

Service Charges

The Service Charges selection is used to define the service charge options used by the credit union.

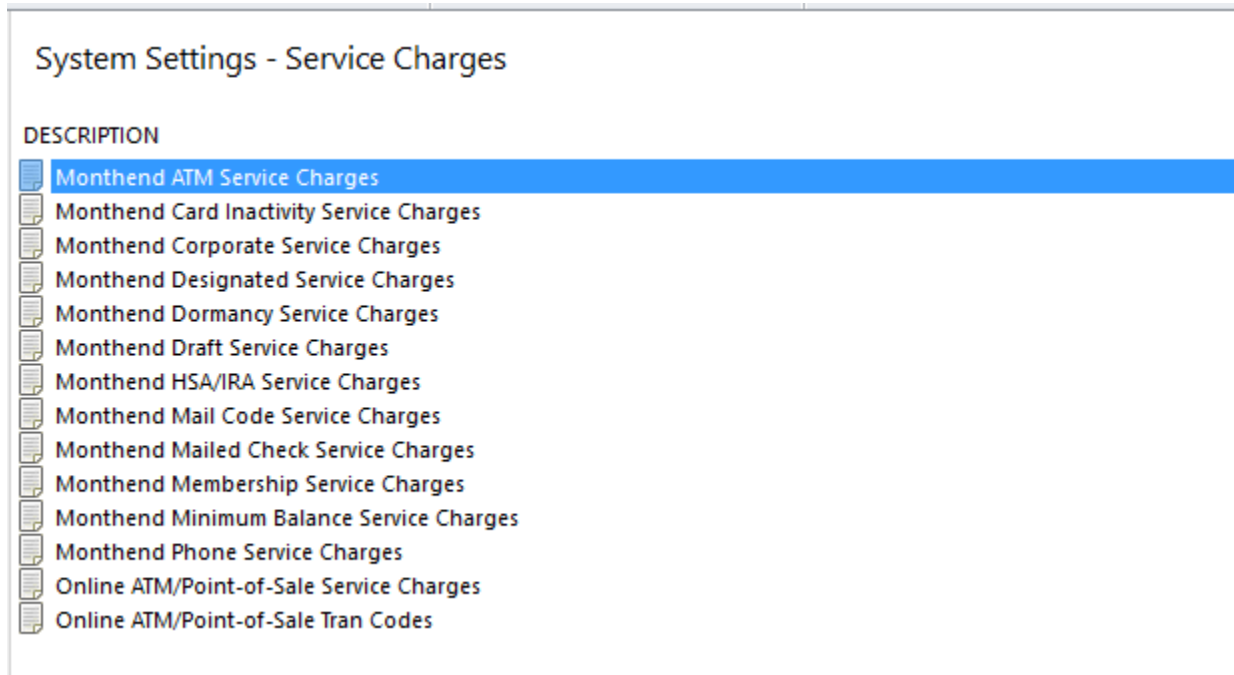


Figure 1

See the [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options. This will affect what is automatically entered by the system in the Add Member Wizard, Add Share Wizard and in Loan Application if a new member is setup, for the service charge options.

Monthend ATM Service Charges

ATM Service Charges may be assessed when members use their ATM cards. These service charges are assessed once a month (usually at monthend) based on transactions counted during the month.

The system can be setup to post this fee to the flagged suffix for all ATM transactions under the member number or to post this fee to the individual suffixes coded to receive ATM service charges.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The field "Service Charge - EFT" (found on the Share Suffix Inquiry) is used to code individual suffixes or the member to be or not to be assessed ATM service charges. See "**Charge Each Suffix**" option for more information.

[\[Main Ribbon > System Settings > Service Charges > Monthend ATM Service Charges\]](#)

Datamatic VIEW

Monthend ATM Service Charges

Change Quit

----- ATM Service Charge Setup -----

Can this service charge overdraw the account?
 If not, can we take a partial charge?
 For 00 suffixes, the account is overdrawn
 when the balance falls below:

Age Range to Charge thru

Charge Frequency

Transaction Description

Require ATM Card Record

Exempt ATM ID's

Pre Tran Charge Flat Charge

Charge Amount

Charge in month Account Opened (No) N (No) N

Minimum Balance

Minimum Balance Suffix

Number of Free Trans

Charge Each Suffix (No) N

Charge for Deposits (No) N

Figure 2

Can this service charge overdraw the account?

Definition: This option allows the account to reach a negative balance in order to collect the service charge.

Values:

- Y - Allow the account to overdraw.
- N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00;

- Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance).
- Set to NO - the fee will not be charged.

Related Functions: All items will show on the ATM SERVICE CHARGE REPORT and will list all accounts and fees taken, or whether a partial charge or no charge was taken.

If not draw negative, can we take a partial charge?

Definition: This allows the posting of partial service charges. ****Note:** If this selection is set to No, no service charges will be posted when a service charge would result in a negative balance.

Values:

Yes -	Allows for a partial posting of service charges.
No -	Do Not take a partial charge, if the original service charge were to take the account to a negative balance.

Purpose: Allows the credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the ATM SERVICE CHARGE REPORT. With this option set to NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values:

0 - Zero	The suffix 00 is overdrawn when the balance falls below 0.
1 - IPR Min.	The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [Main Ribbon > System Settings > Minimum and Available Setup] .

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share balance is \$5.00. The member's balance is \$6.00. The ATM service charge is \$2.00. With this option set at zero (0), the \$2.00 service charge will be posted, and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if the "If not, can we take a partial service charge?" field is set to Yes.

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range. ****Note:** Business members are exempt from the age check, if applicable, for this service charge. The system looks for anything other than “none” in the Business field under Member Information, to identify business members. This will allow business members to be charged, if the other criteria are met to be assessed the charge.

Values: Credit Union defined.

Example: Leave blank to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Charge Frequency

Definition: The Charge Frequency field tells the system when to reset the Service Charge - EFT Count field on the SUFFIX INQUIRY window. ****Note:** The Service Charge - EFT Count keeps track of how many services have occurred for each member. In this case, the number of ATM transactions that have occurred for each member.

Values:	M -	Monthly	Reset the EFT Service Count field monthly.
	Q -	Quarterly	Reset the EFT Service Count field Quarterly.

Both options reset the EFT Service Count after monthend (or quarter end) is processed.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: ATM Service Charge.

Require ATM Card Record

Definition: This field determines if an ATM Card Record is required in order for the member to be charged an ATM service charge. The default for this option is “no”. If changed to “yes”, this will allow the credit union to charge an ATM Service Charge based on the member having an ATM Card Record. The “Service Charge - EFT” field on the suffix inquiry window will need to be set to charge, however, if the Card Information record for the ATM card is removed for the member, the EFT Service Charges will stop.

Values: Y - Yes. Requires an ATM Card Record for ATM service charges to be charged.
N - No. Does not require an ATM Card Record for ATM service charges to be charged.

Exempt ATM Machine ID's

Definition: This field allows the Credit Union to make certain ATM machines exempt from ATM fees. A maximum of 20 ATM Machine ID's can be entered.

Values: 1 through 999999999.

Purpose: By entering an ATM Machine ID Number in the field, no charges will result from a transaction done at the ATM machine.

Charge Amount (Per Transaction Charge)

Definition: The amount specified in this field is the service charge posted for each ATM withdrawal. It can be used in conjunction with the Minimum Balance Field, and/or the Number of Free Transactions field.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with ATM accounts a \$1.00 per transaction charge. This can be used in conjunction with the Flat Charge.

Charge Amount (Flat Charge)

Definition: This field is used to indicate the amount that is charged to the Share 00 or Draft (70 - 74) accounts each month regardless of the number of ATM items cleared. This fee can be used in conjunction with the Minimum Balance field and the Per Transaction Charge.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with ATM accounts a flat \$3.00 per month fee. This can be used in conjunction with the Per Transaction Charge.

Charge in month Account Opened (Per Transaction Charge)

Definition: Defines whether a per transaction charge fee will be taken if the account was opened in the same period the service charge was taken.

Values: Y - Yes
N - No

Charge in month Account Opened (Flat Charge)

Definition: Defines whether a flat rate fee will be taken if the account was opened in the same period the service charge was taken.

Values: Y - Yes
 N - No

Minimum Balance (Per Transaction Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a per transaction service charge.

Values: Credit Union defined.

Example: Assume a suffix 70 is coded for ATM service charges. A minimum balance of \$100.00 is required in the 70 suffix to avoid service charges. If a member's draft balance falls below \$100.00 during the month, the system will assess ATM service charges.

Assume the 00 suffix is coded for ATM service charges. A minimum balance of \$200 is required in the 00 suffix to avoid service charges. The balance in member's 00 suffix did not go below \$223.00 during the month. The system will NOT deduct ATM service charges due to the member's minimum balance being above \$200.

Minimum Balance (Flat Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a flat fee service charge.

Values: Credit Union defined.

Example: Assume a suffix 70 is coded for ATM service charges. A minimum balance of \$100.00 is required in the 70 suffix to avoid service charges. If a member's draft balance falls below \$100.00 during the month, the system will assess ATM service charges.

Assume the 00 suffix is coded for ATM service charges. A minimum balance of \$200 is required in the 00 suffix to avoid service charges. The balance in member's 00 suffix did not go below \$223.00 during the month. The system will NOT deduct ATM service charges due to the member's minimum balance being above \$200.

Minimum Balance Suffix (Per Transaction Charge)

Definition: This is the suffix that is checked for a minimum balance. If the suffix is left blank, the system adds the lowest balance in the 00-04, 45-59, 70-74, and 80-99 accounts to compute the minimum balance. This field will only be used if there is an amount in the Minimum Balance field.

Values: Credit Union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Minimum Balance Suffix (Flat Charge)

Definition: This field indicates the suffix to check for a minimum balance. Enter the suffix to check to charge fees when the balance in one suffix is below a specified amount. Leave blank to charge when the total balance of all share suffixes is below the specified amount. This field will be used only if there is an amount in the Minimum Balance Field.

Values: Credit Union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Number of Free Transactions

Definition: An amount in this field indicates the number of transactions that can be posted before the Per Transaction Charge will be assessed. It can be used in conjunction with the Minimum Balance field. The number of free transactions is based on chargeable transactions. (See Charge for Deposits on next page.)

Values: Credit Union defined.

Example: A Credit Union may want the first five (5) ATM transactions per month to be free of charge. Assume a five (5) was entered in the free transactions field, \$0.60 entered into the "per transaction charge", and the member made 10 ATM transactions. The system collects a \$3.00 fee from the member ($10 - 5 = 5$ chargeable transactions \times \$0.60 = \$ 3.00). The count (how many ATM transactions have been made for the month) on each members suffix will be brought to zero during End of Month Processing. It is therefore suggested that this service charge be posted on or near the end of the month.

****Note:** If the Charge Each Suffix (see next page) option is set to "Do Not Charge Each Suffix", the Number of Free Transactions will be the number entered in this field. (The system will apply the number of free transactions to the 00 suffix first then the 70 suffix.) If it is set to "Post Charge to Each Suffix", the Number of Free Transactions will also apply per member, as well as, apply the number of free transactions to the 00 suffix first then the 70 suffix.

Charge Each Suffix

Definition: This option allows each suffix to be charged based on the EFT counter for each suffix or one charge to post to the flagged suffix for the total ATM service charges for all suffixes under the base number.

Values: Y - Post charge to each suffix.
 N - Do NOT charge each suffix, post all to suffix flagged with “charge”.

If “Y” is entered, each suffix to be charged must be flagged with “charge” to be assessed the EFT Service Charges. The charges will only be assessed if the suffix is flagged. (See Exceptions and Additional Information below.)

Exceptions and Additional Information - This applies if the “Charge Each Suffix” option is set to “Y”. The “Service Charge - EFT” field on the suffix inquiry must be set to “Charge”, in order to have ATM transactions counted to be service charged. ****Note:** “Exempt” means do not count and do not charge.

- **Share Suffixes** - For the share suffixes set to “Charge” for the Service Charge - EFT field, the system will count all of the EFT transactions for the month, but it will only charge the highest share suffix set to “Charge” for all of the counted EFT transactions.

