- 086 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 the group Analysis statement.
N Not an investment account.
Y Investment account balances not used when calculating overdraft position at the group level.
Alphanumeric, 1 position, optional.
- 092 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).
N Charge nothing if the service charge is less.
Y Charge the minimum charge if the service charge is less.
Alphanumeric, 1 position, optional.
- 093 Miscellaneous Parameter Minimum Service Charge. Represents the minimum service charge amount to be assessed as a result 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. Two decimal places are assumed.
Numeric, 17 positions, optional.
- 100 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 mark up for accounts coded as Formula C. Also used to calculate the mark up on services for those accounts code with a Reserve/Service Markup Code of S. Leading blanks are allowed.
Numeric, 9 positions, optional.

- 101 Service Charge Year Base. Indicates the year base associated with the service charge rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.
- 102 Service Charge Month Base. Indicates the month base associated with the service charge rate. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 103 Reserves on Negative Balance. Indicates whether to bypass special considerations for calculating additional reserve requirement when the average collected balance is negative. The code determines if System Option was used this history period. Valid entries are:
 N Do not bypass special considerations for calculating additional reserve requirement.
 Y Bypass special considerations for calculating additional reserve requirement.
Alphanumeric, 1 position, optional.
- 104 FDIC Insurance Rate. Used to calculate the FDIC insurance charge. Eight decimal places are required.
Numeric, 9 positions, optional.
- 114 Interest Rate. Used to calculate the interest amount for accounts coded as Formula B, when the net available balance is positive. Eight decimal places are required. Leading blanks are allowed.
Numeric, 9 positions, optional.
- 115 Interest Rate Year Base. Indicates the year base for the interest rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365 day year.
Alphanumeric, 1 position, optional.
- 116 Interest Rate Month Base. Indicates the month base for the interest rate. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 117 Profit Objective Rate. Used to calculate the profit objective for this period. Leading blanks are allowed. Eight decimal places are required.
Numeric, 9 positions, optional.

- 119 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:
 N Do not calculate a reserve credit transaction.
 Y Calculate a reserve credit transaction.
Alphanumeric, 1 position, optional.
- 120 Prime Rate. Prime interest rate for this history period. Eight decimal places are required.
Numeric, 9 positions, optional.
- 128 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 should be checked for a valid cap.
Numeric, 15 positions, optional.
- 129 Budget Cost of Funds Rate. Adjustment to the budget rate for cost of funds for a deposit account. Eight decimal places are required.
Numeric, 9 positions, optional.
- 143 Compensating Balance Deficiency Rate. Used to calculate compensating balance deficiency charges for accounts with a loan compensating balance requirement amount specified.
Numeric, 9 positions, optional.
- 144 Compensating Balance Deficiency Year Base. Indicates the year base associated with the Loan compensating balance deficiency rate. Valid entries are:
 A Actual number of days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, optional.
- 145 Compensating Balance Deficiency Month Base. Indicates the month base associated with the Loan compensating balance deficiency rate. Valid entries are:
 A Actual days in the month.
 M 30-day month.
 Z Rate is zeros for this account and *does not* default to MICM Record 6013.
Alphanumeric, 1 position, optional.
- 146 Loan Compensating Overdraft Interest Code. Indicates whether to include loan compensating balances before calculating overdraft interest. Valid entries are:
 N Do not include loan compensating balances.
 Y Include loan compensating balances.
Alphanumeric, 1 position, optional.

- 155 FDIC Balance Code. Indicates the use of an alternate balance for the FDIC calculation. Valid entries are:
- C** Use the average collected balance in calculating the FDIC charge.
 - L** Use the average ledger balance in calculating the FDIC charge.
 - N** Use the balance on the last day of the month. 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.
- Alphanumeric, 1 position, optional.*
- 158 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.*
- 159 Late Charge Rate/Fee. Represents the late charge rate or the late charge fee depending on the Past Due Fee Code. Moved to history from MICM Record 6018 (Analysis Past Due Fee Parameters) on cycle night.
- Numeric, 9 positions, required.*
- 160 Past Due Fee Code. Indicates how the past due fee will be calculated. Valid entries are:
- 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.
- Alphanumeric, 1 position, required.*
- 177 Analysis Statement Reprint Flag. Historical reprint indicator for this cycle's history. Valid entries are:
- b** No reprint.
 - C** Recalculate only.
 - X** Recalculate and reprint.
- Alphanumeric, 1 position, optional.*

- 185 Deposit Handling Index. Number of the initial index level used for the calculation of the deposit handling cost rate and the statement calculations. Valid entries are **00 – 40**.
Numeric, 2 positions, optional.
- 186 Adjustment (Deposits). Percentage of variance to the calculated deposit handling cost rate. When the Deposit Handling Index contains **01 – 40**, this field is the variance to the calculated rate; when it contains zeros, this variance is the rate used in statement calculations. Eight decimal places are required. Leading blanks are allowed. For example, 15 percent is entered as **015000000**.
Numeric, 9 positions, optional.
- Adjustment (Deposits) Sign. If the Deposits adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 187 Funds Credit (Balances) Index. Number of the initial index level used for the calculation of the funds credit rate. Statement calculations involving account balances use this calculated rate. Zeros indicate the index is not used. Valid entries are **00 – 40**.
Numeric, 2 positions, optional.
- 188 Adjustment (Balances). Percentage of variance to the calculated funds credit rate for balances. When the Funds Credit Index for Balances contains entries of **01 – 40**, this field is the variance to the calculated rate; when it contains zeros, this variance is the rate used in statement calculations. Four decimal places are assumed. Leading blanks are allowed. For example, 15 percent is entered as **015000000**.
Numeric, 9 positions, optional.
- Adjustment (Balances) Sign. If the balances adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.
- 189 Funds Credit (Interest) Index. Number of the initial index level used for the calculation of the funds credit rate. Statement calculations involving average interest payable for an account use this calculated rate. Zeros indicate the index is not used. Valid entries are **00 – 40**.
Numeric, 2 positions, optional.
- 190 Adjustment (Interest). Percentage of variance to the calculated funds credit rate for interest. When the Funds Credit Index for Interest is **01 – 40**, this field is the variance to the calculated rate; when it contains zeros, this variance is the rate used in statement calculations. Eight decimal places are required. Leading blanks are allowed. For example, 15 percent is entered as **015000000**.
Numeric, 9 positions, optional.
- Adjustment (Interest) Sign. If the interest adjustment is negative, a dash must be placed in this field.
Alphanumeric, 1 position, optional.

- 251 Daily Balance Statement Print Option. Indicates whether a Daily Balance Statement is produced for this account. Valid entries are:
N Daily Balance Statement is not produced for this account.
Y Daily Balance Statement is produced for this account.
Alphanumeric, 1 position, optional.
- 254 Other Balance Overdraft Option. Indicates whether the value in the Other Balance field is to be included when calculating overdraft interest. Valid entries are:
N Do not include other balance when calculating overdraft interest.
Y Include other balance when calculating overdraft interest.
Alphanumeric, 1 position, optional.
- 256 Other Balance Reserve Code. Indicates whether the value in the Other Balance field is to be added to the collected balance before the reserve requirement calculation, or if the other balance is to be added after the reserve requirement calculation with an additional reserve requirement calculation against the other balance. Valid entries are:
A Other balance is added to the collected balance after the reserve requirement calculation, and the Other Balance Reserve Amount/Rate 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 Amount/Rate field contains the rate used to calculate the other balance reserve requirement.
Alphanumeric, 1 position, optional.
- 257 Other Balance Reserve Rate. Used to calculate the reserve requirement for other balance. The use of this field is controlled by the value in the Other Balance Reserve Code field. Eight decimal places are required.
Numeric, 9 positions, optional.
- 259 Reserve/Service Markup Code. Indicates whether to calculate a markup for balance-based services. Valid entries are:
D Mark down balanced-based services using the service charge rate.
N Do not markup 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 upon the average ledger or average collected balance is bypassed.
S Markup 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.

- 262 Other Balance Reserve Amount. Amount of the reserve requirement for the other balance.
Numeric, 17 positions, optional.
- 286 User Code 4. User-defined.
Alphanumeric, 2 positions, optional.
- 287 Promotion Waive Option. Indicates whether an account is allowed to participate in promotional waives. Valid entries are:
 N This account is not allowed to participate in promotional waives.
 Y This account is allowed to participate in promotional waives.
Alphanumeric, 1 position, optional.
- 294 Tax Exempt Code. Indicates whether this account is tax exempt. Valid entries are:
 N Not tax exempt.
 Y Tax exempt.
Alphanumeric, 1 position, optional.
- 295 Tax Region. Only those services originating from a matching tax region are taxed.
Alphanumeric, 5 positions, optional.
- 296 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.

MICM Parameters

This chapter contains procedures for establishing MICM control parameters such as setting up Explicit Service Charging parameters and report options. See the Application Processing chapter in *Procedures Guide 1* for additional application procedures.

Note: The Conversion chapter of the Account Analysis *Operations Guide* provides a complete list of the MICM records required for the total processing of Account Analysis.

AFP Service Code Conversion Procedures (MICM Records 6015/6016, 6080, 6082)

Account Analysis uses the Association for Financial Professionals (AFP) Service Code structure (formerly TMA). The ability to load the AFP codes has been provided with conversion options (based on the service code or old NCCMA Reference Number, along with all the line item descriptions given by AFP). The AFP number is a 6-position, alphanumeric field.

Conversion Process

1. Make a copy of the ANLINES and ANLINEST data members.
2. Map current service codes to the appropriate AFP service code numbers, which are published by the AFP.
3. Complete the ANR800 data member.
 - a. Supply your current service code numbers as they were mapped in step 2.
 - b. In changing service code description numbers, supply the new description numbers.
4. Execute ANR800 program to:
 - a. Update the transaction file with the AFP service codes and the description numbers, if applicable.
 - b. Update the adjustment file with the new information, if applicable.
 - c. Create batch maintenance records that will be used to update MICM Records 6015/6016 with the new information.
5. Complete the ANLINEST data member.
 - a. Assign MICM Records 6080 (Analysis Statement Descriptions) the appropriate service description numbers, which correspond to the service description numbers found in the MICM Records 6015/6016 or the new description numbers assigned in the ANR800 data member.
 - b. Assign MICM Records 6082 (Analysis Service Type Descriptions) the appropriate product family numbers, which correspond to the service type numbers found on MICM Record 6015/6016.
 - c. Delete any lines within this data member that will not be used.

6. Execute MID090, MID100, and MID200 programs to update the MIMAST VSAM file with the new service descriptions, service types, and AFP service codes. The input to the MID090 program should consist of the following:
 - a. Updated ANLINEST data member.
 - b. Batch maintenance cards which were output from the ANR800 program.
 - c. Edit report from MID100. Be sure to verify the report for errors.

Note: Back up MICM files with MID800 prior to this last step.

Auto Debit Notices/Past Due Notices (MICM Record 6019)

MICM Record 6019 is used to set up Auto (direct) Debit Notices as well as Past Due Notices.

Auto Debit Notices Set up a MICM Record 6019 (for each institution) to automatically generate Auto Debit Notices for all accounts eligible for direct debits.

1. Access the MICM Record 6019 key panel.
2. Type nines in the Region, Application, and Account Type fields.
3. Press [Enter]. Auto Debit Notices will be sent to all accounts eligible for automatic direct debits.

Past Due Notices Use MICM Record 6019 to set up a Past Due Notice as well as establish the wording of the notice. The wording on the notice can be customized by region, application, and account type.

1. Access MICM Record 6019.
2. Enter valid data in the applicable fields. (Refer to the MICM Panels chapter of *Procedures Guide 3* for field descriptions.)
3. Press [Enter]. A Past Due Notice will be generated for eligible accounts that have been delinquent for the number of days specified in the Past Due Days field.

Note: Only one Past Due Notice is generated for each past due period.

Application Parameters (MICM Record 6001)

Account Analysis application parameters are set up on the MICM Record 6001. Additional parameters on MICM Record 0211 are used to indicate how to edit the account number for that application on reports. (Refer to *Reference Guide 3* for the field descriptions.) One of these parameters must be set up for each interfacing application that Account Analysis processes, including Application 00, which is the application number of the group accounts.

Account Analysis examines the Release Level field on MICM Record 0211 for the purposes of interfacing to a Deposits application and service charge extracting to a Deposits application. You can enter up to a 3-position value. For example, if you are using Deposits release 8.5.2, you can enter 8, 85, or 852 in the Release Level field to designate release 8.5.2.

Note: It is recommended you use a 3-position value in the Release Level field to prevent confusion and maintain consistency.

Cycle Information (MICM Record 2005)

Account Analysis Statement Cycles

Account Analysis statement cycles are controlled by the analysis frequency, term, and day/cycle specified on each account within Account Analysis. Options are available to cycle on the last calendar day of each month or on dates specified on MICM Record 2005 (Cycles Information). The Analysis Frequency, Term, and Day/Cycle fields are applied to new accounts MICM Record 6002 (Analysis Account Type Defaults.) Account level overrides are available. Accounts that are grouped must be on the same Account Analysis statement cycle.

- Account Analysis statement cycles occur on the last day of each month if the Analysis Frequency is **M**, Analysis Term is **01**, and the Day/Cycle is **31**.
- Analysis statement cycles based on MICM Record 2005 (Cycles Information) must have the Analysis Frequency set to **C**. One of these records must be established for each month. The term should always be **01**, with the cycle number in the Day/Cycle field. The analysis cycle takes place on the day of the month specified.
- When cycle date falls on a non-processing day, cycle night statements and reports are produced on the last processing day before cycle date. All calculations are projected to the end of the cycle.

Service Charge Cycles

Service charge cycles are established based on the Service Charge Term and the Analysis Frequency. For example, 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.

Institution Parameters and Options (MICM Record 6000)

The following Account Analysis institution parameters and options are set up in MICM Record 6000 (Analysis Institution Parameters). A separate record must be set up for each institution.

- Processing and printing options
- Report and statement format and contents options
- Batch modeling parameters

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

Interfacing Service Transactions (MICM Record 6008)

Service interfacing is controlled by MICM Record 6008. This record instructs Account Analysis how to interface detail transactions from Deposits. A separate MICM Record 6008 is needed for each transaction to be interfaced to Account Analysis. Leading zeros must be used when entering numeric transaction codes in the key area.

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

A Special Instruction Code is available on MICM Record 6008 to accommodate special handling requirements for the interfacing transaction. This code provides the flexibility to move information from the interfacing application on a transaction record, and apply it as an update to the appropriate record in Account Analysis. For example:

- Special Instruction Code **I** can be used to pass interest paid information from Deposits. When Deposits pays interest, pertinent information can be extracted from the transaction record for update on the Account Analysis Balance Record. The amount of interest paid and the rate print with other balance information on the Account Analysis statement, and are included in the Account Analysis statement calculations. Interfacing transactions defined to use Special Instruction Codes **H**, **I**, **P**, or **R** are not processed and priced as service transactions. They do not appear in the service detail section of the Account Analysis statement.
- Special Instruction Code **S** can be used to reverse the transaction volume or amount when daily interface files are duplicated or passed in error.

Special Instruction Code	Description
b	No special handling.
H	Handling expense for loan account.
I	Interest expense/Interest Rate.
P	Profit objective for loan account.
R	Risk expense for loan account.
S	Subtracting transaction (all item counts and amounts are multiplied by -1).

On credit transactions, the Deposit Interface Record also provides the number of foreign items deposited, the number of local (on us) items deposited, and the amount of cash deposited. If interfacing of any of these items is required, set the DR/CR Code field to **C**.

For additional flexibility, the application replicates services that are being interfaced from Deposits. This allows multiple service codes to be generated from one deposit transaction. For example, to use this feature with the fine sorting of items, set the DR/CR Code to **D**. Set the Send to Analysis flags to **Y** to generate additional services from the Foreign Item Count, Local Item Count, and Cash Deposited groups.

Miscellaneous Parameter (MICM Record 6013)

Service charge rate parameters are established on MICM Record 6013 for Group and Deposit accounts. Each record contains specific information about rates, fees, balance code, and other factors used in the service charge calculation. A maximum of 99 rate parameters can be established for each institution.

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

All accounts in Account Analysis point to a specific rate parameter. The rate parameter number is assigned to new accounts from the type default record or it is assigned as an account level override. On cycle night, Account Analysis reads the appropriate rate parameter record and writes the service charge information to the Account History Record. Once cycle night has passed, all changes to the service charge parameters must be applied as history maintenance. Changes to balances in history could impact which rate or fee is used in the service charge calculation. Review the rate parameters after entering any maintenance to history. Alternate Earnings Credit Rates and Incremental Fees on the Rate Parameter (MICM Record 6013) are applied on lead night.

When establishing the rate parameters for each institution, review MICM Record 6000 for institution options related to service charge parameters. Certain options selected impact and sometimes override the rate parameters.

Note: Refer to *Reference Guide 3* for a description each option flag.

Service Transactions

Service Code Parameters (MICM Record 6015/6016)

Account Analysis Service Code Parameters are used to define each service transaction that Account Analysis processes. The information on these parameters is used by the capture program to expand the transaction with all the information needed for cost accounting and customer charging (or not charging).

Note: Refer to *Reference Guide 3* for the field descriptions of MICM Record 6015/6016.

For each price list you use, you can set up to 9999 different service code parameters, which can generate as many as 989,901 different transactions. The price list number for a transaction does not need to be the same as the price list number for that account. However, for all transactions captured without a price list number, the price list number for that account is used. The first 99 service code numbers are reserved by Infopoint for interface processing. The last 9900 service codes are available for the transactions you choose. Only the required service codes must be set for each price list, for every institution to be processed. Report 06-934 (Service Charge Price List) allows you to review periodically the current pricing structures defined for your organization.

Note: Refer to the Reports chapter in *Procedures Guide 3* for a description of report 06-934.

Service transactions are accumulated whenever the price list number and the unit charge/amount of the service transaction are the same. The statement accumulation code on MICM Record 6015/6016 controls additional accumulation of service activity for statement print purposes. When activity for one service code is accumulated on the Account Analysis statement and the activity charge/amount is not the same for all of the volume, the unit charge is left blank and the charge amount is the total of all accumulated service transactions.

Note: Refer to the Service Transactions section of the Application Processing chapter in *Procedures Guide 1* for additional information regarding user-defined transactions and for a list of the reserve service codes.

Minimum and maximum charge fields on MICM Record 6015/6016 (service code parameters) do not apply to credits.

Range Service Pricing (MICM Record 6015/6016)

The pricing structure for a service can vary based on the total volume used. Range pricing applies one charge amount to all service activity based on the applicable range level.

Throughout the analysis cycle, service activity is accumulated and written to the Transaction File. Range pricing is applied to the transaction records on lead night. Prior to lead night processing, the unit charge for the accumulated service is equal to the MICM Record 6015/6016 unit charge for that service.

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

The Tier Option field must be set to **R** on MICM Record 6015/6016 for range pricing to be used. MICM Record 6015/6016 must be set up for each eligible service within each qualified price list. The MICM Record 6015/6016 charge amount is used for all range pricing levels. The Activity Charge field on MICM Record 6015/6016 is not used in range service pricing. If any number of free service activity is indicated on MICM Record 6015/6016, that number is subtracted from the total volume before range levels are examined. Total service volume is compared to the volume specified on MICM Record 6015/6016 to determine into which range the total activity falls.

Tier 01 on MICM Record 6015/6016 describes the first volume range. When the total service activity is less than the volume specified on Tier 01, the service is priced using the activity charge on panel 2. When the total service activity is greater than Tier 01 and less than Tier 2, the subsequent tiers are used.

The charge amount for range pricing can be either a unit charge or a flat amount. When charging a flat amount for any tier, you can indicate this by setting the Flat Charge/Cost Code to **F**. Flat amount charging requires that an ending tier level be added containing **99999** in the Volume field to establish a ceiling to the volume ranges.

When charging by unit charge on the tier levels, indicate by setting the Flat Charge/Cost Code to blank. Service activity is priced by multiplying the total volume times the appropriate charge amount to compute the total charge for the service.

Each MICM Record 6015/6016 defines up to 18 tiers. Unused tiers can be left blank; however, if a tier level is skipped, all subsequent tiers are ignored by the application.

Tiered Service Pricing (MICM Record 6015/6016)

Tiered pricing for services is available for any number service. The price list structure allows optional variance of the unit charge for activity, which exceeds specified tier levels. Throughout the analysis cycle, service volume is accumulated and written to the Transaction File. The tiered pricing is applied to the transaction records on lead night. Prior to lead night processing, the unit price for the accumulated service is the MICM Record 6015/6016 unit charge for that service.

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

The Tier Option field must be set to **T** on MICM Record 6015/6016 for tiered pricing to be used. MICM Record 6015/6016 must be set up for each eligible service code within each qualified price list. Tier 01 on the MICM Record 6015/6016 specifies the first volume level where pricing changes; therefore, Tier 01 volume must be greater than 00001. Service activity less than the Tier 01 volume is priced using the MICM Record 6015/6016 unit price for that price list. If any number of free service activity is indicated on MICM Record 6015/6016, that number is subtracted from the total volume before tier records are examined. Service volume is then compared to the volume specified on each tier level beginning with Tier 01. Service activity greater than or equal to the tier volume is priced using the corresponding charge amount.

The charge amount for tiered pricing can be either a unit charge or a flat amount. When charging a flat amount for any tier, indicate this by setting the Flat Charge/Cost Code to **F**. Flat amount charging also requires that an ending tier containing **99999** in the volume field be added after all other tiers are set up. The Flat Charge/Cost Code must be **F** on this final tier to establish a ceiling to the volumes specified. Note that the statement print program accumulates amount charges for like services. The tiered service activity priced using flat amounts prints on one statement line. The total number of units priced and the total charge is the sum of all the individual tiered units and charges. When charging with a unit charge on the tier levels, indicate by setting the Flat Charge/Cost Code to blank. Service activity priced using tiered unit charges prints on separate statement lines as long as the unit charge for each tier is different.

Each MICM Record 6015/6016 defines up to 18 tiers. Unused tiers can be left blank; however, should a tier level be skipped, all subsequent tiers are ignored by the application.

Note: The first tier volume must be greater than **I**. Otherwise, the first tier is ignored, and the unit charge and unit cost specified on MICM Record 6015/6016 is used, up to the second tier volume.

Effective/Expiration Dates (MICM Records 6015/6016)

MICM Records 6015/6016 contains both an Effective Date and an Expiration Date. These dates are used by the Account Analysis/Customer Profitability system to determine which record is in effect on any given day. This results in greater flexibility in pricing, particularly for special pricing such as Account Exception.

- The Pricing Expiration Date on MICM Records 6015/6016 is required for new functions and protected for maintenance functions. To set up the Pricing Expiration Date, type **P** in the MICM Table File Screen Required field.

Note: You can change the **P** to **Y** and run MIR061 to update the Table File but be aware that this can impact future research.

- MICM Record 6000, Service Pricing Exp Dt, indicates whether the Expiration Date field is to be used when determining if a pricing record has expired.
 - N** Do not use Expiration Date when determining which Service Pricing Records to use.
 - Y** Use the Expiration Date when determining which Service Pricing Records to use.

Note: When the Service Pricing Exp Dt on MICM Record 6000 is 'N', the system only looks at the Effective Date and ignores the Expiration Date.

- Two fields on MICM Record 6000 (Analysis Institution Parameters) give additional options for expiration dates on pricing records:

Purg Pricing – Purge Expired Pricing Records. Indicates whether to purge service pricing parameters whose expiration dates have elapsed.

- N** Do not purge expired service pricing parameters.
- Y** Purge expired service pricing parameters.

R121 Exp Dys – Report 06-121 Expiration Days. Indicates the number of days to be used by report 06-121 when reporting service pricing parameters that are about to expire. Valid entries are **000** - **999**.

Special Considerations The following considerations must be made prior to setting up these dates.

- If a record has an Expiration Date that is older than its Effective Date, the record is never used.
- If records for the same service have overlapping dates, the system determines which record to use by looking at the Effective Date first and the Expiration Date second. For example, Service Code **1234** has two MICM 6015 records set up with the following dates:
 - Record 1: Effective Date - 01/01/07 and Expiration Date - 12/31/07
 - Record 2: Effective Date - 03/01/07 and Expiration Date - 03/31/07

During January and February, the system uses use Record 1. During March, the system uses Record 2. During April through December, the system uses Record 1.

Reports

Information concerning Expiration Dates on Pricing Records can be found on the following reports:

- 06-120 (Exception Pricing) – The Expiration Date field is the expiration date of MICM Record 6015/6016, used for the standard price.
- 06-121 (Service Pricing Alert Report) – Indicates the regular pricing records that will or have expired. The report records are created in program ANR026 and written to VSAM. The actual reports are generated out of AND350.
- 06-122 (Exception Pricing Alert Report) – Indicates the exception pricing records that will or have expired. The report records are created in program ANR026 and written to VSAM. The actual reports are generated out of the AND350 program.
- 06-942 (Generated Purged Pricing Transactions) – Identifies the Service Pricing records that qualify for purging. Program ANR027 produces this report and creates the card input into MID090, which deletes the records from the MICM Master File.

Service Transaction Descriptions (MICM Record 6080)

Transaction descriptions are set up on MICM Record 6080. The Description Code is set with a **T** for service transactions and service transaction adjustments or **J** for balance adjustment transactions. The remaining five positions contain the user-defined description number. The 5-digit description code should be specified on the Service Code Parameter Record (MICM Record 6015/6016) for each service transaction using the description. You can override the established description by entering a description on the transaction when captured; however, service transactions captured with a description are not accumulated with other like services without a description.

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

For Balance Adjustment Transactions (Forms 34 and 35 in batch or ANBAJ online), the following standard description numbers are assigned by the application and are used unless overridden by a user-defined description.

Description Nbr	Description
00001	Ledger Adjustment
00002	Collected Adjustment
00003	Institution Collected Adjustment
00004	Loan Compensating Adjustment
00005	Overdraft Ledger Adjustment
00006	Overdraft Collected Adjustment

The application assigned balance adjustment descriptions can be overridden with a user-defined description number or by entering the description on the adjustment transaction (Form 34/35 or online transaction ANBAJ).

Service Pricing Markup (MICM Record 6015/6016)

This feature provides the capability to define, at the service level, a percentage by which the calculated charge/credit is to be increased. This functionality is available to all services except those that are defined as Tier or Range priced services.

To markup an individual service, an additional tiered option value of **P** has been added to work in conjunction with the value of the flat charge field. The flat charge field has been modified to store either an amount or a percentage, based on the tiered option.

Note: Refer to Markup Methods in the Application Processing chapter of *Procedures Guide 1* for detailed information.

Subtotal Services by Service Type (MICM Record 6000)

Account Analysis now provides for the service's section of the batch statement to be subtotaled by service type. This is available through MICM Record 6000 (Statement Sub).

Statement Sub

Statement Subtotal. Indicates whether to subtotal services by type when printing statements. Valid entries are:

- N Do not subtotal services by type.
- Y Subtotal services by type.

System Option Flags – MICM Records 0301 and 2007

The following information outlines setting up MICM Record 0301 and MICM Record 2007. Both online and batch requirements are described.

Setting Up MICM Record 0301

MICM Record 0301 contains the Application System Option Flags that give your institution additional processing and printing options within Account Analysis.

Option Flags 01 – 04 are used to specify selection criteria for the Analysis statement message, ANSTMSG. Select the valid key parameters for establishing a new statement message by entering four of the valid indicators listed below in fields 01 – 04 on the MICM 0301 panel. For example, if 1, 2, T, or U are selected, then Officer 1, Officer 2, Type and User Code 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.

Valid indicators include:

Indicator	Criteria
1	Officer 1
2	Officer 2
C	Cost Center
R	Region
T	Type
S	Service Charge Code
U	User Code

Use MICM Panel/Batch Form 0301 to set up and maintain these options.

Online Requirements

1. Access MICM panel 0301.
2. If you are creating a new record, fill in the appropriate fields as shown on the panel sample below. If you are maintaining an existing record change the applicable fields. (During maintenance, all information specific to the record you are updating has been filled in by the system.)

The description, as well as the valid entries for Application System Options Flags is specific to each Infopoint system. Therefore, refer to the table below for the flag information related to Account Analysis.

Note: The Delete code is used only for maintenance. Valid entries are:

- K** Keep this record.
- D** Delete this record.

Application is always **06**.

0301	INFPOPR	Application System Option Flags							0001	08-12-2006
Delete _										
Application Nbr . 00										
Option Flags 01 - 100										
=====										
01 -	02 -	03 -	04 -	05 -	06 -	07 -	08 -	09 -	10 -	
11 -	12 -	13 -	14 -	15 -	16 -	17 -	18 -	19 -	20 -	
21 -	22 -	23 -	24 -	25 -	26 -	27 -	28 -	29 -	30 -	
31 -	32 -	33 -	34 -	35 -	36 -	37 -	38 -	39 -	40 -	
41 -	42 -	43 -	44 -	45 -	46 -	47 -	48 -	49 -	50 -	
51 -	52 -	53 -	54 -	55 -	56 -	57 -	58 -	59 -	60 -	
61 -	62 -	63 -	64 -	65 -	66 -	67 -	68 -	69 -	70 -	
71 -	72 -	73 -	74 -	75 -	76 -	77 -	78 -	79 -	80 -	
81 -	82 -	83 -	84 -	85 -	86 -	87 -	88 -	89 -	90 -	
91 -	92 -	93 -	94 -	95 -	96 -	97 -	98 -	99 -	100 -	
Command====> 0301,N,99										
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select										

Batch Requirements

- Fill in the appropriate information on MICM Batch Form 0301. Cards 00 – 02 are required for a new record; Cards 00 and 99 are required for maintenance.
Note: Refer to the Online Requirements for Record 0301 for the valid entries and a description of the flags specific to Account Analysis.
- If you are maintaining an existing record, refer directly to the Card 99 information; whenever applicable, Card 99 information has been cross-referenced within the Card 01 and 02 information.

Setting Up MICM Record 2007

MICM Record 2007 contains the Application Scheduled Report Options that give your institution enhanced reporting options. The flags can also be used to further define the sort sequence for each report. (Account Analysis automatically sorts by institution, group, application, and account number.)

Use MICM Panel/Batch Form 2007 to set up and maintain these options.

Note: If holding company reports are going to be produced, be sure each institution within the holding company has identical 2007 records. If not, data contained on the reports will be unpredictable.

- Online Requirements
1. Access the MICM 2007 key panel.
 2. Enter the appropriate data.

```

2007K   INFOPR   Application Scheduled Report Options   0001 08-12-2004

Enter the following key parameters:

Function . . . . . N                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
Application . . . . . 99                           (00 - 99)
Report Number . . . . . 001                         (000 - 999)
Version . . . . . 00                               (00 - 99)
Effective Date . . . . 01012000__                 (MM-DD-YYYY or MMDDYYYY)
Model . . . . . _                                  (' ' or 'M')

Command====> M20071
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel
    
```

Field Descriptions

- | | |
|----------------|---|
| Function | Function Code. Valid entries are:
B Browse.
C Copy.
D Delete.
M Maintenance.
N New.
<i>Alphanumeric, 1 position, required.</i> |
| Application | Application. Number to which this information applies. Valid entry is 06 .
<i>Numeric, 2 positions, required.</i> |
| Report Number | Report Number. This field combined with application number and version number provides a unique identifier for the report.
<i>Numeric, 3 positions, required.</i> |
| Version | Version Number. This field combined with application number and report number provides a unique identifier for the report.
<i>Numeric, 2 positions, required.</i> |
| Effective Date | Effective Date. Zeros are not permitted. Format is MMDDYYYY.
<i>Numeric, 8 positions, required.</i> |
| Model | Model. Reserved for future use.
<i>Alphanumeric, 1 position, optional.</i> |

3. Press [Enter]. The first primary panel appears.

```

2007 1   AN85FS4   Application Scheduled Report Options   0001  04-04-2004
                                           More: - +
                                           Delete
Application . . : 06           Report Number : 010       Version . . . : 00
Effective Date : 01-01-2005   Model . . . . :

Report Title . . DORMANT ACCOUNTS REPORT
Distribute Name _____
Requested By . . _____ External Id . . _____ Report Form . . 00
Appl Amount . . 0           DOS Class . . . . -   Appl Opt 1 . . . 1
Appl Opt 2 . . . -         Appl Opt 3 . . . . -   Appl Opt 4 . . . -
Appl Opt 5 . . . -         Appl Date 1 . . . 00-00-0000 Freq . . . . . D
Appl Date 2 . . . 00-00-0000 Term . . . . . 001       Days 1 . . . . . 00
Days 2 . . . . . 00       Days 3 . . . . . 00       Days 4 . . . . . 00
Start Date . . . 01-01-2005 No Activity . . . . . Summary Only . . .
Page Lines . . . 00       Holding Co Page Y       Hold Co Total . . Y
Inst Page . . . -         Inst Total . . . . -   Region Page . . .
Region Total . . -         Currency Option -     Lang Code . . . EN

Command====> M20071,B,6,10,0,1012005
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom  F16=Sp
    
```

Field Descriptions

- Delete** Status Code. Maintenance panel allows you to delete an entire record from the file. Valid entries are:
- b** Keep this record.
 - D** Delete this record.
- Alphanumeric, 1 position, optional.
- Report Title** Report Title. This field combined with application number and version number provides a unique identifier for the report.
Alphanumeric, 45 positions, optional.
- Distribute Name** Not currently used.
Alphanumeric, 30 positions, optional.
- Report Form** Report Form Code. Specifies the form code. Any two-position alphanumeric code is valid and must be assigned by the operations personnel. A character other than **A** through **K** in the first position with any character in the second position directs the reports to be printed on the standard printer 'PRINTR'. The reports can be directed to alternate printers by entering any character in the second position with one of the following characters in the first position.
- b** Reports are not printed on disk.
 - A – J** Reports are sent to printers A through J.
 - K** Reports are printed on disk. A header precedes each report.
- Alphanumeric, 2 positions, optional.*

Note: Print segmentation does not occur when the first position of the form code is A through K. Segmentation separates output in the print queue when the form number changes.

Requested By	Not currently used. <i>Alphanumeric, 8 positions, optional.</i>
External ID	Not currently used. <i>Alphanumeric, 9 positions, optional.</i>
Print Fiche	Report Print/Fiche Code. Indicates on what medium report is to be produced. Valid entries are: 0 Do not print. 1 Print only, no fiche. 2 Print and fiche. 3 Fiche only. <i>Alphanumeric, 1 position, required.</i>
Appl Amount	Not currently used. <i>Numeric, 11 positions, optional.</i>
DOS Class	DOS Class. <i>Alphanumeric, 1 position, optional.</i>
Appl Opt 1	Not currently used. <i>Alphanumeric, 1 position, optional.</i>
Appl Opt 2	Not currently used. <i>Alphanumeric, 1 position, optional.</i>
Appl Opt 3	Not currently used. <i>Alphanumeric, 1 position, optional.</i>
Appl Opt 4	Not currently used. <i>Alphanumeric, 1 position, optional.</i>
Appl Opt 5	Not currently used. <i>Alphanumeric, 1 position, optional.</i>
Appl Date 1	Not currently used. <i>Numeric, 8 positions, required.</i>
Freq	Frequency Code. Indicates when the report should be produced. Valid entries are: D Daily. M Monthly. P Periodic. S Schedule once only on start date.

	<p>Note: If this field is D, ensure the Term value is 1 – 999. If the Term is 0, the report is not scheduled.</p> <p><i>Alphanumeric, 1 position, required.</i></p>
Appl Date 2	<p>Not currently used.</p> <p><i>Numeric, 6 positions, required.</i></p>
Term	<p>Term. Number of days or months between reports. Ignored for the periodic and schedule frequencies. Valid entries are 000 – 999.</p> <p>Note: If this field is 0 and the Frequency is D, the report is not scheduled.</p> <p><i>Numeric, 3 positions, optional.</i></p>
Days 1	<p>Report Day 1. Day on which the report is to be produced. When more than one field is used, each field value must be greater than the previous field's value. The report frequency code determines the use of the Days fields. When the Frequency is P, each Days field contains a day of the month when the report is printed. The Days fields are ignored when Frequency is D or S. For monthly report frequency, only the Days 1 field should be used. Valid entries are:</p> <p> 00 Not used.</p> <p> 01 First day of the month.</p> <p> 02 – 30 Valid days of the month.</p> <p> 31 Indicates last day of the month.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Days 2	<p>Report Day 2. Day on which the report is to be produced. When more than one field is used, each field value must be greater than the previous field's value. Days 2 is only used when the Frequency is P. Valid entries are:</p> <p> 00 Not used.</p> <p> 01 First day of the month.</p> <p> 02 – 30 Valid days of the month.</p> <p> 31 Indicates last day of the month.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Days 3	<p>Report Day 3. Day on which the report is to be produced. When more than one field is used, each field value must be greater than the previous field's value. Days 3 is only used when the Frequency is P. Valid entries are:</p> <p> 00 Not used.</p> <p> 01 First day of the month.</p> <p> 02 – 30 Valid days of the month.</p> <p> 31 Indicates last day of the month.</p> <p><i>Numeric, 2 positions, optional.</i></p>

Days 4	<p>Report Day 4. Day on which the report is to be produced. When more than one field is used, each field value must be greater than the previous field's value. Days 4 is only used when the Frequency is P. Valid entries are:</p> <ul style="list-style-type: none">00 Not used.01 First day of the month.02 – 30 Valid days of the month.31 Last day of the month. <p><i>Numeric, 2 positions, optional.</i></p>
Start Date	<p>Cycle Start Date. Date used to determine if the report is to be scheduled for today. For example, if a report is to be produced every calendar quarter, Cycle Start Date can be defined as 03311998, Frequency as M, Term as 003, and Report Days as 31000000. Every month-end the system determines if the number of months between the current month-end and the starting date is divisible by three. If so, the report is produced. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional</i></p>
No Activity	<p>Not currently used.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
Summary Only	<p>Not currently used.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
Page Lines	<p>Lines Per Page. Number of lines to print per page for this report.</p> <p><i>Numeric, 2 positions, optional.</i></p>
Holding Co Page	<p>Holding Company Page Break. Indicates whether to force a page break when the holding company changes. Valid entries are:</p> <ul style="list-style-type: none">b No page break.Y Page break when holding company changes. <p><i>Alphanumeric, 1 position, optional.</i></p>
Holding Co Total	<p>Holding Company Totals. Indicates whether to print totals when the holding company changes. Valid entries are:</p> <ul style="list-style-type: none">b Do not print totals.Y Print totals when holding company changes. <p>Note: If holding company reports are going to be produced, be sure each institution within the holding company has identical 2007 records. If not, data contained on the report will be unpredictable.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
Inst Page	<p>Account Analysis <i>automatically</i> forces a page break when an institution changes. Therefore, this field is not used.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>
Inst Total	<p>Account Analysis <i>automatically</i> prints totals per institution. Therefore, this field is not used.</p> <p><i>Alphanumeric, 1 position, optional.</i></p>

Region Page Region Page Break. Indicates whether to force a page break when the region changes. Valid entries are:
 B No page break.
 Y Page break when region changes.

Note: The region (Analysis Pricing Region or Report Region) is established in the Sort Region field on panel 7 of MICM Record 6000.
Alphanumeric, 1 position, optional.

Region Total Region Total. Indicates whether to print totals when the region changes. Valid entries are:
 B Do not print totals.
 Y Print totals when region changes.

Note: The region (Analysis Pricing Region or Report Region) is established in the Sort Region field on panel 7 of MICM Record 6000.
Alphanumeric, 1 position, optional.

Currency Option Not currently used.

Lang Code Language Code. Sets the language option for the report.
Alphanumeric, 2 positions, required.

