

***jack henry Banking***<sup>®</sup>

A DIVISION OF JACK HENRY & ASSOCIATES INC<sup>®</sup>

**Real Time Initiative / Same Day ACH**

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- REAL TIME PHASES
- SAME DAY ACH PHASES

# Real Time Phases



Phase 1: Loan and Deposit Transactions posted through Xperience™.

Phase 2: Transactions from certain business services.

Phase 3: ACH, Fed Inclearing, POD, and Wires.

# Real Time Phase 3

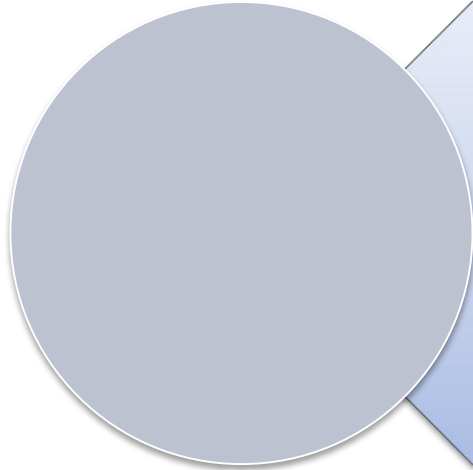


ACH, Fed Inclearing, POD, and Wire Transactions added to Real Time.

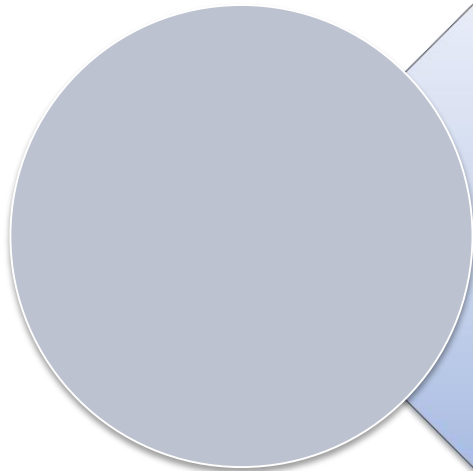
New Real Time Channels Parameter added.

Consider Sweep, Overdraft Protection, and Credits when posting Real Time.

# Real Time Posting Channels



Parameter added to allow you to select the channels that post in Real Time.



This allows Real Time to be used for certain types of transactions but not others.

**SilverLake Menu**

rtpar

- My Menu ▶ Search Results
- Real Time Parameter Menu
- Real Time General Parameters ★
- Real Time Posting Parameters ★
- Real Time Channel Parameters ★**
- Start Real Time Automatic Transaction Processing ★
- Stop Real Time Automatic Transaction Processing ★

**Real Time Channel**

Exit Previous **OK** Maintenance Non JHA

**Fields**

Print

**Channels**

Previous Records Next Records

Option	Description
<input type="checkbox"/>	ACH
<input type="checkbox"/>	ACH
<b>FED Inclearings</b>	
<input type="checkbox"/>	FED Inclearings
<b>JHA Products - jXchange Trans</b>	
<input type="checkbox"/>	Banno
<input type="checkbox"/>	Branch Anywhere
<input type="checkbox"/>	iTalk
<input type="checkbox"/>	NetTeller
<input type="checkbox"/>	Silverlake Teller Capture
<input type="checkbox"/>	Treasury Management
<input type="checkbox"/>	4Sight FED Inclearings
<b>Proof of Deposit</b>	
<input type="checkbox"/>	Proof of Deposit

**Real Time Channel**

Exit Previous **OK** Maintenance Non JHA

**Fields**

Print

**Channels**

Previous Records

Option	Description
<b>Wires</b>	
<input type="checkbox"/>	Incoming
<input type="checkbox"/>	Outgoing
<input type="checkbox"/>	DirectLine International Incoming
<input type="checkbox"/>	DirectLine International Outgoing
<b>Xperience</b>	
<input type="checkbox"/>	Telephone Transfer
<input type="checkbox"/>	Transaction Entry

# SilverLake Menu

rtpar

- ▶ My Menu ▶ Search Results
- ▶ Real Time Parameter Menu

- Real Time General Parameters ★
- Real Time Posting Parameters ★
- Real Time Channel Parameters ★**
- Start Real Time Automatic Transaction Processing ★
- Stop Real Time Automatic Transaction Processing ★

# Real Time Channel

Exit Previous **OK** Maintenance Non JHA

## Fields

Print

## Channels

Previous Records Next R

Option	Description
<input type="checkbox"/>	ACH
<input type="checkbox"/>	FED Inclearings
<input type="checkbox"/>	FED Inclearings

