

Customer Service Representative

Training Manual



Meg Newman - Loan Manager - Jackson, MS

Bankway™

Metavante Banking Solutions

P.O. Box 2269

Orlando, FL 32802

407.831.3001

This document contains trade secret, confidential, and proprietary information of Metavante Corporation, and may not be disclosed to any person or entity, except pursuant to prior written agreement with Metavante Corporation. It must not be duplicated, published, or used for any other purpose than originally intended without prior written permission from Metavante Corporation.

Copyright© 2007 Metavante Corporation All rights reserved

Table of Contents

- CSR Education Outline and Objectives..... 1
 - CSR Education Days 1 through 5..... 1
- CSR Education Day 1 3
 - Bankway™ Basics: Navigation and Inquiry Functions 3
 - Bankway™ Headquarters..... 4
 - Marketing Information..... 5
 - Overview of Transaction Tickets / Codes 7
 - Deposit Tickets and Transaction Codes..... 7
 - Loan Tickets and Transaction Codes 9
 - General Ledger Tickets and Transaction Codes..... 11
 - Other Tickets 11
- Products / Account Opening 12
 - Open a Product: Individual Checking Account 12
 - Adding a New Customer into Bankway™ 13
 - Name and Mailing Address 14
 - Customer Identification..... 15
 - Tax and Regulatory Information 18
 - User Codes..... 19
 - Street Address..... 20
 - Customer Employment..... 21
 - Customer Relationships 22
 - Tracking at the Customer Level 23
 - Customer Comments..... 26
 - Customer Status for New Product..... 27
 - Account Number and Primary Owner Relationship..... 30
 - Legal Title and Miscellaneous Bank Information..... 31
 - Interest Options 33
 - Charge Options 35
 - Regulatory Codes..... 36
 - Anti-Money Laundering (AML) 38
 - Holds/Special Instructions 41
 - Bank Defined Values..... 44
 - Account Analysis 44
 - Statement Options..... 47
 - Direct Deposit: Government Agencies 48
 - Check Order Information 49
 - Account Services Selection 49
 - Preprinted Documents..... 50
 - Preprinted Document Alternative 51
 - Work with a Product in Process 52
 - Transfers Available..... 53
 - Services Available 54

- Product Research 55
- Print Revised Document 56
- Document Print Status 57
- Open a Product: Joint Savings Account* 59
 - Document Signers 78
 - Scheduled Transfers 79
 - Sweep Excess Funds 82
 - Maintain Minimum Balance 85
 - Overdraft Protection 88
- Services Available* 90
 - Combined Statements 90
 - Package Pricing 92
- Open a Product: Individual Certificate of Deposit* 98
 - Term Information for a Time Deposit 100
 - Interest Options for a Time Deposit 101
 - Time Deposit Interest Transfer to Deposit Account 105
 - Power of Attorney (POA) 106
- Open a Product: ATM Account* 110
- Open a Product: Sole Proprietor Checking* 117
- Open a Product: Corporation Checking* 133
- Day 1 Review / Practice* 142
- CSR Education Day 2 170
 - Day 2 Objectives* 170
 - Open a Product: Individual Safe Deposit Box* 171
 - Safe Deposit Box Number and Primary Owner Relationship 172
 - Safe Deposit Box (SDB) Legal Title and Miscellaneous Bank Information 173
 - Safe Deposit Box Maintenance* 177
 - Safe Deposit Box Entry 177
 - Safe Deposit Box Change 178
 - Open a Product: Individual Retirement Account (IRA)* 181
 - Open a Product: IRA Rollover* 196
 - Open a Product: Individual Retirement Account (IRA) For a Designated Beneficiary* 209
 - Time Deposit / IRA Maintenance* 223
 - Time Deposit/IRA Term Information 223
 - TD/IRA Penalty 224
 - IRA Portfolio Management 226
 - Place an IRA into Distribution Status 228
 - IRA Portfolio Management – Deceased Close Out 232
 - Add an IRA Tax Account for the Beneficiary 235
 - Add a Beneficiary to an Existing IRA 239
 - Change a Distribution that has an Incorrect IRA Code 240

Manage Non- Reportable Contributions.....	241
Calculate IRA Payment Schedule	244
IRA Life Expectancy Distribution Calculation	246
IRA Life Expectancy Distribution Projection.....	252
Combined IRA Reporting Relationships.....	254
Maintain a Certificate of Deposit (CD) Account.....	258
Certificate of Deposit Adjustments	258
Time Deposit Closing	259
Partially Withdraw from a TD Account with a Penalty when the TD Deposit Status is Active	264
<i>Day 2 Review / Practice.....</i>	<i>267</i>
CSR Education Day 3	273
<i>Day 3 Objectives.....</i>	<i>273</i>
<i>Customer Information / Maintenance</i>	<i>273</i>
Adding a Customer.....	273
eFunds.....	273
Manage Fraud and Active Duty Alerts.....	274
CIP Record Retention Business Task.....	277
Call Center.....	279
Delete Customer.....	284
Change Customer	285
Change Customer Address	286
Customer Comments.....	290
Customer Employment.....	291
Customer Income Change.....	293
Customer Assets Change.....	296
Customer Liabilities Change	298
Customer Collateral Change	300
Customer Relationships	303
Customer to Account Relationships	304
Merge Customers	306
Zip Code Maintenance	307
Automatic Transfers	311
Automatic Transfers on the HOST	318
Customer Level Business Resolution.....	321
Power of Attorney (POA).....	323
Tax Information Concepts	325
Customer OTC Tax Information Maintenance.....	326
Customer Tax Information Maintenance	327
Tracking.....	328
Searching and Sorting of Tracking Items	332
Add Customer Image.....	333
Delete Customer Image.....	334
Delete Account	334
CTR Transactions.....	335
Maintain Account Exemptions	341
Maintain Phase 1 Exemptions	342
<i>Day 3 Review / Practice.....</i>	<i>343</i>
CSR Education Day 4	350
<i>Day 4 Objectives.....</i>	<i>350</i>

- Deposit Maintenance* 350
 - Special Instructions 350
 - Stop Payments 351
 - Account Holds on Funds 353
 - Account Status Change 354
 - Deposit Change Account Analysis 356
 - Account/Bank Float 357
 - Bank Defined Values 358
 - Package Pricing 360
 - Regulatory Codes 362
 - Change CTR Exemptions 363
 - Processing Controls 364
 - Interest Options 365
 - Charge Options 365
 - NSF/OD Counters 366
 - NSF/Overdraft Options 368
 - Statement and Notice Options 370
 - Combined Statement Relationships 370
 - Relationship Frequency Change 374
 - Print Account 375
 - Delete Account 376
 - Reassign Account Number 377
 - Account Information and Signature Card 377
 - Account Level Business Resolution 379
 - Wire Transfer Authorization 380
 - Clarke American Check Ordering 381
 - Harland Check Ordering 382
 - Tracking 383
 - Searching and Sorting of Tracking Items 388
 - Add Account Images 391
 - Delete Account Images 392
 - Anti-Money Laundering (AML) Anticipated Balance Information 393
- Day 4 Review / Practice* 394
- CSR Education Day 5** 399
 - Day 5 Objectives* 399
 - Teller Transactions* 400
 - Account Transfer 400
 - Deposit Account Closing 400
 - Safe Deposit Box Closing 400
 - Safe Deposit Box Refund 401
 - General Ledger Credit 401
 - General Ledger Debit 401
 - General Ledger Transfer to General Ledger 401
 - General Ledger Transfer to Account 401
 - Account Transfer to General Ledger 402
 - Adding Machine Display (F2) 402
 - Transaction Journal 402
 - Debit Card/ATM* 403
 - Add EFT/ATM Account 403
 - Add EFT/ATM Card 409

Change EFT/ATM Information..... 409

ATM Account Access 412

Account Opening Information – EFT/ATM 414

Add/Change Authorization..... 415

Checking / Savings Authorization Override..... 416

Cash Management 417

 Change Supplemental Transaction Codes..... 419

 Cash Management Inquiry 419

EDUCATION SCHEDULE 420

CSR Lesson Plan 421

Appendix 425

Standards for Entering Addresses in Bankway™ 425

 Standards for Hold Mail in Bankway 426

Guidelines for Account Ownership 428

IRA Contribution Codes..... 431

IRA Distribution Codes 431

Adjustment Codes 433

 Deposit..... 433

 Loan..... 433

Answer Key For Practice Sessions 435

 Day 1 Answers 435

 Day 2 Answers 442

 Day 3 Answers 447

 Day 4 Answers 449

Index..... 451

List of Figures

Figure 1 - Customer Mailing Address and Identification 14

Figure 2 - Personal Customer Information..... 17

Figure 3 - Customer Tax and Regulatory Information 18

Figure 4 - Customer Employment 21

Figure 5 - Customer Relationships / Name-to-Name..... 22

Figure 6 – Assign Tracking Items at the Customer Level 23

Figure 7 - Add Tracking Items at the Customer Level 24

Figure 8 - Customer Comments..... 26

Figure 9 - Customer Status for a New Product..... 27

Figure 10 - Select a Product 28

Figure 11 - Account Selection..... 29

Figure 12 - Account and Primary Owner..... 30

Figure 13 - Legal Title and Bank Information..... 31

Figure 14 - Checking Interest Options 33

Figure 15 - Checking Charge Options 35

Figure 16 - Regulatory Information 37

Figure 17 - Tracking at the Account Level 38

Figure 18 - Assign New Tracking Item at the Account Level..... 39

Figure 19 - Tracking Item Maintenance - Signature Card Return..... 40

Figure 20 - Special Instructions and Holds 41

Figure 21 – Checking Hold Information 43

Figure 22 - Bank Defined Values 44

Figure 23 - Open a Product Account Analysis..... 44

Figure 24 - Open a Product Alternate Mailing Address 46

Figure 25 - Checking Statement Options..... 47

Figure 26 - Direct Deposit Request..... 48

Figure 27 - Account Services Selection 49

Figure 28 - Preprinted Documents..... 50

Figure 29 - Customer Confirmation Screen 59

Figure 30 - Account Customer Relationships 64

Figure 31 - Scheduled Transfer / Processing Options..... 80

Figure 32 - Sweep Excess Funds Transfer / Processing Options 83

Figure 33 - Maintain Minimum Balance Transfer / Processing Options 86

Figure 34 - Term Information for a Time Deposit Account..... 100

Figure 35 - Interest Options 101

Figure 36 - Account Customer Relationships for Sole Proprietor Checking..... 124

Figure 37 - Legal Title for a Sole Proprietor Checking Account..... 125

Figure 38 - Sole Proprietor Identification 128

Figure 39 - Business Resolution / Authorization Requirements 129

Figure 40 - Business Resolution / Authorized Entities..... 130

Figure 41 - Sample Sole Proprietor Business Resolution Document 132

Figure 42 - Safe Deposit Box Legal Title and Miscellaneous Bank Information..... 173

Figure 43 - Safe Deposit Box Rental Options..... 174

Figure 44 - IRA Interest Options 186

Figure 45 - Time Deposit IRA Information 187

Figure 46 - Time Deposit IRA Financial Projection..... 189

Figure 47 - TD IRA Distribution/Withholding Election 190

Figure 48 - IRA Interest Options 215

Figure 49 - Time Deposit IRA Information 216

Figure 50 - Time Deposit IRA Financial Projection..... 219

Figure 51 - TD IRA Distribution/Withholding Election 220

Figure 52 - TD IRA Distribution/Withholding Election 228

Figure 53 - Tax Account Types..... 235

Figure 54 - Calculate IRA Payment Schedule 244

Figure 55 – Customer IRA LE Distribution Calculation.....	248
Figure 56 - Customer IRA LE Distribution Projection	252
Figure 57 - Delete Customer.....	284
Figure 58 - Change Customer Address	286
Figure 59 - Add/Change Customer Comments.....	290
Figure 60 - Add Customer Employment.....	292
Figure 61 - Customer Income Types	294
Figure 62 - Add/Change Customer Income	295
Figure 63 - Add/Change Customer Assets	297
Figure 64 - Add/Change Customer Liabilities	299
Figure 65 - Change Customer Collateral	301
Figure 66 - Merge Customers	306
Figure 67 - Add/Change a Zip Code	307
Figure 68 - Automatic Transfer Type Selection	312
Figure 69 - Scheduled Transfer - Processing Options.....	313
Figure 70 - Overdraft Protection Transfer	316
Figure 71 - Customer Level Business Resolution - Authorized Entities	321
Figure 72 - Tax Account Types	327
Figure 73 - Tracking Search Criteria.....	328
Figure 74 - Tracking Item Maintenance	330
Figure 75 - Tracking Search Criteria.....	383
Figure 76 - Tracking Item Maintenance	386
Figure 77 - Add ATM Account - Account Details	404
Figure 78 - Add ATM Account - Accounts Accessed.....	405
Figure 79 - Add ATM Account - ATM Cycle Limits	406
Figure 80 - Add ATM Account - Point of Sale Limits	406
Figure 81 - Add ATM Account - Check Card Limits.....	407
Figure 82 - Add ATM Account - Add Card Information	408
Figure 83 - Change ATM Information - Account Details	410
Figure 84 - Change EFT/ATM Information - Card Details	412
Figure 85 - ATM Account Access	413
Figure 86 - EFT/ATM Account Opening Information	414

CSR Education Outline and Objectives

CSR Education Days 1 through 5

After successfully completing this course, participants will be familiar with the following tasks:

Day 1	
Bankway Basics	Introduction to Bankway and Navigation
Transaction Tickets / Products	Overview of Transaction Tickets/Codes (Deposit Ticket and Transaction Codes, Loan and Transaction Codes, General Ledger Tickets and Transaction Codes) Products Business Task Group
Products/Account Opening	Individual Checking Account Joint Savings Account Individual Certificate of Deposit ATM Account Sole Proprietor Checking Corporation Checking

Day 2	
Open a Product Continued	Individual Safe Deposit Box Safe Deposit Box Maintenance
Open a Product: Individual Retirement Account (IRA)	Regular IRA IRA Rollover
Time Deposits / IRA	Maintaining Time Deposits / IRAs

Day 3	
Customers Menu	Inquiry Functions (Personal Review List, Customer Summary, Deposit Account Inquiry, General Ledge Inquiry) eFunds Customer Fraud / Active Duty CIP Record Retention Add/Change Customer Customer Relationships Merge Customer Automatic Transfers Browser/Host Customer Level Business Resolution Power of Attorney Tracking Delete an Account Add/Delete Customer Image Business Tasks Marketing Information Safe Deposit Box Maintenance

Day 4	
Deposits Menu	Special Instructions Stop Payments Check Ordering Account Holds on Funds Account Status Change Bank Defined Values Regulatory Codes Interest/Charge Options Reassign Account Number Account Information & Signature Card Account Level Business Resolution Add/Delete Account Image Business Tasks Combined Statement Relationships

Day 5	
Time Deposit / IRA Menu	Maintaining IRAs and Time Deposits Closing Accounts Review / Practice Take Test

CSR Education Day 1

Bankway™ Basics: Navigation and Inquiry Functions

Before beginning frontline education, it is important to become familiar with Bankway™ and basic functions. Refer to the Introduction to Bankway™ manual to learn how to perform the following functions:

- Personal Review List
- Customer Summary
- Loan Account Inquiry
- General Ledger Inquiry
- Bank Rates Inquiry

Supply Checklist

The following supplies will be necessary for this session:

- Introduction to Bankway™
- Bankway™ Deposit Workbook
- Procedures Designed Specifically for Customer Service Representatives-these are no longer distributed since they are now available in Bankway™ Headquarters.

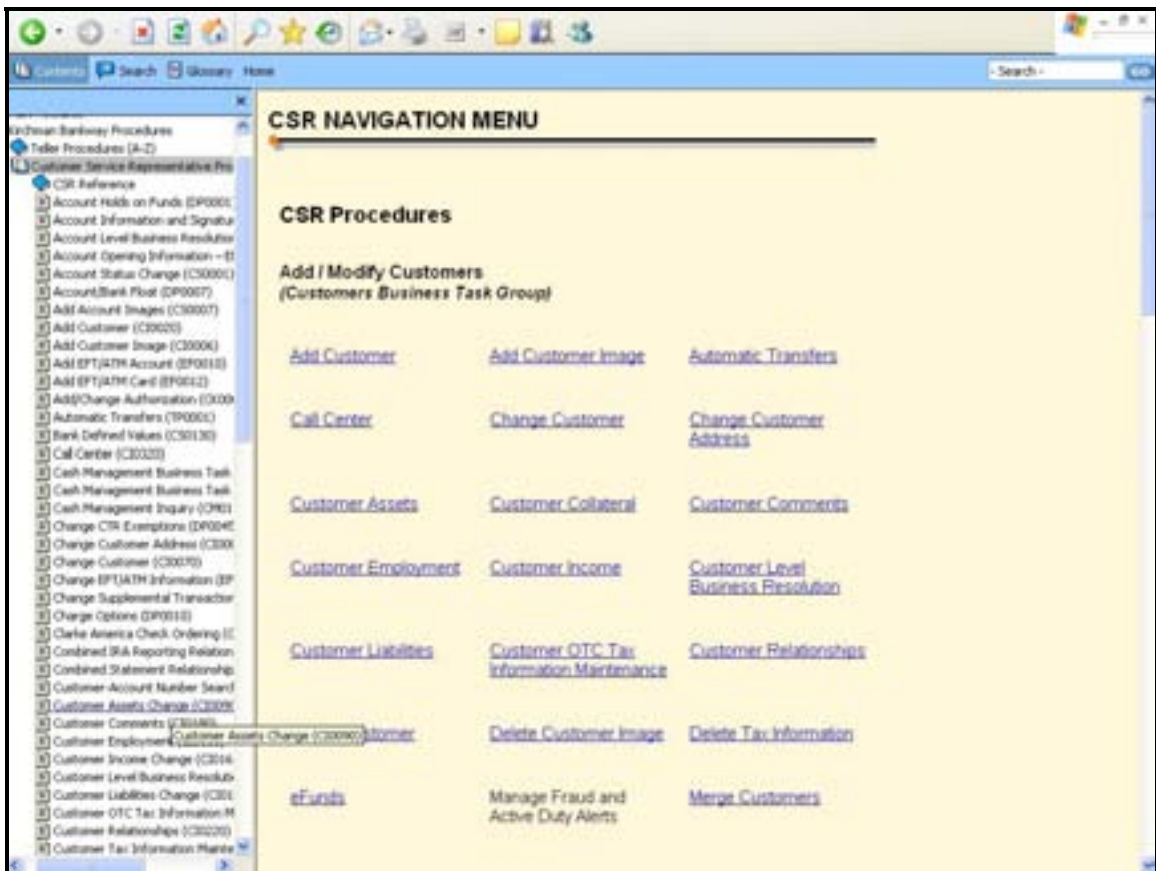
Receipts and Documents from the Bank:

- Checking & Savings Deposit Tickets
- Checking & Savings Withdrawal Tickets
- CD Deposit Tickets
- CD Withdrawal Tickets
- IRA Deposit Tickets
- IRA Withdrawal Tickets
- Loan Transaction Tickets
- General Ledger Credit Tickets
- General Ledger Debit Tickets
- Maintain Controls set up to print to the receipt printer.

Bankway™ Headquarters

Procedures Designed Specifically for Customer Service Representatives procedures are located within Bankway™ Headquarters (The “?” icon on the Bankway™ toolbar) in the Bankway™ Procedures category.

Click on the “?” within Bankway™ and then click on Bankway™ Procedures Customer Service Representative Procedures. Refer to the figure below.



Review the structure of the procedures within Bankway™:

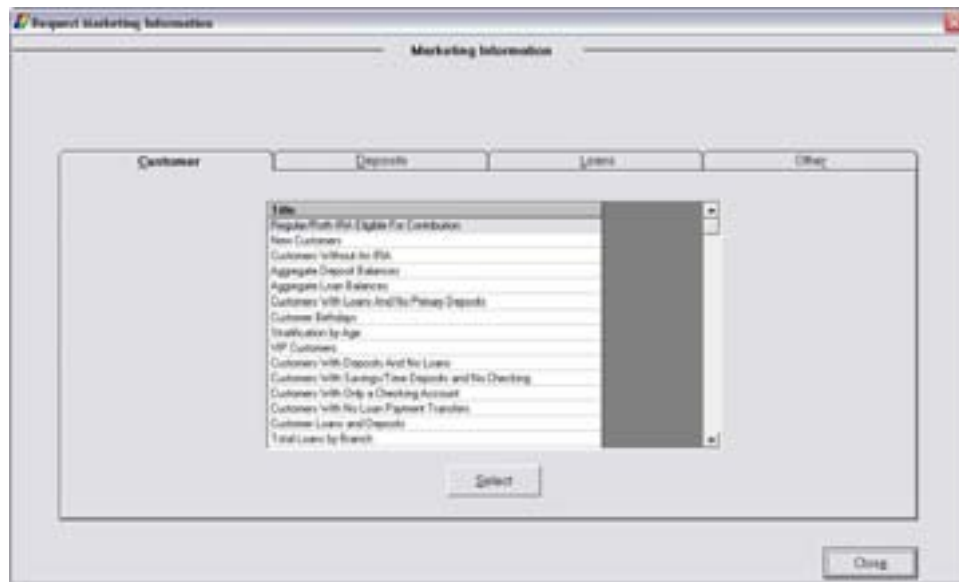
- Contents column on the left side of the screen contains a link titled Bankway™ Procedures. When users click this link, a link for teller and CSR procedures will appear.
- Click the Customer Service Representative Procedures link
- A list of all CSR procedures will appear.
- Click the individual procedure to access.

🔑 If you are unable to locate a procedure, refer to the CSR Navigation menu on the right side of the screen. This screen is divided into business task groups (use the scroll bar on the right to view additional contents) which contain corresponding procedures for each business task.

Marketing Information

This business task is used to access strategic profiles sorted into four different categories: Customers, Deposits, Loans and Other.

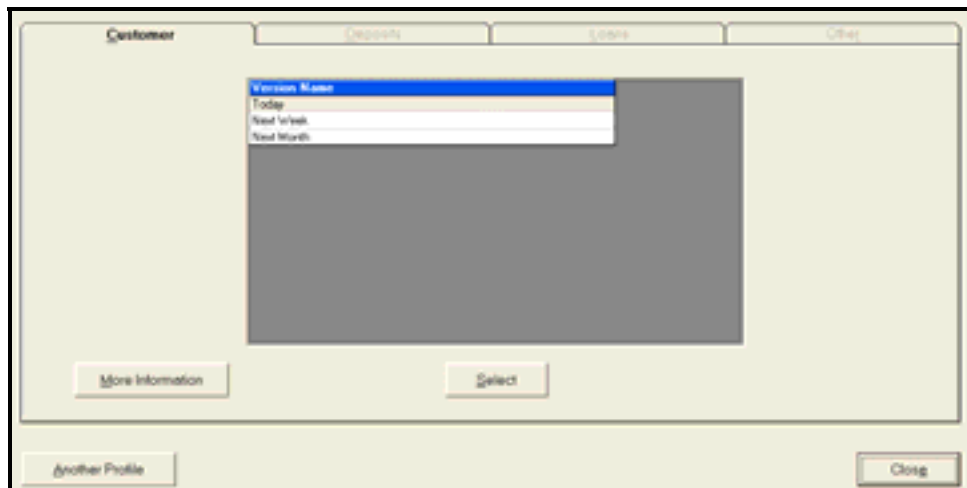
🔑 Select the Marketing Information business task. The Marketing Information screen will appear with the following four tabs.



Customer Tab

Review the available customer marketing information titles.

