

**MAY 25, 2017**  
**BANK BOARD MEETING**

User

[COMPANY NAME] [Company address]

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## May 25<sup>th</sup> Bank Board Call

10am – 11:45am CST  
Monett: J8 1<sup>st</sup> Floor B

### 2017 Meeting Dates:

March 16

May 25

August 24

December 7

**Jack Henry**  
& ASSOCIATES INC.®

Organizer: Kevin Sligar

Admin Asst.: Tiffany Aldridge

### Core Director Customer Participants:

Will Cologna (President)

Brian Moore (Vice President)

Jerreld Underwood (Past President)

Debbie Kerns (Secretary)

Amy Giddens-Lyons

Brad Waldhoff

Mimi Keller

Jean Thompson

Sarena Barker

Sophie Thomas-Durand

Terry Martin

### SilverLake Customer Participants:

Kevin Bruemmer (President)

Cindy Nelson (Acting Vice President)

Tony Staley (Treasurer)

Jason Melius (Secretary)

Liz Ellis (Client Portal/ Conf. Coord.) (unable to attend)

Amber VonDerBruegge (Focus Groups)

Bev Miller (Election/Membership)

Janeen Cato (Education/Regional Funding)

Marilyn Garrett (Enhancement Chair)

SilverLake Regionals will be joining the call

### CIF 20/20 Customer Participants:

Todd Ham (President)

Rebecca Palmer (Vice President)

Marisa Reynolds (Secretary)

Beth Creasey (unable to attend)

Carlisle Mabrey IV

Deborah Baker

Ronda Hodkinson

Willie Shoffner

### Jack Henry & Assoc. Participants:

Adam Reavis

Alan Solano

Ben Metz (unable to attend)

Brian Salsman

Chuck Hendrickson

Clint Rader

Debbie Wood (unable to attend)

Dennis Gorges

Donna Brinson

Greg Adelson

Heather Campbell (unable to attend)

Jacque Scheider

Kelley Adams

Kevin Sligar

LaTosha Renfro (unable to attend)

Mary Fleenor

Michael Greenhaw

Mike Greff

Ralph Borenstein

Rich Kennedy

Ron Moses

Scott Spain (unable to attend)

Stacey Zengel

Stan Viner (unable to attend)

Susan Geiss

Tammy Humphrey

Tiffany Aldridge

Todd Selvey

Vicki Ferdig

## Joint Call Agenda

Opening Remarks & Roll Call  
(Kevin Sligar)

Banking Update  
(Stacey Zengel)

Payment Solutions Update  
(Greg Adelson)

Consumer & Commercial Solutions Update  
(Ron Moses)

Regulatory Update  
(Dennis Gorges)

Marketing & Conference Update  
(Jacquie Scheider on behalf of Debbie Wood)

Xperience Update  
(Sue Geiss)

Submitted Items for Joint Discussion

Review of the Remainder of the Day

Joint Call Adjourn

JHA Lunch and Break	11:45am – 1:15pm CST
Individual Board Calls (Board Only)	12:00pm – 1:15pm CST
SilverLake Specific Discussion Call	1:20pm – 2:05pm CST
CIF 20/20 Specific Discussion Call	2:10pm – 3:05pm CST
Core Director Specific Discussion Call	3:10pm – 4:05pm CST

Bank Board Call Day Adjourn

### Joint Call Information

10am – 11:45am CST

Dial In: 866-378-0246  
(Intl: 1-678-909-0744)

Conf. Code: 138 629 2041

### SilverLake Specific Discussion Call Information

1:20pm – 2:05pm CST

Dial In: 866-378-0246  
(Intl: 1-678-909-0744)

Conf. Code: 138 629 2041

### CIF 20/20 Specific Discussion Call Information

2:10pm – 3:05pm CST

Dial In: 866-378-0246  
(Intl: 1-678-909-0744)

Conf. Code: 138 629 2041

### Core Director Specific Discussion Call Information

3:10pm – 4:05pm CST

Dial In: 866-378-0246  
(Intl: 1-678-909-0744)

Conf. Code: 138 629 2041

## Banking Update

**Stacey Zengel**  
President, Jack Henry Banking

- Product update – Banno, First Data / PSCU announcement, TM, OFAC Watchdog, ERMS, Xperience, OnBoard
- Sales update
- Budget time...
- Forbes magazine – in the top 100 best companies to work for – and #7 in the technology area behind companies like Facebook, Apple, Intuit, LinkedIn, and Microsoft
- Jack Henry & Associates secured four of the top seven spots on this year's IBS Intelligence Sales League Table, with more banks and credit unions converting to Jack Henry Banking and Symitar platforms in 2016 above any other domestic supplier.
- Focus now turning to our "first" JAC in Nashville, TN

## Payment Solutions Update

**Greg Adelson**  
GM, Payment Solutions

- Strategic Partnership announcement with FDC/PSCU
  - Roles and high-level products included
  - Migration plans/credit card availability
- Faster Payments Update
  - P2P (Visa, MC, Zelle)
  - JHA Payments Hub and connection to The Clearing House
- MyCardRules – (onDot integration for cardholder alerts/controls)
- Full Bill Detail Update - ~400 billers now available (contact your iPay representative)

### **Action Item: Greg Adelson – COMPLETE**

Include a copy of the letter to CPS Clients Regarding FDC-PSCU Announcement in the post-meeting packet. (See table of contents for location)

# Consumer & Commercial Solutions Update

**Ron Moses**  
**GM, Consumer & Commercial Solutions**

## Internet Solutions Update

UI Modernization update:

- Legacy UI is no longer being supported as of June 30, 2016 but we still have three banks with it in production (three less than last Board call day). Those banks are as follows:

Name	Core	Legacy	Theme 1	Theme 2
<b>Commonwealth National Bank</b>	CIF20/20	On	Controlled Deployment	Off
<b>1st National Bank St Lucia</b>	CORE DIR	On	Off	Off
<b>Caye International</b>	CORE DIR	On	Off	Off

- Theme 1 will no longer be supported as of June 30, 2017 (45 days away)

CORE	Legacy	Theme 1 ON	Theme 1 ON / Theme 2 CD	Theme 2 ON
CIF20/20	1	89	55	352
Core Director	3	29	19	117
SilverLake	0	77	56	245
<b>TOTAL</b>	<b>4</b>	<b>195</b>	<b>130</b>	<b>714</b>

- 65 (down from 112) Theme 1 ON, not yet in controlled deployment

NetTeller Recent Deliveries since last Board Meeting

- Password Self-Reset for Back Office
  - Allows Back Office users to reset their own passwords if forgotten or locked
- Hover menus for third-level menu options
  - In addition to hover menu for accounts introduced with Theme 2
- Hide Password Self-Reset for Cash Management users
  - The option didn't work for those users but displayed anyway
  - Once CM SSO is complete we'll evaluate how we can have it work for SSO users
- Modify user experience for optional ID changes during initial or expired password changes
  - Users were overlooking that the ID change was optional and inadvertently changing their ID
  - Modification made to require a click to change the ID and verbiage modified to be in the form of a question vs. a directive (Old: Change your ID; New: Would you also like to change your ID?)
- Mobile Banking Tab
  - Allows for a 'shortcut' as a top-level tab vs. navigating to mobile options

- Pending transaction display
  - Banks can configure (via Back Office) how they want pending transactions to display
    - Prepend a word or phrase before the transaction description (example: Pending Transaction)
    - Control over font styles – font color, bold, italics
- Cash Management Single Sign On re-write (CM SSO)
  - Beta completed (2 SilverLake, 1 CIF 20/20, 1 Core Director)
  - First rollout completed May 10<sup>th</sup>
  - Subsequent rollouts for 5/16, 5/18, 5/23 delayed)
  - Six defects being worked on – targeting 5/25 as fix deployment date
  - Affected rollout dates will be rescheduled with as much FI notice as possible

