

Credit Union Setup

The Credit Union Setup selection is used to allow the credit union to enter information or make selections that will affect how the system operates.

In order for changes made to this window to be immediately available, employees that were logged in to VIEW must log out and back in.

Datamatic VIEW

Credit Union Setup

Name and Address | Overdrafts and Check Register | Other Options

Name:

Address:

City, State: Zip:

Manager:

Routing/Transit:

Tax ID:

E-Statement's: Opt Out

Member Search Options: All Names

Password Requirements: Simple (any length)

Risk Based Lending: Not Allowed

Transfer Descriptions: Add description line for From and To

Save

Figure 1

Name and Address tab -

Name

Definition: The name that the credit union wants to appear on printed items that have a return name and address automatically printed. These printed items may include notices and government forms. If the credit union has their name printed on receipts, this is where the system picks up the name.

Address

Definition: The street number and street name that the Credit Union wants to appear on printed items that have a return address automatically printed. These printed items may include notices and government forms.

City, State

Definition: The city and state that the Credit Union wants to appear on printed items that have a return address automatically printed. These printed items may include notices and government forms.

Zip

Definition: The zip code (five-digit maximum) that the Credit Union wants to appear on printed items that have a return address automatically printed. These printed items may include notices and government forms.

Manager

Definition: The name of the credit union manager. This field is for information only.

Routing/Transit

Definition: Nine (9) digit Routing and Transit number.

Values: 1 - 999999999

Purpose: This option is necessary when multiple credit unions (with multiple Routing and Transit Numbers) are linked. This is also used for some On-line ATM Networks.

Tax ID

Definition: The Federal Tax Identification Number for the credit union. ****Note:** This number is used for year end reporting on all IRS forms.

E-Statement's

Definition: This allows credit unions that use Internet Banking a way for the system to automatically change the E-Statement field (under Member Information) to "Yes" if it was "No" previously.

Values: Opt In - tied to Internet Banking
Opt Out (default)

If set to “**Opt In - tied to Internet Banking**”, this will mean that anytime the Internet Banking (Member Information) field is file maintained to “Yes” in VIEW (for either a new or existing member), the system will automatically change the E-Statement (under Member Information) field to “Yes”, if it was “No” before. For specific members that do not want to receive e-statements, the E-Statement field under Member Information can be set to “Opt Out” and the system will NOT change the E-Statement (Member Information) field.

When this option is set to “**Opt Out**”, the system will NOT automatically change the E-Statement field for any member when the Internet Banking field is file maintained to “Yes”.

Member Search Options

Definition: This allows the credit union to decide whether “All Names” or “Limit to Primary & Joint” names will be displayed in a Member Search.

Values: All Names
Limit to Primary & Joint

If “**Limit to Primary & Joint**” is selected, beneficiary, custodian, authorized signer, guarantor, co-maker, power of attorney, trustee, guardian, conservator, personal representative, representative payee, OE Plan Joint and OE Plan Beneficiary will not be displayed in a Member Search. These name types can be displayed by selecting Name Information from the Member Summary window for the primary member. However, the name types of doing business as and officer will also be displayed using the “Limit to Primary & Joint” option.

Password Requirements

Definition: This is where the credit union defines the password requirements for their employees. If changed, it will not affect current passwords, however, the next time a new password is selected, it must meet the requirements set in this field. ****Note:** The password requirements are only enforced in the Change Password and Expired Password windows not when the supervisor sets up the initial password or enters a new one using the “Set Password” selection under [\[Main Ribbon > System Settings > Tellers\]](#).

Values: Simple (any length with a maximum of 8)
Simple (minimum length of 6 and maximum of 8)
Simple (minimum and maximum length of 8)
Complex (minimum length of 6 and maximum of 8)
Complex (minimum and maximum length of 8)

- ⇒ **Simple** means any numbers or any letters can be used in the password. No spaces are allowed.
- ⇒ **Complex** means that the password must have at least one letter (a-z or A-Z) and one number. Symbols can also be used in the password. No spaces are allowed.