🔑 Select the Customer Birthdays Version and click Select. The following screen will appear to select the Version Name:



Buttons

- Another Profile: Returns to the prior screen to choose a different customer marketing information title.
- More Information: Gives a description of the selected title.

 **Choose the Next Week option and click Select.**

The next screen will display 2 tabs to choose the layout of the information:

- Recap Tab: View information based on branch, banker or zip code options.
- Detail Tab: View information based on customer options.

 **Select the Detail Tab and choose the Customers by Branch option and click Select.**

- Choose the branch and click **OK**.

A list will display with those customers who have Birthdays next week. Review the following buttons:

Button	Description
Another Choice	Allows users to select another branch.
Add to Personal List	Allows users to add this information to their Personal Review Lists to view on another occasion.
Select	Forwards users to the Customer Summary for the selected Customer.
OK	Returns users back to the Detail and Recap Screen.
Exit	Exits the business task.
Another Profile	Allows users to choose a different customer marketing information title.
Another Version	Allows users to choose a different version of the selected customer marketing information title.

Overview of Transaction Tickets / Codes

Deposit Tickets and Transaction Codes

Checking Transaction Tickets can accommodate either a debit or credit and are used for checking accounts only. Refer to the following Tran code descriptions:

Tran Code	Description
Debits	Debit Tran codes are always over 50.
Force Pay Debit (51)	Forces a withdrawal from the account even when sufficient funds are not available.
Account Close Out (52)	This transaction code changes the account status to closed status, prohibiting further transactions from posting to the account. It can only be used in conjunction with the Deposit Account Closing business task.
Certified Check Debit (53)	Posts a debit to a checking account representing the certification of a check.
Credit Reversal (54)	Reverses a credit that was previously posted to a checking, savings or time deposit account.
Debit Memo (55)	Posts a miscellaneous bank debit to a checking, savings or time deposit account. This transaction reflects a penalty-free withdrawal for time deposits.
Service Charge (58)	Posts a service/miscellaneous charge debit to a checking, savings or time deposit account.
Credits	Credit Tran codes are always under 51.
Debit Reversal (04)	Reflects the reversal of a previously posted debit to a checking, savings or time deposit account.
Credit Memo (05)	Posts a miscellaneous credit to a checking, savings or time deposit account.
Deposit (36)	Posts a credit to a checking or savings account.
Returned Check (45)	Reverses a check (TC 91 - 95) that has been previously posted to a checking account.

Savings Transaction Tickets can accommodate either a debit or credit and are used for savings accounts only. Refer to the following Tran code descriptions:

Tran Code	Description
Debits	Debits Tran codes are always over 50.
Force Pay Debit (51)	Forces a withdrawal from the account even when sufficient funds are not available.
Closing Withdrawal (52)	This transaction code changes the account status to closed status, prohibiting further transactions from posting to the account. It can only be used in conjunction with the Deposit Account Closing business task.
Credit Reversal (54)	Reverses a credit that was previously posted to a checking, savings or time deposit account.
Debit Memo (55)	Posts a miscellaneous debit to a checking, savings or time deposit account. TC 55 reflects a penalty: free withdrawal for time deposits.
Service Charge (58)	Posts a service/miscellaneous charge debit to a checking, savings or time deposit account.

Tran Code	Description
Withdrawal (86)	Posts a debit to a checking, savings or time deposit account.
Credits	Credit Tran codes are always under 51.
Debit Reversal (04)	Reflects the reversal of a previously posted debit to a checking, savings or time deposit account.
Credit Memo (05)	Posts a miscellaneous credit to a checking, savings or time deposit account.
Deposit (36)	Posts a credit to a checking or savings account.


Certificate of Deposit and IRA transactions use the same ticket and also accommodate either a debit or a credit. Refer to the following Tran code descriptions:

Tran Code	Description
Debits	Debit Tran codes are always over 50.
Force Pay Debit (51)	Forces a withdrawal from the account even when sufficient funds are not available.
Debit Memo (55)	Posts a miscellaneous bank debit to a checking, savings or time deposit account. This transaction reflects a penalty-free withdrawal for time deposits.
Withdrawal (86)	Posts a debit to a checking, savings or time deposit account.
Penalty Free Withdrawal (88)	Posts a debit to a time deposit account/deposit without assessing an early-withdrawal penalty.
Credits	Credit Tran codes are always under 51.
Credit Memo (05)	Posts a miscellaneous credit to a checking, savings or time deposit account.
Time Deposit (38)	Posts a credit to a time deposit account.
IRA Deposit- Prior Year (39)	Posts a credit to an IRA time deposit account that is effective from the previous calendar year.

Deposit Transaction Ticket: This is a non-MICR encoded ticket that allows users to perform any credit or debit to any deposit account application.

Loan Tickets and Transaction Codes

Loan tickets are designated by application and can accommodate either a debit or credit to be processed against an account. Refer to the following Tran code descriptions:

 Note: All application specific loan transaction tickets appear the same.

Tran Code	Description
Debits	Debit Tran codes are always over 50).
Loan Advance (51)	Used to process both the initial advance and any additional advances for all loan applications. It increases (debits) the loan balance.
Payoff Reversal (52)	Used to automatically reverse a TC 42 (Payoff). It reverses (debits) the payoff and reestablishes the insurance charges, interest, late fees and principal balances with the amounts applied at payoff. TC 52 also automatically reverses all generated participation and reserve distributions. It reactivates the loan and updates accruals from the transaction's effective date, which must be the same as that of the TC 42 being reversed.
Scheduled Auto Payment Reversal (61)	Used to automatically reverse the last TC 11 (Scheduled Payment: Automatic Split) applied to the loan. TC 61 reverses (debits) the payment for escrow, insurance charges, interest, late fees or principal. It reverses all generated participation and reserve distributions, as well as any subsidized payment amounts. The amounts reversed are exactly the same as those applied with the TC 11. This transaction will not reverse a TC 11 if the TC 11 was the payoff transaction. If the system changed the TC 11 to a TC 42 to pay off the loan, the generated TC 42 must be reversed with a TC 52 (Payoff Reversal).
Unscheduled Principal Payment Reversal (62)	Used to manually reverse a loan payment. The amounts reversed from escrow, insurance charges, interest, late fees or principal are identified on the second screen of the TP Enter Transactions (TPENTR) function. TC 62 is processed as a full, single-payment reversal. It does not generate any participation distribution, reserve distribution or subsidized payment reversals. It updates accruals from the transaction's effective date. This is a multiple-amount transaction, i.e., the sum of the individual reversed amounts must equal the transaction amount.
Interest Payment Reversal (64)	Used to reverse an unscheduled interest payment. It increases (debits) the interest due on a loan, but does not increase the next due interest payment or affect the next-payment due date.
Late Fee Payment Reversal (66)	Used to reverse a TC 16 (Late Fee Payment). It increases (debits) the late fees due amount on the loan, it does not increase the next-payment due amount or decrease the partial paid amount.
Credits	Credit Tran codes are always under 51.
Scheduled Auto Payment (11)	Used to apply a single-amount automatic payment. It applies (credits) a payment to interest, principal, late fees, escrow or insurance. This transaction also automatically distributes the payment to participations and reserves, and generates a subsidized payment amount (if the loan is partially subsidized and the borrower's portion of the payment is paid).
Unscheduled Principal	Used to process an unscheduled principal payment and is used only for a

Tran Code	Description
Payment (13)	principal curtailment. It reduces (credits) the loan balance and the amortized balance, but does not reduce the next-due payment amount or the next: due principal amount and does not affect the next payment due date. TC 13 also automatically distributes the payment to participations.
Interest Payment (14)	Used to process an unscheduled, lump-sum interest payment. It reduces (credits) the interest due on a loan, but does not reduce the next-due payment amount or the next-due interest payment, nor does it affect the next payment due date.
Loan Extension (15)	Used to extend the loan's maturity date, and advance the next payment date and other applicable dates by one payment frequency. TC 15 can also increase the remaining term, add directly to income or add directly to unearned interest amounts.
Late Fee Payment (16)	Used to apply a late-fee payment. It reduces (credits) the late: fee due amount for the loan, but does not decrease the next-payment due amount or add the partial: paid amount.
Payoff (42)	Used to pay off a loan. It automatically reduces (credits) the amount entered to principal, late fees, insurance and interest. Any payoff adjustments are reflected on the generated TC 42 that results from the transaction. This transaction also automatically distributes the payment to participations and reserves by generating an Adjustment Code (AC) 42.

Loan Transactions Ticket: This is a non-MICR encoded ticket that allows you to perform any credit or debit to any loan account application as well as pass through accounts and loan loss.

Additional Credit to note:

Recovery (48): Used to decrease (credit) the loan loss account balance and increase the amount recovery year-to-date.

General Ledger Tickets and Transaction Codes

General Ledger Debits: There is only one ticket used to perform a GL debit. Transaction codes are not needed when performing a GL debit.

General Ledger Credits: There is only one ticket used to perform a GL credit. Transaction codes are not needed when performing a GL credit.

Other Tickets

Other tickets will surface after the conversion that we may not have addressed. When in doubt, always complete one of the above tickets discussed and send to proof.

Products / Account Opening

Open a Product: Individual Checking Account

In this section, we will open an individual checking account and review the following:

- All customer confirmation screens
- Required account services screens
- Optional account services screens
- Producing documents

Open a Product Business Task

🔑 Select the Open a Product business task.

The Open a Product Identification screen will appear for users to select the customer to open an account for. Search for a customer in Bankway™ using the following four buttons:

- Personal Name: Search for customer by personal name
- Business Name: Search for customer by business name
- Tax ID Number: Search for customer by SSN or TIN
- Account Number: Search for customer by existing application and account number

The screenshot shows a software dialog box titled "Open a Product". The main heading inside is "You may select your Customer's Information". Under the sub-heading "Identification", there are four buttons: "Personal Name", "Business Name", "Tax ID Number", and "Account Number". To the right of these buttons are three text input fields labeled "Last Name", "First Name", and "Middle". At the bottom of the dialog, there are several buttons: "Exit", "Cancel", "Merge", "Add New", "OK", "Print", and "Cancel".

Adding a New Customer into Bankway™

🔑 **For practice, enter your name as a personal customer and click OK.**

The following screen will display with a list of existing customers:

Customer Name	ID	VIP	Tax ID	Primary Relationships	Date of Birth	Home
LOUIS KIRCHMAN			111-22-3344	OK	2/28/1971	(850) 3
MARK KIRCHMAN			560-45-1235	OK	3/11/1983	(435) 7
MARY K KIRCHMAN			123-65-4789		2/2/1952	(407) 8
MARY L KIRCHMAN			222-22-2222		6/13/1945	(238) 5
MAY KIRCHMAN						
MAY E KIRCHMAN			057-01-5166		10/14/1907	(407) 1
MEG J KIRCHMAN			454-65-4666	SV	6/7/2000	(121) 2

📖 **Note:** Click the Backward and Forward buttons to ensure that the customer does not already exist in the system. There should only be one customer profile on the system per person.

Buttons

Review the following button functions:

Button	Description
Backward	Equivalent of BWD command on the host. Clicking this button will position you six names backward in the grid.
Forward	Equivalent of FWD command on the host. Clicking this button will position you six names forward in the grid.
Merge	Will merge two customers into one customer.
Add New	Will add a new customer record.
OK	Will display customer confirmation screen.

🔑 **Click the Add New button to add yourself as a new customer.**


Name and Mailing Address

The following Personal Customer Mailing Address and Identification screen will appear:

Figure 1 - Customer Mailing Address and Identification

The Name and Mailing Address tab will default. Review the following fields:

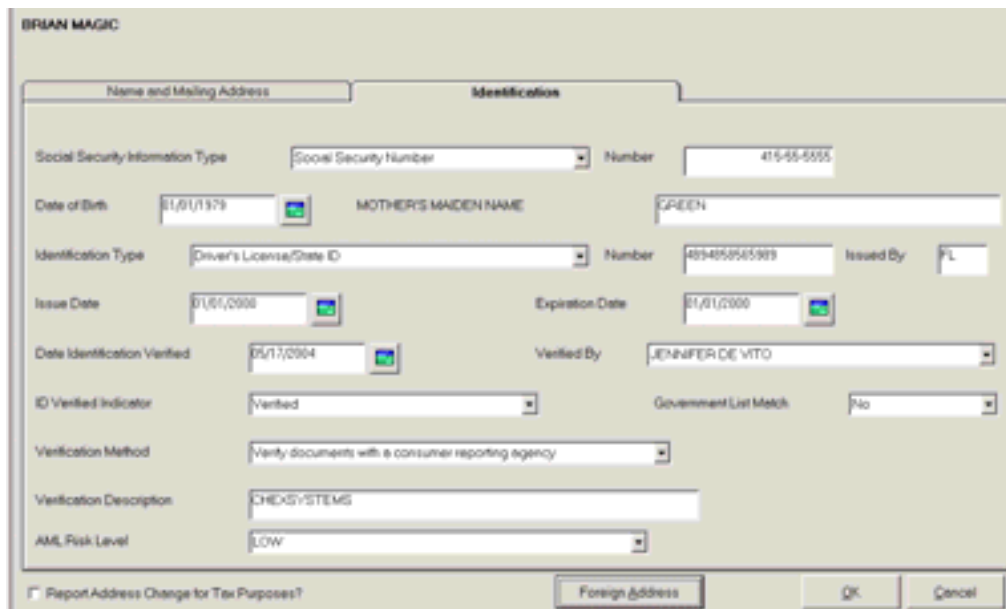
Field	Description
Greeting	Indicates Mr., Mrs., Dr., Rev. etc.
Complement	Indicates Jr., Sr., III, etc.
Address Line 1	Enter the first line of the customer's mailing address. This can be a PO Box address.
Address Line 2	Enter the second line of the customer's address, if needed.
City and State	Do not enter any information into this field. This field keys off the zip code field. Once you have entered the zip code the system will automatically display the city and state.
Zip Code	Enter the customer's zip code. Whenever possible, enter the full nine-digit zip code. Zip codes should be entered without a hyphen. Note: If the address contains a PO Box, the box number constitutes the last four digits of the nine-digit zip code.
DPBC	Delivery Point Bar Code. Do not enter anything into this field. Note: This field will populate automatically using the zip code.
Country	From the drop down menu, select the appropriate country. If a country other than the United States is chosen, Select FOREIGN ADDRESS button. Enter the customer's address information into the appropriate fields and click Ok. The customer's address will now be displayed in the address fields.
Home Phone Daytime Phone	Enter the customer's home and work phone number.
Report Address Change for Tax Purposes	Select this field if the customer's address is new.
Foreign Address	Select this button if the customer's address is outside of the USA.

 Note: Refer to the Deposit Workbook manual for address standards to use when entering customer addresses in Bankway™.

 **Enter the mailing address information. Click the Identification Tab before clicking OK.**

Customer Identification

For the Identification tab, enter the customer's ID information. Refer to the following figure and field descriptions:



The screenshot shows a software interface for entering customer identification information. The window title is "BRIAN MAGIC". There are two tabs: "Name and Mailing Address" and "Identification", with the latter being active. The form contains the following fields and values:

- Social Security Information Type: Social Security Number
- Number: 415-55-5555
- Date of Birth: 01/01/1979
- MOTHER'S MAIDEN NAME: GREEN
- Identification Type: Driver's License/State ID
- Number: 4094859545989
- Issued By: FL
- Issue Date: 01/01/2008
- Expiration Date: 01/01/2008
- Date Identification Verified: 05/17/2004
- Verified By: JENNIFER DE VITO
- ID Verified Indicator: Verified
- Government List Match: No
- Verification Method: Verify documents with a consumer reporting agency
- Verification Description: CHECKSYSTEMS
- AML Risk Level: LOW

At the bottom of the form, there is a checkbox labeled "Report Address Change for Tax Purposes?", a "Foreign Address" button, and "OK" and "Cancel" buttons.

Field	Description
Social Security Information Type	Use the drop-down menu to select from the following options: Social Security Number, Federal Tax ID, Non-Resident Alien, or Pending Application. To produce the W8 for a foreign customer, make sure to choose Non-Resident Alien in this field.
Number	Enter the number of the selected Social Security Information Type. *Note: If Pending Application was selected in the Social Security Information Type field, do not enter a number in this field.
Identification Type	From the drop-down menu select the type of identification used to verify the customer's identity.
Number	Enter the number of the selected Identification Type. For example, if Drivers License was selected as the Identification Type, then the Drivers License number would be entered in this field.
Issued By	Enter the state or country code that issued your customer's identification type.
Expiration Date	Enter the expiration of the customer's identification type.
Date Identification Verified	Enter the date you verified your customer's identity.
Verified By	Use the drop-down menu to select the person who verified the identity of the customer.
Identification Verified Indicator	Select the customer's identification status. Options are: Not Verified, Verified, Mismatch, Not verified, Not a Customer or Customer Prior to Oct. 1, 2003.
Verification Method	From the drop-down menu, select the method used to verify the identity of your customer. The Options are: Not Used Contact customer after the account is opened Verify documents with a consumer reporting agency Check references with other financial institutions Obtain a financial statement Valid Social Security Number Social Security Number and date of birth correlation Drivers license format valid Home phone validation Work phone validation Current address validation Previous address validation Verification of documents to public databases Other *Note: If you select Other as the Verification Method, you will need to enter a description in the Verification Description field.
Government List Match	Select NO unless the customer is on the Government List. If they are on this list, call the authorities.
Verification Description	Enter a description in this field if Other was selected as the Verification Method or use it to further describe your method of verifying your customer's identity.
AML Risk Level	Anti-Money Laundering- During the customer identification process, select a risk value for new customers from the drop-down menu. These values are bank-defined.

 When complete, click OK.

The **Personal Customer Information** screen will appear. Review the following figure and field descriptions:

Figure 2 - Personal Customer Information

Section	Related Fields
Personal Information	Make selections in the following fields: Marital Status, Age of Dependents, Years of Education, Reg O Code (Reg O code determines if this customer works at the user's bank or is affiliated with another bank), VIP Customer, and Restricted Customer.
Communication Numbers	Make selections in the following fields: Fax Number, Additional contact numbers, and E-Mail Address.
Geographic Information	The following fields are bank-defined: Geographic Code & MSA – refer to www.census.gov – the US Census Bureau for a current list of these codes. Select the Residency, County, and Location Codes. These codes are set up using the Bank Defined Values – Customer Information business task.
Bank Information	Make selections in the following fields: Type of Customer-Individual, Estate, Trust or Sole Proprietorship Responsible Branch-branch to which the user is currently signed on. Customer Source-Describes how the customer selected the bank Servicing Officer-this is the officer who will be responsible for the customer and their information record Additional Source Information-used to further detail the customer source selected

🔑 When complete, click OK.

Tax and Regulatory Information

The **Tax and Regulatory Information** screen will appear. This screen is only utilized if this customer is a non-resident alien (W-8).

Figure 3 - Customer Tax and Regulatory Information

Field	Description
W-9	A "B-Notice" and a W-9 work together. A "B-Notice" is when a customer's name and social security number do not match. When a "B-notice" is generated, a W-9 (TIN Certification) is mailed to the customer asking them to certify their social security number.
Number of W-9's	Number of TIN Certification forms provided/mailed to the customer.
Date of Last W-9	Date last TIN Certification form was provided/mailed to the customer.
Date Last W-9 Certified	Date last TIN Certification was received from the customer.
Current W-9 Certified	Whether or not the Social Security Administration or other applicable parties have certified the most current W-9 provided to the customer.
*Note	If this option is checked, users must enter the date the W-9 was certified in the Date of W-9 Certified field.
Certification of Foreign Status	A W-8 is a non-resident alien (i.e., foreign exchange student) who has been issued a temporary tax ID number. Review the W-8 options with the user.
Tax Exempt Status	Identifies customer as tax exempt.
Tax Proof Customer	Identifies the customer as tax proof. The system uses the customer's data to produce proof tax forms for review and proof tax tapes for the IRS.
Review the following B-notice Information fields (these fields are automatically completed by Bankway™ when a B-notice is produced):	
Number of B-notices	Number of B-notices Bankway™ generated for the customer.
Date of Last B-notice	Date the last B-notice was generated by Bankway™.
Force B-notice to Print	Forces Bankway™ to generate a B-notice during the nightly update. *Note: If this option is checked, users must enter the current business day in the Date of Last B-notice field.
Backup Federal Withholding	These options allow the bank to start withholding interest payments if the customer's TIN and name conflict.
Backup Other Withholding	These options allow the bank to start withholding interest for other reasons (i.e., IRS Tax Levy).

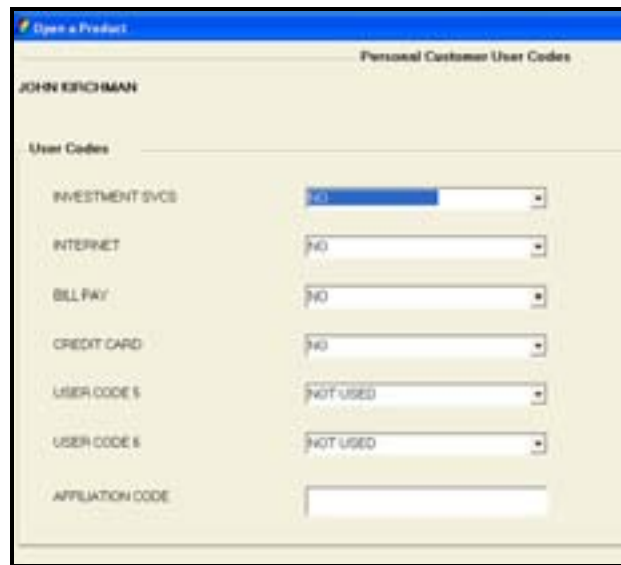
🔑 When complete, click OK.

User Codes

User codes are bank defined values and will default to the settings defined through the Software Administrator. These codes can be utilized by the bank to track information. The codes can be renamed for easy identification, and are available at both the customer and account levels.

Personal Customer User Codes

Use the following screen to assign User Codes that pertain to the customer.



Personal Customer User Codes	
JOHN REICHMAN	
User Codes	
INVESTMENT SVCS	NO
INTERNET	NO
BILL PAY	NO
CREDIT CARD	NO
USER CODE 5	NOT USED
USER CODE 6	NOT USED
AFFILIATION CODE	

Street Address

Use this screen when the mailing address is different from the physical street address. Enter the physical address and census information if the bank chooses to track this type of information. Review the following figure. To obtain current census information, refer to www.census.gov – the US Census Bureau for a current list of these codes.

The screenshot shows a software window titled "Open a Product" with a sub-window titled "Personal Customer Street Address". The customer name "JOHN ERICHMAN" is displayed at the top left. The form is divided into two main sections: "Establish Street Address" and "New residence address".

Establish Street Address

- Street Address Line 1:
- Street Address Line 2:
- City and State:
- Zip Code: OFIC:
- Country:

New residence address

- New residence address
- Lived at Residence Since:
- Residence Ownership:
- County:
- Census Tract ID/A:
- Metropolitan Statistical Area Code:

At the bottom of the form, there are four buttons: "Foreign Address", "Previous", "OK", and "Cancel".