#### New Offerings for NetTeller:

- Geezeo Online Financial Management (OFM) capabilities: JHA Online Financial Management
  - Three delivery phases
    - Phase 1 – jX integration enabling SSO with banking cores (via tab)
      - Development complete
        - jX certification complete for SilverLake
        - in progress for CIF 20/20 and Core Director
      - Beta June 2017
    - Phase 2 – Widget Integration into My NetTeller – 7/1
    - Phase 3 – goDough Integration - 9/1
- goDough 4
  - GA 4/17/2017
    - UI/UX updates
    - iPay Bill Payments (add/edit/view/delete)
    - iPay Bill Payees (add/edit/view/delete)
    - Mitek integration for RDA
    - Biometric support for Android
    - Accessibility as supported by OS device
- JHA Online Credentials Protection –
  - Capability to encrypt username and password at the server side to help prevent credentials being stolen from keyboard loggers and malware on compromised PC's. This product is initially available with NetTeller and will be available with goDough and Banno.
    - Beta Complete
    - GA 4/15/2017
    - goDough Mobilesafe integration analysis in progress
- JHA Treasury Management –
  - Beta kicked off 3/29/2017 and continues to go well with customers live
  - Looking for 3 early adopters
    - Must already be on SilverLake 2017 or within 30 days of upgrade
    - Incentives available for first three

## Internet Solutions Active Initiatives

• **CQ2 2017**

- Back Office Security Changes
  - FFIEC provided a concern about Back Office being exposed to the Internet without Multi-Factor Authentication. We are in the process of implementing requirements for Financial Institutions (FI) to have a certificate installed to identify them as being valid user *along with* requiring IP Restrictions to be entered by the FI
- Generic Tab
  - Provides a top-level tab that contains FI-created content. Examples of use: surveys, opt-in, an FAQ, a list of locations and ATMs, etc. Supports HTML and CSS
- Post-Login Action (PLA)
  - Provides a modal post authentication, but before landing on either the Account Listing or MyNetTeller pages. Examples of use: Prompting for opt-in (which could take them to the generic tab), simple announcements like a change of business hours, holidays, etc., promotion to enroll for products (where the action button would direct them to that page), etc. Geezeo OFM Integration

• **CQ3 2017**

- Address Change Form
  - Add fields to the Personal Options page where the user can change their address. Upon submit, sends a Secure Message (accessible via Back Office) with a pre-formatted subject line. The bank can then take action and change the address on the core.
- Sent Message view
  - Allows users to see their sent messages in Secure Message Center (much like the sent folder in Outlook). Currently they can only send new message and view/respond to FI's replies.
- ACH Quick Delete for JHA Small Business Cash Management
- Commercial Cash Management for CIF 20/20
  - Feature set based on core capabilities
  - Targeting to be in beta before JAC in October
- ESI / 4|Sight Integration



**Platform Solutions Update:**

- General comments
  - Loans
    - Monitoring and planning for HMDA, additional TRID, and CECL changes – These activities continue as listed
    - Expere integration project on track – The JHA PM is currently working with the JHA and WK teams to update and establish current tracking dates for Expere with Loans and Deposits, OnBoard and Argo
    - EICC planning has kicked off for the JHA / WKFS HMDA Wiz Enterprise Integration
  - Deposits
    - Developing plans to address evolving customer due diligence requirements – Planning continues, dependent on core changes plus accommodations from CSi and WKFS
- StreamLine
  - StreamLine Loans Sunset June 30, 2018
    - Limited space available in the OnBoard Loans installation backlog – Currently providing Loans project dates with a kickoff end of February, 2018 (live date would be May, 2018)
  - Green screen support will continue for foreseeable future – Notice published on the for Clients Portal 4/13/2017
- ArgoKeys Deposits
  - Two banks contracted in backlog (Both new Core conversions – one is \$20B in assets)
  - UI Refresh delivered with R2017 – Initial upgrades provided to customers with the April and May 2017 Annual Release
  - Branch Anywhere
    - Actively working with deposit beta to test origination features – Deposit beta site GA with the latest ARGO Patch release – 2016.0.10 – May 2017
    - Current efforts underway for fulfillment phase of deposits
- ArgoKeys Loans
  - UI Refresh delivered with R2017 - Initial upgrades provided to customers with the April and May 2017 Annual Release
  - Branch Anywhere
    - Beta installation completed at Civista Bank – Sandusky, OH in May, 2017. Customer is able to initiate loan origination in Branch Anywhere, pass to ARGO Lending application and retrieve application in ARGO for completion
    - Beta customer to continue testing various loan types, collateral and payment structures

- OnBoard Loans
  - Branch Anywhere
    - Wrapping up internal QA testing of loan origination features
    - Installing loan origination software for Branch Anywhere, OnBoard Loans and jXchange at customer beta site (The First National Bank of Sonora - Sonora, TX) to be completed by end of March; bank testing to begin in April 2017 – The beta loan site is scheduled to receive their Branch Anywhere apps this week. Ops will then begin validating against the product and collateral options. Ops has a work session scheduled with the bank next week to review the new functionality and how to activate additional products/collateral for testing, then for live.
  - Core Director Integration
    - Beta - Bank of Clovis – Clovis, NM
      - Targeting production usage April 1, 2017 - Bank moved into production on 3-31-17 with document preparation – Phase 1. We are working with the bank on Phase 2 – export of the account to the core loan system.
    - 2<sup>nd</sup> Beta – Contract negotiations continue – Received signed loans beta contract from Fairfield, IA, Libertyville Savings Bank – Loan project scheduled to kick off in June, 2017.
    - Early Adopter
      - Potential candidate identified – Received signed contract from Guymon, OK, Bank of the Panhandle – EA activities scheduled to kick off in August, 2017
      - Contract negotiations underway – Sales talking with Eureka Springs, AR as possible 2nd EA for loans
  - Customer update
    - Crested the 100 installed customer mark, currently at 102 – As of 6-1-17 we will be at 113 production banks, as of today another 42 banks contracted and either in process or pending project kickoff
    - Installation – next available date calendar Q1 2018 – Still same available date
- OnBoard Deposits
  - Branch Anywhere
    - Anticipate wrapping up internal development of deposit account origination features in late calendar Q1 OnBoard Deposits is fully capable of originating deposits accounts provided by the Branch Anywhere mobile solution. Origination includes adding checking, savings and certificate of deposit accounts into OnBoard from multiple sources. The project is in a final quality assurance phase.
  - Other development efforts
    - Performance enhancements – First enhancements delivered in May, 2017, with 2017.3.1 build – additional performance enhancements scheduled to be delivered thru August, 2017.
    - Complementary product integration
  - Customer update
    - 41 Banks in production with OnBoard Deposits As of 6-1-17 we will be at 62 production deposits banks
      - SilverLake – 34 – 48 as of 6-1-17
      - CIF 20/20 – 7 - 14 as of 6-1-17
    - 70 Banks in the backlog pending scheduling or project kickoff – As of today we have 123 banks contracted and either in process, or pending project kickoff/scheduling

- Recently opened up requisitions to bring on Implementation resources to shorten current lengthy backlog

### Enterprise Risk Mitigation Solutions (ERMS) Update:

1. Efforts continue to go well with SAS including Ron Moses participating in SAS's Analyst day last month
2. Currently looking at this summer for Beta
3. Beta customers have signed agreements:
  - Brookline Bancorp – Boston, MA
  - Pacific National Bank – Miami, FL,
  - Peapack Gladstone Bank – Bedminster, NJ

## Regulatory Update

**Dennis Gorges**  
**GM, Director of Enterprise Risk Mgmt.**

### Risk & Compliance

- WannaCry Cyber Threat
- IT Regulatory Oversight
  - Patch Management
  - Risk Assessments
  - End of Life Software
- Internet Facing Administrative functions
  - Incidental customer information
  - Functionality that could indirectly impact financial transactions
- FinCEN's New Customer Due Diligence Requirements
- USAA Patent Letter