Do not enter a password of more than 8 positions in length. A message of **“Invalid Supervisor Override”** or **“Unauthorized Override”** may be displayed when an employee enters a password of more than 8 positions for a supervisor override or teller override for some items.

Risk Based Lending

Definition: This can be used if the credit union is doing Risk Based Lending for variable rate loans. If set to “Allowed”, the loan staff will be able to specify an initial “risk based” interest rate for the individual loan (for Indexed Variable Rate loans). For Loan Document users, the risk based offsets will carry forward to the “Variable Rate Risk Offset (+/-)” field on the loan suffix. If set to “Not Allowed”, the interest rate will come from the Variable Rate window under [\[Main Ribbon > System Settings > Variable Rates\]](#). Also, no Risk Based Offsets will be calculated for loan rates under the Minimum Lifetime Rate (if applicable) or over the Maximum Lifetime Rate (if applicable) when this option is set to “Not Allowed”.

There is also a **“Risk Based Lending”** option on the Loan Profile window. The selection for the “Risk Based Lending” option on the Loan Profile window takes precedence over the option under [\[Main Ribbon > System Settings > Credit Union Setup\]](#). For example, even though the Risk Based Lending option under System Settings is set to “Allowed”, a specific loan product might be offered not using Risk Based Lending by setting up a profile or vice-versa.

Values: Allowed
Not Allowed (default)

Transfer Description

Definition: This can be used to determine if additional descriptive wording will be used for transfers done using the **Transfer Funds Wizard**.

Values: Add description line for From and To
No additional description added (default)

If **“Add description line for From and To”** is selected and an employee completes a transfer through the Transfer Funds Wizard (TC 103, 203, 106, 206, 303, or 306), the system will automatically display the following for the descriptions in the History Inquiry and Member’s Statements. This is for security purposes not to show the account numbers.

Within Same Member Number

- Deposit-Phone Transfer
From: 45 Secondary Share
- Withdrawal-Phone Transfer
To: 00 Regular Share

Cross Account

- Deposit-Interoffice
From Member Name
- Withdrawal-Interoffice

To Member Name

If the “**No additional description added**” option is selected then only what is entered by the staff on the description line will display.

Overdrafts and Check Register tab -

ACH Overdrafts

Definition: This field determines whether the system will attempt overdraft protection on transactions coming through via ACH.

Values:

Reject -	This option will PREVENT draft and share suffix withdrawals from posting to a member’s account, if there are non-sufficient funds available. The money posts to general ledger suspense (999999).
Allow -	This option will ALLOW draft and share suffix withdrawals to post to a member's account even if there are non-sufficient funds available. The system WILL attempt overdraft protection. (**See the Overdraft Setup screen for “Covered Suffixes” and “Post NSF Returns and Charges” to see if NSF items will be checked for overdraft coverage and/or automatically returned and charged.)
Drafts -	This option will ALLOW DRAFT suffixes to be taken into the negative. Draft suffixes having a negative balance will then be covered by overdraft protection. (**see above) This selection will NOT allow share suffixes to be taken into the negative. Share suffixes taken to a negative balance will be rejected and post to general ledger suspense (999999). (**see above)

Related Functions: This field works in conjunction with the [\[Main Ribbon > System Settings > Overdraft Setup\]](#) to determine the overdraft protection. Overdraft protection will occur either with End of Day processing or by selecting [\[Main Ribbon > Operations > ACH/FRB folder > Update ACH/FRB\]](#). The system will also generate an ACH NSF Report (similar to the Share Draft NSF Report). ACH Overdraft Notices can also be printed by selecting [\[Main Ribbon > Operations > ACH/FRB folder > Print Overdraft Notices\]](#).

Check Register

Definition: This option determines whether the system will keep track of all checks issued on the system.

Values:

No -	This selection will NOT activate the Check Register option.
Yes -	This selection WILL activate the Check Register option.

Purpose: If this field is activated, the system will keep track of all checks issued on the system based on the [\[Main Ribbon > System Settings > Check Register Setup\]](#). A Check Register Report will also be generated on a daily basis to use for reconciliation purposes.

Courtesy Pay Default

Definition: This field determines the default for new members for the Courtesy Pay option on the Member Information window.