Customer Employment

Review the following figure and field descriptions:

Figure 4 - Customer Employment

Field	Description
Type of Employment	Use the drop-down menu to choose if the customer is employed part-time or full time (base employment).
Select Employer from Address Book	A “phone book” of the most common employers for the banks customers. Click this button if the bank has current information of the employer. When you select an employer from the list, the address fields will populate automatically.
Employer	Enter the name of the customer’s employer.
Address Line 1 and Line 2	Employer’s address information. Use the 2nd line if necessary.
Zip Code DPBC	Enter the Employer’s zip code. Do not enter information into the DPBC field. This field will populate automatically based on the zip code.
Telephone Number	Enter the Employer’s telephone number.
Type of Business	Enter the Employer’s industry (i.e., Banking).
Occupation	Enter the Customer’s occupation. This field will populate onto the signature card.
Title	Enter the Customer’s title (i.e., Branch Manager, etc.).
Present Employer	Indicates if this employment record is the present employer of the customer.
Employed From Date	Enter the Employee’s hire date at their employer. *Note: If any information is entered in the employer fields (i.e., employer name), the “Employed From” Date” field must contain a starting date.
Employed To Date	Employee’s last day of work at their employer. This will not be applicable if this record is their current employer
Employee Telephone Number	Customer’s direct telephone number at work. This field will populate onto the signature card.
Self Employed	Select YES if the customer is self-employed.

Customer Relationships

To tie family members names to the customer record (not the account); select the **Identify Another Customer** button. Select the second customer that will be used in the name-to-name relationship.

The Customer Relationships screen will appear. Refer to the following figure:

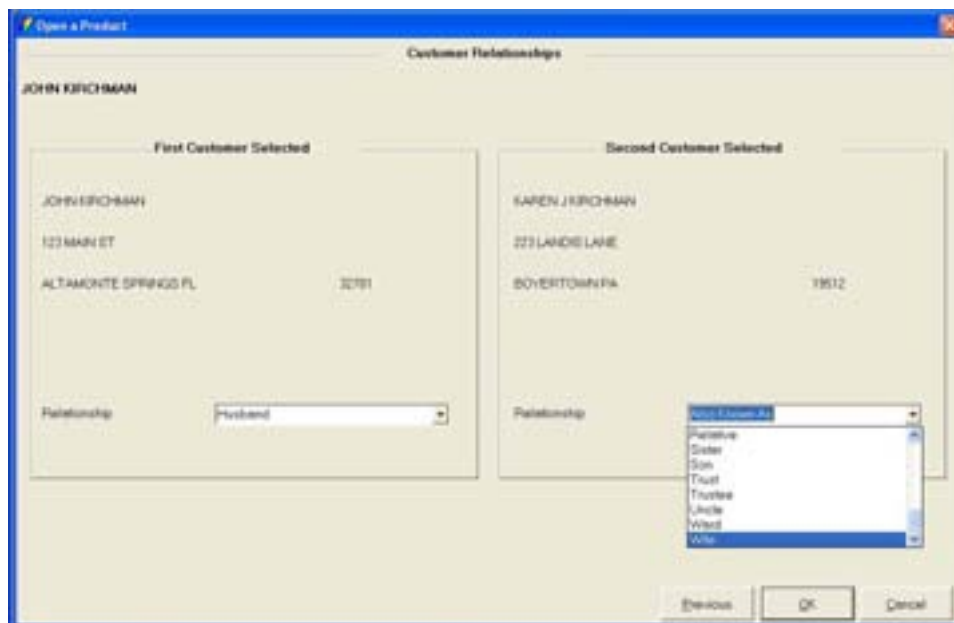


Figure 5 - Customer Relationships / Name-to-Name

Key: Establish a relationship between the two customers using the Relationship drop-down menus and click OK.

The next screen will show the new name-to-name relationship. Users can Assign another relationship or unassign a relationship from this screen. Review the following buttons:

- Assign: Assigns a new name-to-name relationship to a customer currently displayed.
- Unassign: Deletes the name-to-name relationship that is displayed in the grid.

Key: When complete, click OK.

Tracking at the Customer Level

Tracking is an on-line tickler system that allows users to establish reminders regarding their customers and/or their account. Tracking can be established at the customer level or at the account level. This type of tracking is on the customer level. Review the following:

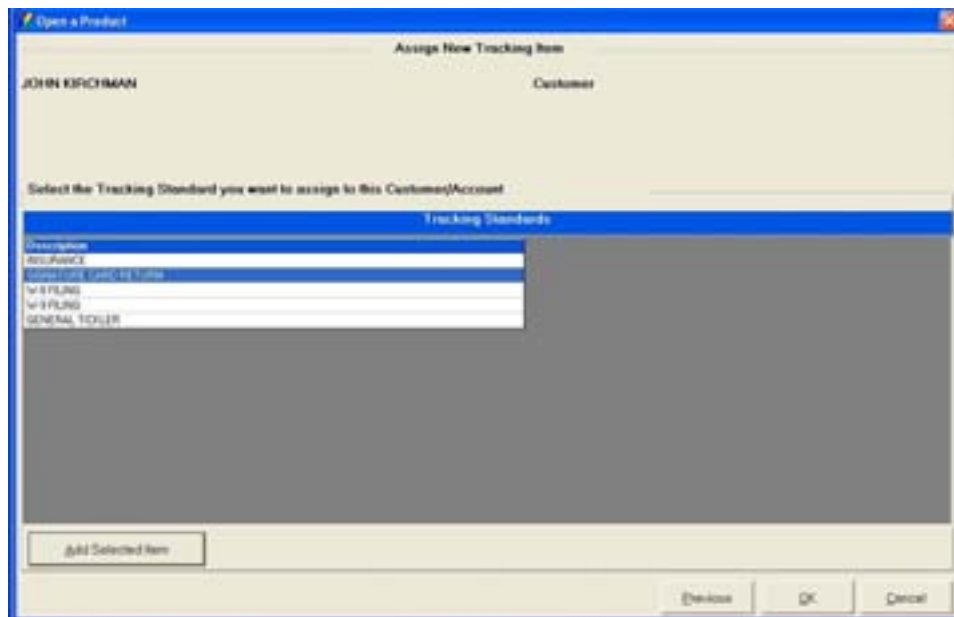



Figure 6 – Assign Tracking Items at the Customer Level

There are several categories of tracking which are set up in Bank Standards. Some common examples are the following:

- General
- W-8 Filing

W-9 Filing

There are various tracking types within the tracking categories.

 **Note:** Users must always search the tracking items established for the customer or account to help ensure that a duplicate tracking item is not established.

When searching for tracking items, users can search by a variety of criteria including the customer name, account number, date ranges, tracking category, etc.

 **Select the Signature Card Return tracking item and click Add Selected Item.**

Adding Tracking Items

Review the following **Tracking Item Maintenance** screen and field descriptions:

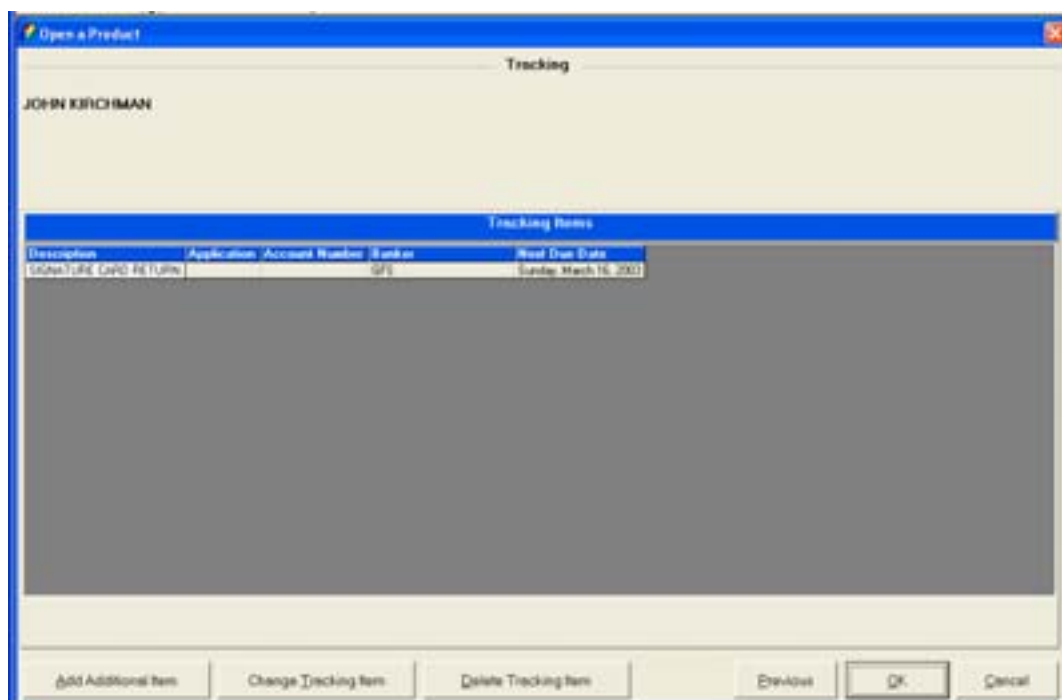
Figure 7 - Add Tracking Items at the Customer Level

Field	Description
Tickler Type	Two digit bank defined tickler type. This field is not required.
Description	Brief description of the tracking item.
Banker Assigned	This is the person responsible for follow up or completion of the tracking item.
Advance Date	Date the user wants to be reminded prior to the due date.
Next Due Date	The date the tracking item is due.
Tracking Review Lead Days	Works the same as the Advance Date field.
Next Due Date Period	The interval of months, days or years of how often this tracking item is due.
Deletion Date	The date this tracking item will automatically delete from the system.
Next Due Date Frequency	The numeric interval that works in conjunction with the Next Due Date Period.

🔑 **When complete, click OK.**

Changing or Deleting Tracking Items

The tracking item will appear with the banker that established it and the Due Date. To Change or Delete the tracking item, refer to the figure and perform the following:



- To change an item, click Change Tracking Item: Allows the user to change information, due dates, etc. on existing tracking items
- To delete an item, click Delete Tracking Item: Allows the user to delete an existing tracking item

Customer Comments

The **Customer Comments** screen allows users to enter comments regarding a customer.

- Comments are viewable on the Customer Summary and Call Center business tasks.

Refer to the following figure and button descriptions:

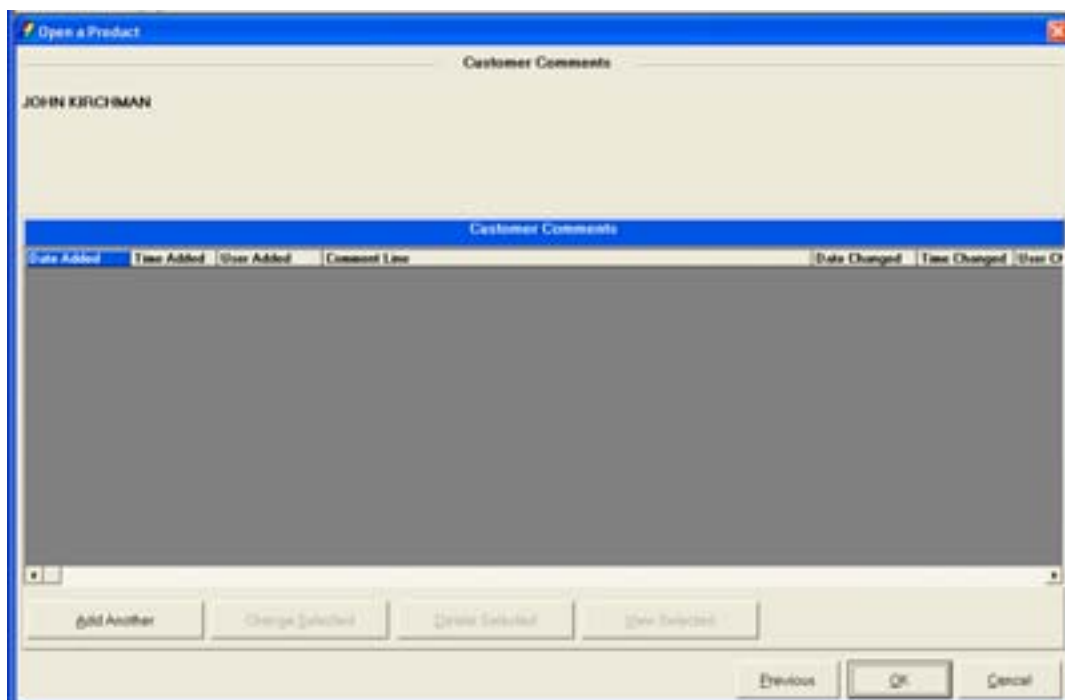


Figure 8 - Customer Comments

Button	Description
Add Another	Allows users to add a comment regarding the customer or account.
Change Selected	Allows users to modify an existing comment.
Delete Selected	Allows users to delete a selected comment.
View Selected	Allows users to view a selected comment.

Customer Status for New Product

The following screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this screen as it guides them into additional screens automatically. Review the following figure and button descriptions:

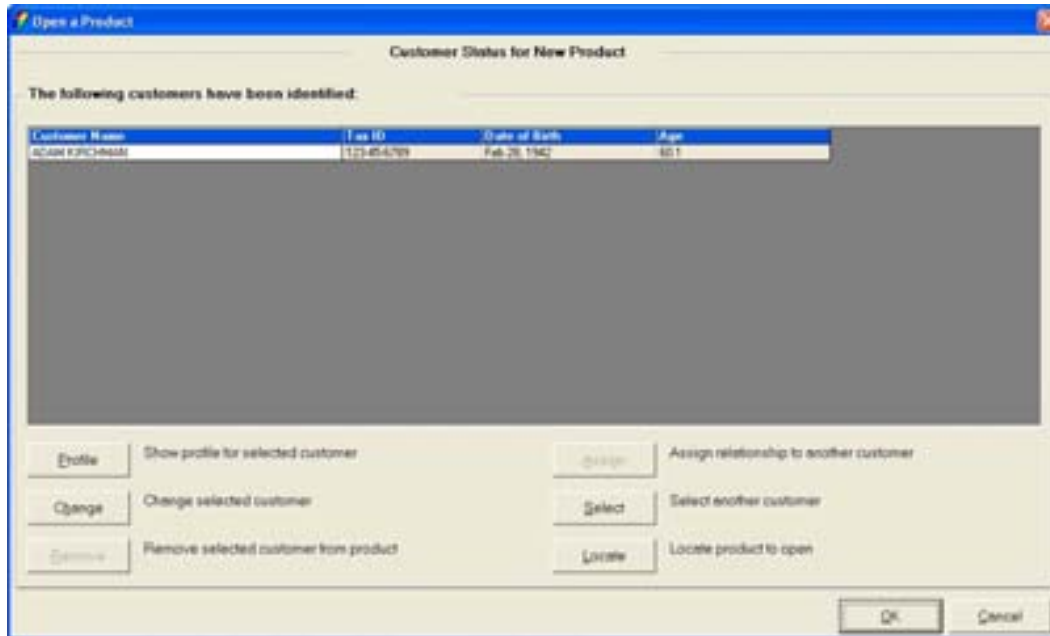


Figure 9 - Customer Status for a New Product

Button	Description
Profile	Displays all accounts and their relationships to the accounts. A profile will not appear if the customer does not have accounts with the bank.
Change	Allows the user to change the selected customer information (i.e., address change, misspelled last name). Clicking this button will return them to the customer confirmation screen.
Remove	Allows a customer name to be removed from the grid. This does not delete the customer record.
Assign	Allows users to assign a name-to-name (i.e., husband to wife) relationship with another customer.
Select	Allows users to select and identify all customers that will be affiliated with the account (i.e., authorized signer, secondary owner, etc.).
Locate	Allows users to locate a specific product to open for the selected customer.

- Because this is a transition screen, it is important to identify all customers on the new account on the Customer Status for New Product screen. This screen shifts users from the customer level to the account level.

Click OK or the Locate Button at the Customer Status for New Product screen to continue to the Select a Product screen.

Select a Product

This is the screen that will assist users in selecting the desired product/account for their customers.

Key Verify that you select the right product. Once the product is selected, it cannot be changed and the open a product process must start over. Review the following tabs:

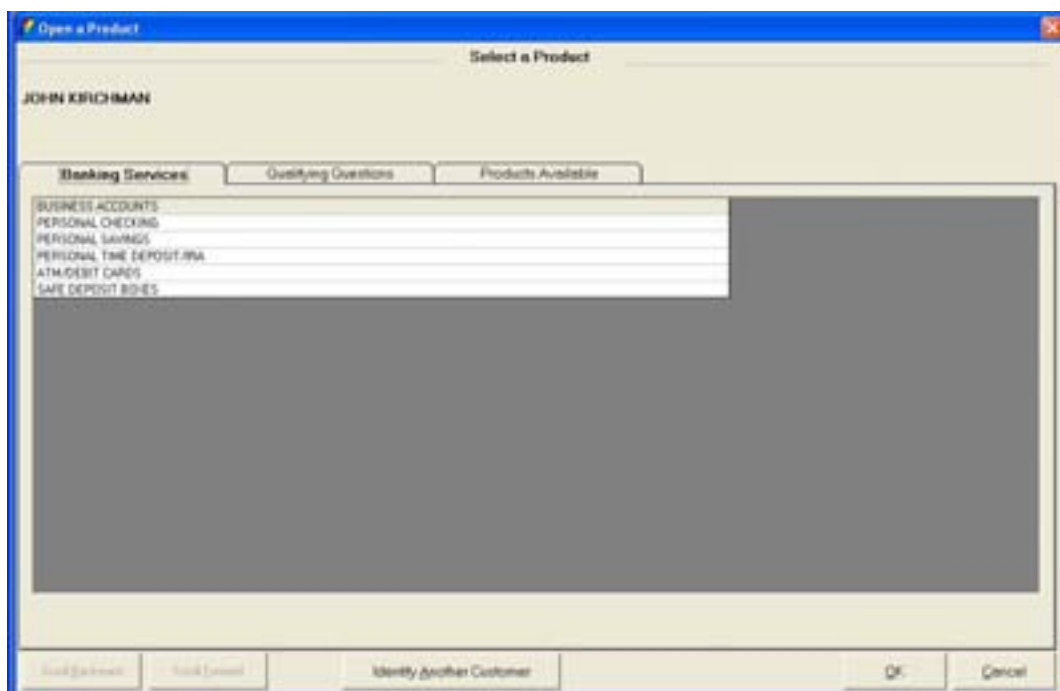


Figure 10 - Select a Product

Description of Tabs

- Banking Services: A group of “like” accounts (i.e., personal non-interest bearing, safe deposit box).
- Products Available: Displays all products within a banking service.
- Select/highlight a personal checking account and click OK to continue to the Account Selection screen.

Account Selection

This screen will assist users with opening required products and cross-selling applicable products to their customers. Review the following figure:

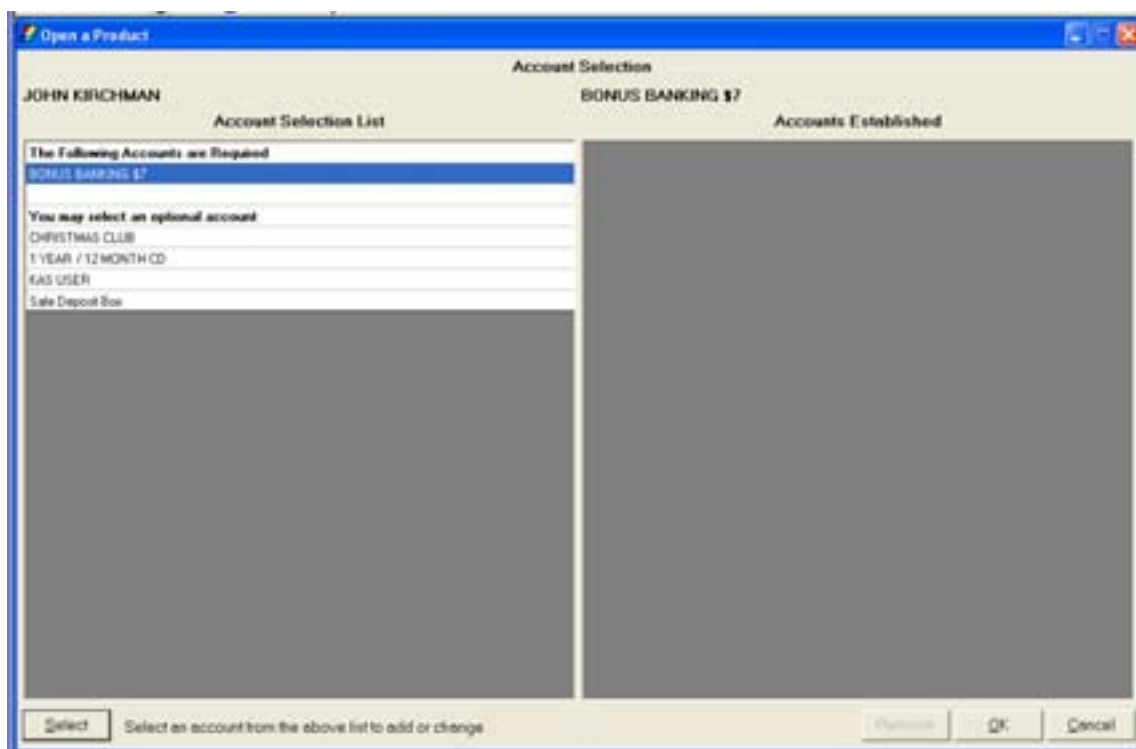


Figure 11 - Account Selection

Account Selection List

- The Following Accounts are required: All accounts displayed under this section of the grid must be opened. If all “Required” accounts are not opened, Bankway™ will not be able to produce documents.
- You may select an optional account: All accounts displayed under this section of the grid need not be opened in order to produce documents. They are to be used as a cross-selling tool or to provide a shortcut to open additional accounts.

Button Description

- Select: Allows users to begin the account opening process for the selected account.
- Cancel: Allows users to save information and quit opening the product so they may return to it later or completely remove the open a product entry.
- Remove: Once the account is established, it can be removed using this button

 **Click Select.**

Account Number and Primary Owner Relationship

Use this screen to establish the primary owner of the new account and the account number. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. Review the following figure and field descriptions:

Figure 12 - Account and Primary Owner

Field Descriptions

Field	Description
Account Number	Field used to assign the account number. This field may default to an account number if the bank is utilizing the account number generator feature.
Consent of all Owners Required for Withdrawal	If "Yes" is selected in this field, a special instruction is automatically generate alerting tellers of signatures required.
Select Primary Owner (grid)	Click on the customer's name that is to be assigned the primary owner on the account.
Identify Another Customer Button	Add another customer to the account.

🔑 **Click OK to continue to the next screen.**

Legal Title and Miscellaneous Bank Information

The legal title and miscellaneous bank information screen allows users to enter account specific information. Review the following figure:

Figure 13 - Legal Title and Bank Information

Legal Title

Title Line 1–3: Instruct the user to reference the appendix for the standard for account titling. Account title lines will be printed on the signature card and customer's account statement.

Miscellaneous Bank Information

Field	Descriptions
Opening Deposit Amount	Amount of first deposit that will open the account. If the opening deposit amount is not greater than or equal to the software administrator minimum opening amount, a prompt will be displayed. The opening deposit amount is printed on the Certificate of Deposit certificate.
Opening Date	The date the account was opened. Will default to today's business date if left blank. This field can be back dated.
Number of Signatures Required	Number of signatures required to make a withdrawal. This will not assign a special instruction like the one generated for the Consent of all Owners Required for Withdrawal field. This field will be printed on the signature card.
Source of funds	A two-digit field to track from where the funds are coming. This field is informational only.
Alternate Source of Funds	When more than one source of funds exists, this eight-digit field is used to track those additional funds. This field is informational only.
Temporary Signature Card Required	Generates a temporary signature card, if all signers are not present, and establishes a general tracking reminder for an outstanding signature card. This signature card will be signed by the individual opening the account and filed until the owner returns the original with all signatures.
Ownership	Field works in conjunction with the account title and lets the user further define the ownership on the account. This field is printed on the signature card. *Note: If the ownership is not available in the drop-down menu, users must customize the account title to accurately reflect the ownership.
Account Class	Field is for the call report for the bank and will default to the most commonly used account class, but users should always be aware of this field. *Note: The user will continue to assign class codes as they currently do.
Branch	Select the branch to which this account is assigned. This number is defaulted to the branch to which the user is signed on and may be changed if necessary.
Servicing Officer	Select the officer that will be responsible for the account (i.e., payment decisions). This will default to either the user's officer code that is currently signed on or will default to show the officer code assigned to the customer record.
Opening Officer	Select the user's officer code that opened the account.