## Marketing & Conference Update

**Jacqueline Scheider**  
Dir., Marketing

### JAC – Jack Henry Annual Conference Update

- **Reminder of Dates:**
  - Jack Henry Annual Conference – October 16 – 19, 2017
  - Jack Henry Banking Executive Forum – October 15 – 17
  - Jack Henry Banking Educational Track – October 16 – 18
  - ProfitStars Educational Track – October 17 – 19
  
- **Registration Opens:** June 1, 2017
- **Registration Closes:** October 13, 2017
- **Hotel Block update**
- **TechConnect – Community Booth**

## Xperience Update

**Sue Geiss**  
GM, Banking Ops

- Release
- XP
- Comments

## Submitted Items for Joint Discussion

1. Would like some additional information on what the Passport-First Data announcement will mean and when we can expect clarity on timelines for any changes. Does the Star comment mean anything for those who don't use Star – hate to have to reissue plastics just to put another logo on them. (SilverLake Board)

**Per Greg Adelson**

This partnership significantly enhances JHA Card Processing Solutions' business for many years to come. We're leveraging each other's strengths to ensure an exceptional world class experience for you. Rest assured, you will continue to be a client of and supported on all fronts by Jack Henry staff.

We're in the process of concluding our migration approach. Our goal is to begin with a few migrations by early November 2017 and finish by Q3 2020. You will be contacted over the next 90 days to discuss a migration plan best for you.

The Star regional network is our preferred network due to cost savings and full interchange benefit to our FIs. However, it is an optional service. If and when an FI enrolls with Star there is no requirement to reissue plastics at that time. Logos can be addressed during normal card reissuance cycles.

2. PassPort - it sounds like they are replacing Passport with Star (although they say they are not) for customers who are looking at contract renewal - why should they go with Passport and not just go straight with Star? Rebecca – 20/20 Board

**Per Greg Adelson**

To clarify, FDC (owns Star debit network) is providing the platform, located in Omaha, and commonly referred as the Omaha platform. Debit and credit will be supported with online transaction processing, real-time Falcon fraud scoring, calculation of Rewards points, and batch files being processed by this platform. Additionally, preferred access to the Star regional network is available. PSCU is providing the data warehouse for all-things analytics, the user overlays for reporting, screens, and workflows, and a rich Rewards product offering. Our FIs now receive first-in-class processing services with continued benefits of full integration to the core and JHA customer service.

3. On 5/4/2017 iPay sent notification of rush delivery fee changes that are to occur on July 12, 2017. This change requires 30 day adverse action notification to bank customers so all must receive notice by June 12. To include this in statement runs we had to have the notice ready to go by May 12. This was a very tight turnaround time. In the future can thought be given to the disclosure requirements the banks have to comply with and give more than the essentially 1 week notice that occurred on this fee change? – Core Director Board

**Per Greg Adelson**

We apologize for this issue, we are currently losing money on this service and the team was trying to 'right size' this more quickly than they should. We will delay the increase until mid-July giving you another 30 days and apologize for the inconvenience. Thanks for raising the concern.

4. Concerned about the conflicting information regarding the new NetTeller security. One notification said 1 May, but now information is different - and when the first memo came out, support basically said to just wait for more information. Rebecca – 20/20 Board

**Per Ron Moses**

The original notification was to inform customers the informational screen would start on May 1 where Back Office users would need to enter through the informational screen until further information was available. We now have migrations scheduled through the month of June.

There was a posting made to the For Clients Portal on Tuesday May 23 with "more information" and banks will also receive an e-mail the posting is available to be reviewed. Once a customer loads the newly required certificate, the

informational screen will no longer appear. The message will be updated to reflect the certificate must be loaded prior to June 30.

5. Through discussions with OnBoard Deposits users we are hearing that there are issues with names not populating on documents outside of the signature card. There seems to be a lot of manual work on the documents before moving forward with signing and processing because of this. Although OnBoard is not ready for Core Director based on this information we have concerns about the level of manual work and whether or not this is an improvement over our current solutions. Will this level of manual finishing of documents outside of the signature card be normal for Core Director banks?

**Per Ron Moses**

Not sure where this is coming from or what has been communicated. No such issues to our knowledge and we are not concerned about this for you on the manual finishing requirements. Whomever raised the question is encouraged to provide more details on what was heard and by whom.

**Action Item: Janeen Cato**

Provide Ron Moses more information on this question. ([RMoses@jackhenry.com](mailto:RMoses@jackhenry.com))

6. Data center Password enhancements. What is the ultimate goal? Willie – 20/20 Board

**Per Ralph Borenstein**

I don't know that we can commit to an ultimate goal because our objective right now is mainly to follow industry best practices and maintain current regulatory guidelines for length and complexity of passwords. We will continue to reevaluate things like this as technology advances, and make whatever adjustments we must to continue to keep our customers in compliance on this. Specifically in Charlotte, we are currently in phase one of a project to make changes to our system definitions for passwords – this does require an IPL to each partition on our Power computing platform. Phase two of this project will extend our password lengths to range from 12 to 128 characters, and allow for multiple requirements for those passwords to help enhance our customers' security

7. What is the status of implementing SSL in 4|Sight. Please have JHA reference jSource case 9633554 about sending usernames, passwords, and data in clear text.

**Per Mike Greff**

This is an active project currently in the planning phase. Once SSL is configured for 4|sight Web Research, all customers configured on the system will need to utilize SSL. Due to this fact, there will be a considerable coordination effort with multiple JHA teams and multiple customers. Each OutLink Item Processing system houses approximately 30 financial institutions.

8. Proper notification to us, example Fed Reporter buying Call Report Pro. Rebecca – 20/20 Board

**Per Stacey Zengel**

I think you would agree that we are a very transparent Company and tell you everything that we can. With this said, we are also a public Company and cannot provide information about any potential divestures (nor acquisitions). Much

like your banks probably do, we do review non-profitable and laggard areas of our business periodically and make business decisions when we need to do so; these may include increasing pricing in an area to maintain viability (keep a product that we believe we must have as a Company), sun setting a product or service, or divesture as in the example of Call Reporter Pro. We can certainly discuss during the board call(s), too.

9. Would like an update on where JHA is with general EOY planning and communication? As with this year, yearend again falls on a weekend. Is there a plan on how this will be executed with regard to information and processing? Question with regard to processing and impact on Outlink banks will also be helpful. (Liz Ellis) – SilverLake Board

#### Per Sue Geiss

This topic is still in development. We have a group assembled, formal process, and are working to create a comprehensive plan, then will communicate any process changes related to In House or Outlink.

10. EIM forced without Vertex and YH being ready for it. Causing lots of issues with inability to reset passwords, users not knowing when their iSeries accounts expire. (Kevin Bruemmer) – SilverLake Board

#### Per Sue Geiss

We have been through support with it and we can *access* Vertex with EIM and SSO. The issue is that Vertex requires use of the iSeries password for overrides and drawer audits. However with SSO, nobody uses their iSeries password nor is there any knowledge of when that password expires to be prompted to update it. So users are operating fine, but then can't do a function in the middle of servicing a transaction because they have an expired iSeries profile. And instead of reducing our need for resets, it has actually increased our reset requests because users don't know to update them until after they have expired. We have been told that SilverLake Xperience teller will use the AD password for overrides, but we can't get a schedule date to get it installed, and we must continue using Browser Vertex in Xperience tabs for the foreseeable future.

Dean has summarized other issues with EIM/SSO in the attached (EIM/SSO Issues).

