


Slide 1

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Deposit Enhancements 2015

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The slide features a central graphic with a blue background. The background image shows server racks in a data center, with the text 'Deposit Enhancements 2015' overlaid in white. Above the graphic is the 'JACKHENRY University' logo, and below it is the 'jack henry ASSOCIATES INC.' logo.

Slide 3

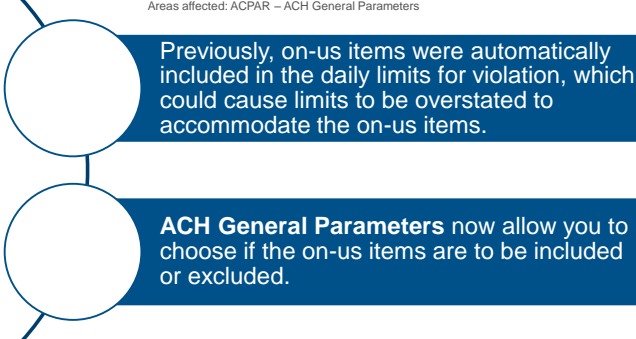


Presenter: Shannon Street

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1069938 – Allow Daily Total Dollar Limit During Origination to Exclude On-Us Items

Areas affected: ACPAR – ACH General Parameters



Previously, on-us items were automatically included in the daily limits for violation, which could cause limits to be overstated to accommodate the on-us items.

ACH General Parameters now allow you to choose if the on-us items are to be included or excluded.

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PRINT FORM | PRINT SERIES FORM | RETRIEVE MESSAGE

ACH General Parameters

PREVIOUS < | SUBMIT > | EXIT X

PARAMETER INFORMATION

Work Origination Suspension Batches

During Pre-Origination Yes No

During Live Origination Yes No

Default Display of Batches

During Pre-Origination

Show All Batches Show Suspended Batches Only Blank

During Live Origination

Show All Batches Show Suspended Batches Only Blank

Memo post IAT OFAC Suspects Yes No

Check OFAC During Origination Yes No

Include onus totals in Eff Date Exposure Limit Yes No

Include onus totals in Daily Dollar Limit Yes No

Allow Blocks from Stop Payment Screen Yes No

NonPost to Deceased Customers

Credit Debit Both None

PREVIOUS < | SUBMIT > | EXIT X

SELECT SUBMIT TO CONTINUE TO NEXT PAGE

The new parameter is a system-wide parameter located in the **ACH General Parameters** on the **ACPAR** menu. The default at the time of release is **Yes**, to retain existing functionality.

The file that tracks the amount of transactions resets nightly, so if this parameter is changed from **Yes** to **No** in the middle of the day, the system will not recalculate to remove on-us items but will reset with nightly processing and only track non on-us items the next day.

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PRINT FORM | PRINT SERIES FORM | RETRIEVE MESSAGE

ACH Company File Maintenance For

PREVIOUS < | SUBMIT > | EXIT X | Change

COMPANY INFORMATION

Use calendar file to check for files expected/not expected Yes No

Daily total dollar limit during origination (2)

Debit window exposure limit during origination (0)

Credit window exposure limit during origination (0)

Number of on-us items per batch required to settle

Percentage of total on-us dollars per batch required to settle (0)

EFFECTIVE DATE EXPOSURE LIMITS (0)

	Per Item	Per Batch	Per Day	Per File	Per Month	Per Week
Dr	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cr	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Risk Code

Review Term/Freq

Debit Risk Amount (2)

Credit Risk Amount (2)

Last Review Date MM/DD/YYYY

PREVIOUS < | SUBMIT > | EXIT X

ACPAR – ACH Company Maintenance

This shows where the **Daily Total Dollar Limit During Origination** is entered in the **ACH Company Parameters** on **ACPAR**. This amount is used to determine limit violations. When the new parameter is set to **No**, this limit is verified against the amount of the non on-us items (debits/credits). When set to **Yes**, it is validated against all items.

1074661 – Auto Remove Returned ACH EIP Item When Re-Flagged as Paid



When an ACH item is flagged to return, then later changed to pay, the system will now remove the item from the manual entry file.



Prior to this enhancement, these items had to be manually removed using **ACENTRY** option **ACH Manual Transaction Entry**.

1074664/1088775 – ACH Return Monitoring

Areas affected: ACPAR – ACH Return Reason Code Maintenance, ACREPORT – Print ACH Originator Debit Return Percentage Monitoring Report

- ACH return reason codes can now be flagged as unauthorized or administrative error.
- The corresponding report, which tracks returns, has been modified to display these changes.
- This allows you to easily monitor returns in compliance with the NACHA rule changes effective September 18, 2015.

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This is actually two separate enhancements. 1074664 – Create a Report for ACH Originators with Unauthorized Returns was initially added to allow the *ACH Originator Unauthorized Return Percentage Report* to be printed including only the originators with unauthorized returns. This was added as a part of the standard 2015 release.

Then, 1088775 - ACH Return Rate Levels, Reg Change Effective Date Sept 18, 2015 was added as a 2015 regulatory item in March. It expanded the information monitored on the *ACH Originator Unauthorized Return Percentage Report*, and renamed the report to be more inline with the information monitored. This built on the new field added in 1074664, and expanded the functionality.

Jack Henry & Associates will be working with all banks to install these enhancements prior to the NACHA effective date of Sept 18th 2015.

- Enhancement 1074664 is included for banks releasing to 2015 in March, April, May, and June.
- Then the March, April, May, and June banks will then work with JHA to get 1088775 installed in their 2015 bank prior to the NACHA effective date.
- Banks releasing July, August, and part of September will bypass 1074664 and receive 1088775 enhancement with their annual upgrade.
- Part of September, October, November, and December banks will also bypass 1074664, and work with JHA to get 1088775 installed in their 2014 bank prior to the NACHA effective date.

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PRINT FORM | PRINT SERIES FORM | VIEW MESSAGES

ACH Originator Unauthorized Return Percentage Report

PREVIOUS < | SUBMIT > | EXIT X

REPORT INFORMATION

Start Date: Monday, January 1, 0001

End Date: Friday, December 31, 9999

Unknown Originators Only: Yes No

OR

Company Name: (Blank if All)

AND

Company Id: (Blank if All)

The date fields must be valid dates. 01/01/0001 is the lowest date value and 12/31/9999 is the highest date value. If the lowest and highest date values are used, information for all dates will be printed

Unauthorized Return Originator Transactions Only: Yes No

Enhancement
1074664

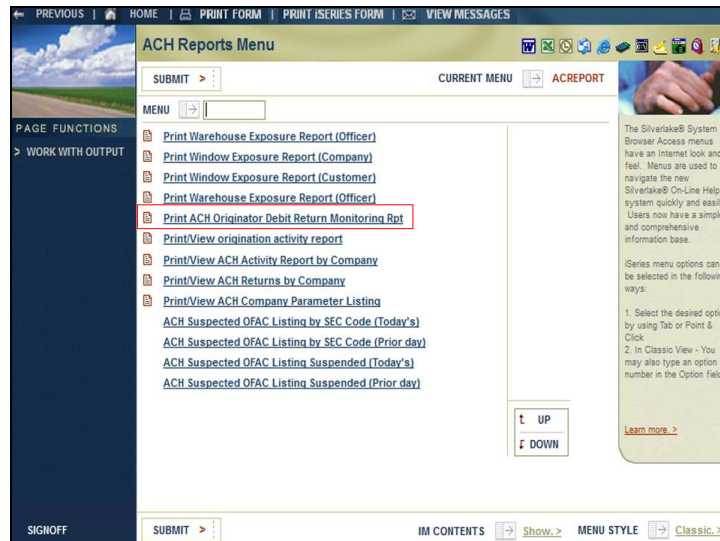
PREVIOUS < | SUBMIT > | EXIT X

ACREPORT – Print ACH Originator Unauth Rtns Percentage Report

The first enhancement, 1074664 Create a Report for ACH Originators with Unauthorized Returns, added a new field to the existing option **ACREPORT** option **Print ACH Originator Unauth Rtns Percentage Report**. The new field defaults to **No**, to retain existing functionality. To print the report displaying only originators with unauthorized returns, select **Yes**. The information displayed on the report was not changed, with this part of the enhancement.

Once entry is complete, click **Submit** to print the *AC3220 Companies with Network Return Volumes and Ratios*.

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The second enhancement, 1088775 ACH Return Rate Levels, Reg Change Effective Date Sept 18, 2015, expanded the return tracking report.

The existing **ACREPORT** option **Print Unauthorized Return Ratio Report** was retitled **Print ACH Originator Debit Return Percentage Monitoring Report**. This more clearly defines the information included on the report.

The regulation changes require banks to not only monitor for unauthorized returns, but also administrative/account # error returns.

ACH Originator Debit Return Monitoring Report

PREVIOUS < SUBMIT > EXIT X

REPORT INFORMATION

Start Date Monday, January 1 0001

End Date Friday, December 31 9999

Unknown Originators Only Yes No

OR

Company Name (Blank if All)

AND

Company Id (Blank if All)

The date fields must be valid dates. 01/01/0001 is the lowest date value and 12/31/9999 is the highest date value. If the lowest and highest date values are used, information for all dates will be printed.

Report Selection Criteria

- 1 - All Originated Debits
- 2 - All Returns
- 3 - Administrative and Unauthorized Returns Only
- 4 - Administrative Returns Only
- 5 - Unauthorized Returns Only

Enhancement 1088775

PREVIOUS < SUBMIT > EXIT X

ACREPORT - Print ACH Originator Debit Return Percentage Monitoring Report

To accommodate the additional tracking, the **Unauthorized Return Originator Transactions Only** field was retitled **Report Selection Criteria**. Also, the selection was expanded allowing you to pull the report for **All Originated Debits**, **All Returns**, **Administrative and Unauthorized Returns Only**, **Administrative Returns Only**, or **Unauthorized Returns Only**.

The default option is set to **All Originated Debits**. If the *AC3220P - ACH Originator Unauthorized Debit Return Percentage Report* is run through this menu, a **Selection Criteria** heading will be added to the report to display the option you chose. The heading will not print if the report is run with the default option, or when the report is produced during EOD processing.

