

Sweep Examples

This topic provides specific examples of how to set up Sweep relationships.

Sweeps can be set up in many different ways depending on the exact requirements of the sweep relationship. The examples shown here illustrate how to define the parameters for some common sweep types.

Keep in mind these basic rules when working with sweeps:

- The child account controls what is swept but abides by the minimum and maximum values of the parent account(s).
- Child accounts process from low to high account number order within sweep level. Sweep levels are processed in low to high order. When a child account has multiple parent accounts, the **Sequence From/To Child** fields determine the processing order.
- The **Sequence From Child** field works with the **Child Maximum Amount** field and the **Sequence To Child** field works with the **Child Minimum Amount** field.
- If the minimum amount for a demand deposit account (child or parent) is set to **0** (or blank), the **Close on Zero** field must be set to **No** (through **DDMENU** option **Deposit Master File Maintenance**) to prevent the account from closing if the sweep takes it to the minimum.
- Holds are taken into consideration on both child and parent accounts.
- The **Partial From/To Child** fields control whether the full amount required must be swept, or if you will allow a partial amount to be swept. For example, if the child account requires \$600 from the parent account but the parent has a balance of \$400 and cannot be taken below a zero balance, \$200 will be swept if the **Partial To Child** field is set to **Y**. If the **Partial to Child** field is set to **N**, no sweep will be made since the total amount required is not available.
- Loan parent accounts with a sweep maximum of ten 9s and an 8 (**99999999998**) will pull the amount of the credit line currently available. This prevents future maintenance to the sweep if the credit line is increased or decreased.
- Loan parent accounts with a minimum and maximum of **0** (or blank) will accept credits from the child account but will not advance on the loan.
- The minimum/maximum amounts for DDA/Savings accounts can be 13 digits (up to \$99,999,999,999.99). The amounts for time deposit and loan accounts can be 11 digits (not greater than \$999,999,999.98).

Example 1 - Zero Balance Accounts

The customer has three DDA accounts, 101010, 454, and 2334. Parent account 101010 receives all of the deposits, but checks can be written on all three accounts. 454 and 2334 are zero balance accounts (ZBAs). Remember that you must set the **Close on Zero Balance** field to **No** if the sweep account can sweep to zero.

The two ZBAs are child accounts that are protected by parent account 101010.

1. The parent minimum is set to \$.01 to prevent it from being overdrawn or closing.
2. The minimum and maximum amounts on each child account are set to 0 since they are zero balance accounts.



In this example, the **Partial To/From Child** fields are set to **N**, but these can be set to **Y** if you want the sweep to occur regardless if the parent account can fulfill the entire sweep amount.

SWEEP ARRANGEMENT INFORMATION													
Parent account		101010		D									
Child Account number/Type	Sequence From/To	Parent Minimum (2)	Parent Maximum (2)	Balance Type	Partial From/To								
456	D I I I	0.01	999999999999	L	N H								
Increment From Child(2)			Increment To Child(2)										
Chg.(2)	250	Chg Acct	C	SW Type	R	Float	N	LW P/O	H	Reset	N	Not	Y
Limit 6	N	Maintain Target	H	Target Balance(2)									
Sweep Level	I	Child Max (.2)		Child Min (.2)									
2334	D I I I	0.01	999999999999	L	N H								
Increment From Child(2)			Increment To Child(2)										
Chg.(2)	250	Chg Acct	C	SW Type	R	Float	N	LW P/O	H	Reset	N	Not	Y
Limit 6	N	Maintain Target	H	Target Balance(2)									
Sweep Level	I	Child Max (.2)		Child Min (.2)									

Example 2 - Savings Account Protecting a DDA Account

Savings account 456 is the parent account that protects DDA child account 2334 from going to a negative balance. The customer does not want to allow funds from the checking account to sweep back into the savings account.

1. The child minimum is set to \$.01 to prevent it from being overdrawn or closing. If the balance falls below this minimum, the required amount is swept from the parent account.
2. The parent minimum and maximum amounts are set to \$.01 and \$99,999,999,999.99 to prevent funds from being swept from the child account.