## JHA Products - jXchange Trans

<input type="checkbox"/>	Banno
<input type="checkbox"/>	Branch Anywhere
<input type="checkbox"/>	iTalk
<input type="checkbox"/>	NetTeller
<input type="checkbox"/>	Silverlake Teller Capture
<input type="checkbox"/>	Treasury Management
<input type="checkbox"/>	4Sight FED Inclearings

## Proof of Deposit

<input type="checkbox"/>	Proof of Deposit
--------------------------	------------------

# Real Time Channel

Exit Previous **Enter** Add Maintenance

## Channels

Print

Channel Y/N	Channel Description
No records	

# Real Time Channel Parameter

Exit Previous **OK**

## Real Time Channel Parameter - Non JHA

Print

**Add**

Channel Y/N:

Channel Description:

Consumer Name:

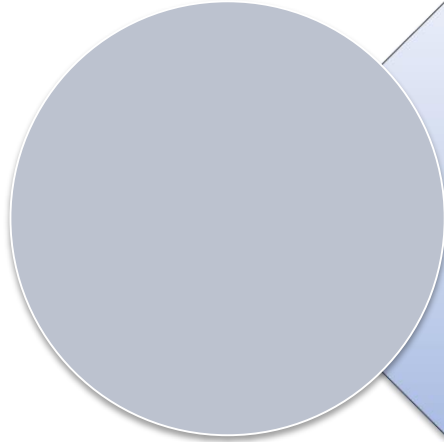
Consumer Product:



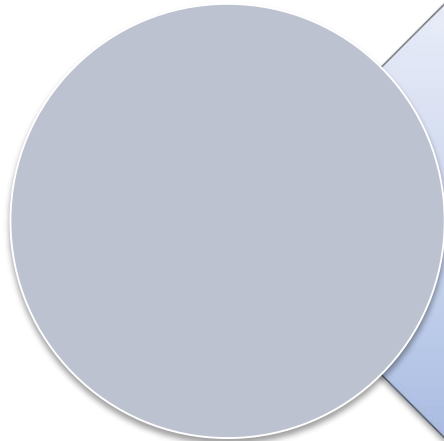
# ACH Transactions

- When turned on, transactions post in Real Time, updating the balances accordingly.
- Transactions posted in real time cannot be changed or deleted.
- Real Time posted references are included to help identify transactions.
- Report *AC4450P* lists transactions and errors for memo and Real Time posting.

# Control ACH Memo Posting by Debit or Credit Code During End-of-Day



The **Memo Post ACH During JHCLR** field, within the bank processing parameters, was updated to display **Real Time Post ACH During JHCLR** when Real Time ACH is active.



The field works the same as before by allowing you to select if both debits and credits, credits only, or no transactions should be either memo or Real Time posted.

# Fed Inclearing Transactions

When turned on, FED Inclearing transactions post in Real Time.

Transactions posted in real time cannot be changed or deleted.

Real Time posted references are included to help identify transactions.

Several reports were updated to accommodate the Real Time transactions.

# POD Transactions

When turned on, POD transactions post in Real Time.

When using Real Time, the references to memo post references are replaced with posted references.

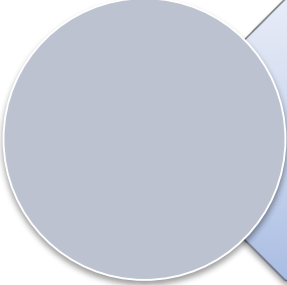
Float amounts are updated when transactions are posted in Real Time.

Reports were modified to accommodate Real Time transactions.

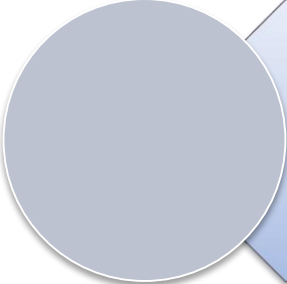
# Wire Transactions

- When turned on, transactions post in Real Time, updating balances accordingly.
- Transactions posted in real time cannot be changed or deleted.
- Real Time posted references are included to help identify transactions.
- Reports were modified to accommodate Real Time transactions.

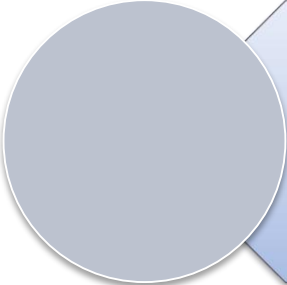
# Consider Sweep, Overdraft Protection, and Credits to Avoid OD/NSF Charges



Sweep and overdraft protection balances can be used to avoid overdraft or insufficient charges.



Parameters added to allow deposit transaction codes to be identified that are used in a sweep/ODP situation.



Loan transaction code 1915 added to post the offset debit to a loan account in a sweep/ODP situation.