Example: Member has a 00 (charge), 02 (exempt) and 50 (charge)

Member does 6 ATM transactions on the 00 suffix. The 50 suffix will be charged since that is the last share suffix set to “charge”.

- **Draft Suffixes** - For the draft suffixes set to “Charge” for the Service Charge - EFT field, the system will count all of the EFT transactions for the month and each draft suffix with counted transactions will be charged individually.

Example: Member has a 70 (charge), 71 (exempt) and 72 (charge)

Member does 3 ATM transactions on the 70 suffix and is charged for 3. The 71 suffix has 1 ATM transaction and is not charged. The 72 suffix has 5 ATM transactions and is charged for 5.

If “N” is entered, only the suffix to have the ATM service charges posted to needs to be flagged with “charge” in the Service Charge - EFT field. All ATM transactions are counted regardless of the suffix used for the transaction but only the suffix flagged (highest suffix number, if more than one) will actually have the ATM service charges posted to.

Charge for Deposits

Definition: This indicates whether or not there is a charge for ATM deposits.

Values: Y - Charge for deposits
N - Do NOT charge for deposits

****Note:** If this option is set to “N” for no, ATM deposit transactions will not be counted in the Number of Free Transactions.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[Main Ribbon > System Settings > Automated Operations Calendar Setup]

and

[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup]

Example of Automated Operations Calendar Setup.

Datamatic VIEW

Automated Operations Calendar Setup

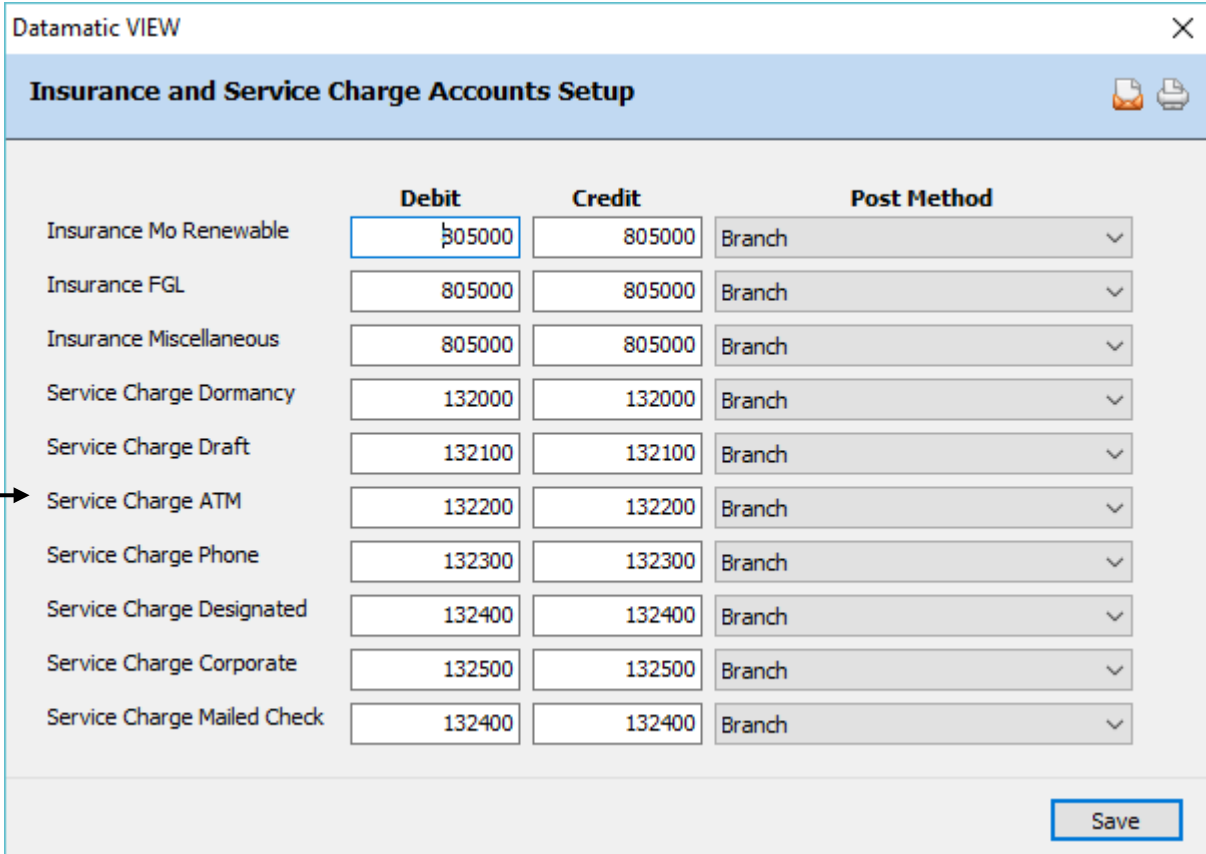
Change Quit

----- Calendar Setup -----

Transfers:		Date	Dividends:		Date
Monthly Transfers		DL	End of Month Group E		EN
Delinquency Transfers			First of Month Group F		EN
Daily Loan Transfers	(Yes) 1		Weekly Group W	(None) 0	
Daily Transfer Payrolls	(Yes) 1		Annual Bonus Dividends Group B	(Yes) Y	
Service Charges:			Annual Interest Rebate Group J	(No) N	
Draft		EN	Annual Patronage Dividends	(Yes) Y	
ATM	→	EN	Other:		
Designated Suffix		EN	Daily Accruals	(Yes) Y	
Corporate		EN	Reset Member Classes	(No) N	
Visa Finance Charges		EN	Sweep Transactions	(Yes) Y	
Phone Transfer		EN	Membership Charges	(Yes) Y	
Minimum Balance		EN	Rewards Checking	(Yes) Y	
Dormancy Charges		EN	HSA/IRA Charges	(Yes) Y	
Insurance Premiums:			Relationship Charges	(Yes) Y	
Outstanding Balance		01	Mail Code Charges		EN
Balance plus Interest		01	Card Maintenance	(Yes) Y	
Debt Protection		01			

Figure 3

Example of Insurance and Service Charge Accounts Setup window.



	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 4

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute ATM. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “ATM Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure the credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend Card Inactivity Service Charges

Card Inactivity Service Charges can be used to charge card holders for inactive cards. The service charge is a flat monthly fee per card based on the transaction activity of the card. These service charges can be processed manually or scheduled to run on a specific day of the month.

The service charge is deducted from the suffix that appears on the report.

[[Main Ribbon](#) > [System Settings](#) > [Service Charges](#) > [Monthend Card Inactivity Service Charges](#)]

Field	Comments
Card Program ID	Card Program ID from Card Program Setup
Fee Amount	Flat fee amount per card
Description	Text that will display on member history/statement
Months Inactive	Number of months card is inactive
Charge can close Accounts	Determines whether system will take partial fee amount and close account

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:


[Main Ribbon > System Settings > Automated Operations Calendar Setup]

and

[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup]





Example of Automated Operations Calendar Setup.

Datamatic VIEW X

Automated Operations Calendar Setup 

Change Quit

Calendar Setup --

Transfers:		Date	Dividends:	Date
Monthly Transfers			End of Month Group E	EN
Delinquency Transfers		DL	First of Month Group F	EN
Daily Loan Transfers	(Yes)	1	Weekly Group W	(None) 0
Daily Transfer Payrolls	(Yes)	1	Annual Bonus Dividends Group B	(No) N
			Annual Interest Rebate Group J	(No) N
			Annual Patronage Dividends	(Yes) Y
Service Charges:			Other:	
Draft		EN	Daily Accruals	(Yes) Y
ATM		EN	Reset Member Classes	(No) N
Designated Suffix			Sweep Transactions	(Yes) Y
Corporate		EN	Membership Charges	(Yes) Y
Card Inactivity	→		Rewards Checking	(Yes) Y
Phone Transfer		EN	HSA/IRA Charges	(Yes) Y
Minimum Balance		EN	Relationship Charges	(Yes) Y
Dormancy Charges		EN	Mail Code Charges	27
			Card Maintenance	(Yes) Y
Insurance Premiums:				
Outstanding Balance		01		
Balance plus Interest				
Debt Protection		02		

Example of Insurance and Service Charge Accounts Setup window.

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

****Note:** Use the “Designated” field to fill in the general ledger number for the posting of the Card Inactivity fees. There is not a separate field for Card Inactivity Service Charges.

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Card Inactivity. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “Card Inactivity Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend Corporate Service Charges

Corporate Service Charges may be charged on share accounts setup with the Ownership Type of Organizational. The charges are based on Over the Counter Cash Withdrawals (Withdrawal - Cash and an on us check withdrawal being processed) and increment the Counter Withdrawal counter on the suffix inquiry. This service charge will not count draft clearings on the draft suffix or transfers. This works the same way that the Designated Service Charge works. (**Note: If the credit union charges both Corporate and Designated Service Charges, both of these charges will apply. If only the Corporate Service Charges are used, then only accounts coded as Organizational will be charged.)

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The service charge is deducted from the 00 suffix.

The field "Service Charge - Corporate" (found under Member Information on the Member Summary window) can be used so that a member is charged or is exempt from corporate service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Corporate Service Charges](#)

Datamatic VIEW

Monthend Corporate Service Charges

Change Quit

----- Corporate Service Charge Setup -----

Can this service charge overdraw the account? ☐

If not, can we take a partial charge? ☐

For 00 suffixes, the account is overdrawn when the balance falls below: ☐

Transaction Description	Per Transaction Charge	Flat Charge
Charge Amount	<input type="text"/>	<input type="text"/>
Charge in month Account Opened	(No) N	(No) N
Minimum Balance	<input type="text"/>	<input type="text"/>
Minimum Balance Suffixes	<input type="text"/>	<input type="text"/>
Number of Free Trans	<input type="text"/>	<input type="text"/>

Figure 5

There is an option under [\[Main Ribbon > System Settings > Transaction Setup\]](#) related to this service charge that will allow for the transaction count to include transactions done at the Service Center. The option is called **Withdrawal Count**.

Values:

- Counter Withdrawals Only
- Service Center Transactions Only
- Counter Withdrawals and Service Center Transactions

Figure 6

Can this service charge overdraw the account?

Definition: This option allows the account to reach a negative balance in order to collect the service charge.

Values:

- Y - Allow the account to overdraw.
- N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00. Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values:

Y -	Allows for partial posting of service charges.
N -	Do NOT take a partial service charge if the original service charge were to take the account to a negative balance.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00. To collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. With this option at NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values:

0 - Zero	The suffix 00 is overdrawn when the balance falls below 0.
1 - IPR Min.	The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [Main Ribbon > System Settings > Minimum and Available Setup] .

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The service charge is \$2.00. With this option set at zero (0), the \$2.00 service charge will be posted and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: Corporate Service Charge.

Charge Amount (Per Tran Charge)

Definition: The amount specified in this field is the service charge posted for each transaction during the month. It can be used in conjunction with the Minimum Balance Field and/or the Number of Free Transactions field.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with Corporate accounts a \$3.00 per transaction charge. This can be used in conjunction with the Flat Charge.

Charge Amount (Flat Charge)

Definition: This field is used to indicate the amount that is charged to the Share 00 or Draft (70 - 74) accounts each month regardless of the number of corporate transactions items cleared. This fee can be used in conjunction with the Minimum Balance field and the Per Transaction Charge.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with corporate accounts a flat \$3.00 per month fee. This can be used in conjunction with the Per Transaction Charge.

Charge in month Account Opened (Per Tran Charge)

Definition: Defines whether a fee will be taken if the account was opened in the same period the service charge is taken.

Values: Y - Yes
N - No

Charge in month Account Opened (Flat Charge)

Definition: Defines whether a fee will be taken if the account was opened in the same period the service charge was taken.

Values: Y - Yes
N - No

Minimum Balance (Per Tran Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a service charge.

Values: Credit Union defined.

Example: Assume a suffix 70 requires a minimum balance of \$100.00. If a member's balance in their draft account falls below \$100.00 during the month, the system will assess corporate service charges.

Minimum Balance (Flat Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a service charge.

Values: Credit Union defined.

Example: Assume a suffix 00 requires a minimum balance of \$100.00. If a member's balance in their share account falls below \$100.00 during the month, the system will assess corporate service charges.