SWEEP ARRANGEMENT INFORMATION

Child account 2334 0 **1**

Sweep Processing level L

Maximum amount 999999999999 (2)

Minimum amount 1 (2)

Parent	Sequence	Partial
Account Number	From/To	From/To
Type	Child	Child
456	<input type="checkbox"/> S <input type="checkbox"/> I <input type="checkbox"/> I <input type="checkbox"/> L	<input type="checkbox"/> L <input type="checkbox"/> Y <input type="checkbox"/> Y
Increment From Child(2)		Increment To Child(2)
Chg (2) 150	Chg Acct <input type="checkbox"/> C	SW Type <input type="checkbox"/> R
Limit 6 <input type="checkbox"/> N	Maintain Target <input type="checkbox"/> N	Target Balance(2)

2

Example 3 - Savings Account With a Minimum Balance Protecting a DDA Account

Savings account 456 is the parent account, which must maintain a minimum balance of \$500, that protects DDA child account 2334 from going to a negative balance. The amount of the sweep is made in \$100 increments. The customer does not want to allow the checking account to sweep back into the savings account.

1. The child minimum is set to \$.01 to prevent it from being overdrawn or closing.
2. The **Increment To Child** field is set to \$100. If the child account falls below its minimum (\$.01), funds will be transferred from the Savings (parent) account in the required number of \$100 increments to bring the balance to the child minimum.
3. The parent minimum is set to \$500. Therefore, no sweep to the child account will occur if it causes the parent account balance to drop below \$500.



If you set the **Partial To Child** field to **Y**, a partial amount will be swept if the entire sweep requirement cannot be met.

#3

SWEEP ARRANGEMENT INFORMATION

Child account 2334 D 1

Sweep Processing level 1

Maximum amount 999999999999 (2)

Minimum amount 1 (2)

Parent Account number/Type	Sequence From/To	Child	Minimum (2)	Maximum (2)	Balance Type	Partial From/To	Child
454	S I L	I	50000	999999999999	L		N H

Increment From Child(2) Increment To Child(2) 10000

Chg.(2) 150 Chg Acct C SW Type R Float N LN P/O H Reset H Not Y

Limit 6 H Maintain Target H Target Balance(2)

Example 4 - Two Accounts Covering Each Other

The sweep arrangement for two checking accounts, 454 and 2334, is designed to protect each other from a negative balance.



This requires two sweep arrangements, each with one account being the child and the other being the parent. In the event both accounts need funds on the same night, no sweep occurs and any insufficient items would be worked through EIP.

1. The child minimum is set to \$.01 in both arrangements to prevent it from being overdrawn or closing.
2. The parent minimum is set to \$.01 in both arrangements to prevent a sweep from taking it to a negative balance.

SWEEP ARRANGEMENT INFORMATION

Child account 454 D 1

Sweep Processing level 1

Maximum amount 999999999999 (2)

Minimum amount 1 (2)

Parent Account number/Type	Sequence From/To	Child	Minimum (2)	Maximum (2)	Balance Type	Partial From/To	Child
2334	D I L	I	1	999999999999	L		Y Y

Increment From Child(2) Increment To Child(2)

Chg.(2) 250 Chg Acct C SW Type R Float N LN P/O H Reset H Not Y

Limit 6 H Maintain Target H Target Balance(2)

#4

SWEEP ARRANGEMENT INFORMATION

Child account: 2334

Sweep Processing level: 1

Maximum amount: 999999999999 (2)

Minimum amount: 1 (2)

Parent Account Number/Type	Sequence From/To	Child Account	Minimum (2)	Maximum (2)	Balance Type	Partial From/To
454	1	454	500	999999999999	L	V V
	2					

Increment From Child(2): [] Increment To Child(2): []

Chg.(2): 250 Chg Acct: C SW Type: R Float: N LWP/O: H Reset: H Not: V

Limit 6: H Maintain Target: N Target Balance(2): []

Example 5 - Multiple Parent Accounts Protecting One Child Account

A DDA account (454) is protected by two parent accounts, 2223 and 2334. The balance of the child account cannot fall below \$500. The balance of the first parent account to sweep funds (2334) cannot fall below \$100.



The two parent accounts do not protect each other. They only protect the child account.