4. Press [Enter]. The second primary panel appears.

```

2007 2   AN85FS4   Application Scheduled Report Options   0001 04-04-2004
                                         More: - +
                                         Delete
Application . : 06           Report Number : 010           Version . . . : 00
Effective Date : 01-01-2005 Model . . . . :

-----
              Seq  File-Id  Field Id  Page-Break  Totals
-----
Sort Table 1 . . 1      RPT      19        -           Y
Sort Table 2 . . 0      ---      0         -           -
Sort Table 3 . . 0      ---      0         -           -
Sort Table 4 . . 0      ---      0         -           -
Sort Table 5 . . 0      ---      0         -           -

Command====> M20072,B,6,10,0,1012005
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel  F13=Select  F14=Copy  F15=Bottom  F16=Sp
    
```

Field Descriptions

Sort Table 1 – 5

Seq	Sort Sequence. Valid entries are: 0 Not used. 1 – 5 Sort priority, with 1 being the highest. <i>Numeric, 1 position, 5 times, optional.</i>
File-Id	Sort File Identifier. <i>Numeric, 3 positions, 5 times, optional.</i>
Field Id	Sort Field Identifier. Used for reports and statements. Valid entries for reports are: 002 Group account. 003 Account institution. 004 Account application. 005 Account number. 008 Card number. 009 Field number. 010 Sequence. 011 Record type. 012 Debit/Credit. 013 Price list number. 014 Service code. 015 Branch number. 016 Account type. 017 Officer 2. 018 Officer 1. 019 Cost center number. 021 Primary customer key. 022 Secondary customer key. 027 Short name. 036 Investment code. 037 Update code. 038 Formula code. 039 Account rate parameter. 041 Service charge disposition code. 042 Group service charge calculation code. 043 Institution number of account-to-service charge. 044 Application number of account-to-service charge. 045 Account number of account-to-service charge. 046 Cycle date. 047 Cycles. 048 Months. 049 Days. 050 Account exception-pricing flag. 051 Group pricing flag.

- 052 Compensating balance calculation code.
- 053 Account status code.
- 054 Dormant balance option.
- 055 Daily balance option.
- 056 Currency code.
- 057 Language code.
- 058 Master group.
- 064 Service type.
- 065 SC description number.
- 066 Origination.
- 067 Charging currency.
- 068 Currency table.

Valid entries for statements are:

- 008 Branch number.
- 018 Officer 1.
- 019 Officer 2.
- 020 Account type.
- 023 Cost center.

Numeric, 3 positions, 5 times, optional.

Page-Break

Sort Page. Indicates whether to force a page break when the value of the corresponding sort field changes. Valid entries are:

- b** No page break.
- Y** Page break.

Alphanumeric, 1 position, 5 times, optional.

Totals

Sort Total. Indicates whether to print totals when the value of the corresponding sort value changes. Valid entries are:

- b** Do not print totals.
- Y** Print totals.

Alphanumeric, 1 position, 5 times, optional.

Type Defaults (MICM Record 6002)

Account Analysis account type defaults are set up for all applications on MICM Record 6002. (Refer to *Reference Guide 3* for field descriptions.) One record must be established for all types within each application. When new accounts are opened, Account Analysis applies the default values for the specified type from the corresponding MICM Record 6002. Any field of data that is unique for an account within the account type should be maintained after the account is opened. The data entered through account maintenance replaces the default value for that account.

When establishing the default parameters for each type, review MICM Record 6000 for institution options related to account level processing parameters. Refer to the System Option Flags section in this guide for information about each flag. Certain options selected impact and sometimes override the account/type level data. Option Flags allow the type default fields listed below when the account type changes.

Note: If this option is **Y**, account level override data must be reapplied if the change occurs.

Field Nbr	Description
15	Investment Code
17	Analysis Report Code
27	Group Calculation Code (valid for group accounts only)
34	Reserve Credit Code
35	Rate Parameter Number
47	Overdraft Code
74	Update Code
76	Group Reserve Code (valid for group accounts only)
82	Analysis Statement Net Available Balance Print Code
83	Analysis Statement Excess Balance Print Code
84	Analysis Statement Net Services Print Code
90	Price List Number
95	Analysis Statement Total Code
234	Statement History Code
235	Statement History Retention

MICM Panels

This chapter describes the MICM panels for Account Analysis in numerical sequence according to panel number and provides information such as:

- Entering data and accessing panels.
- Format standards for panel layout and fields.
- Key fields (shown in the Panel ID Table).

Entering Data

MICM panels allow you to enter data into the Account Analysis application. This data includes key information as well as new and maintenance information. Through this data, information can be added, changed, or deleted. MICM panels are designed to allow data entry to be easily understood. The grouping of data fields and their locations make them more functional. Panels create new information and maintain existing information using the same form. Numeric data can be left or right justified, depending on the specific field layout. The cursor is automatically placed where data is to be entered. If the panel is for inquiry only, all of the fields are protected.

A field is highlighted as an error if data is entered in the field beyond the applicable number of positions. For a new transaction, slashes are used by MICM to note which fields on the form are required whenever you press [F1]. Slashes are displayed and highlighted. Since question marks and slashes are used by MICM, these characters can never be entered as data.

With new transactions, you can enter data in both the key fields and the data fields. With maintenance transactions, you can only enter data in the key fields initially. Once the record is read from MICM, the form is loaded with the data from the file and the key is protected. Any data field can be changed at this point. To delete a record (only under maintenance), enter **D** in the Delete field.

The only records not unique for individual institutions are the records for Institution 0000. These records are system records and are used for processing by all institutions. These system records must be created and maintained by the Institution 0000 operator.

You must enter information on several menus during online access. These menus use external transaction codes SGON, MENU, CHNG, and SGOF. For more information on these menus, refer to the Infopoint MICM *Procedures Guide 1*.

Accessing a Primary Panel

At the Analysis Menu, there are three ways to access a MICM primary panel.

- Enter **anmicm** or **2** on the Command line.
- Enter the applicable primary panel name (e.g., **6000**) on the Command line.
- Enter the applicable primary panel name and key information on the Command line.

Format of Panels

Most panels consist of five areas:

- The first area, which is the first line of the panel, contains the transaction code and other online access information.
- The second area consists of two lines of information, and is protected. These lines contain the institution number and name, operator ID, transaction code, date, panel name and number.
- The third area consists of one or two lines of information that contain the key of the MICM record. This area is unprotected on new transaction panels and protected on maintenance panels (once the record is loaded).
- The fourth area consists of the remaining field headings and associated data. This area is unprotected, except on those forms used for inquiry. Some of the fields are required, while others are optional or calculated. When you enter numbers, you do not need to press the numeric key. Most optional numeric fields default to zeros; optional alphanumeric fields default to spaces. Decimals, however, must be entered.
- The fifth area, which includes the last two lines of the panel, contains a line for displaying error messages and a line for displaying available function keys.

When an error is found, the associated field is highlighted and the cursor is moved to the first field containing an error. For example, a field is in error if it is defined as numeric but has been entered with nonnumeric characters, 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 of Fields

The documentation associated with each panel shows field names with descriptions and values and provides field requirements that define the field as either alphanumeric or numeric and list the allowable number of positions. Field requirements are shown in italics after each field description. This line also indicates whether the field is protected (entries are supplied by the application and they cannot be edited).

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	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 Account Analysis Menu. If the breakaway function is invoked, return to the original session.
(F4) – Next	Update and go to the next transaction (specified on the Command line).
(F7) – Backward	Update and move back to the previous panel.
(F8) – Forward	Update and move ahead to the next panel.
(F9) – Edit	Edit and redisplay panel.
(F11) – Break	Invoke breakaway function.
(F12) – Cancel	Cancel and return to the Main Menu.

(F12) - Break Rtrn	If the breakaway function is invoked, return to the original session.
(F13) - Select	Select a specific item based on cursor position.
(F14) - Copy	Update and copy current record. Use copied record to create a new record.
(F15) - Bottom	Do not update; display the last panel of the last record.
(F16) - Sp	Display AMT field data. This function key appears on the panel <i>only</i> when the Amt Field Display field on MICM Record 2014 contains an S . Refer to the Infopoint MICM <i>Procedures Guide 1</i> for details.
(PA1) - (PA2) - User-defined	Function determined by user.
(Enter) - Enter	Update and go to the next panel.
(Clear) - Exit	<i>Do not</i> update; return to the Menu panel.

Panel ID Table

The table below lists the number, name, and key fields of the MICM panels used exclusively by Account Analysis.

Panel ID	Description	Key Fields
6000	Analysis Institution Parameters	Function
6001	Analysis Application Parameters	Function, Application
6002	Analysis Account Type Defaults	Function, Region, Application, Account Type
6008	Analysis Transaction Interface Control	Function, Application, External Code, Internal Code
6011	Analysis Base Rate Parameters	Function, Rate Base Code, Effective Date
6012	Analysis Standard Rate Variances	Function, Region, Application, Account Type, Effective Date
6013	Analysis Deposit/Group Miscellaneous Parameters	Function, Region, Miscellaneous Parameter, Effective Date
6015	Analysis Service Pricing Parameters	Function, Region, Price List, Service Code, Origination, Effective Date
6016	Analysis Exception Service Pricing Parameters	Function, Application, Account, Service Code, Origination, Effective Date
6017	Analysis Consolidated Services	Function, Application, Account, Region, Account Type, Price List, Service Code, Origination
6018	Analysis Past Due Fee Parameters	Function, Region, Application, Account Type, Effective Date
6019	Analysis Past Due Notice Wording	Function, Region, Application, Account Type, Effective Date
6020	Analysis Generated Services Parameter	Function, Application, Account, Region, Account Type, Price List, Service Code, Origination, Generated Service Code
6022	Analysis Database Commitment Parameters	Function, Organization ID, Program Name

Panel ID	Description	Key Fields
6023	Analysis Tax Region Parameters	Function, Tax Region, Effective Date
6024	Analysis Taxable Service Parameter	Function, Tax Region, Service Code, Effective Date
6026	Analysis Service Classification Parameter	Function, Tax Region, Service Code, Effective Date
6025	Analysis Branch Defaults	Function, Branch
6027	Analysis Comment Category Definition	Function, Comment Category, Effective Date
6028	Analysis Waive Reason Code	Function, Waive Reason Code, Effective Date
6030	Analysis Interface Source Parameters	Function, Source, Effective Date
6031	Analysis Profile Default Parameter	Function, Application, Region Number, Account Type, Price List, Cost Center, User Code 4, Effective Date
6032	Analysis Profile Parameter	Function, Profile, Effective Cycle
6060	Analysis AFP EDI ISA Segment Data	Function
6061	Analysis AFP EDI Account Information	Function, Application, Account
6062	Analysis AFP EDI Sender Information	Function
6063	Analysis Interchange Control Parameters	Function
6064	Analysis Interchange Receiver Parameters	Function, Application, Account
6070	Analysis GL Interface Control	Function, Application, General Ledger Accumulator Number
6071	Analysis GL Interface Key Control	Function, Application, General Accumulator Number, Key Code, Code
6072	Analysis GL Interface Service Parameters	Function, Record Number
6073	Analysis GL Tax Detail Parameters	Function, Tax Region, Service Code
6080	Analysis Statement Descriptions	Function, Description Code, Description Number, Language Code

Panel ID	Description	Key Fields
6082	Analysis Service Type Descriptions	Function, Description Code, Description Number, Language Code
6083	Analysis AFP Descriptions	Function, Description Code, Description Number, Language Code
6084	Analysis Payment Descriptions	Function, Receivables Payment Code, Language Code
6086	Analysis Service Code Descriptions	Function, Region Number, Service Description Number, Language Code
6090	Analysis Tax Invoice Descriptions	Function, Descriptions Codes, Description Number, Tax Region, Language Code

Panel Descriptions

The following information is given for each panel:

- | | |
|---------------------------|--|
| Purpose | Provides a description of the panel. |
| Sample | Shows a panel sample. |
| Field Descriptions | Contains an alphabetical listing of all data fields that include descriptions, values, and field requirements. |

6000 – Analysis Institution Parameters

Purpose This panel is used to establish and maintain institution-level parameters.

Special Considerations Only one 6000 record can exist per institution.

Key Panel

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6000K   ANOPER2   Analysis Institution Parameters   0001  02-05-2007

Enter the following key parameters:

Function . . . . . B           B (Browse)
                                C (Copy)
                                D (Delete)
                                M (Maintenance)
                                N (New)
                                Space (Inquiry Only)

Command====> M60001
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel

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6000 – Analysis Institution Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Primary Panel (1)

6000	ANOPERJ	Analysis Institution Parameters 1	0001	02-05-2007
				More: +
				Delete _
----- Miscellaneous Information -----				
History Nbr Yrs . . .	02	Hist Cycle/Year . . .	C	UCCC Code
Stmt Hist Ret . . .	01	Purge Pricing . . .	Y	Acct Type Main . . .
Extract Days	00	Lead Day Source . . .	Y	Auto Maint
Lead Days	00	Bnk Zero Deflt . . .	Y	Dep Aff Grp Nbr . . .
Daily Bal Retn . . .	12	Valid Cost Ctr . . .	N	TI Aff Grp Nbr . . .
Daily Bal Rtn	01	Officer Maint	Y	Tax Prcs Opt
Purge Months	012	Rgn Processing	Y	Log Batch Trans . . .
Auto SC Adj	N	ANSTM Limit	000	
Closed Svc Chrg . . .	N	Waive Rsn Cd	EWACCT	
Command====> M60001,B.				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom				

6000 - Analysis Institution Parameters 1

Field Descriptions

Delete Delete. Determines whether to delete a record. Valid entries are:
b Do not delete this record.
D Delete this record.
Alphanumeric, 1 position, FLS A00.

Miscellaneous Information

History Nbr Yrs History Maintenance Number of Years. Number of years an account is retained as history. Valid entries are **01 – 99**.
Numeric, 2 positions, FLS A00 HIST_MNTN_YEAR.

Hist Cycle/Year History Maintenance Cycle Years. Indicates the method for retaining history after 13 months of cycle history. Valid entries are:
C By analysis cycle.
Y By years. Account Analysis cycle records roll up to the yearly records after 13 months.
Alphanumeric, 1 position, FLS A00 HIST_MNTN_CYC.

UCCC Code Uniform Commercial Credit Code. Reserved for future use.
Alphanumeric, 1 position, FLS A00 UCCC.

Stmnt Hist Ret	<p>Statement History Retention. Acts as the default retention months if the indicator at the account level specifies to retain statement history and the statement history months at the account level is set to zero. Any value specified at the account level will override what is specified on MICM Record 6000.</p> <p><i>Numeric, 2 positions, FLS A00 STMT_HIST_RTEN.</i></p>
Purge Pricing	<p>Purge Expired Pricing Records. Indicates whether to purge service-pricing parameters whose expiration dates have elapsed. Valid entries are:</p> <p style="padding-left: 20px;">N Do not purge expired service pricing parameters. Y Purge expired service pricing parameters.</p> <p><i>Alphanumeric, 1 position, FLS A00 PURGE_PRICE.</i></p>
Acct Type Main	<p>Account Type Maintenance. Indicates whether the following type default fields (MICM Record 6002 – Analysis Account Type Defaults) are re-applied if the account type or region is maintained:</p> <ul style="list-style-type: none"> ■ Investment Code ■ Analysis Report Code ■ Group Calculation Code ■ Reserve Credit Code ■ Miscellaneous Parameter Number ■ Overdraft Code ■ Update Code ■ Group Reserve Code ■ Analysis Statement Net Available Balance Print Code ■ Analysis Statement Excess Balance Print Code ■ Analysis Statement Net Services Print Code ■ Price List Number ■ Statement History Retention Code ■ Statement History Retention Months <p>Valid entries are:</p> <p style="padding-left: 20px;">N Do not update the type default fields if the account type changes. R Only update the type default fields if the account is reopened by maintenance through the interface. U Update the type default fields if the account type changes or if the account is reopened by maintenance through the interface. Y Update the type default fields if the account type changes.</p> <p><i>Alphanumeric, 1 position, FLS A00 TYPE_MNTN.</i></p>
Extract Days	<p>Extract Days. Number of days before extracting service charge information for service charging and General Ledger interfacing.</p> <p>Note: When setting extract days greater than 25, you <i>must</i> 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 will not occur.</p> <p><i>Numeric, 2 positions, FLS A00 EXTRACT_DAYS.</i></p>

Lead Days Source	<p>Lead Days Source. Indicates the source of the lead days. Valid entries are:</p> <ul style="list-style-type: none">N Use the lead days from the account master.Y Use the lead days from MICM Record 6000. <p><i>Alphanumeric, 1 position, FLS A00 LEAD_DAY_OPTION.</i></p>
Auto Maint	<p>Automatic Maintenance. Automatically moves maintenance to analysis cycle, frequency, term, and day/cycle on the Account Analysis Master records if it is different from the corresponding fields as passed from the Deposits system in the Daily Interface File. This is only available if daily interfacing is being used. As all accounts within a group (including the group) must cycle on the same day of the month, these fields should not normally be kept the same as the Deposits system. Valid entries are:</p> <ul style="list-style-type: none">N Do not generate maintenance.Y Perform maintenance to make same as Deposits. <p><i>Alphanumeric, 1 position, FLS A00 AUTO_MNTN.</i></p>
Lead Days	<p>Lead Days. Number of calendar days after an account cycles before it appears on the statements and reports. Interest payments are extracted to Deposits on this date. Valid entries are 00 – 15.</p> <p><i>Numeric, 2 positions, FLS A00 LEAD_DAYS.</i></p>
Bnk Zero Deflt	<p>Bank Zero Default. Indicates whether Bank 0000 should be used as the final default for pricing, rate, service descriptions, statement lines, and account type default parameters. Valid entries are:</p> <ul style="list-style-type: none">N Do not use Bank 0000 as the final default.Y Use Bank 0000 as the final default. <p><i>Alphanumeric, 1 position, FLS A00 ZERO_DEFAULT.</i></p>
Dep Aff Grp Nbr	<p>Deposits Affiliate Group Number. Indicates whether to use the affiliate account number as the group number for new Deposits interfaced accounts. Valid entries are:</p> <ul style="list-style-type: none">N Do not use the affiliate account number as a group number.Y Use the affiliate account number for group and change the Service Charge Code to G. <p><i>Alphanumeric, 1 position, FLS A00 DEPS_AFFL_GRP</i></p>
Daily Bal Retn	<p>Daily Balance Retention. Number of months to retain daily balances on the Daily Balance Record. This retention is used if the Daily Balance Retention is zeros at the account level. Valid entries are 00 – 99.</p> <p>Note: When the Daily Balance Retention causes the Daily Balance Records to be purged, the Daily Balance Retention on the Deposit and Group history is changed from Y to N.</p> <p>If you are using cycle processing, this field must be at least one month greater than the history retention established on the account master record.</p> <p><i>Numeric, 2 positions, FLS A00 DALY_BAL_RTEN.</i></p>

Valid Cost Ctr	<p>Valid Cost Center. Indicates whether to verify for valid cost center against MICM Record 0248. Valid entries are:</p> <p style="padding-left: 20px;">N Do not verify for valid cost center. Y Verify for valid cost center.</p> <p><i>Alphanumeric, 1 position, FLS A00 VALD_COST_CNTR.</i></p>
TI Aff Grp Nbr	<p>Time Investment Affiliate Group Number. Indicates whether to use the affiliate account number as the group number for new Time Investment interfaced accounts. Valid entries are:</p> <p style="padding-left: 20px;">N Do not use the affiliate account number as a group number. Y Use the affiliate account number for group and change the Service Charge code to G.</p> <p><i>Alphanumeric, 1 position, FLS A00 ANLY-AFFL_GRP.</i></p>
Daily Bal Rtn	<p>Daily Balance Routine. Indicates which Daily Balance Record is used to track account daily balances. Valid entries are:</p> <p style="padding-left: 20px;">00 No Daily Balance Record is used. 01 – 99 Use a Daily Balance Record.</p> <p><i>Numeric, 2 positions, FLS A00 DALY_BAL_RTN.</i></p>
Officer Maint	<p>Officer Maintenance. Indicates whether to automatically maintain the primary and secondary officers when the officer code changes in the Deposits or Loan interface. This is only available if daily interfacing is used. Valid entries are:</p> <p style="padding-left: 20px;">N Do not generate maintenance. Y Perform maintenance to make same as Deposits.</p> <p><i>Alphanumeric, 1 position, FLS A00 OFFICER_MNTN.</i></p>
Tax Prcs Opt	<p>Tax Processing Option. Designates the tax processing option of this institution. Valid entries are:</p> <p style="padding-left: 20px;">N This institution is not processing taxes. Y This institution is calculating taxes.</p> <p><i>Alphanumeric, 1 position, FLS A00 TAX_PROCESS.</i></p>
Purge Months	<p>Purge Months. Number of months from the time an account is flagged for purging until it is actually available to be purged through the account reorganization process. Valid entries are 000 – 999.</p> <p><i>Numeric, 3 positions, FLS A00 PURGE_MTH.</i></p>
Rgn Processing	<p>Regional Processing Option. Indicates whether regional processing is in effect for the institution. Valid entries are:</p> <p style="padding-left: 20px;">N Signifies that regional processing is not in effect for the institution. Y Signifies that regional processing is in effect for the institution.</p> <p><i>Alphanumeric, 1 position, FLS A00 RGN_PROCESS.</i></p>
Log Batch Trans	<p>Log Batch Transactions. Indicates whether transactions generated in batch are to be logged for display on ANMHST (Analysis Maintenance History). Valid entries are:</p> <p style="padding-left: 20px;">N Do not log batch transactions. Y Log batch transactions.</p> <p><i>Alphanumeric, 1 position, FLS A00 LOG_BATCH_TRAN.</i></p>

Auto SC Adj Auto Service Charge Adjustment. Designates that service charge adjustments to history (Service Charge Code **C**, **R**, **T**, or **W**) should be automatically passed to the Deposits' system. Valid entries are:
N Do not send service charge adjustments to Deposits.
Y Send service charge adjustments to Deposits.
Alphanumeric, 1 position, FLS A00 AUTO_ADJUST.

ANSTM Limit ANSTM Limit. Establishes a limit for the number of accounts related to a group when using ANSTM. Zeros represent no maximum set. Valid entries are **000 – 999**.
Numeric, 3 positions, FLS A00 ONLN_STMT_LIMIT.

Closed Svc Chrg Closed Service Charge Option. Indicates whether to create a bill for the service charge amount if the History Service Charge Code is **C** and the Status of the account is **C** or **P**. This option applies only when the account-to-charge is the same account number as the account originating the charge, and when the service charge extract date has not taken place. Valid entries are:
N Do not send a bill, and waive the service charge amount.
Y Send a bill for service charge amount due.
Alphanumeric, 1 position, FLS A00 CLOSE_SVC_CHRG.

Waive Rsn Cd Waive Reason Code. User-defined code to be used when an account is closed prior to lead night processing and the account's status is changed to waive.
Note: Prior to applying update, confirm that a matching MICM 6028 (Waive Reason Code Parameters) entry exists for the code being specified. MICM 6028 entries exist only on Institution 0000.
Alphanumeric, 10 positions, FLS A00 WAIVE_REASON.

Primary Panel (2)

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6000      ANOPER2      Analysis Institution Parameters 2      0001  02-05-2007
                                     More: - +
                                     Delete  _
----- Service Transaction Options -----

Tran Retention . . . 005      Recurring Dorm . . . Y      Min Charge Svc . . . Y
Bal Req 1 Dol . . . N      Bal Req Nochrg . . . Y      Bal Req Od 2 . . . N
Dep Nsf Items . . . N      Dep Od Items . . . N      Dep Stop Items . . . N
Accum Maint . . . Y      Cross-Bank Desc . . Y      Rej Clsd/Purge . . . N
Recurring LDM . . . N      Bal Adj Edit . . . Y      Tran Adj Edit . . . Y
Tran Adj Online . . N      Charge/Cost Pct . . .800000
Tax Region . . . . . _____

Command====> M60002,B,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom  F16=Sp
    
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6000 – Analysis Institution Parameters 2

Field Descriptions

Service Transaction Options

Tran Retention	<p>Transaction Retention. Number of months to retain detailed transaction information. This can be overridden at the account level. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, FLS A00 TRAN_RETENTN.</i></p>
Recurring Dorm	<p>Recurring Dormant Transactions. Indicates whether recurring transactions (AND090) should be generated for dormant accounts. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate for dormant accounts. Y Generate for dormant accounts. <p><i>Alphanumeric, 1 position, FLS A00 RCRR_DORM_TRAN.</i></p>
Min Charge Svc	<p>Minimum Charge Option for Service. Determines if the minimum charge for the service transactions (defined on MICM Records 6015/6016) should be assessed when the calculated charge for the service transactions is less than the minimum charge amount. Valid entries are:</p> <ul style="list-style-type: none"> N Do not assess any charge if the charge is less than the minimum charge. Y Charge the minimum charge if the charge is less. <p><i>Alphanumeric, 1 position, FLS A00 MIN_CHRG_OVRD.</i></p>
Bal Req 1 Dol	<p>Balance Required for One Dollar. Indicates to calculate the balance required to support services for one dollar. Then, multiply this by the service charge amount. This is not the most accurate method available, but the balances required for each service transaction will total to the penny for the total balance required specified on the statement. When the balance required is incorrect, the net available balance, additional balance for reserves, and excess balance are also incorrect. Valid entries are:</p> <ul style="list-style-type: none"> N Use a different specified calculation. Y Calculate as described in the above paragraph. <p><i>Alphanumeric, 1 position, FLS A00 BLA_REQD_DLR.</i></p>
Bal Req Nochrg	<p>Balance Required for No Charge Services. Indicates whether to calculate the balance required for 'no charge' services. Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate balance required for 'no charge' services. Y Calculate balance required for 'no charge' services. <p><i>Alphanumeric, 1 position, FLS A00 BAL_REQD_NO_CHG.</i></p>

Bal Req Od 2	<p>Balance Required OD 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. Valid entries are:</p> <ul style="list-style-type: none">N Do not include the OD interest or compensating balance deficiency charge in the balance-required calculation.Y Include the OD interest and compensating balance deficiency charge in the balance-required calculation. <p><i>Alphanumeric, 1 position, FLS A00 BAL_REQD_OD_INT.</i></p>
Dep Nsf Items	<p>Deposits NSF Items Counts. Indicates whether Deposits NSF items' counts are being interfaced as transactions or items' counts. This is available only when daily interfacing is being used, NSF counts are being passed on the balance record, and the Deposits release level specified on MICM Record 0211 is 6.0.0 or later. Valid entries are:</p> <ul style="list-style-type: none">N Interface NSF only when a transaction is passed to Account Analysis.Y Interface NSF items from the Deposits system on the balance record. <p><i>Alphanumeric, 1 position, FLS A00 DEPS_NSF_COUNT.</i></p>
Dep Od Items	<p>Deposits Overdraft Item Counts. Indicates whether Deposits overdraft items' counts are interfaced as transactions or items' counts. This is available only when daily interfacing is being used, OD items' counts are being passed on the balance record, and the Deposits release level specified on MICM Record 0211 is 6.0.0 or later. Valid entries are:</p> <ul style="list-style-type: none">N Interface OD only when a transaction is passed to Account Analysis.Y Interface OD items from the Deposits system on the balance record. <p><i>Alphanumeric, 1 position, FLS A00 DEPS_OD_COUNT.</i></p>
Dep Stop Items	<p>Deposits Stop Items Count. Indicates whether Deposits stop items' counts are being interfaced as transactions or items' counts. This is available only when daily interfacing is being used, stop counts are being passed on the balance record, and the Deposits release level specified on MICM Record 0211 is 6.0.0 or later. Valid entries are:</p> <ul style="list-style-type: none">N Interface stops only when a transaction is passed to Account Analysis.Y Interface stop items from the Deposits system on the balance record. <p><i>Alphanumeric, 1 position, FLS A00 DEPS_STOP_COUNT.</i></p>
Accum Maint	<p>Accumulate Maintenance Fee. Indicates whether the maintenance fee for each account is accumulated at the Group level. Valid entries are:</p> <ul style="list-style-type: none">N Use the Group's maintenance fee on MICM Record 6015.Y Accumulate the maintenance fee. <p><i>Alphanumeric, 1 position, FLS A00 ACCUM_MNTN_FEE.</i></p>

Cross-Bank Desc	<p>Cross-bank Service Transaction Descriptions. Indicates whether all institutions' service transaction descriptions are the same. Valid entries are:</p> <ul style="list-style-type: none"> N Descriptions are the same for all institutions' service transactions. Y Descriptions are not the same for all institutions' service transactions; use the description from the institution that originated the service transaction. <p>Note: Group-level pricing overrides this function.</p> <p><i>Alphanumeric, 1 position, FLS A00 XORG_SVC_DESC.</i></p>
Rej Clsd/Purge	<p>Reject Closed/Purged Account Transactions. Indicates whether to reject transactions for closed and/or purged accounts being processed for the current cycle period. Valid entries are:</p> <ul style="list-style-type: none"> N Accept transactions for closed and/or purged accounts. P Reject transactions for purged accounts. Y Reject transactions for both closed and/or purged accounts. <p><i>Alphanumeric, 1 position, FLS A00 REJ_TRX_CLOSED.</i></p>
Recurring Ldm	<p>Bypass Recurring LDM. Designates whether recurring transactions are set to generate at different times throughout the month. Also, allows the system to bypass checking accounts daily for recurring transactions. Valid entries are:</p> <ul style="list-style-type: none"> N Recurring transactions are generated at different times throughout the month. Y Recurring transactions are generated only at month end. <p><i>Alphanumeric, 1 position, FLS A00 ARCRR_LAST_DAY.</i></p>
Bal Adj Edit	<p>Balance Adjustment Editing. Indicates when balance adjustments can be entered on ANBAJ. Relates to the current cycle, and the most recently completed cycle. Valid entries are:</p> <ul style="list-style-type: none"> L Balance adjustments can be entered only after cycle day. N Balance adjustments can be entered only after lead day. Y Balance adjustments can be entered at any time. <p><i>Alphanumeric, 1 position, FLS A00 BAL_ADJ_EDIT.</i></p>
Tran Adj Edit	<p>Transaction Adjustment Editing. Valid entries are:</p> <ul style="list-style-type: none"> L Transaction adjustments can be entered only after cycle day. N Transaction adjustments can be entered only after lead day. Y Transaction adjustments can be entered at any time. <p><i>Alphanumeric, 1 position, FLS A00 TRAN_ADJ_EDIT.</i></p>
Tran Adj Online	<p>Online Transaction Adjustment Option. Valid entries are:</p> <ul style="list-style-type: none"> A Adjustment Flag on ANTRANH or ANTRANL defaults to A. N Adjustment Flag on ANTRANH or ANTRANL defaults to b. P Adjustment Flag on ANTRANH or ANTRANL is forced to a protected A. <p><i>Alphanumeric, 1 position, FLS A00 TRAN_ADJ_ONLINE.</i></p>
Charge/Cost Pct	<p>Percent of Charge for Cost of Services. Percentage of the unit charge factor to be used when no unit cost is supplied for a service. If it is an amount item, it is the percentage of the amount to charge.</p> <p><i>Numeric, 10 positions plus decimal, FLS A00 PCT_CHRG_CST.</i></p>

Tax Region Institution Tax Region. Originating tax region for system-generated service transactions for this institution.
Alphanumeric, 5 positions, FLS A00 TAX_REGION.

Primary Panel (3)

```

6000      ANOPERJ      Analysis Institution Parameters 3      0001 02-05-2007
                                                    Delete
----- Service Transaction Pricing Options -----
Std Price List . . . : Y      Alt Price List . . . : N      Upd Price List . . . : Y
Affiliate Appl . . . : 60    Con Svc Print . . . : Y      SVC Pricing Exp . . . : Y
Affiliate Inst . . . : Y      Grp Calc 2 Incr . . . : N      Inv Pricing Cnt . . . : 0
Assign Profile . . . : N      Clear Profile . . . : N
----- Calculation Options -----
Min Svc Charge . . . : Y      Excess Neg Rsv . . . : Y      Ln Comp OD . . . . . : Y

Prior Cr Code . . . :          Prior Cr Months . . . : 00

Command====> M60003,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel F13=Select
    
```

6000 – Analysis Institution Parameters 3

Field Descriptions

Service Transaction Pricing Options

Std Price List Standard Price List Default. Designates whether a price list default hierarchy will be used when pricing service transactions. (Price List 01 is the standard price list.) Valid entries are:
 N Do not default.
 Y Default to Price List 01 using the standard default hierarchy.
Alphanumeric, 1 position, FLS A00 STD_PRICE_LIST.

Alt Price List Alternate Price List. Indicates whether an alternate price list is being used. Valid entry is **N**, indicating use the standard price list.
Alphanumeric, 1 position, FLS A00 ALT_PRICE_LIST.

Upd Price List	<p>Update Pricing List. If an incoming service is accumulated to an existing service, this field indicates whether to re-apply the information from the current pricing record (MICM Record 6015) to the accumulated service, if the effective date of the incoming service is greater than or equal to the effective date of the accumulated service. This only applies to 'number services' for the current cycle. Valid entries are:</p> <ul style="list-style-type: none"> N Do not re-apply the pricing record information. (This results in multiple line items appearing on the statement.) Y Re-apply the pricing information. <p><i>Alphanumeric, 1 position, FLS A00 UPDT_PRICE_LIST.</i></p>
Affiliate Appl	<p>Affiliate Pricing Application Number. Application number associated with affiliate pricing as defined on MICM Record 0211. Valid entries are 60 – 99.</p> <p><i>Numeric, 2 positions, FLS A00 AFFL_APPL.</i></p>
Con Svc Print	<p>Consolidated Service Print Option. Determines if original service activity and the generated consolidated service transaction will print on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print original service activity. Y Print original service activity. <p><i>Alphanumeric, 1 position, FLS A00 CNSL_SVC_PRT.</i></p>
SVC Pricing Exp	<p>Service Pricing Expiration Date. Indicates whether to use the expiration date on MICM Record 6015/6016. Valid entries are:</p> <ul style="list-style-type: none"> N Do not use the expiration date when determining which service pricing records to use. S When the current exception pricing expires, do not look for another exception pricing record and default to standard pricing. Y Use the expiration date when determining which service pricing records to use. <p><i>Alphanumeric, 1 position, FLS A00 SP_EXP_DATE.</i></p>
Affiliate Inst	<p>Affiliate Pricing Institution. Indicates where affiliate pricing records will be maintained. Valid entries are:</p> <ul style="list-style-type: none"> N Maintain records on institution zero. Y Maintain records on account institution. <p><i>Alphanumeric, 1 position, FLS A00 AFFIL_INST.</i></p>
Grp Calc 2 Incr	<p>Group Calculation Incremental Fee. Indicates how to calculate incremental fees for Group Calculation Code 2. Valid entries are:</p> <ul style="list-style-type: none"> N Incremental fees for the Group account will be calculated at the Group level. Y Incremental fees for the Group account will be the sum of the incremental fees for the related Deposit accounts. <p><i>Alphanumeric, 1 position, FLS A00 GRP_CALC_INCR.</i></p>
Inv Pricing Cnt	<p>Invalid Price Count. Actual number of times invalid pricing can occur prior to the system aborting.</p> <p><i>Numeric, 3 positions, FLS A00 INV_PRICE_CNT.</i></p>

Assign Profile Assign Profile of Pricing Group. Valid entries are:
 N Do not assign the profile of the pricing group to a related Deposit/Group account when it is linked to a group.
 R Assign the profile of the pricing group to a related Deposit/Group account when it is linked to a group and do not overlay an existing profile.
 Y Assign the profile of the pricing group to a related Deposit/Group account when it is linked to a group and overlay an existing profile.
Alphanumeric, 1 position, FLS A00 ASSIGN_PROFILE.

Clear Profile Clear Profile. Indicates whether to clear the Deposit/Group profile fields when expired. Valid entries are:
 N Do not clear Deposit/Group profile fields when expired.
 Y Clear Deposit/Group profile fields when expired.
Alphanumeric, 1 position, FLS A00 CLEAR_PROFILE.

Calculation Options

Min Svc Charge Minimum Service Charge. Indicates whether to assess the minimum service charge (defined on MICM Record 6013 – Analysis Deposit/Group Miscellaneous Parameters) if the calculated service charge is less than the minimum service charge amount. Valid entries are:
 N Do not assess any service charge if the service charge is less than the minimum charge.
 Y Charge the minimum charge if the service charge is less.
Alphanumeric, 1 position, FLS A00 MIN_SVC_CHRG.

Excess Neg Rsv Excess Negative Reserve Balance. Indicates whether to bypass special considerations for negative balances, which resulted in no reserves to be calculated, when calculating additional balances for reserves for the excess balance calculation. Valid entries are:
 N Consider the negative balances.
 Y Bypass this consideration.
Alphanumeric, 1 position, FLS A00 RSV_NEG_BALANCE.

Ln Comp Od Compensating Balance Overdraft Interest. Subtract loan compensating balance 1 or 3 before calculating an OD interest (funds usage) charge. Valid entries are:
 N Do not include in OD balances.
 Y Include in OD balances.
Alphanumeric, 1 position, FLS A00 CMPS_BAL_OD_INT.

Prior Cr Code Prior Credit Code. Indicates whether to bring credit forward from one analysis cycle to the next. Valid entries are:
 b No prior credit.
 A YTD prior credit.
 P Immediate past month's prior credit.
Alphanumeric, 1 position, FLS A00 PRIOR_CR_CODE.

Prior Cr Months

Prior Credit Number Months. Number of months past credit is to be brought forward when Prior Credit Code is **P**. When the Prior Credit Code is **A**, this is the month number (**01 – 12**) to start the YTD prior credit. Valid entries are **00 – 12**. Zeros indicate not used.

Numeric, 2 positions, FLS A00 PRIOR_CR_MTH.

Primary Panel (5)

```

6000      ANOPERJ      Analysis Institution Parameters 5      0001 02-05-2007
----- Statement Options ----- Delete
AFP Route Nbr . . . : 11111111111111111111      Reprint Limit : 000000
Settl Sum Code . . . : N      Recv Rprt/rcal . . . : N      Write Stmt . . . . : N
AN Stmt Date . . . : Y      Prt An Stmt Cd . . . : N      Officer Name . . . : 2
Stm Heading Adr . . : Y      Calc to Reprt      N
Total Dashes . . . : Y      Negative Bal . . . : Y      Separate Detail . . : N
Rolling 12 Mnth . . : N
Origin Print . . . : Y      Svc Tran Seq . . . : Y      AFP EDI Transmt . . : S
Statement Sub . . . : Y      Snapshot To-Dt . . : N      Taxable Sort . . . : N
Intl Uchrg Prt . . . : 0      Onln Uchrg Dec . . : 0      Onln Rate Dec . . . : 0
----- Invoice Options -----
Separate Remit . . . : N      Inv Heading Adr . . : 9      Remit Address . . . : Y
Command====> M60005,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel F13=Select
    
```

6000 – Analysis Institution Parameters 5

Field Descriptions

Statement Options

AFP Route Nbr

Routing Number for AFP. Used as the institution routing number when producing AFP EDI transmission data.

Alphanumeric, 17 positions, FLS A00 RPT_NBR_GRP.

Reprint Limit

Reprint Limit. Cycle date used to limit recalculation/reprint availability. This date is tested against the history date of a recalculation/reprint request. If the request date is equal to or older than this date, the request is cancelled.

Numeric, 6 positions, FLS A00 REPRINT_LIMIT.

Settl Sum Code

Settlement Summary Code. Determines the format in which the settlement summary information is printed. Valid entries are:

- N** Do not print settlement summary.
- S** Print settlement summary on settlement month only.
- Y** Print settlement summary on all months, except for the first month.

Note: Settlement summary is not valid for multi-month settlement accounts in an International environment.

Alphanumeric, 1 position, FLS A00 SETL_SUMM_CODE.

