

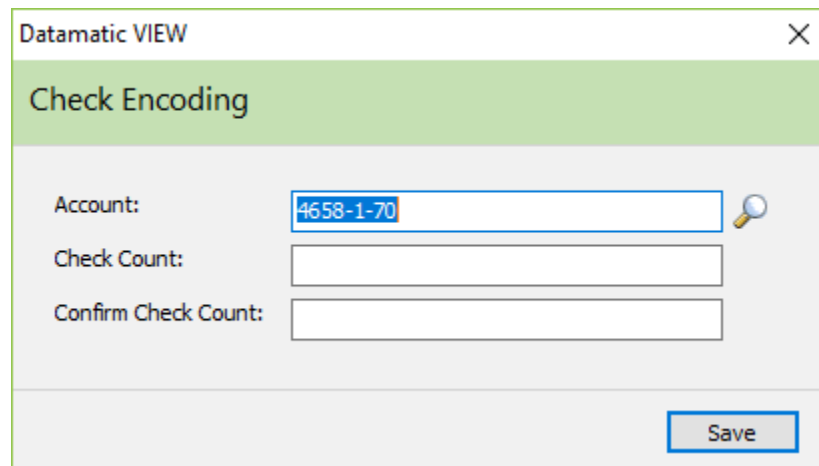
Draft Accounts

Add

See the Share Accounts chapter in this manual.

Check Encoding

Select [[Member Ribbon > Tools > Check Encoding](#)]. The system displays.



The screenshot shows a dialog box titled "Datamatic VIEW" with a close button (X) in the top right corner. The dialog has a green header bar with the text "Check Encoding". Below the header, there are three input fields: "Account:" with the value "4658-1-70" and a magnifying glass icon to its right; "Check Count:" with an empty field; and "Confirm Check Count:" with an empty field. At the bottom right of the dialog is a "Save" button.

This can be used to quickly file maintain the Checks Encoded - Month to Date field (on the Draft Suffix Inquiry window) for individual draft suffixes with the number of checks encoded. The number entered when using this option will be added to the number already in this field.

Enter the draft account number and the check count number. Next, re-enter the check count number to confirm the check count then select Save.

This was designed to be used for tracking business deposits where the deposit transaction is posted earlier in the day and then the checks are encoded later. The Checks Encoded - Month to Date field will be tied to a service charge job, in the future.

Check Ordering

Select [[Member Ribbon > Tools > Order Checks](#)]. The system displays.

The draft suffixes currently open for the member will be displayed in the drop down box for the Account field. Joint names on the 00 and draft suffixes (70-74) will be displayed in the drop down box to be selected (if applicable) for the Joint Name field.

After selecting the draft suffix for which checks will be ordered, and selecting the joint name if applicable, select the Order button. The interface will connect to the check ordering web site for ordering member checks. Internet Explorer will open and pass the selected Account and Name and Address information to the site so the staff does not have to key the information in again. The Account Number passed on by Datamatic is a 12-digit number.

Example: Account Number 32-3-70 will be sent as: 000000032370

Click on the Business Checks box to order business style checks.

It is up to the credit union staff to verify that the MICR line information is entered properly. The information will vary credit union to credit union and vendor to vendor.

The Security for being able to order checks through the Datamatic interface is controlled by the check vendor. Authorized teller numbers must be setup through the check vendor but need to be based on the Datamatic Teller Number and Branch Number.

The check vendor used by the credit union is selected under [[Main Ribbon > System Settings > Check Ordering Setup](#)].

Reference

Check Ordering Setup – Refer to the System Settings Manual

Draft Clearing Inquiry

Select [\[Main Ribbon/Member Ribbon > Tools > Draft Clearing Inquiry\]](#).

The Draft Clearing Inquiry option is used to find out if either a specific draft number, draft number range or amount range has cleared a specific suffix since a specific date. This option can also be used to display all of the drafts that have cleared since a specific date for a specific suffix.

Enter a valid account number, a valid date (this is a required field), the draft number or range (optional) or draft amount or range (optional). The default date is the beginning of the current quarter. The date entered represents how far back for the system to check the history. The system can check history as far back as there is transaction history on the system. Next press enter or click on Go.

The default suffix on the Draft Clearing Inquiry window is the 70. A member must be displayed for this to occur. If neither a draft number(s) nor draft amount is entered, the system will display all of the drafts that have cleared the system since the date entered.

If the account number is not known, click on the magnifying glass to the right of the Account field to search for the account number.

The system displays. See example below of inquiry with no draft number(s) or no draft amount entered.

