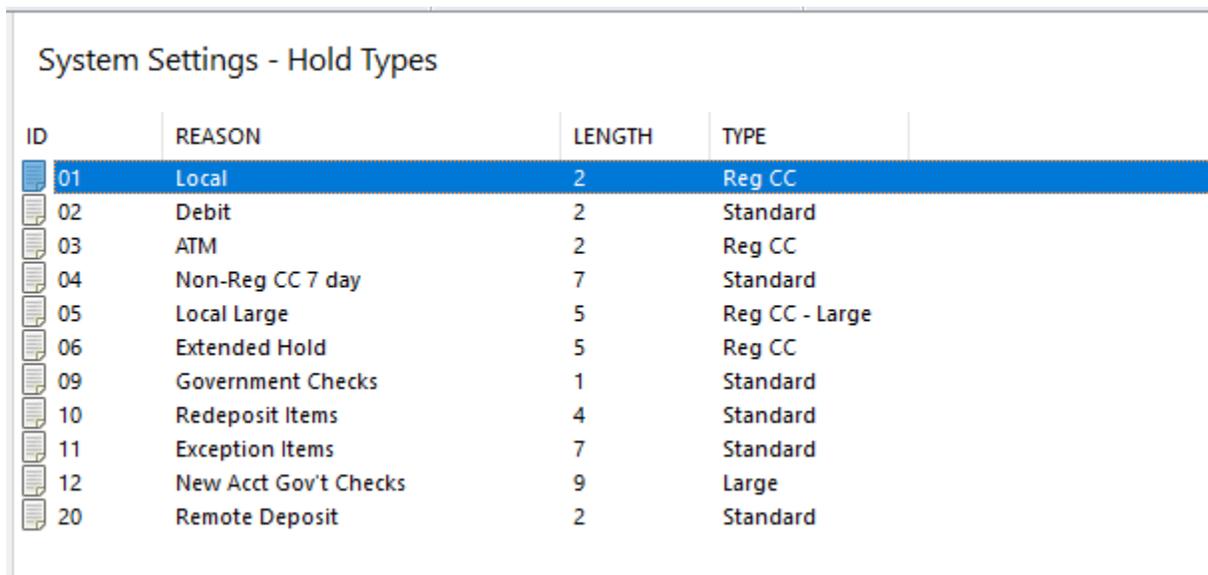


Hold Types

The Hold Types selection allows the credit union to view the hold selections that have been setup, as well as, add new holds to be used by the credit union. Up to 20 different hold options are available with the first 3 and #20 pre-assigned by the system, as far as the reason and type, and the remaining 16 assigned by the credit union, as needed.

The Length (days held) will be based on business days not calendar days.

****Note:** Holds are valid on any share suffix. This applies to both Reg CC and non-Reg CC check holds.



The screenshot shows a table titled "System Settings - Hold Types" with the following data:

ID	REASON	LENGTH	TYPE
01	Local	2	Reg CC
02	Debit	2	Standard
03	ATM	2	Reg CC
04	Non-Reg CC 7 day	7	Standard
05	Local Large	5	Reg CC - Large
06	Extended Hold	5	Reg CC
09	Government Checks	1	Standard
10	Redeposit Items	4	Standard
11	Exception Items	7	Standard
12	New Acct Gov't Checks	9	Large
20	Remote Deposit	2	Standard

Figure 1

****Note:** The picture above is for example purposes only. Each credit union will determine and setup the hold options to be used for their credit union.

Pre-assigned by system:

ID	Reason	Length	Type
1	Local	CU defined	Reg CC
2	Debit	CU defined	Standard
3	ATM	CU defined	Reg CC
20	Remote Deposit **	CU defined	Standard

****This is used for remote deposits through Internet and Mobile Banking.**

Add Hold Type

To add a new hold type, click on the Add icon on the ribbon.

The system displays.

The screenshot shows a window titled "Datamatic VIEW" with a close button (X) in the top right corner. Below the title bar is a blue header area with the text "Add Hold Type" and two icons (a folder and a printer). The main area contains three input fields: "Reason:" followed by a text box, "Length:" followed by a text box, and "Type:" followed by a dropdown menu with a downward arrow. At the bottom right of the form is a "Save" button.

Figure 2

Enter the information for the new hold type.