Minimum Balance Suffixes (Per Tran Charge)

Definition: This is the suffix that is checked for a minimum balance. If the suffix is left blank, the system adds the lowest balance in the 00-04, 45-59, 70-74, and 80-99 accounts to compute the minimum balance. This field will only be used if there is an amount in the Minimum Balance field.

Values: Credit Union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Minimum Balance Suffixes (Flat Charge)

Definition: This field indicates the suffix to check for a minimum balance. Enter the suffix to check to charge fees when the balance in one suffix is below a specified amount. Leave blank to charge when the total balance of all share suffixes is below the specified amount. This field will be used only if there is an amount in the Minimum Balance Field.

Values: Credit Union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Number of Free Transactions

Definition: An amount in this field indicates the number of withdrawals that can be posted before the Per Transaction Charge will be assessed. It can be used in conjunction with the Minimum Balance field.

Values: Credit Union defined.

Example: A Credit Union may want the first five (5) transactions per month to be free of charge. Assume a five (5) was entered in the free transaction field, \$0.60 entered into the per transaction charge, and the member made 10 transactions. The system collects a \$3.00 fee from the member (10 - 5 = 5 chargeable transactions x \$0.60 = \$ 3.00). The count (how many corporate transactions have been made for the month) on each members suffix will be brought to zero during End of Month Processing. It is therefore suggested that this service charge be posted on or near the end of the month.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[Main Ribbon > System Settings > Automated Operations Calendar Setup]

and

[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup]

Example of Automated Operations Calendar Setup.

Datamatic VIEW X

Automated Operations Calendar Setup Print

Change Quit Calendar Setup --

Transfers:	Date	Dividends:	Date
Monthly Transfers	■	End of Month Group E	EN
Delinquency Transfers	DL	First of Month Group F	EN
Daily Loan Transfers (Yes)	1	Weekly Group W (None)	0
Daily Transfer Payrolls (Yes)	1	Annual Bonus Dividends Group B (Yes)	Y
		Annual Interest Rebate Group J (No)	N
		Annual Patronage Dividends (Yes)	Y
Service Charges:		Other:	
Draft	EN	Daily Accruals (Yes)	Y
ATM	EN	Reset Member Classes (No)	N
Designated Suffix	■	Sweep Transactions (Yes)	Y
Corporate	EN	Membership Charges (Yes)	Y
Visa Finance Charges	■	Rewards Checking (Yes)	Y
Phone Transfer	■	HSA/IRA Charges (Yes)	Y
Minimum Balance	EN	Relationship Charges (Yes)	Y
Dormancy Charges	EN	Mail Code Charges	■
Insurance Premiums:		Card Maintenance (Yes)	Y
Outstanding Balance	01		
Balance plus Interest	■		
Debt Protection	01		

Figure 7

Example of Insurance and Service Charge Accounts Setup window.

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 8

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Corporate. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “Corporate Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend Designated Service Charges

Designated Service Charges may be chosen by the credit union for Over the Counter Cash Withdrawals (Withdrawal - Cash and an on us check withdrawal is processed) on all share type accounts. This service charge will not count draft clearings on the draft suffix or transfers. (The Counter Withdrawals counter is incremented when Withdrawal - Cash and an on us check withdrawal transaction are processed).

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The service charge is deducted from the 00 suffix.

The field “Service Charge - Designated” (found under Member Information on the Member Summary window) can be used to code a member to charge or as exempt from designated service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Designated Service Charges\]](#)

Datamatic VIEW

Monthend Designated Service Charges

Change Quit

----- Designated Service Charge Setup -----

Can this service charge overdraw the account? Y

If not, can we take a partial charge? N

For 00 suffixes, the account is overdrawn when the balance falls below: Y

Age Range to Charge 1 thru

Charge Frequency 1

Transaction Description 1

Charge Amount 1

Charge in month Account Opened 1

Minimum Balance 1

Minimum Balance Suffixes 1

Number of Free Trans 1

Per Transaction Charge 1

Flat Charge 1 (No) N

Figure 9

There is an option under [\[Main Ribbon > System Settings > Transaction Setup\]](#) related to this service charge that will allow for the transaction count to include transactions done at the Service Center. The option is called **Withdrawal Count**.

Value: Counter Withdrawals Only
 Service Center Transactions Only
 Counter Withdrawals and Service Center Transactions

Figure 10

Can this service charge overdraw the account?

Definition: This option allows the account to reach a negative balance in order to collect the service charge.

Values: Y - Allow the account to overdraw.
 N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00. Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

Related Functions: All items will show on the DESIGNATED SERVICE CHARGE REPORT and will list all accounts and fees taken, or whether a partial charge or no charge was taken.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values: Y - Allows for partial posting of service charges.
 N - Do NOT take a partial service charge if the original service charge were to take the account to a negative balance.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the DESIGNATED SERVICE CHARGE REPORT. With this option at NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values: 0 - Zero The suffix 00 is overdrawn when the balance falls below 0.
 1 - IPR Min. The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The service charge is \$2.00. With this option set at zero (0), the \$2.00 service charge will be posted, and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range. ****Note:** Business members are exempt from the age check, if applicable, for this service charge. The system looks for anything other than "none" in the Business field under Member Information, to identify business members. This will allow business members to be charged, if the other criteria is met to be assessed the charge.

Values: Credit Union defined.

Example: Leave blank to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Charge Frequency

Definition: The Charge Frequency field tells the system when to reset the count of the number of transactions.

Values: M - Monthly
 Q - Quarterly

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Values: Credit Union defined.

Example: Cash Withdrawal Service Charge.

Charge Amount (Per Tran Charge)

Definition: The amount specified in this field is the service charge posted for each transaction during the month. It can be used in conjunction with the Minimum Balance Field and/or the Number of Free Transactions field.

Values: Credit Union defined.

Example: Credit Union may elect to charge all members a \$3.00 per transaction charge. This can be used in conjunction with the Flat Charge.

Charge Amount (Flat Charge)

Definition: This field is used to indicate the amount that is charged to the Share 00 or Draft (70 - 74, if no 00 suffix) accounts each month regardless of the number of withdrawals done. This fee can be used in conjunction with the Minimum Balance field and the Per Transaction Charge.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with any cash withdrawals \$3.00 per month fee. This can be used in conjunction with the Per Transaction Charge.

Charge in month Account Opened (Per Transaction Charge)

Definition: Defines whether a fee will be taken if the account was opened in the same period the service charge is taken.

Values: Y - Yes
N - No

Charge in month Account Opened (Flat Charge)

Definition: Defines whether a fee will be taken if the account was opened in the same period the service charge was taken.

Values: Y - Yes
N - No

Minimum Balance (Per Tran Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a service charge.

Values: Credit Union defined.

Example: Assume a suffix 70 requires a minimum balance of \$100.00. If a member's balance in their draft account falls below \$100.00 during the month, the system will assess a designated service charge.

Minimum Balance (Flat Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a service charge.

Values: Credit Union defined.

Example: Assume a suffix 00 requires a minimum balance of \$100.00. If a member's balance in their share account falls below \$100.00 during the month, the system will assess a designated service charge.

Minimum Balance Suffixes (Per Transaction Charge)

Definition: This is the suffix that is checked for a minimum balance. If the suffix is left blank, the system adds the lowest balance in the 00-04, 45-59, 70-74, and 80-99 accounts to compute the minimum balance. This field will only be used if there is an amount in the Minimum Balance field.

Values: Credit union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Minimum Balance Suffixes (Flat Charge)

Definition: This field indicates the suffix to check for a minimum balance. If the suffix is left blank, the system adds the lowest balance in the 00-04, 45-59, 70-74, and 80-99 accounts to compute the minimum balance. This field will be used only if there is an amount in the Minimum Balance Field.

Values: Credit Union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Number of Free Transactions

Definition: An amount in this field indicates the number of withdrawals that can be posted before the Per Transaction Charge will be assessed. It can be used in conjunction with the Minimum Balance field.

Values: Credit Union defined.

Example: A Credit Union may want the first five (5) transactions per month to be free of charge. Assume a five (5) was entered in the free transaction field, \$0.60 entered into the per transaction charge, and the member made 10 transactions. The system collects a \$3.00 fee from the member (10 - 5 = 5 chargeable transactions x \$0.60 = \$ 3.00). The count on each member's suffix will be brought to zero during End of Month Processing. It is therefore suggested that this service charge be posted on or near the end of the month.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#)

and

[\[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup\]](#)

Example of Automated Operations Calendar Setup.

Datamatic VIEW

Automated Operations Calendar Setup

Change Quit

----- Calendar Setup -----

Transfers:		Date	Dividends:		Date
Monthly Transfers		DL	End of Month Group E		EN
Delinquency Transfers		DL	First of Month Group F		EN
Daily Loan Transfers	(Yes) 1		Weekly Group W	(None) 0	
Daily Transfer Payrolls	(Yes) 1		Annual Bonus Dividends Group B	(Yes) Y	
			Annual Interest Rebate Group J	(No) N	
			Annual Patronage Dividends	(Yes) Y	
Service Charges:			Other:		
Draft		EN	Daily Accruals	(Yes) Y	
ATM		EN	Reset Member Classes	(No) N	
Designated Suffix	→	EN	Sweep Transactions	(Yes) Y	
Corporate		EN	Membership Charges	(Yes) Y	
Visa Finance Charges		EN	Rewards Checking	(Yes) Y	
Phone Transfer		EN	HSA/IRA Charges	(Yes) Y	
Minimum Balance		EN	Relationship Charges	(Yes) Y	
Dormancy Charges		EN	Mail Code Charges		
			Card Maintenance	(Yes) Y	
Insurance Premiums:					
Outstanding Balance		01			
Balance plus Interest					
Debt Protection		01			

Figure 11

Example of Insurance and Service Charge Accounts Setup window.

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 12

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Designated Suffix. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select **“Designated Service Charge Transactions”** to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend Dormancy Service Charges

Dormancy Service Charges may be assessed if a member remains inactive for a credit union defined period of time. Dormancy service charges are assessed when the member is dormant not an individual suffix is dormant. Dividends, dormancy service charges, mail code service charges and minimum balance service charges do not affect the Dormancy Date. Also, a “Withdrawal - Service Charge” (239) transaction type processed by an employee will not affect the Dormant Date. All suffixes are checked when determining that a member is dormant and should be charged. Even loans and CD suffixes check the “Date of Last Activity” field.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The service charge is normally deducted from the 00 suffix. If the dormant member does not have a 00 suffix, the order for posting is the 70 suffix next, then if the dormant member has a 01 suffix but no 70 suffix, the service charge will be posted to the 01 suffix.

The field “Service Charge - Dormancy” (found under Member Information on the Member Summary window) can be used to code a member to charge or as exempt from dormancy service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Dormancy Service Charges](#)

Datamatic VIEW

Monthend Dormancy Service Charges

Change Quit

----- Dormant Service Charge Setup -----

Can this service charge overdraw the account?
 If not, can we take a partial charge?
 For 00 suffixes, the account is overdrawn
 when the balance falls below:

Age Range to Charge thru

Transaction Description

Charge Amount

Minimum Months Dormant to Charge

Minimum Balance

Figure 13

Can this service charge overdraw the account?

Definition: This option allows the account to go negative in order to collect the service charge.

Values: Y - Allow the account to overdraw.
N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00; Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values: Y - Allows for partial posting of service charges.
N - Do NOT take a partial service charge if the original service charge were to take the account to a negative balance.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. With this option at NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values: 0 - Zero The suffix 00 is overdrawn when the balance falls below 0.
1 - IPR Min. The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR Minimum Balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The Dormancy Service Charge is \$2.00 and with this option set at zero (0), the \$2.00 service charge will be posted, and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range. ****Note:** Business members are exempt from the age check, if applicable, for this service charge. The system looks for anything other than “none” in the Business field under Member Information, to identify business members. This will allow business members to be charged, if the other criteria is met to be assessed the charge.

Values: Credit Union defined.

Example: Leave blank to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: Dormancy Service Charge.

Charge Amount

Definition: The amount specified in this field is the Dormancy Service Charge. This fee will be posted during End of Month processing or the date specified in the Automated Operations Calendar Setup.