AC3220P – ACH Originator Debit Return Percentage Monitoring Report

DATE PRINTED: 3/11/15 1 ACH Originator Debit Return Monitoring Report 6/28/10

Selection Criteria: From Date 01/01/0001 to 12/31/9999 Company Name = <blank> Company Id = <blank> Unknown Originators Only = No
 * Exceeds Return Threshold Exceeded

Company Name:	Company Id:	Originated Debit Items - Count	Amount	Unauthorized Debit Returns - Count	Amount	Percent	Admin Error Debit Returns - Count	Amount	Percent	All Debit Returns - Count	Amount	Percent
Company Name:	Company Id:	0	.00	0	.00	.0000	0	.00	.0000	0	.00	.0000
SEC Code												
SEC Total		0	.00	0	.00	.0000	0	.00	.0000	0	.00	.0000
Company Total		0	.00	0	.00	.0000	0	.00	.0000	0	.00	.0000
Company Name:	Company Id:	0	.00	0	.00	.0000	0	.00	.0000	0	.00	.0000
SEC Code												
SEC Total		0	.00	0	.00	.0000	0	.00	.0000	0	.00	.0000
Company Total		0	.00	0	.00	.0000	0	.00	.0000	0	.00	.0000

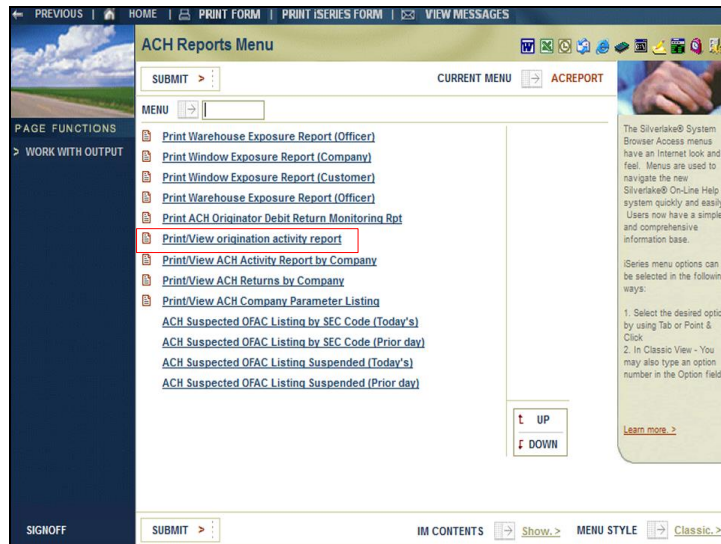
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The AC3220P report has also been retitled from *ACH Unauthorized Returns* to *ACH Originator Debit Return Percentage Monitoring Report*.

The fields **Post On-U's**, **Cross Clear**, and **Sent to Fed** have been removed, leaving just **Count** and **Amount** in the **Originated Debit Items** field category. In addition, field categories **Admin Error Debit Returns** and **All Debit Returns** have been added and, along with the pre-existing **Unauthorized Debit Returns**, now contain fields **Count**, **Amount**, and **Percent**.

Note for Synergy Clients: Banks may leave the title as *ACH Unauthorized Return Report*. It appears in Synergy with that name, but the new report name *ACH Originator Debit Return Percentage Monitoring Report* will appear when pulling up the PDF. Another option is to change the report name to *ACH Return Monitoring Report* which loads into Synergy with the new name on the same day the maintenance is conducted. In this case, the old report name remains for previous days. Contact Synergy Support for assistance with a report name change.

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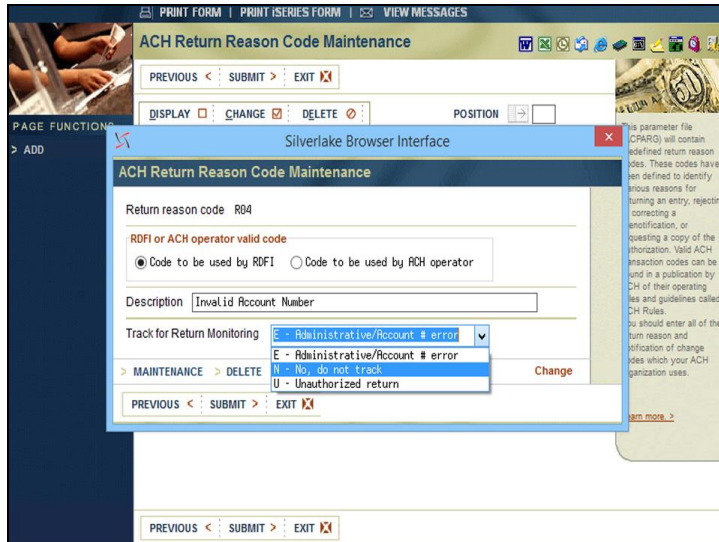
You can still access the information that was removed using **ACREPORT** option **Print/View Origination Activity Report**, or the information can be queried from the ACORGH file.

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To determine if the returns are unauthorized or administrative/account # error returns, a new field was added to the ACH Return reason codes in **ACPAR** option **ACH Return Reason Code Maintenance**.

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Once a return reason code has been selected, you will notice the **Track for Return Monitoring** field has been updated. Previously **Track for Return Monitoring** was a **Yes/No** field. This change adds a new code, **E for Administrative/Account # Error**, and **Yes** has been changed to **U for Unauthorized Return**.

Return Reason Codes

Existing Value	All codes (except R02, R03 & R04)	R02, R03 & R04
Y – Yes	U – Unauthorized Return	E – Administrative/Account # Error
N – No	N – No, Do Not Track	E – Administrative/Account # Error

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Existing codes will be updated as indicated in this table, at the time the new code is installed.

While you can mark any return reason codes as **E Administrative/Account # Error**, **N No, Do Not Track**, or **U Unauthorized Return**, it is recommended that **E Administrative/Account # Error** be used only in reason codes *R02*, *R03*, and *R04*. It is also recommended that you only use **U Unauthorized Return** for reason codes *R05*, *R07*, *R10*, *R29*, and *R51*.

This value will be used to determine the returns that are in excess on the report.

AC3220P – ACH Originator Debit Return Percentage Monitoring Report

DATE PRINTED: Test Bank ACH Originator Debit Return Monitoring Report

Selection Criteria: From Date 01/01/2015 to 12/31/2015 Company Name - <blank> Company ID - <blank> Unknown Originators Only - No

* Denotes Return Threshold Exceeded ** RCK will be excluded from All-Debit Returns

Company Name:		.5%			3%			15%		
Company ID:										
SEC Code	Originated Debit Items - Count Amount	Unauthorized Debit Returns - Count Amount Percent	Admin Error Debit Returns - Count Amount Percent	All Debit Returns - Count Amount Percent						
FFD	44 2,656,371.88	1 32,705.94 2.2727*	0 .00 .0000	1 32,705.94 2.2727						
RCK	48 2,142.68	9 608.34 18.7500*	7 82.40 7.6687*	0 .00 .0000*						
SEC Total	92 2,658,514.56	10 33,314.28 18.8696*	7 82.40 7.6687*	1 32,705.94 2.2727						
Company Total	92 2,658,514.56	10 33,314.28 18.8696*	7 82.40 7.6687*	1 32,705.94 2.2727						
Company Name:										
Company ID:										
SEC Code	Originated Debit Items - Count Amount	Unauthorized Debit Returns - Count Amount Percent	Admin Error Debit Returns - Count Amount Percent	All Debit Returns - Count Amount Percent						
RCK	24 1,071.34	0 .00 .0000	2 17.74 8.3333*	0 .00 .0000*						
SEC Total	24 1,071.34	0 .00 .0000	2 17.74 .0000	0 .00 .0000						
Company Total	24 1,071.34	0 .00 .0000	2 17.74 .0000	0 .00 .0000						
Bank Total	116 2,659,585.90	10 33,314.28 8.4207*	9 100.14 7.7166*	1 32,705.94 2.2727						

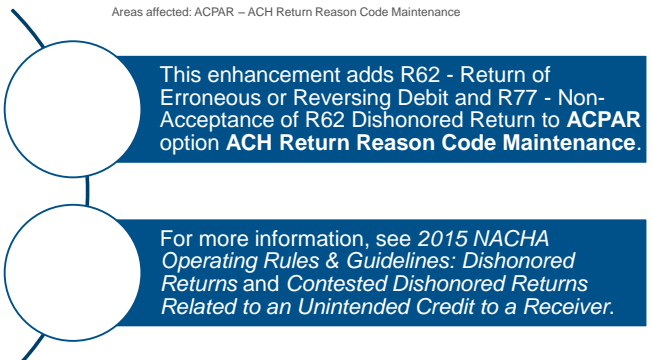
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The report is sorted by company name, company ID, then by SEC code and provides totals by **SEC, Company, and Bank**. In order to highlight any problem areas, percentages displayed on the report are marked with an asterisk and bolded if the **Unauthorized Percentage** field is over 0.5%, the **Administrative Error Debit Returns** field is over 3.0% or the **All Debit Returns (excluding RCK)** field is over 15.0%.

The NACHA regulations require the RCK transactions be excluded from the All Debit Returns totals. The system will automatically exclude the RCK items.


1079053 – Add New Return Reason Codes R62 & R77

Areas affected: ACPAR – ACH Return Reason Code Maintenance



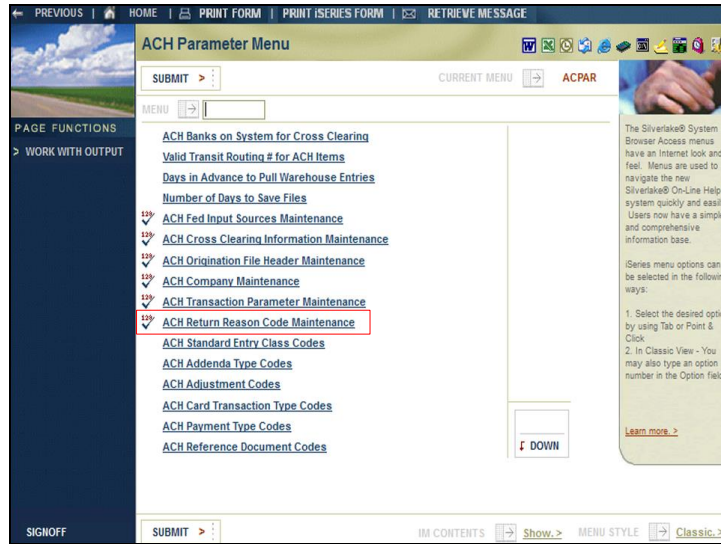
This enhancement adds R62 - Return of Erroneous or Reversing Debit and R77 - Non-Acceptance of R62 Dishonored Return to **ACPAR** option **ACH Return Reason Code Maintenance**.

For more information, see *2015 NACHA Operating Rules & Guidelines: Dishonored Returns and Contested Dishonored Returns Related to an Unintended Credit to a Receiver*.

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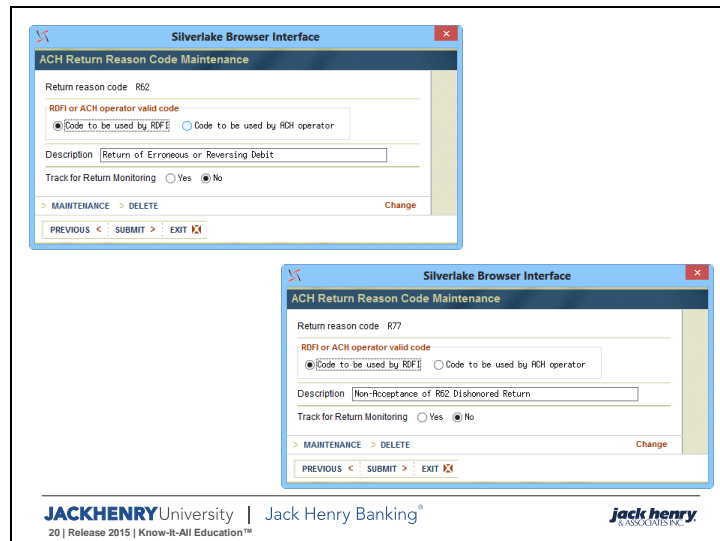
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Return reason codes are located on **ACPAR ACH Return Reason Code Maintenance**.