### SilverLake Menu

▶ My Menu ▶ Search Results

▶ Deposit Parameter Maintenance Menu

- Application User-Defined Field Parameter Maint ★
- Valid Posting Tran Codes per S/C Code Maint ★
- Transaction code Designation Parameter ★
- Deposit Pre-Dormant Notice Parameters ★
- Deposit General Parameters ★
- Waive Reason Code Parameter Maintenance ★
- Posting Sequence Table Parameter Maintenance ★
- Excessive OD occasion parameters ★
- Sweep General Parameters ★
- Promotional Interest Rate Code Parameter Maint ★
- Promotional Interest Rate Code X-Ref S/C Codes ★
- Available Balance Calculation Tables ★
- Print Available Balance Calculation Table ★
- Print Transaction Code List ★
- Print Service Charge List ★

### Transaction Code Designation Parameter

✕ Exit
◀ Previous
OK
Maintenance
Tran Codes

**Transaction Code Designation Parameter Information**

Print

**Additional Information**

◀ Previous Records ▶ Next Records

Entry Point Description	Transaction Code
Bad Address Fee Debit	19
Escheat Fee Debit (Included in S/C)	364
FDIC LBIDM Insurance Determination Credit	0
FDIC LBIDM Insurance Determination Debit	0
Image Fee Debit (Included in S/C)	0
In-Person Transfer Credit	204
In-Person Transfer Debit	200
Internet Wire Transaction Debit	0
Mutual Funds Sweep from DDA	0
Mutual Funds Sweep from Savings	0
Mutual Funds Sweep to DDA	0
Mutual Funds Sweep to Savings	0
Paper Statement Debit (Included in S/C)	0
Real Time Pending Sweep/ODP Credit	0
Real Time Pending Sweep/ODP Debit	0

## SilverLake Menu

Inpar

- ▶ My Menu ▶ Search Results
- ▶ Loan Parameter Maintenance Menu

Loan Type Maintenance

Transaction Code Maintenance

Late Charge Code Maintenance

Call Report Code Maintenance

Collateral Code Maintenance

Purpose Code Maintenance

Escrow/Insurance Distribution Code Maintenance

Escrow/Insurance Type Code Maintenance

Enhanced Escrow Analysis Statement Parameter Maint

Escrow Billing Tape Formats

Loan Prepayment Penalty Parameter Maintenance

Loan Payment Code "6" Payment Methods

General Loan Run Parameter Maintenance

General Collection Run Parameter Maintenance

## Loan Transaction Code Maintenance

✕ Exit ◀ Previous OK Add

### Transaction Code Details

🖨️ ◀ ▶ 🔍 Change Copy Delete Display

Transaction Code	Description
▶ 1326	Return of ATM Advance
▶ 1327	ATM Advance
▶ 1328	POS Advance
▶ 1337	Return of POS Advance
▶ 1585	Shadow Cap Fee - Increase GL Principal
▶ 1586	Shadow Capitalized Fee Reversal
▶ 1801	Interest Assessment
▶ 1802	Unused Line Fee Assessment
▶ 1803	Credit Life Fee Assessment
▶ 1804	A&H Fee Assessment
▶ 1814	Unemployment Fee Assessment
▶ 1815	Debt Protection Fee Assessment
▶ 1915	Real Time Pending Sweep/ODP Debit
▶ 2801	Rev Interest Assessment
▶ 2802	Rev Unused Line Fee Assessment



## SilverLake Menu

▶ My Menu ▶ Search Results

▶ Report Management Menu

Add/Change/Delete Reports in Distribution File ★

Distribution Maintenance ★

Form Description Maintenance ★

Report Distribution Maintenance ★

Rebuild Report Distribution List ★

Distribution by User Profile Parameters ★

Work with Report List/Recreate and Distribute ★

Display Report Distribution List ★

Work with Query ★

Query Report Control Maintenance ★

## Report Management Maintenance



Exit

◀ Previous

OK

Maintenance

### Report Management Maintenance Information



Print ▼

Application:

Demand deposits

Total Reports:

944

### Report Management Maintenance Items



Print ▼

◀ Previous Records

▶ Next Records



Change

Display



Branch ▼

Representative ▼

Report ▼

Mode Allowed ▼

Title ▼

▶

▶



▶

▶

▶

▶

▶

▶

HB8354P A Home Banking File Maintenance Report by User

OD9000P A OD Notices (\*NO OVRMNT)

RT1905P A Real Time Deferred Fees

\* SW0160P A New Sweep Edit Report

\* SW1000P A Sweep Account Transaction Journal

# Same Day ACH Phase 1



Phase 1 – Effective September 23, 2016.

Receive & process incoming transactions from Fed.

Originate Items to the Fed.