Value: Credit Union defined.

Minimum Months Dormant to Charge

Definition: The minimum number of months a member may stay dormant before a Dormancy Service Charge to be assessed. ****Note:** A member will NOT be assessed a Dormancy Service Charge if their account meets the Minimum Balance requirement regardless of the number of months their account remains Dormant.

Value: Credit Union defined.

Example: The Dormancy Service Charge's Minimum Balance is set to \$50.00, Charge Amount is \$3.00, and the Minimum Months Dormant to Charge is 6 months. A member with a balance of \$45.00 will receive a \$3.00 service charge after their account remains dormant for 7 months.

Minimum Balance

Definition: The minimum balance needed by an account to avoid receiving a Dormancy Service Charge. The balances for all non-loan suffixes are added together and compared with this field to decide whether or not to charge the member.

Value: Credit Union defined.

Example: If the Minimum Balance were set to \$50.00, a member with a balance of \$60.00 would NOT receive a dormancy service charge regardless of the number of months the account remained inactive. However, a member with a balance BELOW \$50 would receive a Dormancy Service Charge after their accounts remained inactive for a period of time specified in the Minimum Months Dormant to Charge field.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[Main Ribbon > System Settings > Automated Operations Calendar Setup]

and

[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup]

Example of Automated Operations Calendar Setup.

Datamatic VIEW X

Automated Operations Calendar Setup Print

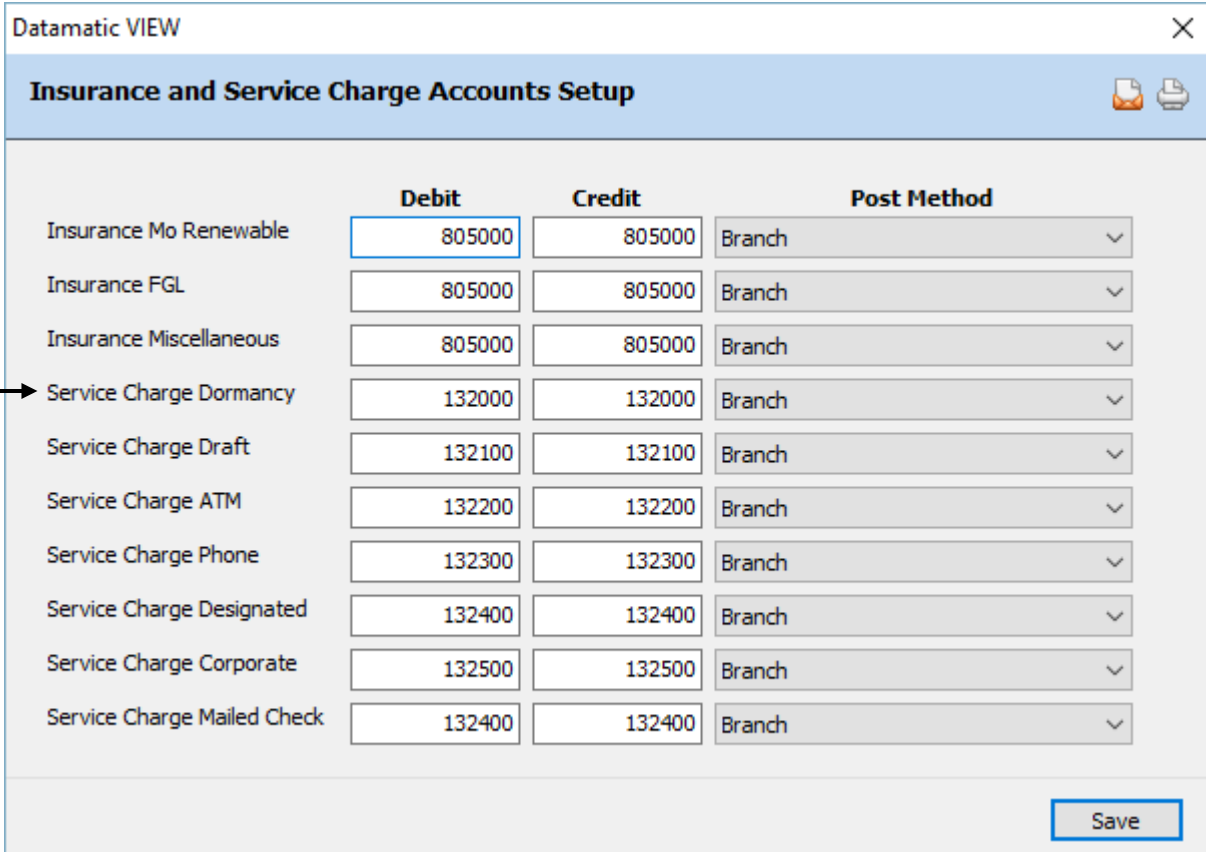
Change Quit

Calendar Setup --

Transfers:		Date	Dividends:		Date
Monthly Transfers		DL	End of Month Group E		EN
Delinquency Transfers		DL	First of Month Group F		EN
Daily Loan Transfers	(Yes) 1		Weekly Group W	(None) 0	
Daily Transfer Payrolls	(Yes) 1		Annual Bonus Dividends Group B	(Yes) Y	
			Annual Interest Rebate Group J	(No) N	
			Annual Patronage Dividends	(Yes) Y	
Service Charges:			Other:		
Draft		EN	Daily Accruals	(Yes) Y	
ATM		EN	Reset Member Classes	(No) N	
Designated Suffix		EN	Sweep Transactions	(Yes) Y	
Corporate		EN	Membership Charges	(Yes) Y	
Visa Finance Charges		EN	Rewards Checking	(Yes) Y	
Phone Transfer		EN	HSA/IRA Charges	(Yes) Y	
Minimum Balance		EN	Relationship Charges	(Yes) Y	
Dormancy Charges	→	03	Mail Code Charges		EN
			Card Maintenance	(Yes) Y	
Insurance Premiums:					
Outstanding Balance		01			
Balance plus Interest		01			
Debt Protection		01			

Figure 14

Example of Insurance and Service Charge Accounts Setup window.



	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 15

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Dormancy Service Charges. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select **“Dormancy Service Charge Transactions”** to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend Draft Service Charges

Draft Service Charges may be assessed if a member reaches a specified number of draft transactions. The Service Charge - Draft Count field is incremented when an on us check withdrawal is processed or draft with a batch # is processed.

The system can be setup to post this fee to the 00 suffix or the individual draft suffix(es) can be assessed the fee. The account(s) that is coded for draft service charges will be assessed the fee.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The field "Service Charge - Draft" (found on the Share Suffix Inquiry) is used to code the account(s) to be assessed or not to be assessed Draft service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Draft Service Charges\]](#)

The screenshot shows a window titled "Datamatic VIEW" with a sub-header "Monthend Draft Service Charges". Below the header are "Change" and "Quit" buttons. The main area is titled "Draft Service Charge Setup" and contains the following fields and options:

- Draft Suffix:** A text box containing the value "70".
- Can this service charge overdraw the account?** A checkbox that is checked.
- If not, can we take a partial charge?** A checkbox that is checked.
- For 00 suffixes, the account is overdrawn when the balance falls below:** A checkbox that is checked.
- Age Range to Charge:** A range selector showing "1" thru "5".
- Charge Frequency:** A dropdown menu.
- Transaction Description:** A text box.
- Per Transaction Charge:** A numeric field with a decimal point.
- Flat Charge:** A numeric field with a decimal point.
- Charge Amount:** A numeric field with a decimal point.
- Charge in month Account Opened:** A numeric field with a decimal point.
- Minimum Balance:** A numeric field with a decimal point.
- Minimum Balance Suffix:** A text box.
- Number of Free Trans:** A numeric field.

Figure 16

Draft Suffix

Definition: The draft suffix for which the service charge is being setup.

Value: 70-74

Can this service charge overdraw the account?

Definition: This option allows the account to go negative in order to collect the service charge.

Values: Y - Allow the account to overdraw.
N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00; Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values: Y - Allows for a partial posting of service charges.
N - Do NOT take a partial service charge if the original service charge were to take the account to a negative balance.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00. To collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the DRAFT SERVICE CHARGE REPORT. With this option at NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values: 0 - Zero The suffix 00 is overdrawn when the balance falls below 0.
1- IPR Min. The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The Draft Service Charge is \$2.00 with this option set at zero (0), the \$2.00 service charge will be posted, and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range.

Values: Credit Union defined.

Example: Leave blank to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired. ****Note:** Organizational ownership types without a birth date will be charged the draft service charge unless coded as exempt.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Charge Frequency

Definition: The Charge Frequency field tells the system when to reset the count of the number of draft transactions.

Values:	M - Monthly	Reset the transaction count monthly.
	Q - Quarterly	Reset the transaction count quarterly.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: Draft Service Charge.

Charge Amount (Per Transaction Charge)

Definition: An amount in this field indicates a charge for each Draft withdrawal received during the month. It can be used in conjunction with the Minimum Balance Field and/or the Number of Free Transactions field.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with Draft accounts a \$3.00 per transaction charge. This can be used in conjunction with the Flat Charge.

Charge Amount (Flat Charge)

Definition: This field is used to indicate the amount that is charged to the Share 00 or Draft (70 - 74) accounts each month regardless of the number of Draft items cleared. This fee can be used in conjunction with the Minimum Balance field and the Per Transaction Charge.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with Draft accounts a flat \$3.00 per month fee. This can be used in conjunction with the Per Transaction Charge.

Charge in month Account Opened (Per Tran Charge)

Definition: Defines whether a per transaction charge will be taken if the account was opened in the same period the service charge was taken.

Values: Y - Yes
N - No

Charge in month Account Opened (Flat Charge)

Definition: Defines whether a flat fee will be taken if the account was opened in the same period the service charge was taken.

Values: Y - Yes
N - No

Minimum Balance (Per Transaction Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a per transaction service charge.

Values: Credit Union defined.

Example: Assume a suffix 70 is coded for Draft service charges. A minimum balance of \$100.00 is required in the 70 suffix to avoid service charges. If a member's draft balance falls below \$100.00 during the month, the system will assess Draft service charges and deduct the service charge from the 70 suffix.

Assume the 00 suffix is coded for Draft service charges. A minimum balance of \$200 is required in the 70 suffix to avoid service charges. The balance in member's 70 suffix goes below \$200.00 during the month. The system will deduct the Draft service charges from the 00 suffix due to the member's draft balance going below the minimum balance \$200.

Minimum Balance (Flat Charge)

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffix) to avoid a draft service charge.

Values: Credit Union defined.

Example: Assume a suffix 70 is coded for Draft service charges. A minimum balance of \$100.00 is required in the 70 suffix to avoid service charges. If a member's draft balance falls below \$100.00 during the month, the system will assess Draft service charges and deduct the service charge from the 70 suffix.

Assume the 00 suffix is coded for Draft service charges. A minimum balance of \$200 is required in the 70 suffix to avoid service charges. The balance in member's 70 suffix goes below \$200.00 during the month. The system will deduct the Draft service charges from the 00 suffix due to the member's draft balance going below the minimum balance \$200.

Minimum Balance Suffix (Per Transaction Charge)

Definition: This is the suffix that is checked for a minimum balance. If the suffix is left blank, the system adds the lowest balance in the 00-04, 45-59, 70-74, and 80-99 accounts to compute the minimum balance. This field will only be used if there is an amount in the Minimum Balance field.

Values: Account number suffixes. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Minimum Balance Suffix (Flat Charge)

Definition: This field indicates the suffix to check for a minimum balance. Enter the suffix to check to charge fees when the balance in one suffix is below a specified amount. Leave blank to charge when the total balance of all share suffixes is below the specified amount. This field will be used only if there is an amount in the Minimum Balance Field.

Values: Account number suffixes. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Number of Free Transactions

Definition: An amount in this field indicates the number of draft transactions that can be posted before the Per Transaction Charge will be assessed. It can be used in conjunction with the Minimum Balance field.

Values: Credit Union defined.