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When selected, you will see the two new codes that have been added. For more information about the codes or when to use them, please consult your NACHA Operating Rules & Guidelines.

1072383 – Capture Payee Name on Transactions from Bill Pay Products



A new business service allows bill pay products to pass **Payee Name** information to SilverLake.




When received, the **Payee Name** will be added to the **Account Reconciliation Item** file and the **Deposit History** when applicable.



If the transaction has not posted to history, the payee name information will be stored in a new file DDISIT and the transaction will be updated upon posting.

Files & Fields

- Accounts Receivable Item file
 - ARITEM – ARIPAYEE
- Deposit History file
 - DDHIST – CKPAYEE
- File to store payee name until transactions post
 - DDISIT – ISPAYEE
 - Records are automatically purged after 180 days.

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The service will only add a record to the ARITEM file, it will not update an existing record. It will return an error when it does not add the payee to the file.

PRINT FORM | PRINT SERIES FORM | VIEW MESSAGES

ARP/Positive Pay - Item Maintenance

PREVIOUS < | SUBMIT > | EXIT X

CUSTOMER INFORMATION

Account number
Customer Name

Serial Number: 1132
Date Issued
Effective Date: Friday, April 19 2002
Issued Amount: 16590
Transaction Code: 1
Debit/Credit: Debit Credit

PAYEE INFORMATION

Name
Address 1
Address 2
Address 3
Address 4
Address 5

STOP PAY INFORMATION

PREVIOUS < | SUBMIT > | EXIT X

Serial Number - Allows the user to enter the correct serial number for the transaction.
Date Issued (MMDDYY) - Allows the user to enter the correct date the item was issued.
Issued Amount - Allows the user to enter the correct issued amount for the item.
[Learn more >](#)

This is an example of an item when selected in **ARP/Positive Pay Item Maintenance** on the **ARPMENU** menu. If the account reconciliation product is turned on and the account is found in the file with no duplicates for the item, the **Payee Name** information will be written to the file, along with the rest of the item information.

If the product is not turned on or the account is not found, the information will not write to the file.

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PRINT FORM | PRINT ISERIES FORM | VIEW MESSAGES

Deposit Inquiry For

PREVIOUS < | SUBMIT > | EXIT X

701

SPECIAL MESSAGES >

Ask For Password Withholding Stop payments Memo posted

MESSAGE PAGE 1 of 3

When you have finished viewing the account history, use one of the following options:

SUBMIT - return to the screen which was displayed when history inquiry was called.

PREVIOUS - return to the account list.

EXIT - exit the program and return to the menu.

[Learn more >](#)

PAGE FUNCTIONS

- > SCAN FORWARD
- > SCAN BACKWARDS
- > TOP
- > BOTTOM
- > NO SHOW PAYEE
- > TRAN CODES

Last statement balance / date 2,718.32 / Wednesday, December 31 2008

Current balance 44,362.36- Statement cycle 30

CHECKS

VIEW IMAGE | PRINT IMAGE | POSITION

Posted	Effect	Batch	Sequence	Src	TIC	Amount	Serial
1/14/09	1/14/09	0001	0000000015	M	070	114.01	114
Payee John Doe							
1/14/09	1/14/09	0001	0000000018	M	070	115.25	115
Payee John Doe							
1/14/09	1/14/09	0001	0000000011	M	070	701.00	701
Payee John Doe							
1/14/09	1/14/09	0002	0000000001	M	070	25.00	13000
Payee Jane Doe							

PREVIOUS < | SUBMIT > | EXIT X

Within deposit history, **INQUIRY - Demand Deposit Inquiry**, if a match is found and the **Payee Name** is blank, it will be populated with the information from the incoming business service.

If a match is not found, the information will be stored in the new DDISIT file. As transactions are posted, they are checked against the DDISIT file and when applicable the **Payee Name** is populated.

1074626 – Bad Address Fee

Areas affected: DDMENU – Deposit Master File Maintenance, Master File Mass Maintenance; DDPAR - Service Charge Maintenance, Deposit General Parameters, Transaction Code Designation Parameter; JHPAR – Field Level Application Risk Assignment Parameters

- You can now charge a bad address fee when statements are produced.
- Previously, charging a bad address fee was a manual process.
- Charges are posted after service charges and interest are complete, prior to statement generation.
- Closed and charged off accounts will not be charged a bad address fee.

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The bad address fee will not overdraw an account. If the account does not have funds to cover the fee, a partial fee will be collected taking the account to zero balance.

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PRINT FORM | PRINT SERIES FORM | RETRIEVE MESSAGE

CIF Master Maintenance

PREVIOUS < | SUBMIT > | EXIT X

CFMENU - Change Customer Information

CUSTOMER INFORMATION

JOHN DOE
CIF number D000041 Short name DOE JOHN

SPECIAL MESSAGES. >

Messages Credit Line

Insider code	<input type="checkbox"/>	Profit analysis	<input checked="" type="checkbox"/>	Mailing instructions	<input type="checkbox"/>
Insufficient address	<input checked="" type="checkbox"/>	Branch	<input type="checkbox"/>	Special customer	<input type="checkbox"/>
Preferred language	<input type="checkbox"/>	Retention	<input type="checkbox"/>		

SPECIAL INFORMATION CODES

1	Minor	<input type="checkbox"/>
2	Golden Years Package	<input type="checkbox"/>
3	Student	<input type="checkbox"/>
4	Retired	<input type="checkbox"/>
5	Exempt	<input type="checkbox"/>
6		<input type="checkbox"/>
7		<input type="checkbox"/>
8		<input type="checkbox"/>

USER INFORMATION CODES

Marital Status	<input type="checkbox"/>
Housing	<input type="checkbox"/>
Occupation Code	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>
testing expanded fields	<input type="checkbox"/>
Testing # 7	<input type="checkbox"/>

PREVIOUS < | SUBMIT > | EXIT X

The CIF number, short name, and customer name will be displayed in their output fields at the top of this screen.

Your bank's descriptions of special and customer information codes will also be displayed in the appropriate output fields on the screen.

[Learn more >](#)

This enhancement allows you to charge a fee when this existing CIF-level field, **Insufficient Address**, is set to **Yes**.

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PRINT FORM | PRINT SERIES FORM | RETRIEVE MESSAGE

PREVIOUS < | SUBMIT > | EXIT X

CHANGE

DEPOSIT TRANSACTION INFORMATION

Transaction code: 15

Description: Bad Address Fee

Statement Description: Insufficient Address Fee

Debit/Credit: Debit Credit

Affects: B - Current balance

Affect # S/C able items:

Affect # of enclosures:

DEPOSIT TRANSACTION SELECTIONS

Force pay: Yes No

Check for stop suspects: Yes No

Reversal/returned item: Yes No

List post item: Yes No

Print description on statements: Yes No

ADDITIONAL SELECTIONS

Add to MMD debit count:

PREVIOUS < | SUBMIT > | EXIT X

DDPAR - Transaction Code Maintenance

If a customer wishes to close an interest bearing account, you need to add the accrued amount to the balance of the account to come up with the transaction amount. When a credit transaction code is used with this affects code (C to C) the accrued is added to the balance and the year-to-date interest increased. You may need to create two transactions. The first will use a transaction code which affects "C". The transaction amount will be equal to whatever interest is to be credited to the balance of the account.

[Learn more >](#)

First, to utilize the new programming to charge a bad address fee, you will need to **Add** a new two-digit transaction code using **DDPAR Transaction Code Maintenance**.

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Entry Point Description	T/C
Bad Address Fee Debit	15
Image Fee Debit (Included in S/C)	50
In-Person Transfer Credit	
In-Person Transfer Debit	
Lease Security Closing Credit To Landlord	
Lease Security Closing Debit From Tenant	
Mutual Funds Sweep from DDA	
Mutual Funds Sweep from Savings	
Mutual Funds Sweep to DDA	
Mutual Funds Sweep to Savings	
Paper Statement Debit (Included in S/C)	
Recurring POS Debit for Checkings	
Recurring POS Debit for Savings	
Rewards S/C Refund Credit (Included in S/C)	

The transaction code added to **DDPAR Transaction Code Maintenance** needs to be entered in the **Bad Address Fee Debit** field of **DDPAR Transaction Code Designation Parameter**. This defines for the system what transaction code to use to assess the bad address fee.

PRINT FORM | PRINT SERIES FORM | RETRIEVE MESSAGE

GL Interface Group Definition - Master Interface Set

PREVIOUS < | SUBMIT > | EXIT X

MASTER INTERFACE SET

Application 00
Group 000
Branch 000 Release 2015 Bank #401 EDU
Group Description Demand Deposit Unposted

POSITION 00000

GLPAR - GL Application Interface Code Maintenance

0000 000 00104 Cr N - None
Description Bad Address Fee Balance Credit
Bad Address Fee Balance Credit

0000 000 00104 Dr N - None
Description Bad Address Fee Balance Debit
Bad Address Fee Balance Debit

PREVIOUS < | SUBMIT > | EXIT X

Previous More

The field "FIR" is used for forcing all entries into a particular branch and account number. If you want a line item to go to only the Branch 001, normally Main Office, enter 001 in this field. For Settlement accounts, entries usually reside in 01 only, therefore going to Settlement account should have an 001 in this field, otherwise the branch number will be used for posting. The "FIR" field is only shown when entering branch 000 for master set of interface.

[Learn more >](#)

Interface line 104 was also added to the deposit application interface, and should be defined if utilizing the bad address fee.

Next, selection must be made as to how to charge accounts in a combined statement agreement. The default at the time of release is **Lead Accounts**.

If the new parameter is set to **Lead Accounts**, the lead account of a combined statement agreement will be charged the bad address fee when at least one account being combined has met the requirements to charge a bad address fee. The lead account will be used to determine the fee to be charged and only a single fee and not an accumulated fee is charged. For instance, a combined agreement contains five deposit accounts where the first account is the lead. Accounts three and five have met all requirements to be charged a bad address fee, the lead account will only be charged one bad address fee which will be obtained from the lead account's service charge parameters. If the amount of the fee will overdraw the account, then a partial fee will be charged to bring the account balance to zero. If charging the lead account and it closes, the accounts will not be charged until the next cycle. At this time, the system does not automatically regroup combined accounts.

If an account is not part of a combined statement agreement but meets all the requirements to be charged a bad address fee, it does not matter if this parameter is set to lead or individual. The account will be charged a bad address fee based on the service charge code parameters of the account. If the amount of the fee will overdraw the account, then a partial fee will be charged to bring the account balance to zero.