Interest Options

The Interest Options screen allows the user to change the default setting for interest specific information (i.e., pricing variance). Review the following figure:

Work with a Product in Process

Checking Interest Options

JOHN KIRCHMAN

BONUS BANKING #7

BONUS BANKING #7

58881328

Interest Rate

Interest Rate: *NO RATE TABLE

Rate Variance: *NO RATE VARIANCE SPECIFIED

This Account Will Use Tiered Rate Pro:

Interest Payments

Interest Processing Cycle: MONTHLY INCREMENT - EVERY MONTH ON THE 22ND -CYCLE-009-02/02/2003

Interest Disposition: Capitalize

Federal Withholding: No Withholding

Previous OK Cancel

Figure 14 - Checking Interest Options

Interest Rate

Rate Variance: Allows users to modify the interest rate assigned to the account by selecting one of the options using the drop-down menu (i.e., a bank has a branch in Florida and one in Georgia, they might have a rate variance for the Florida market which is 2% higher than the Georgia market).

- **Exempt from Minimum Accrual Balance:** Allows the user to determine if the customer will collect any accrued interest that is below the bank’s minimum accrual balance.

Interest Payments

Field	Description
Interest Processing Cycle	This is the cycle in which interest will be credited to the account.
Interest Disposition	Determines how the interest is paid to the account. Capitalize-Interest will be paid to the account itself Paid by check-A check will be cut each time interest is paid and mailed to the primary owner. Transfer-Interest will be transferred to another deposit account. Later in the account opening process, Bankway™ will automatically prompt the user to establish the transfer.
Federal Withholding	Allows the user to establish tax withholding on the account’s interest payments if the customer does not have a TIN or they wish to establish withholding.

Charge Options

The Charge Options screen allows users to modify service charge information for the account (i.e., service charge, begin date). Review the following figure and field descriptions:

The screenshot shows a window titled "Checking Charge Options" for account "JOHN KIRCHMAN" with "BONUS BANKING \$7" and account number "58881328". The window is divided into two main sections: "Miscellaneous Charges" and "ATM Charges".

Miscellaneous Charges:

- Service Charge:** A dropdown menu is set to "Calculate And Assess Service Charge". To its right is a "Begin Service Charge" field with a date "12/31/2003".
- Service Charge Processing Cycle:** A dropdown menu set to "MONTHLY INCREMENT - EVERY MONTH ON THE 22ND - CYCLE-009-02/02/2003".
- Surcharge Tax:** A dropdown menu set to "Yes".
- Check Card Service Charge:** A dropdown menu set to "Yes".
- Dormant Service Charge:** A dropdown menu set to "Calculate And Assess Dormant Service Charge".
- FDIC Charge:** A dropdown menu set to "Always use the Bank Standard Value". Below this, there are two radio buttons: "Bank Standard" (selected) and "Do Not Assess FDIC Charges".

ATM Charges:

- Charging For Local ATM Transactions:** A dropdown menu set to "Do Not Charge".
- Charging For Foreign ATM Transactions:** A dropdown menu set to "Charge Account For Each Transaction".

At the bottom of the window are three buttons: "Previous", "OK", and "Cancel".

Figure 15 - Checking Charge Options

Field	Description
Service Charge	Field determines if the account will be assessed a service charge. Calculate and Assess Service Charge-Service charge is assessed. Calculate and Waive Service Charge-Service charge is calculated and reported but is not assessed to the account. No Service Charge-Service charge is not calculated nor assessed to the account. Begin Service Charge Date-Allows the account service charge to be waived until a specific date. Calculate and Assess Service Charge must be selected as the service charge.
Service Charge Processing Cycle	This is the cycle the account will be assessed a service charge.
Surcharge Tax	The default will apply. This field is modified only if the bank is assessing sales tax on their service charges or fees.
Check Card Service Charge	The default will apply. This field is used if the bank is charging a fee each month for check card access.
Dormant Service Charge	Controls whether or not the account will be assessed a dormant service charge. When an account reaches a dormant status the account will no longer be assessed the regular cycle service charges. It will be assessed the dormant service charge routine. Refer to the schedule of fees for the dormant service charge routine.
FDIC Charge Indicator	The default will apply. This field is used if the bank assesses a charge for FDIC insurance.

ATM Charges

- Charging for Local and Foreign ATM Transactions: Allows the user to change the service charge routine for ATM transactions (i.e., charge at time of transaction or during the service charge cycle).

Regulatory Codes

The Regulatory Codes screen allows users to modify Reg DD, Reg E, or Reg D codes. Typically these will be set at the correct default.

Regulation DD: Truth in savings: If this field is set to No, the Truth in Savings will not be produced.

- ✓ Regulation DD was issued by the Federal Reserve Board primarily to prescribe the notice and disclosure information that a depository institution must provide to its consumer deposit customers.

Regulation E: This allows for electronic activity such as ACH, ATM, etc. If this field is set to No, all electronic activity will unpost.

- ✓ This regulation controls Automated Teller Machine (ATM), Automated Clearing House (ACH), telephone transfers, and debit card activity that affects accounts.

Regulation D: Determines the deposit category.

- ✓ Regulation D allows a limited number of third-party transactions to occur in a savings account if the account is to maintain its savings account status. To comply, a bank must either prevent restricted transfers in excess of the prescribed number or monitor these transfers. If the bank elects to monitor them, and the transactions in excess of the prescribed limit become more than "occasional," the bank must notify the customer. If any future restricted transactions occur in excess of the prescribed number, the account must be closed or its transfer and draft capabilities removed.

Regulation CC: Do not change this field.

- ✓ Regulation CC was brought about to implement the provisions of the Expedited Funds Availability Act. The regulation contains rules regarding when a bank must make deposited funds available to its customers and rules regarding the prompt collection and return of checks through the banking system. Regulation CC became effective September 1, 1988.

Review the following figure and field descriptions for regulatory information:

Figure 16 - Regulatory Information

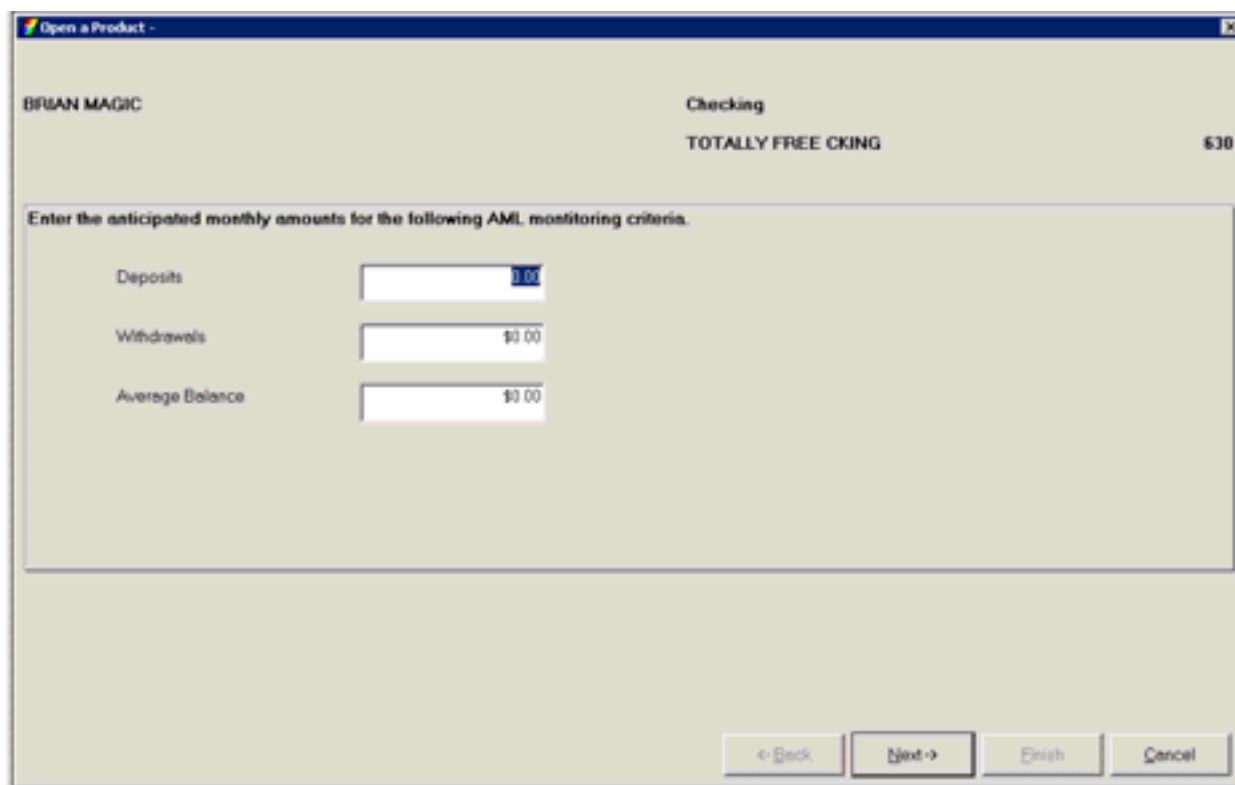
Account Regulatory Codes

Field	Description
Regulation DD – Covered by Truth in Savings?	If this field is set to No, the Truth in Savings will not be produced.
Regulation E	This allows for electronic activity such as ACH, ATM, etc. If this field is set to No, all electronic activity will unpost.
Regulation D	Determines the deposit category.
Brokered	Leave the default of Not Brokered.
Regulation CC – Holds or Deposits Funds Availability	Regulation CC handles the float processing for Bankway™. Each checking account has a Regulation CC code that tells how to process float for that account.

Anti-Money Laundering (AML)

During the *Open a Product* process, enter the *AML Anticipated Balance Information* for the account.

Enter the anticipated monthly amounts for the average balance, deposits and withdrawals. This information can be viewed through Deposit Account Inquiry business task.



The screenshot shows a software window titled "Open a Product". At the top left, it displays "BRAN MAGIC". At the top right, it displays "Checking" and "TOTALLY FREE CKING" with a balance of "630". Below this, a text prompt reads: "Enter the anticipated monthly amounts for the following AML monitoring criteria." There are three input fields: "Deposits" with a value of "0.00", "Withdrawals" with a value of "\$0.00", and "Average Balance" with a value of "\$0.00". At the bottom right, there are four buttons: "< Back", "Next >", "Finish", and "Cancel".

Figure 17 - Tracking at the Account Level

Tracking is an on-line tickler system that allows users to establish reminders regarding their customers and/or their account. Tracking can be established at the customer level or at the account level. This is considered the account level. Review the following:

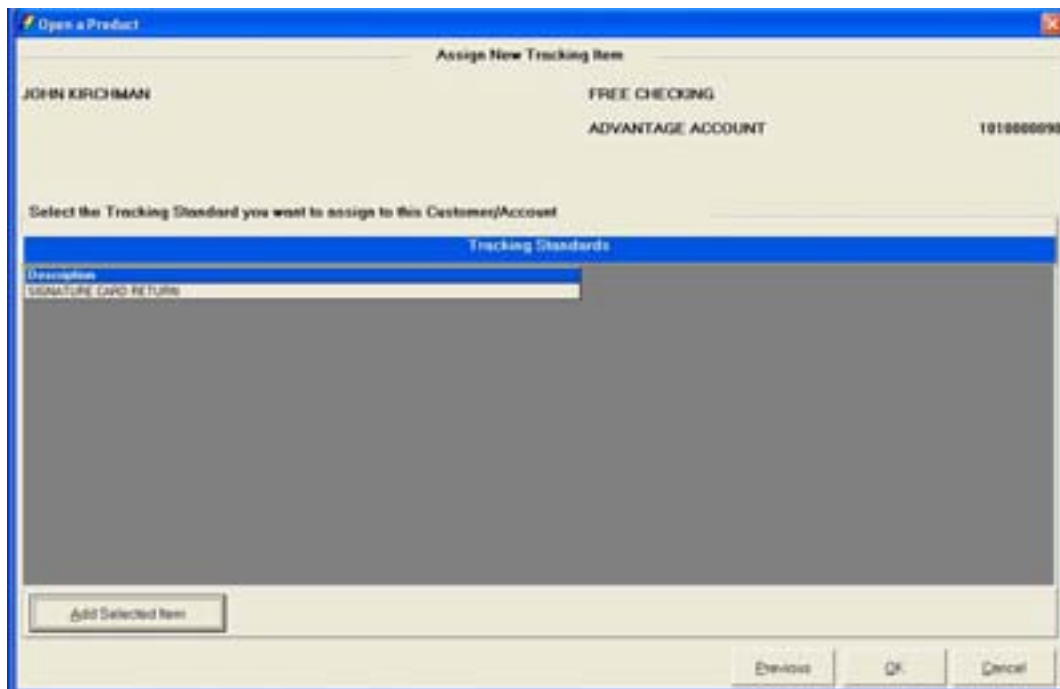


Figure 18 - Assign New Tracking Item at the Account Level

There are several categories of tracking. These are selected in Bank Standards. Some common tracking items at this level are:

- General
- Document
- Signature Card Return

There are various tracking types within the tracking categories.

- Users must always search the tracking items established for the customer or account to help ensure that a duplicate tracking item is not established.
- When searching for tracking items, users may search by a variety of criteria including the customer name, account number, date ranges, tracking category, etc.

Adding Tracking Items

Review the following Open a Product-Tracking Item Maintenance screen for a signature card return and field descriptions:

The screenshot shows a software window titled 'Open a Product' with a sub-header 'Tracking Item Maintenance'. The user 'JOHN KRICHMAN' is logged in as the 'Customer'. The tracking item is 'SIGNATURE CARD RETURN'. The form includes the following fields:

- Tickler Type:** An empty text box.
- Description:** A text box containing 'SIGNATURE CARD RETURN'.
- Banker Assigned:** A dropdown menu showing 'J/K'.
- Advance Date:** A date field set to '02/14/2003'.
- Next Due Date:** A date field set to '03/16/2003'.
- Tracking Review Lead Days:** A numeric field set to '30'.
- Next Due Date Period:** A dropdown menu set to 'Days'.
- Deletion Date:** A date field set to '04/15/2003'.
- Next Due Date Frequency:** A numeric field set to '30'.
- Current Action:** An empty text box.

Buttons at the bottom include 'Previous', 'OK', and 'Cancel'.

Figure 19 - Tracking Item Maintenance - Signature Card Return

Field	Description
Tickler Type	Two-digit bank defined tickler type which is determined by the bank.
Description	Brief description of the tracking item.
Banker Assigned	This is the person responsible for follow up or completion of the tracking item.
Advance Date	Date the user wants to be reminded prior to the due date.
Next Due Date	The date the tracking item is due.
Tracking Review Lead Days	Works the same as the Advance Date field.
Next Due Date Period	The interval of months, days or years of how often this tracking item is due.
Deletion Date	The date this tracking item will automatically delete.
Next Due Date Frequency	The numeric interval that works in conjunction with the Next Due Date Period.

Changing or Deleting Tracking Items

Once the tracking item is established it will display with options to change or delete it.

- Change Tracking Items button: Change information, due dates, etc. on existing tracking items.
- Delete Tracking Items button: Delete an existing tracking item

Hold/Special Instructions

Special instructions allow users to place notations on a deposit account. These notations are displayed when a teller processes a transaction.

- Holds are a form of special instructions that allow users to place a hold on customer funds and affect the available balance of a checking or savings account.

Review the three types of special instructions:

- Special Instructions: These are informational messages.
- Holds: These are special instructions that affect the available balance for checking and savings account.
- Stop Payments: These are special instructions that stop a check, range of checks or a specific dollar amount.

Review the following figure and button descriptions:

Figure 20 - Special Instructions and Holds

Button Descriptions

Button	Description
Add Hold	Adds a specified hold to the new account.
Add Special Instruction	Adds a special instruction.
Change Selected Item	Allows the user to change an existing special instruction.
Delete Selected Item	Allows the user to delete the special instruction.

🔑 **Click Add Special Instruction. Review the following information:**

Open a Product

Checking/Savings Special Instructions and Holds

JOHN KRICHMAN

FREE CHECKING

ADVANTAGE ACCOUNT

1018800090

Special Instruction Information

Description: SIGNATURES REQUIRED

Expiration Date: 03/1/2003

Amount: \$0.00

Previous OK Cancel

Special Instruction Information

Description: Allows users to enter a brief description. Enter initials in addition to a description.

- Expiration Date: Enter date the special instruction will automatically expire and delete itself.
- Amount: A dollar amount, if needed, for the special instruction. This does not affect the available balance.

Exercise: Add a special instruction stating this is a new account and this status will expire automatically in 30 days.

🔑 **Click the Add Hold button shown in Error! Reference source not found. and review the following fields for Hold Information:**

Figure 21 – Checking Hold Information

Field	Description
Date of Deposit	Enter the date that the deposit is made. Typically today's date.
Number of Business Days Before Funds Available	Enter 999 if this will be an indefinite hold.
Expiration Date	This field will self calculate and should be populated.
Amount	Enter the total amount of the hold.
Fees Refunded if Untimely Notice of Hold	Determines if the fees will be refunded if the hold was incorrectly added.
Type of Notice	Select either case by case or exception. Options include: Case by Case: Suspicion the funds may not clear outside of the exception hold Exception Hold Notice: Specific reason that the funds are being held: Check deposited was returned unpaid Customer has repeatedly overdrawn the account within the last 6 months Checks deposited today exceed \$5,000 Emergency, such as failure of power or communications New Account Reasonable Cause: if this option is selected choose the cause
Description	Enter a brief description; enter your initials.

Bank Defined Values

Bank Defined Values can be utilized by the bank to track information. The codes are created and set up within the **Deposit Bank Defined User Field Definition Standards** business task and can be renamed for easy identification. Once established, these values are available at both the customer and account levels.

Figure 22 - Bank Defined Values

Account Analysis

The Account Analysis screen allows users to modify account analysis processing options (i.e., service charge, alternate address, etc). Review the following figure and field descriptions:

Figure 23 - Open a Product Account Analysis

Processing Options Tab: Use the defaults

Field	Description
Process Account Analysis on This Account	Determines if transaction activity will be analyzed.
Date to Begin Analysis	This should default to today's date.
Processing Cycle	The frequency in which service charges and statements will be assessed and produced.
Waive Earnings Credit	Apply the earnings credit. An earnings credit is obtained by maintaining an average balance in the customer's account. This earnings credit is then used to offset the service charge.
Never waive, earnings always applied	The earnings credit is applied to the account regardless of account specifics (i.e., interest is paid, earning credit exceeds service charge assessed).
Always disallow earnings	The earnings credit is calculated but never applied toward the service charge.
Disallow earnings if interest paid in this cycle	The earnings credit will not be applied if interest was paid to the account.
Excess Earnings Carried Forward	If the earnings credit is in excess of the service charge, how the system will handle the difference.
Float included in Collected Balance	This field is determined by the bank. Always use the bank standard.

- Pricing Options Tab: Use the defaults
- Charge Options Tab: Use the defaults

Field	Description
Analysis Charge	Billed to the customer or directly assessed to that account or a designated account.
Charge Account	The designated account and number that will be assessed the bank service charge if other than the account.
Minimum Charge Applies	A minimum charge that will be assessed to the account regardless. This can be assessed when the calculated service charge is less than the minimum charge or when a loss has been calculated.
Minimum Charge Amount	The minimum charge that will be applied.
Months to Charge Analysis	The number of months until the next analysis.

Alternate Address Tab

There are two types of Mailing Addresses:

- Mailing: Where all account statements and correspondence are automatically mailed
- Alternate: Where a specific account statement and correspondence are automatically mailed to when established

 Note: An alternate address will override a mailing address until it expires.

Refer to the following figure and field descriptions:

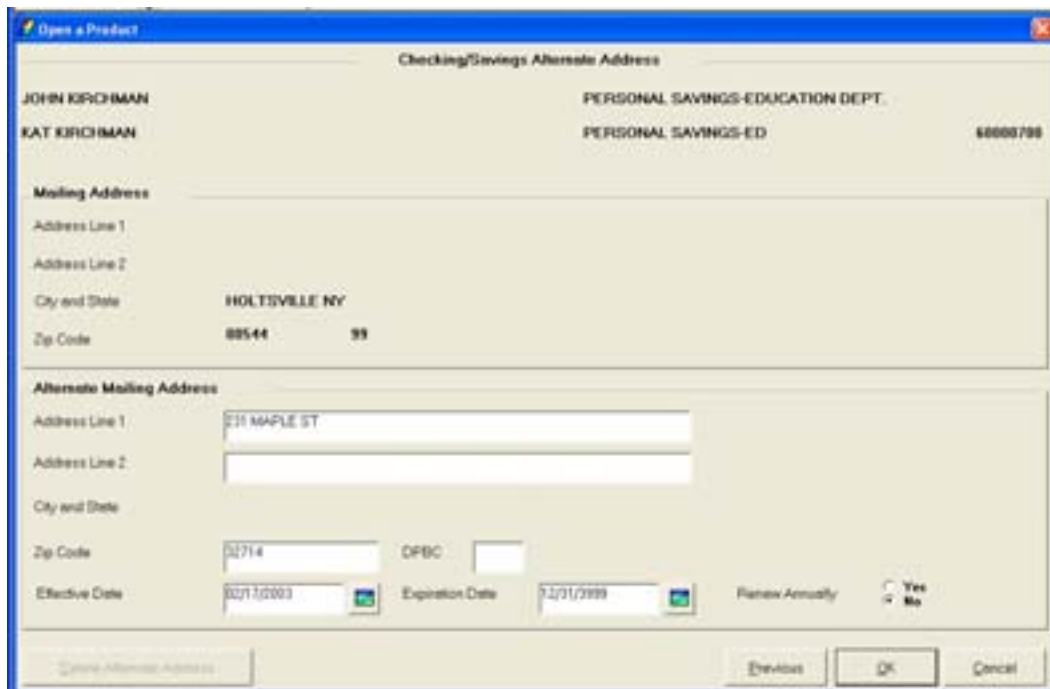


Figure 24 - Open a Product Alternate Mailing Address

Field	Description
Address Line 1	Customer's first line of address information.
Address Line 2	Customer's second line of address information.
Zip Code	Customer's zip code.
Effective Date	Date the alternate address is to override the customer address.
Expiration Date	Date the address will revert back to the customer mailing address. *Note: If the alternate address will be permanent, enter 12/31/3999.
Renew Annually	Will allow the alternate address to override the customer address between the effective date and expiration date annually.

Statement Options


The Statement Options screen allows users to modify statement processing for the account (i.e., hold statements). Review the following figure:

Figure 25 - Checking Statement Options

Statement Options Tab

Statement Processing Cycle: This is the cycle the statement will be produced and all account history will be cleared.

Statement Disposition: Allows the user to hold the account statement. Hold mail codes are bank defined and may range from Hold Mail A-I and Hold Mail 1-9.

 **Note:** The Statement Options and Statement Production tabs' information is defaulted from bank standards. If you change this information for an individual account and the statement and interest cycles do not match, the statement will not produce correctly.

When changing the Statement Processing Cycle, you must change the interest cycle. Access the Interest Options business task and use the Interest Processing Cycle drop-down menu to select the exact same option you selected for the Statement Processing Cycle.