Example: A Credit Union may want the first five (5) Draft transactions per month to be free of charge. Assume a five (5) was entered in the free transactions field, \$0.60 entered into the per transaction charge, and the member made 10 Draft transactions. The system collects a \$3.00 fee from the member ($10 - 5 = 5$ chargeable transactions \times \$0.60 = \$ 3.00). The count (how many Draft transactions have been

made for the month) on each members suffix will be brought to zero during End of Month Processing. It is therefore suggested that this service charge be posted on or near the end of the month.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[Main Ribbon > System Settings > Automated Operations Calendar Setup]

and

[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup]

Example of Automated Operations Calendar Setup.

Datamatic VIEW Automated Operations Calendar Setup

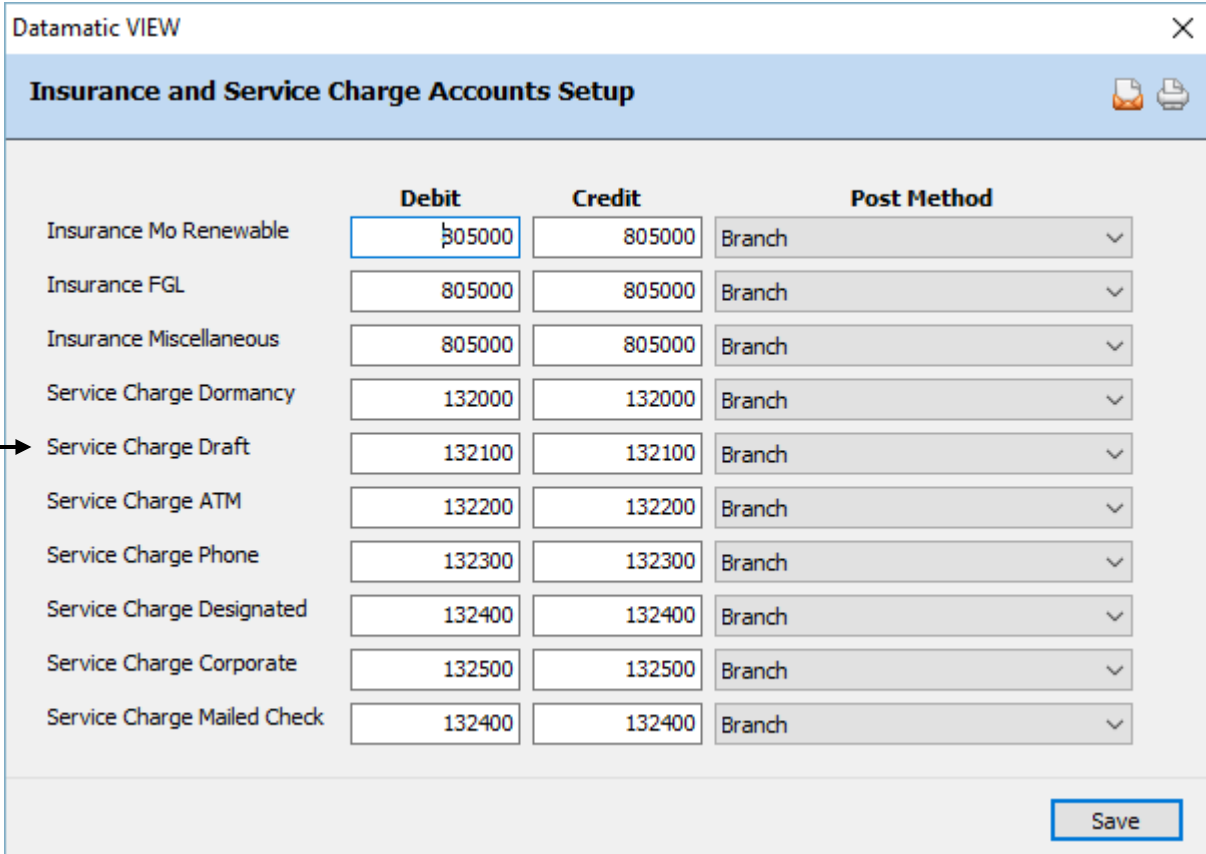
Change Quit

----- Calendar Setup -----

Transfers:		Date	Dividends:		Date
Monthly Transfers		DL	End of Month Group E		EN
Delinquency Transfers		DL	First of Month Group F		EN
Daily Loan Transfers	(Yes) 1		Weekly Group W	(None) 0	
Daily Transfer Payrolls	(Yes) 1		Annual Bonus Dividends Group B	(Yes) Y	
			Annual Interest Rebate Group J	(No) N	
			Annual Patronage Dividends	(Yes) Y	
Service Charges:			Other:		
Draft	→	EN	Daily Accruals	(Yes) Y	
ATM		EN	Reset Member Classes	(No) N	
Designated Suffix		EN	Sweep Transactions	(Yes) Y	
Corporate		EN	Membership Charges	(Yes) Y	
Visa Finance Charges		EN	Rewards Checking	(Yes) Y	
Phone Transfer		EN	HSA/IRA Charges	(Yes) Y	
Minimum Balance		EN	Relationship Charges	(Yes) Y	
Dormancy Charges		EN	Mail Code Charges		
			Card Maintenance	(Yes) Y	
Insurance Premiums:					
Outstanding Balance		01			
Balance plus Interest					
Debt Protection		01			

Figure 17

Example of Insurance and Service Charge Accounts Setup window.



	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 18

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Draft. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “Draft Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend HSA/IRA Service Charges

HSA/IRA Service Charges allows the credit union to charge members that have a Health Savings Account(s) (HSA) and/or an Individual Retirement Account(s) (IRA) a service charge. The charge is based on the month opened. Each open HSA/IRA suffix will be assessed the service charge. The service charge is computed on the last business day of the month and is posted to the HSA/IRA suffix.

Consider this when setting the parameters for the HSA/IRA Service Charges. The open date is changed to the renewal date each time the CD is renewed. If setting the “Charge in Month Opened” option to N for no, this may affect an HSA/IRA CD being assessed the service charge or not since it is based on the open date on the suffix.

For all credit unions using the HSA/IRA Service Charges, **Batch 52** needs to be setup under [\[Main Ribbon > System Settings > Payable and Suspense Account Setup > Other tab\]](#).

There is not an option to exempt certain members/suffixes from this service charge, other than employees.

This service charge uses a transaction code 239. This will be stored in the “**IRA Distribution xxxx Other (Partial)**” field on the IRA Suffix Inquiry and IRA Totals Inquiry.

The options set in this screen are used to manually compute HSA service charges in the Service Charges folder under Operations, as well as, if the service charge is setup to run automatically at monthend.

[Main Ribbon > System Settings > Service Charges > Monthend HSA/IRA Service Charges\]](#)

Datamatic VIEW

Monthend HSA/IRA Service Charges

Enter Quit

----- HSA/IRA Fees -----

HSA Fee Parameters

Fee Amount		
Description	Annual HSA Fee	
Charge in Month Opened	(No)	N
Employees Exempt	(No)	N
Frequency	(Monthly)	M

IRA Fee Parameters

Fee Amount		
Description	Annual IRA Fee	
Charge in Month Opened	(No)	N
Employees Exempt	(No)	N
Frequency	(Monthly)	M

Figure 19

HSA Fee Parameters

- Fee Amount -** Enter the annual Fee Amount to be charged.
- Description -** Enter the description to be used on the History Inquiry for the service charge transactions.
- Charge in Month Opened -** Defines whether a service charge will be taken if the account was opened in the same month the service charge is assessed.
- Employees Exempt -** Indicates if members coded as employee will be assessed this service charge.
- Frequency -** Indicates the frequency that the service charge will be assessed. The options are:
 M = Monthly
 A = Annually
 B = Month Before Annual

IRA Fee Parameters

- Fee Amount -** Enter the annual Fee Amount to be charged.
- Description -** Enter the description to be used on the History Inquiry for the service charge transactions.
- Charge in Month Opened -** Defines whether a service charge will be taken if the account was opened in the same month the service charge is assessed.
- Employees Exempt -** Indicates if members coded as employee will be assessed this service charge.
- Frequency -** Indicates the frequency that the service charge will be assessed. The options are:
 M = Monthly
 A = Annually
 B = Month Before Annual

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[Main Ribbon > System Settings > Automated Operations Calendar Setup]

and

[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup]

Example of Automated Operations Calendar Setup.

Datamatic VIEW

Automated Operations Calendar Setup

Change Quit

----- Calendar Setup -----

Transfers:		Date	Dividends:		Date
Monthly Transfers		DL	End of Month Group E		EN
Delinquency Transfers		DL	First of Month Group F		EN
Daily Loan Transfers	(Yes) 1		Weekly Group W	(None) 0	
Daily Transfer Payrolls	(Yes) 1		Annual Bonus Dividends Group B	(Yes) Y	
			Annual Interest Rebate Group J	(No) N	
			Annual Patronage Dividends	(Yes) Y	
Service Charges:			Other:		
Draft	EN		Daily Accruals	(Yes) Y	
ATM	EN		Reset Member Classes	(No) N	
Designated Suffix	EN		Sweep Transactions	(Yes) Y	
Corporate	EN		Membership Charges	(Yes) Y	
Visa Finance Charges	EN		Rewards Checking	(Yes) Y	
Phone Transfer	EN		HSA/IRA Charges	(Yes) Y	
Minimum Balance	EN		Relationship Charges	(Yes) Y	
Dormancy Charges	EN		Mail Code Charges	(Yes) Y	
Insurance Premiums:			Card Maintenance	(Yes) Y	
Outstanding Balance	01				
Balance plus Interest	01				
Debt Protection	01				

Figure 20

Example of Payable and Suspense Account Setup (Other tab)

Datamatic VIEW

Payable and Suspense Account Setup

General **Other**

Batch	Payable Accounts	Debit	Credit	Post Method
95	ACH RETURNS	744000	744000	Main Office
52	HSA SERVICE CHARGES	132700	132700	Post by Branch
9	REWARDS CHECKING	270500	270500	Post by Branch
53	INTEREST REBATES	999999	999999	Post by Branch
39	INTERNET BANKING	999999	999999	Main Office
49	MEMBERSHIP SERV CHAR	132600	132600	Post by Branch
11	ESCROW	801230	801230	Main Office
				Main Office
				Main Office
				Main Office

Save

Figure 21

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute HSA Service Charges. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “HSA Service Charges” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting to members accounts. A recovery will be necessary to correct service charges that were updated in error.

Monthend Mail Code Service Charges

Mail Code Service Charges may be assessed for members coded with a specific mail code. This was designed to charge members who receive check images in their monthly statement but could be used for other purposes also. The mail code is entered on the member's Member Information window. This service charge may be assessed to non-exempt members with a specific mail code or to members with a specific mail code whose balance falls below a certain minimum balance in one suffix or all share suffixes.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The service charge is deducted from the 70-74 suffix. **If the member does not have a 70-74 suffix then no service charge will be computed or assessed to the member.**

The field "Service Charge - Mail Code" (found under Member Information on the Member Summary window) can be used so that a member is charged or is exempt from mail code service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Mail Code Service Charges\]](#)

Datamatic VIEW

Monthend Mail Code Service Charges

Change Quit

----- Mail Code Service Charge Setup -----

Can this service charge overdraw the account? ☐

If not, can we take a partial charge? ☐

For 00 suffixes, the account is overdrawn when the balance falls below: ☐

Transaction Description

Mail Codes

Flat Charge

Per Check Charge

Minimum Balance

Minimum Balance Suffixes

Figure 22

Can this service charge overdraw the account?

Definition: This option allows the account to go negative in order to collect the service charge.

Values: Y - Allow the account to overdraw.
N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00 and if set to YES to post the fee of \$3.00, the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values: Y - Allow for a partial posting of service charges.
N - Do NOT take a partial service charge if the original service charge were to take the account in the negative.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the MAIL CODE SERVICE CHARGE REPORT. With this option set to NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values: 0 - Zero The suffix 00 is overdrawn when the balance falls below 0.
1 - IPR Min. The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The Mail Code Service Charge is \$3.00. With this option set at zero (0), the \$3.00 service charge will be posted, and the member's balance will be \$3.00. With this option at one (1), the \$3.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: Special Handling Service Charge.

Mail Codes

Definition: Enter the mail codes that are to be charged based on the criteria for assessing the service charge. The Member Information window is used to code the member with a specific mail code.