Recv Rprt/rcal	<p>Recalculation/Reprint Option. Indicates whether an Analysis statement recalculation should be changed to a reprint request in program AND180. Used with receivable accounts. Valid entries are:</p> <ul style="list-style-type: none"> N Change 'Recalc' to 'Reprint'. Y Do not change 'Recalc' to 'Reprint'. <p><i>Alphanumeric, 1 position, FLS A00 RCVB_RPRT_OPT.</i></p>
Write Stmt	<p>Write Statement Records. Indicates whether statement records are written if no hard-copy statement is produced on lead night or when a reprint or recalculation of an Analysis statement is requested. Valid entries are:</p> <ul style="list-style-type: none"> N No statement records written. Y Statement records written with the numeric value of the original statement format. <p><i>Alphanumeric, 1 position, FLS A00 RCVB_RPRT_STMT.</i></p>
AN Stmt Date	<p>Date of Analysis Statement. Valid entries are:</p> <ul style="list-style-type: none"> B Print both the institution date and the system date on the statement. N Do not print the institution date or the system date on the statement. Y Print the institution date on the statement. <p><i>Alphanumeric, 1 position, FLS A00 ANLY_STMT_DATE.</i></p>
Prt An Stmt Cd	<p>Print Analysis Statement Code. Indicates whether to print Analysis statements only if there is a service charge. Valid entries are:</p> <ul style="list-style-type: none"> N Print all statements. Y Print statement only if there is a service charge. <p><i>Alphanumeric, 1 position, FLS A00 ANLY_STMT_CHRG.</i></p>
Officer Name	<p>Print Officer Name. Print officer names on the Analysis statements. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print the officer names on the statement. 1 Print primary officer's name on the statement. 2 Print both primary and secondary officers' names on the statement. <p><i>Alphanumeric, 1 position, FLS A00 STMT_PRT_OFCR.</i></p>
Stm Heading Adr	<p>Statement Print Options Heading Address. Determines the name and address information used on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none"> B Print the branch name and address. C Print the cost center name. H Print the holding company name and address. K or Y Print the institution name and address. N Do not print a name and address. R Print the region name and address. 9 Print the institution name and the address for Branch 99999. <p><i>Alphanumeric, 1 position, FLS A00 STMT_PRT_ADDR.</i></p>

Calc to Reprt	<p>Recalculation/Reprint Option. Indicates whether an Analysis statement recalculation should be changed to a reprint request in program AND180. Used with non-receivable accounts. Valid entries are:</p> <ul style="list-style-type: none"> N Do not change 'Recalc' to 'Reprint'. Y Change 'Recalc' to 'Reprint'. <p><i>Alphanumeric, 1 position, FLS A00 CALC_REPRINT.</i></p>
Total Dashes	<p>Print Total Dashes. Determines whether to print "-----" prior to the totals on the Analysis statement. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print "-----" prior to the totals. Y Print "-----" prior to the totals. <p><i>Alphanumeric, 1 position, FLS A00 STMT_PRT_TOT.</i></p>
Negative Bal	<p>Statement Print Options Negative Balance. Determines whether to print the current balance on the Analysis statement when it is negative. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print current balance when it is negative. Y Print current balance when it is negative. <p><i>Alphanumeric, 1 position, FLS A00 STMT_PRT_NEG.</i></p>
Separate Detail	<p>Print Separate Detail. Determines whether to print service detail on a separate page when printing statement Formats B and 2. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print the service detail on a separate page. Y Print the service detail on a separate page. <p><i>Alphanumeric, 1 position, FLS A00 STMT_PRT_DETL.</i></p>
Rolling 12 Mnth	<p>Reserved for future use.</p> <p><i>Alphanumeric, 1 position, FLS A00 STMT_PRT_12_MTH.</i></p>
Origin Print	<p>Origin Print. Indicates whether to automatically print origination as part of service descriptions on the Analysis statement and/or accumulate unlike transactions. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print origination and accumulate unlike origins. Y Print origination and do not accumulate unlike origins. <p><i>Alphanumeric, 1 position, FLS A00 ORIGIN_PRINT.</i></p>
SVC Tran Seq	<p>Service Transaction Sequence. Indicates the method for sequencing service transactions. Valid entries are:</p> <ul style="list-style-type: none"> N Use the TMA reference number for sequencing of services on all statement formats. S Use Service Code for sequencing all services for non-TMA statements. Y Use the sequence number or service code number to sequence service transactions for non-TMA statements. <p><i>Alphanumeric, 1 position, FLS A00 TMA_SEQ.</i></p>
AFP EDI Transmt	<p>AFP EDI Transmission. Create AFP EDI transmission data based on the applicable selection criteria. Valid entries are:</p> <ul style="list-style-type: none"> N Do not create data. S Create data for all accounts that have a value specified in their AFP Communication Code field. <p><i>Alphanumeric, 1 position, FLS A00 TMA_EDI.</i></p>

Statement Sub	Statement Subtotal. Indicates whether to subtotal services by type when printing statements. Valid entries are: N Do not subtotal services by type. Y Subtotal services by type. <i>Alphanumeric, 1 position, FLS A00 STMT_SUB.</i>
Snapshot To-Dt	Snapshot to Date. Indicates whether a snapshot statement should be created with up-to-date account information. Valid entries are: 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. <i>Alphanumeric, 1 position, FLS A00 SNAP_TO_DATE.</i>
Taxable Sort	Taxable Sort. Indicates whether to separate taxable and non-taxable services in the Activity Summary and Activity Detail sections of the international statement. Valid entries are: N Do not sort/accumulate by taxable and non-taxable. Y Sort/Accumulate by taxable and non-taxable. <i>Alphanumeric, 1 position, FLS A00 TAXABLE_SORT.</i>
Intl Uchrg Prt	Print Unit Charge Decimal. Number of decimal positions to print for Unit Charge on the international statement. Valid entries are 1 – 8 . <i>Numeric, 1 position, FLS A00 UNIT_CHG_PRT.</i>
Onln Uchrg Dec	Online Unit Charge Decimal. Number of decimal positions to display for Unit Charge on the ANSTM (Statement Modeling) panel. Valid entries are 0 – 8 . <i>Numeric, 1 position, FLS A00 ONL_CHG_DEC.</i>
Onln Rate Dec	Online Rate Decimal. Number of decimal positions to display for rates on the ANSTM (Statement Modeling) panel. Valid entries are 0 – 6 . <i>Numeric, 1 position, FLS A00 ONLN_RATE_DEC.</i>

Invoice Options

Separate Remit	Statement Print Options Separate Remittance. Determines whether to print the remittance portion of the invoice on a separate page when printing the invoice as part of the statement. Only applies to Formats A, B, 1, and 2. Valid entries are: N Do not print the remittance portion on a separate page. Y Print the remittance portion on a separate page. <i>Alphanumeric, 1 position, FLS A00 STMT_PRT_RMIT.</i>
----------------	--

Inv Heading Adr Invoice Print Options Heading Address. Determines the name and address information used on the Analysis invoice. Valid entries are:

- B** Print the branch name and address.
- C** Print the cost center name.
- H** Print the holding company name and address.
- K or Y** Print the institution name and address.
- N** Do not print a name and address.
- R** Print the region name and address.
- 9** Print the institution name and the address for Branch 99999.

Alphanumeric, 1 position, FLS A00 INVC_PRT_ADDR.

Remit Address Invoice Print Remittance Address Option. Determines the name and address information used in the remittance portion of the Analysis invoice. Valid entries are:

- B** Print the branch name and address.
- K or Y** Print the institution name and address.
- N** Do not print a name and address.
- R** Print the region name and address.
- 9** Print the institution name and the address for Branch 99999.

Alphanumeric, 1 position, FLS A00 INVC_PRT_RMIT.

Primary Panel (6)

6000	ANOPERJ	Analysis Institution Parameters 6	0001	02-05-2007
Delete				
----- G/L General Options -----				
G/L Pass SC . . . :	G/L Sub Ledger . . . :	N	G/L Cost Center . . :	B
G/L DR/CR Rvrs . . . :	G/L Start Date . . . :	00-00-0000		
----- G/L Recalculation Options -----				
Branch Recalc . . . :	Off 1 Recalc . . . :	N	Off 2 Recalc . . . :	N
Type Recalc . . . :	Cost Ctr Recalc . . . :	N	Waiv Rsn Recalc . . :	N
Command====> M60006,,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F11=Break F12=Cancel F13=Select				

6000 – Analysis Institution Parameters 6

Field Descriptions

G/L General Options

G/L Pass SC	<p>General Ledger Pass Service Code. Determines whether service-code specific charge amounts are sent to General Ledger. Valid entries are:</p> <ul style="list-style-type: none">A Pass service-code specific charge amounts for all accounts regardless of service charge code.C Pass service-code specific charge amounts for accounts with a service charge code of C or I only. <p><i>Alphanumeric, 1 position, FLS A00 GL_SVC_CHG_AMT.</i></p>
G/L Sub Ledger	<p>General Ledger/Subledger Number. Indicates whether to pass the invoice number as a subledger number to the General Ledger. Valid entries are:</p> <ul style="list-style-type: none">N Do not pass the invoice number as a subledger number.Y Pass the invoice number as a subledger number. <p><i>Alphanumeric, 1 position, FLS A00 PASS_INV_GL.</i></p>
G/L Cost Center	<p>General Ledger Cost Center. Indicates which cost center number to use for General Ledger interfacing. Valid entries are:</p> <ul style="list-style-type: none">B Always 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 6070/6071.Y Use the account's cost center along with the debit/credit account from MICM General Ledger Interface Records 6070/6071. Most commonly used. <p><i>Alphanumeric, 1 position, FLS A00 GL_CC.</i></p>
G/L DR/CR Rvrs	<p>General Ledger Debit/Credit Reverse. When building the GL Interface File, if the calculated amount is negative, this field determines whether to reverse the debit/credit indicator to change the amount to positive. Valid entries are:</p> <ul style="list-style-type: none">N Do not pass negative amounts to General Ledger for correcting entries. Instead, pass a credit to the debit account and a debit to the credit account.Y Pass negative amounts to General Ledger accounts for correcting entries. <p><i>Alphanumeric, 1 position, FLS A00 GL_REV_SIGN.</i></p>
G/L Start Date	<p>General Ledger Start Date. User-supplied field indicating the optional starting date for passing adjustment transactions for new GL accumulators (e.g., minimum balance, invoice payments, etc.).</p> <p><i>Numeric, 8 positions, FLS A00 GL_START_DATE.</i></p> <p>Note: Changes to this starting date can cause GL transaction adjustments to accounts that had not been previously set prior to the 9.0 – SP1 release, resulting in incorrect reporting to G/L.</p>

G/L Recalculation Options

Branch Recalc	<p>General Ledger Branch Demographic Recalculate Option. User-supplied field indicating that demographic changes to this field on an account should trigger a General Ledger adjustment. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate an adjustment for Branch changes. Y Generate an adjustment for Branch changes. <p><i>Alphanumeric, 1 position, FLS A00 GL_BRCH_RECALC.</i></p> <p>Note: When regional processing is used, a recalculation can occur <i>even if the Branch Recalc flag is set to N</i>. See the Regional Processing section in <i>Procedures Guide 1</i> for more information.</p>
Off 1 Recalc	<p>General Ledger Officer 1 Demographic Recalculate Option. User-supplied field indicating that demographic changes to this field on an account should trigger a General Ledger adjustment. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate an adjustment for Officer 1 changes. Y Generate an adjustment for Officer 1 changes. <p><i>Alphanumeric, 1 position, FLS A00 GL_OFF_1_RECALC.</i></p>
Off 2 Recalc	<p>General Ledger Officer 2 Demographic Recalculate Option. User-supplied field indicating that demographic changes to this field on an account should trigger a General Ledger adjustment. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate an adjustment for Officer 2 changes. Y Generate an adjustment for Officer 2 changes. <p><i>Alphanumeric, 1 position, FLS A00 GL_OFF_2_RECALC.</i></p>
Type Recalc	<p>General Ledger Account Type Demographic Recalculate Option. User-supplied field indicating that demographic changes to this field on an account should trigger a General Ledger adjustment. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate an adjustment for Account Type changes. Y Generate an adjustment for Account Type changes. <p><i>Alphanumeric, 1 position, FLS A00 GL_TYPE_RECALC.</i></p>
Cost Ctr Recalc	<p>General Ledger Cost Center Demographic Recalculate Option. User-supplied field indicating that demographic changes to this field on an account should trigger a General Ledger adjustment. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate an adjustment for Cost Center changes. Y Generate an adjustment for Cost Center changes. <p><i>Alphanumeric, 1 position, FLS A00 GL_CC_RECALC.</i></p>
Waiv Rsn Recalc	<p>General Ledger Waive Reason Code Demographic Recalculate Option. User-supplied field indicating that demographic changes to this field on an account should trigger a General Ledger adjustment. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate an adjustment for waive reason changes. Y Generate an adjustment for waive reason changes. <p><i>Alphanumeric, 1 position, FLS A00 GL_WAV_RECALC.</i></p>

Primary Panel (7)

```

6000      ANOPERJ      Analysis Institution Parameters 7      0001 02-05-2007
                                                    Delete
----- Exception Reporting Options -----
Excp Only 903 . . . : N      Excp Only 132 . . . : N      Excp Only 910 . . . : Y

----- Miscellaneous Reporting Options -----

Report Exp Days . . : 090      Prt Tran Desc . . . : Y      Prt All Recv . . . : Y
Prt Bal Maint . . . : Y      Prt Accum To . . . : N      Total Balance . . . : Y
Sort Region . . . . :

Command====> M60007,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel F13=Select
    
```

6000 – Analysis Institution Parameters 7

Field Descriptions

Exception Reporting Options

- Excp Only 903 Exceptions Only Option 903. Indicates whether to generate report 06-903 (Conversion Edit) showing all maintenance input. Valid entries are:
 N Print exceptions only.
 Y Print all maintenance.
Alphanumeric, 1 position, FLS A00 EXCP_ONLY_903.
- Excp Only 132 Exceptions Only Option 132. Indicates whether to only print rejects and totals on report 06-132 (Capture Listing). Valid entries are:
 N Print every transaction.
 Y Print rejected transactions and report totals only.
Alphanumeric, 1 position, FLS A00 EXCP_ONLY_132.
- Excp Only 910 Exceptions Only Option 910. Indicates whether to generate report 06-910 (New and Maintenance Input Edit), showing all maintenance input. Valid entries are:
 N Print exceptions only.
 Y Print all maintenance.
Alphanumeric, 1 position, FLS A00 EXCP_ONLY_910.

Miscellaneous Reporting Options

Report Exp Days	<p>Report Expiration Days. Indicates the number of days before Expiration Alert Reports start to reflect expiration information (e.g., MICM parameters). Valid entries are 000 – 999.</p> <p><i>Numeric, 3 positions, FLS A00 RPT_121_EXPR.</i></p>
Prt Tran Desc	<p>Print Transaction Descriptions. Indicates whether to print transaction descriptions on the Account Activity Journal from MICM Record 6086 (Analysis Service Code Descriptions). Valid entries are:</p> <ul style="list-style-type: none"> N Do not print descriptions. Y Print the descriptions. <p><i>Alphanumeric, 1 position, FLS A00 PRT_29_DESC_PRT.</i></p>
Prt All Recv	<p>Print Receivable Accounts. Indicates whether to print all receivable accounts on the receivable trial balance report (06-081). Valid entries are:</p> <ul style="list-style-type: none"> N Only print accounts with outstanding balances. Y Print all accounts that currently have a Service Charge Code of I or an outstanding balance. <p><i>Alphanumeric, 1 position, FLS A00 PRT_RCVB_ACCT.</i></p>
Prt Bal Maint	<p>Print Balance Maintenance. Indicates whether to print balance maintenance on report 06-001 (Maintenance Journal). Valid entries are:</p> <ul style="list-style-type: none"> N Print balance maintenance. Y Do not print balance maintenance. <p><i>Alphanumeric, 1 position, FLS A00 BALANCE_MNTN.</i></p>
Prt Accum To	<p>Print Accumed To. Indicates whether to print the ‘accumed to’ transactions on report 06-015 (Transaction Journal). Valid entries are:</p> <ul style="list-style-type: none"> N Print the ‘accumed to’ transactions. Y Do not print the ‘accumed to’ transactions. <p><i>Alphanumeric, 1 position, FLS A00 ACCUM_TO.</i></p>
Total Balance	<p>Total Balance. Indicates whether to add only positive net available balances and positive excess balances to report totals for the analysis journals, including the YTD, prior months, and the summaries. Valid entries are:</p> <ul style="list-style-type: none"> N Add all official balances. Y Make the totals for net available balances and the excess balances represent totals for positive balances only. <p><i>Alphanumeric, 1 position, FLS A00 TOTAL_BAL.</i></p>
Sort Region	<p>Sort Region. Indicates whether to use the pricing region or the sort region from MICM Record 2001 (Branch Information) for sorting and totaling reports and for General Ledger extract files. Valid entries are:</p> <ul style="list-style-type: none"> P Use the pricing region to sort and total. R Use the report region to sort and total. <p><i>Alphanumeric, 1 position, FLS A00 SORT_REGION.</i></p>

Primary Panel (8)

```

6000      ANOPERJ      Analysis Institution Parameters 8      0001 02-05-2007
                                                    Delete
----- Modeling Options -----
Batch Modeling . . . : N
Model Select Cd . . : B      Region . . . . . : 000      Account Type . . . : 101
Application . . . . : 01      Misc Parameter . . : 00      Price List . . . . : 000
Account Desg . . . . : D      Service Chrg Cd . . : G      Class Code . . . . :

Account Number . . . : 0
Branch . . . . . : 00000      Cost Center . . . . : 1234567
Primary Officer . . :      Secondary Offcr . . :

Command====> M60008,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F11=Break F12=Cancel F13=Select
    
```

6000 – Analysis Institution Parameters 8

Field Descriptions

Modeling Options

- Batch Modeling** Model Processing Run. Indicates whether this is a batch service charge and Account Analysis model processing run. This option must be set to **Y** for service charge model processing; then set to **N** for normal daily processing. Valid entries are:
- H** This is a batch model processing for last cycle.
 - N** This is normal processing.
 - Y** This is a batch snapshot model processing run.
- Alphanumeric, 1 position, FLS A00 MODEL_PROC_RUN.*
- Model Select Cd** Model Selection Code. Indicates the type of model processing. Valid entries are:
- B** Both price list and rate parameter modeling.
 - P** Price list modeling.
 - R** Rate parameter modeling.
- Alphanumeric, 1 position, FLS A00 MODL_SEL_CODE.*
- Region** Region Number. Selected for batch model processing. Leading blanks are allowed.
- Numeric, 3 positions, FLS A00 REGION.*
- Account Type** Account Type. Type of account selected for batch model processing.
- Numeric, 3 positions, FLS A00 ACCT_TYPE.*

Application	Application Number. Selected for batch model processing. For example, the application number for Demand Deposits is 01 . <i>Numeric, 2 positions, FLS A00 APPL_CODE.</i>
Misc Parameter	Miscellaneous Parameters. Selected for batch model processing. All accounts with this parameter number are processed. <i>Numeric, 2 positions, FLS A00 MISC_PARM.</i>
Price List	Price List Number. Selected for batch model processing. All accounts with this price list number are processed. <i>Numeric, 3 positions, FLS A00 PRICE_LIST.</i>
Account Desg	Account Designation. Indicates the type of accounts to be selected for batch model processing. Valid entries are: <ul style="list-style-type: none"> A All account designations. D Deposit accounts. G Group accounts. <i>Alphanumeric, 1 position, FLS A00 ACCT_DESG.</i>
Service Chrg Cd	Service Charge Code. Selected for batch model processing. All accounts with the service charge code are processed. Valid entries are: <ul style="list-style-type: none"> b No service charge code selection. C Apply service charges. G Service charges determined at a different level. I Bill the customer for the service charges; send invoice. A payment must be received. R Review. T Temporary waive. W Waive. X Billed/Debited through external sources. <i>Alphanumeric, 1 position, FLS A00 SVC_CHRG_CODE.</i>
Class Code	Class Code. Selected for batch model processing. <i>Alphanumeric, 2 positions, FLS A00 CLASS_CODE.</i>
Account Number	Account Number. Selected for batch model processing. When this field is specified, this is the only account processed. This field should contain spaces if not selecting an account. <i>Numeric, 18 positions, FLS A00 ACCT_NBR.</i>
Branch	Branch Number. Selected for batch model processing. Leading blanks are allowed. <i>Numeric, 5 positions, FLS A00 BRANCH.</i>
Cost Center	Cost Center. Selected for batch model processing. Leading blanks are allowed. <i>Numeric, 7 positions, FLS A00 COST_CENTER.</i>
Primary Officer	Primary Officer. Selected for batch model processing. <i>Alphanumeric, 9 positions, FLS A00 PRIM_OFFICER.</i>

Secondary Offcr Secondary Officer. Selected for batch model processing.
Alphanumeric, 9 positions, FLS A00 SCND_OFFICER.

Primary Panel (9)

```

6000      ANOPERJ      Analysis Institution Parameters 9      0001 02-05-2007
                                                    Delete
----- Receivable Options -----
Reissue Bill . . . : Y      Unmtch Revrs1 . . . : P
Rej Over Pymt . . . : Y      Debit Clsd/Prg . . . : Y      Snap Stmt Code . . . : Y

Auto Debit Days . . : 000      Auto C0 Days . . . : 000      Rpt C0 Days . . . : 030
Bill Due Days . . . : 030

Min Pymt Pct . . . : .99000000

000037 Last panel of work unit
Command====> M60009,,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F11=Break
F12=Cancel  F13=Select
    
```

6000 – Analysis Institution Parameters 9

Field Descriptions

Receivable Options

Reissue Bill Reissue Bill. Indicates whether to automatically reissue the customer invoice(s) when a payment is received, which only partially satisfies the total amount past due. All past due invoices (not fully satisfied) will be reissued. Valid entries are:
 N Do not reprint the customer invoice(s) if a partial payment is received.
 Y Reissue the customer invoice(s) if a partial payment is received.
Alphanumeric, 1 position, FLS A00 OUT_BILL_STATUS.

Unmtch Revrs1 Unmatched Reversal. Option to post or reject unmatched reversals of payments. Valid entries are:
 P Post unmatched reversals of payments.
 R Reject unmatched reversals of payments.
Alphanumeric, 1 position, FLS A00 REJ_REV_PYMT.

Rej Over Pymt Reject Overpayment. Indicates whether to post or reject overpayments. Valid entries are:
 N Post overpayments.
 Y Reject overpayments.
Alphanumeric, 1 position, FLS A00 REJ_OVER_PYMT.

Debit Clsd/Prg	<p>Debit Closed/Purged. Determines whether to automatically direct debit invoiced accounts for the amount past due if the account goes to a closed/purged status. Valid entries are:</p> <ul style="list-style-type: none">N Do not create an automatic debit if the account is set to a closed/purged status.Y Create an automatic debit if the account is set to a closed/purged status. <p><i>Alphanumeric, 1 position, FLS A00 AUTO_CLSD_PURGE.</i></p>
Snap Stmt Code	<p>Snapshot Statement Code. Indicates whether to show the amount due-to-date on snapshot statements. Valid entries are:</p> <ul style="list-style-type: none">N Do not show on snapshot statements.Y Show on snapshot statements. <p><i>Alphanumeric, 1 position, FLS A00 BAL_SNAP_OPT.</i></p>
Auto 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.</p> <p><i>Numeric, 3 positions, FLS A00 ALT_DAY_DEBIT.</i></p>
Auto CO 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.</p> <p><i>Numeric, 3 positions, FLS A00 ALT_DAY_CHRG.</i></p>
Rpt CO Days	<p>Report Charge-off Days. Number of days to continue to show charge off amounts on invoices, reports, and online. Valid entries are 001 – 999. A value of 999 indicates charge-offs will be shown through the end of the reporting year.</p> <p><i>Numeric, 3 positions, FLS A00 AFTR_CHRG_DAY.</i></p>
Bill Due Days	<p>Bill Due Days. Number of days after an account cycles to consider the receivable due. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, FLS A00 AFTR_RCV_DUE.</i></p>
Min Pymt Pct	<p>Minimum Payment Percent. Minimum payment percentage required to satisfy a receivable. If a receivable is satisfied, no past due fees will be assessed.</p> <p><i>Numeric, 9 positions plus decimal, FLS A00 MIN_PYMT_PCT.</i></p>

6001 – Analysis Application Parameters

Purpose This panel is used to establish and maintain the parameter data necessary to define extract parameters for each Account Analysis application.

Key Panel

6001K	ANOPER2	Analysis Application Parameters	0001	02-05-2007
Enter the following key parameters:				
Function	M			
		B (Browse)		
		C (Copy)		
		D (Delete)		
		M (Maintenance)		
		N (New)		
		Space (Inquiry Only)		
Application	00			
		(00 - 99)		
Command====> 6001				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6001 – Analysis Application Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Application Application Number. Application number to which this information applies. Valid entries are **00 – 99**.
Numeric, 2 positions, FLS A01 APPL_CODE.

Primary Panel

```

6001      ANOPER2      Analysis Application Parameters      0001  02-05-2007
Application . . . . : 00                                Delete  _
Routing-Transit . . . 1                                Svc Ext Routine . . D

----- Service Charge Transaction Codes -----
Ext Tran Code . . . . 0000                          Int Tran Code . . . . 0000
Rev Ext Tran . . . . 0000                          Rev Int Tran . . . . 0000
DExp Chg Ext Tc . . . 0000                          DExp Chg Int Tc . . . 0000
DExp Chg Rv Ext . . . 0000                          DExp Chg Rv Int . . . 0000
Adj DB Ext Tc . . . . 0000                          Adj DB Int Tc . . . . 0000
Adj CR Ext Tc . . . . 0000                          Adj CR Int Tc . . . . 0000

----- Interest Payment Transaction Codes -----
Int Pmt Ext Tc . . . . 0000                          Int Pmt Int Tc . . . . 0000
Int Pmt Rev Ext . . . 0000                          Int Pmt Rev Int . . . 0000

----- Overdraft Interest Adjustment Transaction Codes -----
Od Adj Ext Tc . . . . 0000                          Od Adj Int Tc . . . . 0000
Od Adj Rev Ext . . . . 0000                          Od Adj Rev Int . . . . 0000

Command====> 6001,M,0
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6001 – Analysis Application Parameters

Field Descriptions

Delete	Status. Maintenance form allows you to delete an entire record. Valid entries are: b Keep this record. D Delete this record. <i>Alphanumeric, 1 position, FLS A01.</i>
Routing-Transit	Routing-transit Number. Routing-transit number to be used for this application. Leading blanks are permitted. Must be greater than zero. <i>Numeric, 9 positions, FLS A01 SVC_RTNG_TRST.</i>
Svc Ext Routine	Service Extract Routine. Designates which format/routine in AND500 to use when creating direct debit entries. Valid entries are: D Deposits. P SuperMICR II. S SuperMICR. U User-defined file. <i>Alphanumeric, 1 position, FLS A01 SVC_EXTC_RTN.</i>

Service Charge Transaction Codes

Ext Tran Code	Service Charge External Transaction Code. Used for extracting service charges in program AND500. <i>Numeric, 4 positions, FLS A01 SVC_TRX_CD_EXTL.</i>
Int Tran Code	Service Charge Internal Transaction Code. Used for extracting service charges in program AND500. <i>Numeric, 4 positions, FLS A01 SVC_TRX_CD_INTL.</i>
Rev Ext Tran	Reserved for future use. <i>Numeric, 4 positions, FLS A01 SVC_RVSL_EXTL.</i>
Rev Int Tran	Reserved for future use. <i>Numeric, 4 positions, FLS A01 SVC_RVSL_INTL.</i>
DExp Chg Ext Tc	Daily Explicit Charge External Transaction Code. Used for extracting daily explicit charges in program AND500. <i>Numeric, 4 positions, FLS A01 EXPL_CHRG_EXTL.</i>
DExp Chg Int Tc	Daily Explicit Charge Internal Transaction Code. Used for extracting daily explicit charges in program AND500. <i>Numeric, 4 positions, FLS A01 EXPL_CHRG_INTL.</i>
DExp Chg Rv Ext	Daily Explicit Charge Reversals External Transaction Code. Reserved for future use. <i>Numeric, 4 positions, FLS A01 SVC_RVSL_EXTL.</i>
DExp Chg Rv Int	Daily Explicit Charge Reversals Internal Transaction Code. Reserved for future use. <i>Numeric, 4 positions, FLS A01 SVC_RVSL_INTL.</i>
Adj DB Ext Tc	Service Charge Adjustment Debit External Transaction Code. Used for extracting service charge adjustment debits in program AND500. <i>Numeric, 4 positions, FLS A01 ADJ_DEBT_EXTL.</i>
Adj DB Int Tc	Service Charge Adjustment Debit Internal Transaction Code. Used for extracting service charge adjustment debits in program AND500. <i>Numeric, 4 positions, FLS A01 ADJ_DEBT_INTL.</i>
Adj CR Ext Tc	Service Charge Adjustment Credit External Transaction Code. Used for extracting service charge adjustment credits in program AND500. <i>Numeric, 4 positions, FLS A01 ADJ_CRDT_EXTL.</i>
Adj CR Int Tc	Service Charge Adjustment Credit Internal Transaction Code. Used for extracting service charge adjustment credits in program AND500. <i>Numeric, 4 positions, FLS A01 ADJ_CRDT_INTL.</i>

Interest Payment Transaction Codes

Int Pmt Ext Tc	Interest Payment External Transaction Code. Interest payment external transaction code to be used for extracting interest payments in program AND500. <i>Numeric, 4 positions, FLS A01 INT_PYMT_EXTL.</i>
Int Pmt Int Tc	Interest Payment Internal Transaction Code. Interest payment internal transaction code to be used for extracting interest payments in AND500. <i>Numeric, 4 positions, FLS A01 INT_PYMT_INTL.</i>
Int Pmt Rev Ext	Reserved for future use. <i>Numeric, 4 positions, FLS A01 INT_RVSL_EXTL.</i>
Int Pmt Rev Int	Reserved for future use. <i>Numeric, 4 positions, FLS A01 INT_RVSL_INTL.</i>

Overdraft Interest Adjustment Transaction Codes

Od Adj Ext Tc	OD Interest Adjustment External Transaction Code. Overdraft interest external transaction code to be used for extracting overdraft interest charges in program AND500. <i>Numeric, 4 positions, FLS A01 OD_INT_ADJ_EXTL.</i>
Od Adj Int Tc	OD Interest Adjustment Internal Transaction Code. Overdraft interest internal transaction code to be used for extracting overdraft interest charges in program AND500. <i>Numeric, 4 positions, FLS A01 OD_INT_ADJ_INTL.</i>
Od Adj Rev Ext	Reserved for future use. <i>Numeric, 4 positions, FLS A01 OD_RVSL_EXTL.</i>
Od Adj Rev Int	Reserved for future use. <i>Numeric, 4 positions, FLS A01 OD_RVSL_INTL.</i>

6002 – Analysis Account Type Defaults

Purpose This panel is used to define the default values for account types.

Special Considerations Default values are automatically supplied and used by the system when the required information is not supplied from other sources. These values become part of the permanent information associated with the account. Type default information must be established for every type of account within each application.

Key Panel

```

6002K   ANOPER2   Analysis Account Type Defaults   0001  02-05-2007

Enter the following key parameters:

Function . . . . . M           B (Browse)
                                   C (Copy)
                                   D (Delete)
                                   M (Maintenance)
                                   N (New)
                                   Space (Inquiry Only)

Region . . . . . 000           (000 - 999)

Application . . . . . 00       (00 - 99)

Account Type . . . . . 001     (001 - 999)

Command====> M60021
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel
    
```

6002 – Analysis Account Type Defaults

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
␣ Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Region Region Number. Assigned to this set of pricing parameters. 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, FLS A02.

Application Application Number. Application number of the interfacing accounts, not the Account Analysis application number. Valid entries are **00 – 99**. Zeros indicate Account Analysis Group record accounts.
Numeric, 2 positions, FLS A02 APPL_CODE.

Account Type Account Type. Type of account to which this information applies. Valid entries are **001 – 999**.
Numeric, 3 positions, FLS A02 ACCT_TYPE.

Primary Panel (1)

```

6002      ANOPERJ      Analysis Account Type Defaults 1      0001 02-05-2007
Region Number . . . : 000      Application . . . . : 00      More: +
Account Type . . . . : 001      Delete      _

----- Account Information -----

Cost Center . . . . . 1234567
NAICS Code . . . . . 02222      Class Code . . . . . 05
Primary Officer . . . JIM KEEL      Secondary Ofcr . . . BOB SMITH

Short Name Req . . . Y      Report Code . . . . A
User Code 1 . . . . . _      User Code 2 . . . . . _      User Code 3 . . . . . _
History Retn . . . . . 05      Tran Retention . . . 00      User Code 4 . . . . . _
Stmt Retn Code . . . N      Stmt Hist Retn . . . 00      Daily Bal Retn . . . 00
AFP Comm Code . . . . . _

Command====> M60021,B,0,0,1
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom
    
```

6002 - Analysis Account Type Defaults 1

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
 B Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A02.

Account Information

Cost Center Cost Center. Number of the cost center or department responsible for the account costs. Defined on MICM Record 0248 (Cost Center Information). Zeros indicate not applicable.
Numeric, 15 positions, FLS A02 ACCT_COST_CNTR.

NAICS Code NAICS Code. Account type default for the North American Industry Classification System code.
Numeric, 5 positions, FLS A02 SIC.

Class Code	Account Class. User-defined. <i>Alphanumeric, 2 positions, FLS A02 ACCT_CLASS.</i>
Primary Officer	Primary Officer Code. Identification code of the officer who is primarily responsible for the account. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, FLS A02 PRIM_OFFICER.</i>
Secondary Ofcr	Secondary Officer Code. Identification code of the second officer who is responsible for the account, usually a department supervisor. Defined on MICM Record 0242 (Employee Information). <i>Alphanumeric, 9 positions, FLS A02 SCND_OFFICER.</i>
Short Name Req	Short Name Required Code. Indicates whether the short name is required for new accounts. Valid entries are: <ul style="list-style-type: none"> N Short name is not required Y Short name is required. <i>Alphanumeric, 1 position, FLS A02 SHORT_NAME_REQ.</i>
Report Code	Report Code. Indicates how accounts are reported. Valid entries are: <ul style="list-style-type: none"> A Reports by account only. B Reports by account and group. (Not valid for group.) G Reports by group only. (Not valid for group.) N No reports. <i>Alphanumeric, 1 position, FLS A02 ANLY_RPT_CODE.</i>
User Code 1	User Code 1. User-defined. <i>Alphanumeric, 1 position, FLS A02 USER_CODE_1.</i>
User Code 2	User Code 2. User-defined. <i>Alphanumeric, 1 position, FLS A02 USER_CODE_2.</i>
User Code 3	User Code 3. User-defined. <i>Alphanumeric, 2 positions, FLS A02 USER_CODE_3.</i>
User Code 4	User Code 4. User-defined. <i>Alphanumeric, 2 positions, FLS A02 USER_CODE_4.</i>
History Retn	History Retention. Number of months to retain history for the account. <i>Numeric, 2 positions, FLS A02 HISTORY_RETN.</i>
Tran Retention	Transaction Retention. Number of months to retain transactions for this account. When this field is zero, the transaction retention established on MICM Record 6000 is used. <i>Numeric, 2 positions, FLS A02 TRAN_RETENTN.</i>
Daily Bal Retn	Daily Balance Retention. Number of months to retain daily balances on the Daily Balance Record. If this field contains zeros, the system defaults to the retention defined on MICM Record 6000. Valid entries are 00 – 99 .

Note: When the Daily Balance Retention causes the records to be purged, the Daily Balance Option on the Deposit and Group history is changed from Y to N.

Numeric, 2 positions, FLS A02 BALANCE_RTEN.

Stmnt Retn Code Statement Retention Code. Indicates whether to retain statement information on an API record for viewing and reporting capabilities. Valid entries are:
N Do not retain statement information.
Y Retain statement information.
Alphanumeric, 1 position, FLS A02 STMT_HIST_CODE.

Stmnt Hist Retn Statement History Retention. Number of months statement history information will be retained for online viewing and Adhoc reporting. Valid entries are **00 - 99**.
Numeric, 2 positions, FLS A02 STMT_HIST_RETEN.

AFP Comm Code AFP Communication Code. Indicates the method or device on which the EDI transmission of AFP data is received. Although this field allows entry of any value, the current valid entries defined by the AFP are:
EM Electronic mail.
FX Facsimile number.
IT International telephone.
TE Telephone number.
TL Telex number.
TM Telemail number.
TX TWX number.
Alphanumeric, 2 positions, FLS A02 TMA_CODE_METH.

Primary Panel (2)

6002	ANOPERJ	Analysis Account Type Defaults 2	0001	02-05-2007
Region Number . . .	: 000	Application	: 00	More: - +
Account Type	: 001			Delete _
----- Service Charge Information -----				
FDIC Bal Cap	: .00	Tax Exempt	: N	
Service Chrg Cd . . .	: C	Svc Charge Term . .	: 01	Curn Table
Waive Rsn Cd	: _____			Update Code
				: D
Misc Parameter . . .	: 04	Price List	: 004	Formula Code
				: A
Prior Cr Code	: _	Prior Cr Months . .	: 00	Overdraft Code . . .
				: 3
Exception Code	: _	Reserve Cr Code . .	: N	Comp Calc Code . . .
				: 1
Investment Code . . .	: E	Dep Comp Update . .	: U	Rsv/Svc Markup . . .
				: N
Exp Set Freq	: N	Promo Waive Opt . .	: N	
Command====> M60022,B,0,0,1				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom				

6002 - Analysis Account Type Defaults 2

Field Descriptions

Service Charge Information

FDIC Bal Cap	FDIC Balance Limit. Maximum balance to be used in calculating the FDIC charge. <i>Numeric, 15 positions plus optional sign, FLS A02 FDIC_LIMIT.</i>
Tax Exempt	Tax Exemption Code. Indicates whether this account is tax exempt. Valid entries are: N Account is not tax exempt. Y Account is tax exempt. <i>Alphanumeric, 1 position, FLS A02 TAX_EXEMPT.</i>
Service Chrg Cd	Service Charge Code. Determines the method used when charging an account. Valid entries are: C Apply service charges to the account. G Not charged at this level, but maybe at another level. I Bill the customer for the service charges and send an invoice. A payment must be received. R Review the account. W Waive. X Billed/Debited through external sources. <i>Alphanumeric, 1 position, FLS A02 SVC_CHRG_CODE.</i>
Svc Charge Term	Service Charge Term. Number of months between service charge cycling. Valid entries are 01 – 12 . <i>Numeric, 2 positions, FLS A02 SVC_CHRG_TERM.</i>
Curn Table	Currency Table Code. Default for the Currency Table Code of the account used to access MICM Record 2020. <i>Alphanumeric, 2 positions, FLS A02 CURN_TABLE.</i>
Waive Rsn Cd	Waive Reason Code. User-defined code that identifies the purpose of a waive (W) or temporary waive (T) service charge code. Requires a matching MICM 6028 record. Required when the Service Charge Code field is set to W . Note: Waive reason codes only reside on Institution 0000. <i>Alphanumeric, 10 positions, FLS A02 WAIVE_RSN_CD.</i>
Update Code	Update Code. Determines how this account has the balance information interfaced. Valid entries are: C Aggregates are interfaced on a cycle basis. The number of days for these aggregates is also interfaced. D Daily interfacing of current balances with Analysis accumulating the aggregates. <i>Alphanumeric, 1 position, FLS A02 UPDATE_CODE.</i>

Misc Parameter	<p>Miscellaneous Parameter Number. Number of the miscellaneous parameter (MICM Record 6013 or 6014) that contains the miscellaneous rate information for the account. Valid entries are 01 – 99. <i>Numeric, 2 positions, FLS A02 MISC_PARM.</i></p>
Price List	<p>Service Charge Price List Number. Number of the price list (MICM Record 6015) that contains the service pricing information for the account. Valid entries are 001 – 999. <i>Numeric, 3 positions, FLS A02 PRICE_LIST.</i></p>
Formula Code	<p>Formula Code. Indicates how to calculate the service charge amount. 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 net available balance. If the net available balance is negative, a service charge amount is calculated using the service charge rate. If the net available balance is positive, an interest payment is calculated using the interest rate. For multi-cycle calculations, the net available balance for each cycle is netted to determine the final settlement position. C Calculate the service charge and apply a markup rate (service charge rate) if a service charge is due. This markup rate is only applied at service charge time, but is reported throughout the service charge cycle on the statements, when accounts are deficient. D Calculate the service charge using net available balance. If the net available balance is negative, a service charge amount is calculated using the service charge rate. If the net available balance is positive, a credit amount is calculated using the earnings credit rate. For multi-cycle calculations, the actual charge or credit amount for each cycle is netted to determine the final settlement position. E Calculate the service charge using the standard Analysis statement as defined by the AFP. 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. <i>Alphanumeric, 1 position, FLS A02 SVC_CHRG_FRMU.</i></p>
Prior Cr 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 Default to prior credit information at the institution level (MICM Record 6000). A YTD prior credit. N No prior credit. P Immediate past month's prior credit. <p><i>Alphanumeric, 1 position, FLS A02 PRIOR_CODE.</i></p>

Prior Cr Months	<p>Prior Credit Number of Months. Number of months past credit is to be brought forward when the Prior Credit Code is P. When the Prior Credit Code is A, this is the month number (01 – 12) to start the YTD prior credit. Valid entries are 00 – 99. Zeros indicate not used.</p> <p><i>Numeric, 2 positions, FLS A02 PRIOR_NBR_MTN.</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 or daily collected balance (if negative) depending on the Balance Code specified on MICM Record 6013 (Analysis Deposit/Group Miscellaneous Parameters). <p><i>Numeric, 1 position, FLS A02 OD_CODE.</i></p>
Exception 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><i>Alphanumeric, 1 position, FLS A02 EXCEPT_CODE.</i></p>
Reserve Cr Code	<p>Reserve Credit Code. Indicates whether to calculate a reserve credit transaction. Valid entries are:</p> <ul style="list-style-type: none"> N Do not calculate a reserve credit transaction. Y If the balance used for calculating the reserve requirement is negative, calculate a reserve credit transaction. <p><i>Alphanumeric, 1 position, FLS A02 RSV_CREDIT_CODE.</i></p>
Comp Calc Code	<p>Compensating Balance Calculation Code. Indicates whether the compensating balance is subtracted before the Deposit available balance or after the net available balance. It also indicates whether the compensating balances are stated with reserve requirements. 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 after the net available balance, reducing the net free balance. 3 Use the Compensating Balance field (reserves included) and subtract before the available balance. 4 Use the Compensating Balance 2 field (reserves included) and subtract after the net available balance, reducing the net free balance. <p><i>Alphanumeric, 1 position, FLS A02 COMP_CALC_CODE.</i></p>
Investment Code	<p>Investment Code. For <i>Group accounts</i>, valid entries are:</p> <ul style="list-style-type: none"> E Do not net the excess credits/deficits of related investment accounts netted against the credits/deficits of the other accounts within the group. G Net the excess credits/deficits of related investment accounts against the credits/deficits of the other accounts within the group. <p>Note: A Group Calculation Code of 1 overrides an Investment Code of G. This results in the group being processed as if coded with an Investment Code of E.</p>

	<p>For <i>Deposit accounts</i>, valid entries are:</p> <ul style="list-style-type: none">N Not an investment account.Y Investment account. <p><i>Alphanumeric, 1 position, FLS A02 INVESTM_CODE.</i></p>
Dep Comp Update	<p>Deposit 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 Compensating balance is a constant amount; do not clear it.U Compensating balance is updated each cycle. Clear this field each analysis cycle. <p><i>Alphanumeric, 1 position, FLS A02 DEP_COMPENS.</i></p>
Rsv/Svc Markup	<p>Reserve/Service Markup 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 Mark up balance-based services using the reserve rate as the calculation of reserves. This results in the bypassing of the reserve amount calculation based on account balances. (At the Group level, consideration is given to the Group Reserve Code when determining if the mark-up calculation should be performed at the account level.)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, FLS A02 RSV_MARKUP_CODE</i></p>
Exp Set Freq	<p>Explicit Charge Settlement Frequency. Indicates whether an account debits for explicit charges on a daily basis. Valid entries are:</p> <ul style="list-style-type: none">N Do not debit daily.Y Debit daily. <p><i>Alphanumeric, 1 position, FLS A02 EXPL_CHG_DALY.</i></p>
Promo Waive Opt	<p>Promotion Waive Option. Indicates whether an account type is allowed to participate in promotional waives. Valid entries are:</p> <ul style="list-style-type: none">N Do not participate in promotional waives.Y Participate in promotional waives. <p><i>Alphanumeric, 1 position, FLS A02 WAIVE_OPTION.</i></p>

Primary Panel (3)