Direct Deposit: Government Agencies

The Direct Deposit screen allows users to produce the documentation needed for a government agency (i.e., Social Security, armed forces) direct deposit. Refer to the following figure:

Figure 26 - Direct Deposit Request

Person(s) Receiving Payment

- Payee Name and Person(s) Entitled to Payment: Bankway™ will default these fields in from the customer selected in the grid. May be updated if necessary.

Payee Address and Telephone

- Address Line 1 & 2: Customer's first line of address information and second line of address information
- Zip Code: Customer's zip code
- Telephone: Number where the customer may be reached

🔑 When complete, click OK.

Field	Description
Type of Payment	Field identifies type of direct deposit payment that the account will receive
Branch of Service	Branch of military service that is providing the direct deposit payment
Name	Name of government agency making the payment (i.e., Social Security Administration)
Select Government Agency	Houses an "address book" of government agencies. By selecting a government agency in the "address book", it will default the address information.
Address Line 1	Agency's first line of address information
Address Line 2	Agency's second line of address information
Zip Code	Agency's zip code

🔑 When complete, click OK.

If a direct deposit request is established, it will appear. From this screen, users are able to add, change, or delete a request. Perform the following:

- Add Request: Select this button to establish additional government agency requests.
- Change Request: Select this button to change existing requests.
- Delete Request: Select this button to delete existing requests.

Check Order Information

The **Check Order Information** screen allows users to enter information for ordering checks. This will produce a document that can be used to fax or mail to the corresponding check company. If Harland, Clarke American, or Deluxe is used, this business task is not necessary because a link can be set up for these companies through Bankway™.

Account Services Selection

The **Checking / Savings Account Services Selection** screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., holds on funds, etc.).

Section	Option	Status
Processing	<input type="checkbox"/> Legal Title/Trust Information	COMPLETED
	<input type="checkbox"/> Interest Options	
	<input type="checkbox"/> Processing Controls	
	<input type="checkbox"/> NSF/Overdraft Options	
	<input type="checkbox"/> Charge Options	
	<input type="checkbox"/> Regulatory Codes	COMPLETED
	<input type="checkbox"/> Tracking	COMPLETED
	<input type="checkbox"/> Holds/Special Instructions	COMPLETED
	<input type="checkbox"/> Bank Defined Values	COMPLETED
	<input type="checkbox"/> Account Analysis	COMPLETED
Notices or Mailing Options	<input type="checkbox"/> Alternate Mailing Address	
	<input type="checkbox"/> Statement Options	COMPLETED
Request for Services from Third Parties	<input type="checkbox"/> Check Order Information	
	<input type="checkbox"/> Direct Deposit - Government Agencies	COMPLETED
Additional Relationships	<input type="checkbox"/> Relationships	
	<input type="checkbox"/> Document Signers	

Figure 27 - Account Services Selection

🔑 Click the OK button until the Document screen appears to produce the corresponding documents.

Preprinted Documents

This business task is used to print out blank documents and disclosures for each bank product for use during times of electrical or computer outages or for off-site promotions.

These documents can be manually completed and the information entered into the system at a later date.

Select the Preprinted Documents business task.

The Preprinted Documents – Product Account Selection screen will appear with a Banking Services tab and a Products Available tab.

- Select the appropriate banking service product and then click the Products Available tab.
- Select the desired product from the list and click **OK**.
- Enter the number of copies of the selected documents to print and click **OK**.

The following final screen will appear to print the documents.

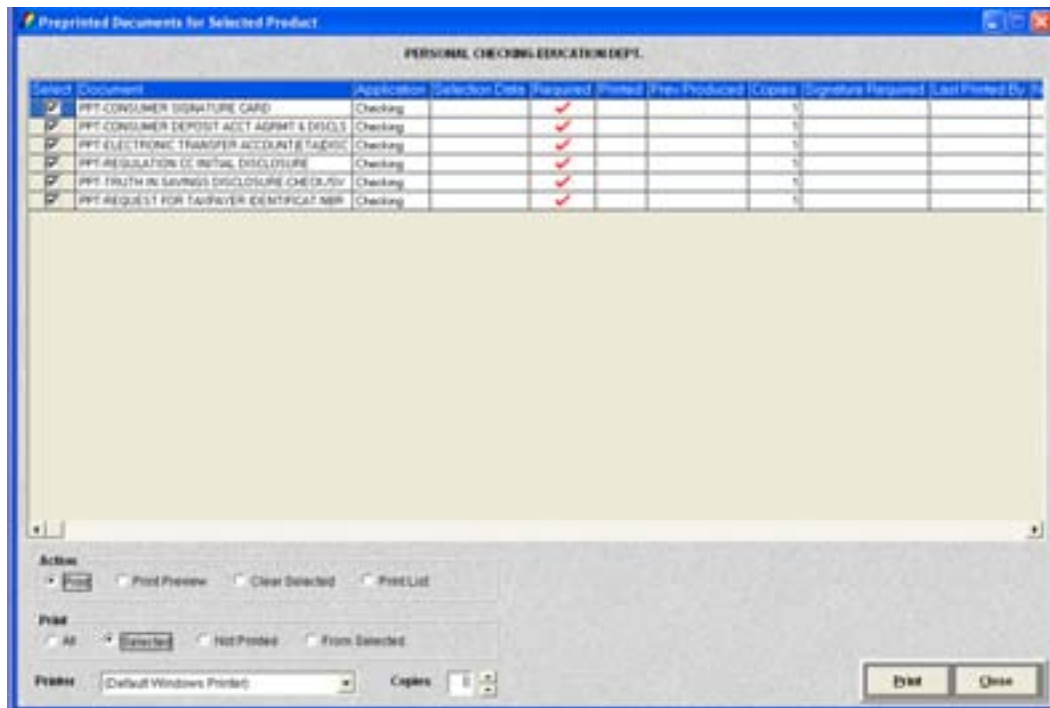


Figure 28 - Preprinted Documents

The documents and disclosures display with a check mark next to each one that will print.

- Click **Print** and follow the print prompts.
- When complete, click **Close** to exit.


Preprinted Document Alternative

Problem

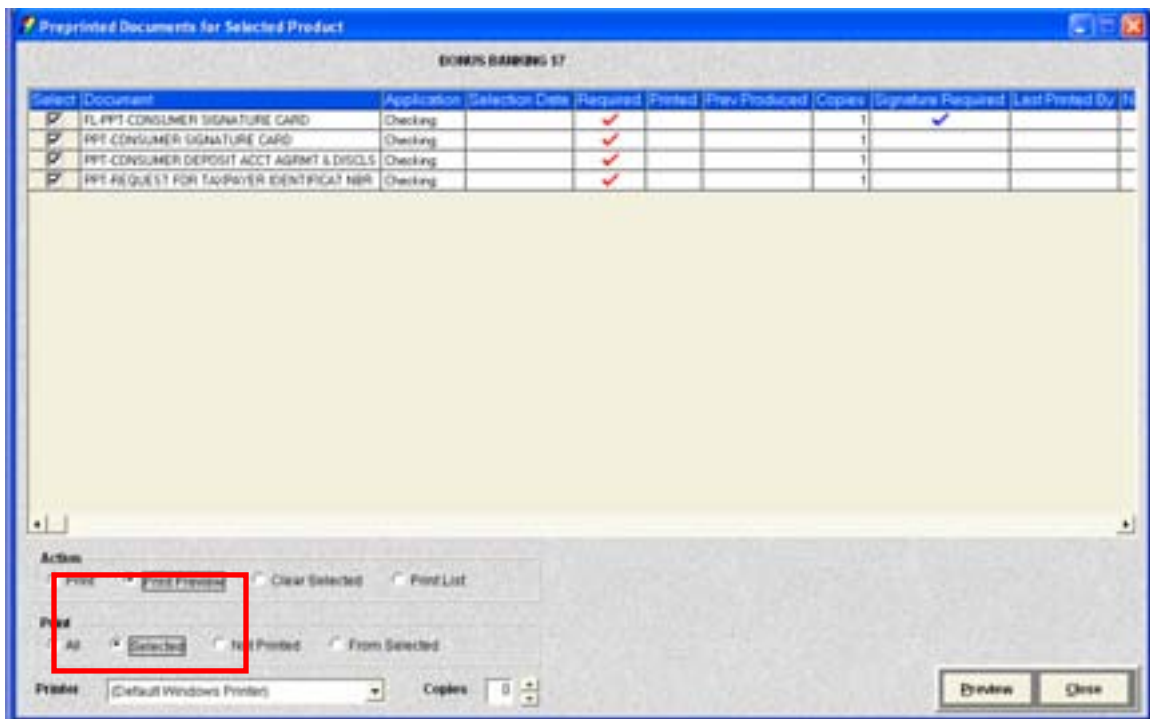
Bankway™ preprinted forms' formatting is not clean enough to be given to a customer since the disclosures are printed in a continuous stream without appropriate page breaks.

Solution

This solution will provide the bank the ability to type customer or account details and produce the forms that do not require host connectivity.

 *Note: Our preprinted forms provide blank spaces that need to be filled in by hand before they go to a customer and they also require host connectivity.

- Open each of the bank's products for a fictitious customer.
- Rather than print the documents, produce each document in print preview mode.



While previewing each document in Microsoft Word, on the File Menu click **Save As**, name the document and save it to a designated location on your computer.

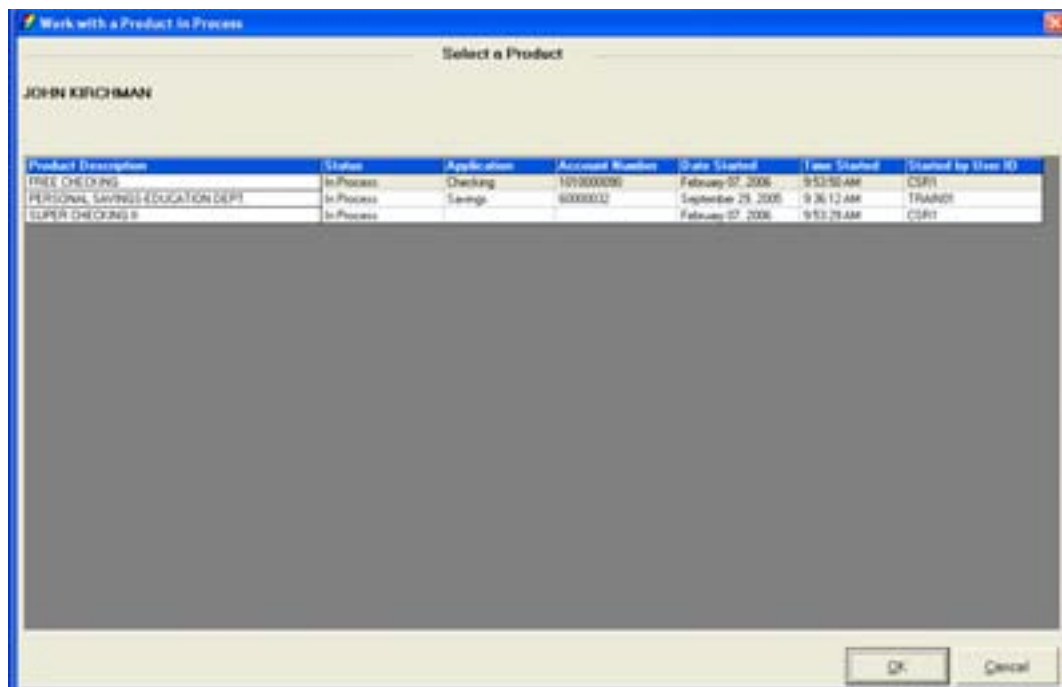
- Make any desired formatting changes.
- Format the document (i.e., page breaks) however you choose. Customer information can be deleted or replaced with spaces, and variable account information can be replaced with spaces.
- Save the formatted document on the bank's network.

Work with a Product in Process

This business task is used to continue to add an account, modify an account that is not funded or delete an account. Once the account has been funded, it cannot be removed from the system using this task.

☞ Select the Work with a Product in Process business task and search for the account that was just added in Bankway™.

On the **Select a Product** screen, select the account to continue opening and click **OK**.



The **Account Selection** screen will appear. If maintenance is needed, highlight the account on the left hand side and click **Select**.

- The Account Services Selection screen will appear with a list of services to select from. Refer back to Figure 27 - Account Services Selection.

Account Services Selection

This screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., holds on funds).

Product Services Selection

This screen is a second stopping point to identify transfers or additional services available to the product.

Transfers Available

The following transfers will be explained in more detail, once the second account (joint savings account) is opened.

Scheduled Transfers

Scheduled Transfer: This is a recurring transfer. It will occur on a periodic basis set by the user for a specific amount.

Sweep Excess Funds

Sweep Excess Funds: This is a transfer that allows the user to “sweep” excess funds to another account.

Example: Sue does not like her account balance in her checking account to go above \$5,000. Each time her checking account balance reaches \$5,000, she has the excess funds transferred to her money market account.

Maintain Minimum Balance

Maintain Minimum Balance: This transfer allows the customer to keep a minimum amount of money in their account at all times.

Example: Sue does not like the account balance in her checking account to fall below \$50. Each time her checking account balance reaches \$50, she has \$100 transferred from her money market account.

Overdraft Protection

Overdraft Protection: This transfer allows the customer to access funds from another account if there are not enough funds in their checking account to pay for checks that are posting to the account.

Example: Sue's checking account balance is \$50. She has checks posting for a total of \$100. She has an overdraft protection transfer established with her savings account. Funds are immediately transferred from her savings to ensure the checks are paid.

Services Available


Combined Statements

Combined statements allow more than one account's information to appear on a statement (i.e., checking and savings).

Typically, only checking and savings accounts are combined.

Package Pricing

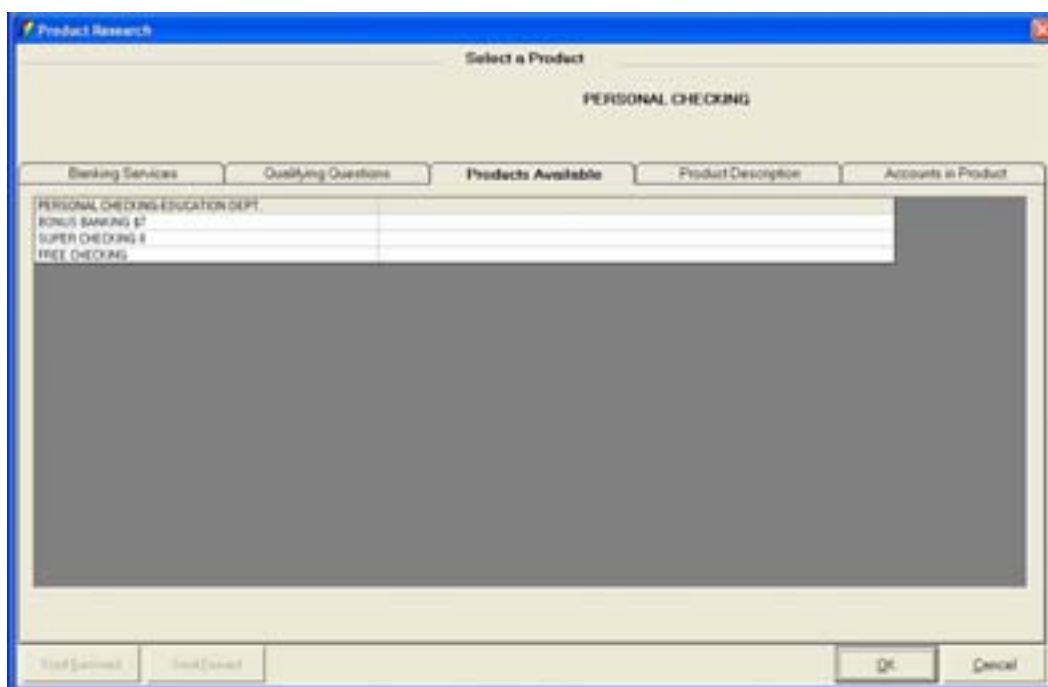
If the bank is offering package pricing, use this option to set up the accounts.

 Note: Combined Statements and Package Pricing are reviewed in more detail in the next section on how to open a joint savings account.

Product Research

This business task is used to view the different categories of bank services, view products within the banking services, view a brief description of the product and view specific accounts, both required and optional, for the selected product.

 **Select the Product Research business task.**



Tab Descriptions

Banking Services: Shows a list of all banking services offered

- Products Available: Displays a list of all products available within the selected banking service and any related comments
- Product Description: Displays a description of the selected product
- Accounts in Product: Displays a list of all required and optional accounts within the selected product.

Print Revised Document

This business task is used to print documents from a previously opened account.

🔑 Select the Print Revised Document business task.



Seven columns will appear with information about each product. The columns include:

- Product Description: List of product descriptions currently in the process of being opened
- Status: Indicates the product is still "In Process"
- Date Started: Date the account opening process began
- Time Started: Time of day the account opening process began
- Started by User ID: Indicates the User ID of the person who initiated the account opening process.

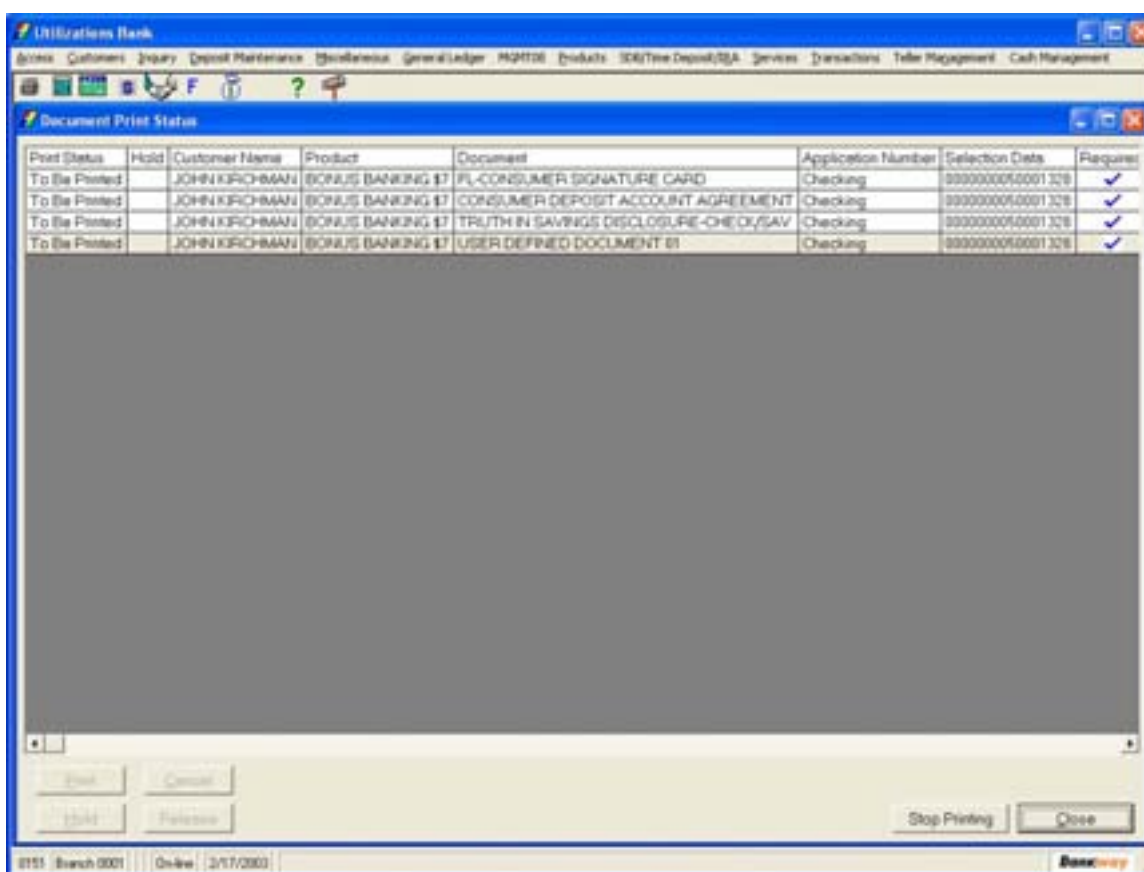
🔑 Print the revised documents for an account they opened.

Document Print Status

This business task is used to view all documents printed for the current processing day as well as all selected documents to be produced. This task can also be used to check the status of a print job. It is typically used if the computer locks up or if a print job needs to be stopped.

 **Select the Document Print Status business task.**

Review the following figure and button descriptions:



Button	Description
Print	Reprints the highlighted document
Hold	Holds all documents that have not been printed
Release	Releases all held documents
Cancel	Cancel the printing of these documents

Open a Product: Joint Savings Account

In this section we will be opening a joint savings account where the secondary owner will be signing the documents on the primary owner's behalf.

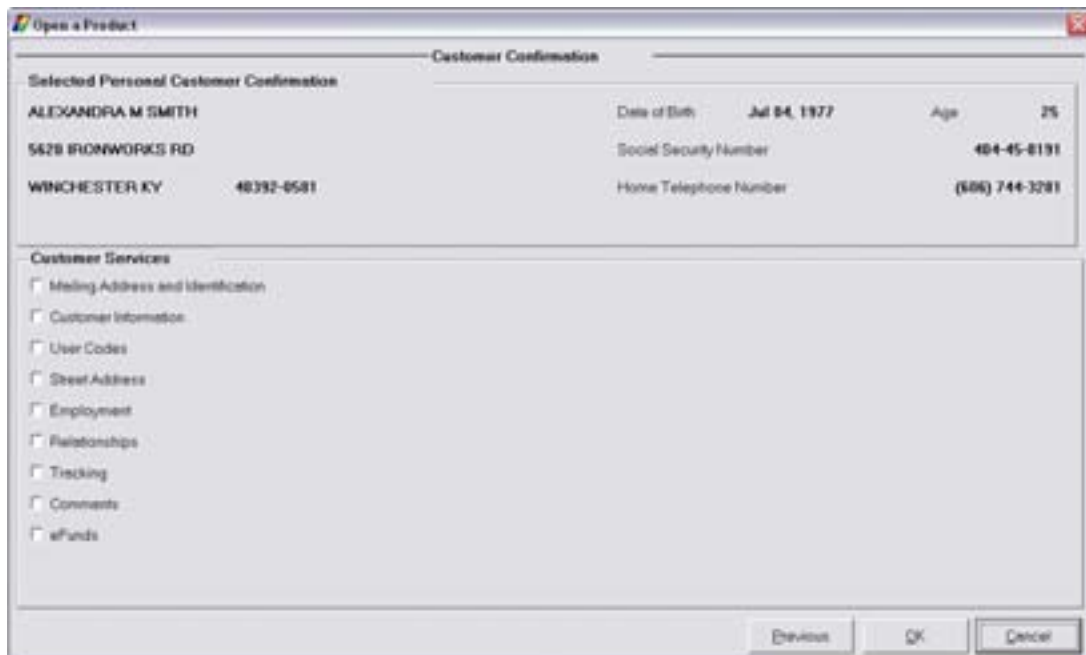
Many of the screens / functions are the same when opening a checking account; therefore, you may have to refer back to the previous section to review field information.

Select the Open a Product business task.

- Select yourself and click **OK**.

Customer Confirmation

The **Customer Confirmation** screen allows users to update existing customer information. When opening the previous accounts, we added new customers and encountered several different screens to do so. Now that these customers exist within the system, we can verify/confirm or update the personal customer information using the following screen. If necessary, refer back to figures 1-8 to revisit the details of the customer level screens. By selecting an option on this screen, users can revisit the previous customer information screens.