- OutLink Security and EIM/SSO – The basic setup of the linking of AD to the iSeries profiles. Security is in question.
- Synergy Express – SE accesses the iSeries through a programmatic process. With EIM/SSO, the users never receives a notice that the iSeries password is expiring. Therefore, it expires, the user locks themselves out. To reset everything, they basically need to delete the SSO and start all over with OutLink Level 1 Support (or James Murray). We are working with Synergy to change their process.
- Vertex – As listed below, we have a similar issue with users who need to perform overrides in Vertex. A user who needs to do an override may have an expired password and they fail. This is an urgent need as the bank is generally working with a customer in line.
- Yellowhammer Fraud Detect – This is another product that uses an iSeries profile to access client data. Discovery is in the beginning stages.

There are two issues for all:












- Users are still required to retain a password even though other areas have gone to network authentication
- Users are not prompted that their password has expired and they end up locking their account. This causes help desk cases

We are engaging all parties to determine the best way to mitigate the items noted.....Meetings are scheduled to create roadmap.

- The Xperience Beyond the Basics Get Smart course is written with only SilverLake screenshots. This making the course and test much harder for non-SilverLake customers. While the backend and user interface may be similar the different core functionality and screens are causing problems for non-SilverLake users. When will this course be available with core specific screenshots? – Core Director Board

**Per Sue Geiss**

Core Director Specific Classes:

Xperience Readiness	
	<p><b>Environment Readiness – How to Complete the Xperience Self-Assessment - Key Components to Preparing for Xperience Installation</b></p> <p>In this 9-minute online training session, you will learn how Xperience's Self-Assessment is designed to ensure that the FI infrastructure is sufficient to operate Xperience and products in the Xperience framework.</p>
	<p><b>Xperience Services - Infrastructure Health Check</b></p> <p>In this 9-minute online training session, you will learn about the reason for performing a health check and the process.</p>
	<p><b>Xperience Systems - Frequently Asked Questions</b></p> <p>In this 12-minute online training session, we will answer some of the most common questions associated with the implementation of the Xperience framework. We will covers the hardware and software requirements and process of preparing for the installation of the Xperience framework.</p>
	<p><b>Xperience Services - Single Sign-On and Security Options</b></p> <p>In this 7-minute online training session, you will be given an overview of single sign-on functionality and security options available in Xperience.</p>
	<p><b>Xperience Services - Data Integration Power Ons and Plug Ins</b></p> <p>In this 8-minute online training session, you will review data integration and the different options available to you within Xperience.</p>
	<p><b>Traditional Xperience - Environments Best Practices</b></p> <p>In this 10-minute online training session, you will review typical options for the setup of Xperience production and UAT environments. We will also demonstrate the sharing of infrastructure and data between the two environments.</p>
	<p><b>Xperience Disaster Recovery Options - Self-Managed DR and Outsourced to Centurion</b></p> <p>In this 6-minute online training session, you will learn about Xperience disaster recovery options and DR outsourced to Centurion.</p>
	<p><b>Xperience Demo</b></p> <p>This 17 minute demo will provide a quick look at some of the exciting features the Xperience interface can provide. You will see how core and complementary products are seamlessly accessed, and the variety of options at your fingertips to enhance daily work flow.</p>
	<p><b>Xperience Framework Walkthrough</b></p> <p>In this 30-minute online training session, you will see an overview of the system requirements for the Xperience Framework and how to configure Xperience Instances from the Xperience Server. We'll then give you an install demo and tour of the Xperience Framework. The handout is a PDF f... <a href="#">read more</a></p>
	<p><b>Xperience Rollout Planning</b></p> <p>In this 17-minute online training session, you will learn the rollout planning process of identifying the order and time frame of deploying Xperience within your financial institution. It will walk you through the rollout flow and start the rollout planning process for your organization.</p>
	<p><b>Xperience Rollout Project Plan Template</b></p> <p>This document is a template used to plan the Xperience rollout</p>

## Action Item: Vicki Ferdig

Review the version of Get Smart and consider making a CD version as well.



12. We've heard from a user group that JHA is now recommending 3 servers for Xperience and a 4th server to run Xperience teller, can you expand on this? – 20/20 Board

**Per Sue Geiss**

A 4<sup>th</sup> server is needed today for "current" version of Teller Capture. We are rolling out the replacement of this starting this summer, which does not require a separate server.

The standard setup for the Xperience servers is 2 application and 1 database server. The FI can utilize an existing database server. Additionally, Development is exploring options to condense the servers based on number of users.

**Action Item: Joyce Rains – UPDATED**

Provide update on 20/20 early adopters for Teller.

UPDATE: We're in process of selecting candidates

## SilverLake Specific Discussions Afternoon Agenda

### SilverLake Customer Participants:

Kevin Bruemmer (President)  
Cindy Nelson (Acting Vice President)  
Tony Staley (Treasurer)  
Jason Melius (Secretary)  
Liz Ellis (Client Portal/ Conf. Coordinator)  
Amber VonDerBruegge (Focus Groups)  
Bev Miller (Election/Membership)  
Janeen Cato (Education/Regional Funding)  
Marilyn Garrett (Enhancement Chair)  
SilverLake Regionals will be joining the call

### Jack Henry & Assoc. Participants:

Alan Solano  
Kelley Adams  
Kevin Sligar  
LaTosha Renfro (unable to attend)  
Mary Fleenor (unable to attend)  
Michael Greenhaw  
Rich Kennedy  
Ron Moses  
Scott Spain (unable to attend)  
Stacey Zengel  
Susan Geiss  
Tammy Humphrey  
Tiffany Aldridge  
Todd Selvey  
Vicki Ferdig

### SilverLake Update

**Michael Greenhaw**  
**Sr. Manager, Software Engineer**

- Commercial Loan Task Force has had two meetings and have validated the top 10 items of focus.
- Commercial Loan Focus Group is active again to start scoping and writing User Stories
  - Commercial Tranches - **(50 hours of research completed)**
  - Automatic Shadow Processing - **(user story reviewed and approved by TF)**
  - Manual Rates - **(in Development now)**
  - Asset Based Lending (Borrowing Base) – **(10+ hours of research)**
  - Restructure Date field to compliment Restructured Flag
  - Late Charge Payments Applied to Shadow Principal – **(being scoped)**
  - Bill Percent of Principal for PayCode 1 Loans - **(being scoped)**
  - Unit Priced Loans w/ AFT of OD DDA Account
  - Loan Rate Index Change on 1<sup>st</sup> Business Day of Month **(combined with Commercial Tranches)**
  - Loan Modification History
- Enhanced Account Analysis Task Force is active and in the process of validating the priority for items of focus.
- Enhanced Account Analysis Focus Group will launch in early June.
- Creation of the Commercial Deposit Task Force is nearing completion and anticipate first meeting by mid-July.
- Analyzing additional international wire partnerships
- EOY specific focus
  - 1/1 Accrual Run will not post transactions

- Residential Loan Payments will be handled as automated as possible (Designing now)
- Balances for CPS and NT will be updated after the 12/31 run instead of waiting until after the 1/1 Accrual Run

### Regulatory

- HMDA
  - In development
  - Available with EOY delivery
- Bankruptcy Tracking tracked under 1120216
  - In development approximately 80% to completion
  - Available with EOY delivery
- PMI Reporting for 1098's
  - **Question:** Can we get an update from JHA on where they are with the second phase of their solution for PMI premium reporting on the 1098? Last year JHA was able to provide a report to assist banks with identifying accounts. It was mentioned that this year there would be perhaps a solution to provide the amount to populate the field on the 1098. Additionally, the number of properties securing the loan is required on the 1098 this year. Does JHA have any thoughts on how that might be automated? Could collateral tracking play a role? (Liz Ellis) – SilverLake Board
  - **Answer:** No we went with a different approach since not all our FI's use collateral tracking. SilverLake added a new 'Number of Properties Securing Mortgage' field to Loan Input Menu (LNIN) to capture the number in excess of one securing mortgage. This new field would be maintained by the FI, and SilverLake is not defaulting or determining the value from any other area within the system. This enhancement can be traced under defect 1122808. The automation portion which will populate the value on the 1098, will be packaged in with the rest of the end of year changes and can tracked under defect number 1122966 for SL end of year.
- Description for property securing the mortgage (Box 9 for 1098's)
  - Queued up for 2017.3 sprint team release
  - Available with EOY delivery
- Residential Payments for EOY 1098's
  - Queued up for 2017.3 sprint team release
  - Available with EOY delivery
- FinCEN CDD Beneficial Ownership Rules design and development in progress
  - Anticipate delivery in March 2018
  - Assembling a group of FI's to represent stakeholders in this project that will evaluate and provide feedback on our design.
- Integration with CSI WatchDog design in progress for OFAC and other searches.
- No additional development is necessary for Same Day ACH phase 2 & 3