Values: No - The default will be no.
Yes - The default will be yes.

Courtesy Pay Max. Default

Definition: This field determines the default amount that is entered in the Courtesy Pay Maximum field in the Add Member Wizard. Regardless or not if a default amount is entered here, the Courtesy Pay Maximum amount can be changed in the Add Member Wizard, if desired. The default amount is for each draft suffix.

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 be blank. Otherwise, the default amount will need to be removed from the Courtesy Pay Maximum field in the Add Member Wizard.

Courtesy Pay (Online ATM’s)

Definition: This will control whether or not the system looks at only the regular available balance or the regular available balance plus the courtesy pay maximum at **authorization** time. In other words, when the merchant or company is submitting the transaction for approval.

Values: **Not Allowed** - The system authorizes ATM/Debit Card transactions off the regular available amount only. (default)
Allowed - The system authorizes ATM/Debit Card transactions off the regular available amount plus the courtesy pay maximum for the member.

This option does not have anything to do with overdraft coverage and NSF fees for ATM/Debit Card transactions that cause NSF’s. See the “**ATM Overdraft Processing for Online ATM/Debit Card Interfaces**” section at the end of the Overdraft Setup chapter in the System Settings manual for information.

If this option 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.

Other Options tab -**Address Change Notices**

Definition: This option can be used by credit unions printing address change notices to mail to the members. The credit union can choose to print notices only for changes to Address Line 1, Address Line 2, City, State or Zip **or** notices can be printed for changes to these items **and** changes to any phone number, the Text Message Address and Email Addresses also.

Values: None
 Address Only
 Address Only (2 copies) **
 Address, phone(s)
 Address, phone(s) (2 copies) **
 Address, phone(s), Text, Email
 Address, phone(s), Text, Email (2 copies) **

** These selections generate 2 copies of the notice and were added for the purpose of mailing one to the new address and one to the old address **for address changes only**. In order for this to happen, the mailing address on the notice must be mapped with the **Notice Address Line 1, Notice Address Line 2, Notice City, State Zip** fields rather than the Address or Previous Address fields.

Changes to only a phone number, text or email address will not generate a second notice.

Currency Report

Definition: This allows the credit union to set the default minimum amount for transactions to be included on the Currency Transaction report generated with End of Day processing.

Currency Report Days

Definition: This allows for the credit union to set the number of additional days for transactions to be included (up to 20 business days) in the currency report generated with End of Day processing, if needed. The default for this option is “blank” (so that only the current day will be on the report, unless the report days are changed). This option works as follows:

The report will combine transactions from the current day with those from the specified number of previous days. If the total exceeds the minimum amount specified, **and there was a transaction on the CURRENT DAY**, then the system will list the information on the report.

For example, let’s assume there is a \$10,000 minimum amount and the credit union is checking the past 5 days. The system will add up the transactions from the current day and the four previous days (5 total) and compare that against the minimum amount. If the transaction amounts exceed the \$10,000, then the detail will print – as long as the member had a transaction today.

That means depositing \$10,001 yesterday will NOT show up on today's report – even though the credit union is reviewing the past 5 days. It would appear on yesterday's report.

If a member deposits \$5,001 yesterday and \$5,000 today, it will show on today's report (\$10,001). If the member deposits \$1,000 tomorrow, it will show up on tomorrow's report as well (\$11,001), if a "3" is entered in the "Days to Include" field. If the member doesn't deposit anything the next day, it won't show up, since there is no activity for that day.

The idea being that the currency reporting is taken care of from the report for the day that had activity and you don't want it to keep on showing up day after day, unless there is more activity to be reviewed.

Delinquency Report Days

Definition: The minimum number of days a member's loan is delinquent before it will appear on the Delinquency Report generated with Month end processing.

Values: 1 - 9,999

Example: If 10 is entered, the month end Delinquency Report will NOT show anyone delinquent less than 10 days on any loan.

Deferred Payment Date Not applicable. Do not use.

Dormant Months

Definition: The number of months a member must be dormant before a supervisor override is required when posting online transactions. ****Note:** ALL suffixes must be dormant before a supervisor override is required.