Selected Personal Customer Confirmation				
ALEXANDRA M SMITH	Date of Birth	Jul 04, 1977	Age	25
5528 IRONWORKS RD	Social Security Number			484-45-8191
WINCHESTER KY	48392-0581	Home Telephone Number	(806) 744-3281	

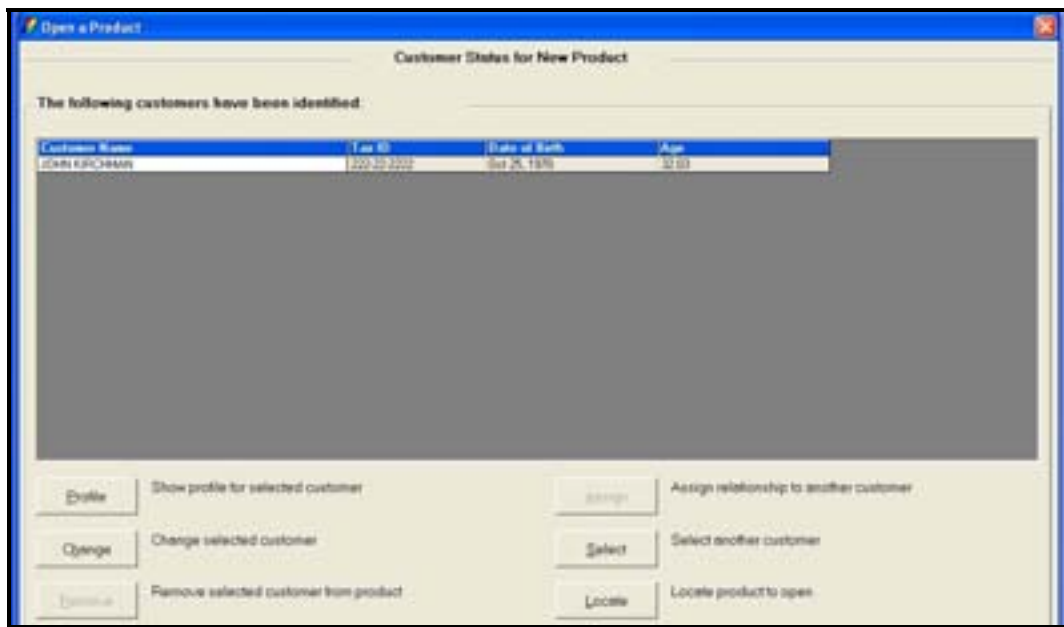
Customer Services
<input type="checkbox"/> Mailing Address and Identification
<input type="checkbox"/> Customer Information
<input type="checkbox"/> User Codes
<input type="checkbox"/> Street Address
<input type="checkbox"/> Employment
<input type="checkbox"/> Relationships
<input type="checkbox"/> Tracking
<input type="checkbox"/> Comments
<input type="checkbox"/> eFunds

Previous OK Cancel

Figure 29 - Customer Confirmation Screen

Customer Status for New Product

This screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this screen as it guides them into additional screens automatically. Briefly review the following screen. If necessary, refer back to the details of for review.



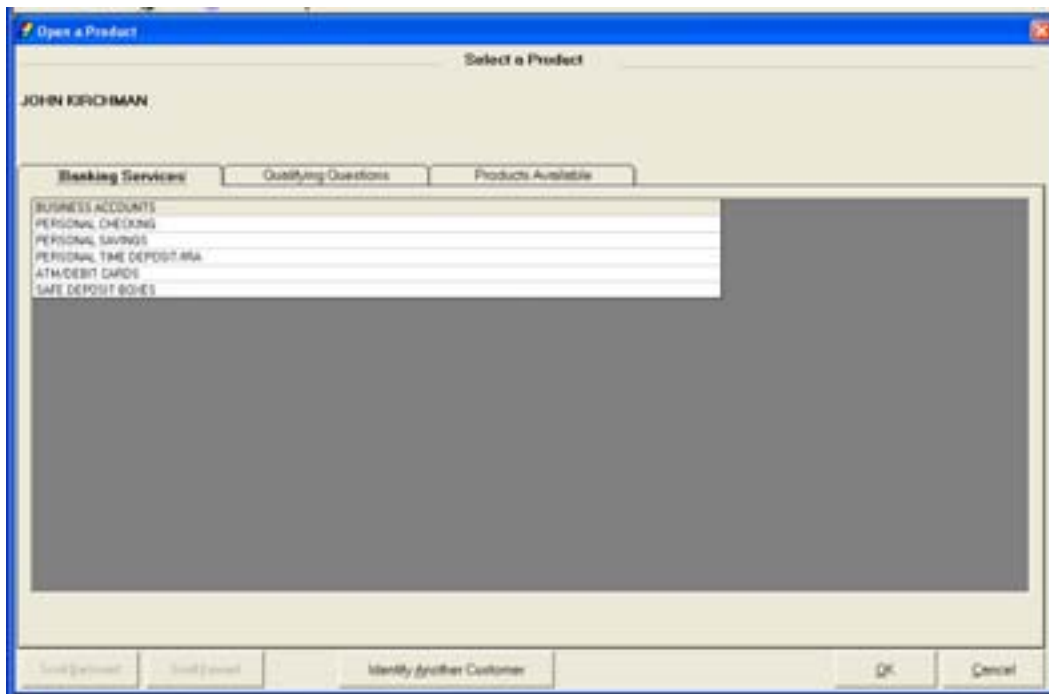
🔑 Select a family member to be the secondary owner by clicking the Select button to select another customer.


📖 Note: Remember that this screen transitions you from the customer to account level; therefore, it is important to identify all customers on the Customer Status for New Product screen.


- Click **OK** to continue to the Select a Product screen.

Select a Product

Briefly review the following screen. If necessary, refer to Figure 10 - Select a Product for more details.



 Note: Remember that this is the screen to select the desired product/account for the customer.

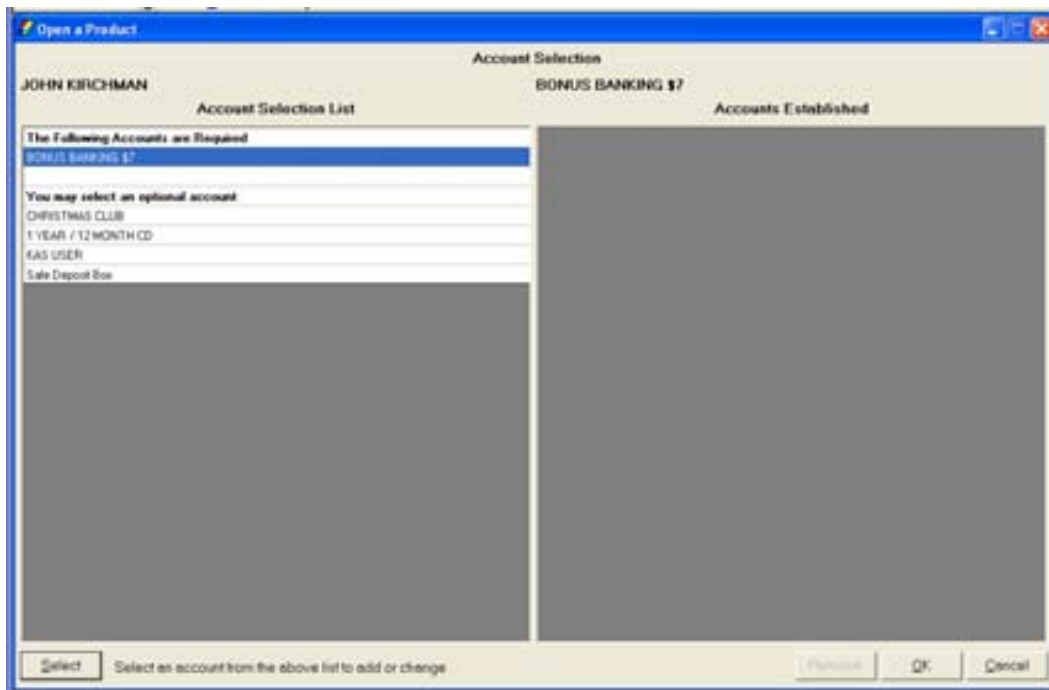
 Note: Once the product is selected, it cannot be changed and the open a product process must start over; therefore, verify you select the right product.

 **Select a Personal Savings account and click OK to continue to the Account Selection screen.**

Account Selection

This screen will assist users with opening required products and cross-selling applicable products to their customer.

Briefly review the following screen. If necessary, refer to Figure 11 - Account Selection for more details.



- The required account is highlighted; click Select.

Account Number and Primary Owner Relationship

Review the following screen. If necessary, refer back to Figure 12 - Account and Primary Owner for more details.

Checking/Savings Account Number and Primary Owner Relationship

JOHN KIRCHMAN

PERSONAL SAVINGS-EDUCATION DEPT.
PERSONAL SAVINGS-ED

Account Number:

Consent of all Owners Required for Withdrawal? Yes No

Select Primary Owner

Customer Name	Tax ID	Relationship
JOHN KIRCHMAN	222-22-2222	No Relationship
KAT KIRCHMAN		No Relationship

Identify Another Customer Previous OK Cancel

0911 Branch:001 | Date: 2/17/2003 | Open a Product

- Click **OK** to continue to the Relationships screen.

Account Customer Relationships

The **Account Customer Relationships** screen allows users to assign account ownership(s).

Review the following figure and relationship information:

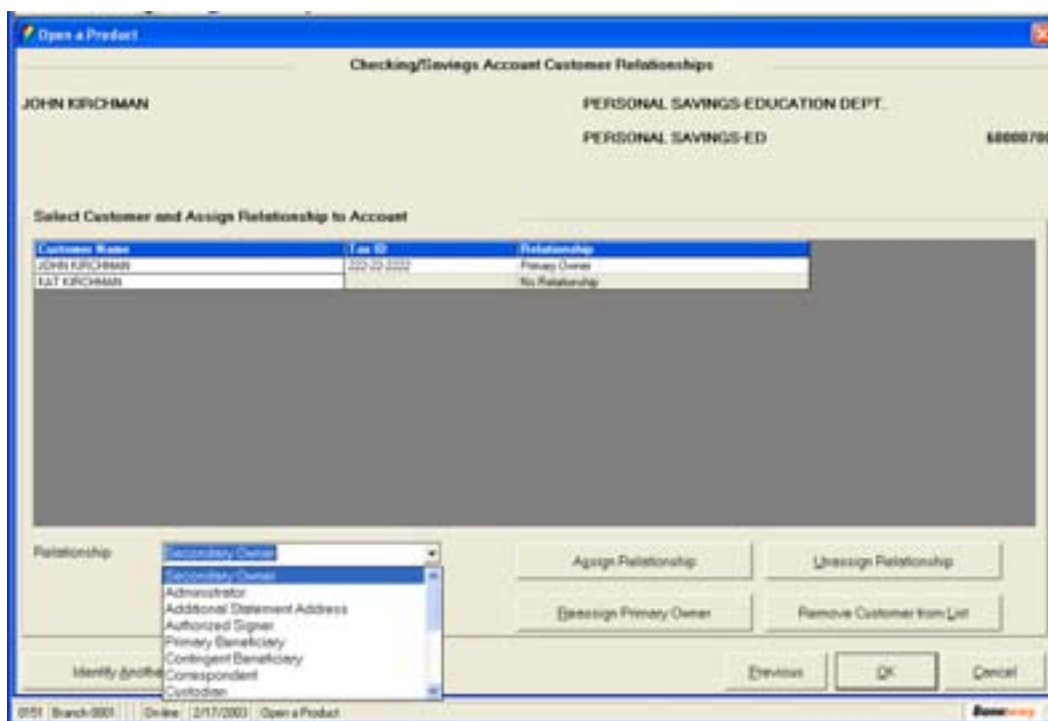


Figure 30 - Account Customer Relationships

Select Customer and Assign Relationship to Account

Within the Customer grid, the customer that the user is working with must be highlighted.

Relationship

Use this drop-down menu to select a relationship type to the selected customer. If a relationship is not displayed in the grid, it cannot be established. Refer to this field in the figure above to view the different relationships that may be established.

🔑 Select the secondary owner relationship in this field.

Assign Relationship: Assigns a new name to account relationship.

- Click Assign Relationship.

Unassign Relationship: Unassigns a name to account relationship.

- Highlight the secondary owner and click Unassign Relationship.

Reassign Primary Owner: Reassigns the primary owner relationship.

- Highlight the person with no relationship and assign that person as the primary owner using the Reassign Primary Owner button. The former primary owner will no longer have a relationship.
- Now select the customer without a relationship and click Reassign Primary Owner.
- Select the other customer with no relationship, use the Relationship menu to select Secondary Owner, and click Assign Relationship.

Identify Another Customer: Allows the user to select another customer to be displayed in the grid so they may be assigned a name to account relationship.

- Click **OK** to continue to the next screen.

Legal Title and Miscellaneous Bank Information


The Legal Title and Miscellaneous Bank Information screen allows the user to enter account specific information. Review the following screen. If necessary, refer back to *Figure 13 - Legal Title and Bank Information* for more details.

The screenshot shows a software window titled "Open a Product" with the subtitle "Checking/Savings Legal Title and Miscellaneous Bank Information". The window contains the following information and fields:

- Account Holder:** JOHN KIRCHMAN
- Product Name:** PERSONAL SAVINGS-EDUCATION DEPT.
- Secondary Holder:** KAT KIRCHMAN
- Product Name:** PERSONAL SAVINGS-ED
- Account Number:** 66000790
- Legal Title Section:**
 - Title Line 1: JOHN KIRCHMAN
 - Title Line 2: KAT KIRCHMAN (with a dropdown menu set to "CUSTODIAN UNDER UTMA FOR")
 - Title Line 3: (with a dropdown menu set to "CUSTODIAN UNDER UTMA FOR")
- Miscellaneous Bank Information Section:**
 - Opening Deposit Amount: \$100.00
 - Opening Date: 02/17/2003
 - Number of Signatures Required: 1
 - Source of Funds: (empty field)
 - Alternate Source of Funds: (empty field)
 - Temporary Signature Card Required? Yes No
 - Ownership: Joint With Survivorship (Not as Tenants In Common)
 - Account Class: REGULAR - RG
 - Branch: INT STERLING-MAN OFFICE (5011)
 - Servicing Officer: (NO OFFICER ASSIGNED)
 - Opening Officer: (NO OFFICER ASSIGNED)
 - Promotional Code: (empty field)

Buttons for "OK" and "Cancel" are located at the bottom right of the window.

For a Joint Savings Account, select **Joint With Survivorship** in the **Ownership** field. This field works in conjunction with the account title and lets you further define the ownership on the account. This field is also printed on the signature card.

 **Note:** If the ownership is not available in the drop down menu, the user must customize the account title to accurately reflect the ownership.

Interest Options

The Savings Interest Options screen allows users to change the default setting for interest specific information (i.e., pricing variance). Review the following figure. If necessary, refer back to **Error! Reference source not found.**, which is the same for savings accounts.

The screenshot shows a window titled "Open a Product" with a sub-header "Savings Interest Options". The window displays account information for JOHN KIRCHMAN and KAT KIRCHMAN, with the account name "PERSONAL SAVINGS-ED" and a balance of "68888.788".

Interest Rate

Interest Rate: 1 YEAR / 12 MONTH CD 1.45888%

Rate Variance:

Exempt from Minimum Annual Balance:

Interest Payments

Interest Processing Cycle:

Interest Disposition:

Federal Withholding:

Buttons: Previous, OK, Cancel

Charge Options

The charge options screen allows the user to modify service charge information for the account (i.e., service charge, begin date). Review the following with the user: If necessary, refer back to the details of Figure 15 - Checking Charge Options, which is the same for savings accounts.

The screenshot shows a window titled "Savings Charge Options" for account "PERSONAL SAVINGS-ED" with balance "68000798". The screen is divided into two main sections: "Miscellaneous Charges" and "ATM Charges".

Miscellaneous Charges:

- Service Charge Code: Calculate And Assess Service Charge
- Begin Service Charge: 1/1
- Service Charge Processing Cycle: MONTHLY INCREMENT - EVERY MONTH ON THE 28TH (CYCLE-94) (5/25/2004)
- Surcharge Fee Indicator: Yes
- Domest Service Charge Code: Calculate And Assess Domest Service Charge
- FDIC Charge Indicator: Always use the Bank Standard Value
- Bank Standard: Do Not Assess FDIC Charges

ATM Charges:

- Charging For Local ATM Transactions: Do Not Charge
- Charging For Foreign ATM Transactions: Charge Account For Each Transaction

Buttons at the bottom: Previous, OK, Cancel.

Regulatory Codes

The **Regulatory Codes** screen allows users to modify Reg DD, Reg E or Reg D codes. Typically these fields will be set at the correct default. Review the following figure and Regulation information. If necessary, refer back to the details of Figure 16 - Regulatory Information, which is the same information for savings accounts.

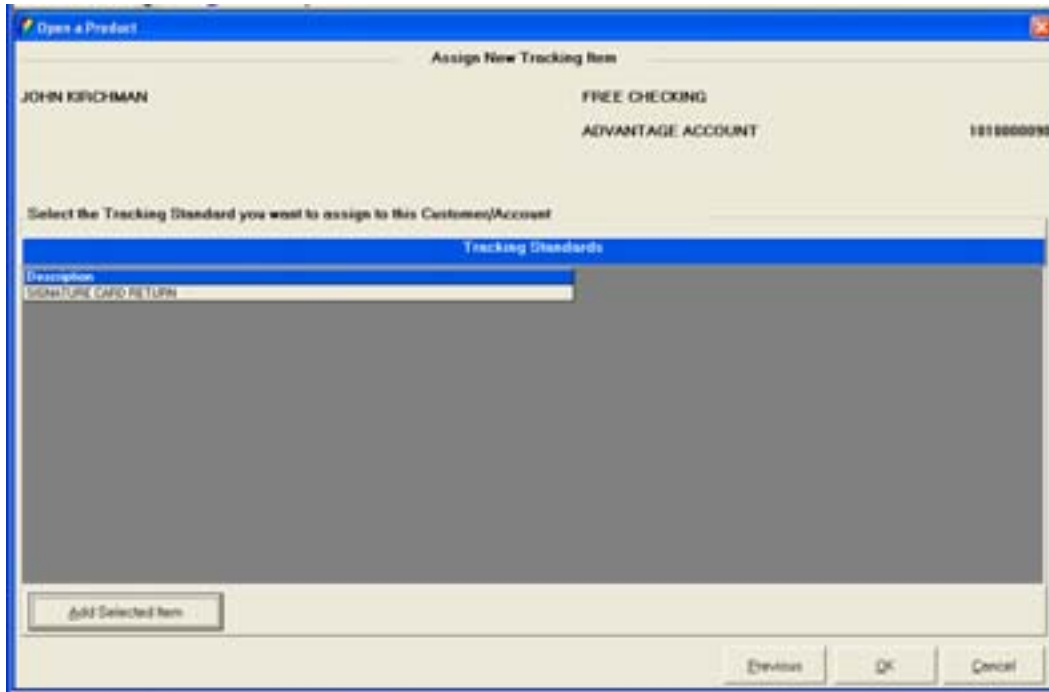
The screenshot shows a software window titled "Checking/Savings Regulatory Codes" for account "JOHN KIRCHMAN", "FREE CHECKING", "ADVANTAGE ACCOUNT", with ID "1818800993". The window contains several sections for regulatory codes:

- Account Regulatory Codes**
- Regulation DD**: "Covered by Truth in Savings? Consumers - Yes, Others - No." with radio buttons for "Yes" (selected) and "No".
- Regulation E**: "Are Electronic Funds Transfers Possible, In or Out? Transfers May Include ACH or ATM" with radio buttons for "Yes" (selected) and "No".
- Regulation D**: "Deposit Categories for Reserves with Federal Reserve Bank" with a dropdown menu set to "Now Account / Share Draft".
- Brokered**: A dropdown menu set to "Not Brokered".
- Regulation CC**: "Holds or Deposits, Funds Availability" with a dropdown menu set to "Regulation CC Account".

At the bottom right, there are three buttons: "Previous", "OK", and "Cancel".

Tracking at the Account Level

Tracking is an on-line tickler system that allows the user to establish reminders regarding their customers and/or their account. Review the following screen. If necessary, refer back to the details of **Error! Reference source not found.**, which is the same information for a savings account.



Adding Tracking Items

Review the following Tracking Item Maintenance screen. If necessary, refer back to the details of **Error! Reference source not found.**, which is the same information for a savings account.

Changing or Deleting Tracking Items

Once the tracking item is established, it will display with options to change or delete it.

- Change Tracking Items button: Allows the user to change information, due dates, etc. on existing tracking items.
- Delete Tracking Items button: Allows the user to delete an existing tracking item.

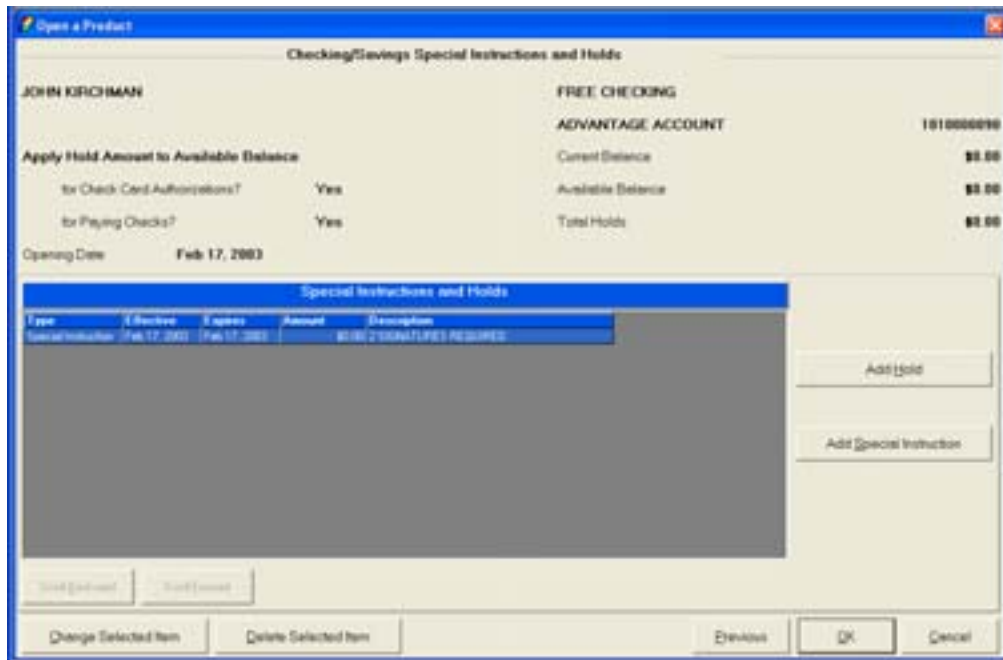
Holds/Special Instructions

Special instructions allow the user to place notations on a deposit account. These notations are displayed when a teller is processing a transaction.