Service Charge Parameter Maintenance

PREVIOUS < SUBMIT > EXIT X

Service charge code 00
Region number
Branch number Regular Checking

SERVICE CHARGE PARAMETERS

Waive all service charge if account has ACH credit items gtequal to 000
OR
Reduce service charge by (2) if ACH credit items gtequal to 000
Waive all service charge if account has ACH debit items gtequal to 000
OR
Reduce service charge by (2) if ACH debit items gtequal to 000

PAPER STATEMENT PARAMETERS

Paper Statement Fee (2) Paper Statement AA item number
OR
Paper Statement Service Fee Code (2a) (Master Default)
Charge Bad Address Fee Yes No (Master Default)
Bad Address Fee Amount 500 (2)

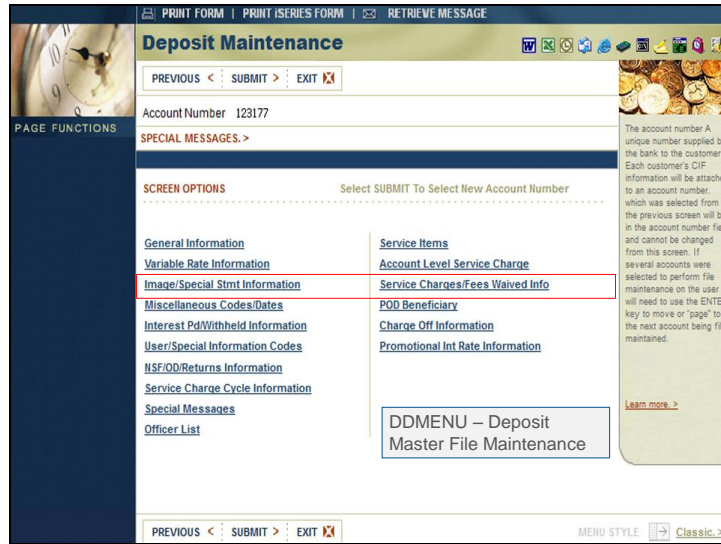
DDPAR - Service Charge Maintenance

PREVIOUS < SUBMIT > EXIT X

Next, establish the default and the fee per service charge type using **DDPAR Service Charge Maintenance**.

Charge Bad Address Fee Yes/No controls the default for this field for new accounts added using this type. Existing accounts will default to **No** at time of release but can be maintained individually at the account level or using mass file maintenance.

Bad Address Fee Amount will be the fee amount for all accounts in this type that assess a fee.



DDMENU Deposit Master File Maintenance can be used to update the **Charge Bad Address Fee** for an existing account. Within deposit maintenance, select **Image/Special Stmt Information**.

Deposit maintenance **Service Charges/Fees Waived Info** can be used to add a waived fee record for the bad address fee if the fee should be waived.

Slide 33

The screenshot shows a web application interface for 'Deposit Maintenance'. At the top, there are navigation links: 'PRINT FORM', 'PRINT ISERIES FORM', and 'RETRIEVE MESSAGE'. Below these is a header bar with a 'Deposit Maintenance' title and a toolbar with various icons. A navigation bar contains 'PREVIOUS <', 'SUBMIT >', and 'EXIT X' buttons. The main content area is divided into sections. On the left, a dark blue sidebar contains the text 'PAGE FUNCTIONS'. The central area is titled 'CUSTOMER INFORMATION' and displays the following details: 'JOHN DOE', 'FO BOX 663', 'NONETT MO 65708', 'CIF number 0000041', 'Account number 123177', and 'Account type Demand'. Below this information, there are three form fields: 'Print addenda records' with radio buttons for 'Yes' and 'No' (where 'No' is selected), '# of addenda records to print' with an empty input box, and 'Charge Bad Address Fee' with radio buttons for 'Yes' and 'No' (where 'No' is selected). A red box highlights the 'Charge Bad Address Fee' section. At the bottom of the form area, there is a button labeled 'DDMENU – Deposit Master File Maintenance – Image/Special Stmt Information'. The footer of the page also contains 'PREVIOUS <', 'SUBMIT >', and 'EXIT X' buttons.

Existing accounts will default to **No** at release time.

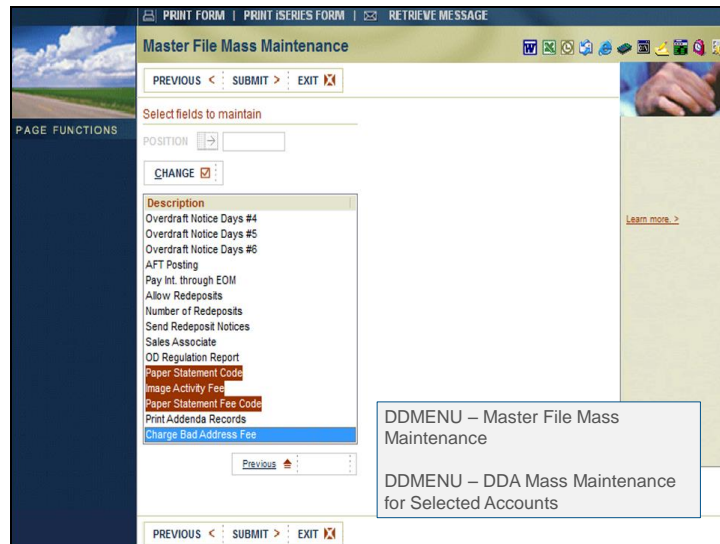
Slide 34

The screenshot displays a web application titled "Waived Fees Maintenance". At the top, there are navigation options: "PRINT FORM", "PRINT SERIES FORM", and "RETRIEVE MESSAGE". Below the title, there are buttons for "PREVIOUS <", "SUBMIT >", and "EXIT X". A "POSITION" field is visible. The main content area features a table with columns for "Fee", "Branch", "S/C", and "Description". The table lists several fee codes, with "BAF" (Bad Address Fee) highlighted in blue. Below the table, there are "Previous" and "More" buttons. A callout box at the bottom of the table area contains the text: "DDMENU – Deposit Master File Maintenance – Service Charges/Fees Waived Info". At the bottom of the screen, there are buttons for "PREVIOUS <", "SUBMIT >", and "EXIT X". On the right side, there is a text box explaining that three-digit fee codes are system-generated, while two-digit codes are user-defined. A "Learn more >" link is provided below this text.

Fee	Branch	S/C	Description
TTF	1 BB		Phone/In-Person Transfer Fee
WTF	1 BB		Wire Transfer Fee
SPF	1 BB		Stop Payment Fee
DOR	1 BB		Dormant Fee
BAF	1 BB		Bad Address Fee
AC			ACH ORIGINATION FILE
CP			Document Copying Fees
EC			Early Closing of Deposit Acct
EW			Enrollment Fee
IQ			Customer Request Inquiry
MO			Money Order
NA	BB		New Acct Charge
ND			Night Drop Service
NT			Notary Fees

A waived fee code **BAF** has been added that can be selected to waive the bad address fee.

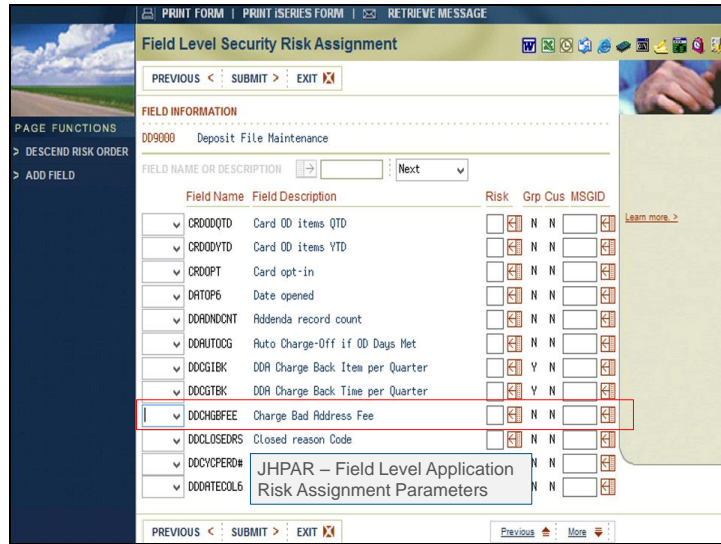
Slide 35



The mass maintenance options on **DDMENU** can also be used to change the bad address fee field on existing accounts.

Mass maintenance changes will print on the *DD8955P - Mass Maintenance Edit Listing*.

Slide 36



Whether changing the **Charge Bad Address Fee** at the account level or using mass maintenance, the field can be locked down using field level security. This allows only users with proper authority to maintain the field.

Slide 37

The screenshot displays the Silverlake Browser Interface for account D000041 - JOHN DOE. The interface includes a navigation menu on the left with options like ACCOUNT, VARIABLE RATE, WITHHOLDING, and CHARGES. The main content area shows a table for Fees and a table for Service Charges. The Fees table has columns for Opportunity Revenue, Fees Charged, Waived, Lost Opportunity, and Refunded. The Service Charges table has columns for Opportunity Revenue, Fees Charged, and Lost Opportunity. All values in the tables are .00. A SUBMIT button is located at the bottom of the main content area.

	Opportunity Revenue	Fees Charged	Waived	Lost Opportunity	Refunded
Cycle to Date	.00	.00	.00	.00	.00
Month to Date	.00	.00	.00	.00	.00
Quarter to Date	.00	.00	.00	.00	.00
Year to Date	.00	.00	.00	.00	.00
Life to Date	.00	.00	.00	.00	.00

	Opportunity Revenue	Fees Charged	Lost Opportunity
Month to Date	.00	.00	.00
Year to Date	.00	.00	.00
Prior Year	.00	.00	.00
Life to Date	.00	.00	.00

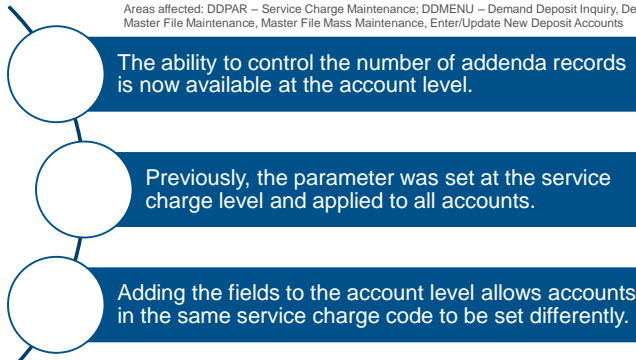
The bad address fee will update the appropriate areas for service fee tracking.