## SilverLake Specific Discussions Items

1. Can we get an update from JHA on where they are with the second phase of their solution for PMI premium reporting on the 1098? Last year JHA was able to provide a report to assist banks with identifying accounts. It was mentioned that this year there would be perhaps a solution to provide the amount to populate the field on the 1098. Additionally, the number of properties securing the loan is required on the 1098 this year. Does JHA have any thoughts on how that might be automated? Could collateral tracking play a role? (Liz Ellis) – SilverLake Board

### **Per Michael Greenhaw**

No we went with a different approach since not all our FI's use collateral tracking. SilverLake added a new 'Number of Properties Securing Mortgage' field to Loan Input Menu (LNIN) to capture the number in excess of one securing mortgage. This new field would be maintained by the FI, and SilverLake is not defaulting or determining the value from any other area within the system. This enhancement can be traced under defect 1122808. The automation portion which will populate the value on the 1098, will be packaged in with the rest of the end of year changes and can tracked under defect number 1122966 for SL end of year.

### **Action Item: Michael Greenhaw - COMPLETE**

Provide PMI Reporting User Story (See Table of Contents for document location)

### **Action Item: Michael Greenhaw**

We will look at a plug program for the number of properties securing the loans if the FI has SilverLake's collateral tracking module.

## Letter to CPS Clients Regarding FDC-PSCU Announcement

Dear Valued Clients,

It's been a little over two weeks since our new partnership with First Data® (FDC) and PSCU® was announced. I've had the pleasure of speaking directly with some of you; while also being kept apprised of interactions you've had with my staff and our sales team. The overall client consensus has been very positive and we have received some major accolades from a couple very well-known industry consultants.

We certainly understand there are questions and cautious excitement about what it means to the future of your business with CPS. Since this is a noteworthy partnership in the payments industry, there has been a lot of "buzz" in the marketplace spanning the full range of precise accuracy to the ridiculous idea that we are relinquishing this business. I can affirm that the latter is definitely on the "ridiculous side" as we see this partnership as a significant growth opportunity. We can now offer credit card processing options to our banking clients, as well as sell CPS outside of the JHA core client base. These two items were very key to this decision.

It will probably help clear up any misunderstandings if I share some additional details about this partnership and what it means to you.

This partnership significantly enhances JHA Card Processing Solutions' business for many years to come. We're leveraging each other's strengths to ensure an exceptional world class experience for you. Rest assured, you will continue to be a client of and supported on all fronts by Jack Henry staff. Here's a view into our collective future:

- No cardholder downtime-yes, the new platform will have redundancy to avoid cardholder impacts during maintenance updates.
- Full service credit card processing with integration to your core. While results will vary per FI, imagine the potential for additional income for you and increased "stickiness" with your cardholders. We're not stopping here as we realize some of you may prefer an agent program which is being evaluated as a second phase. And we won't be like other agent models. There will be no roadblocks if and when you want to convert your portfolio to a full service model with CPS.
- A full range of data analytics for both debit and credit portfolios will be at your disposal. Dashboards can be tailored to your business preferences-profitability, interchange analysis, demographic and merchant usage patterns, and so on.
- Real-time fraud scoring and enhanced tools for improved predictive analytics will be supported for both debit and credit portfolios. We have already seen up to a 75% improvement in detecting fraud with our current Falcon® platform to that of PRISM®. Adding real-time will only enhance our ability to successfully stop fraud in its tracks.
- Six day clearing for maintaining posting and balance files will now be available to our Credit Unions migrating from the Powerlink platform. This is a big improvement that should now eliminate cardholder confusion over the weekends.
- Availability of network mandate enhancements will be earlier for some of you now that we will have a single platform.
- jSource requests will be addressed more quickly as well because of a single platform-less complexity to research inquires.
- Loyalty rewards play a vital role in making an issuer's credit (and debit) offering competitive. Approximately 70% of all active credit card accounts have a rewards component. This is because monthly cardholder spend, on average, is 2 - 3x on a rewards card vs. a non-rewards card.
- Preferred access to STAR®, a leading debit network in the United States, including first in its class to introduce predictive fraud scoring.

Another question frequently asked is the timeline for migration. We're in the process of finalizing our approach. Our goal is to begin with a few migrations by early November 2017 and finish by Q3 2020 (and thanks to several of you asking to be part of the first wave). You will be contacted over the next 90 days to discuss a migration plan best for you. The next frequently asked question is what exactly is PSCU and FDC providing in this partnership. Again, CPS will continue directly supporting you and your cardholders as is done today.

- FDC is providing the platform, located in Omaha, and commonly referred as the Omaha platform. Debit and credit will be supported with online transaction processing, real-time fraud scoring, calculation of Rewards points, and batch file processing.
- PSCU is providing the data warehouse for all-things analytics, the user overlays for reporting, screens, and workflows, and a rich Rewards product offering.

The future doesn't stop us from delivering improved support and product offerings for the current environment. We have no intentions of packing up and forgetting about today's world. Here are examples of new solutions:

- MyCardRules™ is an easy to implement mobile app solution that enables your cardholders to set their own spending controls and transaction alerts. We're on target to launch by end of June.
- New Card Activation and PIN Management solution is now available for credit unions. In the same call flow, your cardholder will be able to activate their card and select their PIN in real-time. No more wait time for PINs or manual work on your part.
- Need consultation and better analytics to support effective risk management of your card programs? We have a variety of options so please contact your CRM for further information.
- We recently added a new department to provide campaign and portfolio management programs through our existing data analytical tools and strategic partnerships in order to provide you with valuable insights to help grow your card business.
- Diebold Nixdorf is replacing their Agilis® software platform with Vista™. New ATMs and In Lobby Tellers (ILT) will come with the software. Diebold has dedicated their development resources to Vista and integration to the CPS ATM driving platform. Vista provides stateless ATM operation using the NCR NDC protocol. In addition Diebold is integrating with JHA jXchange for teller transactions in support of their In Lobby Teller terminals. We're in the final phases of testing with plans to support by July.

I'll provide further updates on additional ideas we are considering for the next year in my July update.

In closing, we must continue to earn your business so that you will be part of this exciting new journey.

All the best.

Phil Tollison

Group President, Card Processing Solutions

Dates contained in this communication are provided as estimates only and can be changed at any time at the sole discretion of Jack Henry & Associates, Inc. This information may not be incorporated into any contract and should not be relied upon in making purchasing decisions.

## PMI Reporting User Story

### Product Backlog (TFS 171265)

jSource Number: 1125341 - SilverLake PMI reporting for 1098's

SilverLake PMI reporting for 1098's.

- [TFS # 176302 - File Additions/Changes](#)
- [TFS # 176602 - Parameter Additions](#)
- [TFS # 176603 – Add / Mod / Search](#)
- [TFS # 176604 - Reports](#)

### User Story (TFS 176302)

As a SilverLake loan user & Escrow reporter, I want to be able to report PMI 1098 Box 5 information so that our financial institution can remain in compliance with pertinent government regulations.

### Regulation Information

The Instruction Guide for Form 1098 for 2017 can be found here:

<https://www.irs.gov/instructions/i1098/ar01.html#d0e458>

At the time these instructions went to print, Congress had not extended the applicability of section 163(h)(3)(E) to provide for deductibility of MIP for 2017. To see if the applicability of this provision has been extended, and therefore reporting is required, go to [www.irs.gov/form1098](http://www.irs.gov/form1098).