Datamatic VIEW — □ ×

Draft Clearing (587455-7-73) 🖨️

Account: 🔍 Go

Date: 📅

Draft: **Thru:**

Amount: **Thru:**

Date	Time	Description	Amount	Balance	Draft #	Trace #	Teller
04-10-2018	03:29 PM	Withdrawal-Draft	\$193.41	\$2,983.79	1229	25104072	
04-10-2018	03:29 PM	Withdrawal-Draft	\$228.00	\$2,755.79	1227	25104070	
04-10-2018	03:29 PM	Withdrawal-Draft	\$252.27	\$2,503.52	1228	25104071	
04-11-2018	01:28 PM	Withdrawal-Draft	\$157.00	\$2,346.52	1231	25104082	
04-11-2018	01:28 PM	Withdrawal-Draft	\$179.00	\$2,167.52	1232	25104083	

The draft activity on and after the date entered is displayed in the window.

Example of inquiry with a specific amount entered.

Datamatic VIEW

Draft Clearing (587455-7-73)

Account: 587455-7-73

Date: 02-01-2018

Draft: Amount: \$201.00

Thru:

Date	Time	Description	Amount	Balance	Draft #	Trace #	Teller
03-23-2018	12:01 PM	Withdrawal-Draft	\$201.00	\$2,118.74	1226	25104009	
05-03-2018	04:06 PM	Withdrawal-Draft on CU	\$201.00	\$1,968.05	1233		3

Example of inquiry with a specific draft number entered.

Datamatic VIEW

Draft Clearing (587455-7-73)

Account: 587455-7-73

Date: 02-01-2018

Draft: 1226

Amount:

Thru:

Date	Time	Description	Amount	Balance	Draft #	Trace #	Teller
03-23-2018	12:01 PM	Withdrawal-Draft	\$201.00	\$2,118.74	1226	25104009	

Example of inquiry with a draft number range entered.

Datamatic VIEW

Draft Clearing (587455-7-73)

Account: 587455-7-73 Date: 02-01-2018 Draft: 1222 Thru: 1226

Amount: Thru:

Date	Time	Description	Amount	Balance	Draft #	Trace #	Teller
02-14-2018	09:30 AM	Withdrawal-Draft	\$187.00	\$2,783.66	1223	25103924	
02-14-2018	09:30 AM	Withdrawal-Draft	\$209.16	\$2,574.50	1225	25103926	
02-14-2018	09:30 AM	Withdrawal-Draft	\$256.27	\$2,318.23	1224	25103925	
03-23-2018	12:01 PM	Withdrawal-Draft	\$201.00	\$2,118.74	1226	25104009	

Share Draft Suffix Inquiry

From the Member Summary, select the suffix to be displayed by using the arrow keys to highlight the suffix and press enter or double clicking on the suffix. The Title Bar shows the suffix that is displayed.

Datamatic VIEW	
4556-7 SARA M WALKER-SMITH - 70 Draft Suffix	
DESCRIPTION	VALUE
Action Code	(none)
Balance	\$1,086.55
Business Checking Type	(none)
Checks Encoded - Month to Date	(none)
Counter Withdrawal	(none)
Date of Last Activity	06-18-2018
Date Opened	07-01-2004
Date Overdrawn	(none)
Dividend Accrued - Daily Interest	\$0.56
Dividend Application	Apply to same suffix
Dividend Earned - Previous Year to Date	\$269.66
Dividend Earned - Year to Date	\$4.65
Dividend Type	1
Dormant Date	06-02-2018
FGL Amount	\$0.00
Freeze Amount	\$0.00
Freeze Expiration Date	(none)
Insurable Balance	\$0.00
Internet Banking - Transfers	Allowed
Internet Banking - Visible	Yes
IRS Withholding	Not in effect
IRS Withheld Amount	\$0.00
Locked	Unlocked
Low Monthly Balance	\$1,086.55
Low Share Balance - January	\$0
Low Share Balance - February	\$609
Low Share Balance - March	\$497
Low Share Balance - April	\$1,066
Low Share Balance - May	\$1,897
Low Share Balance - June	\$1,086
Low Share Balance - July	\$515
Low Share Balance - August	\$989
Low Share Balance - September	\$1,208
Low Share Balance - October	\$402
Low Share Balance - November	\$1,081
Low Share Balance - December	\$0
Mailed Checks	(none)
Member Service Representative	4
Nickname	(none)
NSF Fee (ATM/Debit)	Not Allowed
NSF Paid Count - Month to Date	(none)
NSF Paid Count - Previous Year to Date	(none)
NSF Paid Count - Year to Date	(none)

If the field is black, then file maintenance can be completed on the field. If the field is gray, then the field cannot be file maintained (or the employee does not have proper security to do file maintenance). Use the arrow keys to highlight the field and press enter or double click on the field to do file maintenance. A window will display to enter the change for the specific field.