```

6002      ANOPERJ      Analysis Account Type Defaults 3      0001 02-05-2007
Region Number . . . : 000      Application . . . : 00      More: - +
Account Type . . . : 001
----- Service Charge Information Cont. -----
Grp Reserve Cd . . . A      Group Calc Code . . 2      Grp Pricing Flg . . Y
Othr Bal Upd Cd . . C      Othr Bal Rsv Cd . . B      Otr Bal Od Opt . . N
Daily Bal Opt . . . Y      FDIC Bal Code . . . N      Lead Days . . . . 00
FDIC Chrg Freq . . . M

Othr Bal Rsv . . . . .00      Othr Bal Rsv Rt . . .00000000

Command====> M60023,B,0,0,1
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel  F13=Select  F14=Copy  F15=Bottom
    
```

6002 - Analysis Account Type Defaults 3

Field Descriptions

Service Charge Information Cont.

Grp Reserve Cd Group Reserve Code. Indicates to calculate the reserve requirement at the account level or group level. Valid entries are:

- A Calculate at the account level and add the results to the group. This overrides Group Calculate Code 2 options for reserve calculation.
- G Calculate at the group level using the group rates.
- X Calculate at the group level using the group rates, but add the OD balances from each account at cycle time. Do not net out the balance each day to determine positive balances at the group level.

Alphanumeric, 1 position, FLS A02 GRP_RSV_CODE.

Group Calc Code Group Calculation Code. Determines how to combine and calculate the service charges for group accounts. Valid entries are:

- 1 Calculate the service charge at the individual account levels and add the results to the group for group reporting.
- 2 Add the account balances and transactions together and calculate the group service charge using the group's rates.
- 3 Perform all rate calculations at the account level and accumulate to the group. Then perform the net service charge calculation at the group level for the service charge amount.

Alphanumeric, 1 position, FLS A02 GRP_CALC_CODE.

Grp Pricing Flg	<p>Group Pricing Flag. Indicates this Group is eligible to price qualified services at the Group level. Valid entries are:</p> <ul style="list-style-type: none">E Eligible for Group pricing but only if exception pricing exists at the group level.N Not eligible for Group pricing.Y Eligible for Group pricing. <p><i>Alphanumeric, 1 position, FLS A02 GRP_PRICE_CODE.</i></p>
Othr Bal Upd Cd	<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, FLS A02 OTHR_BAL_UPDT.</i></p>
Othr Bal Rsv 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, FLS A02 OTHR_BAL_FLAG.</i></p>
Otr Bal Od Opt	<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, FLS A02 OTHR_BAL_OPT.</i></p>
Daily Bal Opt	<p>Daily Balance Option. Indicates whether this account's balances are controlled using 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><i>Alphanumeric, 1 position, FLS A02 BLANCE_OPT.</i></p>

FDIC Bal 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 FDIC period when calculating FDIC charge.L Use the average ledger balance for FDIC period when calculating FDIC charge.N Use the balance on the last day of the month in which the charge is generated when calculating the FDIC charge. This method is used by the institution to pay FDIC charges. <p><i>Alphanumeric, 1 position, FLS A02 FDIC_BAL_CODE.</i></p>
Lead Days	<p>Lead Days. Number of calendar days after an account cycles before it appears on the statements and reports. Valid entries are 00 – 15.</p> <p><i>Numeric, 2 positions, FLS A02 LEAD_DAYS.</i></p>
FDIC Chrg Freq	<p>FDIC Charge Frequency. Controls how often the FDIC charge is generated. 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 March, June, September, and December.S FDIC charge is generated twice a year, in the months June and December. <p><i>Alphanumeric, 1 position, FLS A02 FDIC_CHRG_FREQ.</i></p>
Othr Bal Rsv	<p>Other Balance Reserve Amount. Contains the 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. Two decimal positions required.</p> <p><i>Numeric, 17 positions plus decimal, FLS A02 OTHR_BAL_AMT.</i></p>
Othr Bal Rsv Rt	<p>Other Balance Reserve Rate. Contains the 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, FLS A02 OTHR_BAL_RATE.</i></p>

Primary Panel (4)

```

6002      ANOPERJ      Analysis Account Type Defaults 4      0001 02-05-2007
Region Number . . . : 000      Application . . . . : 00      More: - +
Account Type . . . . : 001      Delete      _

----- Cycle Information -----

Frequency . . . . . M      Term . . . . . 01      Day/Cycle . . . . . 31

----- Receivable Information -----

Delq Days 01 . . . . 015      Delq Days 02 . . . . 016      Delq Days 03 . . . . 018
Delq Days 04 . . . . 030      Recv Late Days . . . 000
Auto Debit Ovr . . . . Y      Auto Chrg Off . . . . Y

Command====> M60024,B,0,0,1
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break  F12=Cancel  F13=Select  F14=Copy  F15=Bottom

```

6002 - Analysis Account Type Defaults 4

Field Descriptions

Cycle Information

- Frequency** Cycle Frequency Code. Frequency desired for analysis cycling. This field is used in conjunction with Cycle Term and Day/Cycle. Valid entries are:
C Cycles. (Defined on MICM Record 2005 - Cycles Information).
M Months.
Alphanumeric, 1 position, FLS A02 ANLY_FREQ.
- Term** Cycle Term Code. Number of months between Analysis cycling. When the Frequency is **M**, enter **01**. When the Frequency is **C**, this field is used in conjunction with Cycle Frequency and Day/Cycle. Valid entries are **01 - 12**.
Numeric, 2 positions, FLS A02 ANLY_TERM.
- Day/Cycle** Day/Cycle. When the Frequency is **M**, this field indicates the day of the month on which the cycle period is to end; enter **31** if the account is to cycle on the last day of the month. If the Frequency is **C**, enter the statement cycle number (**01 - 99**), defined on MICM Record 2005 (Cycles Information). This field is used in conjunction with Cycle Frequency and Cycle Term.
Numeric, 2 positions, FLS A02 ANLY_DAY_CYCLE.

Receivable Information

Delq Days 01	Receivables Delinquent Days 01. Number of days before a bill is considered delinquent for age reporting and past due fee assessment. <i>Numeric, 3 positions, FLS A02 LATE_FEE_DAY_1.</i>
Delq Days 02	Receivables Delinquent Days 02. Number of days before a bill is considered delinquent for age reporting. <i>Numeric, 3 positions, FLS A02 LATE_FEE_DAY_2.</i>
Delq Days 03	Receivables Delinquent Days 03. Number of days before a bill is considered delinquent for age reporting. <i>Numeric, 3 positions, FLS A02 LATE_FEE_DAY_3.</i>
Delq Days 04	Receivables Delinquent Days 04. Number of days before a bill is considered delinquent for age reporting. <i>Numeric, 3 positions, FLS A02 LATE_FEE_DAY_4.</i>
Recv Late Days	Receivable Late Charge Days. Use d to override the eligibility of an account for receivable past due fees (MICM Record 6018). Valid entries are: 000 Use the past due fee parameters specified on MICM Record 6018. 999 Override the eligibility of the account for past due fees. <i>Numeric, 3 positions, FLS A02 RCVB_LATE_DAYS.</i>
Auto Debit Ovr	Auto Debit Override. Indicates whether auto 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 auto debits for this account if the MICM Record 6000 parameters indicate a debit should be generated. Y Override auto debits for this account even if the MICM Record 6000 parameters indicate a debit should be generated. <i>Alphanumeric, 1 position, FLS A02 AUTO_DEBIT_OVRD.</i>
Auto Chrg Off	Auto Charge-off Override. Indicates whether auto charge-off (caused by the account being the specified number of days past due (MICM Record 6000 Auto CO Days)) 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, FLS A02 AUTO_CHARGE_OFF.</i>

Primary Panel (5)

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6002      ANOPER2      Analysis Account Type Defaults 5      0001 02-05-2007
Region Number . . . : 000      Application . . . : 00      More: - +
Account Type . . . : 001
----- Analysis Statement Options -----

Stmt Type . . . . . 1      Stmt Format . . . . . A      Distribution . . . . . _
Stmt Snap Cd . . . . . R      Stmt Inst Copy . . . . . 00      Net Avl Prt Cd . . . . . Y
Excess Bal Prt . . . . . Y      Net Svc Prt Cd . . . . . Y      History Prt Cd . . . . . A
YTD Stmt Type . . . . . 0      YTD Start Month . . . . . 01      Daily Bal Prt . . . . . N
Tax Inv Print . . . . . Y

Command====> M60025,B,0,0,1
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom  F16=Sp

```

6002 - Analysis Account Type Defaults 5

Field Descriptions

Analysis Statement Options

Stmt Type

Statement Type Code. Indicates the type of Analysis statement printed for single/group accounts. Valid entries are:

- 0 Do not print a statement.
- 1 Print a detail statement for single accounts.
- 2 Print a summary statement (totals only) for single accounts.
- 3 Print a detail statement for a group account. Valid for Group accounts only.
- 4 Print a summary statement (totals only) for a group account. Valid for Group accounts only.
- 5 Print a combined statement of group accounts followed by their individual accounts with detailed transactions. Valid for Group accounts only.
- 6 Print a combined statement of group accounts followed by their individual accounts with summarized transactions. Valid for Group accounts only.

Numeric, 1 position, FLS A02 ANLY_STMT_TYPE.

Stmnt Format	<p>Statement Format Code. Indicates the format of the statement. 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, FLS A02 ANLY_STMT_FRMT.</i></p>
Distribution	<p>Statement Distribution. 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, FLS A02 ANLY_STMT_DIST.</i></p>
Stmnt Snap Cd	<p>Statement Snap Code. Indicates the scheduling of snapshot Analysis statements. Valid entries are:</p> <ul style="list-style-type: none"> D Daily. F Every Friday. M Every Monday. R Request only. <p><i>Alphanumeric, 1 position, FLS A02 ANLY_SNAP_CODE.</i></p>
Stmnt Bk Copy	<p>Statement Institution Copies Number. Number of statements to print for in-house use only. No transaction is generated.</p> <p><i>Numeric, 2 positions, FLS A02 ANLY_STMT_COPY.</i></p>
Net Avl Prt Cd	<p>Statement 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 the statement. O Print on the statement whenever it is negative. Y Print on the statement. <p><i>Alphanumeric, 1 position, FLS A02 NET_AVBL_PRT.</i></p>

Excess Bal Prt	<p>Statement 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 the statement. O Print on the statement whenever it is negative. Y Print on the statement. <p><i>Alphanumeric, 1 position, FLS A02 EXCS_BAL_PRT.</i></p>
Net Svc Prt Cd	<p>Statement 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 the statement. Y Print on the statement. Z Print on the statement and reflect zero whenever positive. A positive net service indicates there is excess credit. <p><i>Alphanumeric, 1 position, FLS A02 NET_SVC_PRT_CD.</i></p>
History Prt Cd	<p>Statement History Print Code. Controls the historical grid that prints on the TMA Statement, Section II, Part A and Part B. Valid entries are:</p> <ul style="list-style-type: none"> A Print history only on specific request and year-end reflecting twelve months of history. C Print history information for this settlement period only. N Never print history. P Print history reflecting the historical data based upon Prior Credit Code and Prior Credit Months. Y Print a rolling 12 months of history. <p><i>Alphanumeric, 1 position, FLS A02 STMT_HIST_PRT.</i></p>
YTD Stmt Type	<p>Reserved for future use.</p> <p><i>Alphanumeric, 1 position, FLS A02 YTD_STMT_TYPE.</i></p>
YTD Start Month	<p>Reserved for future use.</p> <p><i>Numeric, 2 positions, FLS A02 YTD_START_MNTH.</i></p>
Daily Bal Prt	<p>Daily Balance Print Option. Indicates whether to print the daily balance portion of the Account Analysis statement. This code has no affect if the account's Daily Balance Option is N. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print daily balance portion of Account Analysis statement. Y Print daily balance portion of Account Analysis statement. <p><i>Alphanumeric, 1 position, FLS A02 BAL_PRT_OPT.</i></p>
Tax Inv 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, FLS A02 TAX_INVC_PRT.</i></p>

6008 – Analysis Transaction Interface Control

Purpose This panel is used to establish and maintain the data that allows an interfacing transaction to be accounted for in Account Analysis. In addition, this panel is used to assign an Account Analysis service code to interfaced services and optionally assign the price list number to charge for the service.

Special Considerations Only interfacing transactions that are to be processed in Account Analysis are defined; all others are bypassed.

Key Panel

```

6008K      ANOPER2      Analysis Transaction Interface Control      0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Application . . . . . 01                            (01 - 99)

External Code . . . . 0000

Internal Code . . . . 0081

Command====> 6008
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
    
```

6008 – Analysis Transaction Interface Control

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
␣ Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Application Application Number. Application number of the interfacing accounts, not the Account Analysis application number. Defined on MICM Record 0211 (Application Information). Valid entries are **01 – 99**.
Numeric, 2 positions, FLS A08 APPL_CODE.

External Code External Code. External transaction code of the interfacing transaction.
Alphanumeric, 4 positions, FLS A08 EXTL_TRAN_CODE.

Internal Code **Internal Code.** Internal transaction code of the interfacing transaction.
Alphanumeric, 4 positions, FLS A08 INTL_CODE.

Primary Panel

6008	ANOPER2	Analysis Transaction Interface Control			0001	02-05-2007
Application	: 01	Internal Code	: 0081	Delete	_	
External Code	: 0000					
		Frgn Intfc Cd		Frgn Svc Code		
Local Intfc Cd	: 00000	01	—	00000		
Local Svc Code	: 00000	02	—	00000		
		03	—	00000		
Cash Intfc Code	: 00000	04	—	00000		
Cash Svc Code	: 00000	05	—	00000		
01	00050	—	—	A	000	
02	00000	—	—	A	000	
03	00000	—	—	A	000	
04	00000	—	—	A	000	
05	00000	—	—	A	000	
Command====> 6008,M,1,0000,0081						
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select						
F16=Sp						

6008 – Analysis Transaction Interface Control

Field Descriptions

Delete Status. Maintenance form allows the user to delete an entire record. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Alphanumeric, 1 position, FLS A08.

Frgn Intfc Cd 01 Foreign Items 1 Send to Analysis Code. Indicates whether to interface foreign deposited items from this interfacing transaction. This must be a credit transaction for this field to be coded **Y**. Valid entries are:

- b** Do not interface.
- Y** Interface.

Alphanumeric, 1 position, FLS A08 SEND_PROF_1.

Frgn Svc Code 01 Foreign Items 1 Service Code. Service code number assigned to designate foreign deposited items. Zeros indicate that an interfacing transaction is not interfaced for item count.

Numeric, 5 positions, FLS A08 FRGN_SVC_CODE_1.

Frgn Intfc Cd 02	<p>Foreign Items 2 Send to Analysis Code. Indicates whether to interface foreign deposited items from this interfacing transaction. This must be a credit transaction for this field to be coded Y. Valid entries are:</p> <ul style="list-style-type: none">b Do not interface.Y Interface. <p><i>Alphanumeric, 1 position, FLS A08 SEND_PROF_2.</i></p>
Frgn Svc Code 02	<p>Foreign Items 2 Service Code. Service code number assigned to designate foreign deposited items. Zeros indicate that an interfacing transaction is not interfaced for item count.</p> <p><i>Numeric, 5 positions, FLS A08 FRGN_SVC_CODE_2.</i></p>
Frgn Intfc Cd 03	<p>Foreign Items 3 Send to Analysis Code. Indicates whether to interface foreign deposited items from this interfacing transaction. This must be a credit transaction for this field to be coded Y. Valid entries are:</p> <ul style="list-style-type: none">b Do not interface.Y Interface. <p><i>Alphanumeric, 1 position, FLS A08 SEND_PROF_3.</i></p>
Frgn Svc Code 03	<p>Foreign Items 3 Service Code. Service code number assigned to designate foreign deposited items. Zeros indicate that an interfacing transaction is not interfaced for item count.</p> <p><i>Numeric, 5 positions, FLS A08 FRGN_SVC_CODE_3.</i></p>
Frgn Intfc Cd 04	<p>Foreign Items 4 Send to Analysis Code. Indicates whether to interface foreign deposited items from this interfacing transaction. This must be a credit transaction for this field to be coded Y. Valid entries are:</p> <ul style="list-style-type: none">b Do not interface.Y Interface. <p><i>Alphanumeric, 1 position, FLS A08 SEND_PROF_4.</i></p>
Frgn Svc Code 04	<p>Foreign Items 4 Service Code. Service code number assigned to designate foreign deposited items. Zeros indicate that an interfacing transaction is not interfaced for item count.</p> <p><i>Numeric, 5 positions, FLS A08 FRGN_SVC_CODE_4.</i></p>
Frgn Intfc Cd 05	<p>Foreign Items 5 Send to Analysis Code. Indicates whether to interface foreign deposited items from this interfacing transaction. This must be a credit transaction for this field to be coded Y. Valid entries are:</p> <ul style="list-style-type: none">b Do not interface.Y Interface. <p><i>Alphanumeric, 1 position, FLS A08 SEND_PROF_5.</i></p>
Frgn Svc Code 05	<p>Foreign Items 5 Service Code. Service code number assigned to designate foreign deposited items. Zeros indicate that an interfacing transaction is not interfaced for item count.</p> <p><i>Numeric, 5 positions, FLS A08 FRGN_SVC_CODE_5.</i></p>

Local Intfc Cd	<p>Local Items Send to Analysis Code. Indicates whether to interface local items deposited from this interfacing transaction. This must be a credit transaction for this field to be coded Y. Valid entries are:</p> <ul style="list-style-type: none"> b Do not interface. Y Interface. <p><i>Alphanumeric, 1 position, FLS A08 LOCL_SEND_PROF.</i></p>
Local Svc Code	<p>Local Items Service Code. Service code number assigned to designate local deposited items. Zeros indicate that an interfacing credit transaction is not interfaced for local deposited items.</p> <p><i>Numeric, 5 positions, FLS A08 LOCL_SVC_CODE.</i></p>
Cash Intfc Code	<p>Cash Deposited Send to Analysis Code. Indicates whether to interface cash deposited items from this interfacing transaction. Valid entries are:</p> <ul style="list-style-type: none"> b Do not interface. Y Interface. (Credit transactions only.) <p><i>Alphanumeric, 1 position, FLS A08 CASH_SEND_PROF.</i></p>
Cash Svc Code	<p>Cash Deposited Service Code. Service code number assigned to designate deposited cash. Zeros indicate that an interfacing transaction is not interfaced for cash deposited items.</p> <p><i>Numeric, 5 positions, FLS A08 CASH_SVC_CODE.</i></p>
Service Code 01	<p>Generated Service 1 Service Code. Number of the corresponding service code in Account Analysis which identifies the interfacing transaction codes as defined on MICM Record 6015.</p> <p><i>Numeric, 5 positions, FLS A08 SVC_CODE_1.</i></p>
Dr/Cr Code 01	<p>Generated Service 1 Debit/Credit Code. Indicates whether this transaction is a debit or a credit in the interfacing application. Foreign, local and cash information may be processed whenever 'credit' is indicated. Valid entries are:</p> <ul style="list-style-type: none"> b Debit. C Credit. <p><i>Alphanumeric, 1 position, FLS A08 DR_CR_CODE_1.</i></p>
Spec Instr 01	<p>Generated Service 1 Special Instruction Code. Indicates whether special coding is needed for handling this transaction. Valid entries are:</p> <ul style="list-style-type: none"> b No special handling. H Handling expense (loans). I Interest paid. P Profit objective (loans). R Risk expense (loans). S Subtracting transaction. All item counts and amounts are multiplied by -1. <p><i>Alphanumeric, 1 position, FLS A08 SPCL_INSTRCT_1.</i></p>

Nbr/Amt Code 01	<p>Generated Service 1 Number/Amount Code. Indicates whether this transaction is a number (item count) or an amount transaction. Valid entries are:</p> <ul style="list-style-type: none">b Number.A Amount. <p><i>Alphanumeric, 1 position, FLS A08 NBR_AMT_1.</i></p>
Price List Nbr 01	<p>Generated Service 1 Price List Number. Standard price list number assigned to this transaction. This field must be 000 unless every transaction for this service code is to belong to this standard price list instead of the one assigned to each account on the Account Master.</p> <p><i>Numeric, 3 positions, FLS A08 PRICE_LIST_1.</i></p>
Service Code 02	<p>Generated Service 2 Service Code. Number of the corresponding service code in Account Analysis which identifies the interfacing transaction codes as defined on MICM Record 6015.</p> <p><i>Numeric, 5 positions, FLS A08 SVC_CODE_2.</i></p>
Dr/Cr Code 02	<p>Generated Service 2 Debit/Credit Code. Indicates whether this transaction is a debit or a credit in the interfacing application. Foreign, local and cash information may be processed whenever 'credit' is indicated. Valid entries are:</p> <ul style="list-style-type: none">b Debit.C Credit. <p><i>Alphanumeric, 1 position, FLS A08 DR_CR_CODE_2.</i></p>
Spec Instr 02	<p>Generated Service 2 Special Instruction Code. Indicates whether special coding is needed for handling this transaction. Valid entries are:</p> <ul style="list-style-type: none">b No special handling.H Handling expense (loans).I Interest paid.P Profit objective (loans).R Risk expense (loans).S Subtracting transaction. All item counts and amounts are multiplied by -1. <p><i>Alphanumeric, 1 position, FLS A08 SPCL_INSTRCT_2.</i></p>
Nbr/Amt Code 02	<p>Generated Service 2 Number/Amount Code. Indicates whether this transaction is a number (item count) or an amount transaction. Valid entries are:</p> <ul style="list-style-type: none">b Number.A Amount. <p><i>Alphanumeric, 1 position, FLS A08 NBR_AMT_2.</i></p>
Price List Nbr 02	<p>Generated Service 2 Price List Number. Price list number assigned to this transaction. This field must be 000, unless every transaction for this service code is to belong to this price list instead of the one assigned to each account on the Account Master.</p> <p><i>Numeric, 3 positions, FLS A08 PRICE_LIST_2.</i></p>

Service Code 03	Generated Service 3 Service Code. Number of the corresponding service code in Account Analysis which identifies the interfacing transaction codes as defined on MICM Record 6015. <i>Numeric, 5 positions, FLS A08 SVC_CODE_3.</i>
Dr/Cr Code 03	Generated Service 3 Debit/Credit Code. Indicates whether this transaction is a debit or a credit in the interfacing application. Foreign, local and cash information may be processed whenever 'credit' is indicated. Valid entries are: b Debit. C Credit. <i>Alphanumeric, 1 position, FLS A08 DR_CR_CODE_3.</i>
Spec Instr 03	Generated Service 3 Special Instruction Code. Indicates whether special coding is needed for handling this transaction. Valid entries are: b No special handling. H Handling expense (loans). I Interest paid. P Profit objective (loans). R Risk expense (loans). S Subtracting transaction. All item counts and amounts are multiplied by -1. <i>Alphanumeric, 1 position, FLS A08 SPCL_INSTRCT_3.</i>
Nbr/Amt Code 03	Generated Service 3 Number/Amount Code. Indicates whether this transaction is a number (item count) or an amount transaction. Valid entries are: b Number. A Amount. <i>Alphanumeric, 1 position, FLS A08 NBR_AMT_3.</i>
Price List Nbr 03	Generated Service 3 Price List Number. Price list number assigned to this transaction. This field must be 000 , unless every transaction for this service code is to belong to this price list instead of the one assigned to each account on the Account Master. <i>Numeric, 3 positions, FLS A08 PRICE_LIST_3.</i>
Service Code 04	Generated Service 4 Service Code. Number of the corresponding service code in Account Analysis which identifies the interfacing transaction codes as defined on MICM Record 6015. <i>Numeric, 5 positions, FLS A08 SVC_CODE_4.</i>
Dr/Cr Code 04	Generated Service 4 Debit/Credit Code. Indicates whether this transaction is a debit or a credit in the interfacing application. Foreign, local and cash information may be processed whenever 'credit' is indicated. Valid entries are: b Debit. C Credit. <i>Alphanumeric, 1 position, FLS A08 DR_CR_CODE_4.</i>

Spec Instr 04	<p>Generated Service 4 Special Instruction Code. Indicates whether special coding is needed for handling this transaction. Valid entries are:</p> <ul style="list-style-type: none"> b No special handling. H Handling expense (loans). I Interest paid. P Profit objective (loans). R Risk expense (loans). S Subtracting transaction. All item counts and amounts are multiplied by -1. <p><i>Alphanumeric, 1 position, FLS A08 SPCL_INSTRCT_4.</i></p>
Nbr/Amt Code 04	<p>Generated Service 4 Number/Amount Code. Indicates whether this transaction is a number (item count) or an amount transaction. Valid entries are:</p> <ul style="list-style-type: none"> b Number. A Amount. <p><i>Alphanumeric, 1 position, FLS A08 NBR_AMT_4.</i></p>
Price List Nbr 04	<p>Generated Service 4 Price List Number. Price list number assigned to this transaction. This field must be 000, unless every transaction for this service code is to belong to this price list instead of the one assigned to each account on the Account Master.</p> <p><i>Numeric, 3 positions, FLS A08 PRICE_LIST_4.</i></p>
Service Code 05	<p>Generated Service 5 Service Code. Number of the corresponding service code in Account Analysis which identifies the interfacing transaction codes as defined on MICM Record 6015.</p> <p><i>Numeric, 5 positions, FLS A08 SVC_CODE_5.</i></p>
Dr/Cr Code 05	<p>Generated Service 5 Debit/Credit Code. Indicates whether this transaction is a debit or a credit in the interfacing application. Foreign, local, and cash information may also be processed whenever 'credit' is indicated. Valid entries are:</p> <ul style="list-style-type: none"> b Debit. C Credit. <p><i>Alphanumeric, 1 position, FLS A08 DR_CR_CODE_5.</i></p>
Spec Instr 05	<p>Generated Service 5 Special Instruction Code. Indicates whether special coding is needed for handling this transaction. Valid entries are:</p> <ul style="list-style-type: none"> b No special handling. H Handling expense (loans). I Interest paid. P Profit objective (loans). R Risk expense (loans). S Subtracting transaction. All item counts and amounts are multiplied by -1. <p><i>Alphanumeric, 1 position, FLS A08 SPCL_INSTRCT_5.</i></p>

Nbr/Amt Code 05	<p>Generated Service 5 Number/Amount Code. Indicates whether this transaction is a number (item count) or an amount transaction. Valid entries are:</p> <ul style="list-style-type: none">N Number.A Amount. <p><i>Alphanumeric, 1 position, FLS A08 NBR_AMT_5.</i></p>
Price List Nbr 05	<p>Generated Service 5 Price List Number. Price list number assigned to this transaction. This field must be 000, unless every transaction for this service code is to belong to this price list instead of the one assigned to each account on the account master.</p> <p><i>Numeric, 3 positions, FLS A08 PRICE_LIST_5.</i></p>

6011 – Analysis Base Rate Parameters

Purpose This panel is used to establish and maintain base rates for the institution.

Key Panel

6011K	ANOPER2	Analysis Base Rate Parameters	0001 02-05-2007
Enter the following key parameters:			
Function	M	B (Browse)	
		C (Copy)	
		D (Delete)	
		M (Maintenance)	
		N (New)	
		Space (Inquiry Only)	
Base Rate Code . . .	LIBOR		
Effective Date . . .	01-01-1999		
Command====> 6011			
F1=Help	F3=Exit	F4=Next	F11=Break F12=Cancel

6011 – Analysis Base Rate Parameters

Field Descriptions

- Function** Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.
- Base Rate Code** Base Rate Code. User-defined code assigned to this base rate.
Alphanumeric, 5 positions, FLS A11 BASE_RATE_CODE.
- Effective Date** Effective Date. First date that the Analysis base rate parameters take affect.
 Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A11 EFFECTIVE_DATE.

Primary Panel

6011	ANOPER2	Analysis Base Rate Parameters	0001 02-05-2007
Base Rate Code : LIBOR			Effective Date : 01-01-1999
Description . . . LIBOR			
Rate05000000			
Command====> 6011,M,LIBOR,01-01-1999,			
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select			
F16=Sp			

6011 – Analysis Base Rate Parameters

Field Descriptions

- Delete** Status. Maintenance forms allow the user to delete an entire record. Valid entries are:
 - b** Keep this record.
 - D** Delete this record.*Alphanumeric, 1 position, FLS A11.*
- Description** Base Rate Description. Optional description for this base rate parameter.
Alphanumeric, 30 positions, FLS A11 RATE_DESC.
- Rate** Base Rate. Used by the system to calculate the actual rates.
Numeric, 9 positions plus decimal, FLS A11 RATE.

6012 – Analysis Standard Rate Variances

Purpose This panel is used to establish and maintain a set of standard rates and variances for the Deposit and Group accounts processed in Account Analysis.

Key Panel

```

6012K      ANOPER2      Analysis Standard Rate Variances      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                B (Browse)
                                           C (Copy)
                                           D (Delete)
                                           M (Maintenance)
                                           N (New)
                                           Space (Inquiry Only)

Region . . . . . 000                (000 - 999)
Application . . . . . 00            (00 - 99)
Account Type . . . . . 001          (001 - 999)
Effective Date . . . . 01-01-1999

Command====> M60121
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel
    
```

6012 – Analysis Standard Rate Variances

Field Descriptions

- Function** Function Code. Action to perform on the panel. Valid entries are:
␣ Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.
- Region** Region Number. Number assigned to this set of pricing parameters. If a region number is specified, the Rgn Processing field on MICM Record 6000 should be **Y**. Valid entries are **000 – 999**.
Alphanumeric, 3 positions, FLS A12 REGION.
- Application** Application. Application to which this information applies. Valid entries are **00 – 99**.
Numeric, 2 positions, FLS A12 APPL_CODE.
- Account Type** Account Type. Account type to which this information applies. Valid entries are **001 – 999**.
Numeric, 3 positions, FLS A12 ACCT_TYPE_CODE.

Effective Date Effective Date. First date that the deposit/group miscellaneous parameters take effect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A12 EFFECTIVE_DATE.

Primary Panel (1)

6012	ANOPER2	Analysis Standard Rate Variances 1	0001	02-05-2007				
Region	: 0	Application . . .	: 0	More:	+			
Account Type . .	: 1	Effective Date :	01JAN 1999	Delete	_			
Currency Code	: USD							
Rate Type	Base	F	Variance	Floor	Ceiling	Calc Rate	I	
Overdraft	PRIME	B	.00000000	.00000000	.00000000	.05000000		
FDIC	PRIME	A	.11666666	.00000000	.00000000	.16666666		
Reserve	PRIME	A	.07000000	.00000000	.00000000	.12000000		
Loan Comp Def	PRIME	A	.03000000-	.00000000	.00000000	.02000000		
Comp Bal Rsv	PRIME	B	.00000000	.00000000	.00000000	.05000000		
Earnings Credit	PRIME	B	.00750000-	.00000000	.00000000	.05000000		
Nxt Earnings Cr	PRIME	A	.01500000	.00000000	.00000000	.06500000		
Service Charge	PRIME	A	.01500000	.00000000	.00000000	.06500000		
Interest	_____	F	.01000000	.00000000	.00000000	.01000000		
<p>Command====> M60121,B,0,0,1,01JAN 1999. F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom</p>								

6012 – Analysis Standard Rate Variances 1

Field Descriptions

Delete Status. Maintenance forms allow the user to delete an entire record. Valid entries are:
 B Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A12.

Overdraft (Base) Overdraft Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, FLS A12 OD_INT_BASE_CD.

Overdraft (F)	<p>Overdraft Variance Factor. Type of variance to be applied to the overdraft 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 OD_INT_VAR_FCTR.</i></p>
Overdraft (Variance)	<p>Overdraft Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the overdraft rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 OD_INT_VAR.</i></p>
Overdraft (Floor)	<p>Overdraft Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 OD_MIN_RATE.</i></p>
Overdraft (Ceiling)	<p>Overdraft Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 OD_MAX_RATE.</i></p>
Overdraft (Calc Rate)	<p>Overdraft Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 OD_CALC_RATE.</i></p>
Overdraft (I)	<p>Overdraft Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 OD_INT_RATE_IND.</i></p>
FDIC (Base)	<p>FDIC Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 FDIC_BASE_CODE.</i></p>
FDIC (F)	<p>FDIC Variance Factor. Type of variance to be applied to the FDIC 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 FDIC_VAR_FCTR.</i></p>

FDIC (Variance)	FDIC Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the FDIC rate. <i>Numeric, 9 positions plus decimal, FLS A12 FDIC_VAR.</i>
FDIC (Floor)	FDIC Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 FDIC_MIN_RATE.</i>
FDIC (Ceiling)	FDIC Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 FDIC_MAX_RATE.</i>
FDIC (Calc Rate)	FDIC Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 FDIC_CALC_RATE.</i>
FDIC (I)	FDIC Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 FDIC_RATE_IND.</i>
Reserve (Base)	Reserve Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 RSV_BASE_CODE.</i>
Reserve (F)	Reserve Variance Factor. Type of variance to be applied to the reserve 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 RSV_VAR_FCTR.</i>
Reserve (Variance)	Reserve Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the reserve rate. <i>Numeric, 9 positions plus decimal, FLS A12 RSV_VAR.</i>
Reserve (Floor)	Reserve Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 RSV_MIN_RATE.</i>
Reserve (Ceiling)	Reserve Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 RSV_MAX_RATE.</i>

Reserve (Calc Rate)	Reserve Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 RSV_CALC_RATE.</i>
Reserve (I)	Reserve Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 RSV_RATE_IND.</i>
Loan Comp Def (Base)	Loan Compensating Balance Deficiency Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 CMPDF_BASE_CODE.</i>
Loan Comp Def (F)	Loan Compensating Balance Deficiency Variance Factor. Type of variance to be applied to the loan compensating balance deficiency 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 CMPDF_VAR_FCTR.</i>
Loan Comp Def (Variance)	Loan Compensating Balance Deficiency Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the loan compensating balance deficiency rate. Eight decimal positions are required. <i>Numeric, 9 positions plus decimal, FLS A12 CMPDF_VAR.</i>
Loan Comp Def (Floor)	Loan Compensating Balance Deficiency Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 CMPDF_MIN_RATE.</i>
Loan Comp Def (Ceiling)	Loan Compensating Balance Deficiency Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 CMPDF_MAX_RATE.</i>
Loan Comp Def (Calc Rate)	Loan Compensating Balance Deficiency Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 CMPDF_CALC_RATE.</i>

Loan Comp Def (I)	<p>Loan Compensating Balance Deficiency 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 OD_INT_RATE_IND.</i></p>
Comp Bal Rsv (Base)	<p>Compensating Balance Reserve Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 CMPS_RSV_BASE.</i></p>
Comp Bal Rsv (F)	<p>Compensating Balance Reserve Variance Factor. Type of variance to be applied to the compensating balance reserve 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 CMPS_RSV_FCTR.</i></p>
Comp Bal Rsv (Variance)	<p>Compensating Balance Reserve Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the compensating balance reserve rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 CMPS_RSV_VAR.</i></p>
Comp Bal Rsv (Floor)	<p>Compensating Balance Reserve Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 CMPS_MIN_RATE.</i></p>
Comp Bal Rsv (Ceiling)	<p>Compensating Balance Reserve Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 CMPS_MAX_RATE.</i></p>
Comp Bal Rsv (Calc Rate)	<p>Compensating Balance Reserve Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 CMPS_CALC_RATE.</i></p>
Comp Bal Rsv (I)	<p>Compensating Balance Reserve Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 CMPS_RSV_IND.</i></p>
Earnings Credit (Base)	<p>Earning Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 ECR_BASE_CODE.</i></p>

Earnings Credit (F)	<p>Earning Credit Variance Factor. Type of variance to be applied to the earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ECR_VAR_FCTR.</i></p>
Earnings Credit (Variance)	<p>Earnings Credit Base Code Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the earnings credit rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ECR_VAR.</i></p>
Earnings Credit (Floor)	<p>Earnings Credit Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ECR_MIN_RATE.</i></p>
Earnings Credit (Ceiling)	<p>Earnings Credit Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ECR_MAX_RATE.</i></p>
Earnings Credit (Calc Rate)	<p>Earnings Credit Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ECR_CALC_RATE.</i></p>
Earnings Credit (I)	<p>Earnings Credit Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ECR_RATE_IND.</i></p>
Nxt Earnings Cr (Base)	<p>Next Earnings Credit Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 NXTEC_BASE_CODE.</i></p>
Nxt Earnings Cr (F)	<p>Next Earnings Credit Variance Factor. Type of variance to be applied to the next earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 NXTEC_VAR_FCTR.</i></p>

Nxt Earnings Cr (Variance)	Next Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the next earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 NXTEC_VAR.</i>
Nxt Earnings Cr (Floor)	Next Earnings Credit Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 NXTEC_MIN_RATE.</i>
Nxt Earnings Cr (Ceiling)	Earnings Credit Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 NXTEC_MAX_RATE.</i>
Nxt Earnings Cr (Calc Rate)	Earnings Credit Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 NXTEC_CALC_RATE.</i>
Nxt Earnings Cr (I)	Earnings Credit Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 NXTEC_RATE_IND.</i>
Service Charge (Base)	Service Charge Base Rate. Base rate code of the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 SCV_CHG_BASE_CD.</i>
Service Charge (F)	Service Charge Variance Factor. Type of variance to be applied to the service charge 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 SVC_CHG_FCTR.</i>
Service Charge (Variance)	Service Charge Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the service charge rate. <i>Numeric, 9 positions plus decimal, FLS A12 SVC_CHG_VAR.</i>
Service Charge (Floor)	Service Charge Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 SVC_MIN_RATE.</i>
Service Charge (Ceiling)	Service Charge Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 SVC_MAX_RATE.</i>

Service Charge (Calc Rate)	Service Charge Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 SVC_CALC_RATE.</i>
Service Charge (I)	Service Charge Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 SVC_RATE_IND.</i>
Interest (Base)	Interest Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 INT_BASE_CODE.</i>
Interest (F)	Interest Variance Factor. Type of variance to be applied to the interest 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 Code should be set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 INT_VAR_FCTR.</i>
Interest (Variance)	Interest Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the interest rate. <i>Numeric, 9 positions plus decimal, FLS A12 INT_VAR.</i>
Interest (Floor)	Interest Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 INT_MIN_RATE.</i>
Interest (Ceiling)	Interest Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 INT_MAX_RATE.</i>
Interest (Calc Rate)	Interest Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 INT_CALC_RATE.</i>

Interest (I) Interest Rate 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 Ceiling specified.
- C** Calculated rate is greater than the Ceiling specified.
- F** Calculated rate is less than the Floor specified.