#### **Box 5. Mortgage Insurance Premiums**

If section 163(h)(3)(E) applies for 2017, enter the total premiums of \$600 or more paid (received) in 2017, including prepaid premiums, for qualified mortgage insurance (MIP). Qualified mortgage insurance is mortgage insurance under a contract issued after December 31, 2006, and provided by the Department of Veterans Affairs, the Federal Housing Administration, or the Rural Housing Service (or their successor organizations), and private mortgage insurance, as defined by section 2 of the Homeowners Protection Act of 1998 (as in effect on December 20, 2006).

Receipt of \$600 or more of MIP is determined on a mortgage-by-mortgage basis. Do not aggregate MIP received on all of the mortgages of an individual to determine whether the \$600 threshold is met. You do not need to report MIP of less than \$600 received on a mortgage, even though you receive a total of \$600 or more of MIP on all of the mortgages for an individual in a calendar year.

See *Prepaid Mortgage Insurance*, earlier, for the tax treatment of prepaid MIP.

## Updates

**Menu:** Loan Parameter Maintenance Menu

**Option:** General Loan Run

Item Type	Title	Screen ID	RefFile	Status (New, Changed, or Removed)	Notes
<b>Parm</b>	Loan Parameter Maintenance Menu	N/A	N/A	Changed	General Loan Run Parameter Maintenance – Parameters added
<b>Menu</b>	Loan Parameter Maintenance Menu	N/A	N/A	Changed	Escrow/Insurance Distribution Code Maintenance – New Parameter added
<b>Menu</b>	Loan Master File Maintenance	N/A	N/A	Changed	Escrow & Insurance Information – Fields added



## User Story - TFS # 176302 - File Additions/Changes

### IBM Tables & Columns or File/Fields

	File Name/S QL table	Field Name	Display Label	Status (New, Changed, or Removed)	Format	Length
1	LNPARZ	LPZPYPMI	Payment to use for PMI	New	Alphanumeric	1
2	LNPARZ	LPZBKPMI	Restrict Bucket for PMI	New	Numeric	2,0
3	LNPARZ	LPZPRPMI	Prepay PMI YTD	New	Alphanumeric	1
4	LNPARB	PBINRP	Insurance Reporting Type	New	Alphanumeric	2
5	LNEBAL	EPMIPMT	PMI Payment Amount	New	Numeric	11,2
6	LNEBAL	EYDPMI	YTD PMI Payments	New	Numeric	11,2
7	LNEBAL	EPYDPMI	Previous YTD PMI Payments	New	Numeric	11,2
8	LNEBAL	EPPMIPMT	Partial PMI Payment Amount	New	Numeric	11,2
9	LNEBAL	EP#PMIP	Number of PMI Payments Received for the Year	New	Numeric	3,0

#### **Field Definitions of new fields:**

The following defines the use of the fields in the LNRTSM file when entering Manual Rate Schedules

- Payment to use for PMI – field where the PMI Payment amount used to calculate YTD PMI is housed.
  - Valid Values are “B” – Bucket (use bucket in LNEBAL, if B value is used then Restrict Bucket for PMI cannot be 0) or “P” – Payment (use new PMI Payment field - EPMIPMT)
- Restrict Bucket for PMI – Indicates if a particular bucket in LNEBAL is to be reserved for PMI & which one.
  - Valid Values are 0 – 10 with 0 meaning Not Restricted & 1 – 10 indicating which bucket in LNEBAL is used for PMI.
- Prepay PMI YTD – Indicates whether or not more than the expected annual PMI payments will be incremented into YTD PMI Payments field.
  - Valid Values are “Y” - Yes or “N” – NO
- Insurance Reporting Type – The type of insurance for this Distribution Code
  - Valid Values are (CL – Credit Life Insurance, AH – Accident & Health Insurance, MI – Mortgage Insurance, LP – Loans In Process, blank – not an insurance type or not assigned)
- PMI Payment Amount – Field to hold the periodic PMI payment amount (same period as loan) if P is indicated in Payment to use for PMI above.
- YTD PMI Payments – Field used to accumulate PMI payments made throughout the year.
- Previous YTD PMI Payments – Field used to roll YTD PMI Payments at the end of the year.
- Partial PMI Payment Amount – Field to hold any partial PMI payments received on the loan.
- Number of PMI Payments Received for the Year – The number of loan specific periodic payments received during the calendar year.

#### **Field Level Security for the new fields:**

Each of the new fields will have Field Level Security.

## Enhancement Overview:

### Request:

There is not a good way to easily identify what a customer has paid (not disbursed amt) for PMI insurance. We need to easily identify PMI payments made by the customer during the tax reporting year for **only** current tax reporting year. Once that PMI paid amount is identified, make it available to print on 1098's.

We need to determine a way of calculating & tracking the PMI portion of a loan payment & as a sub portion of the Escrow component.

### Solution:

In order to solve the problem in such a manner as to provide a quick & easy solution for those users that need a better solution to compliance as well as provide for a more robust long term solution JHA is implementing a 2 pronged approach that will hopefully provide an acceptable fit for all users. To facilitate this we are adding 4 new Parameters & 5 new Fields. The Parameters will allow for differentiation in function for varied user needs while the Fields will contain the information necessary to calculate PMI payments received.

1. **“Payment to Use for PMI”** is a new Parameter at the General Loan Run Parameter level.
  - a. It will have allowed values of “Bucket” or “Payment” (B or P).
  - b. “Payment” value in this parameter, will use the field “PMI Payment Amount” as the loan specific periodic payment amount to increment the “YTD PMI Payments” field. “YTD PMI Payments” field will roll into “Previous YTD PMI Payments” field during the End of Year process and this field will be used to populate the 1098 Box 5 when appropriate.
  - c. “Bucket” value in this parameter will use the Escrow Payment field as indicated in the “Restrict Bucket for PMI” as the loan specific periodic payment amount to increment the “YTD PMI Payments” field. “YTD PMI Payments” field will roll into “Previous YTD PMI Payments” field during the End of Year process and this field will be used to populate the 1098 Box 5 when appropriate.
2. **“Restrict Bucket for PMI”** is a new Parameter at the General Loan Run Parameter level.
  - a. It will have allowed values of 0 thru 10, where Zero corresponds to no restriction of PMI Bucket & 1 thru 10 indicating the specific Escrow Payment bucket that is reserved for PMI.
  - b. For “Restrict Bucket for PMI” to be any value other than Zero, “Payment to Use for PMI” must have value of “Bucket”.
  - c. If the value in “Restrict Bucket for PMI” equals “1” then the value in LNEBAL/EPMT1 would be used as the loan specific periodic payment amount to increment the “YTD PMI Payments” field, and likewise for corresponding values/payment buckets. Since buckets are paid numerically in ascending order, choice of bucket to use for PMI could be important for considering partial Escrow payments. Tran codes 940 thru 949.
  - d. Reversals of specific bucket will reduce “YTD PMI Payments.” Tran codes 930 thru 939.
  - e. Only Escrow/Insurance Types with an Insurance Reporting Type of “MI” would be allowed to have this value in Balance Field to Affect.
3. **“Prepay PMI YTD”** is a new Parameter at the General Loan Run Parameter level.
  - a. It will have allowed values of “Y” Yes or “N” No.
  - b. A value of Yes will allow the YTD PMI Payments field to be incremented each time the loan specific periodic payment value is reached.
  - c. A value of No will allow the YTD PMI Payments field to be incremented each time the loan specific periodic payment value is reached up to the yearly number of periodic payments (ie monthly loan = 12 payments, semi=annual loan = 2 payments... etc).
4. **“Insurance Reporting Type”** is a new Parameter at the Escrow/Insurance Distribution Code Parameter level.
  - a. It will have allowed values of (CL – Credit Life Insurance, AH – Accident & Health Insurance, MI – Mortgage Insurance, LP – Loans In Process, blank – not an insurance type or not assigned).