Datamatic VIEW

Locked

Current Value: Unlocked

New Value:

Reason:

Note:

Save

Description of fields:

Action Code – The Action Code is a credit union defined code that can be used to identify certain accounts. Either an alpha (upper and lower case) or numeric character may be used in this one-digit field. This can be used to pull accounts for printing labels or in Query (optional software) for a report. The Action Codes used by the credit union can be defined on the Action Codes window under System Settings.

Balance – The current balance in the members account.

Business Checking Type – Indicates the type of business checking account, if applicable. The Business Checking Type Setup window is in System Settings.

Checks Encoded - Month to Date – This field is used for business deposits, where the deposit transaction is posted earlier in the day, and then the checks are encoded later. This field can be file maintained or the Check Encoding option under Tools on Menu Bar to enter the number of checks encoded. This field is reset to zero with Monthend processing. This field will be tied to a service charge job, in the future.

Counter Withdrawal – The number of counter withdrawals this month. (Cash withdrawals and Draft Cleared on credit union transactions are counted.)

Date of Last Activity – The date of last activity on the suffix (including interest or dividend postings).

Date Opened – The date that the member opened this account.

Date Overdrawn – The date that the suffix first became overdrawn. This field will be reset to none when the suffix is no longer overdrawn.

Dividend Accrued - Daily Interest – The dividend amount that has accrued since dividends were last paid to the account. In order for the accrued dividends to show on this window, the option for Daily Accruals in Automated Operations Calendar Setup must be set to yes.

Dividend Application – This indicates to what suffix the dividends for this account are to be posted. The options for this field are as follows:

- Apply to 00 suffix
- Apply to 01 suffix
- Apply to 70 Suffix
- Apply to 71 Suffix
- Apply to 72 Suffix
- Apply to 73 Suffix
- Apply to 74 Suffix
- Apply to same suffix (default)

Dividend Earned - Previous Year to Date – The amount of dividends paid to the account in the previous year that was reported to the IRS.

Dividend Earned - Year to Date – The amount of dividends paid to the account in the current year for IRS reporting.

Dividend Type – The dividend type that applies to this account, if applicable. Normally this would only be used if the credit union is paying a different dividend rate or frequency, etc. within the same suffix.

Dormant Date – The dormant date is the last date a transaction was posted to the account excluding a dividend or service charge transaction. This could also be the date that the member cashed a foreign check or had a Miscellaneous Transaction processed at the credit union, if the member's Member Summary window was displayed at the time the foreign check was cashed or a Miscellaneous Transaction was completed. See the Dormancy Date option under [\[Main Ribbon > System Settings > Credit Union Setup > Other Options tab > Dormancy Date\]](#).

FGL Amount – The premium that was last deducted for the member's Family Group Life Insurance.

Freeze Amount – The freeze amount is an amount withheld from the available balance for withdrawals. This field can be file maintained, if needed. (Also, see Freeze Expiration Date below.) The freeze amount and freeze expiration date for expired freezes will remain on the system until the next monthend processing before being removed automatically by the system. The freeze is no longer active but will remain on the system for information purposes.

Freeze Expiration Date – The Freeze Expiration Date is the date that the hold will expire and the amount will be available for withdrawal. A Freeze Expiration Date is required for the freeze amount to be withheld from the available balance. The freeze amount and freeze expiration date for expired freezes will remain on the system until the next monthend processing before being removed automatically by the system. The freeze is no longer active but will remain on the system for information purposes.

Insurable Balance – The Insurable Balance is the member's maximum Insurable Balance when the credit union is grandfathering insurance coverage. Not applicable to a share draft suffix.

Internet Banking - Transfers – The Internet Banking - Transfers field allows the Credit Union to restrict transfers at the member level. This option must be file maintained after the suffix is built. This field supplements the existing transfer restrictions at the credit union level and should only be used when those features do not provide enough control.

This does not override the credit union wide options. For example, if the credit union blocks withdrawals then setting an individual suffix to Allowed will NOT override that. The credit union wide options take effect first. This allows capabilities to be taken away from the credit union wide restrictions not added to them.

Examples of this would be as follows: If Christmas Club withdrawals are allowed at the credit union level, but certain special types of Christmas Clubs are not allowed to withdraw, this would be setup with this option. Similarly, if certain types of loans require payments to be made in person at the credit union (for additional documentation), these could be setup here with a Not Allowed selection.

The selections for this option are:

- Allowed (default)
- From Only
- Not Allowed
- To Only

Internet Banking - Visible – The Internet Banking - Visible field allows the credit union to block a specific suffix(s) for a member from appearing in Internet Banking at all. The selections for this option are:

- Yes (default)
- No

IRS Withholding – This determines if IRS Backup Withholding will apply to dividends paid on this suffix. The withholding percentage is programmed into the system to withhold the current percentage set by the IRS. This can be elected by the member or mandated by the IRS via a B-notice or C-notice.