Alphanumeric, 1 position, FLS A12 INT_RATE_IND.

Primary Panel (2)

6012	ANOPER2		Analysis Standard Rate Variances 2				0001	02-05-2007
Region	: 0		Application		: 0		More: - +	
Account Type	: 1		Effective Date : 01JAN 1999				Delete _	
Currency Code	: USD							
Rate Type	Base	F	Variance	Floor	Ceiling	Calc Rate	I	
Alt 01 ECR	PRIME	A	.01000000	.00000000	.00000000	.06000000		
Alt 02 ECR	PRIME	B	.00000000	.00000000	.00000000	.05000000		
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	PRIME	B	.00000000	.00000000	.00000000	.05000000		
Alt 02 Int	PRIME	B	.00000000	.00000000	.00000000	.05000000		
Command====> M60122,B,0,0,1,01JAN 1999,								
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward								
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom								

6012 – Analysis Standard Rate Variances 2

Field Descriptions

Alt1 01 ECR (Base) Alternate 1 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.
Alphanumeric, 5 positions, FLS A12 ALT_1_ECR_BASE.

Alt 01 ECR (F) Alternate 1 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 1 earnings credit 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 Code should be set to spaces.)
- M** Mark up the specified base rate by the variance.
- N** Base not used.
- S** Subtract variance from specified base rate.

Alphanumeric, 1 position, FLS A12 ALT_1_ECR_FCTR.

Alt 01 ECR (Variance) Alternate 1 Earnings Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 1 earnings credit rate.
Numeric, 9 positions plus decimal, FLS A12 ALT_1_ECR_VAR.

Alt 01 ECR (Floor)	Alternate 1 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_1_MIN_RATE.</i>
Alt 01 ECR (Ceiling)	Alternate 1 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_1_MAX_RATE.</i>
Alt 01 ECR (Calc Rate)	Alternate 1 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_1_CALC_RATE.</i>
Alt 01 ECR (I)	Alternate 1 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 ALT_1_RATE_IND.</i>
Alt 02 ECR (Base)	Alternate 2 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_2_ECR_BASE.</i>
Alt 02 ECR (F)	Alternate 2 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 2 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 ALT_2_ECR_FCTR.</i>
Alt 02 ECR (Variance)	Alternate 2 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 2 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_2_ECR_VAR.</i>
Alt 02 ECR (Floor)	Alternate 2 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_2_MIN_RATE.</i>
Alt 02 ECR (Ceiling)	Alternate 2 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_2_MAX_RATE.</i>
Alt 02 ECR (Calc Rate)	Alternate 2 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_2_CALC_RATE.</i>

Alt 02 ECR (I)	<p>Alternate 2 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_2_RATE_IND.</i></p>
Alt 03 ECR (Base)	<p>Alternate 3 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 ALT_3_ECR_BASE.</i></p>
Alt 03 ECR (F)	<p>Alternate 3 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 3 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_3_ECR_FCTR.</i></p>
Alt 03 ECR (Variance)	<p>Alternate 3 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 3 earnings credit rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_3_ECR_VAR.</i></p>
Alt 03 ECR (Floor)	<p>Alternate 3 Earnings Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_3_MIN_RATE.</i></p>
Alt 03 ECR (Ceiling)	<p>Alternate 3 Earnings Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_3_MAX_RATE.</i></p>
Alt 03 ECR (Calc Rate)	<p>Alternate 3 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_3_CALC_RATE.</i></p>
Alt 03 ECR (I)	<p>Alternate 3 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_3_RATE_IND.</i></p>
Alt 04 ECR (Base)	<p>Alternate 4 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 ALT_4_ECR_BASE.</i></p>

Alt 04 ECR (F)	<p>Alternate 4 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 4 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_4_ECR_FCTR.</i></p>
Alt 04 ECR (Variance)	<p>Alternate 4 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 4 earnings credit rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_4_ECR_VAR.</i></p>
Alt 04 ECR (Floor)	<p>Alternate 4 Earnings Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_4_MIN_RATE.</i></p>
Alt 04 ECR (Ceiling)	<p>Alternate 4 Earnings Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_4_MAX_RATE.</i></p>
Alt 04 ECR (Calc Rate)	<p>Alternate 4 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_4_CALC_RATE.</i></p>
Alt 04 ECR (I)	<p>Alternate 4 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_4_RATE_IND.</i></p>
Alt 05 ECR (Base)	<p>Alternate 5 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 ALT_5_ECR_BASE.</i></p>
Alt 05 ECR (F)	<p>Alternate 5 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 5 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_5_ECR_FCTR.</i></p>

Alt 05 ECR (Variance)	Alternate 5 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 5 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_5_ECR_VAR.</i>
Alt 05 ECR (Floor)	Alternate 5 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_5_MIN_RATE.</i>
Alt 05 ECR (Ceiling)	Alternate 5 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_5_MAX_RATE.</i>
Alt 05 ECR (Calc Rate)	Alternate 5 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_5_CALC_RATE.</i>
Alt 05 ECR (I)	Alternate 5 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 ALT_5_RATE_IND.</i>
Alt 06 ECR (Base)	Alternate 6 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_6_ECR_BASE.</i>
Alt 06 ECR (F)	Alternate 6 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 6 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 ALT_6_ECR_FCTR.</i>
Alt 06 ECR (Variance)	Alternate 6 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 6 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_6_ECR_VAR.</i>
Alt 06 ECR (Floor)	Alternate 6 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_6_MIN_RATE.</i>
Alt 06 ECR (Ceiling)	Alternate 6 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_6_MAX_RATE.</i>

Alt 06 ECR (Calc Rate)	<p>Alternate 6 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_6_CALC_RATE.</i></p>
Alt 06 ECR (I)	<p>Alternate 6 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_6_RATE_IND.</i></p>
Alt 07 ECR (Base)	<p>Alternate 7 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_7_ECR_BASE.</i></p>
Alt 07 ECR (F)	<p>Alternate 7 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 7 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_7_ECR_FCTR.</i></p>
Alt 07 ECR (Variance)	<p>Alternate 7 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 7 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_7_ECR_VAR.</i></p>
Alt 07 ECR (Floor)	<p>Alternate 7 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_7_MIN_RATE.</i></p>
Alt 07 ECR (Ceiling)	<p>Alternate 7 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_7_MAX_RATE.</i></p>
Alt 07 ECR (Calc Rate)	<p>Alternate 7 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_7_CALC_RATE.</i></p>
Alt 07 ECR (I)	<p>Alternate 7 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_7_RATE_IND.</i></p>

Alt 08 ECR (Base)	<p>Alternate 8 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_8_ECR_BASE.</i></p>
Alt 08 ECR (F)	<p>Alternate 8 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 8 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_8_ECR_FCTR.</i></p>
Alt 08 ECR (Variance)	<p>Alternate 8 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 8 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_8_ECR_VAR.</i></p>
Alt 08 ECR (Floor)	<p>Alternate 8 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_8_MIN_RATE.</i></p>
Alt 08 ECR (Ceiling)	<p>Alternate 8 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_8_MAX_RATE.</i></p>
Alt 08 ECR (Calc Rate)	<p>Alternate 8 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_8_CALC_RATE.</i></p>
Alt 08 ECR (I)	<p>Alternate 8 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_8_RATE_IND.</i></p>
Alt 09 ECR (Base)	<p>Alternate 9 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_9_ECR_BASE.</i></p>

Alt 09 ECR (F)	<p>Alternate 9 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 9 earnings credit 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 set to spaces.)M Mark up the specified base rate by the variance.N Base not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_9_ECR_FCTR.</i></p>
Alt 09 ECR (Variance)	<p>Alternate 9 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 9 earnings credit rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_9_ECR_VAR.</i></p>
Alt 09 ECR (Floor)	<p>Alternate 9 Earnings Floor. Minimum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_9_MIN_RATE.</i></p>
Alt 09 ECR (Ceiling)	<p>Alternate 9 Earnings Ceiling. Maximum allowed for this rate.</p> <p><i>Numeric, 9 positions plus decimal, FLS A12 ALT_9_MAX_RATE.</i></p>
Alt 09 ECR (Calc Rate)	<p>Alternate 9 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_9_CALC_RATE.</i></p>
Alt 09 ECR (I)	<p>Alternate 9 Earnings Rate 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 Ceiling specified.C Calculated rate is greater than the Ceiling specified.F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_9_RATE_IND.</i></p>
Alt 10 ECR (Base)	<p>Alternate 10 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies.</p> <p><i>Alphanumeric, 5 positions, FLS A12 ALT_10_ECR_BASE.</i></p>
Alt 10 ECR (F)	<p>Alternate 10 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 10 earnings credit 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 set to spaces.)M Mark up the specified base rate by the variance.N Base not used.S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_10_ECR_FCTR.</i></p>

Alt 10 ECR (Variance)	Alternate 10 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 10 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_10_ECR_VAR.</i>
Alt 10 ECR (Floor)	Alternate 10 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_10_MIN_RATE.</i>
Alt 10 ECR (Ceiling)	Alternate 10 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_10_MAX_RATE.</i>
Alt 10 ECR (Calc Rate)	Alternate 10 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_10_CALC_RATE.</i>
Alt 10 ECR (I)	Alternate 10 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 ALT_10_RATE_IND.</i>
Alt 11 ECR (Base)	Alternate 11 Earnings Credit Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_11_ECR_BASE.</i>
Alt 11 ECR (F)	Alternate 11 Earnings Credit Variance Factor. Type of variance to be applied to the alternate 11 earnings credit 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 ALT_11_ECR_FCTR.</i>
Alt 11 ECR (Variance)	Alternate 11 Earnings Credit Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 11 earnings credit rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_11_ECR_VAR.</i>
Alt 11 ECR (Floor)	Alternate 11 Earnings Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_11_MIN_RATE.</i>
Alt 11 ECR (Ceiling)	Alternate 11 Earnings Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_11_MAX_RATE.</i>

Alt 11 ECR (Calc Rate)	<p>Alternate 11 Earnings Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_11_CALC_RATE.</i></p>
Alt 11 ECR (I)	<p>Alternate 11 Earnings Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_11_RATE_IND.</i></p>
Alt 01 Int (Base)	<p>Alternate 1 Interest Base Rate. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_1_INT_BASE.</i></p>
Alt 01 Int (F)	<p>Alternate 1 Interest Variance Factor. Type of variance to be applied to the alternate 1 interest 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 set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <p><i>Alphanumeric, 1 position, FLS A12 ALT_1_INT_FCTR.</i></p>
Alt 01 Int (Variance)	<p>Alternate 1 Interest Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 1 interest rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_1_INT_VAR.</i></p>
Alt 01 Int (Floor)	<p>Alternate 1 Interest Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_1_INT_MIN.</i></p>
Alt 01 Int (Ceiling)	<p>Alternate 1 Interest Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_1_INT_MAX.</i></p>
Alt 01 Int (Calc Rate)	<p>Alternate 1 Interest Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_1_INT_CALC.</i></p>
Alt 01 Int (I)	<p>Alternate 1 Interest Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <p><i>Alphanumeric, 1 position, FLS A12 ALT_1_INT_IND.</i></p>

Alt 02 Int (Base)	Alternate 2 Interest Base Rate Code. Base rate code for the base rate parameter (MICM Record 6011) to which this variance applies. <i>Alphanumeric, 5 positions, FLS A12 ALT_2_INT_BASE.</i>
Alt 02 Int (F)	Alternate 2 Interest Variance Factor. Type of variance to be applied to the alternate 2 interest 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 Code should be set to spaces.) M Mark up the specified base rate by the variance. N Base not used. S Subtract variance from specified base rate. <i>Alphanumeric, 1 position, FLS A12 ALT_2_INT_FCTR.</i>
Alt 02 Int (Variance)	Alternate 2 Interest Variance. Used in conjunction with the Variance Factor and Base Rate when calculating the alternate 2 interest rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_2_INT_VAR.</i>
Alt 02 Int (Floor)	Alternate 2 Interest Floor. Minimum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_2_INT_MIN.</i>
Alt 02 Int (Ceiling)	Alternate 2 Interest Ceiling. Maximum allowed for this rate. <i>Numeric, 9 positions plus decimal, FLS A12 ALT_2_INT_MAX.</i>
Alt 02 Int (Calc Rate)	Alternate 2 Interest Calculated Rate. Based on the designated Base Rate Code, 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, FLS A12 ALT_2_INT_CALC.</i>
Alt 02 Int (I)	Alternate 2 Interest Rate 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 Ceiling specified. C Calculated rate is greater than the Ceiling specified. F Calculated rate is less than the Floor specified. <i>Alphanumeric, 1 position, FLS A12 ALT_2_INT_IND.</i>

Primary Panel (3)

6012	ANOPER2	Analysis Standard Rate Variances 3	0001	02-05-2007
Region :	0	Application . . :	0	More: - +
Account Type . . :	1	Effective Date :	01JAN 1999	Delete _
Currency Code :	USD			
Rate Type	Balance	Rate Type	Balance	
Alt 01 ECR	10,000.00	Alt 01 INT	.00	
Alt 02 ECR	50,000.00	Alt 02 INT	.00	
Alt 03 ECR	.00			
Alt 04 ECR	.00			
Alt 05 ECR	.00			
Alt 06 ECR	.00			
Alt 07 ECR	.00			
Alt 08 ECR	.00			
Alt 09 ECR	.00			
Alt 10 ECR	.00			
Alt 11 ECR	.00			
Command====> M60123,B,0,0,1,01JAN 1999,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom				

6012 – Analysis Standard Rate Variances 3

Field Descriptions

- Alt 01 ECR (Balance) Alternate 1 Earnings Credit Rate Balance. Minimum average balance or average collected balance required to use the Alternate 1 Earnings Credit Rate for earnings credit calculations.
Numeric, 15 positions, FLS A12 ALT_1_ECR_BAL.

- Alt 01 Int (Balance) Alternate 1 Interest Balance. Minimum net available balance required to use the Alternate 1 Interest Rate for interest calculation of Formula B accounts. Expressed in whole dollars. Leading blanks are allowed.
Numeric, 15 positions plus optional sign, FLS A12 ALT_1_INT_BAL.

- Alt 02 ECR (Balance) Alternate 2 Earnings Credit 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.
Numeric, 15 positions, FLS A12 ALT_2_ECR_BAL.

- Alt 02 Int (Balance) Alternate 2 Interest Balance. Minimum net available balance required to use the Alternate 2 Interest Rate for interest calculation of Formula B accounts. Expressed in whole dollars. Leading blanks are allowed.
Numeric, 15 positions plus optional sign, FLS A12 ALT_2_INT_BAL.

- Alt 03 ECR (Balance) Alternate 3 Earnings Credit 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.
Numeric, 15 positions, FLS A12 ALT_3_ECR_BAL.

Alt 04 ECR (Balance)	Alternate 4 Earnings Credit 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, FLS A12 ALT_4_ECR_BAL.</i>
Alt 05 ECR (Balance)	Alternate 5 Earnings Credit 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, FLS A12 ALT_5_ECR_BAL.</i>
Alt 06 ECR (Balance)	Alternate 6 Earnings Credit 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, FLS A12 ALT_6_ECR_BAL.</i>
Alt 07 ECR (Balance)	Alternate 7 Earnings Credit 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, FLS A12 ALT_7_ECR_BAL.</i>
Alt 08 ECR (Balance)	Alternate 8 Earnings Credit 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, FLS A12 ALT_8_ECR_BAL.</i>
Alt 09 ECR (Balance)	Alternate 9 Earnings Credit 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, FLS A12 ALT_9_ECR_BAL.</i>
Alt 10 ECR (Balance)	Alternate 10 Earnings Credit 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, FLS A12 ALT_10_ECR_BAL.</i>
Alt 11 ECR (Balance)	Alternate 11 Earnings Credit 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, FLS A12 ALT_11_ECR_BAL.</i>

6013 – Analysis Deposit/Group Miscellaneous Parameters

Purpose This panel is used to establish and maintain a set of service charge parameters for Deposit and Group accounts processed in Account Analysis.

Special Considerations Up to 99 miscellaneous parameters can be established for each institution.

Key Panel

```

6013K      ANOPER2      Analysis Deposit/Group Misc Parameters      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Region . . . . . 000                               (000 - 999)
Misc Parameter . . . 01                             (00 - 99)
Effective Date . . . 01-01-1978

Command====> M60131
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel
    
```

6013 – Analysis Deposit/Group Miscellaneous Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
b Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Region Region Number. Number assigned to this set of pricing parameters. 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, FLS A13 REGION.

Misc Parameter Miscellaneous Parameter Number. Valid entries are **00 – 99**.
Alphanumeric, 2 positions, FLS A13 MISC_PARM.

Effective Date Effective Date. First date that the deposit-group miscellaneous parameters take effect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A13 EFFECTIVE_DATE.

Primary Panel (1)

```

6013      ANOPER2      Analysis Deposit/Group Misc Parameters 1 0001 02-05-2007
                                     More: - +
Region . . . . : 0          Misc Parm Nbr : 1          Delete  _
Effective Date : 01-01-1978

Currency Code : USD

          Int Year Base   A      Interest Month   A
          Overdraft Year  A      Overdraft Month A
          Earn Cr Year . . A      Earn Cr Month   A
          LCB Def Year . . A      LCB Def Month   A
          Service Chrg Yr A      Svc Charge Mnth A
          FDIC Year . . . A      FDIC Month . . . A

000037 Last panel of work unit
Command====> M60131,M,0,1,01-01-1978,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom F16=Sp

```

6013 – Analysis Deposit/Group Miscellaneous Parameters 1

Field Descriptions

Currency Code Currency Code. Currency in which the charge is expressed.
Alphanumeric, 4 positions, FLS A13 CURRENCY_CODE.

Int Year Base Interest Year Base Code. Identifies the year base associated with the interest rate in calculating the interest charges for Formula B accounts. Valid entries are:
A Actual days in year.
0 360-day year.
5 365-day year.
Alphanumeric, 1 position, FLS A13 INT_YR_BASE_CD.

Interest Month Interest Month Base Code. Identifies the month base associated with the interest rate in calculating the interest charges for Formula B accounts. Valid entries are:
A Actual days in the month.
M 30-day month.
Alphanumeric, 1 position, FLS A13 INT_MTH_BASE_CD.

Overdraft Year	<p>Overdraft Interest Year Base Code. Identifies the year base associated with the overdraft interest rate for calculating overdraft interest charges. 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, FLS A13 OD_INT_YR_CODE.</i></p>
Overdraft Month	<p>Overdraft Interest Month Base Code. Identifies the month base associated with the overdraft interest rate for calculating overdraft interest charges. Valid entries are:</p> <ul style="list-style-type: none"> A Actual days in the month. M 30-day month. <p><i>Alphanumeric, 1 position, FLS A13 OD_INT_MTH_CODE.</i></p>
Earn Cr Year	<p>Earnings Credit Year Base Code. Identifies the year base associated with the earnings credit rate for calculating service charges. 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, FLS A13 ECR_YR_BASE_CD.</i></p>
Earn Cr Month	<p>Earnings Credit Month Base Code. Identifies the month base associated with the earnings credit rate for calculating service charges. Valid entries are:</p> <ul style="list-style-type: none"> A Actual days in the month. M 30-day month. <p><i>Alphanumeric, 1 position, FLS A13 ECR_MTH_BASE_CD.</i></p>
LCB Def Year	<p>Loan Compensating Balance Deficit Year Base Code. Identifies the year base associated with the loan compensating balance deficit rate in calculating loan compensating balance deficit charges. 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, FLS A13 LOAN_CMPDF_YR.</i></p>
LCB Def Mth	<p>Loan Compensating Balance Deficit Month Base Code. Identifies the month base associated with the loan compensating balance deficit rate in calculating loan compensating balance deficit charges. Valid entries are:</p> <ul style="list-style-type: none"> A Actual days in the month. M 30-day month. <p><i>Alphanumeric, 1 position, FLS A13 LOAN_CMPDF_MTH.</i></p>
Service Chrg Yr	<p>Service Charge Year Base Code. Identifies the year base associated with the service charge rate in calculating service charges for Formula B accounts. 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, FLS A13 SVC_CHRG_YR_CD.</i></p>

- Svc Charge Mnth Service Charge Month Base Code. Identifies the month base associated with the service charge rate in calculating service charges for Formula B accounts. Valid entries are:
 A Actual days in the month.
 M 30-day month.
Alphanumeric, 1 position, FLS A13 SVC_CHRG_MTH_CD.
- FDIC Yr FDIC Year Base Code. Identifies the year base used for calculating the FDIC charge. Valid entries are:
 A Actual days in the year (365/366).
 0 360-day year.
 5 365-day year.
Alphanumeric, 1 position, FLS A13 FDIC_YR_CD.
- FDIC Month FDIC Month Base Code. Identifies the month base used for calculating the FDIC charge. Valid entries are:
 A Actual days in the month.
 M 30-day month.
Alphanumeric, 1 position, FLS A13 FDIC_MTH_CD.
- Primary Panel (2)

```

6013      ANOPER2      Analysis Deposit/Group Misc Parameters 2  0001 02-05-2007
                                     More: - +
Region . . . . . : 0          Misc Parm Nbr   : 1          Delete  _
Effective Date : 01-01-1978

Currency Code   : USD

Minimum Balance 0
Minimum Sv Chrg .00
Min Int for Cls .00
FDIC Cap . . . . 0
Dormant Charge .00

Days Before Svc 31
Balance Code . . C
User Code . . . . _

ISC High Bal . . 25000
ISC Charge . . . 5.00
ISC High Col . . 0
ISC High Low . . 0

ISC Times . . . . 2
ISC Decrement 22500
ISC Balance Cd  A

Command====> M60132,M,0,1,01-01-1978,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom F16=Sp
    
```

6013 – Analysis Deposit/Group Miscellaneous Parameters 2

Field Descriptions

- Delete Status. Maintenance form allows the user to delete an entire record. Valid entries are:
 b Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A13.

Minimum Balance	<p>Minimum Balance. Amount established by the institution to determine whether a service charge is applied to the account. If this amount is zero, a maintenance charge is assessed. If this amount is higher than the low balance, a service charge is assessed.</p> <p><i>Numeric, 15 positions, FLS A13 MIN_BALANCE.</i></p>
Minimum Sv Chrg	<p>Minimum Service Charge. Minimum amount to be applied to an account as a service charge, depending upon the option specified in MICM Record 6000. Expressed in dollars and cents</p> <p><i>Numeric, 17 positions plus decimal and optional sign, FLS A13 MIN_SVC_CHARGE.</i></p>
Days Before Svc	<p>Days Open Before Service Charge. Number of days an account must exist before a service charge is applied. For example, if this field is 001, an account cycling on the first day it opens is not service charged. Valid entries are 000 – 365.</p> <p><i>Numeric, 3 positions, FLS A13 DAYS_OPEN_BEFR.</i></p>
Min Int for Cls	<p>Minimum Interest Paid for Closed. Minimum amount of interest paid for closed accounts. Whenever an account is closed at interest payment time (Formula B), the calculated interest must be equal to or greater than this amount, or it is zeroed out and not paid.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, FLS A13 MIN_INT_CLOSED.</i></p>
Balance Code	<p>Balance Code. Indicates which balance to use when calculating reserve requirement and customer float considerations. 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 and use either the reserve requirement or the float for the available balance calculation, depending on which is greater. <p><i>Alphanumeric, 1 position, FLS A13 BALANCE_CODE.</i></p>
FDIC Cap	<p>FDIC Balance Limit. Maximum balance used in the calculation of the FDIC charge. Zeros or nines indicate a maximum balance does not apply. This field is only used if the FDIC Cap field on ANDNM is zero.</p> <p><i>Numeric, 15 positions, FLS A13 FDIC_LIMIT.</i></p>

User Code	<p>User Code. Indicates whether a special user-defined routine is used (called) for calculating service charges. Valid entries are:</p> <ul style="list-style-type: none">b No user routine.U User routine, ANB001. The following service charge options on MICM Record 6000 and MICM Record 6013 are not used: minimum balance for service charge, bill closed accounts, and days open before service charge. <p><i>Alphanumeric, 1 position, FLS A13 USER_CODE.</i></p>
Dormant Charge	<p>Dormant Charge. Amount applied as a service charge to an account that is dormant. If the Dormant Code is D, this charge is used in place of a maintenance charge. Expressed in dollars and cents.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, FLS A13 DORMANT_CHARGE.</i></p>
ISC High Bal	<p>Incremental Service Charge High Average Ledger Balance. Amount established by the institution to determine if an incremental fee is to be applied to an account. If this amount is higher than the account's Average Ledger Balance, the fee is applied to the account.</p> <p><i>Numeric, 15 positions, FLS A13 INCR_SVC_HI_BAL.</i></p>
ISC Times	<p>Incremental Service Charge Times. Maximum number of times the ISC high balance (based on the ISC Balance Cd) can be decremented and incremental fees applied. Zeros indicate no incremental fees applied.</p> <p><i>Numeric, 3 positions, FLS A13 INCR_SVC_TIME.</i></p>
ISC Charge	<p>Incremental Service Charge Fee. Incremental fee applied to the account when the balance (specified in the ISC balance code) is less than the ISC high balance.</p> <p><i>Numeric, 17 positions plus decimal and optional sign, FLS A13 INCR_SVC_CHRG.</i></p>
ISC Decrement	<p>Incremental Service Charge Decrement. Amount established by the institution that is to be deducted from the ISC High Balance to determine whether another incremental fee is assessed. Expressed in whole dollars.</p> <p><i>Numeric, 5 positions, FLS A13 INCR_SVC_DECR.</i></p>
ISC High Col	<p>Incremental Service Charge High Average Collected Balance. Amount established by the institution to determine if an incremental fee is to be applied to an account. If this field is higher than the account's Average Collected Balance, the fee is applied to the account. Expressed in whole dollars.</p> <p><i>Numeric, 15 positions, FLS A13 INCR_HI_COL_BAL.</i></p>

ISC Balance Cd	<p>Incremental Service Charge Balance Code. Indicates the balance used for comparison against the high balance. Valid entries are:</p> <ul style="list-style-type: none">A Average ledger balance.B Low balance for the analysis cycle.C Average collected balance.D Average ledger balance and average collected balance.E Average ledger balance and low balance for the analysis cycle.F Average collected balance and low balance for the analysis cycle.G Average ledger balance, average collected balance, and low balance for the analysis cycle. <p><i>Alphanumeric, 1 position, FLS A13 INCR_SVC_BAL_CD.</i></p>
ISC High Low	<p>Incremental Service Charge High-low Balance. Amount established by the institution to determine if an incremental fee is to be applied to an account. If this field is higher than the account's Low Balance for the analysis cycle, the fee is applied to the account.</p> <p><i>Numeric, 15 positions, FLS A13 INCR_HI_LOW_BAL.</i></p>

6015 – Analysis Service Pricing Parameters

Purpose This panel is used to establish and maintain a set of standard service codes and the associated pricing parameters used for transaction processing.

Key Panel

```

6015K      ANOPER2      Analysis Service Pricing Parameters      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                                B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Region . . . . . 000                                (000 - 999)
Price List . . . . . 001                            (001 - 999)
Service Code . . . . . 0001                         (0001 - 9999)
Origination . . . . .
Effective Date . . . . 01-01-2007

Command====> M60151
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel

```

6015 – Analysis Service Pricing Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Region Region Number. Number assigned to this set of pricing parameters. 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, FLS A15 REGION.

Price List Price List Number. Number assigned to this set of parameters. Valid entries are **001 – 999**.
Numeric, 3 positions, FLS A15 PRICE_LIST.

- Service Code** Service Code. Designates the service being rendered. Valid entries are **0001 – 9999**.
Note: Codes **0001 – 0099** are pre-defined. Refer to the Application Processing chapter of *Procedures Guide 1* for additional information.
Numeric, 4 positions, FLS A15 SVC_CODE.
- Origination** Origination. Allows for different pricing of a service transaction based on the origination of the service. User-defined.
Alphanumeric, 10 positions, FLS A15 ORIG_NBR.
- Effective Date** Effective Date. First date that the service pricing parameters take effect. Must be effective the first day of the month. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A15 EFFECTIVE_DATE.

Primary Panel (1)

```

6015      ANOPER6      Analysis Service Pricing Parameters 1      0001 02-05-2007
                                     More:      +
Region . . . . : 000      Price List . . . : 001      Delete   _
Service Code . : 0001      Origin . . . . :
Effective Date : 12-01-2049

Svc Description:

Reprint Flag . . _      Currency Code   : USD
Expire Date   . . : 12-31-2049      Maint Date    . . : 08-24-2007

Cost Center   . . 0      Dr/Cr Code    . . . D
Charge Code   . . .      Nbr/Amt/Mon Cd N
Svc Desc Nbr  . . 0      Tiered Option
Stmt Seq Number 0      Grp Pricing Cd  Y
Number of Free 0      Item Type Code Y
AFP Code . . . . _____      Statement Accum A
Service Type . . _____      An Stmt Print   Y
Multiplier Nbr 0

Command====> M60151,B,0,1,1, ,12-01-2049,
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom
    
```

6015 – Analysis Service Pricing Parameters 1

Field Descriptions

- Delete** Status. Maintenance form allows the user to delete an entire record. Valid entries are:
 B Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A15.
- Svc Description** Service Description. Description of the service transaction from MICM Record 6086. Information only.
Alphanumeric, 40 positions, FLS A15 SVC_DESC.

Reprint Flag	<p>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"> C Recalculate only. X Recalculate and reprint. <p><i>Alphanumeric, 1 position, FLS A15 REPRINT.</i></p>
Currency Code	<p>Currency Code. Currency in which the charge is expressed.</p> <p><i>Alphanumeric, 4 positions, FLS A15 CURRENCY_CODE.</i></p>
Expire Date	<p>Expiration Date. Last date on which this pricing parameter is in effect. Must expire the last day of the month. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Numeric, 10 positions, FLS A15 EXPIRE_DATE.</i></p>
Maint Date	<p>Last Maintenance Date. Last date a change was made to this pricing parameter. This date is automatically updated whenever a change is made. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Numeric, 10 positions, FLS A15 AUDIT_DATE.</i></p>
Cost Center	<p>Cost Center. Number of the cost center or department responsible for the account costs. Zeros indicate not applicable.</p> <p><i>Numeric, 15 positions, FLS A15 COST_CENTER.</i></p>
Dr/Cr Code	<p>Debit/Credit Code. Identifies the activity as a debit or a credit. Credits are applied to the earnings credit allowance for the account. Valid entries are:</p> <ul style="list-style-type: none"> C Credit. D Debit. <p><i>Alphanumeric, 1 position, FLS A15 DEBIT_CODE.</i></p>
Charge Code	<p>Charge Code. Indicates how the charge is assessed for this service. Valid entries are:</p> <ul style="list-style-type: none"> b Charge for this service. B Billed separately. This charge was billed outside of Account Analysis. E Explicit charge for this service (fee based) regardless of balances maintained. N No charge for this service. O Other services – no charge, notation service. Not charged in Account Analysis. <p><i>Alphanumeric, 1 position, FLS A15 CHARGE_CODE.</i></p>
Nbr/Amt/Mon Cd	<p>Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value. Valid entries are:</p> <ul style="list-style-type: none"> A Amount. M Monetary. N Number. <p><i>Alphanumeric, 1 position, FLS A15 NBR_AMT_CODE.</i></p>

Svc Desc Nbr	<p>Service Code Description Number. Number of the description (defined on MICM Record 6086) assigned to this service. This is usually the same as the service code number.</p> <p><i>Numeric, 5 positions, FLS A15 SVC_DESC_NBR.</i></p>
Tiered Option	<p>Tiered Option. Indicates whether a tiered pricing parameter is used for calculating service charges. Valid entries are:</p> <ul style="list-style-type: none"> b Do not use tiered pricing. P Use the percentage in the Charge Markup field to mark up or mark down the charge for this service. R Use tiered pricing as ranges. T Use tiered pricing. <p><i>Alphanumeric, 1 position, FLS A15 TIER_OPT.</i></p>
Stmt Seq Number	<p>Statement Sequence Number. Sequence number for printing this service on the statement. Zeros indicate that the Service Code number is used for sequencing.</p> <p>Note: Refer to the Sorting Services section of the Application Processing chapter of <i>Procedures Guide 1</i> for more information.</p> <p><i>Numeric, 5 positions, FLS A15 STMT_SEQ_NBR.</i></p>
Grp Pricing Cd	<p>Group Pricing Option. Indicates whether services/items can be priced at the Group level. Valid entries are:</p> <ul style="list-style-type: none"> N No Group pricing. Y Group pricing. <p><i>Alphanumeric, 1 position, FLS A15 GROUP_PRICE.</i></p>
Number of Free	<p>Number of Free Activities. Number of free activities or transactions allowed for this service.</p> <p><i>Numeric, 11 positions, FLS A15 ACTIVITY_FEE.</i></p>
Item Type Code	<p>Itemize Type Code. Indicates whether to itemize this transaction within service type on the statement. The type heading is printed when the transactions are itemized within type. Valid entries are:</p> <ul style="list-style-type: none"> N Do not itemize with type. Y Itemize with type. <p><i>Alphanumeric, 1 position, FLS A15 ITEM_TYPE.</i></p>
AFP Code	<p>Association for Financial Professionals (formerly Treasury Management Association) Code. Provides uniform terms for identifying, describing, and reporting institution services and charges. Contact the AFP for a complete list of codes.</p> <p><i>Alphanumeric, 6 positions, FLS A15 TMA_CODE_METH.</i></p>
Statement Accum	<p>Statement Accumulation Code. Indicates whether the statements reflect each service activity processed or a summary of activities. Valid entries are:</p> <ul style="list-style-type: none"> b List all activities. A Summarize activities. <p><i>Alphanumeric, 1 position, FLS A15 STMT_ACCUM.</i></p>

Service Type Service Type Code. User-defined code assigned to each service for controlled reporting purposes. A MICM Record 6082 must be established for each service type code used.
Alphanumeric, 5 positions, FLS A15 SVC_TYPE.

AN Stmt Print Analysis Statement Print Option. Indicates whether to print this transaction on the Account Analysis statement. Valid entries are:
N Do not print on statement.
Y Print on statement.
Alphanumeric, 1 position, FLS A15 ANLY_STMT.

Multiplier Nbr Multiplier Number. Indicates the number used to calculate the total amount or total items posted to the Account Analysis system. This number will be multiplied times the item count/amount of the transaction.

Note: The Multiplier Number is not used if consolidated pricing is in effect.

Numeric, 3 positions, FLS A15 MULT_NBR.

Primary Panel (2)

```

6015      ANOPER6      Analysis Service Pricing Parameters 2      0001 02-05-2007
                                     More: - +
Region . . . . : 000      Price List . . . : 001      Delete  _
Service Code . : 0001      Origin . . . . :
Effective Date : 12-01-2049

Flat Cost . . . .00      Chrg Mrkup/Down .00000000
Flat Charge . . .00      Cost Mrkup/Down .00000000
Minimum Charge .00
Maximum Charge .00
Maximum Edit . . 0
Activity Cost .00000000
Activity Charge .00000000

Per Mil Rate . . .00000000
Per Mil Charge .00
Per Mil Free . . .00
Per Mil Cost . . .00000000

Command====> M60152,B,0,1,1, ,12-01-2049,
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom

```

6015 – Analysis Service Pricing Parameters 2

Field Descriptions

Flat Cost Flat Cost. Added to the total of this service at cycle time. At least one occurrence of this service is required to be assessed this flat cost. Expressed in dollars and cents.
Numeric, 17 positions plus decimal and optional sign, FLS A15 FLAT_COST.

Chrg Mrkup/Down	<p>Charge Markup/Down. Percentage by which the charge for the service is marked up or down. A markdown is designated by a minus sign at the end of the percentage. <i>Numeric, 9 positions plus decimal and optional sign, FLS A15 CHARGE_MARKUP.</i></p>
Flat Charge	<p>Flat Charge. Added to the total of this service at cycle time. At least one occurrence of this service is required to be assessed this flat charge. Expressed in dollars and cents.</p> <p>Note: A flat charge is not assessed if a markup/down is used. <i>Numeric, 17 positions plus decimal and optional sign, FLS A15 FLAT_CHARGE.</i></p>
Cost Mrkup/Down	<p>Cost Markup/Down. Percentage by which the cost for the service is marked up or down. A markdown is designated by a minus sign at the end of the percentage. <i>Numeric, 9 positions plus decimal and optional sign, FLS A15 COST_MARKUP.</i></p>
Minimum Charge	<p>Minimum Service Charge. Minimum amount charged for a service. (The Minimum Charge Service field on MICM Record 6000 determines how the minimum charge for a service is assessed.) Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, FLS A15 MIN_SVC_CHARGE.</i></p>
Maximum Charge	<p>Maximum Service Charge. Maximum amount charged for a service. The Statement Accumulator Code must be A if this transaction is to be accumulated for the cycle before applying the maximum charge limitation. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, FLS A15 MAX_SVC_CHARGE.</i></p>
Maximum Edit	<p>Maximum Edit Count/Amount. Editing delimiter, which allows proper editing for services beyond the reasonable limits for volume counts or amounts. Expressed as a whole amount. <i>Numeric, 15 positions, FLS A15 MAX_EDIT_AMT.</i></p>
Activity Cost	<p>Activity Cost. Institution's cost to process each activity or transaction for the service being provided. If the Number/Amount/Monetary Code is A, this amount is treated as a unit cost and is multiplied by the total amount.</p> <p>Note: The Flat Cost field can be used to define a flat amount. <i>Numeric, 17 positions plus decimal and optional sign, FLS A15 ACTIVITY_COST.</i></p>
Activity Charge	<p>Activity Charge. Amount charged to an account for each activity or transaction processed for this service. <i>Numeric, 17 positions plus decimal and optional sign, FLS A15 ACTIVITY_CHARGE.</i></p>
Per Mil Rate	<p>Per Mil Rate. Rate used to calculate the charge for monetary services. Must be zero if the per mil charge is used. <i>Numeric, 8 decimal positions, FLS A15 PER_MIL_RATE.</i></p>

Per Mil Charge Per Mil Charge. Fixed amount to be charged for monetary services. Must be zero if the per mil rate is used.
Numeric, 17 positions plus decimal, FLS A15 PER_MIL_CHRG.