Value: Credit Union defined. Numeric field up to six digits in length.

Flat Charge

Definition: This field is used to indicate the flat amount that is charged to the members that meet the service charge criteria. ****Note:** If this option is filled in and the per check charge option is blank, the member must have an open draft suffix to be assessed this service charge. If both the flat charge and per check charge options are filled in, and no drafts clear during the month, no Mail Code Service Charge (flat charge or per check charge) will be assessed for the member.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members coded with a specific mail code a \$3.00 per month/quarter/year service charge.

Per Check Charge

Definition: This field is used to indicate the per check amount that is charged to the members that meet the service charge criteria. ****Note:** If this option is filled in and the flat charge option is blank, the member must have at least one draft paid to be assessed this service charge. If both the flat charge and per check charge options are filled in, and no drafts clear during the month, no Mail Code Service Charge (flat charge or per check charge) will be assessed for the member.

Values: Credit Union defined.

Example: A Credit Union may elect to charge members coded with a specific mail code a \$.25 per check per month/quarter/year service charge.

Minimum Balance

Definition: This field is used to indicate the minimum amount a member must have in their account(s) (see the Minimum Balance Suffixes) to avoid a service charge.

Values: Credit Union defined.

Example: Assume a suffix 00 requires a minimum balance of \$100.00. If a member's balance in their share account falls below \$100.00 during the month, the system will assess mail code service charges.

Minimum Balance Suffixes

Definition: This is the suffix that is checked for a minimum balance. If the suffix is left blank, the system adds the lowest balance in the 00-04, 45-59, 70-74, and 80-99 accounts to compute the minimum balance. This field will only be used if there is an amount in the Minimum Balance field.

Values: Credit Union defined. Must be blank, 00-04, 45-59, 70-74, or 80-99.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#)

and

[\[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup\]](#)

Example of Automated Operations Calendar Setup.

Datamatic VIEW Automated Operations Calendar Setup

Change Quit

----- Calendar Setup -----

Transfers:	Date	Dividends:	Date
Monthly Transfers	DL	End of Month Group E	EN
Delinquency Transfers	DL	First of Month Group F	EN
Daily Loan Transfers (Yes)	1	Weekly Group W	(None) 0
Daily Transfer Payrolls (Yes)	1	Annual Bonus Dividends Group B	(Yes) Y
		Annual Interest Rebate Group J	(No) N
		Annual Patronage Dividends	(Yes) Y
Service Charges:		Other:	
Draft	EN	Daily Accruals	(Yes) Y
ATM	EN	Reset Member Classes	(No) N
Designated Suffix	EN	Sweep Transactions	(Yes) Y
Corporate	EN	Membership Charges	(Yes) Y
Visa Finance Charges	EN	Rewards Checking	(Yes) Y
Phone Transfer	EN	HSA/IRA Charges	(Yes) Y
Minimum Balance	EN	Relationship Charges	(Yes) Y
Dormancy Charges	EN	Mail Code Charges	01
Insurance Premiums:		Card Maintenance	(Yes) Y
Outstanding Balance	01		
Balance plus Interest	01		
Debt Protection	01		

Figure 23

Enter the day of the month for the Mail Code Service Charges to be computed and updated. The values can be 01-31.

Example of Insurance and Service Charge Accounts Setup window.

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 24

****Note:** Use the “Designated” field to fill in the general ledger number for the posting of the Mail Code fees. There is not a separate field for Mail Code Service Charges.

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Mail Code. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “CHGMCD” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting to members accounts. A recovery will be necessary to correct service charges that were updated in error.

Monthend Mailed Check Service Charges

Mailed Check Service Charges may be assessed when a member requests a check from their credit union account. (The Mailed Check counter is incremented when a Withdrawal - Check transaction - teller check withdrawal is processed).

This service charge must be manually created since there is not an option in the Automated Operations Calendar Setup for this to be done automatically. Go into the Operations window (Ctrl + O) and select the Service Charges folder then Compute Mailed Check. The charges will be updated with End of Day and will show in the Preview End of Day or they can be updated concurrently with online.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The service charge is deducted from the 00 suffix.

The field "Service Charge - Mailed Checks" (found under Member Information on the Member Summary window) can be used to code a member to charge or as exempt from mailed check service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Mailed Check Service Charges\]](#)

Datamatic VIEW

Monthend Mailed Check Service Charges

Change Quit

----- Mailed Check Service Charge Setup -----

Can this service charge overdraw the account?
 If not, can we take a partial charge?
 For 00 suffixes, the account is overdrawn
 when the balance falls below:

Age Range to Charge thru

Charge Frequency

Transaction Description

Per Transaction Charge

Charge Amount

Charge in month Account Opened

Number of Free Trans

Figure 25

Can this service charge overdraw the account?

Definition: This option allows the account to go negative in order to collect the service charge.

Values: Y - Allow the account to overdraw.
 N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00 and if set to YES to post the fee of \$3.00, the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values: Y - Allow for a partial posting of service charges.
 N - Do NOT take a partial service charge if the original service charge were to take the account in the negative.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the MAILED CHECK SERVICE CHARGE REPORT. With this option set to NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values: 0 - Zero The suffix 00 is overdrawn when the balance falls below 0.
 1 - IPR Min. The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [\[Main Ribbon > system Settings > Minimum and Available Setup\]](#).

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The Mailed Check Service Charge is \$3.00. With this option set at zero (0), the \$3.00 service charge will be posted, and the member's balance will be \$3.00. With this option at one (1), the \$3.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range. ****Note:** Business members are exempt from the age check, if applicable, for this service charge. The system looks for anything other than “none” in the Business field under Member Information, to identify business members. This will allow business members to be charged, if the other criteria is met to be assessed the charge.

Values: Credit Union defined.

Example: Leave blank to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Charge Frequency

Definition: The Charge Frequency field tells the system when to reset the count of the number of transactions.

Values:	M - Monthly	Reset the transaction count monthly.
	Q - Quarterly	Reset the transaction count quarterly.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: Mailed Check Service Charge.

Charge Amount (Per Transaction Charge)

Definition: An amount in this field indicates a charge for each mailed check during the month. It can be used in conjunction with the Number of Free Transactions field.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members with Draft accounts a \$3.00 per transaction charge.

Charge in month Account Opened (Per Transaction Charge)

Definition: Defines whether a fee will be taken if the account was opened in the same period the service charge is taken.

Values: Y - Charge in month the account was opened.
 N - Do NOT charge in the month the account was opened.

Number of Free Transactions

Definition: An amount in this field indicates the number of Mailed Checks that can be posted before the Per Transaction Charge will be assessed.

Values: Credit union defined.

Example: A Credit Union may want the first five (5) Mailed Checks per month to be free of charge. Assume a five (5) was entered in the free transactions field, \$0.60 entered into the per transaction charge, and the member had ten (10) withdrawals by check. The system collects a \$3.00 fee from the member ($10 - 5 = 5$ chargeable withdrawals \times \$0.60 = \$ 3.00). The count (how many Mailed Checks have been made for the month) on each members suffix will be brought to zero during End of Month Processing. It is therefore suggested that this service charge be posted on or near the end of the month.

Other Instructions

One additional screen will need to be setup so the service charges will have a General Ledger account in which to post. This screen is found by selecting:

[\[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup\]](#)

Example of Insurance and Service Charge Accounts Setup window.

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 26

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Mailed Check. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “Mailed Check Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting to members accounts. A recovery will be necessary to correct service charges that were updated in error.

Monthend Membership Service Charges

The Monthly Membership Service Charges allows the credit union to charge members based the following Criteria:

- Select Members
- Age Range
- Specified Draft Suffix

The following options can be used to exempt a member from the Charge:

- Member has a Loan
- e-Statement Flag
- ACH Activity
- Specified Discretionary Data Field

The Monthend Membership Service Charges screen is located [\[Main Ribbon > Operations > Service > Monthend Membership Service Charges\]](#).

Selection Options	Comments		
Members	Determines which accounts will be charged		
	D	Draft Members Only	Charge "draft" suffixes
	A	All Members	Charge "draft" suffixes OR 00 if no draft suffix is found
Age Range	Specified age range to charge		
Draft Suffixes	Specified draft suffixes to charge. Blank will attempt to charge any draft suffix.		



Note

A "draft" suffix is defined as one of the specified draft suffixes that is opened and coded for draft service charges. System will charge the 1st draft suffix on the account.

Exemption Options	Comments		
Minimum Balance	Determines whether to charge account based on minimum balance		
Member has a Loan	Selections		
	Y	Yes	Does NOT charge if member has open loan with a balance greater than 0
	N	No	Loan Accounts are NOT considered
E-Statement	Selections		
	Y	Yes	Does NOT charge if Member Information > E-Statement Flag is set to Yes
	N	No	E-Statement flag is not considered
ACH Activity	Selections		
	D		Does NOT charge if member had ACH Activity in the month
	A		ACH Activity is NOT considered
Discretionary Data	Specified Discretionary Data Number. Does NOT charge member if there is a value in that specified Discretionary Data Field.		

Charge Parameters	Comments																										
Fee Amount	Amount of service charge																										
Description	Credit Union defined transaction description. Blank = Membership fee																										
Close Account	Selections																										
	Y	Yes	<table><tr><th colspan="4">00 Suffix</th></tr><tr><th>Selection</th><th>Partial Charge</th><th>Close*</th><th>Overdraw</th></tr><tr><td>Y</td><td>x</td><td>x</td><td></td></tr><tr><td>P</td><td>x</td><td></td><td></td></tr><tr><td>N</td><td></td><td></td><td>x</td></tr><tr><td>S</td><td>x</td><td>x</td><td></td></tr></table>	00 Suffix				Selection	Partial Charge	Close*	Overdraw	Y	x	x		P	x			N			x	S	x	x	
	00 Suffix																										
	Selection	Partial Charge		Close*	Overdraw																						
	Y	x		x																							
	P	x																									
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S	x	x																									
P	Partial Charge																										
N	No - overdraw																										
S	00 Only – use 275																										
			<table><tr><th colspan="4">"Draft" Suffix</th></tr><tr><th>Selection</th><th>Partial Charge</th><th>Close*</th><th>Overdraw</th></tr><tr><td>Y</td><td>x</td><td>x</td><td></td></tr><tr><td>P</td><td>x</td><td></td><td></td></tr><tr><td>N</td><td></td><td></td><td>x</td></tr><tr><td>S</td><td></td><td></td><td>x</td></tr></table>	"Draft" Suffix				Selection	Partial Charge	Close*	Overdraw	Y	x	x		P	x			N			x	S			x
"Draft" Suffix																											
Selection	Partial Charge	Close*	Overdraw																								
Y	x	x																									
P	x																										
N			x																								
S			x																								
Charge in Month Joined	Selections																										
	Y	Yes	Charge fee in the month the member joined credit union																								
	N	No	Does NOT charge the fee in the month the member joined the credit union																								

***Note**

Close indicates a withdrawal using a 275. Transactions may reject on 00 Suffixes if other suffixes are open.

**User Tip**

Proof for all 275 – closeout transactions

Suffix 70-74 - Error Code
Cannot close Draft account with open Debit Card
Suffix 00 - Error Code
Cannot close Primary Share when other suffixes are Active
Cannot close Primary Share with Safe Deposit Box
Cannot close Primary Share with open card (ATM, debit, or credit)

Ledger Setup

The payable account for the offset to the service charges assessed for the Membership Service Charges is setup under [\[Main Ribbon > System Settings > Payable and Suspense Account Setup > Other Tab\]](#). Batch Number 49 must be entered with appropriate Ledger Account.

Datamatic VIEW X

Payable and Suspense Account Setup

General Other

Batch	Payable Accounts	Debit	Credit	Post Method
95	Ach Returns	744000	744000	Main Office ▾
26	Voice Response Cks	731000	731000	Main Office ▾
9	Rewards	732000	732000	Main Office ▾
29	Voice Response	999999	999999	Main Office ▾
39	Home Banking	999999	999999	Main Office ▾
25	Online Atm	999999	999999	Main Office ▾
11	Escrow	801230	801230	Main Office ▾
37	Remote Deposit	744010	744010	Post to Branch 1 ▾
89	Diff Payroll GL	803020	803020	Main Office ▾
49	Membership SC	132600	132600	Main Office ▾

Save

Automated Charges






To automatically process these service charges at Monthend the following parameter must set in [\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#).