IRS Withheld Amount – The amount of IRS Backup Withholding that has been withheld in the current year is displayed here.

Locked – Locked indicates if the account is set to deny access or not. If an account is locked, no transactions (online or batch) can be posted to the account. The options are:

- Locked
- Locked (Restricted Withdrawals) ***
- Unlocked

*** This will prevent members and tellers from withdrawing funds from an account. This includes withdrawals by members using Audio Response, Internet Banking, Online ATM and Debit Card transactions and Service Center, etc. However, deposits (by members and tellers) and system batch withdrawals will be allowed to be made. Batch withdrawals, such as loan transfers, automatic transfers, escrow withdrawals, drafts, ACH and batch ATM, etc. will still be posted for accounts coded with this selection. Should it be necessary to close a suffix with this selection, the staff will need to file maintain the account to Unlocked, then process the transaction.

Low Monthly Balance – The Low Monthly Balance is the lowest balance in the share account for the current month. As transactions are posted during the day (online and batch) and the balance in the account changes, the system compares the balance in this field with the current balance and changes this field if the current balance is lower than this field. Reversal transactions do not affect this field. This field is used for calculating service charges. If the low monthly balance is a negative amount, this field will reflect the negative value. However, a negative amount cannot be file maintained in this field.

Low Share Balance - January – This is the lowest balance in the share account for the month of January. If the lowest balance during the month is a negative amount, this field will show zero. This is true for the February through December fields, too. A negative amount cannot be file maintained in this field.

Low Share Balance - February – This is the lowest balance in the share account for the month of February.

Low Share Balance - March – This is the lowest balance in the share account for the month of March.

Low Share Balance - April – This is the lowest balance in the share account for the month of April.

Low Share Balance - May – This is the lowest balance in the share account for the month of May.

Low Share Balance - June – This is the lowest balance in the share account for the month of June.

Low Share Balance - July – This is the lowest balance in the share account for the month of July.

Low Share Balance - August – This is the lowest balance in the share account for the month of August.

Low Share Balance - September – This is the lowest balance in the share account for the month of September.

Low Share Balance - October – This is the lowest balance in the share account for the month of October.

Low Share Balance - November – This is the lowest balance in the share account for the month of November.

Low Share Balance - December – This is the lowest balance in the share account for the month of December.

Mailed Checks – The number of mailed checks this month. The system counts the number of online check withdrawals. The count displays on the suffix from which the check withdrawal was processed.

Member Service Representative – The teller number of the employee that added the suffix to the system or teller number file maintained in this field.

Nickname – This can be used if the member would like a special name for a specific suffix(es). The nickname will show on the member statements, as well as, in both Internet (Summary and Detail windows) and Mobile (Accounts window) Banking. Also, for Internet Banking users, the nickname can be added, changed or deleted by the member from the Details window.

NSF Fee (ATM/Debit) – This field can be file maintained to indicate whether or not the member chooses to opt in or opt out of being charged a fee for an ATM/Debit Card transaction(s) that causes the account to go negative. For Positive File and Negative File ATM/Debit Card users (as opposed to users with an Online interface), the ATM NSF Report will display *** NSF Fees not allowed if an ATM/Debit Card transaction causes an account to go negative **and** the suffix is marked as not allowed **and** the Overdraft Setup screen has an NSF Charge filled in for ATM Transactions. For credit unions that manually charge a fee in this situation, it will be necessary to look at this field to determine if a fee can be charged or not. The options are:

- Allowed (Opt in)
- Declined ***
- Not Allowed (Opt out - default)

***The Declined option functionally works the same as Not Allowed. This allows the staff to code members that have declined opting in and do not want to be asked again.

If the Courtesy Pay (Online ATM's) option in Credit Union Setup (under System Settings) is set to Allowed, the option for NSF Fee (ATM/Debit) on the draft suffix inquiry must be set to Allowed in order for the system to add in the courtesy pay amount when doing an authorization for a member. In other words, the member must opt in to NSF Fees for ATM/Debit card transactions before the system will add in the courtesy pay amount for authorizations.