Per Mil Free Per Mil Free. Amount that the monetary service is reduced before the per mil charge is calculated.
Numeric, 17 positions plus decimal, FLS A15 PER_MIL_FREE.

Per Mil Cost Per Mil Cost. Cost amount to be used for monetary services.
Numeric, 17 positions plus decimal, FLS A15 PER_MIL_COST.

Primary Panel (3)

6015	ANOPER6	Analysis Service Pricing Parameters 3	0001	02-05-2007
				More: - +
Region	: 000	Price List	: 001	Delete _
Service Code	: 0001	Origin	:	
Effective Date	: 12-01-2049			
	Volume	Charge	Cost	Code Per Mil Rt
	1 0	.00000000	.00000000	— .00000000
	2 0	.00000000	.00000000	— .00000000
	3 0	.00000000	.00000000	— .00000000
	4 0	.00000000	.00000000	— .00000000
	5 0	.00000000	.00000000	— .00000000
	6 0	.00000000	.00000000	— .00000000
	7 0	.00000000	.00000000	— .00000000
	8 0	.00000000	.00000000	— .00000000
	9 0	.00000000	.00000000	— .00000000
	10 0	.00000000	.00000000	— .00000000
Command====> M60153,B,0,1,1, ,12-01-2049,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom				

6015 – Analysis Service Pricing Parameters 3

6015	ANOPER6	Analysis Service Pricing Parameters 4	0001	02-05-2007
				More: - +
Region :	000	Price List . . . :	001	Delete _
Service Code . :	0001	Origin :		
Effective Date :	12-01-2049			
	Volume	Charge	Cost	Code Per Mil Rt
11 0	.00000000	.00000000	.00000000	_ .00000000
12 0	.00000000	.00000000	.00000000	_ .00000000
13 0	.00000000	.00000000	.00000000	_ .00000000
14 0	.00000000	.00000000	.00000000	_ .00000000
15 0	.00000000	.00000000	.00000000	_ .00000000
Command====> M60154,B,0,1,1, ,12-01-2049,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom				

6015 - Analysis Service Pricing Parameters 4

Field Descriptions

- Volume** Tier 01 – 15 Volume. Minimum number of service items processed for this tier charge. The volume must be equal to or greater than this volume to get the tier charge.
Numeric, 13 positions, 15 times, FLS A15 TIER_VOLUME_1 – TIER_VOLUME_15.
- Charge** Tier 01 – 15 Charge. Charge for services when the volume is equal to or greater than this tier volume but less than the next tier volume.
Numeric, 17 positions plus decimal and optional sign, 15 times, FLS A15 TIER_CHARGE_1 – TIER_CHARGE_15.
- Cost** Tier 01 – 15 Cost. Cost for services when the volume is equal to or greater than this tier volume but less than the next tier volume.
Numeric, 17 positions plus decimal and optional sign, 15 times, FLS A15 TIER_COST_1 – TIER_COST_15.
- Code** Tier 01 – 15 Flat Charge/Cost Code. Indicates whether this item is a unit charge and cost or a flat charge and cost. Valid entries are:
 - b** Use the charge and cost as a unit charge and cost.
 - F** Use the charge and cost as a flat charge and cost.*Alphanumeric, 1 position, 15 times, FLS A15 TIER_FLAT_CD_1 – TIER_FLAT_CD_15.*
- Per Mil Rt** Tier 01 – 15 Per Mil Rate. Rate used to calculate the charge for monetary services when the monetary amount is equal to or greater than this tier volume but less than the next tier volume.
Numeric, 8 decimal positions, 15 times, FLS A15 TIER_PER_MIL_1 – TIER_PER_MIL_15.

6016 – Analysis Exception Service Pricing Parameters

Purpose This panel is used to establish and maintain the exception pricing information used to charge for services based on the account number or affiliation number.

Key Panel

```

6016K      ANOPER6  Analysis Exception Service Pricing Parm  0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Application. . . . . 00                            (00 - 99)
Account. . . . . 111
Service Code . . . . 0150                          (0001 - 9999)
Origination. . . . .
Effective Date . . . 09-21-1983

Command====> M60161
F1=Help   F3=Exit   F4=Next   F8=Forward   F11=Break   F12=Cancel

```

6016 – Analysis Exception Service Pricing Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Application Application Code. Application for the account to which this information applies or the affiliate pricing application specified on MICM Record 6000. Valid entries are **00 – 99**.
Numeric, 2 positions, FLS A16 APPL_CODE.

Account Account Number. Account number or the affiliation number specified for affiliate accounts.
Numeric, 18 positions, FLS A16 ACCT_NBR.

- Service Code** Service Code. Designates the service being rendered. Valid entries are **0001 – 9999**.
Note: Codes **0001 – 0099** are pre-defined. Refer to the Application Processing chapter of *Procedures Guide 1* for additional information.
Numeric, 4 positions, FLS A16 SVC_CODE.
- Origination** Origination. Allows for different pricing of a service transaction based on the origination of the service. User-defined.
Alphanumeric, 10 positions, FLS A16 ORIG_NBR.
- Effective Date** Effective Date. First date that the exception service pricing parameters take effect. Must be effective the first day of the month. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A16 EFFECTIVE_DATE.

Primary Panel (1)

```

6016      ANOPER6  Analysis Exception Service Pricing Parms 1 0001 02-05-2007
           More:  +
Application . : 00      Service Code . : 0380      Delete  _
Account Number : 204      Origin . . . . :
Effective Date : 06-01-2006

Svc Description: ACH ORIGINATION TEST

Reprint Flag . . _      Currency Code : USD
Expire Date . . : 12-31-2049      Maint Date . . : 08-24-2007

Cost Center . . 0      Dr/Cr Code . . . D
Charge Code . .      Nbr/Amt/Mon Cd  N
Svc Desc Nbr . . 300      Tiered Option
Stmt Seq Number 0      Grp Pricing Cd  Y
Number of Free 0      Item Type Code  Y
AFP Code . . . . _____      Statement Accum  A
Service Type . . _____      AN Stmt Print   Y
Multiplier Nbr 0

Command====> M60161,B,0,204,380,06-01-2006,
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom
    
```

6016 – Analysis Exception Service Pricing Parameters 1

Field Descriptions

- Delete** Status. Maintenance form allows the user to delete an entire record. Valid entries are:
 b Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A16.
- Svc Description** Service Description. Description of the service transaction from MICM Record 6086. Information only.
Alphanumeric, 40 positions, FLS A16 SVC_DESC.

Reprint Flag	<p>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"> C Recalculate only. X Recalculate and reprint. <p><i>Alphanumeric, 1 position, FLS A16 REPRINT.</i></p>
Currency Code	<p>Currency Code. Currency in which the charge is expressed.</p> <p><i>Alphanumeric, 4 positions, FLS A16 CURRENCY_CODE.</i></p>
Expire Date	<p>Expiration Date. Last date on which this tiered pricing parameter is in effect. Must expire the last day of the month. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Numeric, 10 positions, FLS A16 EXPIRE_DATE.</i></p>
Maint Date	<p>Last Maintenance Date. Last date a change was made to this pricing parameter. This date is automatically updated whenever a change is made. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.</p> <p><i>Numeric, 10 positions, FLS A16 AUDIT_DATE.</i></p>
Cost Center	<p>Cost Center. Number of the cost center or department responsible for the account costs. Zeros indicate not applicable.</p> <p><i>Numeric, 7 positions, FLS A16 COST_CENTER.</i></p>
Dr/Cr Code	<p>Debit/Credit Code. Identifies the activity as a debit or a credit. Credits are applied to the earnings credit allowance for the account. Valid entries are:</p> <ul style="list-style-type: none"> C Credit. D Debit. <p><i>Alphanumeric, 1 position, FLS A16 DEBIT_CODE.</i></p>
Charge Code	<p>Charge Code. Indicates how the charge is assessed for this service. Valid entries are:</p> <ul style="list-style-type: none"> b Charge for this service. B Billed separately. This charge was billed outside of Account Analysis. E Explicit charge for this service (fee based) regardless of balances maintained. N No charge for this service. O Other services – no charge, notation service. Not charged in Account Analysis. <p><i>Alphanumeric, 1 position, FLS A16 CHARGE_CODE.</i></p>
Nbr/Amt/Mon Cd	<p>Number/Amount/Monetary Code. Designates the figure in the Number/Amount field as a number, an amount, or a monetary value. Valid entries are:</p> <ul style="list-style-type: none"> A Amount. M Monetary. N Number. <p><i>Alphanumeric, 1 position, FLS A16 NBR_AMT_CODE.</i></p>

Svc Desc Nbr	<p>Service Code Description Number. Number of the description (defined on MICM Record 6086) assigned to this service. This is usually the same as the service code number.</p> <p><i>Numeric, 5 positions, FLS A16 SVC_DESC_NBR.</i></p>
Tiered Option	<p>Tiered Option. Indicates whether the tiered pricing parameter is used for calculating service charges. Valid entries are:</p> <ul style="list-style-type: none"> B Do not use tiered pricing. P Use the percentage entered in the Charge Markup field to mark up or mark down the charge for this service. R Use tiered pricing as ranges. T Use tiered pricing. <p><i>Alphanumeric, 1 position, FLS A16 TIER_OPT.</i></p>
Stmnt Seq Number	<p>Statement Sequence Number. Sequence number for printing this service on the statement. Zeros indicate that the Service Code number is used for sequencing.</p> <p>Note: Refer to the Sorting Services section of the Application Processing chapter of <i>Procedures Guide 1</i> for more information.</p> <p><i>Numeric, 5 positions, FLS A16 STMT_SEQ_NBR.</i></p>
Grp Pricing Cd	<p>Group Pricing Option. Indicates whether services/items can be priced at the Group level. Valid entries are:</p> <ul style="list-style-type: none"> N No Group pricing. Y Group pricing. <p><i>Alphanumeric, 1 position, FLS A16 GROUP_PRICE.</i></p>
Number of Free	<p>Number of Free Activities. Number of free activities or transactions allowed for this service.</p> <p><i>Numeric, 11 positions, FLS A16 ACTIVITY_FREE.</i></p>
Item Type Code	<p>Itemize Type Code. Indicates whether to itemize this transaction within service type on the statement. The type heading is printed when the transactions are itemized within type. Valid entries are:</p> <ul style="list-style-type: none"> N Do not itemize with type. Y Itemize with type. <p><i>Alphanumeric, 1 position, FLS A16 ITEM_TYPE.</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.</p> <p><i>Alphanumeric, 6 positions, FLS A16 TMA_CODE_METH.</i></p>

Statement Accum	Statement Accumulation Code. Indicates whether the statements reflect each service activity processed or a summary of activities. Valid entries are: b List all activities. A Summarize activities. <i>Alphanumeric, 1 position, FLS A16 STMT_ACCUM.</i>
Service Type	Service Type Code. User-defined code assigned to each service for controlled reporting purposes. A MICM Record 6082 must be established for each service type code used. <i>Alphanumeric, 5 positions, FLS A16 SVC_TYPE.</i>
AN Stmt Print	Analysis Statement Print Option. Indicates whether to print this transaction on the Analysis statement. Valid entries are: N Do not print on statement. Y Print on statement. <i>Alphanumeric, 1 position, FLS A16 ANLY_STMT.</i>
Multiplier Nbr	Multiplier Number. Indicates the number used to calculate the total amount or total items posted to the Analysis system. This number will be multiplied times the item count/amount of the transaction. <i>Numeric, 3 positions, FLS A16 MULT_NBR.</i>

Primary Panel (2)

```

6016      ANOPER6  Analysis Exception Service Pricing Parms 2 0001 02-05-2007
                                     More: - +
Application . : 00                      Service Code . : 0380          Delete  _
Account Number : 204                    Origin . . . . . :
Effective Date : 06-01-2006

Flat Cost . . . .00                      Chrg Mrkup/Down .00000000
Flat Charge . . .00                      Cost Mrkup/Down .00000000
Minimum Charge .00
Maximum Charge .00
Maximum Edit . . 0
Activity Cost .00000000
Activity Charge 5.00000000

Per Mil Rate . . .00000000
Per Mil Charge .00
Per Mil Free . . .00
Per Mil Cost . . .00000000

Command====> M60162,B,0,204,380,.06-01-2006,
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom

```

6016 – Analysis Exception Service Pricing Parameters 2

Field Descriptions

Flat Cost	Flat Cost. Added to the total of this service at cycle time. At least one occurrence of this service is required to be assessed this flat cost. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, FLS A16 FLAT_COST.</i>
-----------	--

Chrg Mrkup/Down	<p>Charge Markup/Down. Percentage by which the charge for the service is marked up or down. A markdown is designated by a minus sign at the end of the percentage. <i>Numeric, 9 positions plus decimal and optional sign, FLS A16 CHARGE_MARKUP.</i></p>
Flat Charge	<p>Flat Charge. Added to the total of this service at cycle time. At least one occurrence of this service is required to be assessed this flat charge. Expressed in dollars and cents. Note: A Flat Charge is not assessed if a markup/down is used. <i>Numeric, 17 positions plus decimal and optional sign, FLS A16 FLAT_CHARGE.</i></p>
Cost Mrkup/Down	<p>Cost Markup/Down. Percentage by which the cost for the service is marked up or down. A markdown is designated by a minus sign at the end of the percentage. <i>Numeric, 9 positions plus decimal and optional sign, FLS A16 COST_MARKUP.</i></p>
Minimum Charge	<p>Minimum Charge. Minimum amount charged for a service. (The Minimum Charge Service field on MICM Record 6000 determines how the minimum charge for a service is assessed.) Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, FLS A16 MIN_SVC_CHARGE.</i></p>
Maximum Charge	<p>Maximum Charge. The Statement Accumulator Code must be A if this transaction is to be accumulated for the cycle before applying the maximum charge limitation. Expressed in dollars and cents. <i>Numeric, 17 positions plus decimal and optional sign, FLS A16 MAX_SVC_CHARGE.</i></p>
Maximum Edit	<p>Maximum Edit Count/Amount. Editing delimiter, which allows proper editing for services beyond the reasonable limits for volume counts or amounts. Expressed as a whole amount. <i>Numeric, 15 positions, FLS A16 MAX_EDIT_AMT.</i></p>
Activity Cost	<p>Activity Cost. Institution's cost to process each activity or transaction for the service being provided. If the Number/Amount/Monetary Code is A, this amount is treated as a unit cost and is multiplied by the total amount. Note: The Flat Cost field can be used to define a flat amount. <i>Numeric, 17 positions plus decimal and optional sign, FLS A16 ACTIVITY_COST.</i></p>
Activity Charge	<p>Activity Charge. Amount charged to an account for each activity or transaction processed for this service. <i>Numeric, 17 positions plus decimal and optional sign, FLS A16 ACTIVITY_CHARGE.</i></p>
Per Mil Rate	<p>Per Mil Rate. Rate used to calculate the charge for monetary services. Must be zero if the per mil charge is used. <i>Numeric, 8 decimal positions, FLS A16 PER_MIL_RATE.</i></p>

Per Mil Charge Per Mil Charge. Fixed amount to be charged for monetary services. Must be zero if the per mil rate is used.

Numeric, 17 positions plus decimal, FLS A16 PER_MIL_CHRG.

Per Mil Free Per Mil Free. Amount that the monetary service is reduced before the per mil charge is calculated.

Numeric, 17 positions plus decimal, FLS A16 PER_MIL_FREE.

Per Mil Cost Per Mil Cost. Cost amount to be used for monetary services.

Numeric, 17 position plus decimal, FLS A16 PER_MIL_COST.

Primary Panel (3)

6016 ANOPER6 Analysis Exception Service Pricing Params 3 0001 02-05-2007				
				More: - +
Application . :	00	Service Code . :	0380	Delete _
Account Number :	204	Origin :		
Effective Date :	06-01-2006			
	Volume	Charge	Cost	Code Per Mil Rt
	1 10	.10000000	.00000000	— .00000000
	2 20	.15000000	.00000000	— .00000000
	3 30	.20000000	.00000000	— .00000000
	4 40	.25000000	.00000000	— .00000000
	5 50	.30000000	.00000000	— .00000000
	6 60	.35000000	.00000000	— .00000000
	7 70	.40000000	.00000000	— .00000000
	8 80	.45000000	.00000000	— .00000000
	9 90	.50000000	.00000000	— .00000000
	10 100	.55000000	.00000000	— .00000000
Command====> M60163,B,0,204,380, ,06-01-2006,				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom				

6016 – Analysis Exception Service Pricing Parameters 3

6016	ANOPER6	Analysis Exception Service Pricing Params 4 0001 03-03-2000		
Application	: 00	Service Code	: 0380	More: - +
Account Number	: 204	Origin	:	Delete -
Effective Date	: 06-01-2006			

Volume	Charge	Cost	Code	Per Mil Rt
11 0	.00000000	.00000000	-	.00000000
12 0	.00000000	.00000000	-	.00000000
13 0	.00000000	.00000000	-	.00000000
14 0	.00000000	.00000000	-	.00000000
15 0	.00000000	.00000000	-	.00000000

Command====> M60164,B,0,204,380,,06-01-2006,
 F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward
 F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom

6016 - Analysis Exception Service Pricing Parameters 4

Field Descriptions

- Volume** Tier 01 – 15 Volume. Minimum number of service items processed for this tier charge. The volume must be equal to or greater than this volume to get the tier charge.
Numeric, 7 positions, 15 times, FLS A16 TIER_VOLUME_1 – TIER_VOLUME_15.
- Charge** Tier 01 – 15 Charge. Charge for services when the volume is equal to or greater than this tier volume but less than the next tier volume.
Numeric, 17 positions plus decimal and optional sign, 15 times, FLS A16 TIER_CHARGE_1 – TIER_CHARGE_15.
- Cost** Tier 01 – 15 Cost. Cost for services when the volume is equal to or greater than this tier volume but less than the next tier volume.
Numeric, 17 positions plus decimal and optional sign, 15 times, FLS A16 TIER_COST_1 – TIER_COST_15.
- Code** Tier 01 – 15 Flat Charge/Cost Code. Indicates whether this item is a unit charge and cost or a flat charge and cost. Valid entries are:
 - b** Use the charge and cost as a unit charge and cost.
 - F** Use the charge and cost as a flat charge and cost.*Alphanumeric, 1 position, 15 times, FLS A16 TIER_FLAT_CD_1 – TIER_FLAT_CD_15.*
- Per Mil Rt** Tier 01 – 15 Per Mil Rate. Rate used to calculate the charge for monetary services when the monetary amount is equal to or greater than this tier volume but less than the next tier volume.
Numeric, 8 decimal positions, 15 times, FLS A16 TIER_PER_MIL_1 – TIER_PER_MIL_15.

6017 – Analysis Consolidated Services

Purpose This panel is used to designate and maintain service codes to be consolidated into another service code.

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

Key Panel

6017K	ANOPER2	Analysis Consolidated Services	0001	02-05-2007
Enter the following key parameters:				
Function	M			B (Browse) C (Copy) D (Delete) M (Maintenance) N (New) Space (Inquiry Only) (00 - 99)
Application	00			(Optional)
Account				(Optional)
Region	000			(Optional)
Account Type				(Optional)
Price List	001			(Optional)
Service Code	0300			(0001 - 9999)
Origination	FLORIDA			(Optional)
Sequence				(000 - 999)
Command====> 6017				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6017 – Analysis Consolidated Services

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Application Application Number. Application for which this information applies. Defined on MICM Record 0211 (Application Information). Valid entries are 00 – 99.
Numeric, 2 positions, FLS A17 APPL_CODE.

Account Account Number. Designates which account's services are consolidated. If consolidation should occur regardless of the account number, this field should be left blank.

Numeric, 18 positions, FLS A17 ACCT_NBR.

- Region** **Region Number.** Designates that the accounts within this processing region have consolidated services. If consolidation should occur regardless of the account's region number, this field should be left blank. Valid entries are **000 – 999**.
Numeric, 3 positions, FLS A17 REGION.
- Account Type** **Account Type.** Designates that accounts assigned this account type have consolidated services. If consolidation should occur regardless of the type of account, this field should be left blank. Valid entries are **001 – 999**.
Numeric, 3 positions, FLS A17 ACCT_TYPE.
- Price List** **Price List Number.** Designates that accounts assigned this price list number have consolidated services. If consolidation should occur regardless of the account's price list number, this field should be left blank. Valid entries are **001 – 999**.
Numeric, 3 positions, FLS A17 PRICE_LIST.
- Service Code** **Service Code.** Original service code to be merged into the consolidated service code. Valid entries are **0001 – 9999**.

Note: Codes **0001 – 0099** are pre-defined. Refer to the Application Processing chapter of *Procedures Guide 1* for additional information.
Numeric, 4 positions, FLS A17 SVC_CODE.
- Origination** **Origination Number.** Designates the origination of the service code.
Alphanumeric, 10 positions, FLS A17 ORIG_NBR.
- Sequence** **Sequence Number.** Unique number that allows you to have multiple MICM 6017 Records with the same key. The Effective Date contained in the record determines which MICM 6017 Record to use.
Numeric, 3 positions, FLS A17 SEQUENCE.

Primary Panel

```

6017      ANOPER2      Analysis Consolidated Services      0001 02-05-2007
Application . . : 0      Account Number : 0      Delete
Region . . . . : 0      Account Type . . : 0      Price List . . . : I
Service Code . . : 300  Origination . . : FLORIDA      Sequence . . . . :
Effective Date
Expire Date . .
Service Desc . . _____
Cons Svc Desc _____
Cons Service Cd 310   Cons Origin . . FLORIDA      Cons Min Flag   Y

Command====> 6017,M,0,0,0,0,1,300,FLORIDA
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp
    
```

6017 – Analysis Consolidated Services

Field Descriptions

Delete	<p>Status. Maintenance form allows you to delete an entire record. Valid entries are:</p> <ul style="list-style-type: none"> B Keep this record. D Delete this record. <p><i>Alphanumeric, 1 position, FLS A17.</i></p>
Effective Date	<p>Effective Date. Effective date of this record.</p> <p><i>Numeric, 8 positions, FLS A17 EFF_DT.</i></p>
Expire Date	<p>Expire Date. Expiration date of this record.</p> <p><i>Numeric, 8 positions, FLS A17 EXP_DT.</i></p>
Service Desc	<p>Service Code Description. Description of the service code being consolidated as specified on MICM Record 6086. Information only.</p> <p><i>Alphanumeric, 30 positions, FLS A17 SVC_DESC.</i></p>
Cons Svc Desc	<p>Consolidated Service Code Description. Description of the service code being generated because of consolidation as specified on MICM Record 6086. Information only.</p> <p><i>Alphanumeric, 30 positions, FLS A17 CONSOL_SVC_DESC.</i></p>
Cons Service Cd	<p>Consolidated Service Code. Designates the service into which the original service activity will be merged.</p> <p><i>Numeric, 4 positions, FLS A17 CONSOL_SVC_CODE.</i></p>
Cons Origin	<p>Consolidated Service Origination. Origination assigned to this consolidated service code. An * in this field automatically passes the origination of the original service code to the consolidated service.</p> <p><i>Alphanumeric, 10 positions, FLS A17 CONSOL_ORIG.</i></p>
Cons Min Flag	<p>Consolidated Service Minimum Charge Flag. Determines whether the consolidated service is generated or the original service activity is reported. Valid entries are:</p> <ul style="list-style-type: none"> N Consolidated service is always generated. Y Use consolidated service code minimum charge to determine if the consolidated service should be generated. If the combined charge of the original service activity is greater than or equal to the consolidated minimum, generate the consolidated service. <p><i>Alphanumeric, 1 position, FLS A17 CONSOL_MIN_FLAG.</i></p>

6018 – Analysis Past Due Fee Parameters

Purpose This panel is used to establish and maintain the default parameters used in past due fee calculations, including auto debits/charge-offs.

Note: Any Application/Account Type combination that does not have its own MICM 6018 Record can use a default record entered by Region '0', Application '0', and Account Type '0'. This default record can be maintained on a processing institution or on Institution 0000.

Special Considerations Default parameters must be set up for every type of account within each application.

Key Panel

```

6018K      ANOPER2      Analysis Past Due Fee Parameters      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                B (Browse)
                                       C (Copy)
                                       D (Delete)
                                       M (Maintenance)
                                       N (New)
                                       Space (Inquiry Only)

Region . . . . . 000                (000 - 999)
Application . . . . . 00            (00 - 99)
Account Type . . . . . 001          (000 - 999)
Effective Date . . . . 11-01-1999

Command====> 6018
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

6018 – Analysis Past Due Fee Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Region Region Number. Region number assigned to this set of pricing parameters. 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, FLS A18 REGION.

- Application Application Number. Application number of the interfacing accounts, not the Account Analysis application number. Defined on MICM Record 0211 (Application Information). Valid entries are **00 – 99**.
Numeric, 2 positions, FLS A18 APPL_CODE.

- Account Type Account Type. Type of account to which this information applies. Valid entries are **000 – 999**.
Numeric, 3 positions, FLS A18 ACCT_TYPE.

- Effective Date Effective Date. Date the past due fee parameters take affect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A18 EFFECTIVE_DATE.

Primary Panel

```

6018      ANOPERJ      Analysis Past Due Fee Parameters      0001 02-05-2007
Region . . . . . : 0      Application . . : 0      More:      +
Account Type . . : 0      Effective Date : 06-01-2006      Delete     _

Flat Amount . . . 10.00      Past Due Fee Cd  F
Minimum Amount .00      Factor . . . . . _
Maximum Amount .00      Base Code . . . _
Variance . . . . .00000000      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
Auto CO Max . . .00      Use Flag . . . N

Command====> 6018,B,0,0,0,06-01-2006,
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom
    
```

6018 – Analysis Past Due Fee Parameters

Field Descriptions

- Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
 - b** Keep this record.
 - D** Delete this record.*Alphanumeric, 1 position, FLS A18.*

- Flat Amount Past Due Fee Flat Amount. Specified fee to be assessed on each past due invoice. Expressed in dollars and cents.
Numeric, 17 positions plus decimal and optional sign, FLS A18 FLAT_AMOUNT.

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, FLS A18 PASTDUE_CODE.</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, FLS A18 MINIMUM_AMT.</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, FLS A18 FACTOR.</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, FLS A18 MAXIMUM_AMT.</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, FLS A18 BASE_CODE.</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, FLS A18 VARIANC.</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, FLS A18 YEAR_BASE.</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, FLS A18 MONTH_BASE.

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 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.

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>

6019 – Analysis Past Due Notice Wording

Purpose This panel is used to enter and maintain the Past Due Notice wording. In addition, this panel is used to set up and maintain Auto Debit Notices. (Refer to the MICM Parameters chapter of this guide for details.)

Key Panel

6019K	ANOPER2	Analysis Past Due Notice Wording	0001 02-05-2007
Enter the following key parameters:			
Function	M	B (Browse)	
		C (Copy)	
		D (Delete)	
		M (Maintenance)	
		N (New)	
		Space (Inquiry Only)	
Region	000	(000 - 999)	
Application	00	(00 - 99)	
Account Type	001	(000 - 999)	
Effective Date	01-01-2007		
Command====> 6019			
F1=Help F3=Exit F4=Next F11=Break F12=Cancel			

6019 – Analysis Past Due Notice Wording

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Region Region Number. Number assigned to this set of pricing parameters. 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, FLS A19 REGION.

Application Application Number. Application number of the interfacing accounts, not the Account Analysis application number. Valid entries are **00 – 99**. Zeros indicate Account Analysis group record accounts.
Numeric, 2 positions, FLS A19 APPL_CODE.

Account Type Account Type. Type of account to which this information applies. Valid entries are **000 – 999**.
Numeric, 3 positions, FLS A19 ACCT_TYPE.

Effective Date Effective Date. Date the record takes affect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A19 EFFECTIVE_DATE.

Primary Panel

```

6019      ANOPER2      Analysis Past Due Notice Wording      0001 02-05-2007
Region . . . . . : 0      Application . . : 0      More:
Account Type . . : 1      Effective Date : 01-01-2007      Delete _

Past Due Days      30

----- Past Due Notice Wording -----
IT IS INFOPOINT FIRST BANK OF AMERICA'S POLICY TO CHARGE YOUR
ACCOUNT FOR UNPAID INVOICES OUTSTANDING THIRTY (30) DAYS AFTER
THE DUE DATE. LISTED BELOW ARE YOUR PAST DUE INVOICES. THOSE
THAT ARE THIRTY (30) DAYS PAST DUE HAVE BEEN CHARGED TO YOUR
ACCOUNT. IF YOU HAVE ANY QUESTIONS CONCERNING YOUR CHARGES,
PLEASE CONTACT YOUR ACCOUNT OFFICER.

_____
_____
_____

Command====> 6019,M,0,0,1,01-01-2007,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp
    
```

6019 – Analysis Past Due Notice Wording

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
B Keep this record.
D Delete this record.
Alphanumeric, 1 position, FLS A19.

Past Due Days Past Due Days. Minimum number of days necessary before authorizing a past due notice.
Numeric, 2 positions, FLS A19 MIN_DAYS.

Past Due Notice Wording

(Notice Lines 1 – 10) Notice Lines 1 – 10. Wording for the body of the past due notice.
Alphanumeric, 64 positions, FLS A19 NOTICE_1-10.

6020 – Analysis Generated Services Parameter

Purpose This panel is used to establish and maintain the service code duplication information, which is used to generate multiple service transactions from one interfaced service transaction.

Key Panel

```

6020K      ANOPER2      Analysis Generated Services Parameter      0001  02-05-2007

Enter the following key parameters:

Function . . . . . M          B (Browse)
                                C (Copy)
                                D (Delete)
                                M (Maintenance)
                                N (New)
                                Space (Inquiry Only)
                                (Optional)
Application . . . . . 01      (Optional)
Account . . . . . 0          (Optional)
Region . . . . . 000        (Optional)
Account Type . . . . . 102   (Optional)
Price List . . . . . 001     (Optional)
Service Code . . . . . 0007  (0001 - 9999)
Origination . . . . .       (Optional)
Gen Service Code . . 0006    (0001 - 9999)

Command====> 6020
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel

```

6020 – Analysis Generated Services Parameter

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Application Application Number. Defined on MICM Record 0211 (Application Information). Valid entries are **00 – 99**.
Numeric, 2 positions, FLS A20 APPL_CODE.

Account Account Number. Designates which account's services are duplicated. If duplication should occur regardless of the account number, this field should be left blank.
Numeric, 18 positions, FLS A20 ACCT_NBR.

Region **Region Number.** Designates that the accounts within this processing region have duplicated services. If duplication should occur regardless of the account's region number, this field should be left blank. Valid entries are **000 – 999**.
Numeric, 3 positions, FLS A20 REGION.

Account Type **Account Type.** Designates that accounts assigned this account type have duplicated services. If duplication should occur regardless of the account type, this field should be left blank. Valid entries are **000 – 999**.
Numeric, 3 positions, FLS A20 ACCT_TYPE.

Price List **Price List Number.** Designates that accounts assigned this price list number have duplicated services. If duplication should occur regardless of the account's price list number, this field should be left blank. Valid entries are **001 – 999**.
Numeric, 3 positions, FLS A20 PRICE_LIST.

Service Code **Service Code.** Original service code to be merged into the generated service code. Valid entries are **0001 – 9999**.

Note: Codes **0001 – 0099** are pre-defined. Refer to the Application Processing chapter of *Procedures Guide 1* for additional information.
Numeric, 4 positions, FLS A20 SVC_CODE.

Origination **Origination.** Origin of the service code.
Alphanumeric, 10 positions, FLS A20 ORIG_NBR.

Gen Service Code **Generated Service Code.** Duplicated service code to be generated from the original interfaced transaction. Valid entries are **0001 – 9999**.
Numeric, 4 positions, FLS A20 GEN_SVC_CODE.

Primary Panel

```

6020      ANOPER2      Analysis Generated Services Parameter      0001 02-05-2007
Application . . : 1      Account Number : 0      Delete
Region . . . . : 0      Account Type . : 102      Price List : I
Service Code . : 7      Origination . . :
Gen Service Cd : 6

Service Desc . . COMBINED FOREIGN, LOCAL ITEMS

Gen Origin . . .
Gen Svc Desc . . FOREIGN ITEMS DEPOSITED OUTSTA

Command====> 6020,M,1,0,0,102,1,7,.6
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel   F13=Select
F16=Sp
    
```

6020 – Analysis Generated Services Parameter

Field Descriptions

Delete	Status. Maintenance form allows you to delete an entire record. Valid entries are: K Keep this record. D Delete this record. <i>Alphanumeric, 1 position, FLS A20.</i>
Service Desc	Service Code Description. Description of the service code (specified on MICM Record 6086) being generated because of duplication. Information only. <i>Alphanumeric, 30 positions, FLS A20 SVC_DESC.</i>
Gen Origin	Generated Service Origination. Origination assigned to this generated service code. <i>Alphanumeric, 10 positions, FLS A20 GEN_ORIG.</i>
Gen Svc Desc	Generated Service Code Description. Description of service code being generated because of duplication. As specified on MICM Record 6086. Information only. <i>Alphanumeric, 30 positions, FLS A20 GEN_SVC_DESC.</i>

6022 – Analysis Database Commitment Parameters

Purpose This panel is used to set up and maintain the commitment record, which tells each program how many records are processed between commitments.

Special Considerations This record is not used in a VSAM environment.

Key Panel

```

6022K      ANOPER2  Analysis Database Commitment Parameters  0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Organization ID . . . 1

Program Name . . . . AND100

Command====> 6022
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

6022 – Analysis Database Commitment Parameters

Field Descriptions

- Function** Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.
- Organization ID** Organization Identification. Organization identifier for segment processing.
Alphanumeric, 1 position, FLS A22 ORG.
- Program Name** Program Identification. Name of program to which this commitment count applies.
Alphanumeric, 6 positions, FLS A22 NAME.

Primary Panel

```

6022      ANOPER2  Analysis Database Commitment Parameters  0001  02-05-2007
                                                    Delete  _

Organization ID . . : 1
Program Name . . . : AND100

Commitment Cnt . . . 10000
Close Non-API . . . _

Command====> 6022,M,1,AND100
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6022 - Analysis Database Commitment Parameters

Field Descriptions

Delete	<p>Status. Maintenance form allows you to delete an entire record. Valid entries are:</p> <ul style="list-style-type: none"> b Keep this record. D Delete this record. <p><i>Alphanumeric, 1 position, FLS A22.</i></p>
Commitment Cnt	<p>Commitment Count. Number of records to process before issuing a commit command for DB2.</p> <p><i>Alphanumeric, 6 positions, FLS A22 DDA_COMMIT.</i></p>
Close Non-API	<p>Close Non-API Files. Indicates whether the non-API files should be closed if the program abends. Valid entries are:</p> <ul style="list-style-type: none"> N Do not close the files. Y Close the files. <p><i>Alphanumeric, 1 position, FLS A22 CLOSE_FILE.</i></p>

6023 – Analysis Tax Region Parameters

Purpose This panel is used to enter and maintain tax region information (for Institution 0000 only) such as tax rates, descriptions, and General Ledger accumulator codes.

Key Panel

```

6023K      ANOPER2      Analysis Tax Region Parameters      0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Tax Region . . . . . UK123____

Effective Date . . . . 01-01-2007

Command====> 6023
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
    
```

6023 – Analysis Tax Region Parameters

Field Descriptions

- Function** Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.
- Tax Region** Tax Region Code. Tax region code to which these parameters apply.
Alphanumeric, 5 positions, FLS A23 TAX_RGN.
- Effective Date** Effective Date. Date the record takes affect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A23 EFFECTIVE_DATE.

Primary Panel

```

6023      ANOPERJ      Analysis Tax Region Parameters      0000 02-05-2007
Tax Region . : UK123      Effective Date : 01-01-2007      Delete
Tax Rgn Name . . . UNITED KINGDOM
Host Inst 2      Host Curn . . GBP
Exclusive Code E
Rate 1 .00011111      Rate 1 Desc STANDARD VAT RATE 1
Rate 2 .00022222      Rate 2 Desc STANDARD VAT RATE 2
Rate 3 .00033333      Rate 3 Desc STANDARD VAT RATE 3
Rate 4 .00044444      Rate 4 Desc STANDARD VAT RATE 4
Rate 5 .00055555      Rate 5 Desc STANDARD VAT RATE 5
Tax Regr Nbr      BE-80.80.2285400000000000
Regr VAT Nbr      ABCXYZ BE
Unit Spec Code A
Command====> 6023,N,UK123,01012007
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select

```

6023 – Analysis Tax Region Parameters

Field Descriptions

Delete	Status. Maintenance form allows you to delete an entire record. Valid entries are: B Keep this record. D Delete this record. <i>Alphanumeric, 1 position, FLS A23.</i>
Tax Rgn Name	Tax Region Name. Full name of this taxing region. <i>Alphanumeric, 40 positions, FLS A23 TAX_RGN_NAME.</i>
Host Inst	Host Institution Number. Owning institution for this taxing region. This is used for General Ledger tax reporting. <i>Numeric, 4 positions, FLS A23 HOST_INST.</i>
Host Curn	Host Currency. Currency to use for General Ledger tax reporting. <i>Alphanumeric, 4 positions, FLS A23 HOST_CURN.</i>
Exclusive Code	Exclusive Code. Designates whether the tax amount is excluded or included in the total charge for each taxable service on the statement. Valid entries are: E Tax amount is excluded. I Tax amount is included. <i>Alphanumeric, 1 position, FLS A23 EXCL_CODE.</i>
Rate 1	Tax Rate 1. <i>Numeric, 8 positions, FLS A23 TAX_RATE_1.</i>

Rate 1 Desc	Tax Rate 1 Description. Description for Tax Rate 1. <i>Alphanumeric, 40 positions, FLS A23 TAX_RATE_1_DESC.</i>
Rate 2	Tax Rate 2. <i>Numeric, 8 positions, FLS A23 TAX_RATE_2.</i>
Rate 2 Desc	Tax Rate 2 Description. Description for Tax Rate 2. <i>Alphanumeric, 40 positions, FLS A23 TAX_RATE_2_DESC.</i>
Rate 3	Tax Rate 3. <i>Numeric, 8 positions, FLS A23 TAX_RATE_3.</i>
Rate 3 Desc	Tax Rate 3 Description. Description for Tax Rate 3. <i>Alphanumeric, 40 positions, FLS A23 TAX_RATE_3_DESC.</i>
Rate 4	Tax Rate 4. <i>Numeric, 8 positions, FLS A23 TAX_RATE_4.</i>
Rate 4 Desc	Tax Rate 4 Description. Description for Tax Rate 4. <i>Alphanumeric, 40 positions, FLS A23 TAX_RATE_4_DESC.</i>
Rate 5	Tax Rate 5. <i>Numeric, 8 positions, FLS A23 TAX_RATE_5.</i>
Rate 5 Desc	Tax Rate 5 Description. Description for Tax Rate 5. <i>Alphanumeric, 40 positions, FLS A23 TAX_RATE_5_DESC.</i>
Tax Regr Nbr	Tax Registration Number. Printed on the Tax Summary Sheet of the International Account Analysis statement. <i>Alphanumeric, 40 positions, FLS A23 TAX_REGR_NBR.</i>
Regr Vat Nbr	Registered Value Added Tax Number. Printed on the Tax Summary Sheet of the International Account Analysis statement. <i>Alphanumeric, 40 positions, FLS A23 TAX_REGR_NBR.</i>
Unit Spec Code	Unit Specification Code. Used to designate the type of processing unit for each tax region. Current valid entry is A , indicating a taxable European Union unit in Europe. <i>Alphanumeric, 1 position, FLS A23 UNIT_SPCF_CODE.</i>

6024 – Analysis Taxable Service Parameter

Purpose This panel is used to establish taxable services for a tax region (for Institution 0000 only).

Key Panel