Reports

- Deposit Control Totals
 - The **Bad Address Fees** field contains a total number and a total amount for posted items.
- Mass Maintenance Edit Listing
- Deposit Service Charge Code Listing
- Field Level Application Risk Assignment Parameters
- Deposit Statement – Charges & Fees Section

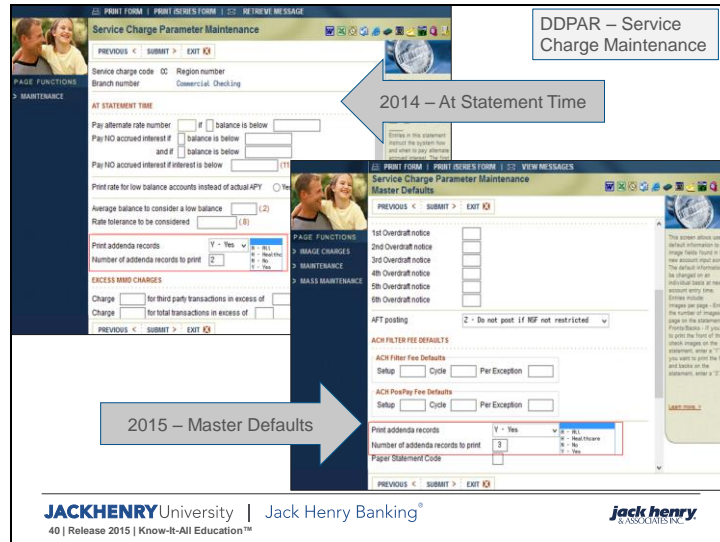
1074627 – Account-Level Control of ACH Addenda Records

Areas affected: DDPAR – Service Charge Maintenance; DDMENU – Demand Deposit Inquiry, Deposit Master File Maintenance, Master File Mass Maintenance, Enter/Update New Deposit Accounts



- The ability to control the number of addenda records is now available at the account level.
- Previously, the parameter was set at the service charge level and applied to all accounts.
- Adding the fields to the account level allows accounts in the same service charge code to be set differently.

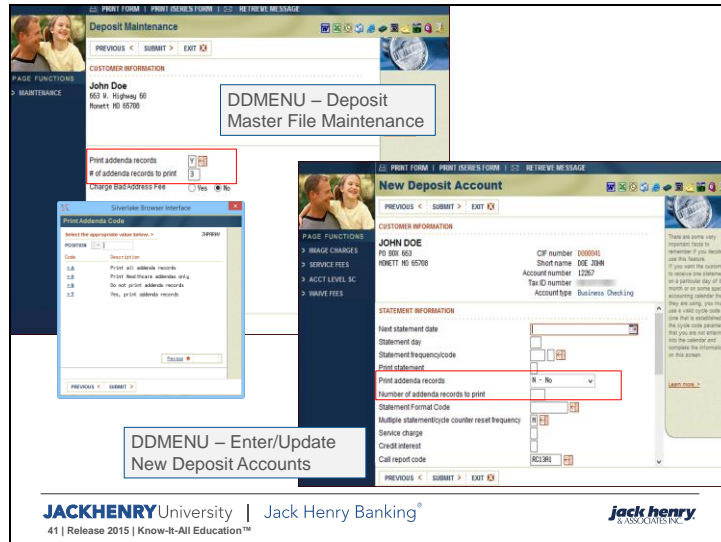
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The existing parameters for printing addenda records have been relocated from the **At Statement Time** page, to the **Master Defaults** page of **DDMENU Deposit Master File Maintenance**. This allows the parameters to be a default for new accounts added to this time rather than a general parameter for all accounts in the type.

Also the allowable values for the fields have changed. The **Number of Addenda Records to Print** is only applicable when **Print Addenda Records** is **Yes**. Therefore, the system will now restrict entry and only allow a number to be entered when **Print Addenda Records** is **Yes**. The minimum number of addenda records has changed to 3. At the time of release any service charge code with a value less than 3 will be changed to 3. Going forward an error message is displayed if a number less than 3 is entered.

Slide 41

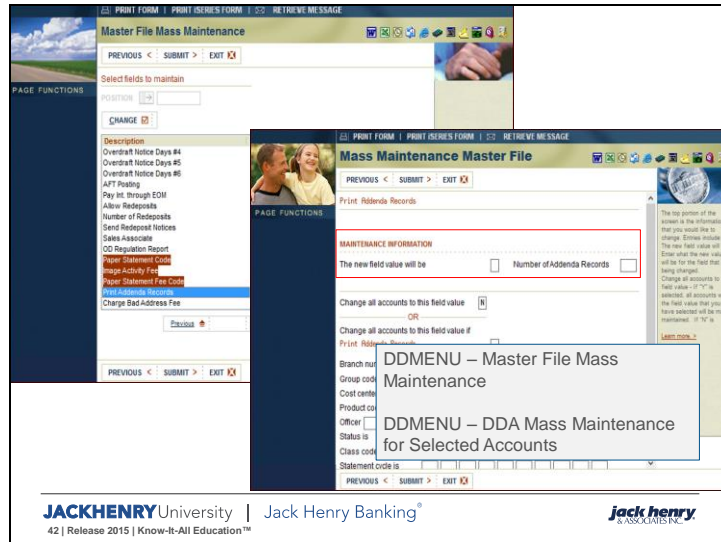


Now that the parameters are defaults, they are also available within **DDMENU Deposit Master File Maintenance** and **Enter/Update New Deposit Accounts** to define the addenda information per account.

Here we see where the new fields have been added to **DDMENU Deposit Maintenance**. At the time of release they will be plugged with the existing settings for the service charge code. Changes made to the fields in maintenance will be logged in the F8 Maintenance function and appear on the JH8300 report.

The new fields are also now available deposit new account entry and field level security.

Slide 42



The mass maintenance options on **DDMENU** can also be used to change the **Print Addenda Records** field on existing accounts.

Previously with the fields housed at the service charge level, changes made to the service charge changed all accounts in the service charge. Now that the fields are at the account level if multiple accounts need to be changed, mass maintenance is available. Once the **Print Addenda Records** field has been selected the entry screen for the changes allow entry of the number of records to be printed. The same restrictions apply to both fields.

Mass maintenance changes will print on the *DD8955P - Mass Maintenance Edit Listing*.

Slide 43

The screenshot displays a banking interface for a 'Deposit Inquiry For D000041 - JOHN DOE' under the 'Business Checking' category. The page is titled 'Expanded Account Information' and shows various account settings. A sidebar on the left lists navigation options: 'FUNCTIONS', 'ACCOUNT', 'VARIABLE RATE', 'WITHHOLDING', 'D/C ITEMS', 'HISTORICAL', 'MMD 6', 'WAIVED', 'CHARGES', and 'EXCESS OD'. The main content area is divided into sections: 'Expanded statement information' and 'Expanded interest information'. The 'Expanded statement information' section includes fields for 'Number of cycles this period', 'Number of statements produced this period', 'Multiple Statement/Cycle counter reset frequency' (set to 'Calendar Month'), 'Statement format code', 'Include on combined statements' (set to 'No'), 'Next statement date' (set to '01/00/00'), and 'Day of month for statement'. The 'Expanded interest information' section includes 'Interest basis' (365/365), 'Accrual method' (Simple), 'Interest disposition' (Add-Back), and 'Disposition account / type'. A red box highlights the 'Print addenda records' field (set to 'Y') and the 'Number of addenda records to print' field (set to '3'). On the right side, there are explanatory notes for 'Available balance', 'Date last active', and 'Collected balance', along with an 'export' button.

Now that the fields are at the account level they can also be seen in account inquiry. They are located in the middle of the **Expanded** page functions – **Account** function.

Reports

- DDMFPOP – Deposit Master File Printout
- All **New Deposit Account** Reports
- DD9110 – Service Charge List

1074657 – Maintain Foreign Wire Flag Through NetTeller®

Areas affected: WIRES – Enter/Update Wire Transfers

- The **Foreign Wire** field can now be maintained for both SilverLake and NetTeller-entered wires.
- Foreign Wire** field added to **WIRES – Enter Update Wire Transfer – Change** screen.
- NetTeller wires will update the **Foreign Wire** field in SilverLake with **No**.

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Slide 46

The screenshot displays a web application interface for 'Wires Enter/Update' with the following elements:

- Page Header:** 'Wires Enter/Update' and 'Release 2015 Bank #401 EDU'. Navigation buttons include 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'.
- Left Sidebar:** 'PAGE FUNCTIONS' with options: '> MEMORIZED', '> REPETITIVE', '> RETRIEVE LAST', and '> RETRIEVE NEXT'.
- Customer Information Section:**
 - Fields: 'CIF, name, or account', 'Application Type' (value: 00), 'Tin number', 'Repetitive Code'.
 - Instructions: '(Leave Customer Information blank if non-customer)'.
 - Buttons: 'OR' between fields.
 - Fields: 'General Ledger Acct' with sub-fields for 'Branch', 'Account Number', 'Cost', and 'Product'.
- Wire Information Section:**
 - Fields: 'In Person Wire' (radio buttons: Yes, No), 'Foreign Wire' (radio buttons: Yes, No), 'Business Function Code' (value: CTR), 'Wire Type/Subtype' (value: 10).
 - Callout Box: 'WIRES – Enter/Update Wire Transfers - ADD'.
- Page Footer:** 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'.

When adding a new wire in SilverLake, the **Foreign Wire** field was already available.

Slide 47

Wire Transfers -

Bus Fun Code CTR
Wire Seq Nbr 0000021 User Correlation

Wire Amount 600.02 : 600.02
Wire Status DC
Wire Type/Source 10 00 FD

Analysis SLCLASS2
Fee/Counter
Print Notice Print

ORIGINATOR

Account Number 22 D
Name
Address 1
Address 2
Address 3

Release 2014
WIRES -
Enter/Update Wire
Transfers - CHANGE

PREVIOUS < SUBMIT > EXIT X

However, once the wire was added, the **Foreign Wire** field was not available for maintenance. This meant that if a wire was entered with an incorrect entry in the **Foreign Wire** field, the wire had to be deleted and re-entered correctly.

Slide 48

The screenshot displays the 'Wire Transfers' application window. At the top, there are navigation options: 'PRINT FORM', 'PRINT SERIES FORM', and 'RETRIEVE MESSAGE'. Below this, a toolbar contains 'PREVIOUS <', 'SUBMIT >', 'EXIT X', and a 'Change' button. The main form area is titled 'Wire Transfers -' and includes a 'Foreign Wire' field with radio buttons for 'Yes' and 'No', where 'No' is selected. Other fields include 'Bus Fun Code' (CTR), 'Wire Seq Nbr' (0000020), 'Wire Amount' (5000), 'Wire Status' (RV), and 'Wire Type/Source' (10, 00, FD). A 'HEATHERL' section contains 'Analysis' (W), 'Fee/Counter', and 'Print Notice' (Print). An 'ORIGINATOR' section includes 'Account Number' (88960), 'Name' (John Doe), and three address fields (Street Address, City State Zip, Address 3). A blue callout box on the right reads 'Release 2015 WIRES - Enter/Update Wire Transfers - CHANGE'. A 'Learn more >' link is also visible. The bottom of the window has 'PREVIOUS <', 'SUBMIT >', and 'EXIT X' buttons.

This enhancement has added the **Foreign Wire** field to the wire update screen. This will apply to not only bank-entered wires added to the SilverLake system, but also to NetTeller® wires entered by NetTeller® Cash Management™ users. Previously, with the **Foreign Wire** field not available on the wire update screen, if a bank realized a NetTeller wire needed to be flagged as foreign, the wire had to be deleted and re-added.

All NetTeller wires will default to **Foreign Wire No**, but can be maintained to **Yes** by authorized wire employees.

The system writes any changes to the **Foreign Wire** field to the file maintenance file, which you can view by selecting **Maintenance**. For NetTeller wires, changes made to this field will not change the wire from an NT wire to a wire room wire.