NSF Paid Count - Month to Date – The number of NSF Charges Paid (counting the number of fees) for the current month for Draft, ACH and ATM/Debit Card items. This field is reset during Monthend processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Paid Count - Previous Year to Date – The number of NSF Charges Paid (counting the number of fees) for the previous year for Draft, ACH and ATM/Debit Card items. At year end, the system moves the number from the NSF Paid Count - Year to Date field to the NSF Paid Count - Previous Year to Date field and resets the NSF Paid Count - Year to Date field to none. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Paid Count - Year to Date – The number of NSF Charges Paid (counting the number of fees) for the current year for Draft, ACH and ATM/Debit Card items. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Paid Fees - Year to Date – The dollar amount of fees assessed for NSF Charges Paid in the current year for Draft, ACH and ATM/Debit Card items. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Count - Month to Date – The number of NSF Return items for the current month for Draft and ACH items. The system increments the counter when an NSF Return transaction is processed either manually or system generated. This field is reset during Monthend processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Count - Previous Year to Date – The number of NSF Return items in the previous year for Draft and ACH items. At year end, the system moves the number from the NSF Returned Count - Year to Date field to the NSF Returned Count - Previous Year to Date field and resets the NSF Returned Count -

Year to Date field to none. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Count - Year to Date – The number of NSF Return items in the current year for Draft and ACH items. The system increments the counter when an NSF Return transaction is processed either manually or system generated. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

NSF Returned Fees - Year to Date – The dollar amount of fees assessed for NSF Return items in the current year for Draft and ACH items. This field is reset during Year End processing. This field applies to share draft suffixes, and the 00 and 01 suffixes, that are not a CD or IRA.

If an NSF item(s) is returned by the system and the credit union decides to pay the item(s), use the NSF Return transaction with the reversal box checked (1176) to reverse the return which will decrease the NSF Returned Count (MTD) and (YTD) fields. It will be necessary to reverse the NSF Charge (Returned) transaction (1225) and process an NSF Charge (Paid) transaction (241). This is so that the correct Year-to-Date and Statement amounts for NSF Charges are reported on the member’s statement.

The fields on the statement are as follows:

- ⇒ Total Overdraft Fees (Paid) - This Period
- ⇒ Total Overdraft Fees (Paid) - Year-to-Date
- ⇒ Total Returned Item Fees - This Period
- ⇒ Total Returned Item Fees - Year-to-Date

Reversal fee transactions (1225 and 1241) will reduce the applicable amount on the NSF fields on the Suffix Inquiry which is used for the statements.

Open/Closed Flag – This indicates if the account is in an open or closed status. Open accounts are available for access. Closed accounts are not available for transactions.

Ownership Type – The ownership type indicates either who has withdrawal privileges from the account or the type of account. The options are:

Co-Maker	Joint Member***
Escrow	On Behalf of
Guarantor (formerly Co-signer)	Organization
Individual	Tenants in Common
Joint Owner	Trust

***This ownership type is used by credit unions that want to identify accounts that have a joint member as opposed to a joint non-member (joint owner). If this type is used, the Member Trial Balance report will give a breakdown of the number of accounts with a Joint Owner versus Joint Member. Other than that, there are no other differences between Joint Owner and Joint Member.

Passbook Printing – Contact Datamatic.

Payroll Deduction Count - Month to Date – The number of Payroll Deductions posted to the account since the last transfer to the account was made. This count is used with payroll frequency in available

withdrawal computations as selected under [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Payroll Deduction Frequency – The payroll frequency can be weekly, biweekly or monthly. Payroll frequency is used in available withdrawal computations as selected on the Minimum and Available Setup window in System Settings.

Payroll Company – This is the Company Number assigned by the credit union for the payroll company. This can be up to three (3) digits in length.

Phone Transfers Count – The number of phone transfer withdrawal transactions this month.

Pledge Amount – The amount pledged against this suffix for a loan. This amount is deducted from the available balance in the account.

Regulation D Count - Month to Date – The number of Reg. D transactions for the account in the current month. This field is reset during Monthend processing. Not applicable to a share draft suffix.

Restricted – This will determine whether or not checks will clear the draft suffix. If file maintained to Yes, no drafts will post to the draft suffix. The options are:

No (default)

Yes

Rewards - Start Date – This represents the date that a reward was selected in the Rewards - Type field, if applicable. This field can be file maintained, if needed.

Rewards - Type – This displays the type of reward applicable to the draft suffix. The drop down box shows the reward types setup on the system from which to choose. This field will indicate if the Reward is based on a Member Class relationship.

The Rewards Type option on the suffix will supersede the Member Class Relationship if a different option is file maintained. To get the Rewards option coming from the Member Class relationship, it is necessary to file maintain the field to be (none). Once that is done, the system will fill in the rewards option coming from the Member Class relationship.

Rewards - Year to Date – The amount of rewards given to the draft suffix for the current year. This field is reset with End of Year processing. This does not include ATM Service Charge refunds.

Savings Bond Interest - Previous Year to Date – The amount of US Savings Bond Interest for savings bonds redeemed in the previous year. With Year End processing, the system will move the amount in the YTD Savings Bond Interest to this field.

Savings Bond Interest - Year to Date – The amount of US Savings Bond Interest for savings bonds redeemed in the current year. The interest amount entered here will be used when 1099-INT forms are printed.

Service Charge - Draft – This codes the member’s account to either be charged or to be exempt from a draft service charge. The account(s) that is coded for draft service charges will be assessed the fee.