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# More Information

The screenshot shows the Jack Henry Banking website interface. At the top, there are logos for Jack Henry Banking, Symitar, and ProfitStars. Navigation links include Home, Change My Password, My Alerts, My Links, Sign Out, Create/Manage Cases, Site Help, JHA University, and Compliance. A search bar is located in the top right corner.

The main navigation menu includes: Products & Services, Tools/Administration, Collaboration, and Discover More.

## SilverLake System

For Clients > Products & Services > Core Solution > SilverLake System > Regulatory Updates

- Core Solution
  - CIF 20/20
  - Core Director
  - CruiseNet
  - Episys
  - SilverLake System**
- Business Intelligence & Financial Performance
- Imaging Solutions
- Information Security & Risk Management
- JHA Payment Solutions
- Online & Mobile
- Operational Enhancement Solutions

### RELEASE INFORMATION

[Back to Release Information](#) | [Show Archived Items](#)

#### Regulatory Updates - 2016

<a href="#">FinCEN 314(a) for SilverLake - Updated 8/31/16</a>	08/31/2016
<a href="#">AC 1117474 - Run All Origination Items as Same Day and Next Day</a>	08/30/2016
<a href="#">FinCEN 314(a) for SilverLake</a>	08/26/2016
<a href="#">Same Day ACH - Additional FAQs</a>	08/24/2016
<a href="#">AC 458884 - Same Day ACH Phase 1: Originate Items to the Fed</a>	08/23/2016
<a href="#">LN 1110289 - Military Lending Act</a>	08/12/2016
<del><a href="#">Same Day ACH SilverLake Documentation</a></del>	07/22/2016
<a href="#">AC 1111649 - Same Day ACH Phase 1 Receive and Process Incoming Transactions from Fed</a>	07/11/2016
<del><a href="#">Same Day ACH Information - SilverLake System</a></del>	05/04/2016
<a href="#">RF 1089140 - Include FR 2644 in RFMENU</a>	02/01/2016

# FED Same Day Items

- Credits
- SEC codes other than IAT or ENR
- $\leq$  \$25,000.00 per item
- Effective Date  $\leq$  Current Date (or invalid)
- Submitted prior to FED cutoff time

# Receive and Process Incoming Transactions from Fed

All RDFIs receive Same Day ACH payments, providing funds by end of RDFI processing day.

Two new reports added to aid in identifying same day ACH items.

*AC3115 – Incoming Fed File – Total by Settlement Date* generates when a file is uploaded.

*AC7115 – Incoming Fed File – Total by Settlement Date* is a cumulative report generated during EOD processing.

# AC3115 and AC7115 – Incoming Fed File – Total by Settlement Date

DATE PRINTED: 5/23/16  
 Daras DDA Test Bank #633 R2016

Incoming Fed File - Totals by Settlement Date 5/24/16 12:29 PM AC3115P Page 1

File ID Modifier: A Transmission Date: 16/04/29 Transmission Time: 15:01  
 Receiving Point ID: 11320255 Destination: Daras DDA Test Bank  
 Sending Point ID: 01100001 Origin: SilverLake #633 R2016

Settlement Date: 16/05/24	Effective Date: 16/05/24		
Debit Count: 4	Debit Amount: 147.46		
Credit Count: 18	Credit Amount: 76,102.34		
Total Debit Count: 4	Total Debit Amount: 147.46		
Total Credit Count: 18	Total Credit Amount: 76,102.34		

OPTICAL OUTQUE  
 Daras DDA Test Bank #633 R2016

Incoming Fed File - Totals by Settlement Date 5/31/16 10:54 AM AC3115P Page 1

File ID Modifier: A Transmission Date: 16/04/29 Transmission Time: 15:01  
 Receiving Point ID: 11320255 Destination: Daras DDA Test Bank  
 Sending Point ID: 01100001 Origin: SilverLake #633 R2016

Settlement Date: 16/05/27	Effective Date: 16/05/27		
Debit Count: 4	Debit Amount: 147.46		
Credit Count: 18	Credit Amount: 76,102.34		
Total Debit Count: 4	Total Debit Amount: 147.46		
Total Credit Count: 18	Total Credit Amount: 76,102.34		

OPTICAL OUTQUE  
 Daras DDA Test Bank #633 R2016

Incoming Fed File - Totals by Settlement Date 5/31/16 10:54 AM AC3115P Page 2

File ID Modifier: B Transmission Date: 16/04/29 Transmission Time: 12:55  
 Receiving Point ID: 11320255 Destination: Daras DDA Test Bank  
 Sending Point ID: 01100001 Origin: SilverLake #633 R2016