Maintenance to the **Foreign Wire** field may also require maintenance to fees if applicable for the wire.

1048868 – DirectLine International™ Incoming Wires

Areas affected: WXMENU – Print Prev Day's Incoming Notices, Enter/Update International Wires Incoming; WXPAP – General Parameter Maintenance, Product Memo Post Parameter Maintenance, User/Group Security Inquiry

- Incoming wire transfer functionality has been added to the DirectLine International™ product.
- Parameters, wire entry, and reports were modified to include options for incoming wires.
- User security, wire parameters, and reports should be reviewed prior to utilizing the incoming wire functionality.

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Important Differences

- The amount for incoming wires is only in foreign currencies.
- There are only 14 foreign currencies that you can accept International Incoming Payments from via AMEX.
- American Express (AMEX) does not requote expired quotes, and expired quotes (*EXPD*) clear during end-of-day processing.
- Reg E does not apply to incoming wires.

AMEX Accepted Currencies

Currency Code	Currency	Currency Code	Currency
EUR	Euro	SGD	Singapore Dollar
MXN	Mexican Peso	DKK	Danish Krone
GBP	United Kingdom Pound	ZAR	South African Rand
NZD	New Zealand Dollar	HKD	Hong Kong Dollar
AUD	Australian Dollar	SEK	Swedish Krona
NOK	Norwegian Krone	JPY	Japanese Yen
CAD	Canadian Dollar	CHF	Swiss Franc

Slide 52

The screenshot displays the 'DirectLine International General Parameters' configuration page. At the top, there are navigation links: 'PRINT FORM', 'PRINT /SERIES FORM', and 'VIEW MESSAGES'. Below these are buttons for 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'. The main content is divided into two sections: 'INCOMING WIRES' and 'OUTGOING WIRES'. The 'INCOMING WIRES' section includes: 'Dual Control Required' (radio buttons for Yes and No, with 'No' selected and a text field for 'For Wires Above(,0)'); 'Amount Verification Required' (radio buttons for Yes and No, with 'No' selected); 'ABA/IBAN Verification Required' (radio buttons for Yes and No, with 'No' selected); and 'Type of Settlement' (radio buttons for Wire and other options, with 'Wire' selected). The 'OUTGOING WIRES' section includes: 'Dual Control Required' (radio buttons for Yes and No, with 'No' selected and a text field for 'For Wires Above(,0)'); 'Amount Verification Required' (radio buttons for Yes and No, with 'No' selected); 'ABA/IBAN Verification Required' (radio buttons for Yes and No, with 'No' selected); 'First-time wire approval' (radio buttons for Yes and No, with 'No' selected); 'Process Cutoff Time (HH:MM)' (text field containing '16:45'); 'Default Balance Type' (radio buttons for Ledger, Collected, Available, and None, with 'Ledger' selected); 'Balance Calculation Table' (text field); 'Transaction Entry Control' (radio buttons for Accumulate and Single, with 'Single' selected); 'AMEX Clearing Account Type' (text field); 'Type of Settlement' (radio buttons for ACH and Wire, with 'Wire' selected); and 'GL Fee Income Account' and 'GL Exchange Fee Income Account' (each with two text fields). A 'Learn more >' link is visible on the right side. A blue callout box on the right contains the text 'WXPAR - General Parameter Maintenance'. At the bottom, there are buttons for 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'.

Incoming dual control parameters should be reviewed using **WXPAR General Parameter Maintenance**.

Slide 53

DirectLine International General Parameters

PREVIOUS < SUBMIT > EXIT X

INCOMING WIRES	Tran Code	On-Us Fee	Enh A / A Counter	Not On-Us Fee
Wires	716	3200	140	2222

OUTGOING WIRES

Wires	711	2900	130	3333
Wires in USD/no exchange	713	4100	132	5555
In-Person Wires	715	4900	131	
In-Person Wires in USD/no exchange	171	2800	131	

NetTeller Wires

NetTeller Wires in USD/no exchange

Incoming Fee Transaction Code	718	Incoming Clearing DDA Tran Code	720
Outgoing Fee Transaction Code	719	Outgoing Clearing DDA Tran Code	721

Tier 1 Tier 2 Tier 3

500	2000	3000
350	450	550

Tier 4 Tier 5 Tier 6

4000	5000	9999999999
650	750	850

Wire Amount Up To (11.0)

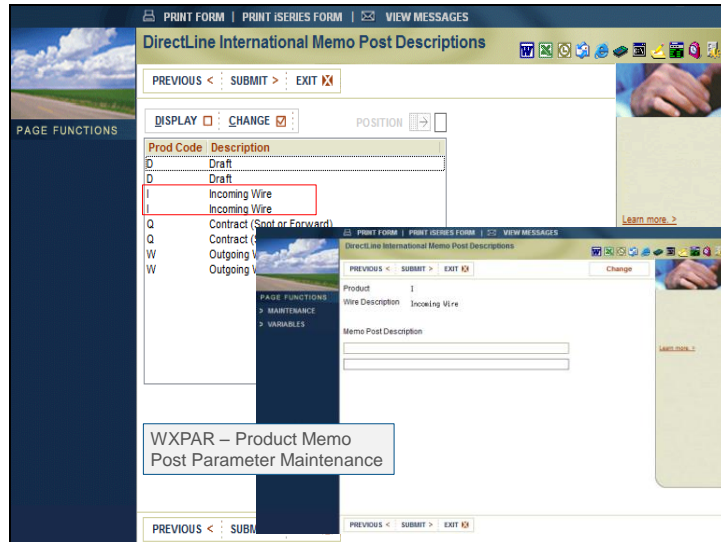
Exchange Fee % (.4)

WXPART - General Parameter Maintenance

PREVIOUS < SUBMIT > EXIT X

Transaction codes and fees for incoming wires should also be reviewed in the general parameters on the **WXPART** menu.

Slide 54



Memo post descriptions should also be verified. If needed, variables can be added to include in the memo post description.

Slide 55

The screenshot displays two overlapping windows from a banking application. The top window is titled 'Outgoing International Wires' and shows a table of transactions. The bottom window is titled 'Incoming International Wires' and shows a similar table. A callout box with a white background and a blue border points to the top right of the 'Outgoing International Wires' window, containing the text 'WXMENU - Enter/Update International Wires'. The interface includes a left-hand navigation menu with options like 'SORT', 'REFRESH', 'AID QUOTE', 'CHANGE VIEW', 'TOP', 'BOTTOM', and 'DETAIL / SUMMARY'. The tables in both windows have columns for 'From Account', 'Type', 'Prod', 'Amount', 'Stat', 'PI', and 'Ath'. The 'Outgoing' window shows transactions with amounts in USD, while the 'Incoming' window shows transactions with amounts in various currencies including USD, EUR, and CAD.

From Account	Type	Prod	Amount	Stat	PI	Ath
81188 D	QUOT WIRE		1.86 USD	ERR	W	+
81188 D	QUOT WIRE		162.00 USD	OPEN	N	-
81188 D	TRAN WIRE		181.00 USD	PROCC	N	-
81188 D	QUOT WIRE		2.26 USD	OPEN	W	+
81188 D	TRAN WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			
81188 D	QUOT WIRE		100.00 USD			

From Account	Type	Prod	Amount	Stat	PI	Ath
995599 D	OTRN WIRE		5,200.00 USD	PROCC	W	+
995599 D	OTRN WIRE		750.00 CAD	PROCC	W	+
995599 D	OTRN WIRE		8,100.00 EUR	PROCC	W	+
995599 D	OTRN WIRE		780.00 EUR	ERR	W	+
995599 D	OTRN WIRE		7,200.00 CAD	PROCC	W	+
995599 D	OTRN WIRE		6,500.00 CAD	FAL	W	+
995599 D	OTRN WIRE		1,500.00 CAD	PROCC	W	+
995599 D	OTRN WIRE		10,000.00 CAD	PROCC	W	+
995599 D	QUOT WIRE		900.00 CAD	ERR	W	+
995599 D	OTRN WIRE		200.00 DKK	PROCC	W	+
91770222 D	OTRN WIRE		444.44 EUR	PROCC	W	+
7777777777777777 S	OTRN WIRE		774.42 EUR	PROCC	W	+

Wire entry has been modified to include a toggle work with Incoming wires.

1087329 – Add Date of Origination to ACH Company Parameter

Areas affected: ACPAR – ACH Company Maintenance

- ACH last origination details were added to ACPAR option **ACH Company Maintenance**.
- This allows you to better monitor ACH companies origination habits.
- Last origination information will be displayed, until purged from the ACHORGH file.

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PRINT FORM | PRINT SERIES FORM | RETRIEVE MESSAGE

ACH Company File Maintenance For

PREVIOUS < | SUBMIT > | EXIT X | Change

PAGE FUNCTIONS
> MAINTENANCE

WINDOW LIMIT VIOLATION INFORMATION (.0) (.2)

	Month to Date	Quarter to Date	Year to Date
Window Debits			
Window Credits			

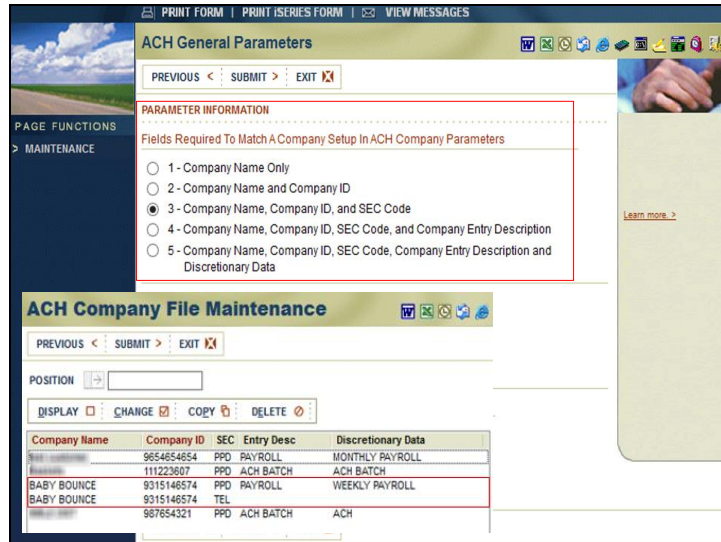
LAST ORIENTATION INFORMATION

Last Origination Date	6/28/2010	
Originated Debits Onus	2	807.00
Originated Credits Onus	0	.00
Originated Debits to Fed	0	.00
Originated Credits to Fed	2	807.00

Learn more >

PREVIOUS < | SUBMIT > | EXIT X

The information populated in this new section is pulled from the ACORGH file. It will display until the information is purged. Information is purged based on **ACPAR** option **Number of Days to Save Files**, field **Number of Days to Retain Return Monitoring Files**.



Records from the ACHORGH file are matched to the company's in the company parameter file using the **Fields Required to Match a Company Setup in ACH Company parameters** from the **ACPAR** option **ACH General Parameters**.