Service Charge - Draft Count – The draft service charge counter is incremented when the teller does a Draft Cleared on credit union or a Check withdrawal with a batch #.

Service Charge - EFT – This codes the members account to either be charged or to be exempt from an ATM/Debit Card service charge.

Service Charge - EFT Count – This displays the number of EFT withdrawals on this suffix during the current month or quarter. The EFT counter can be reset either monthly or quarterly based on the selection on the ATM Service Charge Setup screen. Only PIN based transactions (ATM and Debit Card) are included in the count.

Service Charge – Minimum Balance – This is used to code the member’s individual share suffixes to either be charged or to be exempt from a minimum balance service charge. The default for a new suffix is charge. The system first checks the Service Charge - Minimum Balance field under Member Information, and if set to charge, the system then checks the Service Charge - Minimum Balance field to see if the suffix is set to charge or exempt. If set to exempt, the system does not check the Service Charge Setup screen for this service charge. The system only checks if this option is set to charge.

Share Withdrawals Count - Month to Date – This displays the number of withdrawals done during the current month.

Share Withdrawals Count - Year to Date – This displays the number of withdrawals done during the current year.

Sweep Account – The Sweep Account number represents the account where the funds will either be transferred to or transferred from if the balance goes above and/or below the target amount. This field can be file maintained as needed. Suffixes coded as a Christmas Club, Vacation Club, CD, IRA or HSA cannot be used as a sweep account. A message of Invalid Account Suffix will be displayed if this is attempted.

If the draft (or share) account balance **exceeds** the Sweep Target Amount, then the excess is withdrawn from the draft account and transferred TO the Sweep Account. If the Sweep Account is a loan, the excess is applied as a Loan Payment. If the sweep account is a share account, the excess is applied as a Deposit. If the sweep amount to a loan exceeds the Payoff Balance of the loan, only the Payoff Amount will be transferred. The loan will then have a zero balance and an open status.

If the draft (or share) account balance is **below** the Sweep Target Amount, then the deficit is transferred FROM the Sweep Account (available balance) and deposited in the draft account. If the Sweep Account is a loan, the deficit is posted as a Loan issue. If the Sweep Account is a share account, then the deficit is posted as a Withdrawal.

Sweep Target Amount – The Sweep Target Amount represents the amount that the member does not want the account to go below, the amount that the member does not want the account to go above or

the amount that the member wants to be maintained in the account. The amount can be file maintained from 0.00 (none) to \$999,999,999.99.

Sweep Type - The Sweep Type indicates the type of sweep that chosen by the member. The options are:

- ⇒ **None** – (default) The sweep feature does not apply.
- ⇒ **In** – Used if the account balance is not to go below the Sweep Target Amount.
- ⇒ **In and Out** – Used to maintain a specific balance in the account.
- ⇒ **Out** – Used if the account balance is not to go above the Sweep Target Amount.

Additional Information: The Sweep options described here only apply if the credit union offers the Sweep option to the members and if the member signs up for this service. It was designed as a Business Account function and is not a function of the Overdraft process. This field only shows for share and share draft suffixes that are not a Christmas Club, Vacation Club, CD, IRA or HSA.

At the end of End of Day each night, the system compares the balance in the account to the Sweep Target Amount. The system will transfer funds according to the Sweep Type selected. A report will be generated called Sweep Report (CR212-01) that will display the sweep transactions that were completed for the specific date. The report will be included with the backup reports for each specific date. Also, see the Sweep Transactions option under [\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#) to activate this feature.

Transfer Amount – The Transfer Amount is the amount of money being transferred each month to this account.

Transfer Donor – This is the account number of the member who is providing money to be transferred to this account. (Share to Share Transfer)

Type – This shows the Club Type for the suffix.

- Regular Club = Draft, Escrow and Secondary shares
- Christmas Club
- Vacation Club
- Traditional IRA
- Coverdell IRA
- Roth IRA
- SEP IRA
- HSA Single
- HSA Family

Courtesy Pay Information

In order to fully utilize the features on the system for Courtesy Pay, the credit union must use the Share Draft Auto Return and ACH/FRB Select Items to Return optional software packages. For members coded for Courtesy Pay, the system will pay the draft and ACH items (as long as the maximum dollar amount overdrawn has not been exceeded) and change the wording on the NSF notice to state the draft and ACH item(s) was paid as the result of Courtesy Pay. See next page for which suffixes are covered for Courtesy Pay.

The system also has a feature which allows the credit union to charge members who remain overdrawn for a specified number of days and/or generate a notice to be mailed to the member(s), if desired.

An indicator shows on the NSF reports (*CP) with the Courtesy Pay limit to the right for members flagged as Yes for Courtesy Pay on the Member Information window.