Datamatic VIEW

Automated Operations Calendar Setup

Change Quit

----- Calendar Setup -----

Transfers:	Date	Dividends:	Date
Monthly Transfers		End of Month Group E	EN
Delinquency Transfers	DL	First of Month Group F	
Daily Loan Transfers (Yes)	1	Weekly Group W	(None) 0
Daily Transfer Payrolls (Yes)	1	Annual Bonus Dividends Group B	(No) N
		Annual Interest Rebate Group J	(No) N
		Annual Patronage Dividends	(Yes) Y
Service Charges:		Other:	
Draft		Daily Accruals	(Yes) Y
ATM	EN	Reset Member Classes	(Yes) Y
Designated Suffix		Sweep Transactions	(Yes) Y
Corporate		Membership Charges	(Yes) Y
Card Inactivity	15	Rewards Checking	(Kasasa) K
Phone Transfer	EN	HSA/IRA/HELOC Charges	(Yes) Y
Minimum Balance	EN	Relationship Charges	(Yes) Y
Dormancy Charges	10	Mail Code Charges	EN
Insurance Premiums:		Card Maintenance	(Yes) Y
Outstanding Balance	03		
Balance plus Interest			
Debt Protection	01		

Example: Membership Service Charges (Mail Statement Fee)

The Membership Service Charges can be used to charge for a mailed statement. Credit union cannot use the Membership Service Charges for other service charge purposes when setup is for mailed statement fees. The screen must be setup as follows:

Option	Selection
Members	(All Members) A
Age Range	Credit Union Defined
Draft Suffixes	Blank
Minimum Balance	Blank
Member has a Loan	(No) N
E-Statements	(Yes) Y
ACH Activity	(No) N
Discretionary Data	Credit Union Define by Discretionary Data Field (#)
Fee Amount	Credit Union Defined
Description	Credit Union Defined
Close Accounts	Credit Union Defined
Charged in Month Joined	Credit Union Defined

Members will only be charged in the month that a statement is generated.

Best Practice – Test Service Charges before implementation

The following are steps for testing the service charge setup.

Step 1 - Compute Membership Service Charge

From the [Main Ribbon > Operations > Service Charges > Compute Membership](#), complete the setup and process the screen. This will generate a report and a file based of the criteria selected.

Step 2 - Review Report

Review the report to see if the fees posted as intended.

Step 3 – Remove Test File**Important**

Remove the file that was created. From the [Main Ribbon > Operations > Display/Remove/Restore Files > Display/Remove Files to be Updated](#). **Remove the file called Membership Service Charges.**

Failure to remove this file will result in the fees posting to member account during end of day processing. A recovery will be necessary to correct the charges if this file is updated in error.

Monthend Minimum Balance Service Charges

Minimum Balance Service Charges allows the credit union to define which suffixes will be charged a flat fee for falling below the specified low monthly balance.

This option charges the individual suffix or suffixes selected in the setup process.

Accounts with a zero balance, loans, CD's (**Exception: Suffixes coded as HSA, HSA-CD, HSA Family and HSA Family-CD**), passbook IRA's, and accounts marked "Exempt" in the Service Charge - Minimum Balance field are not charged. The field "Service Charge - Minimum Balance" (found under Member Information on the Member Summary window) can be used to indicate that a member is charged or is exempt from minimum balance service charges. This field is looked at first, and if set to charge, the system will look at the suffixes listed for the minimum balance service charge to see if the suffix is to be charged or exempt.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

****Note:** Individual suffixes can be coded as "exempt" by file maintaining the "Service Charge - Minimum Balance" field on the Share Suffix Inquiry window.

[Main Ribbon > System Settings > Service Charges > Monthend Minimum Balance Service Charges\]](#)

Datamatic VIEW

Monthend Minimum Balance Service Charges

Change Quit

----- Minimum Balance Service Charge Setup -----

Can this service charge overdraw the account?
If not, can we take a partial charge?
00 Suffix is overdrawn when the balance falls below:

Do you charge accounts in the month they were opened?

Age range to charge: thru

Suffix	Range	Description	Minimum Balance	Compute low balance using	Flat Charge
			.		.
			.		.
			.		.
			.		.
			.		.
			.		.
			.		.
			.		.
			.		.
			.		.

Figure 27

Can this service charge overdraw the account?

Definition: This option allows the account to reach a negative balance in order to collect the service charge.

Values: Y - Allow the account to overdraw.
N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00. Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance). Set to NO - the fee will not be charged.

Related Functions: All items will show on the Minimum Balance Service Charge Report and will list all accounts and fees taken, or whether a partial charge or no charge was taken.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values: Y - Allows for a partial posting of service charges.
N - Do NOT take a partial service charge if the original service charge were to take the account to a negative balance.

Purpose: Allows credit union to take partial charges.

Example: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the Minimum Balance Service Charge Report. With this option at NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below a minimum balance.

Values: 0 - Zero The suffix 00 is overdrawn when the balance falls below 0.00.
1 - IPR Min. The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [\[Main Ribbon > System Settings > Minimum and Available Setup\]](#).

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The service charge is \$2.00. With this option set at zero (0), the \$2.00 service charge will be posted, and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Do you charge accounts in the month they were opened?

Definition: Defines whether a fee will be taken if the account was opened in the same period the service charge is taken.

Values: Y - Yes
 N - No

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range.

Values: Credit Union defined.

Example: Leave blank (default = 00 to 99) to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired. ****Note:** Organizational ownership types without a birth date will not be charged this service charge. It will be necessary to enter a birth date for the organizations or not use an age range.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Suffix and Range

Definition: The suffix and/or the range of suffixes of the account number that will incur the minimum balance stipulation. If there are range of suffixes that the credit union would like to specify a minimum balance, place the starting suffix number in the Suffix field and place the last suffix number of the range in the Range field.

Values: Credit Union defined.

Example: If the credit union wanted the suffixes 70, 71, and 72 to have a minimum balance stipulation, the Suffix field would have a value of 70 and the Range field would have a value of 72. If the credit union wanted only the suffix 70 to have a minimum balance stipulation, the Suffix field would have a 70 and the Range field would have a value of 70.

Charge Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Value: Credit Union defined.

Example: Flat Min Balance Charge.

Minimum Balance

Definition: The minimum balance needed by an account to avoid receiving a Minimum Balance Service Charge.

Value: Credit Union defined.

Example: If the Minimum Balance is set to \$50.00, a member with a balance of \$60.00 would NOT receive a Minimum Balance Service Charge. A member with a balance BELOW \$50.00 would receive a Minimum Balance Service Charge. The system keeps track of daily balances for the month and will charge if the balance falls below anytime during the month.

Compute Low Balance Using

The options in this field are: 0 = suffix
 1 = all accounts

By choosing the suffix option, only the individual suffix minimum balance would be checked. When the all accounts option is selected, the total of all share suffix (even CD's) minimum balances are checked to see if a service charge will be assessed.

Flat Charge

Definition: This field is used to indicate the amount that is charged to the account(s) that reach the Minimum Balance.

Values: Credit Union defined.

Example: A Credit Union may elect to charge all members whose account(s) reach the minimum balance a flat \$5.00 per month fee.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#)

and

[\[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup\]](#)

Example of Automated Operations Calendar Setup.

Datamatic VIEW

Automated Operations Calendar Setup

Change Quit

----- Calendar Setup -----

Transfers:		Date	Dividends:	Date
Monthly Transfers			End of Month Group E	EN
Delinquency Transfers		DL	First of Month Group F	EN
Daily Loan Transfers	(Yes)	1	Weekly Group W	(None) 0
Daily Transfer Payrolls	(Yes)	1	Annual Bonus Dividends Group B	(Yes) Y
Service Charges:			Annual Interest Rebate Group J	(No) N
Draft			Annual Patronage Dividends	(Yes) Y
ATM		EN	Other:	
Designated Suffix		EN	Daily Accruals	(Yes) Y
Corporate		EN	Reset Member Classes	(No) N
Visa Finance Charges			Sweep Transactions	(Yes) Y
Phone Transfer			Membership Charges	(Yes) Y
Minimum Balance	→	EN	Rewards Checking	(Yes) Y
Dormancy Charges		EN	HSA/IRA Charges	(Yes) Y
Insurance Premiums:			Relationship Charges	(Yes) Y
Outstanding Balance		01	Mail Code Charges	
Balance plus Interest			Card Maintenance	(Yes) Y
Debt Protection		01		

Figure 28

Example of Insurance and Service Charge Accounts Setup window.

Datamatic VIEW

Insurance and Service Charge Accounts Setup

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 29

****Note:** Use the “Designated” field to fill in the general ledger number for the posting of the Minimum Balance fees. There is not a separate field for Minimum Balance Service Charges.

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Minimum Balance. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “Minimum Balance Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Monthend Phone Service Charges

Phone Service Charges may be assessed to members when they telephone the credit union requesting a transfer of funds. (The Phone Transfer counter is incremented when a Withdrawal - Phone Transfer transaction is processed).

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The service charge is deducted from the 00 suffix.

The field "Service Charge - Phone Transfers" (found under Member Information on the Member Summary window) can be used to code a member to charge or as exempt from phone transfer service charges.

[Main Ribbon > System Settings > Service Charges > Monthend Phone Service Charges\]](#)

Figure 30

Can this service charge overdraw the account?

Definition: This option allows the account to go negative in order to collect the service charge.

Values:

- Y - Allow the account to overdraw.
- N - Do NOT allow the account to overdraw.

Example: The account balance is \$2.00 and the fee is \$3.00. Set to YES to post the fee of \$3.00 and the account balance will be at -\$1.00 (a negative balance). Set to NO, the fee will not be charged.

If not, can we take a partial charge?

Definition: This allows the posting of partial service charges.

Values:

Y -	Allow for a partial posting of service charges.
N -	Do NOT take a partial service charge if the original service charge were to take the account in the negative.

Purpose: Allows credit union to take partial charges.

Examples: The account balance is \$2.00 and the fee is \$3.00; to collect a partial charge, the system will collect a \$2.00 fee to bring the account to a zero (\$0.00) balance. The partial charge taken will be noted on the PHONE TRANSFER SERVICE CHARGE REPORT. With this option at NO - the fee will not be posted.

For 00 suffixes, the account is overdrawn when the balance falls below

Definition: Defines whether the 00 suffix can go below minimum balance.

Values:

0 - Zero	The suffix 00 is overdrawn when the balance falls below 0.
1 - IPR Min.	The suffix 00 is overdrawn when the balance falls below the Minimum Balance entered under [Main Ribbon > System Settings > Minimum and Available Setup] .

Purpose: This field affects the 00 suffix ONLY and allows the credit union to protect the required deposit for membership, by selecting (1) IPR minimum balance.

Example: The credit union required membership share dollar is \$5.00. The member's balance is \$6.00. The Phone Transfer Service Charge is \$2.00 and with this option set at zero (0), the \$2.00 service charge will be posted, and the member's balance will be \$4.00. With this option at one (1), the \$2.00 service charge will NOT post. However, partial charges may be posted, if that field is set up.

Age Range to Charge

Definition: Allows the credit union to charge specific accounts based on an age range.

Values: Credit Union defined.

Example: Leave blank to charge ALL accounts and all age ranges. Enter numeric age to start charging and enter age to charge through, if desired.

Related Functions: If using starting age range field, ALSO fill in thru age field.

Charge Frequency

Definition: The Charge Frequency field tells the system when to reset the count of the number of phone transfer transactions.

Values: M - Monthly Reset the transaction count monthly.
 Q - Quarterly Reset the transaction count quarterly.

Transaction Description

Definition: The system will use a Withdrawal - Service Charge transaction when a fee is posted. The description that will appear on the Member History Screen and the statement will be defined by the Credit Union with this field.

Example: Phone Transfer Service Charge.