Example if matching by 3 – Company Name, Company ID, and SEC Code, then only records in the ACHORGH file that match all 3 fields will be totaled for the company origination information.

If multiple records in the ACHORGH are found that match a specific company, and contain the same last change date and time, the totals are added together for the display, for that company. Example two payroll files were originated on the same day, for the same company, the totals for both files are added together.

If the ACH General Parameter are matching by 1 – Company Name Only, and the company exists with multiple SEC codes, then the same last origination information will be added to each company with the matching company name.

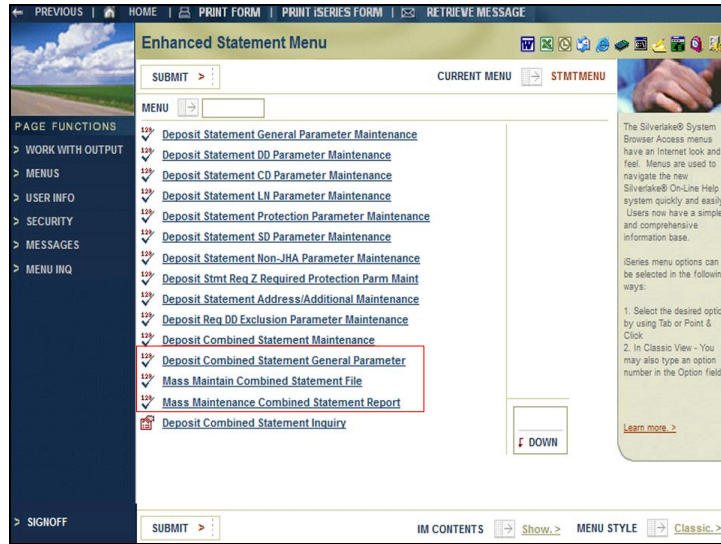
1074663 – Combined Statement Automation & Improvements

Areas affected: STMTMENU – Deposit Combined Statement General Parameter, Mas Maintain Combined Statement File, Mas Maintenance Combined Statement Report, Deposit Combined Statement General Parameter Print

- Automatic combined statement reassessment program added.
- Accounts in a combined statement can be automatically reassessed when an account is added, closed or relationships are changed.
- Existing accounts can be excluded from automatic reassessment.

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Slide 60



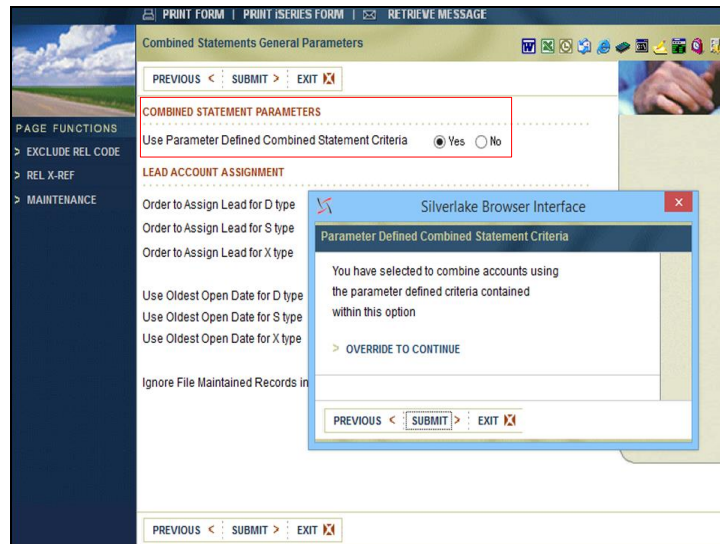
Three new options have been added to the **STMTMENU** menu.

Slide 61

The screenshot shows a web application interface for 'Combined Statements General Parameters'. At the top, there are navigation links: 'PRINT FORM', 'PRINT ISERIES FORM', and 'RETRIEVE MESSAGE'. Below these are buttons for 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'. The main content area is divided into two sections: 'COMBINED STATEMENT PARAMETERS' and 'LEAD ACCOUNT ASSIGNMENT'. In the 'COMBINED STATEMENT PARAMETERS' section, there is a radio button option 'Use Parameter Defined Combined Statement Criteria' with 'Yes' and 'No' options, where 'No' is selected. The 'LEAD ACCOUNT ASSIGNMENT' section contains three dropdown menus for 'Order to Assign Lead for D type' (value 1), 'Order to Assign Lead for S type' (value 2), and 'Order to Assign Lead for X type' (value 3). Below these are three radio button options for 'Use Oldest Open Date for D type', 'Use Oldest Open Date for S type', and 'Use Oldest Open Date for X type', all with 'Yes' and 'No' options, where 'No' is selected for all. At the bottom, there is a radio button option 'Ignore File Maintained Records in the Combined File' with 'Yes' and 'No' options, where 'Yes' is selected. A callout box on the right side of the form points to the 'STMTMENU - Deposit Combined Statement General Parameter'.

The first option, **Deposit Combined Statement General Parameter** is used to control the automatic combined statement program.

Slide 62



The first field, **Use Parameter Defined Combined Statement Criteria** turns on the automatic combined statement assessment program.

When **Yes** is selected, a pop-up message is displayed *You have selected to combine accounts using the parameter defined criteria contained within this option*. Click **Override to Continue** to activate the automatic combined statement assessment program. The default for this field is **No**.

Nothing happens initially to the accounts in the combined statement file when this parameter is changed. However, once set to **Yes**, if activity that triggers a reassessment occurs, the accounts in the combined agreement will be reassessed.

The next two fields allow you to control how the lead account is identified. Currently when accounts are added to a combined statement agreement, the system identifies the lead as the account opened first, regardless of type. The new fields allow you to determine the type that is the lead.

Order to Assign Lead for [D, S, X] Type allows you to select the hierarchy used to identify the lead account. When the system reassesses the accounts in a combined statement the selection made here will help determine the lead account.

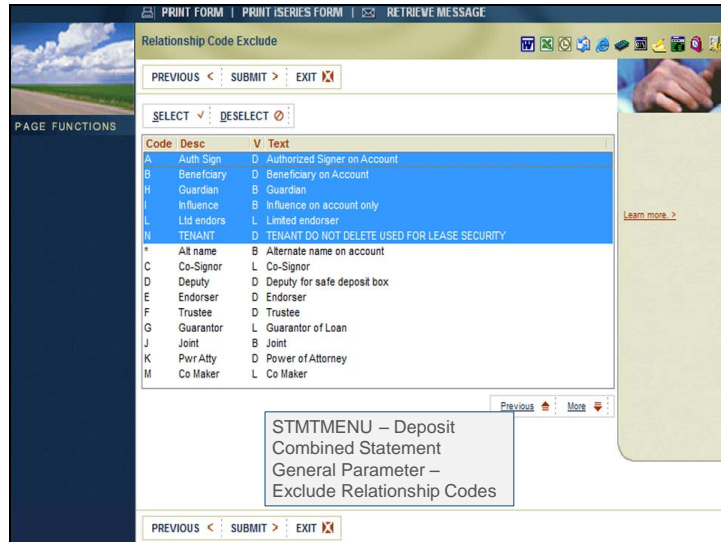
Use Oldest Open Date for [D, S, X] Type determines how the system breaks ties to determine the lead, when there are multiple accounts with the same type. When **Yes** is selected, the system uses the oldest date opened on accounts when identifying the lead account. If multiple accounts were opened on the same date, it will then use account number order. The default is **No**, which will identify the lead account using account number order.

The screenshot shows a web application interface for 'Combined Statements General Parameters'. At the top, there are navigation links: 'PRINT FORM', 'PRINT ISERIES FORM', and 'RETRIEVE MESSAGE'. Below these are buttons for 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'. The main content area is divided into two sections: 'COMBINED STATEMENT PARAMETERS' and 'LEAD ACCOUNT ASSIGNMENT'. In the 'COMBINED STATEMENT PARAMETERS' section, there is a radio button group for 'Use Parameter Defined Combined Statement Criteria' with 'Yes' and 'No' options, where 'No' is selected. The 'LEAD ACCOUNT ASSIGNMENT' section contains three dropdown menus for 'Order to Assign Lead for D type', 'Order to Assign Lead for S type', and 'Order to Assign Lead for X type', with values 1, 2, and 3 respectively. Below these are three radio button groups for 'Use Oldest Open Date for D type', 'Use Oldest Open Date for S type', and 'Use Oldest Open Date for X type', all with 'No' selected. A red rectangular box highlights the 'Ignore File Maintained Records in the Combined File' field, which has radio buttons for 'Yes' and 'No', with 'Yes' selected. A 'Learn more >' link is visible on the right side. At the bottom, there is a text box containing 'STMTMENU – Deposit Combined Statement General Parameter' and another set of navigation buttons: 'PREVIOUS <', 'SUBMIT >', and 'EXIT X'.

Ignore File Maintained Records in the Combined File determines if the system should exclude records that have been manually changed, when performing an automatic reassessment. Manually changed records are identified in the *DDCOMB* file with a **Y** in the *CMMANCHG* field. The default for this field is **No**.

When beginning to use this enhancement, if you do not want accounts that are currently in a combined statement agreement to be automatically reassessed, change this field to **Yes**. You will also need to use the **Mass Maintain Combined Statement File** option to change existing records to **Manually Maintained = Yes**. That would then exclude the existing accounts from reassessment.

Slide 65



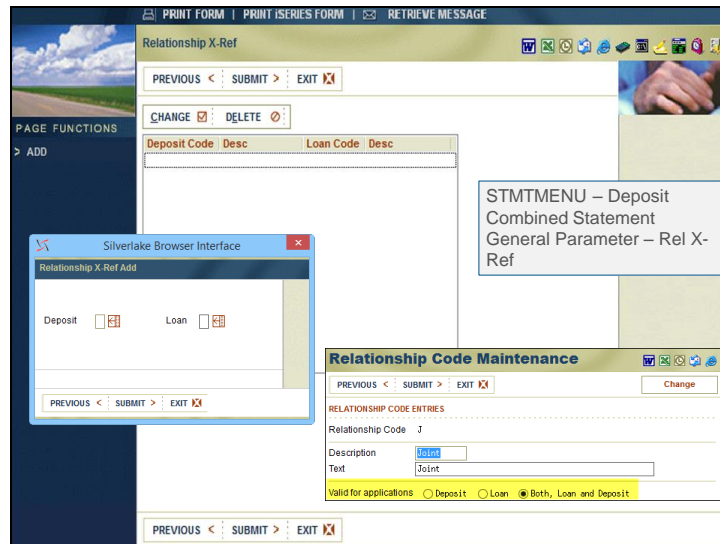
The page function **Exclude Rel Code** identifies relationship codes that should be excluded when reassessing accounts for combined statements. When selected all relationship codes are listed, highlight the codes to exclude and click **Select**, excluded codes appear at the top of the list, in blue highlight.

Primary is blocked and cannot be excluded.

Example

- If you do not exclude any relationships then all relationships on each account must be the same, to be combined.
- Deposit account with owners, John (primary) and Bessie (joint). Savings account with owners John (primary), Bessie (joint), and daughter Mary (authorized signer). In this example the accounts would not combine because the relationships do not match.
- If the authorized signer relationship is excluded the accounts could be automatically combined.