Account Number	Bank ID Ck	Name	Draft Available	Share Available	LOC Avail	Delq Ln \$	Draft Num	Draft Amount	Micr Number	Trace Number
I 733-6-73	*CP 500 CMB 6 CMB 6	Lake View Paddle Boats	-1,201.80			885	1002 1001	135.50 700.40	733673 733673	74422659 74422659
I 737-7-72	*CP 100 CMB 7	Melody Smith	-324,550.41			983	999101	1325,325.25	737772	74422659
I 881-3-70	*CP1000 CMB 3 CMB 3	Ben Weasley	-1,837.95			1,891	23113 22112	1,389.56 1,645.14	881370 881370	74422661 74422659
I 1001-7-70	CMB 7 CMB 7	John Jacob	-2,269.59			977	911148 11147	5,310.25 2001,008.52	1001770 1001770	74422673 74422671
I 1333-4-71	CMB 4	Andi Mc Coy	-269.19				22117	1,636.41	1333471	74422674
I 2233-5-73	CMB 5	Ghost Writer Associates	-1,074.64				61120	1,425.68	2233573	74422681
I 2233-5-74	CMB 5		-710.48				11008	710.48	2233574	74422659
I 3555-0-70	*CPAY CMB 0	Frannie Tucker	-1,980.77			2,214	31001	5,884.50	3555070	74422683
Rejected Total							0	\$0.00		
NSF Total							1193345	171.69		
Grand Total							1193345	171.69		

Courtesy Pay Default

The Courtesy Pay default for new members is setup under [\[Main Ribbon > System Settings > Credit Union Setup > Overdrafts and Check Register tab > Courtesy Pay Default\]](#). The options are as follows:

- Yes
- No

The selection made here will automatically be entered in the Courtesy Pay field on the Member Information window after completing the Add Member Wizard. This field can be changed on the Member Information window, if needed, after the member has been added.

Courtesy Pay Maximum Default

The Courtesy Pay Maximum default for new members is setup under [\[Main Ribbon > System Settings > Credit Union Setup > Overdraft and Check Register tab > Courtesy Pay Maximum Default\]](#). Enter the appropriate maximum dollar amount in the space provided. The default amount is for the member; not each covered suffix under the member number. (See the Courtesy Pay option below.)

The selection made here will automatically be entered in the Courtesy Pay Maximum field in the Add Member Wizard. The Courtesy Pay Maximum amount can be changed in the Add Member Wizard, if applicable. This field can also be changed on the Member Information window, if needed, after the member has been added.

For users of the Relationship feature on the system, if the Courtesy Pay Max field is being utilized, the credit union may want to have the Courtesy Pay Max Default option in Credit Union Setup set to blank. Otherwise, the default amount will need to be removed from the Courtesy Pay Maximum field in the Add Member Wizard.

See example below of the Courtesy Pay and Courtesy Pay Maximum fields under Member Information when the Member belongs to a Member Class with a Relationship with a special Courtesy Pay Max.

Courtesy Pay	Yes
Courtesy Pay Maximum	\$400 (per Member Class)

Courtesy Pay

The Courtesy Pay field under [\[Main Ribbon > System Settings > Overdraft Setup > Courtesy Pay\]](#) determines which suffixes will be covered by Courtesy Pay, if offered by the credit union. This is for both ACH and Draft files. If set to Drafts Only, share suffix items will be returned or the suffix will remain overdrawn depending on how the credit union is setup. The default selection is All.

- Values:**
- A = All Suffixes (draft and share suffixes)
 - D = Drafts Only
 - N = None

Courtesy Pay Setup

The Courtesy Pay Setup selection under [Main Ribbon > System Settings > Courtesy Pay Setup] can be used by credit unions offering Courtesy Pay to their members. This can be used to charge members coded yes for Courtesy Pay (under Member Information) that are overdrawn on a share draft or share suffix, if applicable, for a specific number of days. The fees are automatically posted with End of Day processing for draft or share suffixes, if applicable, that meet the criteria. To print a Notice Only and no fee for a specific number of days, enter the number of days in the Bus. Days column and select a Document type but do not enter a fee in the Fee column.

Bus. Days	Fee	Document
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼
<input type="text"/>	<input type="text"/>	(none) ▼

Bus. Days - Enter the number of business days overdrawn for the suffix to be charged the Courtesy Pay fee (and/or sent a notice).

Fee - Enter the fee amount to be charged, if applicable.

Document - Select the Document (notice) to be printed and mailed to the member. (See [Main Ribbon > System Settings > Documents/Pages] to design one or more notices to be used for the courtesy pay fees.)

To print the notices for the Courtesy Pay fees (or Courtesy Pay notices only) generated with End of Day processing, select [\[Main Ribbon > Operations \(Ctrl + O\) > Notices folder > Print Courtesy Pay Notices\]](#).

