

Draft Account Setup

The Draft Account Setup selection defines the location of the account number from the MICR line on the member's draft and how to interpret that information to post to the correct account number. The MICR line is the list of numerical characters that appears on the bottom of checks.

****Note:** Only In-House credit unions will have this selection.

Account Setup tab

Bank ID	Base Account		Cross Reference		Suffix		Post NSF
	Start	Length	Start	Length	Start	Length	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Figure 1

Bank ID

Definition: This 4-digit Credit Union Identification Number is assigned by the share draft processor. This number will appear on the Draft Balance Listing Report in the Title area.

Values: Assigned by the Draft Processor.

Base Account Start

Definition: This field defines the starting position of the account number on the share draft transmission.

Values: 1-9

Purpose: Each draft processor's transmission format may allow a different number of characters for the member number. The system has to be told what position to find the first number of the member's account number.

Example: The Datamatic draft account number is 12345-5-70. The MICR number on the check is 123456789 and the draft format allows a 14-character account number. The number being sent from the draft processor would look like 00000123456789. Starting from left to right, the Base Account Starting number is 6.

Base Account Length

Definition: This field defines the length of the account number on the share draft transmission.

Values: 1-10**

****Note:** A 10 can only be used for the Base Account Length with the Chase Format.

Example: In the example above, the Base Account Length is 5.

Cross Reference Start

Definition: This field defines the starting point for the cross reference number when it displays on the balance listing for share drafts. This is always based on 14 digits.

Values: 1-9

Purpose: By filling in the Cross Reference Start and Length fields, it activates the system to start looking at the Account Cross Reference window when a draft transmission is balanced.

Cross Reference Length

Definition: This field defines the length of the cross reference number when it displays on the balance listing for share drafts. This is always based on 14 digits.

Values: 1-14

Purpose: By filling in the Cross Reference Start and Length fields, it activates the system to start looking at the Account Cross Reference window when a draft transmission is balanced.

Suffix Start

Definition: This field defines the starting position of the suffix on a share draft transmission. This is the position in which the last digit of the suffix appears.

Values: 1-14

Example: In the example on the previous page, the Suffix Starting position is (blank). Since the suffix is not included in the MICR number (file), the system will automatically post the draft to the 70 suffix.

Suffix Length

Definition: This field defines the length of a suffix on a share draft transmission.

Values: 1-2

Suffix Length	2 - Drafts will post to numeric value in those positions.
Suffix Length	1 - System will add 70 to the numeric value and post to that suffix.
Suffix Length	"Blank" - The system will automatically post the draft to the 70 suffix only.

Example: In the example on the previous page (at the top), the Suffix Length is (blank). Since the suffix is not included in the MICR number (transmission), the system will automatically post the draft to the 70 suffix.

Post NSF's

Definition: This field defines whether or not NSF credits are automatically posted when a share draft transmission is updated. Most credit unions post the credit back to the account on the same day of the return. Either tab to the box and press the spacebar or click on the box to put a checkmark in the box. A checkmark indicates "yes" to post NSF's when a share draft transmission is updated. Leave blank, if NSF's will not be posted.

****Note:** Contact Datamatic Customer Support to see if this is available by the Credit Union's draft processor.

MICR Cross Reference tab

The MICR Cross Reference tab allows the system to automatically build MICR Cross References. The building of the MICR Cross Reference will happen at the time the draft suffix is opened in VIEW.

Creating the MICR Cross Reference at the time the draft account is open eliminates the need for building a cross reference manually if the member does not write any checks, or if checks clear through ACH before the first item clears as a Draft.

To get started with the MICR Cross Reference Setup:

- Determine your Bank Check Digit Calculation (verified from the check printing vendor).
- Email or fax the Draft Account Setup in System Settings to support@datamatic.net or 1-800-879-3854.
- Contact Customer Support at support@datamatic.net or 1-800-825-3854 for assistance.