Slide 67



Another page function Rel X-Ref allows you to cross-reference relationship codes that are similar for deposit and loan applications. For example, a deposit account could have a joint (**J**) relationship and a loan account could have a co-borrower (**C**) relationship. This function can be used to establish a cross-reference that deposit relationship code joint (**J**) = loan relationship code co-borrower (**C**).

Relationship codes that are valid for both loan and deposit applications cannot be cross-referenced. Relationships cross-referenced here, cannot be excluded in the previous function **Exclude Rel Code**.

Example

- Deposit account with owners, John (primary) and Bessie (joint).
- Loan account with owners John (primary), and Bessie (co-borrower).
- If a relationship cross-reference is not entered to cross-reference Joint = Co-Borrower then the accounts will not be combined.

The screenshot shows a web browser window with the title "Enhanced Statement Menu". The browser's address bar contains "PREVIOUS | HOME | PRINT FORM | PRINT ISERIES FORM | RETRIEVE MESSAGE". The page has a navigation menu on the left with options like "PAGE FUNCTIONS", "WORK WITH OUTPUT", "MENUS", "USER INFO", "SECURITY", "MESSAGES", and "MENU INQ". The main content area lists several menu options, with "Deposit Combined Statement General Parameter Print" highlighted in a red box. Below the list, there is a "Sign Off" link. The right side of the page contains a help text box explaining the Silverlake® System Browser Access menus. At the bottom, there is a "DATE PRINTED: 4/28/15" and a "Combined Statement General Parameters" section with a date of "4/28/15". A table of parameters is displayed, including "Education Bank", "List Order to Assign Lead", "Relationship Code Exclude", and "Deposit".

Enhanced Statement Menu

DATE PRINTED: 4/28/15

Education Bank: - 1

Use Parameter Defined Combined Statement Criteria (Y,N): N

Lead Account Assignment

List Order to Assign Lead (1,2,3): Use Oldest Open Date (Y,N):

D type: 1 D type: N

S type: 2 S type: N

H type: 3 H type: N

Ignore File Maintained Records in the Combined File: Y

Relationship Code Exclude

Code Desc Y Text

Relationship H-Ref

Code	Desc	Loan	Code	Desc
E	Endorser	C	Co-Signer	

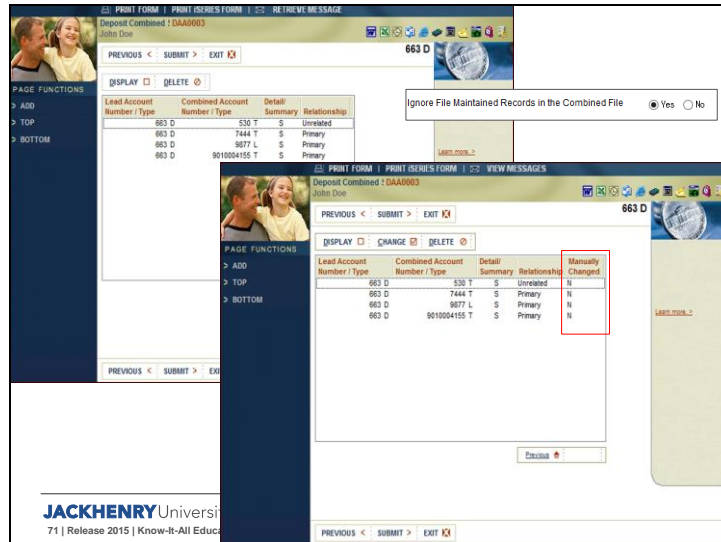
DD9906P – Combined Statement General Parameters

Once parameters are complete this option can be used to print a report detailing how the parameters are defined.

Triggering Reassessment

- New account entered, existing account maintained, or closed account re-opened with the **Include on Combine Statements** field set to **Yes**.
- Lead account closed
- **Manually Changed** field changed to **Yes**, for either lead or secondary.
- Primary relationship on an account changed.
- Customer added or deleted from an account.

Slide 71



Accounts can be excluded from automatic reassessment by flagging them as manually changed within the **Deposit Combined Statement Maintenance** option. A new field was added that can be manually updated or updated by the system based on combined statement maintenance.

The new **Manually Changed** field works in conjunction with the parameter **Ignore File Maintained Records in the Combined File**. It can be used to exclude accounts from automatic combined statement reassessment. At the time of release all existing records in the deposit combined statement file will default to **Blank**, which is the same as **No**.

Slide 72

PRINT FORM | PRINT ISERIES FORM | VIEW MESSAGES

Deposit Combined Statement Maintenance

PREVIOUS < | SUBMIT > | EXIT X | Change

CUSTOMER INFORMATION

John Doe
663 W. Highway 60
Nonett MO 65768

CIF number DRA0003
Account number 663 D
Account type Basic Checking
Statement cycle 30

[Learn more >](#)

COMBINE ACCOUNT NUMBER BELOW WITH ACCOUNT NUMBER ABOVE

CIF number DRA0003
Account number 530
Account type T

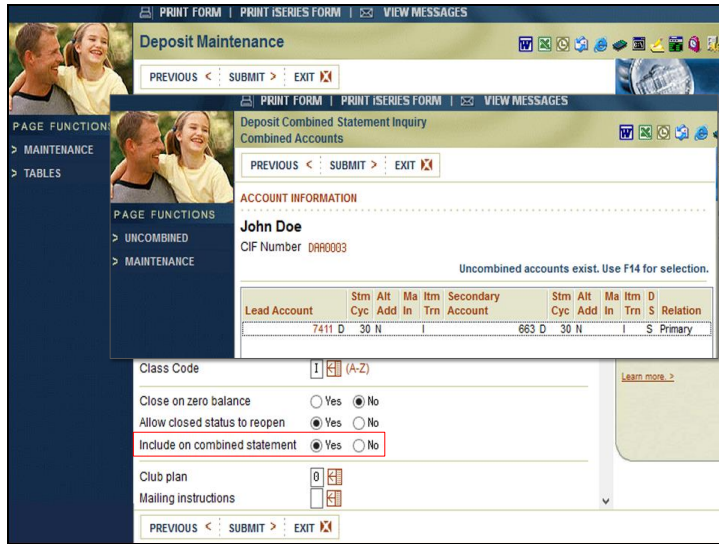
Detail or Summary
 Detail Summary

Manually Changed
 Yes No

PREVIOUS < | SUBMIT > | EXIT X

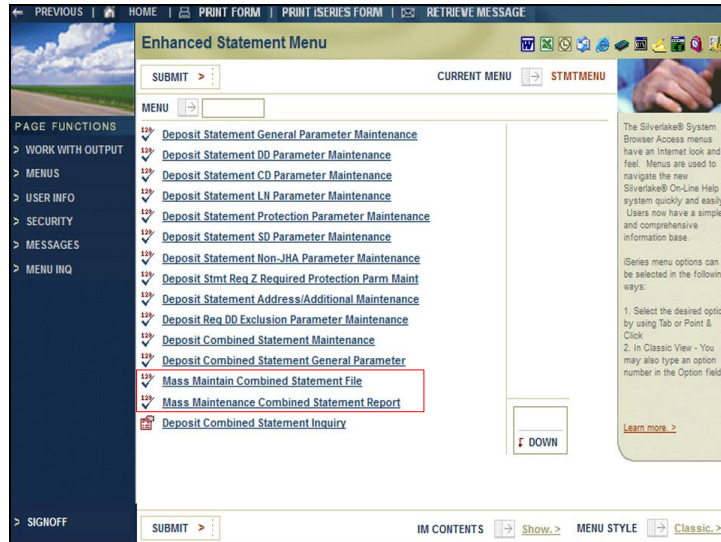
When a record is selected for change this screen is displayed allowing the **Manually Changed** field to be updated.

Slide 73



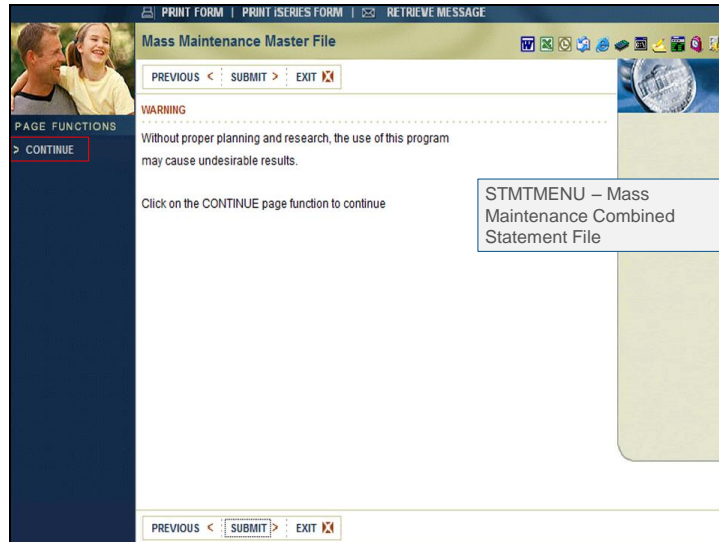
When the parameters are turned on to auto reassess combined statements. During new account entry or deposit maintenance, when the **Include on Combined Statements** field is changed to **Yes**, the combined statement screen is displayed. The information displayed will vary based on the parameters used to identified for the lead.

Slide 74



The second new option **Mass Maintain Combined Statement File** allows you to mass maintain the **Manually Changed Field** for multiple accounts. By default existing accounts will default to **Blank** at the time of release. This option can be used to mass maintain the existing accounts to **Yes** if they should be excluded from reassessment.

Slide 75



When selected, the warning is displayed reminding the user that without proper planning they may get undesirable results. Click **Continue**.

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Mass Maintenance Master File

Mode TEST LIVE

Manually Changed Field
The new field value will be

Change all accounts to this field value if
Open Date Prior to or Equal to (Blank for no date filter)

STMTMENU - Mass Maintenance Combined Statement File

The program can be ran in **Test** or **Live** mode.

The value for the **Manually Changed Field** can be **Y** or **N**. This is the new value you are maintaining the accounts too. When **Y** is entered all accounts that are


An optional date filter is available if only specific accounts should be maintained.

STMTMENU – Mass Maintenance Combined Statement File DD5981P

DATE PRINTED: Combined Statement Mass Maintenance 4/28/15 9:18AM DD5981P PAGE 1
Mode: LIVE

Lead Acct	Lead Type	Sec CIF#	Lead Short Name	Sec Acct	Sec Type	Sec CIF#	Sec Short Name	Old Value/ New Value
1234	D	A000004						N
4421	D	BAA0003		444447	D	A000004		N
909090	D	SAA0005						N

TOTAL Records Updated: 3

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Whether ran in **Test** or **Live** mode, once you complete the maintenance the DD5981P report is printed.

The same report can be printed using the third new option **Mass Maintenance Combined Statement Report**, but only if the maintenance was performed in **Live** mode.

QUESTIONS



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Best Practices volunteers needed!!



\$100 off BEC registration fee!!

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