- b. If “Restrict Bucket for PMI” has a value of 1 – 10 then only distributions with a Distribution Code that is coded “MI” in this field will be allowed to
5. **“PMI Payment Amount”** is a new field at the LNEBAL level.
  - a. Numeric field to hold periodic PMI payment amount used with Payment value in #1 above.
  - b. Field is maintainable by user.
  - c. Since the system will be unable to differentiate which escrow payments are PMI specific, the system will treat PMI as first priority and any escrow payment received, regardless of bucket, will be incremented into PMI YTD.
6. **“YTD PMI Payments”** is a new field at the LNEBAL level.
  - a. Numeric field to accumulate Year to Date PMI payments on the account.
  - b. Field is file maintainable by the user.
  - c. Field will only prepay when the total loan is prepaid.
7. **“Previous YTD PMI Payments”** is a new field at the LNEBAL level.
  - a. Numeric field to hold the Year to Date PMI Payments from the previous year.
  - b. Field is file maintainable by the user.
8. **“Partial PMI Payment Amount”** is a new field at the LNEBAL level.
  - a. Field to hold any partial PMI payments received on the loan. When the next Escrow or PMI Bucket specific payment is received it will be added to this amount & then divided by the appropriate payment amount & brought up to the “Number of PMI Payments Received for the Year” that corresponds to the current month of the year (ie June payment would equal 6 PMI payments received).
  - b. Field is file maintainable by the user.
9. **“Number of PMI Payments Received for the Year”** is a new field at the LNEBAL level.
  - a. Field to hold the number of loan specific periodic payments received during the calendar year.
  - b. Field is file maintainable by the user.
  - c. This field is used in conjunction with the “Prepay PMI YTD” parameter to decide whether to continue to increment “YTD PMI Payments” field. If “Prepay PMI YTD” is No & “Number of PMI Payments Received for the Year” = 12 (for monthly payments, 6 for bi-monthly payments, etc.) then we discontinue incrementing payments into “YTD PMI Payments”.
  - d. Field will roll to Zero at EOY.

If “Payment” parameter is used then partial Escrow payments will give priority to PMI payments. If a full Escrow payment is reversed then “YTD PMI Payments” will be decremented (as well as “Number of PMI Payments Received for the Year”) & since PMI is given first priority if a reversal less than the total escrow payment is posted then it will reduce or clear any “Partial PMI Payment Amount” & not reduce “YTD PMI Payments”

If “Bucket” parameter is used then only payments effecting the specific indicated Bucket will increment “YTD PMI Payments” & only partial Escrow payments for that specific bucket will be incremented into the “Partial PMI Payment Amount” field. If an Escrow payment is reversed for the indicated bucket is posted then “YTD PMI Payments” will be decremented (as well as “Number of PMI Payments Received for the Year” if full bucket payment). If a reversal less than the total escrow payment is posted then it will reduce or clear any “Partial PMI Payment Amount” & not reduce “YTD PMI Payments” or “Number of PMI Payments Received for the Year”.

## User Story - TFS # 176602 – Parameter Additions

General Loan Parameter Maintenance on the Loan Parameter Maintenance Menu will take the user to the screen outlined below. The new parameters will have drop down selection for conical values.

**General Loan Parameter Maintenance**

---

**General Loan Parameter Maintenance Information**

Print

Amount Required to Appear on Total Liability Report (11.2): <input type="text" value="\$250,000.00"/>	Payment to use for PMI: <input type="text" value="..."/>
Include Frozen/Unfunded Money on Liability Report (Y or N): <input type="text" value="N - No"/>	Restrict Bucket for PMI: <input type="text" value="..."/>
Include Earnings on Rebates in Account History(Y or N): <input type="text" value="Y - Yes"/>	Prepay PMI YTD: <input type="text" value="..."/>
SBA Basis Points (5.3): <input type="text" value="0.500"/>	
SBA Contact Person: <input type="text" value="KEVIN SLIGAR"/>	
SBA Contact Fax Number: <input type="text" value="4172356652"/>	
Consolidate Multiple Line Items on the SBA 1502 Report (Y or N): <input type="text" value="N - No"/>	
Accumulate 100% Participated Loans in Report Counts (A, B): <input type="text" value="A - Include in Gross and Sold lo."/>	
Accumulate Sold Participated Loans in Report Counts (A, B): <input type="text" value="B - Include in Sold loan counts"/>	
Net Sold Credit Lines in Bank Totals on Credit Line Inquiry: <input type="text" value="N"/>	
Update Maturity Date on Unit Priced Master Record (E, L, N): <input type="text" value="E - Earliest Maturing Unit"/>	
Payment Reversal Refund Check Debit Account: <input type="text" value="0"/>	
Payment Reversal Refund Check Debit Account Type: <input type="text"/>	
Payment Reversal Refund Deposit Credit Tran Code: <input type="text" value="0"/>	

## Validation

If a user keys in “Payment to use for PMI” value other than “Bucket” or “Payment” (B, P), an error message will be displayed:

**“Valid values are Bucket or Payment”**

If a user keys in “Payment to use for PMI” value of “Bucket” & value of Zero (or any alpha or value higher than 10) for “Restrict Bucket for PMI”, an error message will be displayed:

**“Valid values are 1 thru 10”**

If a user keys in “Payment to use for PMI” value of “Payment” & value other than Zero (0) for “Restrict Bucket for PMI”, an error message will be displayed:

**“Valid value is Zero”**

If a user keys in “Prepay PMI YTD” value other than “Yes” or “No” (Y,N), an error message will be displayed:

**“Valid values are Yes or No”**

Loan Parameter Maintenance Menu – Escrow/Insurance Code Maintenance will take the user to the screen outlined below. The new parameter (Insurance Reporting Type) will have drop down (ellipsis) selection for conical values.

**Distribution Code Maintenance - CHANGE**

---

**Distribution Code Maintenance Information**

Print

Location Code: <input type="text" value="20"/>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #e0e0e0;">Mailing Address</th> </tr> </thead> <tbody> <tr><td>Distribution Address 1:</td><td>Mortgage Guaranty Insurance Co</td></tr> <tr><td>Distribution Address 2:</td><td>12345 Mortgage Lane</td></tr> <tr><td>Distribution Address 3:</td><td></td></tr> <tr><td>Distribution Address 4:</td><td></td></tr> <tr><td>Distribution Address 5:</td><td></td></tr> <tr><td>City:</td><td>Monett</td></tr> <tr><td>State:</td><td>MO</td></tr> <tr><td>ZIP:</td><td>65708</td></tr> <tr><td>ZIP4:</td><td>0000</td></tr> <tr><td>Distribution Zip Delivery Point:</td><td></td></tr> <tr><td>Telephone:</td><td style="text-align: right;">0</td></tr> <tr><td>Distribution Disposition (A=ACH, C=Check, D=Deposit):</td><td style="text-align: right;">C - Check</td></tr> <tr><td>Deposit Account:</td><td style="text-align: right;">307739</td></tr> <tr><td>Account Type:</td><td style="text-align: right;">D</td></tr> <tr><td>Foreign Bank ABA Number:</td><td style="text-align: right;">0</td></tr> <tr><td>Insurance Reserve Percent (.2):</td><td style="text-align: right;">%</td></tr> <tr style="background-color: #e0e0e0;"><td>Insurance Reporting Type:</td><td style="text-align: right;">MI - Mortgage Insurance</td></tr> </tbody> </table>	Mailing Address		Distribution Address 1:	Mortgage Guaranty Insurance Co	Distribution Address 2:	12345 Mortgage Lane	Distribution Address 3:		Distribution Address 4:		Distribution Address 5:		City:	Monett	State:	MO	ZIP:	65708	ZIP4:	0000	Distribution Zip Delivery Point:		Telephone:	0	Distribution Disposition (A=ACH, C=Check, D=Deposit):	C - Check	Deposit Account:	307739	Account Type:	D	Foreign Bank ABA Number:	0	Insurance Reserve Percent (.2):	%	Insurance Reporting Type:	MI - Mortgage Insurance
Mailing Address																																					
Distribution Address 1:	Mortgage Guaranty Insurance Co																																				
Distribution Address 2:	12345 Mortgage Lane																																				
Distribution Address 3:																																					
Distribution Address 4:																																					
Distribution Address 5:																																					
City:	Monett																																				
State:	MO																																				
ZIP:	65708																																				
ZIP4:	0000																																				
Distribution Zip Delivery Point:																																					
Telephone:	0																																				
Distribution Disposition (A=ACH, C=Check, D=Deposit):	C - Check																																				
Deposit Account:	307739																																				
Account Type:	D																																				
Foreign Bank ABA Number:	0																																				
Insurance Reserve Percent (.2):	%																																				
Insurance Reporting Type:	MI - Mortgage Insurance																																				