Note that unusual Bank Check Digit calculations might not be supported and may need to be added in a future release.

Figure 2

In order for this process to work successfully, only one active Bank ID can be used by the credit union for opening new accounts.

Auto Create

Definition: Used to activate or deactivate the Auto Create function to determine if the system will automatically create the MICR Cross References for new accounts.

Values: No - Do not auto create the MICR Cross Reference
Yes - Auto create the MICR Cross Reference

Base Account

Definition: This is based on a 16-digit MICR number. In the example below, if the starting position is 9 and the length is 6, the base account number is 123456.

Start: Enter the starting position for the base account.
Length: Enter the number of digits to allow for this.

Example: 0000000012345600

CU Check Digit

Definition: This is based on a 16-digit MICR number. In the example below, if the starting position is 15 and the length is 1, the CU Check Digit is 7.

Start: Enter the starting position for the credit union (or Datamatic) check digit.
Length: Enter the number of digits to allow for this.

Example: 0000000012345670

Suffix

Definition: This is based on a 16-digit MICR number. In the example below, if the starting position is 7 and the length is 2, the Suffix is 70.

Start: Enter the starting position for the suffix.
Length: Enter the number of digits to allow for this.

Example: 0000007012345670

Bank Check Digit

Definition: The Bank Check Digit is an optional field in the MICR line. When it is present, it is always the last digit with a starting position of 16 and a length of 1. There are a number of different methods for computing the check digit. It is important to select the correct method being used by the credit union.

Values: None
 Mod 10
 Mod 11 - Standard
 Mod 11 - 6543200

After entering the information for the Draft Account Setup, select Save to save the changes.

How to Setup a Draft Number Cross Reference

When to use the Account Cross Reference?

If the member number on the MICR line is not a valid account number on the Enterprise System, a cross reference must be setup. The Account Cross Reference program allows the credit union to indicate the number being sent by the bank from the MICR line (ie. Draft Account) and cross reference it to a valid account number (ie. Account Number). Both numbers are entered on the Cross Reference window.

How is the Cross Reference Setup?

- 1 - Determine the draft layout being used for processing the share drafts.
- 2 - Determine the length of the member number in the detail record of the draft file.
- 3 - Determine which part of the MICR number will be used for the cross reference.
- 4 - Calculate the cross reference parameters for the Draft Account Setup.
- 5 - Setup the Account Cross References.

How is the Account Cross Reference Program activated?

To activate the Account Cross Reference program for share draft processing, the cross reference parameters on the Draft Account Setup must be completed. The Account Cross Reference program does NOT have to be licensed; however, management may need to setup security for access under [\[Main Ribbon > System Settings > Tellers\]](#).

Banks, Transmission Prefixes, Member Number Specs...

The Transmission Prefix on the Automated Operations Setup indicates the draft layout being used. Listed below are the most common supported draft layouts. ****Note:** The Transmission Prefix and the length of the member number are indicated for each bank.

<u>Bank</u>	<u>Transmission Prefix</u>	<u>Member Number Length</u>
Michigan National Bank	MNB	7
Travellers	TRE	10
Chase (National)	CMB	14
Security Pacific	SEC	7 (uses MNB layout)
Travellers Inglewood	TRI	7 (uses MNB layout)
M&I	MNI	14 (uses CMB layout)
Federal Reserve	FED	14
Cencorp	CEN	7 (uses MNB layout)

How to use the Draft Number on the Draft Balance Report

Even though the Draft Balance Report has a column for the Draft Account, the number printed is NOT necessarily the number to be entered as the Draft Account on the Account Cross Reference. Each bank has different rules in what prints in this column.

- MNB If a cross reference match is found (*), the Draft Account is the number entered on the cross reference screen. If a cross reference is not matched, the Draft Account is the seven digit member account number sent in the detail record of the draft file.
- TRE If the cross reference parameters are entered on the Draft Account Setup, it prints the number it extracted based on the cross reference parameters.