```

6024K      ANOPER2      Analysis Taxable Service Parameter      0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                                B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Tax Region . . . . . 1_____
Service Code . . . . . 1_____
Effective Date . . . . 01-01-2007

Command====> 6024
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
  
```

6024 – Analysis Taxable Service Parameter

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Tax Region Tax Region Code. Tax region code to which these parameters apply.
Alphanumeric, 5 positions, FLS A24 TAX_RGN.

Service Code Service Code. Taxable service code to which these parameters apply.
Numeric, 4 positions, FLS A24 SVC_CODE.

Effective Date Effective Date. Date the record takes affect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A24 EFFECTIVE_DATE.

Primary Panel

6024	ANOPERJ	Analysis Taxable Service Parameter	0000	02-05-2007
	Tax Region: 1	Service Code: 21	More:	+
	Effective Date: 01-01-2007		Delete	_
Command====> 6024,B,1,21,01-01-2007				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom				

6024 – Analysis Taxable Service Parameter

6025 – Analysis Branch Defaults

Purpose This panel is used to enter and maintain the default currency code for new account setup and amount service processing as well as the default tax region used when system-generated services are produced.

Special Considerations The default currency is used when the required value is not supplied from other sources.

Key Panel

6025K	ANOPER2	Analysis Branch Defaults	0001	02-05-2007
Enter the following key parameters:				
Function	N			
		B (Browse)		
		C (Copy)		
		D (Delete)		
		M (Maintenance)		
		N (New)		
		Space (Inquiry Only)		
Branch	00005			
		(00001 - 99999)		
Command====> 6025				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6025 – Analysis Branch Defaults

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
b Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Branch Branch. Valid entries are **00001 – 99999**.
Numeric, 5 positions, FLS A25 BRANCH.

Primary Panel

```

6025      ANOPER2      Analysis Branch Defaults      0001 02-05-2007
Branch . . . . . : 1                               Delete  _

Curn Code . . . . . USD
Charging Curn . . . . . USD
Tax Region . . . . . AB123

Command====> 6025,B,1
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F14=Copy  F16=Sp
    
```

6025 – Analysis Branch Defaults

Field Descriptions

- Curn Code Default Currency Code. Used when a currency code is not specified on a new account setup or an amount service (within this branch).
Alphanumeric, 4 positions, FLS A25 CURN_CODE.
- Charging Curn Default Charging Currency Code. Used when a charging currency is not specified on a new account setup or an amount service (within this branch).
Alphanumeric, 4 positions, FLS A25 CHRГ_CURN.
- Tax Region Default Tax Region. Originating tax region for system-generated service transactions for this branch and default tax region on a new account when tax region is not entered.
Alphanumeric, 5 positions, FLS A25 TAX_RGN.

6026 – Analysis Service Classification Parameter

Purpose This panel 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 **99150**):
 - (1) **The Service falls within Article 13(B)(d) of EU 6th Directive**
- Software services (Description Number **99160**):
 - (2) **This Service falls within Article 9.2(e) of EU 6th Directive**

Key Panel

```

6026K      ANOPER1      Analysis Service Classification Parm      0000 02-05-2007

Enter the following key parameters:

Function . . . . . B                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Tax Region . . . . . 1_____
Service Code . . . . . 115____
Effective Date . . . . 010I1999__

Command====> 6026
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
  
```

6026 – Analysis Service Classification Parameter

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Tax Region Tax Region. Tax region code to which these parameters apply.
Numeric, 5 positions, FLS A26 TAX_RGN.

- Service Code** Service Code. Designates the service being classified. Valid entries are **0001 – 9999**.
Numeric, 4 positions, FLS A26 SVC_CODE.
- Effective Date** Effective Date. Date the record takes effect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.
Numeric, 10 positions, FLS A26 EFFECTIVE_DATE.

Primary Panel

```

6026      ANOPER1      Analysis Service Classification Parm      0000 02-05-2007
Tax Region . : 1              Service Code . : 115              Delete _
Effective Date: 01-01-1999

Class Code . . . . S

Apply to USC A . . Y
Apply to USC B . . N
Apply to USC C . . N
Apply to USC D . . N

Command====> 6026,B,1,115,01-01-1999
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F14=Copy
    
```

6026 – Analysis Service Classification Parameter

Field Descriptions

- Class Code** Service Classification Code. Designates if the service is a payment or software service. Valid entries are:
 P Payment service.
 S Software service.
Alphanumeric, 1 position, FLS A26 CLASS_CD.
- Apply to USC A** Apply to Unit Specification Code A Indicator. Indicates whether a footnote is printed on the statement for the Service Code if the customer’s USC (defined on MICM Record 6023) is **A**. Valid entries are:
 N Footnote is not required.
 Y Footnote is required to print on the statement.
Alphanumeric, 1 position, FLS A26 SPCF_CODE_A.
- Apply to USC B** Apply to Unit Specification Code B Indicator. Reserved for future use.
- Apply to USC C** Apply to Unit Specification Code C Indicator. Reserved for future use.
- Apply to USC D** Apply to Unit Specification Code D Indicator. Reserved for future use.

6027 – Analysis Comment Category Definition

Purpose This panel is used to establish and maintain user-defined categories for customer comments. These records reside on institution zero only.

Key Panel

6027K	ANOPER6	Analysis Comment Category	0000	11-30-2006
Enter the following key parameters:				
Function	—			B (Browse) C (Copy) D (Delete) M (Maintenance) N (New) Space (Inquiry Only)
Category	_____			
Effective Date . . .	_____			
Command====> 6027				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6027 – Analysis Comment Category Definition

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- ␣** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Category Comment Category. User-defined category for the classification of comments.
Alphanumeric, 10 positions, FLS A27 CATEGORY.

Effective Date Effective Date. Date the record takes effect.
Numeric, 8 positions, FLS A27 EFFECTIVE_DATE.

Primary Panel

```

6027      ANOPER6      Analysis Comment Category Definition      0000 11-30-2006
                                     More:      +
Category . . . . : ACCOUNT      Effective Date: 09-01-2006      Delete  _
Description . . . IMPORTANT DETAIL NOT TO BE DELETED
Retention Months . 00
Retain Expired . . Y

Command====> 6027,B,ACCOUNT,09-01-2006
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom
    
```

6027 - Analysis Comment Category Definition

Field Descriptions

- Delete** Status. Maintenance form allows you to delete an entire record. Valid entries are:
b Keep this record.
D Delete this record.
Alphanumeric, 1 position, FLS A27.
- Description** Comment Category Description.
Alphanumeric, 40 positions, FLS A27 DESC.
- Retention Months** Retention Months. Number of months used to calculate the expiration date of comments created using this category. Zeros indicates that the retention months are equal to the history retention of the account to which the comment is posted or that the category is permanent.
Numeric, 2 positions, FLS A27 RETENTN_MONTH.
- Retain Expired** Retention Expired. Indicates whether expired comments in this category are retained as permanent. Valid entries are:
N Do not retain expired comments in this category.
Y Retain comments in this category as long as the related account master exists.
Alphanumeric, 1 position, FLS A27 RETAIN_EXPIRE.

6028 – Analysis Waive Reason Code Parameters

Purpose This panel is used to establish and maintain waive reason code descriptions and associated GL accumulator numbers.

Key Panel

6028K	_____	Analysis Waive Reason Code Parameters	11-03-2006
Enter the following key parameters:			
Function	_____		
		B (Browse)	
		C (Copy)	
		D (Delete)	
		M (Maintenance)	
		N (New)	
		Space (Inquiry Only)	
Waive Reason Cd . .	_____		
Effective Date . .	_____		
Command====> _____			

6028 – Analysis Waive Reason Code Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- I** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Waive Reason Cd Waive Reason Code. User-defined code that identifies the purpose of a waive (W) or temporary waive (T) service charge code.

Note: Waive reason codes only reside on Institution 0000.

Alphanumeric, 10 positions, FLS A28 WAIVE_REASON_CD.

Effective Date Effective Date. Date the record takes effect.

Numeric, 8 positions, FLS A28 EFFECTIVE_DATE.

Primary Panel

```

6028      ANOPER6      Analysis Waive Reason Code Parameters      0000 11-03-2006
                                     More:      +
                                     Delete      -

Waive Rsn Code : 0001      Effective Date : 10-01-2006

Description . . . test

GL Accum Number 5600

Command====> 6028,B,0001,11-03-2006
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom
    
```

6028 - Analysis Waive Reason Code Parameters

Field Descriptions

- Delete** Status. Maintenance form allows you to delete an entire record. Valid entries are:
B Keep this record.
D Delete this record.
Alphanumeric, 1 position, FLS A28.
- Description** Waive Reason Description. Description of the specific waive reason code.
Alphanumeric, 40 positions, FLS A28 DESCRIPTION.
- GL Accum Number** General Ledger Accumulator Number. Accumulator number to which the waive reason code applies. Valid entries are **5000 – 5999**.
Numeric, 4 positions, FLS A28 GL_ACCUM_NBR.

6030 – Analysis Interface Source Parameters

Purpose This panel is used to establish and maintain the interface source parameters that relate to the minimum daily service transaction volume.

Key Panel

```

6030K      ANOPER2      Analysis Interface Source Parameters      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                                B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Source . . . . . 0001

Effective Date . . . 01-01-1999

Command====> 6030
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel

```

6030 – Analysis Interface Source Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- ␣** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Source Source Code. Designates the source of the service transaction as found on the Daily Interface File.

Alphanumeric, 4 positions, FLS A30 SOURCE.

Effective Date Effective Date. First date the interface source parameters take effect. Format is defined in the Date Sequence field on the MICM 1001 and OPR records.

Numeric, 10 positions, FLS A30 EFFECTIVE_DATE.

Primary Panel

```

6030      ANOPER2      Analysis Interface Source Parameters      0001 02-05-2007
Source Code . : 0001      Effective Date : 01-01-1999      More:
Delete      _
      Daily Minimum      0      Daily Abort Cd      N

      Minimum  Abort      Minimum  Abort      Minimum  Abort
Day 01 0      N      Day 02 0      N      Day 03 0      N
Day 04 0      N      Day 05 0      N      Day 06 0      N
Day 07 0      N      Day 08 0      N      Day 09 0      N
Day 10 0      N      Day 11 0      N      Day 12 0      N
Day 13 0      N      Day 14 0      N      Day 15 0      N
Day 16 0      N      Day 17 0      N      Day 18 0      N
Day 19 0      N      Day 20 0      N      Day 21 0      N
Day 22 0      N      Day 23 0      N      Day 24 0      N
Day 25 0      N      Day 26 0      N      Day 27 0      N
Day 28 0      N      Day 29 0      N      Day 30 0      N
Day 31 0      N

Command====> 6030,M,0001,01-01-1999
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp
    
```

6030 – Analysis Interface Source Parameters

Field Descriptions

- Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:

 - b** Keep this record.
 - D** Delete this record.

Alphanumeric, 1 position, FLS A30.

- Daily Minimum Daily Minimum. Minimum number of services expected for the source. This field is the default used if criterion for a specific day has not been entered.

Numeric, 9 positions, FLS A30 MINIMUM_0.

- Daily Abort Cd Daily Abort Code. Indicates whether to abort or report the number of services below the threshold. This field is the default used if criterion for a specific day has not been entered. Valid entries are:

 - N** Report.
 - Y** Abort.

Alphanumeric, 1 position, FLS A30 ABORT_0.

- Minimum Days 01 – 31 Daily Minimums. Minimum number of services expected for the source.

Numeric, 9 positions, 31 times, FLS A30 MINIMUM_01 – MINIMUM_31.

- Abort Days 01 – 31 Daily Abort Codes. Indicates to abort or report the number of services below the threshold. Valid entries are:

 - N** Report.
 - Y** Abort.

Alphanumeric, 1 position, 31 times, FLS A30 ABORT_01 – ABORT_31.

6031 – Analysis Profile Default Parameter

Purpose This panel is used to default a profile number to a new Deposit/Group Master based on selection criteria.

Special Considerations The End Cycle can be used with the Number of Cycles or used alone to set the profile expire cycle. If used with the Number of Cycles, the End Cycle is the date which calculated expiration dates can not exceed.

For example, suppose MICM Record 6031 specifies upon opening, that a certain type of account should be assigned to Profile 12345 for 12 months and the Profile Expiration Date can not exceed 12-2008. Accounts that open less than 12 months prior to 12-2008 are *not* assigned to the profile for a *full* 12 months, but rather, expire on the 12-2008 date. If the End Cycle is used alone with a 12-2008 date and the Number of Cycles is zeros, then every account opening under this MICM 6031 record receives the same Profile Expire Cycle of 12-2008.

MICM Record 6031 requires a Number of Cycles *or* a specified End Cycle. The End Cycle on MICM Record 6031 should *never* default. However, if the Number of Cycles has been specified and the End Cycle is zeros, accounts opening under this 6031 record calculate a Profile Expiration Date based on the Number of Cycles.

Key Panel

6031K	ANOPERJ	Analysis Profile Default Parameter	0001 02-05-2007
Enter the following key parameters:			
Function	—		B (Browse) C (Copy) D (Delete) M (Maintenance) N (New) Space (Inquiry Only)
Application	—		(Required 00-99)
Region	—		(Optional 0-9)
Account Type	—		(Optional 001-999)
Price List	—		(Optional 001-999)
Cost Center	_____		(Optional)
User Code 4	—		(Optional)
Effective Date	_____		(Required)
Command===> 6031			
F1=Help F3=Exit F4=Next F11=Break F12=Cancel			

6031 – Analysis Profile Default Parameter

Field Descriptions

Function	<p>Function Code. Action to perform on the panel. Valid entries are:</p> <ul style="list-style-type: none">I Inquiry only.B Browse records.C Copy and create a new record.D Delete a record.M Maintain a record.N Create a new record. <p><i>Alphanumeric, 1 position.</i></p>
Application	<p>Application Number. Actual application number to which this information applies. Valid entries are 00 – 99.</p> <p><i>Numeric, 2 positions, FLS A31 APPL_CODE.</i></p>
Region	<p>Region Number. Region number selected for defaulting profile number.</p> <p><i>Numeric, 3 positions, FLS A31 REGION.</i></p>
Account Type	<p>Account Type. Account type selected for defaulting profile number.</p> <p><i>Numeric, 3 positions, FLS A31 ACCT_TYPE.</i></p>
Price List	<p>Price List. Price list selected for defaulting profile number.</p> <p><i>Numeric, 3 positions, FLS A31 PRICE_LIST.</i></p>
Cost Center	<p>Cost Center. Cost center selected for defaulting profile number.</p> <p><i>Numeric, 15 positions, FLS A31 ACCT_COST_CNTR.</i></p>
User Code 4	<p>User Code 4. User code 4 selected for defaulting profile number.</p> <p><i>Alphanumeric, 2 positions, FLS A31 USER_CODE_4.</i></p>
Effective Date	<p>Effective Date. First date the profile default parameter takes effect.</p> <p><i>Numeric, 8 positions, FLS A31 EFFECTIVE_DATE.</i></p>

Primary Panel

6031	ANOPERJ	Analysis Profile Default Parameter	0001	02-05-2007			
Application . . .	01	Region	000	Account Type . . .	000	Delete	—
User Code 4 . . .		Price List . . .	000	Cost Center . . .	0000000000000000		
Effective Date	02-05-2007						
Expire Date . . .	00-00-0000						
Description . . .	_____						
Profile	0						
Cycles	0						
End Cycle	00	0000					
060287 Invalid Profile.							
Command====> 6031,N,1,0,0,0,0,,							
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select							
F14=Copy							

6031 – Analysis Profile Default Parameter

Field Descriptions

Expire Date	Expiration Date. After this date, the record is no longer in effect and is not used to assign profiles. <i>Numeric, 8 positions, FLS A31 EXPIRE_DATE.</i>
Description	Profile Description. Identifies the profile. <i>Alphanumeric, 40 positions, FLS A31 PROFILE_DESC.</i>
Profile	Profile Number. <i>Numeric, 18 positions, FLS A31 PROFILE.</i>
Cycles	Number of Cycles. Number of cycles to use when assigning the profile to an account. <i>Numeric, 2 positions, FLS A31 NBR_CYCLE.</i>
End Cycle	End Cycle. Last cycle month and year for which this profile assignment is valid. Format is MM YYYY. <i>Numeric, 8 positions, FLS A31 END_CYCLE.</i>

6032 – Analysis Profile Parameter

Purpose This panel is used to set up pricing and rate parameters by profile related to a maximum of 10 pricing affiliates and one rate affiliate. Exception pricing order and exception rate order are also controlled through this record. Optional standard pricing overrides may also be used for institution, region and price list.

Key Panel

MICM 6032	ANOPER3	Analysis Profile Parameter	0001	02-05-2007
Enter the following key parameters:				
Function . . . _			B: Browse	
			C: Copy	
			M: Maintenance	
			N: New	
Profile _____			(Required)	
Effective Cycle _____			(Required)	
Command====> _____				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom				

6032 – Analysis Profile Parameter

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
b Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Profile Profile Number.
Numeric, 18 positions, FLS A32 PROFILE.

Effective Cycle Effective Cycle. First cycle the profile parameter takes effect.
Numeric, 8 positions, FLS A32 EFFECTIVE_CYCLE.

Primary Panel

```

6032      ANOPER8  Analysis Profile Processing Parameter      0000 30-11-2006
                                     More: +
Profile . . . : 10                                     Effective Cycl: 01-06-2006      Delete _
Expire Cycle   01-12-2010  Exc Price Order A   Exc Rate Order   A
Ovr Option . . N   Ovr Inst . . . 0           Ovr Region . . 0
Ovr Price List 0   Description . . BIG APPLE TELECOM'S LARGE CORP CONTRACT

Pricing      Affiliates
(01) 10
(02) 11
(03) 12
(04) 13
(05) 14
(06) 15
(07) 16
(08) 17
(09) 18
(10) 19
Rate         101

Command====> 6032,B,10,01-06-2006
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break  F12=Cancel
F13=Select  F14=Copy  F15=Bottom

```

6032 - Analysis Profile Parameter

Field Descriptions

- Expire Cycle** Expiration Cycle. Last cycle used for pricing, rates, and/or standard pricing override.
Numeric, 8 positions, FLS A32 END_CYCLE.
- Exc 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. Valid entries are:
 A Affiliate pricing is highest.
 E Account-level pricing is highest.
Alphanumeric, 1 position, FLS A32 EXCEPT_ORDER.
- Exc 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. Valid entries are:
 A Affiliate rates are highest.
 E Account-level rates are highest.
Alphanumeric, 1 position, FLS A32 RATE_ORDER.
- Ovr Option** Pricing Override Option. Indicates whether the pricing override fields (institution, region and price list) are used when applying standard pricing. Valid entries are:
 N Do not use pricing override fields.
 Y Use pricing override fields.
Alphanumeric, 1 position, FLS A32 OVRD_OPTION.

Ovrd Inst	<p>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, FLS A32 OVRD_INST.</i></p>
Ovrd Region	<p>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, 2 positions, FLS A32 OVRD_REGION.</i></p>
Ovrd Price List	<p>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, 4 positions, FLS A32 OVRD_PRICE_LIST.</i></p>
Description	<p>Profile Description. Identifies the profile. <i>Alphanumeric, 40 positions, FLS A32 PROFILE_DESC.</i></p>
Pricing Affiliates	<p>Pricing Affiliation Number 01 – 10. Affiliation number used for pricing of services. Created from MICM Record 6016. <i>Numeric, 18 positions, 10 times, FLS A32 AFFILIATE_01 – AFFILIATE_10.</i></p>
Rate Affiliate	<p>Rate Affiliation Number. Created from Exception Rate Records (ANERTs). <i>Numeric, 18 positions, FLS A32 R_AFFILIATE.</i></p>

6060 – Analysis AFP EDI ISA Segment Data

Purpose This panel is used to enter and maintain the EDI transmission requirement information, which is used when producing the ISA Segment of the EDI transmission of AFP data.

Special Considerations Only one 6060 record can exist per institution.

Key Panel

```

6060K      ANOPER2      Analysis AFP EDI ISA Segment Data      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M

B (Browse)
C (Copy)
D (Delete)
M (Maintenance)
N (New)
Space (Inquiry Only)

Command====> 6060
F1=Help   F3=Exit   F4=Next   F11=Break  F12=Cancel

```

6060 – Analysis AFP EDI ISA Segment Data

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse the records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Primary Panel

```

6060      ANOPER2      Analysis AFP EDI ISA Segment Data      0001  02-05-2007
                                                    Delete  _

Sender ID Type . . . . 17
Sender ID Data . . . . 00000440000244

Authorz Type . . . . 00
Authorz Data . . . . _____

Security Type . . . . 00
Security Data . . . . _____

Acknowledgement . . . 1

Test Indicator . . . . P

Fixed Format . . . . . N

Command====> 6060,M
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp
    
```

6060 – Analysis AFP EDI ISA Segment Data

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Alphanumeric, 1 position, FLS A60.

Sender ID Type Interchange Sender Identification Type. Identifies the system/method of code structure used to designate the sender ID element being qualified. Although any alphanumeric value can be placed in this field (except spaces), valid entries defined by ANSI standards are:

- NR** National Retail Merchants Association (NRMA) – assigned.
- ZZ** Mutually defined.
- 01** Duns (Dun and Bradstreet).
- 02** SCAC (Standard Carrier Alpha Code).
- 03** FMC (Federal Maritime Commission).
- 04** IATA (International Air Transport Association).
- 08** UCC EDI Communications ID (Comm ID).
- 09** X.121 (CCITT).
- 11** DEA (Drug Enforcement Administration).
- 12** Phone (Telephone companies).

- 13** UCS Code. This is the only code used for UCS transmissions. It includes the area code and telephone number of a modem. It does not include punctuation, blanks, or access code.
- 14** Duns plus suffix.
- 15** Petroleum Accountants Society of Canada company code.
- 16** Duns number with four-character suffix.
- 17** American Bankers Association (ABA) transit routing number (including check digit, nine-digit).
- 18** Association of American Railroads (AAR) standard distribution code.
- 19** EDI Council of Australia (EDICA) communications ID number (COMM ID).

Alphanumeric, 2 positions, FLS A60 SNDR_ID_TYPE.

Sender ID Data Interchange Sender Identification Data. Identifies the interchange sender based on ANSI requirements. The type of information stored in this field is identified in the Sender ID Type field.

Alphanumeric, 15 positions, FLS A60 SNDR_ID_DATA.

Authorz Type Authorization Information Type. Indicates the type of data stored in the Authorization Data field. Valid entries are:

- 00** No authorization information present.
- 01** UCS communications ID.
- 02** EDX communications ID.
- 03** Additional data identification.
- 04** Rail communications ID.

Alphanumeric, 2 positions, FLS A60 AUTH_TYPE.

Authorz Data Authorization Information Data. Information used for additional identification or authorization of the sender of the data in the interchange. The type of information is set by the Authorization Type field.

Alphanumeric, 10 positions, FLS A60 AUTH_DATA.

Security Type Security Information Type. Identifies the type of data stored in the Security Data field. Valid entries are:

- 00** No security information present.
- 01** Password.

Alphanumeric, 2 positions, FLS A60 SCTY_TYPE.

Security Data Security Information Data. Identifies the security information about the sender or the data in the interchange. The type of information is set by the Security Type field.

Alphanumeric, 10 positions, FLS A60 SCTY_DATA.

Acknowledgment Acknowledgment Requested. Indicates whether an acknowledgment is requested upon receipt of the transmission. Valid entries are:

- 0** No acknowledgment requested.
- 1** Interchange acknowledgment requested.

Alphanumeric, 1 position, FLS A60 ACKNLDG_RQST.

Test Indicator	<p>Test Indicator. Indicates whether this transmission is for testing purposes only. Valid entries are: P Production data. T Test data. <i>Alphanumeric, 1 position, FLS A60 TEST_INDICTR.</i></p>
Fixed Format	<p>Fixed Format. Indicates whether the output from the program that creates the EDI transmission data (AND455 or AND495) is in a fixed format or a compressed format. The fixed format is provided to allow the customer a readable format for customization. Valid entries are: N Data is provided in compressed format. Y Data is provided in fixed format. <i>Alphanumeric, 1 position, FLS A60 FIXED_FORMAT.</i></p>

6061 – Analysis AFP EDI Account Information

Purpose This panel is used to enter and maintain the EDI transmission requirement account information, which is used when producing the EDI transmission of AFP data.

Special Considerations Only one 6061 record can exist per account.

Key Panel

```

6061K      ANOPER2      Analysis AFP EDI Account Information      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Application . . . . . 00                          (00 - 99)

Account . . . . . 101010362_____

Command====> 6061
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel

```

6061 – Analysis AFP EDI Account Information

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
b Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Application Application Number. Application for which this information applies. Valid entries are **00 – 99**.
Numeric, 2 positions, FLS61 APPL_CODE.

Account Account Number. Account number or affiliation number.
Numeric, 25 positions, FLS61 ACCT_NBR.

Primary Panel

```

6061      ANOPER2      Analysis AFP EDI Account Information      0001  02-05-2007
Application . . . : 00                                          Delete  _
Account Number . . : 101010362

ISA Rcvr Type . . . ZZ
ISA Rcvr Data . . . HJKJKHJKH
ISA Rcvr Xtra . . . JKHJK

GS Rcvr Data . . . . ERTERTERT
GS Rcvr Xtra . . . . ERTE__

EDI User Code 1 . . . _
EDI User Code 2 . . . _
EDI User Code 3 . . . _

Command====> 6061,M,0,101010362
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6061 – Analysis AFP EDI Account Information

Field Descriptions

Delete

Status. Maintenance form allows you to delete an entire record. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Alphanumeric, 1 position, FLS A61.

ISA Rcvr Type

Interchange Receiver Identification Type. Indicates the system/method of code structure used to designate the receiver ID element on the ISA segment. Although any alphanumeric value can be placed in this field, the valid entries defined by ANSI standards are:

- NR** National Retail Merchants Association (NRMA) – assigned.
- ZZ** Mutually defined.
- 01** Duns (Dun and Bradstreet).
- 02** SCAC (Standard Carrier Alpha Code).
- 03** FMC (Federal Maritime Commission).
- 04** IATA (International Air Transport Association).
- 08** UCC EDI Communications ID (Comm ID).
- 09** X.121 (CCITT).
- 11** DEA (Drug Enforcement Administration).
- 12** Phone (telephone companies).
- 13** UCS Code. This is the only code used for UCS transmissions. It includes the area code and telephone number of a modem. It does not include punctuation, blanks, or access code.
- 14** Duns plus suffix.
- 15** Petroleum Accountants Society of Canada company code.
- 16** Duns number with four-character suffix.

- 17 American Bankers Association (ABA) transit routing number (including check digit, nine-digit).
- 18 Association of American Railroads (AAR) standard distribution code.
- 19 EDI Council of Australia (EDICA) communications ID number (COMM ID).

Alphanumeric, 2 positions, FLS A61 ISA_RCVR_TYPE.

ISA Rcvr Data	Interchange Receiver Identification Data. Identifies the interchange receiver on the ISA segment based on ANSI requirements. The first nine positions of the data are entered in this field; the last six positions are entered in the ISA Interchange Receiver ID Extra Data field. The type of information stored in this field is identified by the Interchange Receiver ID Type field. <i>Alphanumeric, 9 positions, FLS A61 ISA_RCVR_DATA.</i>
ISA Rcvr Xtra	Interchange Receiver Identification Extra Data. Identifies the receiver on the ISA segment based on ANSI requirements. The last six positions of the ISA IRID Data are entered in this field; the first nine positions are entered in the ISA Interchange Receiver ID Data field. The type of information stored in this field is identified by the Interchange Receiver ID Type field. <i>Alphanumeric, 6 positions, FLS A61 ISA_RCVR_EXTRA.</i>
GS Rcvr Data	GS Application Receiver Data. Identifies the party receiving the transmission. These are codes agreed upon by the trading partners. The first nine positions of the data are entered in this field; the last six positions are entered in the GS Application Receiver Extra Data field. <i>Alphanumeric, 9 positions, FLS A61 GS_RCVR_DATA.</i>
GS Rcvr Xtra	GS Application Receiver Extra Data. Identifies the party receiving the transmission. These are codes agreed upon by trading partners. The last six positions of the data are entered in this field; the first nine positions are entered in the GS Application Receiver Data field. <i>Alphanumeric, 6 positions, FLS A61 GS_RCVR_EXTRA.</i>
EDI User Code 1	EDI User Code 1. User-defined. <i>Alphanumeric, 2 positions, FLS A61 EDI_USER_CD_1.</i>
EDI User Code 2	EDI User Code 2. User-defined. <i>Alphanumeric, 9 positions, FLS A61 EDI_USER_CD_2.</i>
EDI User Code 3	EDI User Code 3. User-defined. <i>Alphanumeric, 9 positions, FLS A61 EDI_USER_CD_3.</i>

6062 – Analysis AFP EDI Sender Information

Purpose This panel is used to enter and maintain the EDI transmission requirement sender information, which is used when producing the EDI transmission of AFP data.

Special Considerations Only one 6062 record can exist per institution.

Key Panel

```
6062K      ANOPER2      Analysis AFP EDI Sender Information      0001 02-05-2007

Enter the following key parameters:

Function . . . . . _

B (Browse)
C (Copy)
D (Delete)
M (Maintenance)
N (New)
Space (Inquiry Only)

Command====> 6062
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
```

6062 – Analysis AFP EDI Sender Information

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
b Inquiry only.
B Browse the records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Primary Panel

```

6062      ANOPER2      Analysis AFP EDI Sender Information      0001  02-05-2007
                                                    Delete  _

N1 Sender Name . . . INFOPOINT FIRST BANK
N4 Sender City . . . MAITLAND
N4 Sender State . . FL
N4 Sender Zip . . . 32751
N4 Sender Zip4 . . . 0121

Command====> 6062,M
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6062 – Analysis AFP EDI Sender Information

Field Descriptions

Delete	Status. Maintenance form allows you to delete an entire record. Valid entries are: b Keep this record. D Delete this record. <i>Alphanumeric, 1 position, FLS A62.</i>
N1 Sender Name	Interchange Sender Name. Qualifier to designate the institution of origin. <i>Alphanumeric, 35 positions, FLS A62 SENDER_NAME.</i>
N4 Sender City	Interchange Sender City. Identifies sender institution's city. <i>Alphanumeric, 19 positions, FLS A62 FLS 051, SENDER_CITY.</i>
N4 Sender State	Interchange Sender State. Identifies sender institution's state. <i>Alphanumeric, 2 positions, FLS A62 SENDER_STATE.</i>
N4 Sender Zip	Interchange Sender ZIP Code. Identifies sender institution's five-digit postal code. <i>Numeric, 5 positions, FLS A62 SENDER_ZIP.</i>
N4 Sender Zip4	Interchange Sender ZIP4 Code. Identifies sender institution's ZIP+4 data. <i>Numeric, 4 positions, FLS A62 SENDER_ZIP_EXTN.</i>

6063 – Analysis Interchange Control Parameters

Purpose This panel is used to establish and maintain the institution-specific data required for the EDI 822 transaction set.

Special Considerations Used for version 4010 forward.

Key Panel

```
6063K      ANOPER2      Analysis Interchange Control Parameters      0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                                B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Command====> 6063
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
```

6063 – Analysis Interchange Control Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- ␣** Inquiry only.
- B** Browse the records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Primary Panel

```

6063      ANOPER2  Analysis Interchange Control Parameters  0001  02-05-2007
                                                    More:
                                                    Delete  _
----- Originator Information -----
Sender ID Code   : BK
Sender Name     . . . TRISYN
Sender City     . . . MAITLAND
Sender State    . . . FL
Sender Postl Cd 32222                Sender Country   USA
----- ISA Header Segment Information -----
Sender ID Type   01                Sender ID Data   SOFTWARE
Authorz Type    . . 01            Authorz Data    . . AUTHOR
Security Type   . . 00            Security Data   . . LOW
Acknowledgement 1
Test Indicator  T
Fixed Format     . . Y

Command====> 6063,M
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6063 – Analysis Interchange Control Parameters

Field Descriptions

Delete

Status. Maintenance form allows you to delete an entire record. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Alphanumeric, 1 position, FLS A63.

Originator Information

Sender ID Code	Sender Identification Code. Identifies the originating organizational entity. Valid entry is BK . <i>Alphanumeric, 2 positions, FLS A63 SENDER_ID.</i>
Sender Name	Sender Name. Name of originator. <i>Alphanumeric, 35 positions, FLS A63 SENDER_NAME.</i>
Sender City	Sender City. Name of the sender institution's city. <i>Alphanumeric, 30 positions, FLS A63 SENDER_CITY.</i>
Sender State	Sender State. Identifies the sender institution's state. <i>Alphanumeric, 2 positions, FLS A63 SENDER_ST.</i>
Sender Postl Cd	Sender Postal/ZIP Code. Indicates the international postal zone code (excluding punctuation and blanks) or the ZIP code. <i>Alphanumeric, 15 positions, FLS A63 SENDER_ZIP.</i>

Sender Country Sender Country. Identifies the sender institution's country.
Numeric, 3 positions, FLS A63 SENDER_COUNTRY.

ISA Header Segment Information

Sender ID Type Interchange Sender Identification Type. Identifies the system/method of code structure used to designate the sender ID element being qualified. Although any alphanumeric value can be placed in this field, valid entries defined by ANSI standards are:

- NR** National Retail Merchants Association (NRMA) – assigned.
- ZZ** Mutually defined.
- 01** Duns (Dun and Bradstreet).
- 02** SCAC (Standard Carrier Alpha Code).
- 03** FMC (Federal Maritime Commission).
- 04** IATA (International Air Transport Association).
- 08** UCC EDI Communications ID (Comm ID).
- 09** X.121 (CCITT).
- 11** DEA (Drug Enforcement Administration).
- 12** Phone (Telephone companies).
- 13** UCS Code. This is the only code used for UCS transmissions. It includes the area code and telephone number of a modem. It does not include punctuation, blanks, or access code.
- 14** Duns plus suffix.
- 15** Petroleum Accountants Society of Canada company code.
- 16** Duns number with four-character suffix.
- 17** American Bankers Association (ABA) transit routing number (including check digit, nine-digit).
- 18** Association of American Railroads (AAR) standard distribution code.
- 19** EDI Council of Australia (EDICA) communications ID number (COMM ID).

Alphanumeric, 2 positions, FLS A63 SNDR_ID_TYPE.

Sender ID Data Interchange Sender Identification Data. Identifies the interchange sender based upon ANSI requirements. The type of information stored in this field is identified in the Sender ID Type field.

Alphanumeric, 15 positions, FLS A63 SNDR_ID_DATA.

Authorz Type Authorization Information Type. Indicates the type of data stored in the Authorization Data field. Valid entries are:

- 00** No authorization information present.
- 01** UCS communications ID.
- 02** EDX communications ID.
- 03** Additional data identification.
- 04** Rail communications ID.

Alphanumeric, 2 positions, FLS A63 AUTH_TYPE.

Authorz Data	Authorization Information Data. Used for additional identification or authorization of the sender of the data in the interchange. The type of information is set by the Authorization Type field. <i>Alphanumeric, 10 positions, FLS A63 AUTH_DATA.</i>
Security Type	Security Information Type. Identifies the type of data stored in the Security Data field. Valid entries are: 00 No security information present. 01 Password. <i>Alphanumeric, 2 positions, FLS A63 SCTY_TYPE.</i>
Security Data	Security Information Data. Identifies the security information about the sender or the data in the interchange. The type of information is set by the Security Type field. <i>Alphanumeric, 10 positions, FLS A63 SCTY_DATA.</i>
Acknowledgment	Acknowledgment Requested. Indicates whether an acknowledgment is requested upon receipt of the transmission. Valid entries are: 0 No acknowledgment requested. 1 Interchange acknowledgment requested. <i>Alphanumeric, 1 position, FLS A63 ACKNLDG_RQST.</i>
Test Indicator	Test Indicator. Indicates whether this transmission is for testing purposes only. Valid entries are: P Production data. T Test data. <i>Alphanumeric, 1 position, FLS A63 TEST_INDICTR.</i>
Fixed Format	Fixed Format. Indicates whether the output from the program that creates the EDI transmission data (AND455 or AND495) is in a fixed format or a compressed format. The fixed format is provided to allow the customer a readable format for customization. Valid entries are: N Data is provided in compressed format. Y Data is provided in fixed format. <i>Alphanumeric, 1 position, FLS A63 FIXED_FORMAT.</i>

6064 – Analysis Interchange Receiver Parameters

Purpose This panel is used to establish and maintain the account-specific data required for the EDI 822 transaction set.

Special Considerations Used for version 4010 forward.

Key Panel

```

6064K      ANOPER2  Analysis Interchange Receiver Parameters  0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Application . . . . . 01                            (00 - 99)

Account . . . . . 101010362_____

Command====> 6064
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

6064 – Analysis Interchange Receiver Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Application Application Number. Application for which this information applies. Valid entries are **00 – 99**.
Numeric, 2 positions, FLS61 APPL_CODE.

Account Account Number. Account number to which this information applies.
Numeric, 25 positions, FLS61 ACCT_NBR.

Primary Panel

```

6064      ANOPER2  Analysis Interchange Receiver Parameters  0001  02-05-2007
Application . . . . . 1  Account Number . . . . . 101010362      More:
Version Number 0000000 Receiver Code 1                      Delete _
Recr ID Qual  01                               Receiver ID . . . 1
----- Forwarder Information -----
ID Code . . . . .                               ID Qualifier  ___
Forwarder Name _____
Name . . . . . _____
Address Line 1 _____ State . . . . . ___
Address Line 2 _____ Postal Code . . . ___
City . . . . . _____ Country . . . . . ___
Primary Contact _____
Prim Comm Nbr _____ Prim Qualifier  ___
Prim Alt1 Nbr _____ Prim Alt1 Qual  ___
Prim Alt2 Nbr _____ Prim Alt2 Qual  ___
Second Contact _____
Sec Comm Nbr _____ Sec Qualifier  ___
Sec Alt1 Nbr _____ Sec Alt1 Qual  ___
Sec Alt2 Nbr _____ Sec Alt2 Qual  ___

Command====> 6064,M,1,101010362
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6064 - Analysis Interchange Receiver Parameters

Field Descriptions

- Delete** Status. Maintenance form allows you to delete an entire record. Valid entries are:
- b** Keep this record.
 - D** Delete this record.
- Alphanumeric, 1 position, FLS A64.*
- Version Number** Version/Release/Industry Identifier Code. Specifies which version of the 822 Transaction set should be created for the account. Valid entry is **004010**.
Numeric, 6 positions, FLS A64 ISA_VERSION.
- Receiver Code** Interchange Receiver Code. Identifies the party receiving the transmission.
Note: Receiver codes should be agreed upon by the trading partners.
Alphanumeric, 15 positions, FLS A64 GS_RCVR_DATA.
- Receiver ID Qual** Receiver Identification Qualifier. Identifies the system/method of code structure used to designate the receiver or receiver ID element on the ISA segment being qualified. Although any alphanumeric value can be placed in this field, the valid entries defined by ANSI standards are:
- NR** National Retail Merchants Association (NRMA) – assigned.
 - ZZ** Mutually defined.
 - 01** Duns (Dun and Bradstreet).
 - 02** SCAC (Standard Carrier Alpha Code).
 - 03** FMC (Federal Maritime Commission).
 - 04** IATA (International Air Transport Association).
 - 08** UCC EDI Communications ID (Comm ID).

- 09 X.121 (CCITT).
- 11 DEA (Drug Enforcement Administration).
- 12 Phone (Telephone companies).
- 13 UCS Code. This is the only code used for UCS transmissions. It includes the area code and telephone number of a modem. It does not include punctuation, blanks, or access code.
- 14 Duns plus suffix.
- 15 Petroleum Accountants Society of Canada company code.
- 16 Duns number with four-character suffix.
- 17 American Bankers Association (ABA) transit routing number (including check digit, nine-digit).
- 18 Association of American Railroads (AAR) standard distribution code.
- 19 EDI Council of Australia (EDICA) communications ID number (COMM ID).

Alphanumeric, 2 positions, FLS A64 ISA_RECEIVER_TYPE.