Settlement Date: 16/05/30	Effective Date: 16/05/30		
Debit Count: 4	Debit Amount: 1,540.38		
Credit Count: 18	Credit Amount: 79,751.75		
Total Debit Count: 4	Total Debit Amount: 1,540.38		
Total Credit Count: 18	Total Credit Amount: 79,751.75		

OPTICAL OUTQUE  
 Daras DDA Test Bank #633 R2016

Incoming Fed File - Totals by Settlement Date 5/31/16 10:54 AM AC3115P Page 3

File ID Modifier: C Transmission Date: 16/04/29 Transmission Time: 9:45  
 Receiving Point ID: 11320255 Destination: Daras DDA Test Bank  
 Sending Point ID: 01100001 Origin: SilverLake #633 R2016

Settlement Date: 16/06/01	Effective Date: 16/06/01		
Debit Count: 6	Debit Amount: 761.51		
Credit Count: 21	Credit Amount: 76,770.23		
Total Debit Count: 6	Total Debit Amount: 761.51		
Total Credit Count: 21	Total Credit Amount: 76,770.23		

# Originate Items to the Fed



ODFIs can originate Same Day ACH credits.

Parameters added to assist in controlling items and charging the customer.

Reports added to aid in tracking same day ACH items.

# Same Day ACH Participation

- On September 23, 2016, the Fed began to treat qualified items, received prior to the Fed cutoff, as same day items and charged the bank accordingly.
- Participation is optional.
- If you choose not to participate, you are not sending items that qualify as same day until after the Fed cutoff time.
- This is either done manually or using the new optional parameters.

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# ACH General Parameters



Exit



Previous

OK

Maintenance

## Fields



Print

### Same Day ACH

Send/Charge Same Day Items:	N - No	▼
Include Next Day Items Before Cutoff:	N - No	▼
Same Day Cutoff Time (2400):		0
Same Day Cutoff Time - NetTeller (2400):		0
Control Auto Merge of Return Items Prior to Same Day Cutoff Time:	N - No	▼
U.S. Government Participating in Same Day ACH:	N - No	▼
Activate Phase 2: Same Day ACH Debits:	N - No	▼

# SilverLake Same Day ACH Cutoff Time

- If you create a file before the SilverLake same day cutoff but FED does not receive it by their cutoff time, you can have items considered same day for SilverLake, but not same day for the FED.

**ACH General Parameters**

Exit Previous OK Maintenance

**Fields**

Print

**Same Day ACH**

Send/Charge Same Day Items:	Y - Yes
Include Next Day Items Before Cutoff:	Y - Yes
Same Day Cutoff Time (2400):	1300
Same Day Cutoff Time - NetTeller (2400):	1230

# SilverLake Same Day ACH Cutoff Time

- If you create a file after the SilverLake same day cutoff and FED receive it prior to their cutoff time, you can have items considered same day for FED but not same day for SilverLake.

**ACH General Parameters**

✕ Exit ◀ Previous OK Maintenance

**Fields**

Print ▾

**Same Day ACH**

Send/Charge Same Day Items:	Y - Yes ▾
Include Next Day Items Before Cutoff:	Y - Yes ▾
Same Day Cutoff Time (2400):	1300
Same Day Cutoff Time - NetTeller (2400):	1230

# ACH General Parameters

✕ Exit

◀ Previous

OK

Maintenance

## Fields

 Print ▼

### Same Day ACH

Send/Charge Same Day Items: Y - Yes ▼

Include Next Day Items Before Cutoff: N - No ▼

Same Day Cutoff Time (2400): 1400

Same Day Cutoff Time - NetTeller (2400):

Control Auto Merge of Return Items Prior to Same Day Cutoff Time: N - No ▼

U.S. Government Participating in Same Day ACH: N - No ▼

Activate Phase 2: Same Day ACH Debits: N - No ▼

# ACH General Parameters

✕ Exit

◀ Previous

OK

Maintenance

## Fields

 Print ▾

### Same Day ACH

Send/Charge Same Day Items: N - No ▾

Include Next Day Items Before Cutoff: N - No ▾

Same Day Cutoff Time (2400): 0

Same Day Cutoff Time - NetTeller (2400): 0

Control Auto Merge of Return Items Prior to Same Day Cutoff Time: N - No ▾

U.S. Government Participating in Same Day ACH: N - No ▾

Activate Phase 2: Same Day ACH Debits: N - No ▾

**U.S. government items are identified by the 36 in positions five and six of the nine-digit routing number. There are currently eight exceptions. The following are not U.S. government routing numbers.**

121136675

121036953

121136358

121136581

122236998

121136785

121136808

122236244

# ACH Company File Maintenance - Change

Exit Previous OK Maintenance Delete

## ACH Company File Maintenance Information

Print

Company Name: mine

**Same Day**

Allow Same Day Origination: N - No

Use SD1300/SD1700 to identify Same-Day: N - No

A/A Same Day Origination Item Counter:

## Exposure Limit Violation Information

Description	Number MTD	Amount MTD	Number QTD	Amount QTD	Number YTD	Amount YTD
Window Debits	0	\$0.00	0	\$0.00	0	\$0.00
Window Credits	0	\$0.00	0	\$0.00	0	\$0.00

## Last Origination Information on 0/00/0000

Originated Description	Originated Number	Originated Amount
Originated Debits Onus	0	.00
Originated Credits Onus	0	.00
Originated Debits to Fed	0	.00
Originated Credits to Fed	0	.00

# ACH Company File Maintenance - Change

✕ Exit
◀ Previous
OK
Maintenance
Delete

**!** Must be N when General Parmameter Send/Charge Same Day Items = N.

## ACH Company File Maintenance Information

Print ▾

Company Name:

mine

### Same Day

Allow Same Day Origination:

Use SD1300/SD1700 to identify Same-Day:

A/A Same Day Origination Item Counter:

## Exposure Limit Violation Information

Description	Number MTD	Amount MTD	Number QTD	Amount QTD	Number YTD	Amount YTD
Window Debits	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>
Window Credits	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>	<input type="text" value="0"/>	<input type="text" value="\$0.00"/>

## Last Origination Information on 0/00/0000

Originated Description	Originated Number	Originated Amount
Originated Debits Onus	0	.00
Originated Credits Onus	0	.00
Originated Debits to Fed	0	.00
Originated Credits to Fed	0	.00

# ACH Company File Maintenance - Change

X Exit   ◀ Previous   OK   Maintenance   Delete

## ACH Company File Maintenance Information

Print

Company Name: mine

### Same Day

Allow Same Day Origination: Y - Yes

Use SD1300/SD1700 to identify Same-Day: Y - Yes

A/A Same Day Origination Item Counter:

## Manual ACH Origination Entry

X Exit   ◀ Previous screen   OK

### Manual ACH Origination Entry Information

Print

#### Batch Header Record

Batch Number: 1

Company Name or Merchant Name.....: mine

Company Discretionary Data: ALL

Originator Identification: MINE

Standard Entry Class Code: PPD

Company Entry Description: PAYROLL

Company Descriptive Date: SD1300

Effective Entry Date (POS-Initiation Date): 09/10/2016



# ACH Company File Maintenance - Change

Exit Previous OK Maintenance Delete

## ACH Company File Maintenance Information

Print

Company Name: mine

### Same Day

Allow Same Day Origination: Y - Yes  
Use SD1300/SD1700 to identify Same-Day: Y - Yes

A/A Same Day Origination Item Counter:

# Account Analysis Item Parameter File Maintenance

Exit Previous OK Add

## Account Analysis Item Parameter File Maintenance Items

Change Copy Delete

Account Analysis Item	Account Analysis Type	Description
301		Same Day ACH Fee
302		Manual Item Charge
302 ZA		Manual Item Charge

# SilverLake Options

- No parameter changes were required if
  - You manually control the items included in your origination file.
  - You manually control the timing of when Fed receives your file.
  - You are allowing the Fed to treat any qualifying items as same day, and charge you accordingly.

# Scenario 1 – No Changes to SilverLake

- Originate same day and next day items.
  - Use the enhancement defaults.
  - ACH origination does not change.
  - You manually control what is in the origination file.
  - You manually control when your origination file is uploaded to the Fed.
  - You accept that qualifying items are treated as Same Day.

# Scenario 1 – Defaults / No Change Same Day & Next Day Items for All Companies

**ACH General Parameters**

✕ Exit ◀ Previous **OK** Maintenance

**Fields**

Print ▾

**Same Day ACH**

Send/Charge Same Day Items:	N - No ▾
Include Next Day Items Before Cutoff:	N - No ▾
Same Day Cutoff Time (2400):	0
Same Day Cutoff Time - NetTeller (2400):	0

**ACH Company File Maintenance - Change**

✕ Exit ◀ Previous **OK** Maintenance Delete

**ACH Company File Maintenance Information**

Print ▾

Company Name: mine

**Same Day**

Allow Same Day Origination:	N - No ▾
Use SD1300/SD1700 to identify Same-Day:	N - No ▾
A/A Same Day Origination Item Counter:	

# Scenario 2

- Originate next day items only.
  - ACH origination changes
    - The system monitors for same day transactions and does not include them when originating.
    - Origination must be taken again after the defined SilverLake same day cutoff time to originate the excluded same day items.