Description of Fields

Reason: Enter a reason (description) for the hold. The maximum is 25 positions. The hold reasons entered by the credit union here will display for the staff to make a selection from when processing a deposit with a check hold or manually adding a check, ATM or Debit Card hold. The reason will also be printed on thermal receipts.

Length: Enter the length (number of days) for the funds to be held. The length entered and type selected will determine how long the funds will be held and when the funds will be available to the member. The values = 0 - 99. Blank = 0 (no days held).

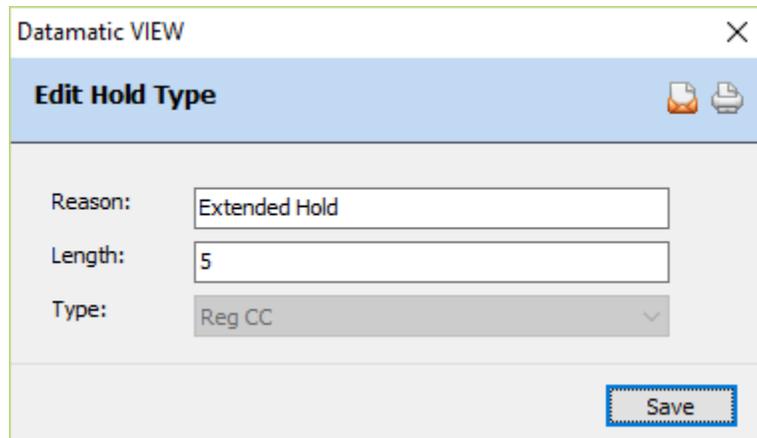
Type: Select the "Type" for the hold being added. The options are:

- ⇒ **Standard** - Hold all funds until the hold expires.
- ⇒ **Reg CC** - Release \$200 the first day (or the next day) and release the remaining funds when the hold expires.
- ⇒ **Reg CC - Large** - Release \$200 the first day (or the next day), release up to \$5,000 based on the Reg CC hold length and release the remaining funds when the hold expires.
- ⇒ **Large** - Release up to \$5,000 on the next business day and release the remaining funds when the hold expires.

Select Save to save the changes.

Edit Hold Type

To edit an existing hold type, double click on the hold type.



Datamatic VIEW

Edit Hold Type

Reason: Extended Hold

Length: 5

Type: Reg CC

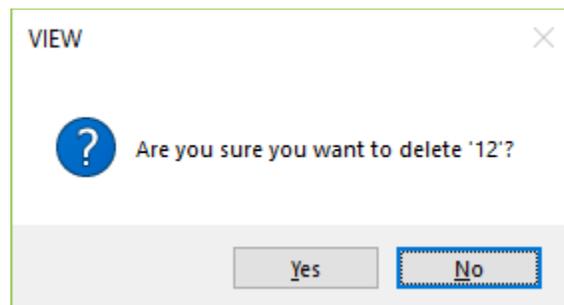
Save

Figure 3

After making any necessary changes, select Save.

Delete Hold Type

To delete a hold type, click on the Delete icon on the ribbon.



VIEW

Are you sure you want to delete '12'?

Yes No

To proceed with deleting the hold type, select yes. Otherwise, select no.

ATM Holds

ATM holds are activated by filling in the Length field for the hold ID 3 - ATM pre-assigned option. ATM holds are Reg. CC holds with \$200 of the deposit available either the day of the deposit or the next business day. The remainder will depend on the number of days held (length).

ATM holds will apply to transactions for Non-Proprietary and Proprietary ATM machines as follows:

- Online ATM's transactions only
- ISO format

Holds will not apply to Positive File or Negative File ATM transactions.

Additional Information

For credit unions that are open on Saturday and place a check hold on a deposited check, Saturday is not counted in the number of days the funds are held. This will be the same as if the hold was placed on Monday, March 8th. If the credit union makes the first \$200.00 available the day of the deposit, the \$200.00 will be available on Saturday. Otherwise, the first \$200.00 will be available on Monday, regardless of the Early Hold Release option. See example below.

Hold placed on Saturday, March 6th. (Reg CC hold for 2 days)

Monday, March 8th is the first day of the hold.

Tuesday, March 9th is the second day of the hold.

Wednesday, March 10th the funds are available.

References

See the **Early Hold Release** option under [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#). This determines if \$200.00 from each check with a Reg CC check hold is available the day of the deposit or the next day.

Member Services Manual - Holds chapter

Transaction Processing Manual - Add Transaction chapter