Values: 1 - 999

Purpose: This option is used to alert staff (with a supervisor override) of dormant suffixes when posting a transaction.

Example: If 12 is entered, a member must be dormant twelve (12) or more months (on ALL suffixes) before a supervisor override is necessary.

Dormancy Date

Definition: This option will determine what transactions will affect the Dormancy Date for the member, therefore, affecting which members are on the Dormancy Report.

Values: Deposits, Withdrawals
 Deposits, Withdrawals, Cashed Checks
 Deposits, Withdrawals, Cashed Checks, Miscellaneous

Example: If “Deposits, Withdrawals” is selected, then only Deposits and Withdrawals will affect the dormancy date field on the suffix inquiry.

Monthly Statement

Definition: The Monthly Statement field allows the credit union to have the system automatically set the Monthly Statement option to “yes” and enter the date in the Monthly Statement Date option on the Member Information window whenever an ACH, ATM or Internet Banking transaction is posted to the member's account, if the Monthly Statement option was set to “no” previously. (This is for trancodes 87 and 88 which include transactions done through Internet Banking. This includes ACH splits to a loan suffix.) The member will continue to receive a monthly statement as long as an electronic transaction is posted to a non 70-74 suffix in the statement period at least once. See details below.

If the Monthly Statement option on the Credit Union Setup window is set to “Auto”, the system will automatically change the member back to the non-monthly frequency, if there are no qualifying electronic transactions in the next non-monthly period. For members that are coded with a N (No), if an electronic transaction is posted to a non 70-74 suffix, the system will change the “**Monthly Statement**” field on the Member Information window to “**Yes - Automatic**”. Members that are coded with the new “**Yes - Automatic**” selection will automatically be changed back to the non-monthly frequency (N), if no more electronic transaction activity is posted. **The change will happen on the last day of the first month of a quarter.** The system will look for qualifying electronic transaction activity and if none is found, will change the “Monthly Statement” field on the Member Information window to “N”.

Values: Auto - Member will receive a Monthly Statement automatically, if an ATM, ACH or Internet Banking transaction posts to their account.

Manual - The Credit Union must specify when the member will get a monthly statement.

Example: By having this field set to Automatic will result in members automatically receiving a monthly statement whenever an ACH, ATM or Internet Banking transaction is posted, if they were not monthly previously. The Monthly Statement and Monthly Statement Date options will automatically be set appropriately to yes and with the current date when trancodes 87 or 88 are posted.

Open End Plan Wizard

Definition: This can be used by credit unions doing Open End Plans for their members and use Loan Application (optional software). This option determines whether or not the system will automatically open the Add Loan Wizard followed by loan application after finishing the Open End Plan wizard.

Values: Do not automatically start new application (default)
Automatically start new application

If this option is set to “Automatically start new application”, after finishing the Open End Plan Wizard and printing any applicable documents, the Add Loan Wizard will open at the “Account Type” window. Upon finishing the Add Loan Wizard, the Loan Application window will display for the information to be entered.

If this option is changed to “Automatically start new application”, the staff will need to log out of VIEW and log back in for the change to take effect.

Paid Ahead Allowed

Definition: This is used to set the default for the “Paid Ahead” option in loan paper. This determines if payments are required each month (billing cycle) on loans or if the loans are allowed to be paid ahead.

Values: Default to allowed in loan paper
Default to not allowed in loan paper

Regardless of the default, the option can be changed, if needed in loan paper.

Secondary Market Mortgage Suffix Range

Definition: For those credit unions with Secondary Market Mortgage (optional) software, this option allows the credit union to define a range of mortgage suffixes that the credit union services for another institution.

Values: Any suffixes that fall within the 60-69 suffix range.

Purpose: This field range is used so that loans within the specified range will print separate totals on the Membership Trial Balance Totals Page and will also be recorded in a separate ledger account.

Related Functions: Several of the month end reports will no longer include mortgage loans in the suffix ranges that the credit union has defined as Second Market Mortgages.

These include:

- * Loan Status Report
- * Analysis by Balance Report
- * Balloon Payment Loan Report
- * Insurable Balance Report

After making any necessary changes, select Save.