# Scenario 2 – Next Day Items Only for All Companies

**ACH General Parameters**

✕ Exit ◀ Previous OK Maintenance

**Fields**

Print ▾

**Same Day ACH**

Send/Charge Same Day Items: N - No

Include Next Day Items Before Cutoff: Y - Yes

Same Day Cutoff Time (2400): 1400

Same Day Cutoff Time - NetTeller (2400): 0

Originate again after this time to send same day items.

**ACH Company File Maintenance - Change**

✕ Exit ◀ Previous OK Maintenance Delete

**ACH Company File Maintenance Information**

Print ▾

Company Name: mine

**Same Day**

Allow Same Day Origination: N - No

Use SD1300/SD1700 to identify Same-Day: N - No

A/A Same Day Origination Item Counter:

N/A

# Scenario 3

- Originate same day items for select companies only.
  - ACH origination changes
    - The system monitors for same day transactions and only includes same day items for companies with the company parameters defined.
    - Next day items are not included for any company when an origination file is created.

# Scenario 3 – Same Day Items for Select Companies Only

**ACH General Parameters**

Exit Previous OK Maintenance

Fields

Print

**Same Day ACH**

Send/Charge Same Day Items: Y - Yes

Include Next Day Items Before Cutoff: N - No

Same Day Cutoff Time (2400): 1400

Same Day Cutoff Time - NetTeller (2400):

Originate again after this time to send same day items for the companies that were excluded and next day items.

**ACH Company File Maintenance - Change**

Exit Previous OK Maintenance Delete

**ACH Company File Maintenance Information**

Print

Company Name: mine

**Same Day**

Allow Same Day Origination: Y - Yes

Use SD1300/SD1700 to identify: N - No

Same-Day:

A/A Same Day Origination Item Counter:

**ACH Company File Maintenance - Change**

Exit Previous OK Maintenance Delete

**ACH Company File Maintenance Information**

Print

Company Name: mine

**Same Day**

Allow Same Day Origination: N - No

Use SD1300/SD1700 to identify: N - No

Same-Day:

A/A Same Day Origination Item Counter:



# Scenario 4

- Originate same day items for select companies and all next day items.
  - ACH origination changes
    - The system monitors for same day transactions and only includes same day items for companies with the company parameters defined.
  - Origination must be taken again after the SilverLake same day cutoff time to originate the companies with excluded same day items.

# Scenario 4 – Same Day for Select Companies & Next Day Items

**ACH General Parameters**

✕ Exit ◀ Previous OK Maintenance

**Fields**

Print ▾

**Same Day ACH**

Send/Charge Same Day Items: Y - Yes

Include Next Day Items Before Cutoff: Y - Yes

Same Day Cutoff Time (2400): 1400

Same Day Cutoff Time - NetTeller (2400): 0

Originate again after this time to send same day items for the companies that were excluded.

**ACH Company File Maintenance - Change**

✕ Exit ◀ Previous OK Maintenance Delete

**ACH Company File Maintenance Information**

Print ▾

Company Name: mine

**Same Day**

Allow Same Day Origination: Y - Yes

Use SD1300/SD1700 to identify: N - No

Same-Day:

A/A Same Day Origination Item Counter:

**ACH Company File Maintenance - Change**

✕ Exit ◀ Previous OK Maintenance Delete

**ACH Company File Maintenance Information**

Print ▾

Company Name: mine

**Same Day**

Allow Same Day Origination: N - No

Use SD1300/SD1700 to identify: N - No

Same-Day:

A/A Same Day Origination Item Counter:

# New Reports

- AC3240P – ACH Pre-Origination Same Day Items by Company
- AC5735P – ACH Origination – System Generated Offsets (End-of-Day)
- AC3140P – Originated Same Day ACH Items - Per Company
- AC7140P – Originated Same Day ACH Items - Per Company (Cumulative) (End-of-Day)

# AC3140P, AC3240P, and AC7140P – ACH Origination Same Day Items by Company

DATE PRINTED: 8/10/16

Daras DDA Test Bank #633 R2016

ACH Pre-Origination Same Day Items by Company

Effective Date	Company Name	Company Descript	Date	T/C	SEC Code	Account #/Type	Amount	Trace Number
8/31/16	A&B	SD1700		22	PPD	33 D	105.63	11320255001
8/31/16	A&B	SD1700		22	PPD	97 D	96.12	11320255001
8/31/16	A&B	SD1700		22	PPD	88 D	85.98	11320255001
Company Credit Count:		3	Company Credit Amount:		287.65	Company Debit Count:		
8/22/16	B&G	SD1300		22	RCK	839 D	1,128.31	11320255001
8/22/16	B&G	SD1300		27	RCK	810 D	701.67	11320255001
8/22/16	B&G	SD1300		27	RCK	2424 D	819.47	11320255001
Company Credit Count:		1	Company Credit Amount:		128.31	Company Debit Count:		
8/30/16	A	SD1300		27	PPD	888 D	128.72	11320255001
8/30/16	A	SD1300		27	PPD	555 D	119.63	11320255001
8/30/16	A	SD1300		27	PPD	111 D	111.44	11320255001
Company Credit Count:		0	Company Credit Amount:		.00	Company Debit Count:		
8/30/16		SD1300		27	PPD	999 D	21,000.00	11320255001
8/30/16		SD1300		22	PPD	81 D	20,000.00	11320255001
Company Credit Count:		1	Company Credit Amount:		100.00	Company Debit Count:		