Charge Amount (Per Tran Charge)

Definition: This field is used to indicate the amount that is charged based on the counter for non-IRA or non-CD share accounts or share draft accounts (70-74) each month. An amount in this field indicates a charge for each phone transfer requested during the month. It can be used in conjunction with the Number of Free Transactions field.

Values: Credit Union defined.

Charge Amount (Flat Charge)

Definition: This field is used to indicate the amount that is charged regardless of the number of phone transfers even if zero. This will probably not be used but is included since some of the fields on the service charge setup screens are standard.

Values: Credit Union defined.

Charge in Month Account Opened (Per Transaction Charge)

Definition: Defines whether a per transaction fee will be taken if the account was opened in the same period the service charge is taken.

Values: Y - Charge in month the account was opened.
 N - Do NOT charge in the month the account was opened.

Charge in month Account Opened (Flat Charge)

Definition: Defines whether a flat fee will be taken if the account was opened in the same period the service charge is taken.

Values: Y - Charge in month the account was opened.
 N - Do NOT charge in the month the account was opened.

Number of Free Transactions

Definition: An amount in this field indicates the number of phone transfers that can be posted before the Per Transaction Charge will be assessed.

Values: Credit Union defined.

Example: A Credit Union may want the first five (5) Phone Transfers per month to be free of charge. Assume a five (5) was entered in the free transactions field, \$0.60 entered into the per transaction charge, and the member made 10 Phone Transfers. The system collects a \$3.00 fee from the member ($10 - 5 = 5$ chargeable transfers \times \$0.60 = \$ 3.00). The count (how many Phone Transfers have been made for the month) on each members suffix will be brought to zero during End of Month Processing. It is therefore suggested that this service charge be posted on or near the end of the month.

Other Instructions

Two additional screens will need to be setup so the service charges will be created, post automatically and will have a General Ledger account in which to post. These screens are found by selecting:

[\[Main Ribbon > System Settings > Automated Operations Calendar Setup\]](#)

and

[\[Main Ribbon > System Settings > Insurance and Service Charge Accounts Setup\]](#)

Example of Automated Operations Calendar Setup.

Datamatic VIEW

Automated Operations Calendar Setup

Change Quit

----- Calendar Setup -----

Transfers:	Date	Dividends:	Date
Monthly Transfers	DL	End of Month Group E	EN
Delinquency Transfers	DL	First of Month Group F	EN
Daily Loan Transfers (Yes)	1	Weekly Group W	(None) 0
Daily Transfer Payrolls (Yes)	1	Annual Bonus Dividends Group B	(Yes) Y
		Annual Interest Rebate Group J	(No) N
		Annual Patronage Dividends	(Yes) Y
Service Charges:		Other:	
Draft	EN	Daily Accruals	(Yes) Y
ATM	EN	Reset Member Classes	(No) N
Designated Suffix	EN	Sweep Transactions	(Yes) Y
Corporate	EN	Membership Charges	(Yes) Y
Visa Finance Charges	EN	Rewards Checking	(Yes) Y
Phone Transfer	EN	HSA/IRA Charges	(Yes) Y
Minimum Balance	EN	Relationship Charges	(Yes) Y
Dormancy Charges	EN	Mail Code Charges	EN
		Card Maintenance	(Yes) Y
Insurance Premiums:			
Outstanding Balance	01		
Balance plus Interest	EN		
Debt Protection	01		

Figure 31

Example of Insurance and Service Charge Accounts Setup window.

	Debit	Credit	Post Method
Insurance Mo Renewable	805000	805000	Branch
Insurance FGL	805000	805000	Branch
Insurance Miscellaneous	805000	805000	Branch
Service Charge Dormancy	132000	132000	Branch
Service Charge Draft	132100	132100	Branch
Service Charge ATM	132200	132200	Branch
Service Charge Phone	132300	132300	Branch
Service Charge Designated	132400	132400	Branch
Service Charge Corporate	132500	132500	Branch
Service Charge Mailed Check	132400	132400	Branch

Save

Figure 32

Datamatic strongly recommends that the service charges be tested before actually posting charges. In the Operations window (Ctrl + O), select the Service Charges folder then Compute Phone Transfer. A report will be generated and will print at this time based on the selection. This will also create a file to be updated. **It is very important to remove the file to be updated before End of Day is started.** In the Operations window (Ctrl + O), select the Display/Remove/Restore Files folder then **“Display/Remove Files to be Updated”**. Next, select “Phone Transfer Service Charge Transactions” to be removed. Follow the instructions and when previewing End of Day, make sure that the file is not there to be updated that day. Look over the report and make sure credit union management agrees with how the service charges are working before allowing them to start posting automatically. A recovery will be necessary to correct service charges that were updated in error.

Online ATM/Point-of-Sale Service Charges

The Online ATM/Point-of-Sale Service Charges screen is used for credit unions that are not on-line for ATM transactions and want to assess a fee or fees for ATM/POS transactions at the time of the transaction rather than being charged at monthend. This screen is not used by on-line ATM users.

See [\[Main Ribbon > System Settings > Add Member Default Setup\]](#) to select the default service charge options.

The field “Service Charge - EFT” (found on the Share Suffix Inquiry) is used to code the member to be assessed or not to be assessed ATM service charges. Only one suffix for the member needs to be coded with “Charge” for Service Charge - EFT for these ATM service charges to apply to the member. The individual suffix used for the transaction will be assessed the service charge, if charges apply.

[Main Ribbon > System Settings > Service Charges > Monthend ATM/Point-of-Sale Service Charges\]](#)

Datamatic VIEW

Online ATM/Point-of-Sale Service Charges

Entry Quit

----- Online ATM/POS Service Charge Setup -----

ATM Network: ID Withdrawal Charge Inquiry Charge

Primary . . .

Secondary . . .

Minimum Balance: Suffix 00 Amount .

Exempt ATM Machine IDs

POS Network: ID Withdrawal Charge Inquiry Charge

Primary 00 . . .

Secondary . . .

Minimum Balance: Suffix . Amount .

Debit Identifier . Credit Identifier .

Figure 33

ATM Network

Primary ID

Definition: The three (3) digit ID assigned to the primary ATM Network used by the credit union. The credit union's ATM processor will provide the ID.

Value: Provided by vendor

Example: MM2 (MAC)

Withdrawal Charge (Primary)

Definition: The amount to be charged to the member's account when a withdrawal transaction is done through an ATM machine in the Primary ATM Network.

Value: Credit Union defined.

Example: The Withdrawal Charge amount is \$1.00. Every time a member uses an ATM machine in the Primary ATM Network to do a withdrawal transaction, the account will be charged \$1.00.

Inquiry Charge (Primary)

Definition: The amount to be charged to the member's account when an inquiry is done through an ATM machine in the Primary ATM Network.

Value: Credit Union defined.

Example: The Inquiry Charge amount is .50. Every time a member uses an ATM machine in the Primary ATM Network to do an inquiry, the account will be charged \$.50.

Withdrawal Charge (Secondary)

Definition: The amount to be charged to the member's account when a withdrawal transaction is done through an ATM machine in a Secondary ATM Network.

Value: Credit Union defined.

Example: The Withdrawal Charge amount is \$1.50. Every time a member uses an ATM machine in a Secondary ATM Network to do a withdrawal transaction, the account will be charged \$1.50.

Inquiry Charge (Secondary)

Definition: The amount to be charged to the member's account when an inquiry is done through an ATM machine in a Secondary ATM Network.

Value: Credit Union defined.

Example: The Inquiry Charge amount is \$1.00. Every time a member uses an ATM machine in a Secondary ATM Network to do an inquiry, the account will be charged \$1.00.

Minimum Balance (Suffix)

Definition: If a minimum balance in a certain suffix is required by the credit union in order to avoid the withdrawal and inquiry charges, enter the two (2) digit suffix number.

Value: Two (2) digit suffix number. Must be blank, 00-04, 45-59, 70-74 or 80-99.

Example: If the 00 suffix is entered in the suffix field and 300.00 in the amount field, the charges listed will not be assessed unless the balance in the member's 00 suffix is below \$300.00 at the time of the transaction. Leave blank to charge when the total balance of all share suffixes is below the specified amount.

Minimum Balance (Amount)

Definition: If a minimum balance in a certain suffix (or all share suffixes together) is required by the credit union in order to avoid the withdrawal and inquiry charges, enter the minimum balance that must be in the account at the time of the transaction.)

Value: 1.00 to 9999.99

Example: If the 00 suffix is entered in the suffix field and 300.00 in the amount field, the charges listed will not be assessed unless the balance in the member's 00 suffix is below \$300.00 at the time of the transaction.

Exempt ATM Machine IDs

Definition: Enter the ATM machine IDs that are exempt from being charged the fees listed.

Value: Nine digit field. (Alpha or numeric)

Example: If 661422585 is entered as an exempt ATM machine ID, transactions done using that ATM machine will not be assessed the fees listed.

POS Network (Entry Class POS)**Primary ID**

Definition: The three (3) digit ID assigned to the POS locations in the primary POS Network used by the credit union. The credit union's ATM processor will provide the ID.

Value: Provided by vendor

Example: MM2 (MAC)

Withdrawal Charge (Primary)

Definition: The amount to be charged to the member's account when a purchase transaction is done through a POS location in the Primary POS Network.

Value: Credit Union defined.

Example: The Withdrawal Charge amount is \$1.00. Every time a member does a purchase at a POS location in the Primary POS Network, the account will be charged \$1.00.

Inquiry Charge (Primary)

Definition: The amount to be charged to the member's account when an inquiry is done through a POS location in the Primary POS Network.

Value: Credit Union defined.

Example: The Inquiry Charge amount is .50. Every time a member uses a POS location in the Primary POS Network to do an inquiry, the account will be charged \$.50.

Withdrawal Charge (Secondary)

Definition: The amount to be charged to the member's account when a purchase transaction is done through a POS location in a Secondary POS Network.

Value: Credit Union defined.

Example: The Withdrawal Charge amount is \$1.50. Every time a member does a purchase transaction at a POS location in a Secondary POS Network, the account will be charged \$1.50.

Inquiry Charge (Secondary)

Definition: The amount to be charged to the member's account when an inquiry is done through a POS location in a Secondary POS Network.

Value: Credit Union defined.

Example: The Inquiry Charge amount is \$1.00. Every time a member does an inquiry at a POS location in a Secondary POS Network, the account will be charged \$1.00.

Minimum Balance (Suffix)

Definition: If a minimum balance in a certain suffix is required by the credit union in order to avoid the withdrawal and inquiry charges, enter the two (2) digit suffix number.

Value: Two (2) digit suffix number. Must be blank, 00-04, 45-59, 70-74 or 80-99.

Example: If the 00 suffix is entered in the suffix field and 300.00 in the amount field, the charges listed will not be assessed unless the balance in the member's 00 suffix is below \$300.00 at the time of the transaction. Leave blank to charge when the total balance of all share suffixes is below the specified amount.

Minimum Balance (Amount)

Definition: If a minimum balance in a certain suffix is required by the credit union in order to avoid the withdrawal and inquiry charges, enter the minimum balance that must be in the account at the time of the transaction.

Value: 1.00 to 9999.99

Example: If the 00 suffix is entered in the suffix field and 300.00 in the amount field, the charges listed will not be assessed unless the balance in the member's 00 suffix is below \$300.00 at the time of the transaction.

Debit Identifier

Definition: Only used if the Online ATM/POS Tran Codes screen is being used. Enter the code used to identify an ATM debit transaction. Contact Datamatic.

Credit Identifier

Definition: Only used if the Online ATM/POS Tran Codes screen is being used. Enter the code used to identify an ATM credit transaction. Contact Datamatic.

Other Information

The 00 or 70 suffix must be coded with “Charge” for the Service Charge - EFT field in order for the member to be charged for this service charge. Either all suffixes with EFT transactions for the member are assessed the charges or no suffixes are charged. The individual suffix used for the transaction will be charged the service charge, if charges apply.

****Note:** Individual suffixes cannot be coded as exempt from ATM service charges.

The service charges will be posted to the ATM Payable general ledger account. This screen can be found by selecting:

[\[Main Ribbon > System Settings > Payable and Suspense Account Setup\]](#)

Online ATM/Point-of-Sale Tran Codes

This option is not applicable. Do not use.