1. The child minimum is set to \$500. When its balance falls below \$500, funds are swept from the parent accounts based on the order entered in the **Transfer To Child** field.
2. The **Sequence To Child** field is set to **1** on parent account 2334.
3. The parent minimum is set to \$100 on account 2334. When the child account drops below its \$500 minimum, funds will be swept from this account first until either the sweep requirement is met or the parent account reaches its minimum.
4. The **Sequence To Child** field is set to **2** on parent account 2223. If additional funds are needed after the sequence 1 parent account reaches its minimum, the difference is taken from the sequence 2 account.

#5

SWEEP ARRANGEMENT INFORMATION

Child account 454 D 1

Sweep Processing level 1

Maximum amount 999999999999 (2)

Minimum amount 50030 (2)

Parent Account number/Type	Sequence From/To	Child		Minimum (2)	Maximum (2)	Balance Type	Partial From/To			
		Child	From/To				Child	Child		
2223	D 2 2	4	I		999999999999	L	<input type="checkbox"/> Y	<input type="checkbox"/> Y		
Increment From Child(2)		Increment To Child(2)								
Chg.(2)	Chg Acct	<input type="checkbox"/> C	<input type="checkbox"/> R	<input type="checkbox"/> N	LN P/O	<input type="checkbox"/> H	Reset	<input type="checkbox"/> H	Not <input type="checkbox"/> Y	
Limit 0	<input type="checkbox"/> H	Maintain Target	<input type="checkbox"/> H	Balance(2)						
2334	D 1 1	2	I	10003	999999999999	L	<input type="checkbox"/> Y	<input type="checkbox"/> Y		
Increment From Child(2)		Increment To Child(2)								
Chg.(2)	Chg Acct	<input type="checkbox"/> C	SW Type	<input type="checkbox"/> R	Float	<input type="checkbox"/> N	LN P/O	<input type="checkbox"/> H	Reset <input type="checkbox"/> H	Not <input type="checkbox"/> Y
Limit 6	<input type="checkbox"/> H	Maintain Target	<input type="checkbox"/> H	Target Balance(2)						

Example 6 - Maintaining a Target Balance

DDA account 454 needs to maintain a balance of \$450,000. This is accomplished by sweeping to and from its parent DDA account 2223.

1. The child minimum and maximum are set to \$450,000. If the balance falls below this amount, the difference is swept from the parent account. If the balance is greater than the maximum, the excess is swept to the parent.
2. The parent account minimum is set to \$.01 so it cannot be overdrawn even if the child account requires the funds.

SWEEP ARRANGEMENT INFORMATION

Child account 454 D 1

Sweep Processing level 1

Maximum amount 45030000 (2)

Minimum amount 45030000 (2)

Parent Account number/Type	Sequence From/To	Child		Minimum (2)	Maximum (2)	Balance Type	Partial From/To			
		Child	From/To				Child	Child		
2223	D 1 1	2	I		999999999999	L	<input type="checkbox"/> Y	<input type="checkbox"/> Y		
Increment From Child(2)		Increment To Child(2)								
Chg.(2)	Chg Acct	<input type="checkbox"/> C	SW Type	<input type="checkbox"/> R	Float	<input type="checkbox"/> N	LN P/O	<input type="checkbox"/> H	Reset <input type="checkbox"/> H	Not <input type="checkbox"/> Y
Limit 6	<input type="checkbox"/> H	Maintain Target	<input type="checkbox"/> H	Target Balance(2)						

Example 7 - Multiple Parent Accounts With Different From/To Transfer Sequences

Child DDA account 454 must maintain a balance between \$100 and \$7,500. It is protected by three parent accounts:

- 456 (Savings)
 - 2223 (DDA)
 - 1045673 (Loan)
1. The child account minimum and maximum fields are set to the required amounts.
 2. When the child account balance goes over \$7,500, the excess amount is transferred to the parent accounts in the following order:
 - A. 1045673 - The **Loan Payoff** field is set to **Y**. If the sweep amount is greater than the payoff amount, the loan is paid off and the excess funds are applied to the sequence 2 account.
 - B. 456
 - C. 2223
 3. When the child account balance drops below \$100, the required funds are swept from the parent accounts in the following order:
 - A. 2223 - Since the minimum is set to \$.01, additional funds are taken from the sequence 2 account if required.
 - B. 456 - The minimum on this account is \$5,000. If additional funds are required to fulfill the sweep, the sequence 3 account is accessed.
 - C. 1045673