Example of Courtesy Pay Fee report.

Account	Name	Balance	Business Days OD	Charge
626-2-70	OSCAR P SINGLETON	\$33.20-	2	2.00
1333-4-71	Andi Mc Coy	\$317.10-	3	0.00
8547-2-70	DOUGLAS A JOHNSON	\$55.59-	1	1.00
36116-2-70	JOANNE S MCDONALD	\$110.48-	1	1.00
58621-4-70	Rachel Gates	\$487.66-	2	2.00
60562-6-70	Auntie Emm	\$124.32-	1	1.00
254888-1-70	Doug June	\$307.54-	1	1.00
621581-8-72	Annie Oakley	\$64.43-	3	0.00
Total Accounts charged:		8	Total fees charged:	8.00

This report will be generated with End of Day processing regardless of whether or not a fee is assessed for remaining overdrawn.

The general ledger offset for Courtesy Pay Fees charged is the Overdraft Fees Payable GL. This is setup under [\[Main Ribbon > System Settings > Payable and Suspense Account Setup > General Tab > Overdraft Fees\]](#).

The Courtesy Pay Negative Fee, if assessed by the credit union, will not reject. The fee will only show on the Courtesy Pay Fee and give the reason for not being posted. The system will only post the fee for accounts that are in an open status and unlocked.

Account	Name	Balance	Business Days OD	Charge
6672-0-70	Linda Reisland	\$128.09-	5	5.00 *** Account Locked
Total Accounts charged:		1	Total fees charged:	0.00

Additional Information

This is what the system looks for when to include suffixes on this report:

- ⇒ Actual balance must be negative not the available balance.
- ⇒ Courtesy Pay field for member must be set to yes.
- ⇒ Date Overdrawn field (on suffix) must be at least one day in the past. In other words, if the Date Overdrawn field is 3-7-xxxx, with End of Day processing on 3-7-xxxx, a courtesy pay fee will not be assessed. If the suffix is still overdrawn on 3-8-xxxx when End of Day is processed, the fee will be assessed, if setup to charge a fee for 1 day.

Member Information

There are two fields on the Member Information window that concern Courtesy Pay. These fields are as follows:

Courtesy Pay:	Yes or No
Courtesy Pay Maximum:	Dollar Amount **

If the Courtesy Pay Maximum field under Member Information is blank and the Courtesy Pay field is set to yes, the Courtesy Pay Maximum amount for the member would be unlimited.

Member Statements

There is a Reg DD requirement that the Month-to-Date and Year-to-Date overdraft paid and return fee totals print on the member statements. This is being done automatically and not controlled by a statement option.

For credit unions offering courtesy pay to their members, as far as wording on any notices or statements mailed or that can be accessed by members, the words CPay or C. Paid will be used rather than Courtesy Pay. This is due to the wording Courtesy Pay being a registered trademark by a specific company.

Courtesy Pay Reference

ACH/FRB Auto Returns – Refer to the ACH/FRB Select Items to Return Manual

Courtesy Pay (Online ATM / Debit Cards) – Refer to the System Settings Manual - Credit Union Setup

Member Statements – Refer to the Operations Manual - Statement Parameter Setup

Overdraft Setup – Refer to the System Settings Manual

Share Draft Auto Returns – Refer to the Share Draft Auto Returns Manual

Relationships chapter – Refer to the System Settings Manual

Draft Reference

Audit Suffix Information – Refer to the Member Services Manual - Member Information chapter

Balance Draft File – Refer to the Operations Manual - Drafts folder

Compute Draft – Refer to the Operations Manual - Service Charges folder

Create Draft Return File – Refer to the Operations Manual - Drafts folder

Credit Union Setup – Refer to the System Settings Manual

Draft Account Setup – Refer to the System Settings Manual

Monthend Draft Service Charges – Refer to the System Settings Manual - Service Charges folder.

Print Overdraft Notices – Refer to the Operations Manual - Notices folder

Print Overdraft Notices (Slaved Printer) – Refer to the Operations Manual - Notices folder

Print Rejected Transaction Report – Refer to the Reports Manual

Rewards chapter– Refer to the System Settings Manual

Select Drafts to Return – Refer to the Operations Manual - Drafts folder

Share and Dividend Account Setup – Refer to the System Settings Manual

Share Draft Auto Returns – Refer to the Share Draft Auto Returns Manual

Suffix Ranges chapter – Refer to the System Settings Manual

Update Draft Returns – Refer to the Operations Manual - Drafts folder

Update Draft Service Charges – Refer to the Operations Manual - Service Charges folder

Update Drafts – Refer to the Operations Manual - Drafts folder

Update Service Center Overdrafts – Refer to the Operations Manual

Upload File – Refer to the Operations Manual