## Validation

If a user keys in “Insurance Reporting Type” value other than AH – Accident and Health, CL – Rebateable Insurance for Credit Life, LP – Loans in Process or MI – Mortgage Insurance, an error message will be displayed:

***“Valid values are AH, CL, LP or MI”***

# User Story - TFS # 176603 – Add / Mod / Search

Fields added to LNEBAL in Loan Master File Maintenance – Escrow & Insurance Information.

**Loan Maintenance**

✕ Exit
◀ Previous
OK
Maintenance
W/W Eff Datd Maint

---

**Loan Maintenance Information**

Print ▾

Account Details	Escrow Details	Escrow Details
Customer Number: <b>T000035</b>	Next Escrow Analysis Date: 07/01/2002	PMI Payment Amount: \$ 100.00
Account Number: <b>90875</b>	New Escrow Payment Effective: //	YTD PMI Payments: \$ 600.00
Short Name: <b>TAYLOR LIZ</b>	Payment Amount: \$972.09	Previous YTD PMI Payments: \$ 1,200.00
Loan Type: <b>FHLMC S/A SOLD</b>	P & I Amount: \$872.09	Partial PMI Payment Amount: \$ 25.76
	New Payment Amount: \$0.00	
	New P & I Amount: \$0.00	

**Escrow Payment Amounts and Rates**

Balance Field	Balance Description	Payment Amount	New Payment	Rate Number
Number 1	Taxes s	\$0.00	\$0.00	0 ***
Number 2	Hazard Insurance	\$0.00	\$0.00	0 ***
Number 3	Homeowners Insurance	\$0.00	\$0.00	0 ***
Number 4	PMI Insurance	\$100.00	\$0.00	0 ***
Number 5	Life Insurance	\$0.00	\$0.00	0 ***
Number 6		\$0.00	\$0.00	0 ***
Number 7		\$0.00	\$0.00	0 ***
Number 8		\$0.00	\$0.00	0 ***
Number 9	State Taxes	\$0.00	\$0.00	0 ***
Number 10		\$0.00	\$0.00	0 ***
LIP	LIP	0	0	0 ***

## Validation

No Validations.

Fields added to LNEBAL in Loan Inquiry.

Account Inquiry - Real Estate Loan Escrow/Insurance

Print Refresh Edit Escrow Analysis Merge Document

Payee General Escrow History

**Payees**

Print

Seq	Type	Tracking Only	Next Distribution Date	Next Distribution Amount	Company Location	Agent Location
1	13 - Escrowed PMI Insurance	No	12/1/2003	\$100.00	20 - Mortgage Guaranty Insurance Co	

**Payee Details**

Print

Policy Amount: <b>\$100,000.00</b>	<b>PMI Information</b>	<b>PMI Information</b>
Policy Premium: <b>\$0.00</b>	PMI Cancellation Date:	PMI Payment Amount \$ 100.00
Policy Rebate: <b>\$0.00</b>	PMI Cancelled: <b>No</b>	YTD PMI Payments \$ 600.00
Policy Origination Date: <b>07/01/2001</b>	PMI Cancel Notice Printed: <b>No</b>	Previous YTD PMI Payments \$ 1,200.00
Policy Expiration Date:	PMI Termination Date:	Partial PMI Payment Amount \$ 25.76
Policy Term: <b>0</b>	PMI Notices Required: <b>Yes</b>	
Policy Term (Units):	PMI 80% Loan to Value Notice Printed: <b>No</b>	
	Current PMI LTV Ratio: <b>98.60%</b>	

## User Story - TFS # 176604 – Reports

New Report selection on Loan Escrow Menu #61 – PMI Breakdown/Exceptions.

DATE PRINTED: 5/11/17 BA 2016 Test Bank #202		PMI BREAKDOWN/EXCEPTIONS					5/11/17	10:00 AM	PAGE 1	LNPMIEXPP	
ESCROW BUCKET	LOAN#	CUSTOMER NAME	ORIG. DATE	AMOUNT /	TERM /	CODE /	DESCRIPTION	INS TYPE	ESCROW TYPE CODE	INS TYPE	
1	62807	Sally Abbott	1/15/07	50.00	1M	30	Mortgage Guaranty Insurance Corp	MI	13	MI	
1	70207	Betty Adams	1/15/07	50.00	1M	30	Mortgage Guaranty Insurance Corp	MI	13	MI	
1	60107	Albert B Customer	2/01/07	300.00	12M	30	Mortgage Guaranty Insurance Corp	MI	13	MI	

## Function

If a user keys in value of Zero (0) for “Restrict Bucket for PMI” (“Payment to use for PMI” must be “Payment”), then this report will be a listing of:

- All loans with an Escrow/Insurance Type that contains an Insurance Reporting Type of MI.
- Report will be sorted & broken by the value in Balance Field to Affect within Escrow/Insurance Type ascending,
- Then additionally by Escrow Type Code ascending
- & finally by Escrow/Insurance Distribution Code ascending.

If a user keys in value of 1 thru 10 for “Restrict Bucket for PMI” (“Payment to use for PMI” must be “Bucket”), then this report will be a listing of:

- All loans with an Escrow/Insurance Type that contains a Balance Field to Affect value not equal to this value & Insurance Reporting Type of MI.
- Or have an Escrow/Insurance Type that contains a Balance Field to Affect value equal to this value & Escrow/Insurance Type with Insurance Reporting Type not equal to MI.
- Or have an Escrow/Insurance Type that contains a Balance Field to Affect value equal to this value & Escrow/Insurance Distribution Code with Insurance Reporting Type not equal to MI.
- Report will be sorted & broken by the value in Balance Field to Affect within Escrow/Insurance Type ascending,
- Then additionally by Escrow Type Code ascending
- & finally by Escrow/Insurance Distribution Code ascending.



## Plugs

Plugs :

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## Testing Dependencies

ID	Name	Dependency /Prerequisite	Detailed Description
1	Parameters	Dependency	Population of new parameters
2	Loan Application	Prerequisite	Must have PMI Escrow

## Acceptance Criteria

1. New Parameters on General Loan Run Parameter Maintenance are formatted, have canonical values & function as indicated.
2. New Parameter on Distribution Code Maintenance is formatted, has canonical values & functions as indicated.
3. New fields in Loan Master File Maintenance – Escrow & Insurance Maintenance are formatted & function as indicated.
4. New fields in Loan Inquiry – Escrow Inquiry are formatted & function as indicated.

## Programming Notes:

Report was based off of current LNPMIRPT.

## Doc Notes:

If users want to move to the Bucket approach with this Enhancement then they can run the report with the default values and get a stratification of where their PMI accounts currently reside & then once they think they have organized their accounts how they want them they can fill out the parameters as they desire & rerun the report to get a listing of accounts that fall outside of the described parameters.