# AC5735P – ACH Origination: System Generated Offsets (End-of-Day)

OPTICAL CUTQUE		ACH Origination - System Generated Offsets										9/30/16 04:35 PM		AC5735P Page 1	
Daras DDA Test Bank #533 R2016															
Settlement Date	Effective Date	Warehoused Date	Date Entered System	Transmission Date	Tran Amount	Tran Code	SR/CR Code	Company Name	Company	Entered Via	ACH Bank	File Key			
16/08/22	8/22/16	9/29/16	8/22/16	8/22/16	1,521.14	47	D	EDS -080	SD1300	633	1134025532016190103804382				
16/08/22	8/22/16	9/29/16	8/22/16	8/22/16	1,128.31	42	C	EDS -080	SD1300	633	1134025532016190103804382				
16/08/22	8/22/16	9/29/16	8/23/16	8/22/16	23,560.61	42	C	Y BIG -080	SD1700	633	1134025532016190112933388				
16/08/22	8/22/16	9/29/16	8/23/16	8/22/16	2,522.92	47	D	Y BIG -080	SD1700	633	1134025532016190112933388				
16/08/23	8/23/16	9/29/16	8/23/16	8/23/16	17,135.72	47	D	AN GEN-080	SD1300	633	1134025532016190103422380				
16/08/23	8/23/16	9/29/16	8/23/16	8/23/16	5.20	42	C	AN GEN-080	SD1300	633	1134025532016190103422380				
16/08/23	8/23/16	9/29/16	8/30/16	8/23/16	6,543.47	42	C	AN GEN-080	SD1300	633	1134025532016190103652381				
16/08/23	8/23/16	9/29/16	8/30/16	8/23/16	1,315.75	47	D	AN GEN-080	SD1300	633	1134025532016190103652381				
16/08/30	8/30/16	9/29/16	8/30/16	8/29/16	359.79	47	D	ie Pad-080	SD1300	633	1134025532016190101528373				
16/08/30	8/30/16	9/29/16	8/30/16	8/29/16	21,000.00	47	D	-080	SD1300	633	1134025532016190101944375				
16/08/30	8/30/16	9/29/16	8/30/16	8/29/16	20,000.00	42	C	-080	SD1300	633	1134025532016190101944375				
16/08/31	8/31/16	9/29/16	8/08/16	8/31/16	287.65	42	C	Sales-080	SD1700	633	1134025532016190101740374				
-OSD Credit Count:		6	-OSD Credit Amount:		51,525.24	-OSD Debit Count:		6	-OSD Debit Amount:		43,755.32				
Subtotal: Expected Current Day Settlement Items															
-ORG Credit Count:		0	-ORG Credit Amount:		.00	-ORG Debit Count:		0	-ORG Debit Amount:		.00				
16/08/22	8/22/16	9/29/16	8/22/16	8/22/16	1,010.43	42	C	0 SAL-ORG	SD1300	633	1134025532016190103207379				
16/08/22	8/22/16	9/29/16	8/22/16	8/22/16	100.59	47	D	0 SAL-ORG	SD1300	633	1134025532016190103207379				
16/08/23	8/23/16	9/29/16	8/23/16	8/23/16	5.22	42	C	0 HNS -ORG	SD1300	633	1134025532016190103422387				
16/08/30	8/30/16	9/29/16	8/30/16	8/29/16	20,000.00	42	C	-080	SD1300	633	1134025532016190101944375				
16/08/30	8/30/16	9/29/16	8/30/16	8/29/16	20,000.00	47	D	-080	SD1300	633	1134025532016190101944375				
16/08/30	8/30/16	9/29/16	8/30/16	8/29/16	50.34	42	C	0 SAL-ORG	SD1300	633	1134025532016190102116376				
Subtotal: Expected Holdovers															
-ORG Credit Count:		4	-ORG Credit Amount:		29,865.99	-ORG Debit Count:		2	-ORG Debit Amount:		26,100.59				
Total Credit Count		10	total Credit Amount:		80,591.23	Total Debit Count:		8	Total Debit Amount:		69,855.91				