Receiver ID Receiver Identification Code. Identifies the sender and is used as the receiving ID when routing data to the sender. The information stored in this field is identified by the Receiver Identification Qualifier.
Alphanumeric, 15 positions, FLS A64 ISA_RCVR_DATA.

Forwarder Information

ID Code Forwarder Identification Code. Identifies the forwarding party.
Alphanumeric, 2 positions, FLS A64 FWD_ID_CODE.

ID Qualifier Forwarder Identification Qualifier. Identifies the system/method of code structure used for the Forwarder Identification Code. Although any alphanumeric value can be placed in this field, following are examples of valid entries defined by ANSI standards:

- CR** Canadian Financial Institution Routing Number.
- SW** Society for Worldwide Interbank Financial Telecommunication (SWIFT) address.
- ZZ** Mutually defined.
- 1** DUNS Number (i.e., Dun & Bradstreet).
- 13** Federal Reserve Routing Code (FRRC).

Alphanumeric, 2 positions, FLS A64 FWD_ID_QLFY.

Forwarder Name Forwarder Name 1. First line of the forwarder's name. If the name is longer than 30 characters, use the Name field to complete the entry.
Alphanumeric, 30 positions, FLS A64 FWD_NAME_1.

Name Forwarder Name 2. Second line of the forwarder's name. Consists of the second name or additional characters from the Forwarder Name field.
Alphanumeric, 30 positions, FLS A64 FWD_NAME_2.

Address Line 1 Address Line 1. First line of the forwarder's address.
Alphanumeric, 30 positions, FLS A64 FWD_ADDRLNE_1.

State	Forwarder State. Identifies the forwarder's state. <i>Alphanumeric, 2 positions, FLS A64 FWD_STATE.</i>
Address Line 2	Address Line 2. Second line of the forwarder's address. <i>Alphanumeric, 30 positions, FLS A64 FWD_ADDRLNE_2.</i>
Postal Code	Forwarder Postal/ZIP Code. Indicates the international postal zone code (excluding punctuation and blanks) or the ZIP code. <i>Alphanumeric, 15 positions, FLS A64 FWD_POSTLCD.</i>
City	Forwarder City. Name of the forwarder's city. <i>Alphanumeric, 30 positions, FLS A64 FWD_CITY.</i>
Country	Forwarder Country. Identifies the forwarder's country. <i>Alphanumeric, 3 positions, FLS A64 FWD_COUNTRY.</i>
Primary Contact	Forwarder Primary Contact. Identifies the primary individual to contact in case technical problems are encountered (e.g., EDI transmission or receipt problems). The individual named here is typically responsible for the technical and transmission aspects of the 822 transaction set. <i>Alphanumeric, 30 positions, FLS A64 PRIM_CONTACT.</i>
Prim Comm Nbr	Forwarder Primary Contact Communication Number. Complete communications number including the country or area code. <i>Alphanumeric, 30 positions, FLS A64 PRIM_COMMNUM.</i>
Prim Qualifier	Forwarder Primary Contact Communication Number Qualifier. Identifies the type of communication number. Valid entries are: EM Electronic mail. FX Facsimile. TE Telephone. <i>Alphanumeric, 2 positions, FLS A64 PRIM_CNUM_QLFY.</i>
Prim Alt1 Nbr	Forwarder Primary Contact Alternate 1 Communication Number. Alternate 1 complete communication number including the country or area code. <i>Alphanumeric, 30 positions, FLS A64 PRIM_ALT_CNUM_1.</i>
Prim Alt1 Qual	Forwarder Primary Contact Alternate 1 Communication Number Qualifier. Identifies the alternate 1 type of communication number. Valid entries are: EM Electronic mail. FX Facsimile. TE Telephone. <i>Alphanumeric, 2 positions, FLS A64 PRIM_ALT_QLFY_1.</i>
Prim Alt2 Nbr	Forwarder Primary Contact Alternate 2 Communication Number. Alternate 2 complete communication number including the country or area code. <i>Alphanumeric, 30 positions, FLS A64 PRIM_ALT_CNUM_2.</i>

Prim Alt2 Qual	<p>Forwarder Primary Contact Alternate 2 Communication Number Qualifier. Identifies the alternate 2 type of communication number. Valid entries are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile.TE Telephone. <p><i>Alphanumeric, 2 positions, FLS A64 PRIM_ALT_QLFY_2.</i></p>
Second Contact	<p>Forwarder Secondary Contact. Identifies the backup individual to contact in case technical problems are encountered (e.g., EDI transmission or receipt problems). The individual named here is typically responsible for the technical and transmission aspects of the 822 transaction set.</p> <p><i>Alphanumeric, 30 positions, FLS A64 SCND_CONTACT.</i></p>
Sec Comm Nbr	<p>Forwarder Secondary Contact Communication Number. Complete communications number including the country or area code.</p> <p><i>Alphanumeric, 30 positions, FLS A64 SCND_COMMNUM.</i></p>
Sec Qualifier	<p>Forwarder Secondary Contact Communication Number Qualifier. Identifies the type of communication number. Valid entries are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile.TE Telephone. <p><i>Alphanumeric, 2 positions, FLS A64 SCND_CNUM_QLFY.</i></p>
Sec Alt1 Nbr	<p>Forwarder Secondary Contact Alternate 1 Communication Number. Alternate 1 complete communication number including the country or area code.</p> <p><i>Alphanumeric, 30 positions, FLS A64 SCND_ALT_CNUM_1.</i></p>
Sec Alt1 Qual	<p>Forwarder Secondary Contact Alternate 1 Communication Number Qualifier. Identifies the alternate 1 type of communication number. Valid entries are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile.TE Telephone. <p><i>Alphanumeric, 2 positions, FLS A64 SCND_ALT_QLFY_1.</i></p>
Sec Alt2 Nbr	<p>Forwarder Secondary Contact Alternate 2 Communication Number. Alternate 2 complete communication number including the country or area code.</p> <p><i>Alphanumeric, 30 positions, FLS A64 SCND_ALT_CNUM_2.</i></p>
Sec Alt2 Qual	<p>Forwarder Secondary Contact Alternate 2 Communication Number Qualifier. Identifies the alternate 2 type of communication number. Valid entries are:</p> <ul style="list-style-type: none">EM Electronic mail.FX Facsimile.TE Telephone. <p><i>Alphanumeric, 2 positions, FLS A64 SCND_ALT_QLFY_2.</i></p>

6070 – Analysis GL Interface Control

Purpose This panel, together with the 6071 panel, is used to enter and maintain the data that controls what interface information is passed to General Ledger and how that information is sub-divided.

Note: Refer to the Application Processing chapter of *Procedures Guide 1* for definitions of the General Ledger accumulator numbers and examples of how each is used.

Special Considerations This interface can be simple or sophisticated depending on how the parameters are established.

Once this information has been established, the key code controls and default information can be overridden by establishing MICM Record 6071.

Key Panel

6070K	ANOPER2	Analysis GL Interface Control	0001	02-05-2007
Enter the following key parameters:				
Function M		B (Browse)		
		C (Copy)		
		D (Delete)		
		M (Maintenance)		
		N (New)		
		Space (Inquiry Only)		
Application 00		(00 - 99)		
GL Accum Nbr 00005				
Command====> 6070				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6070 – Analysis GL Interface Control

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Application Application Number. Actual application number to which this information applies. Valid entries are **00 – 99**.
Numeric, 2 positions, FLS A70 APPL_CODE.

GL Accum Nbr General Ledger Accumulator Number. GL accumulator number to which this information applies. Refer to the Application Processing chapter of *Procedures Guide 1* for a list of pre-defined accumulator numbers.
Numeric, 5 positions, FLS A70 GL_ACCUM_NBR.

Primary Panel

6070	ANOPER2	Analysis GL Interface Control	0001	02-05-2007
Application	: 00	GL Accum Number . .	: 00005	Delete _
Monetary Desc . . .	ALL ANALYSIS SV	CHRG INCOME		
Statistic Desc . . .	ALL ANALYSIS SV	CHRG INCOMEN_		
Sub-Ledger Nbr . . .	99			
	Monetary		Statistical	
Institution	C		C	
Region	D		D	
Branch	—		—	
Officer 1	—		—	
Officer 2	—		—	
Account Type	—		—	
Cost Center	—		—	
Service Code	—		—	
Debit Account	200000520		200000520	
Debit Cost Ctr	5		5	
Credit Account	100000510		100000510	
Credit Cost Ctr	5		5	
Command====> 6070,M,0,5				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select				

6070 - Analysis GL Interface Control

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
 b Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A70.

Monetary Desc Default Monetary Description. Interfacing transaction description that is used whenever the monetary description in MICM Record 6071 is blank.
Alphanumeric, 29 positions, FLS A70 MNTR_DESC.

Statistic Desc Default Statistical Description. Interfacing transaction description that is used whenever the statistical description in MICM Record 6071 is blank.
Alphanumeric, 29 positions, FLS A70 STAT_DESC.

Sub-Ledger Nbr Subledger Number. User-supplied number that categorizes subledgers within the General Ledger for accumulators 815 – 867. Valid entries are **00** and **05 – 09**.
Numeric, 2 positions, FLS A70 SUBL_NBR.

Monetary

Institution Institution Monetary Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each institution's accounts and cost centers as established on MICM Record 6071.

Valid entries are:

- b** Do not debit or credit.
- B** Debit and credit.
- C** Credit.
- D** Debit.

Alphanumeric, 1 position, FLS A70 MNTR_INST.

Region Region Monetary Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each region's accounts and cost centers as established on MICM Record 6071. Valid entries are:

- b** Do not debit or credit.
- B** Debit and credit.
- C** Credit.
- D** Debit.

Note: The region (Analysis Pricing Region or Report Region from MICM Record 2001) is established in the Sort Region field on panel 7 of MICM Record 6000.

Alphanumeric, 1 position, FLS A70 MNTR_REGION.

Branch Branch Monetary Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each branch's accounts and cost centers as established on MICM Record 6071. Valid entries are:

- b** Do not debit or credit.
- B** Debit and credit.
- C** Credit.
- D** Debit.

Alphanumeric, 1 position, FLS A70 MNTR_BRANCH.

Officer 1 Primary Officer Monetary Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each primary officers accounts and cost centers as established on MICM Record 6071.

Valid entries are:

- b** Do not debit or credit.
- B** Debit and credit.
- C** Credit.
- D** Debit.

Alphanumeric, 1 position, FLS A70 MNTR_OFFICER_1.

Officer 2	<p>Secondary Officer Monetary Key Code Control. Indicates that the General Ledger accumulator number information interfaces to the General Ledger for each secondary officer's accounts and cost centers as established on MICM Record 6071. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 MNTR_OFFICER_2.</i></p>
Account Type	<p>Account Type Monetary Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each types accounts and cost centers as established on MICM Record 6071. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 MNTR_TYPE.</i></p>
Cost Center	<p>Account Cost Center Monetary Key Code Control. Indicates that the General Ledger accumulator number information interfaces to General Ledger for each cost centers accounts. When using the account's cost center established at the account level, MICM Record 6071 is not required. The default monetary account number specified on the panel/form is used as the account number. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 MNTR_COST_CTR.</i></p>
Service Code	<p>Service Code Monetary Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger only for the miscellaneous service codes. When this field is specified, MICM Record 6071 must be established as well as MICM Record 6072, which is set up to link the service code with the miscellaneous service code accumulator numbers. Refer to the Application Processing chapter of <i>Procedures Guide 1</i> for a complete list of GL accumulator numbers. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 MNTR_SVC_CD.</i></p>
Debit Account	<p>Default Monetary Debit Account Number. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the account number contains zeros. Leading blanks are allowed.</p> <p><i>Numeric, 15 positions, FLS A70 DFLT_DR_ACCT.</i></p>

Debit Cost Ctr	Default Monetary Debit Cost Center. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the cost center contains zeros. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A70 DFLT_DR_CNTR.</i>
Credit Account	Default Monetary Credit Account Number. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the account number contains zeros. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A70 DFLT_CR_ACCT.</i>
Credit Cost Ctr	Default Monetary Credit Cost Center. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the cost center contains zeros. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A70 DFLT_CR_CNTR.</i>

Statistical

Institution	Institution Statistical Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each institution's accounts and cost centers as established on MICM Record 6071. Valid entries are: <ul style="list-style-type: none"> b Do not debit or credit. B Debit and credit. C Credit. D Debit. <i>Alphanumeric, 1 position, FLS A70 STAT_INST.</i>
Region	Region Statistical Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each region's accounts and cost centers as established on MICM Record 6071. Valid entries are: <ul style="list-style-type: none"> b Do not debit or credit. B Debit and credit. C Credit. D Debit. <i>Alphanumeric, 1 position, FLS A70 STAT_REGION.</i>
Branch	Branch Statistical Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each branch's accounts and cost centers as established on MICM Record 6071. Valid entries are: <ul style="list-style-type: none"> b Do not debit or credit. B Debit and credit. C Credit. D Debit. <i>Alphanumeric, 1 position, FLS A70 STAT_BRANCH.</i>

Officer 1	<p>Primary Officer Statistical Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each primary officer's accounts and cost centers as established on MICM Record 6071. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 STAT_OFFICER_1.</i></p>
Officer 2	<p>Secondary Officer Statistical Key Code Control. Indicates that the General Ledger accumulator number information interfaces to General Ledger for each secondary officer's accounts and cost centers as established on MICM Record 6071. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 STAT_OFFICER_2.</i></p>
Account Type	<p>Account Type Statistical Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for each type's accounts and cost centers as established on MICM Record 6071. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 STAT_TYPE.</i></p>
Cost Center	<p>Account Cost Center Statistical Key Code Control. Indicates that the General Ledger accumulator number information interfaces to General Ledger for each cost centers accounts. When using the accounts cost center established at the account level, MICM Record 6071 is not required. The default statistical account number specified on the panel/form is used as the account number. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 STAT_COST_CENTER.</i></p>

Service Code	<p>Service Code Statistical Key Code Control. Indicates that the General Ledger accumulator number information is interfaced to General Ledger for only the miscellaneous service codes. When this field is specified, MICM Record 6071 is not required; however, MICM Record 6072 must be established to link the service code with the miscellaneous service code accumulator number. The cost center used is the transaction cost center assigned at capture time. Refer to the Application Processing chapter of <i>Procedures Guide 1</i> for a complete list of the GL accumulator numbers. Valid entries are:</p> <ul style="list-style-type: none">b Do not debit or credit.B Debit and credit.C Credit.D Debit. <p><i>Alphanumeric, 1 position, FLS A70 STAT_SVC_CD.</i></p>
Debit Account	<p>Default Statistical Debit Account Number. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the account number contains zeros. Leading blanks are allowed.</p> <p><i>Numeric, 15 positions, FLS A70 DFLT_STAT_DR.</i></p>
Debit Cost Ctr	<p>Default Statistical Debit Cost Center. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the cost center contains zeros. Leading blanks are allowed.</p> <p><i>Numeric, 15 positions, FLS A70 DFLT_STAT_CNTR.</i></p>
Credit Account	<p>Default Statistical Credit Account Number. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the account number contains zeros. Leading blanks are allowed.</p> <p><i>Numeric, 15 positions, FLS A70 DFLT_STAT_CR.</i></p>
Credit Cost Ctr	<p>Default Statistical Credit Cost Center. Used whenever MICM Record 6071 has not been established for the key code control for this accumulator number or the cost center contains zeros. Leading blanks are allowed.</p> <p><i>Numeric, 15 positions, FLS A70 DFLT_STAT_COST.</i></p>

6071 – Analysis GL Interface Key Control

Purpose This panel, together with the 6070 panel, is used to enter and maintain the data that controls what information is passed to GL and how that information is subdivided.

Special Considerations This information must be established for each possible configuration of the key code controls specified on the 6070 panel. For example, to credit a branch for accumulator number 00015 (Billed Service Charges), this information must be established for that accumulator number for each branch that needs an account number and cost center number to be credited. Whenever this information has not been established for a particular branch, the default account number and cost center are extracted from the 6070 panel.

If the information will be passed to GL by region, the following must be considered.

- For tax-related GL accumulators (500 – 518), region always refers to Tax Region.
- For non-tax GL accumulators, the Sort Region field on panel 7 of MICM Record 6000 determines if the region is Report Region or Analysis Pricing Region from MICM Record 2001 (Branch Information).

Key Panel

```

6071K      ANOPER2      Analysis GL Interface Key Control      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                B (Browse)
                                       C (Copy)
                                       D (Delete)
                                       M (Maintenance)
                                       N (New)
                                       Space (Inquiry Only)

Application . . . . . 00                (00-99)

GL Accum Nbr . . . . . 00025

Key Code . . . . . B

Code . . . . . 00010

Command====> 6071
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
    
```

6071 – Analysis GL Interface Key Control

Field Descriptions

Function	<p>Function Code. Action to perform on the panel. Valid entries are:</p> <ul style="list-style-type: none"> I Inquiry only. B Browse records. C Copy and create a new record. D Delete a record. M Maintain a record. N Create a new record. <p><i>Alphanumeric, 1 position.</i></p>
Application	<p>Application Number. Actual application number to which this information applies. Valid entries are 00 – 99.</p> <p><i>Numeric, 2 positions, FLS A71 APPL_CODE.</i></p>
GL Accum Nbr	<p>General Ledger Accumulator Number. GL accumulator number to which this information applies. Refer to the Application Processing chapter of <i>Procedures Guide 1</i> for a list of predefined accumulator numbers.</p> <p><i>Numeric, 5 positions, FLS A71 GL_ACCUM_NBR.</i></p>
Key Code	<p>Key Code. Identifies the information contained in the Code field of the key line. Valid entries are:</p> <ul style="list-style-type: none"> B Branch. K Institution. R Region. T Account type. 1 Primary officer. 2 Secondary officer. <p><i>Alphanumeric, 1 position, FLS A71 KEY_CODE.</i></p>
Code	<p>Code. Contains information indicated by the Key Code field in the key line. (Any officer information is defined on MICM Record 0242.)</p> <p><i>Alphanumeric, 5 positions, FLS A71 KEY_CODE_DATA.</i></p>

Primary Panel

```

6071      ANOPER2      Analysis GL Interface Key Control      0001 02-05-2007
Application . . . . : 00      GL Accum Number . . : 00025      Delete _
Key Code . . . . . : B      Code . . . . . : 00010

Key Cd Ovrđ . . . . T

Monetary Desc . . . FIRST LEVEL OVERRIDING EXPLICI
Statistic Desc . . . D      COIN ROLLING EXPLICID
Sub-Ledger Nbr . . . 99

                Monetary                Statistical
Debit Account      607101                0
Debit Cost Center  1111                  0
Credit Account     607101                0
Credit Cost Center 1111                  0

Command====> 6071,M,0,25,B,00010
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp
    
```

6071 - Analysis GL Interface Key Control

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Alphanumeric, 1 position, FLS A71.

Key Cd Ovrđ Key Code Override. Indicates whether to override a particular account or cost center within a key code category. For example, all service charges are being interfaced according to branch number, but for this particular branch number you want to interface according to account type. In this case, the value in this field should be **T**. This action requires establishing a MICM Record 6071 for each account type for this accumulator number. Valid entries are:

- b** No override.
- B** Branch.
- K** Institution.
- R** Region.
- T** Account type.
- 1** Primary officer.
- 2** Secondary officer.

Alphanumeric, 1 position, FLS A71 KEY_CODE_OVRD.

Monetary Desc Monetary Description. Interfacing transaction description that is used whenever the default monetary description on MICM Record 6070 is blank.

Alphanumeric, 30 positions, FLS A71 MNTR_DESC.

Statistic Desc	Statistical Description. Interfacing transaction description that is used whenever the default statistical description on MICM Record 6070 is blank. <i>Alphanumeric, 30 positions, FLS A71 STAT_DESC.</i>
Sub-Ledger Nbr	Subledger Number. User-supplied number that categorizes subledgers within the General Ledger for accumulators 815 – 867. <i>Numeric, 2 positions, FLS A71 SUBL_NBR.</i>

Monetary

Debit Account	Debit Account Number. Whenever this field is zeros, the default monetary debit account number on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 MNTR_DR_ACCT.</i>
Debit Cost Center	Debit Cost Center. Whenever this field is zeros, the default monetary debit cost center on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 MNTR_DR_COST.</i>
Credit Account	Credit Account Number. Whenever this field is zeros, the default monetary credit account number on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 MNTR_CR_ACCT.</i>
Credit Cost Center	Credit Cost Center. Whenever this field is zeros, the default monetary credit cost center on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 MNTR_CR_COST.</i>

Statistical

Debit Account	Debit Account Number. Whenever this field is zeros, the default statistical debit account number on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 STAT_DR_ACCT.</i>
Debit Cost Center	Debit Cost Center. Whenever this field is zeros, the default statistical debit cost center on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 STAT_DR_COST.</i>
Credit Account	Credit Account Number. Whenever this field is zeros, the default statistical credit account number on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 STAT_CR_ACCT.</i>
Credit Cost Center	Credit Cost Center. Whenever this field is zeros, the default statistical credit cost center on MICM Record 6070 is used. Leading blanks are allowed. <i>Numeric, 15 positions, FLS A71 STAT_CR_COST.</i>

6072 – Analysis GL Interface Service Parameters

Purpose This panel is used to enter and maintain GL interface service parameters table information for non-taxing services or non-taxing institutions. This information assigns specific service codes to the GL accumulator numbers that are reserved for service code use.

Special Considerations Up to 12 entries can be entered for each record with a maximum of 9,999 records totaling 119,988 possible entries.

It is not necessary to enter the data in service code order; however, multiple entries for the same service code must immediately succeed each other, and must have different GL accumulator numbers.

Key Panel

```

6072K      ANOPER2  Analysis GL Interface Service Parameters  0001  02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Record Nbr . . . . . 0401

Command====> 6072
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

6072 – Analysis GL Interface Service Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- b** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Record Nbr Record Number. Maximum of 12 entries per record number. Record numbers must be entered consecutively beginning with **0001**. Valid entries are **0001 – 9999**.
Numeric, 4 positions, FLS A72 RECORD_NBR.

Primary Panel

```

6072      ANOPER2  Analysis GL Interface Service Parameters  0001  02-05-2007
Record Nbr . . . . : 0401                                     Delete  _

          Service Code          Charge Code          Accum Number
01          0000                  -                40001
02          0001                  -                40011
03          0002                  -                40021
04          0003                  -                40031
05          0004                  -                40041
06          0005                  -                40051
07          0006                  -                40061
08          0007                  -                40071
09          0008                  -                40081
10          0009                  -                40091
11          0010                  -                40001
12          0011                  -                40111

Command====> 6072,M,401
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp

```

6072 – Analysis GL Interface Service Parameters

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
 b Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A72.

Service Code Entries 01 – 12 Service Code Number. Assigned to the miscellaneous GL accumulator number. Leading blanks are allowed. Valid entries are **0001 – 9999**.
Numeric, 5 positions, 12 times, FLS A72 SVC_CODE_1 – SVC_CODE_12.

Charge Code	<p>Entries 01 – 12 Charge Code. Indicates which incidents of this service are interfaced to General Ledger containing this miscellaneous accumulator number.</p> <p>Valid entries are:</p> <ul style="list-style-type: none">b All charged of this service.A All of this service.B All billed separate of this service.E All explicit of this service.N All no charge of this service.O All other of this service.W All waived.X Waive explicit. <p><i>Alphanumeric, 1 position, 12 times, FLS A72 CHARGE_CODE_1 – CHARGE_CODE_12.</i></p>
Accum Number	<p>Entries 01 – 12 Accumulator Number. Miscellaneous General Ledger accumulator number assigned to this service. Refer to the Application Processing chapter of <i>Procedures Guide 1</i> for a list of predefined miscellaneous accumulator numbers. Leading blanks are allowed.</p> <p><i>Numeric, 5 positions, 12 times, FLS A72 GL_ACCUM_NBR_1 – GL_ACCUM_NBR12.</i></p>

6073 – Analysis GL Tax Detail Parameters

Purpose This panel is used to enter and maintain a General Ledger accumulator number for each tax region, service code, and tax designation for Institution 0000.

Key Panel

6073K	ANOPERJ	Analysis GL Tax Detail Parameters	0000	02-05-2007
Enter the following key parameters:				
Function	M		B (Browse)	
			C (Copy)	
			D (Delete)	
			M (Maintenance)	
			N (New)	
			Space (Inquiry Only)	
Tax Region	1			
Service Code	111		(0001 - 9999)	
Command====> 6073				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6073 – Analysis GL Tax Detail Parameters

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- I** Inquiry only.
- B** Browse records.
- C** Copy and create a new record.
- D** Delete a record.
- M** Maintain a record.
- N** Create a new record.

Alphanumeric, 1 position.

Tax Region Tax Region. Tax region code to which these parameters apply.

Alphanumeric, 5 positions, FLS A73 TAX_RGN.

Service Code Service Code. Taxable service code to which these parameters apply.

Numeric, 4 positions, FLS A73 SVC_CODE.

Primary Panel

```

6073      ANOPERJ      Analysis GL Tax Detail Parameters      0000  02-05-2007
Tax Rgn . . . : 1
Service Code : 0111
Delete _

Taxable:          Accum
Tax Std Rate      25001
Tax Zero Rate     25002
Tax Exempt . . . 25003

Non-taxable:
Non-Tax Std Rt   25004
Non-Tax Zero Rt  25005
Non-Tax Exempt   25006

Command====> 6073,M,1,111
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
    
```

6073 - Analysis GL Tax Detail Parameters

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:

- b** Keep this record.
- D** Delete this record.

Alphanumeric, 1 position, FLS A73.

Taxable:

- Tax Std Rate Accum Taxable Standard Rate Accumulator. Used in reporting this taxable service when the tax designation is standard rate. Valid entries are **25000 – 99999**.
Numeric, 5 positions, FLS A73 TXBL_STD_RATE.
- Tax Zero Rate Accum Taxable Zero Rate Accumulator. Used in reporting this taxable service when the tax designation is zero rate. Valid entries are **25000 – 99999**.
Numeric, 5 positions, FLS A73 TXBL_ZERO_RATE.
- Tax Exempt Accum Taxable Exempt Accumulator. Used in reporting this taxable service when the tax designation is exempt. Valid entries are **25000 – 99999**.
Numeric, 5 positions, FLS A73 TXBL_EXEMPT.

Non-taxable:Non-Tax Std Rt
Accum

Non-taxable Standard Rate Accumulator. Used in reporting this taxable service when the tax designation is standard rate and the account is exempt. Valid entries are **25000 – 99999**.

Numeric, 5 positions, FLS A73 NON_TXBL_STD.

Non-Tax Zero Rt
Accum

Non-taxable Zero Rate Accumulator. Used in reporting this taxable service when the tax designation is zero rate and the account is exempt. Valid entries are **25000 – 99999**.

Numeric, 5 positions, FLS A73 NON_TXBL_ZERO.

Non-Tax Exempt
Accum

Non-taxable Exempt Accumulator. Used in reporting this taxable service when the tax designation is exempt and the account is exempt. Valid entries are **25000 – 99999**.

Numeric, 5 positions, FLS A73 NON_TXBL_EXEMPT.

6080 – Analysis Statement Descriptions

Purpose This panel is used to establish and maintain the descriptions for statements, invoices, and balance adjustments.

Key Panel

```

6080K      ANOPER2      Analysis Statement Descriptions      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                B (Browse)
                                       C (Copy)
                                       D (Delete)
                                       M (Maintenance)
                                       N (New)
                                       Space (Inquiry Only)

Description Code . . A

Description Nbr . . 00020

Language Code . . . EN

Command====> 6080
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel
    
```

6080 – Analysis Statement Descriptions

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:

- ␣** Inquiry only.
 - B** Browse records.
 - C** Copy and create a new record.
 - D** Delete a record.
 - M** Maintain a record.
 - N** Create a new record.
- Alphanumeric, 1 position.*

Description Code Description Code. Valid entries are:

- A** Format A statement line descriptions.
 - B** Format B statement line descriptions.
 - C** User-defined.
 - D** User-defined.
 - I** Invoice line descriptions.
 - J** Balance adjustment descriptions.
 - M** Format M statement line descriptions.
 - N** Format N statement line descriptions.
 - O** Account Analysis online statement line descriptions.
 - 1** Format 1 statement line descriptions.
 - 2** Format 2 statement line descriptions.
- Alphanumeric, 1 position, FLS A80 DESC_CODE.*

Description Nbr Description Number. Number of the description assigned to this service. This is usually the same as the Service Code number. Refer to Setting Up Statement/Heading Line Descriptions in the Application Processing chapter of *Procedures Guide 1* for additional information.
Numeric, 5 positions, FLS A80 DESC_NBR.

Language Code Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.
Alphanumeric, 2 positions, FLS A80 LANG_CODE.

Primary Panel

6080	ANOPER2	Analysis Statement Descriptions	0001	02-05-2007
Description Cd . . .	B	Description Nbr . . .	00020	Delete _
Language Code . . .	EN			
Description 01 . . . AVERAGE BALANCE				
Description 02 . . . _____				
Description 03 . . . _____				
Suppress Prt Cd . . . N				
Command====> 6080,M,B,20,EN				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select				
F16=Sp				

6080 – Analysis Statement Descriptions

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
b Keep this record.
D Delete this record.
Alphanumeric, 1 position, FLS A80.

Description 01 Description 1. First statement line description.
Alphanumeric, 30 positions, FLS A80 DESC_1.

Description 02 Description 2. Second statement line description.
Alphanumeric, 30 positions, FLS A80 DESC_2.

Description 03 Description 3. Third statement line description.
Alphanumeric, 30 positions, FLS A80 DESC_3.

Suppress Prt Cd

Suppress Print Option. Valid entries are **N** and **Y**. If this field is **Y**, the statement print programs and online statement programs will not print the information associated with this statement line description.
Alphanumeric, 1 position, FLS A80 SUPPRESS_PRT.

6082 – Analysis Service Type Descriptions

Purpose This panel is used to enter and maintain the descriptions for service types and AFP product families.

Key Panel

```

6082K      ANOPER2      Analysis Service Type Descriptions      0001 02-05-2007

Enter the following key parameters:

Function . . . . . M                               B (Browse)
                                                    C (Copy)
                                                    D (Delete)
                                                    M (Maintenance)
                                                    N (New)
                                                    Space (Inquiry Only)

Description Code . . . S

Description Nbr . . . 00005

Language Code . . . EN

Command====> 6082
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel

```

6082 – Analysis Service Type Descriptions

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Description Code Description Code. Valid entries are:
N AFP product family descriptions.
S Service type descriptions.
Alphanumeric, 1 position, FLS A82 DESC_CODE.

Description Nbr Description Number. For Description Code **N**, this is the first two positions of the AFP code. For Description Code **S**, this is the service type.
Alphanumeric, 5 positions, FLS A82 DESC_NBR.

Language Code Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.
Alphanumeric, 2 positions, FLS A82 LANGUAGE_CODE.

Primary Panel

```

6082      ANOPER2      Analysis Service Type Descriptions      0001  02-05-2007
Descrip Code . . . : S      Descrip Nbr . . . : 00005      Delete  _
Language Code . . . : EN

Description . . . . COMMERCIAL LOANS

Command====> 6082,M,S,00005,EN
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel  F13=Select
F16=Sp
    
```

6082 - Analysis Service Type Descriptions

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
 b Keep this record.
 D Delete this record.
Alphanumeric, 1 position, FLS A82.

Description Description. Service Type description.
Alphanumeric, 30 positions, FLS A82 SVC_DESC.

6083 – Analysis AFP Descriptions

Purpose This panel is used to establish and maintain the descriptions for the Analysis TMA statements.

Key Panel

6083K	ANOPER2	Analysis AFP Descriptions	0001	02-05-2007
Enter the following key parameters:				
Function	M	B (Browse)		
		C (Copy)		
		D (Delete)		
		M (Maintenance)		
		N (New)		
		Space (Inquiry Only)		
Description Code . . .	E			
Description Nbr . . .	00010			
Language Code	EN			
Command====> 6083				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6083 – Analysis AFP Descriptions

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Description Code Description Code. Valid entry is E, indicating TMA statement line descriptions.
Alphanumeric, 1 position, FLS A83 DESC_CODE.

Description Nbr Description Number. Leading zeros are required.
Numeric, 5 positions, FLS A83 DESC_NBR.

Language Code Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.
Alphanumeric, 2 positions, FLS A83 LANGUAGE_CODE.

Primary Panel

6083	ANOPER2	Analysis AFP Descriptions	0001	02-05-2007
Descrip Code	E	Descrip Nbr	00010	Delete _
Language Code	EN			
Description 01	_____			
Description 02	ANALYSIS STATEMENT			
Description 03	_____			
Command====> 6083,M,E,10,EN				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select				
F16=Sp				

6083 – Analysis AFP Descriptions

Field Descriptions

- Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
 b Keep this record.
 D Delete this record.
 Alphanumeric, 1 position, FLS A83.
- Description 01 Description 1. First statement line description.
 Alphanumeric, 45 positions, FLS A83 DESC_1.
- Description 02 Description 2. Second statement line description.
 Alphanumeric, 45 positions, FLS A83 DESC_2.
- Description 03 Description 3. Third statement line description.
 Alphanumeric, 45 positions, FLS A83 DESC_3.

6084 – Analysis Payment Descriptions

Purpose This panel is used to enter and maintain the descriptions used for receivables payments on the Account Analysis invoice.

Key Panel

6084K	ANOPER2	Analysis Payment Descriptions	0001	02-05-2007
Enter the following key parameters:				
Function	M			
		B (Browse)		
		C (Copy)		
		D (Delete)		
		M (Maintenance)		
		N (New)		
		Space (Inquiry Only)		
Recv Pay Code . . .	00720			
Language Code . . .	EN			
Command====> 6084				
F1=Help	F3=Exit	F4=Next	F11=Break	F12=Cancel

6084 – Analysis Payment Descriptions

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Recv Pay Code Receivables Payment Description Number Code. Must be greater than zero.
Valid entries are:
720 User-defined credit.
725 User-defined debit.
730 Balance credit forward.
735 Balance forward.
740 Disputed payment.
745 Disputed payment reversal.
750 Regular payment (default).
755 Regular payment reversal.
760 Write-off.
765 Write-off reversal.

- 770 Refund payment reversal.
- 775 Refund payment.
- 780 Waived late charge.
- 785 Waived late charge reversal.
- 790 Generated payment.
- 795 Generated payment reversal.
- 800 Generated direct debit.
- 805 Generated direct debit reversal.
- 810 Generated charge-off.
- 815 Generated charge-off recovery.
- 820 Charge-off recovery.
- 825 Charge-off recovery reversal.
- 830 Waived receivable.
- 835 Waived receivable reversal.
- 9000 Payment by credit balance.
- 9005 Credit applied by service charge.

Numeric, 5 positions, FLS A84 RCVB_PYMT_CODE.

Language Code

Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.

Alphanumeric, 2 positions, FLS A84 LANGUAGE_CODE.

Primary Panel

6084	ANOPER2	Analysis Payment Descriptions	0001	02-05-2007
Recv Pay Code . . . :	00720	Language Code . . . :	EN	Delete _
Description USER DEFINED CREDIT				
Command====> 6084,M,720,EN				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select				
F16=Sp				

6084 – Analysis Payment Descriptions

Field Descriptions

Delete	Status. Maintenance form allows you to delete an entire record. Valid entries are: K Keep this record. D Delete this record. <i>Alphanumeric, 1 position, FLS A84.</i>
Description	Description. Receivables payment description. <i>Alphanumeric, 30 positions, FLS A84 PAYM_DESC.</i>

6086 – Analysis Service Code Descriptions

Purpose This panel is used to enter and maintain the descriptions for the Account Analysis service codes.

Key Panel

6086K	ANOPER2	Analysis Service Code Descriptions	0001	02-05-2007
Enter the following key parameters:				
Function	M		B (Browse)	
			C (Copy)	
			D (Delete)	
			M (Maintenance)	
			N (New)	
			Space (Inquiry Only)	
Region Number . . .	000		(000)	
Svc Desc Number . .	1____		(00000-99999)	
Language Code . . .	EN			
Command====> 6086				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

6086 – Analysis Service Code Descriptions

Field Descriptions

- Function** Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.
- Region Number** Region Number. Valid entry is **000**. Not used at this time.
Numeric, 3 positions, FLS A86 REGION.
- Svc Desc Number** Service Description Number. Usually the same as the Service Code number.
Numeric, 5 positions, FLS A86 DESC_NBR.
- Language Code** Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.
Alphanumeric, 2 positions, FLS A86 LANG_CODE.

Primary Panel

6086	ANOPER2	Analysis Service Code Descriptions	0001	02-05-2007
Region	: 0	SVC Desc Nbr	: 1	Delete _
Language Code	: EN			
Description 01 . . . MISCELLANEOUS CREDITS				
Description 02 . . . _____				
Description 03 . . . _____				
Command====> 6086,M,0,1,EN				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel F13=Select				
F16=Sp				

6086 – Analysis Service Code Descriptions

Field Descriptions

- Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
- b** Keep this record.
 - D** Delete this record.
- Alphanumeric, 1 position, FLS A86.*
- Description 01 Description 1. First statement line description.
Alphanumeric, 30 positions, FLS A86 DESC_1.
- Description 02 Description 2. Second statement line description.
Alphanumeric, 30 positions, FLS A86 DESC_2.
- Description 03 Description 3. Third statement line description.
Alphanumeric, 30 positions, FLS A86 DESC_3.

6090 – Analysis Tax Invoice Descriptions

Purpose This panel is used to enter and maintain the description lines of the Tax Invoice, which is part of the international statement.

Key Panel

```

6090K      ANOPER1      Analysis Tax Invoice Descriptions      0001  02-05-2007

Enter the following key parameters:

Function . . . . . m                B (Browse)
                                       C (Copy)
                                       D (Delete)
                                       M (Maintenance)
                                       N (New)
                                       Space (Inquiry Only)

Description Code . . m

Description Nbr . . 110

Tax Region . . . . . trgn1

Language Code . . . en

Command====> 6090
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
    
```

6090 – Analysis Tax Invoice Descriptions

Field Descriptions

Function Function Code. Action to perform on the panel. Valid entries are:
I Inquiry only.
B Browse records.
C Copy and create a new record.
D Delete a record.
M Maintain a record.
N Create a new record.
Alphanumeric, 1 position.

Description Code Description Code. Designates the format of the Tax Invoice. Valid entries are:
M Format M (multi-currency with balance).
N Format N (multi-currency without balance).
Alphanumeric, 1 position, FLS A90 DESC_CODE.

Description Nbr Description Number. Number of the description assigned to this service. This is usually the same as the Service Code number.
Numeric, 5 positions, FLS A90 DESC_NBR.

Tax Region Tax Region. Tax region to which these parameters apply.
Alphanumeric, 5 positions, FLS A90 TAX_REGION.

Language Code Language Code. Institution specific. The codes are based on the ISO language codes and are defined on MICM Record 2022.
Alphanumeric, 2 positions, FLS A90 LANG_CODE.

Primary Panel

6090	ANOPER1	Analysis Tax Invoice Descriptions	0001	02-05-2007
Description Cd . . . : M	Description Nbr . . . : 00110		More: - +	
Tax Region : TRGN1	Language Code . . . : EN		Delete _	
Description 01 . . . TAX INVOICE DATE:				
Description 02 . . . _____				
Description 03 . . . _____				
Suppress Prt Cd . . N				
Command====> 6090,B,M,110,TRGN1,EN				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom F16=Sp				

6090 – Analysis Tax Invoice Descriptions

Field Descriptions

Delete Status. Maintenance form allows you to delete an entire record. Valid entries are:
b Keep this record.
D Delete this record.
Alphanumeric, 1 position, FLS A90.

Description 01 Description 1. First tax invoice line description.
Alphanumeric, 30 positions, FLS A90 DESC_1.

Description 02 Description 2. Second tax invoice line description.
Alphanumeric, 30 positions, FLS A90 DESC_2.

Description 03 Description 3. Third tax invoice line description.
Alphanumeric, 30 positions, FLS A90 DESC_3.

Suppress Prt Cd Suppress Print Option. Valid entries are **N** and **Y**. If this field is **Y**, the statement print programs and online statement programs will not print the information associated with this tax invoice line description.
Alphanumeric, 1 position, FLS A90 SUPPRESS_PRT.

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