SWEEP ARRANGEMENT INFORMATION												
Child account	454		D		1							
Sweep Processing level	1											
Maximum amount	750000		(.2)									
Minimum amount	10000		(.2)									
Parent	Sequence	From/To	Partial									
Account number/Type	Child	Minimum (.2)	Maximum (.2)	Balance Type	Child	From/To						
456	S	2	2	500000	999999999999	L	Y	Y				
Increment From Child(.2)			Increment To Child(.2)									
Chg.(.2)	Chg Acct	C	SW Type	R	Float	N	LN P/O	N	Reset	N	Not	Y
Limit	2	Maintain Target	N	Target Balance	3	(.2)						
2223	D	3	1	1	999999999999	L	Y	Y				
Increment From Child(.2)			Increment To Child(.2)									
Chg.(.2)	Chg Acct	C	SW Type	R	Float	N	LN P/O	N	Reset	N	Not	Y
Limit 6	H	Maintain Target	N	Target Balance(.2)								
1045673	L	1	3		99999999996	L	Y	Y				
Increment From Child(.2)			Increment To Child(.2)									
Chg.(.2)	Chg Acct	C	SW Type	R	Float	N	LN P/O	Y	Reset	Y	Not	N
Limit 6	H	Maintain Target	N	Target Balance(.2)								

Example 8 - Multi-Level Account Protection

DDA account 454 is allowed to be overdrawn up to \$250,000 to protect payroll account 2334 in the first sweep level. Account 454 is in turn protected by a loan account (1045673) in the second sweep level. This requires two sweep arrangements since 454 is the parent account in processing level 1 and the child account in processing level 2.

1. The processing level of the first arrangement must be **1**.
2. The minimum amount of the parent account (454) is set to \$250,000-.
3. The **Partial To Child** field is set to **Y** to allow the parent account to become overdrawn up to \$250,000 even if the sweep requirement requires more funds.
4. The processing level of the second arrangement is set to **2**.
5. The loan account (1045673) parent minimum and maximum fields are set to \$100,000 to maintain that balance.
6. The **Loan Payoff** field is set to **P** to apply any excess funds swept from the child account to the loan as a principal reduction.

SWEEP ARRANGEMENT INFORMATION

Child account 2934 0 **1**

Sweep Processing level 1 **1**

Maximum amount (2)

Minimum amount (2)

Parent Account number/Type	Sequence From/To		Minimum (2)	Maximum (2)	Balance Type	Partial From/To	
	Child	Child				Child	Child
454	D	I	2500000-	99999999999	L	Y	Y

Increment From Child(2) Increment To Child(2)

Chg.(2) 250 Chg Acct C SW Type R Float N LSI P/O H Reset Y Not N

Limit 6 H Maintain Target H Target Balance(2)

SWEEP ARRANGEMENT INFORMATION

Child account 454 0 **4** **5**

Sweep Processing level 2 **2**

Maximum amount 1000000 (2)

Minimum amount 1000000 (2)

Parent Account number/Type	Sequence From/To		Minimum (2)	Maximum (2)	Balance Type	Partial From/To	
	Child	Child				Child	Child
1045673	L	I		9999999999	C	Y	Y

Increment From Child(2) Increment To Child(2)

Chg.(2) Chg Acct C SW Type R Float N LSI P/O P Reset Y Not N

Limit 6 H Maintain Target N Target Balance(2)

Related Tasks

- [Adding a Sweep Arrangement by Child Account](#)
- [Adding a Sweep Arrangement by Parent Account](#)
- [Deleting a Sweep Arrangement](#)
- [Deleting a Sweep Arrangement Parent Account](#)
- [Updating a Sweep Arrangement by Child Account](#)
- [Updating a Sweep Arrangement by Parent Account](#)

Related Information

[Field Definitions: Sweep Arrangement Entry/Update](#)