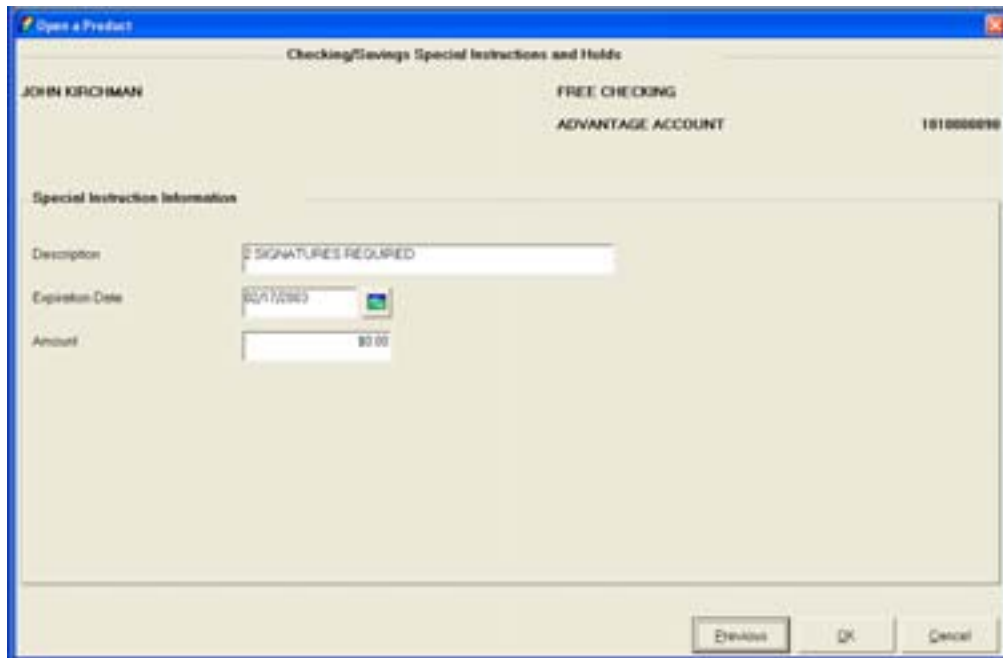
Holds are a form of special instructions that allow the user to place a hold on customer funds and affect the available balance of a checking or savings account. Review that there are three types of special instructions:

- Special Instructions: These are informational messages.
- Holds: These are special instructions that affect the available balance for checking and savings account.
- Stop Payments: These are special instructions that stop a check, range of checks or a specific dollar amount.

Review the following screen. If necessary, refer back to the details of **Error! Reference source not found.**, which is the same information for a savings account?



- Click **Add Special Instruction** and enter the information. Review the following figure:



Review the following Hold Information screen. If necessary, refer back to the details of *Figure 21 – Checking Hold Information*, which is the same information for a savings account.

Bank Defined Values

Bank defined values can be utilized by the bank to track information. The codes can be renamed for easy identification and are available at both the customer and account levels. User codes are set up using the **Deposit Bank Defined User Field Definition Standards** business task. If user codes need to be added, changed, or deleted, users with security access to this task can make the appropriate changes.

Amounts	Dates	Alpha Codes	Counts	User Codes
		<input type="text"/>		
		<input type="text"/>		
		<input type="text"/>		

Account Analysis

The **Account Analysis** screen allows users to modify account analysis processing options (i.e., service charge, alternate address). If necessary, refer to the details of *Figure 23 - Open a Product Account Analysis*, which contains the same information for a savings account.

The screenshot shows a software window titled "Open a Product" with a sub-header "Account Analysis". The account information is displayed as "JOHN ERICHMAN", "FREE CHECKING", "ADVANTAGE ACCOUNT", and "1810000090". Below this is a "Processing Options" section with a table-like structure. The options are as follows:

Processing Option	Change Option	Account Option	Alternate Address
Process Account Analysis on This Account	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Date to Begin Analysis	02/1/2002		
Processing Cycle	DAILY CYCLE-005-02/1/2002		
Waive Earnings Credit	Never waive, earnings always applied		
Excess Earnings Carried Forward	Do not carry excess earnings into any analysis cycle		
Float Included in Collected Balance	Bank Float		
Bank Standard	Bank Float		

At the bottom right of the window are three buttons: "Previous", "OK", and "Cancel".

Alternate Mailing Address

Remember that there are two types of addresses: **Mailing** and **Alternate**.

Review the following Alternate Address screen. If necessary, refer back to the details of *Figure 24 - Open a Product Alternate Mailing Address*, which is the same information for a savings account.

Checking/Savings Alternate Address

JOHN KIRCHMAN
EAT ERICHMAN

PERSONAL SAVINGS-EDUCATION DEPT.
PERSONAL SAVINGS ED 48888788

Mailing Address

Address Line 1
Address Line 2
City and State: HOLTSVILLE NY
Zip Code: 8844 99

Alternate Mailing Address

Address Line 1: 211 MAPLE ST
Address Line 2
City and State
Zip Code: 8274 DPBC
Effective Date: 12/1/2003 Expiration Date: 12/31/9999 Renew Annually: Yes No

Change Alternate Address Previous OK Cancel

Statement Options

The Statement Options screen allows users to modify statement processing for the account (i.e., hold statements). Review the following screen. If necessary, refer back to the details of Figure 25 - Checking Statement Options, which is the same information for a savings account.

The screenshot shows a software window titled "Open a Product" with a sub-header "Checking Statement Options". The account information displayed is "JOHN KIRCHMAN", "FREE CHECKING", and "ADVANTAGE ACCOUNT" with the ID "1810000000". There are two tabs: "Statement Options" (selected) and "Statement Production". The "Statement Options" tab contains the following fields:

- Statement Processing Cycle: MONTHLY INCREMENT - EVERY MONTH ON THE 1ST - CYCLE-01-05/00000
- Pending Statement Cycle: NO CYCLE SPECIFIED
- Statement Format - Cycle: Text Statement - Cycle (10000)
- Statement Disposition: Mail The Statement
- Statement Delivery Option: First
- Statement E-Mail Address: (empty text box)
- Statement Account Nickname: (empty text box)

At the bottom of the window are three buttons: "Previous", "OK", and "Cancel".

Direct Deposit: Government Agencies

Remember the Direct Deposit screen allows users to produce the documentation needed for a government agency (i.e., Social security, armed forces) direct deposit. Review the following screen. If necessary, refer back to the details of *Figure 26 - Direct Deposit Request*, which is the same for savings accounts.

The screenshot shows a software window titled "Direct Deposit Request" for account holder JOHN ERICHMAN. The account type is "FREE CHECKING" and "ADVANTAGE ACCOUNT" with a routing number of "881000009".

Person(s) Receiving Payment

Payee Name (last first middle initial): SCHUBERT, JOHN
Name(s) Must Appear as Written on Check

Person(s) Entitled to Payment: JOHN ERICHMAN

Payee Address and Telephone

Address Line 1: P O BOX 998
Address Line 2: [Empty]
City and State: HENRIAL
Zip Code: 02701 CPBC 03
Telephone: (54) 741-1800

Buttons: Cancel, OK, Print

Notes

Document Signers

The **Assign Document Signers for Customers** screen is used to designate a person other than the primary owner who will sign documents on the primary owner's behalf (i.e., Uniform Transfer to Minors Act account). When this screen is complete, the primary owner's signature is removed from the signature card and the individual who is designated as the signer of the documents is added.

Click on the name of the customer that will designate the signer of the documents for this account.

- Click Document Signer.

Review the various document signer options:

Work with a Product In Progress

Assign Document Signers for Customer

JOHN KIRCHMAN

BONUS BANKING \$7

BONUS BANKING \$7 50001328

Customer: JOHN KIRCHMAN Account Relationship: Primary Owner

Sample Signature Line: JOHN KIRCHMAN

Select Document Signer Option

Customer will be signing documents on own behalf

An individual who has been assigned power of attorney for this account by the customer, will be signing documents.

Customer is a minor on a Uniform Transfer/Gift to Minors Act account. The custodian(s)/owner(s) will sign all documents.


Name and relationship of individual signing documents is unknown.

Previous OK Cancel

- Have the user select one of the document signer options and click **OK**.

The default selection is Customer will be signing documents on own behalf.

If this was a minor savings account, you would select Customer is a minor on a Uniform Transfer/Gift to Minors Act Account. The custodian(s)/owner(s) will sign all documents.

-  **Note:** If the user has not already assigned the appropriate relationship for the signer of the documents, the system will prompt the user to assign the individual as a power of attorney for the account or a custodian, depending on the document signer option selected.

Account Services Selection

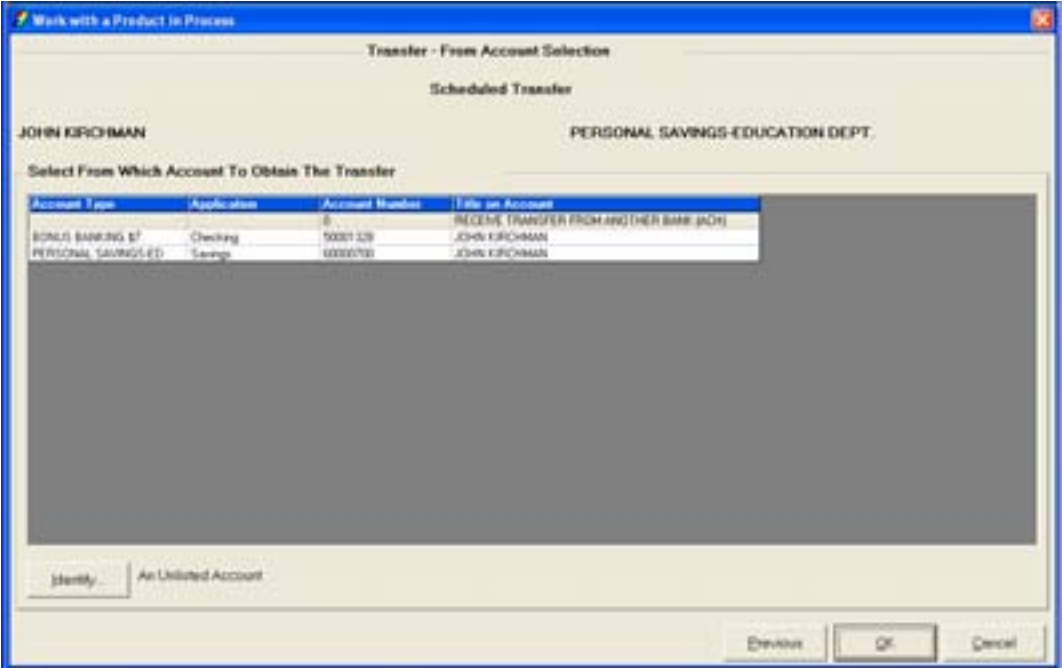
Review that this screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., holds on funds). If necessary, refer back to the details of *Figure 27 - Account Services Selection*, which is the same information for savings accounts.

Product Services Selection

This screen is a second stopping point to identify transfers or additional services available to the product.

Scheduled Transfers

The Scheduled Transfer is a recurring transfer that will occur on a periodic basis set by the user for a specific amount. Review the following **Transfer – From Account Selection** screen. From this screen, select the account that will provide the funds for the transfer.



Transfer - From Account Selection

Scheduled Transfer

JOHN KROHMAN PERSONAL SAVINGS-EDUCATION DEPT.

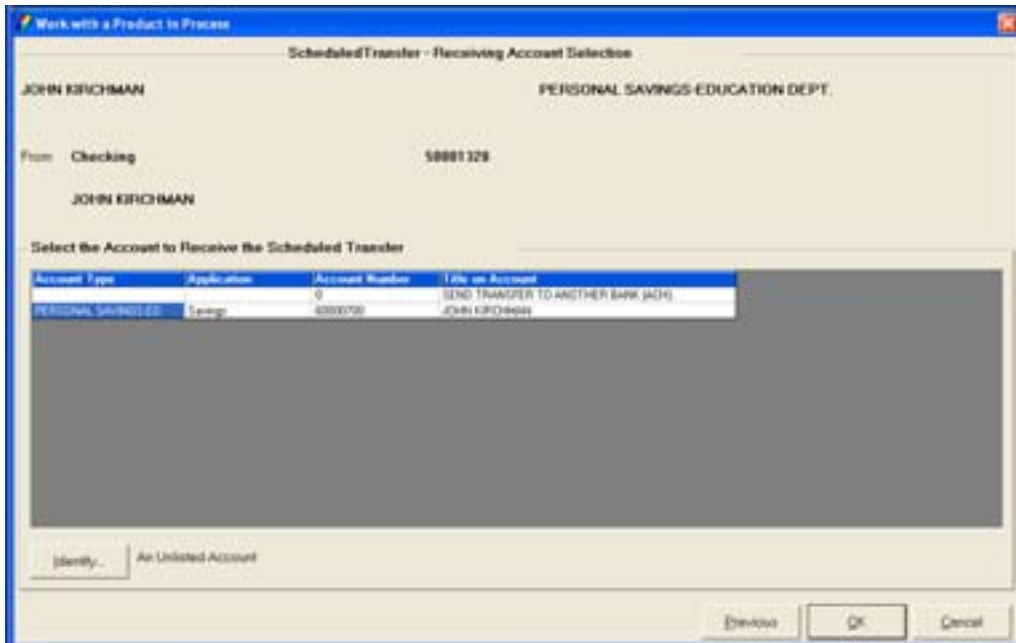
Select From Which Account To Obtain The Transfer

Account Type	Application	Account Number	Title on Account
JOHN'S BANKING SF	Checking	0000129	RECURRING TRANSFER FROM and OTHER BANK (JOH)
PERSONAL SAVINGS-ED	Savings	0000078	JOHN KROHMAN

Identify An Unlinked Account

Back OK Cancel

- Select the From account and click **OK**. Review the following Receiving Account Selection screen. From this screen, select the account that will receive the funds.



- Select the receiving account.

Review the following **Scheduled Transfer – Processing Options** screen and field descriptions. From this screen, set up the transfer amount, start and stop date, and how the transfer should be processed.

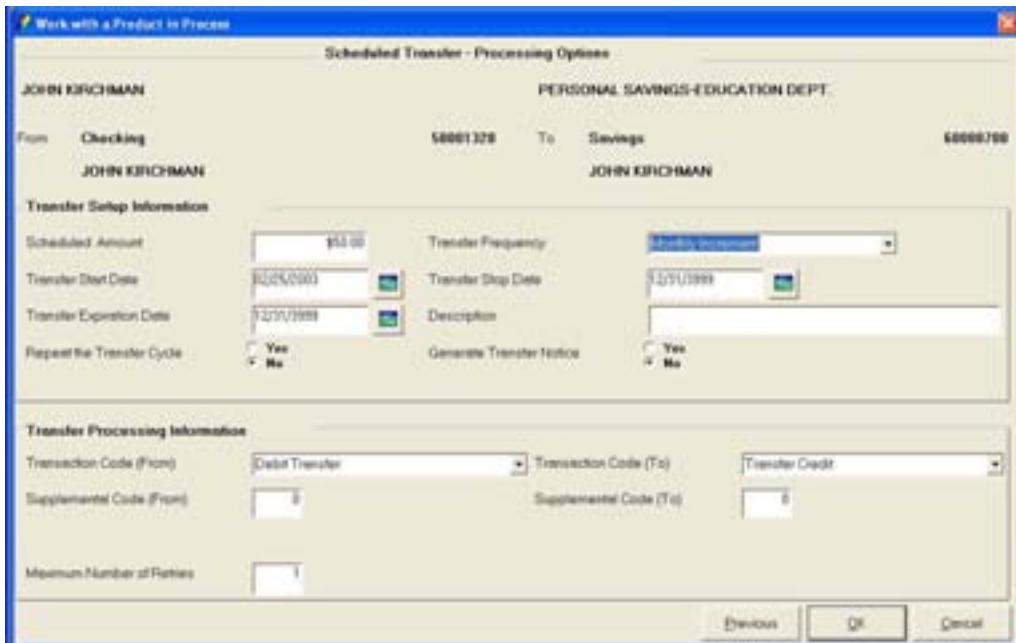


Figure 31 - Scheduled Transfer / Processing Options

Field	Description
Scheduled Amount	Enter the amount of funds to transfer at each scheduled time.
Transfer Frequency	Use the drop-down menu how often the transfer should occur. Select one of the following options: DAILY—To set up a scheduled transfer every day WEEKLY—To set up a scheduled transfer every week BIWEEKLY—To set up a transfer every other week WEEK OF THE MONTH—To set up a transfer on a specific week of every month on a selected day of the week (i.e., Monday-Friday) MONTHLY INCREMENT—To set up a transfer once every month SPECIFIC DAY OF THE MONTH—To set up a transfer on a selected day (date) of the month (i.e., 1st-31st)
Transfer Start Date Transfer Stop Date Transfer Expiration Date	Enter the date the transfer will start, stop, and expire (the transfer will automatically delete) in the indicated fields.
Description	Enter a brief Description of the scheduled transfer which will appear on the customer's statement.
Repeat The Transfer Cycle Generate Transfer Notice	Select YES or NO to repeat the transfer cycle and to generate a transfer notice. In addition to the transfer appearing on the applicable statements, a notice may also be mailed. *Note: If there is an expiration date for the automatic transfer, select No in the repeat field. If you select YES, the transfer will repeat at the same time every year on the specified dates.
Transaction Code (From)	Use the drop-down menu to select one of the following (this field is bank defined and should default to the applicable option): Debit Transfer – Assigns a TC 65 to post a debit to the selected funding account representing an Amount transferred to another deposit account. Force Pay Debit – Debits the Funding Account if it is overdrawn. Withdrawal – Assigns a TC 86 to post a debit to a deposit account
Transaction Code (To)	Select this code if applicable. This field is bank defined and should default to the appropriate selection.
Supplemental Code (From) Supplemental Code (To)	Enter this code if applicable (these codes are bank defined and should default to the appropriate selection).
Maximum Number Of Retries	Enter the number of times the transfer should reoccur. This only applies when an account has insufficient funds for a transfer.

- In the Transfer Frequency field, use the drop-down menu to select Monthly Increment.
- Click **OK**.

Review the **Frequency Details** screen. In the **Frequency Specifics** field, select the 15th of every month.

Walk with a Product in Process

Scheduled Transfer - Frequency Details

JOHN KIRCHMAN PERSONAL SAVINGS-EDUCATION DEPT.

From: Checking 58881328 To: Savings 68888798

JOHN KIRCHMAN JOHN KIRCHMAN

Transfer Frequency: Monthly

Frequency Specifics: Monthly 15

Sweep Excess Funds

The Sweep Excess Funds transfer allows the user to “sweep” excess funds to another account.

Example: Sue does not like her account balance in her checking account to go above \$5,000. Each time her checking account balance reaches \$5,000, she has the excess funds transferred to her money market account.

Review the following **Transfer - From Account Selection** screen. From this screen, select the account that will provide the funds for the transfer.

Open a Product

Transfer - From Account Selection

Sweep Excess Funds

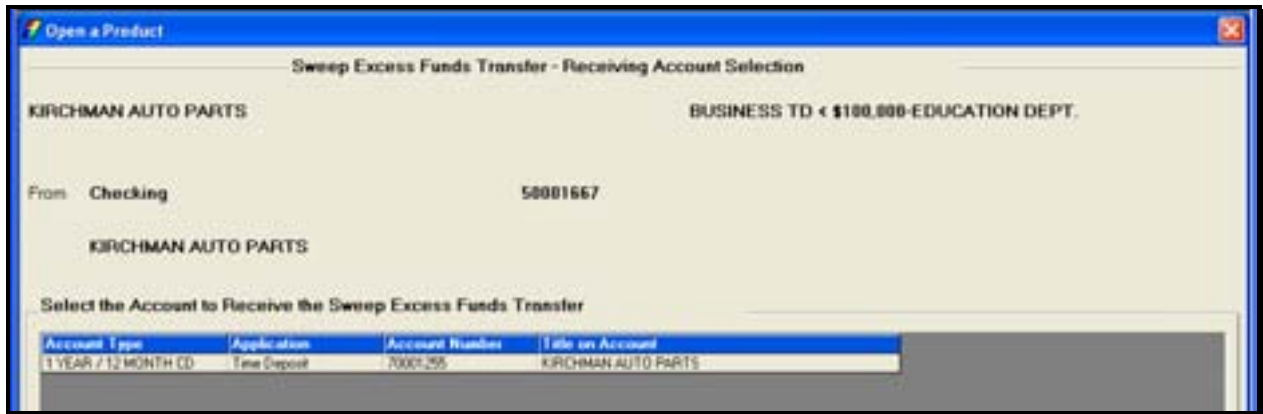
KIRCHMAN AUTO PARTS BUSINESS TD < \$198,888-EDUCATION DEPT.

Select From Which Account To Obtain The Transfer

Account Type	Application	Account Number	Title on Account
BUSINESS CHECKING	Checking	58881328	KIRCHMAN AUTO PARTS
1 YEAR / 12 MONTH CD	Time Deposit	78882255	KIRCHMAN AUTO PARTS

- Select an account and click **OK**.

Review the following **Receiving Account Selection** screen. From this screen, select the account that will be receiving the funds.



- Select an account and click **OK**.

Review the following **Sweep Excess Funds Transfer – Processing Options** screen and field descriptions:

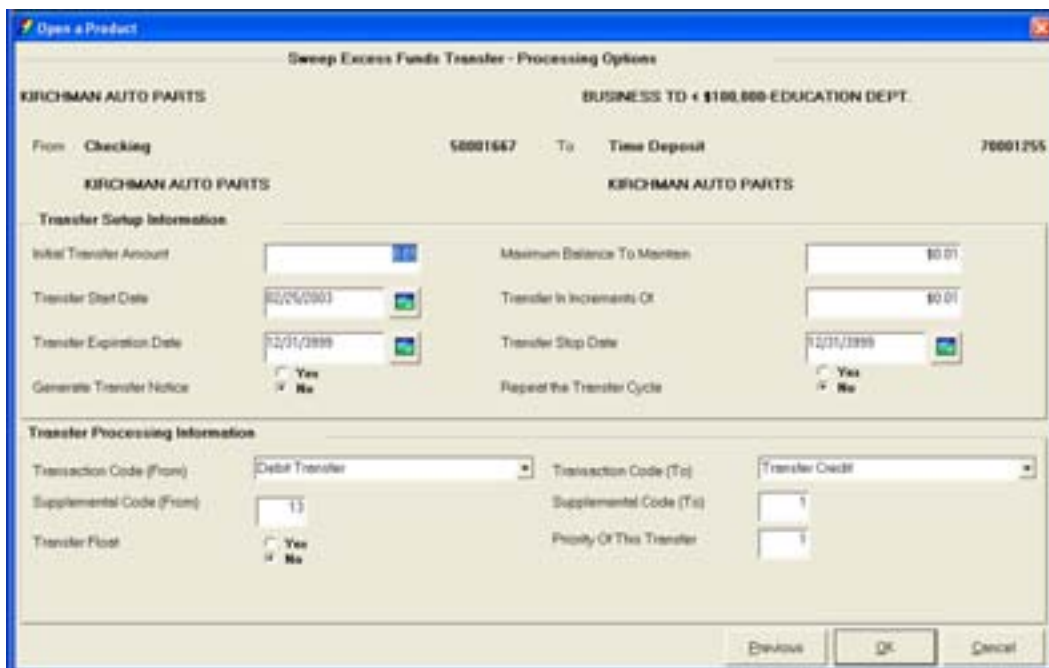


Figure 32 - Sweep Excess Funds Transfer / Processing Options

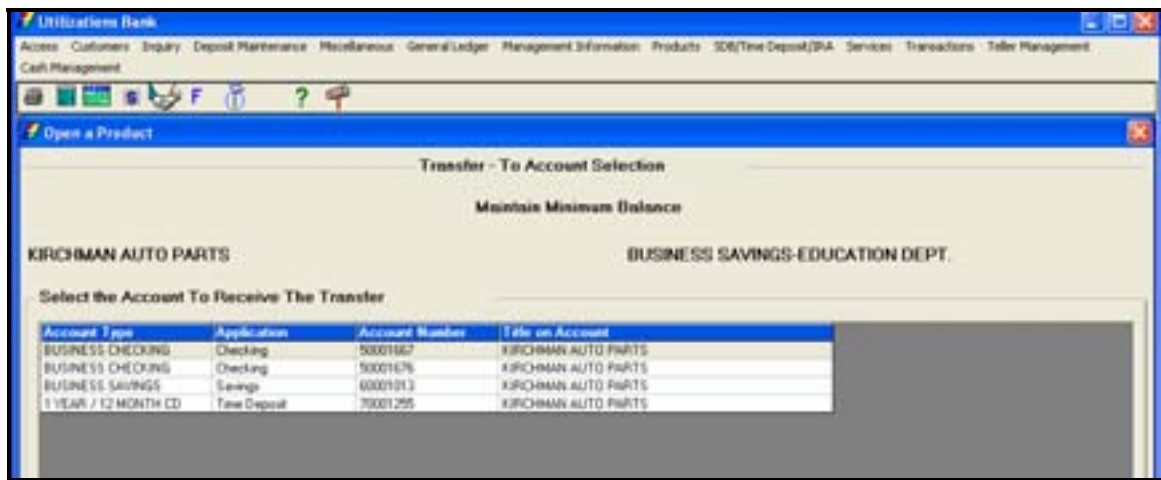
Field	Description
Initial Transfer Amount	This field is typically set to .01 cent in case a transfer is not a round number. For example, a transfer amount may be \$251.51. If this field is set to any thing other then .01 cent, this transfer could not occur.
Maximum Balance to Maintain	Enter the maximum balance to maintain. Because you are sweeping excess funds, this field is typically set to .01 cent also.
Transfer Start Date	Enter the date the transfer should occur.
Transfer in Increments Of	Set this field to .01 cent considering that a transfer may not be a round number.
Transfer Expiration Date Transfer Stop Date	This is the date the transfer will be automatically deleted from Bankway™. This is the date the transfer will stop transferring funds. .
Repeat The Transfer Cycle Generate Transfer Notice	Select YES or NO to repeat the transfer cycle and to generate a transfer notice. In addition to the transfer appearing on the applicable statements, a notice may also be mailed. *Note: If there is an expiration date for the automatic transfer, select No in the repeat field. If you select YES, the transfer will repeat at the same time every year on the specified dates.
Transaction Code (From)	Use the drop-down menu to select one of the following (this field is bank defined and should default to the applicable option): Debit Transfer – Assigns a TC 65 to post a debit to the selected funding account representing an Amount transferred to another deposit account. Force Pay Debit – Debits the Funding Account if it is overdrawn. Withdrawal – Assigns a TC 86 to post a debit to a deposit account
Transaction Code (To)	Select this code if applicable. This field is bank defined and should default to the appropriate selection.
Transfer Float	This field should default to the correct selection.
Priority of this Transfer	Enter 1 in this field.

Maintain Minimum Balance

The Maintain Minimum Balance transfer allows the customer to keep a minimum amount of money in their account at all times.

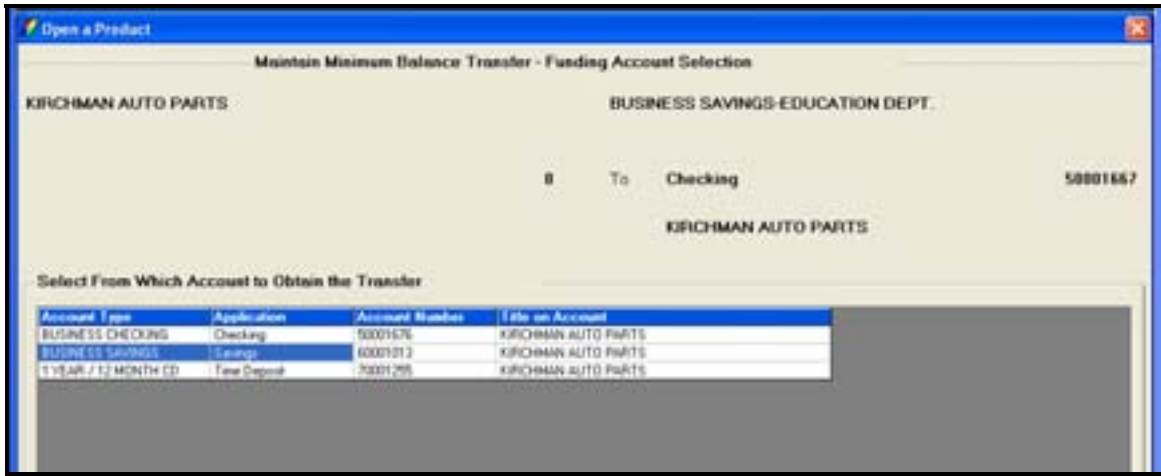
Example: Sue does not like the account balance in her checking account to fall below \$50. Each time her checking account balance reaches \$50, she has \$100 transferred from her money market account.

Review the following **Transfer – To Account Selection** screen. From this screen, select the account that will receive the funds for the transfer.



- Select an account and click **OK**.

Review the following **Maintain Minimum Balance Transfer – Funding Account Selection** screen. From this screen, select the account that will provide the funds for the transfer.



- Select an account and click **OK**.

Review the following **Maintain Minimum Balance Transfer – Processing Options** screen and field descriptions:

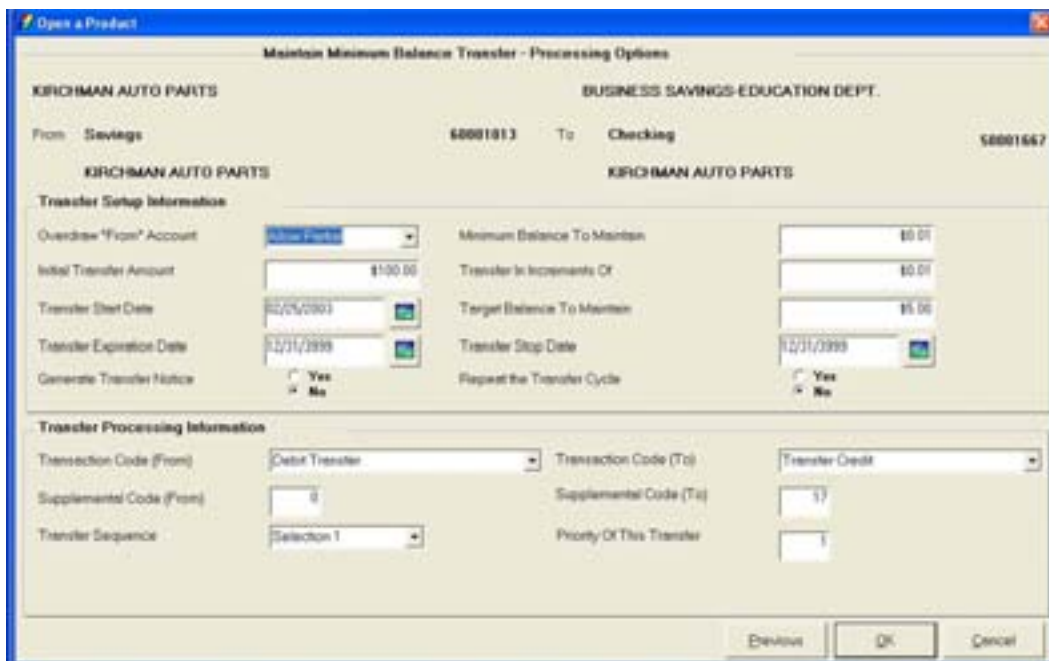


Figure 33 - Maintain Minimum Balance Transfer / Processing Options

Field	Description
Overdraw "From" Account	Overdraw the account providing the funds in order to maintain the accounts current balance.
Minimum Balance to Maintain	Minimum balance to keep in the account. This field is typically set to .01 cent.
Initial Transfer Amount	Enter the minimum preliminary amount required for the transfer – amount of funds to transfer the first time.
Transfer Start Date	Enter the date the transfer should occur.
Transfer in Increments Of	Set this field to .01 cent considering that a transfer may not be a round number.
Target Balance to Maintain	Enter the balance that should be maintained in the account. This field must be set to zero if the 'Overdraw "From" Account' field is set to No.
Transfer Expiration Date	This is the date the transfer will be automatically deleted from Bankway™.
Transfer Stop Date	This is the date the transfer will stop transferring funds.
Repeat The Transfer Cycle Generate Transfer Notice	Select YES or NO to repeat the transfer cycle and to generate a transfer notice. Allows the transfer to occur each year between the start and stop date. In addition to the transfer appearing on the applicable statements, a notice may also be mailed. *Note: If there is an expiration date for the automatic transfer, select No in the repeat field. If you select YES, the transfer will repeat at the same time every year on the specified dates.
Transaction Code (From)	Select this code if applicable. This field is bank defined and should default to the appropriate selection.
Transaction Code (To)	Select this code if applicable. This field is bank defined and should default to the appropriate selection.
Transfer Sequence	This field must be set to 9 if the 'Overdraw "From" Account' field is set to either Yes or Allow Partial. If more than one 'Maintain Minimum Balance Transfer' is set up, this field determines the order of transfer.
Priority of this Transfer	Enter 1 in this field.

Overdraft Protection

The Overdraft Protection transfer allows the customer to access funds from another account if there are not enough funds in their checking account to pay for checks that are posting to the account.

Example: Sue's checking account balance is \$50. She has checks posting for a total of \$100. She has an overdraft protection transfer established with her savings account. Funds are immediately transferred from her savings to ensure the checks are paid.

Resembling the previous transfers, select the receiving account.

Transfer - To Account Selection

Overdraft Protection

KIRCHMAN AUTO PARTS BUSINESS SAVINGS-EDUCATION DEPT.

Select the Account To Receive The Transfer

Account Type	Application	Account Number	Title on Account
BUSINESS CHECKING	Checking	50001667	KIRCHMAN AUTO PARTS
BUSINESS CHECKING	Checking	50001676	KIRCHMAN AUTO PARTS

- Click **OK**.

Then select the funding account.

Overdraft Protection Transfer - Funding Account Selection

KIRCHMAN AUTO PARTS BUSINESS SAVINGS-EDUCATION DEPT.

0 To Checking 50001667

KIRCHMAN AUTO PARTS

Select From Which Account to Fund the Overdraft

Account Type	Application	Account Number	Title on Account
BUSINESS CHECKING	Checking	50001676	KIRCHMAN AUTO PARTS
BUSINESS SAVINGS	Savings	60001013	KIRCHMAN AUTO PARTS

- Click **OK**.

The following **Overdraft Protection Transfer – Processing Options** screen resembles the previous Maintain Minimum Balance Processing Options screen. Refer to the previous field descriptions for the Maintain Minimum Balance Transfer if necessary:

Open a Product

Overdraft Protection Transfer - Processing Options

KIRCHMAN AUTO PARTS BUSINESS SAVINGS-EDUCATION DEPT.

From Savings 50001013 To Checking 50001667

KIRCHMAN AUTO PARTS KIRCHMAN AUTO PARTS

Transfer Setup Information

Initial Transfer Amount Transfer In Increments Of

Transfer Start Date Transfer Stop Date

Transfer Expiration Date Overdraft Amount Before Transfer

Generate Transfer Notice Yes No Repeat the Transfer Cycle Yes No

Transfer Processing Information

Transaction Code (From) Transaction Code (To)

Supplemental Code (From) Supplemental Code (To)

Transfer Sequence

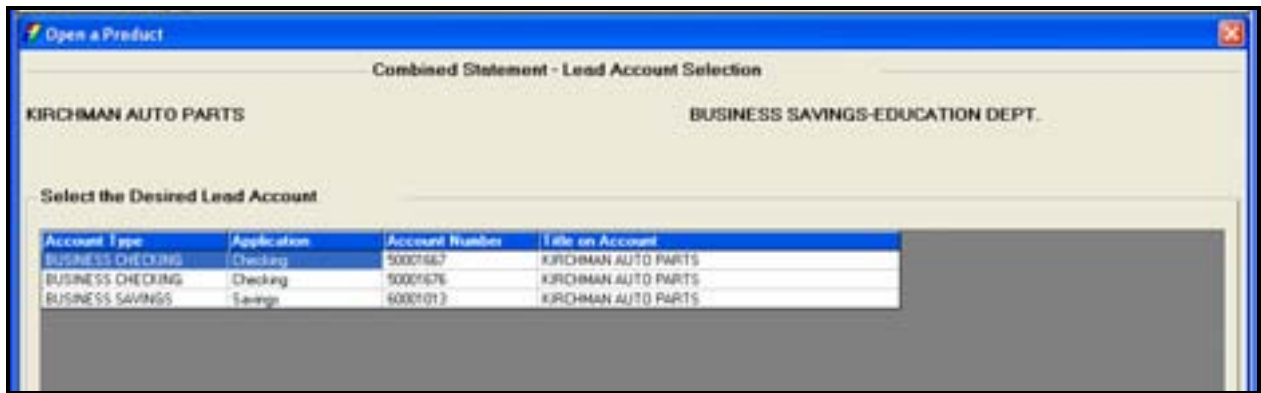
Previous OK Cancel

Services Available

Combined Statements

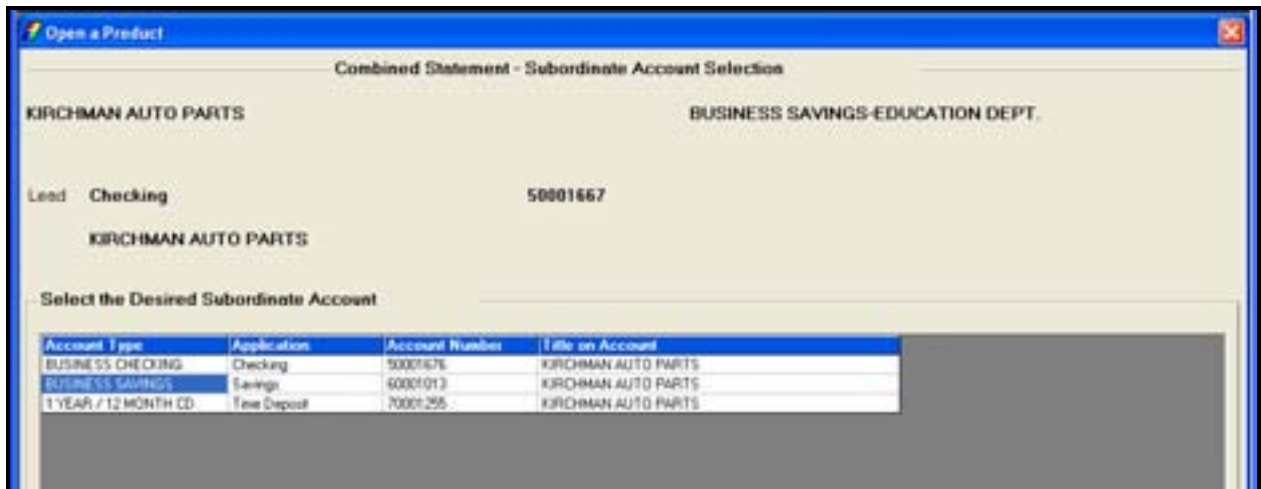
Combined statements allow more than one account's information to appear on a statement (i.e., checking and savings). Typically, only checking and savings accounts are combined.

Review the following **Combined Statement - Lead Account Selection** screen. On this screen, select the lead account that will appear first on the statement and will determine the statement processing cycle.



- Select the account and click **OK**.

Review the following **Combined Statement - Subordinate Account Selection** screen. On this screen, select the subordinate account that will appear second on the statement. The statement processing cycle may change.



- Select the account and click **OK**.

Review the following **Combined Statement – Existing Subordinate Accounts** screen. On this screen, users can change the Statement Cycle Code and the Statement Format – Cycle in addition to adding a new subordinate account and deleting a subordinate account.

Open a Product

Combined Statement - Existing Subordinate Accounts

KIRCHMAN AUTO PARTS BUSINESS SAVINGS-EDUCATION DEPT.

Lead Checking 50001667

KIRCHMAN AUTO PARTS

Statement Cycle Code MONTHLY INCREMENT - EVERY MONTH ON THE 15TH - CYCLE-629-627A0001

Statement Format - Cycle Checking - Combined Statement Lead or Subordinate (2002000)

Existing Subordinate Accounts

Account Type	Application	Account Number	Title on Account
BUSINESS SAVINGS	Savings	6000101	KIRCHMAN AUTO PARTS

Add... a new subordinate account Delete... selected subordinate account

Previous OK Cancel

Review the following fields and buttons:

- Select the Statement Cycle Code. This should be the lead account's statement cycle.
- Select the Statement Format – Cycle.
- Click **Add** to add an additional subordinate account.
- Click **Delete** to delete a Subordinate account.

Package Pricing

Review the following **Package Pricing - Primary Account Selection** screen. On this screen, select the primary account that will receive the benefit from the package pricing relationship.

Account Type	Application	Account Number	Title on Account
BONUS BANKING \$7	Checking	50001328	JOHN KIRCHMAN
REGULAR	Checking	101000990	JOHN KIRCHMAN
PERSONAL SAVINGS-ED	Savings	80000700	JOHN KIRCHMAN

Using the **Package Level Used** drop-down menu, select how the Package pricing should be assigned, at the type level, account level, or not assigned at all.

If package pricing is assigned at the account level, use the **Account Level Package** drop-menu to choose the appropriate Package Pricing package of which the account will be a participant.

- If the type level is selected, package pricing is not defined.
- Select an account and click **OK**.
- The Secondary Account Selection is the account that will provide the balance or a part of the compensating balance.
- Click **OK**.

The joint savings account opening process is complete.

- Produce the documents.

Let's Practice - Checking and Savings Checkpoint

1. What Business Task would you go to first to open a new account for a new customer?
 - A. Add Customer
 - B. Deposit Account Inquiry
 - C. Work with a Product in Process
 - D. Open a Product

2. What is the difference between required and optional screens?
 - A. With required screens you must fill in information in all of the fields or you cannot go on to the next page; however, with optional screens you don't have to enter information.
 - B. Required screens pop up automatically and establish a typical account and you must select an optional screen in order to add additional account information.
 - C. Required screens come after optional screens.

3. When you open a product and discover a customer with CI duplicate records, do you have the capability to merge the two records while in the Open a Product business task? If yes, how?

4. Check the information you can change or update at the Customer Confirmation Screen:

Mailing Address and Identification	Employment
Customer Information	Assets
IRA Information	Liabilities
Tax and Regulatory Information	Declarations
User Codes	Collateral
Financial Information	Relationships
Street Address	Tracking
Income	Comments

5. Can you change your customer's mailing address at the same time you are opening a product?

If yes, which screen and field(s) would you update?

6. What is the difference between clicking the SSELECT button and clicking the OK button on the Account Selection screen?

7. The Legal Title and Miscellaneous Bank Information screen contains several fields that will print out on which document?

8. What screen do you use to identify all customers that will be related to the account (e.g., authorized signers, power of attorney, etc.)?

9. True / False – The direct deposit request function on the Account Service Selection screen will immediately initiate the direct deposit for the customer.

10. When is a special instruction automatically generated indicating that more than one person will sign on an account?

11. Explain in detail the three types of addresses used in Bankway™, include why you will use each, how you add, change, or delete each and where each address will appear in Bankway™.

Mailing Address:

Street Address:

Alternate Address:

12. A tracking item is a reminder tied to either the customer or the account that allows you to track documents that need to be returned. How can a tracking item be automatically generated for a signature card that needs to be returned?

13. When establishing any type of transfer what is the “from” account?

14. When establishing any type of transfer what is the “receiving” account?

15. When establishing a transfer what is the difference between the stop date and the expiration date?

16. Can more than one “from” account be established to fund a single checking account for overdraft protection?

17. When establishing a combined statement, which of the following cycles determines the cycle for the combined statement?

- A. Checking Account
- B. Savings Account
- C. Lead Account
- D. The statement Cycle code that is selected from the drop down menu on the combined statement existing sub-ordinate account screen

18. What is the difference between account level package pricing and type level package pricing?


Checkpoint Answers

1. D. Open a Product
2. B. Required screens pop up automatically and you must select an optional screen in order to visit it.
3. Yes. By selecting the Merge Customer Business Task.
4. Bank defined
5. Yes; Mailing Address and Information screen, address and zip code fields
6. The **SELECT** button allows the user to proceed to the Account Services Selection screen to open an account or change account information. The **OK** button allows the user to proceed to the Product Services screen (if an account has already been established) to create automatic transfers and/or combined statements.
7. The Consumer or Commercial Signature Card
8. Customer Status for New Product
9. False. The Direct Deposit Request allows the user to print documentation to request that the party depositing the funds set up the direct deposit.
10. When a user clicks on the prompt on the Account Number and Primary Ownership screen indicating that Consent Of All Owners Is Required For Withdrawal.
11. Mailing Address- This address, stored on the customer level, can be viewed in Customer Summary and determines where statements are mailed.
 - Street Address- This screen provides the bank with a place to store a physical address when a PO Box is used for a mailing address. This address does not print on documentation.
 - Alternate Address- This address is housed on the account level and overrides the mailing address established on the customer level for a particular account. An alternate mailing address determines where a statement will be sent for a particular account between the start date and stop date established on the Alternate Mailing Address screen.
12. A tracking item can be automatically generated by clicking Yes on the field Temporary Signature Card Required? on the Legal Title and Miscellaneous Bank Information screen.
13. The From account is the account that funds the transfer.
14. The receiving account is the account that receives the funds from the transfer.
15. The stop date may be used to indicate that a transfer will end on a certain date, but may resume again on the specified start date of the next year. For a customer who goes to Florida for the winter leaving Sept. 1st and coming back on April 1st, the user would enter Sept. 1st as the start date and the April 1st as the stop date.
 - The expiration date signifies the absolute last time the transfer will go through. In order to reactive the transfer after the expiration date, users would need to establish a new transfer.
16. Yes
17. D
18. Account level package pricing is set up to offer a discounted service charge for a particular account because another specific account is opened. For example, if an Investor CD is opened, a Basic Checking Account is free of monthly maintenance fees. Type level package pricing is set up to offer a discounted service charge for a particular type of account because a customer maintains a certain deposit balance with the bank. For example, if a customer maintains over \$10,000 in time deposits with the bank (may be multiple accounts), their checking account is free of monthly maintenance fees.

Notes

Open a Product: Individual Certificate of Deposit

In this section, practice opening a certificate of deposit (CD) for an individual with the interest being transferred to another account and a power of attorney relationship.

 **Note:** Because many of the same procedures are performed when opening a product, most of this section will be a review with the exception of the tasks specifically related to opening a certificate of deposit. If necessary, refer back to the previous sections to review related screens.

Review the following:

- Required account services screens
- Optional account services screens that have not been introduced or that are unique to time deposits (i.e. Term Information, Interest Options)
- Interest Transfer
- Power of Attorney
- Producing documents

 **Select the *Open a Product* business task. Select yourself as the customer and click OK.**

Customer Confirmation

The **Customer Confirmation** screen allows users to update existing customer information. If necessary, refer back to the details of Figure 29 - Customer Confirmation Screen for review.

Customer Status for New Product

Remember that this screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this transitional screen as this screen guides users into additional screens automatically and moves the user from the customer to account level. If necessary, refer back to the details of Figure 9 - Customer Status for a New Product.

- When finished reviewing, click OK at the Customer Status for New Product screen to continue to the Select a Product screen.

Select a Product

Remember that this screen will assist users in selecting the desired product/account for their customer.

- Verify you select the right product, because once the product is selected it cannot be changed and the open a product process must start over.

If necessary, refer back to the details of Figure 10 - Select a Product for review.

- When finished reviewing, select a Time Deposit account and click OK to continue to the Account Selection screen.

Account Selection

Remember that this screen will assist users with opening required products and cross-selling applicable products to their customer. If necessary, refer back to the details of *Figure 11 - Account Selection* for review.

- Verify the time deposit account is highlighted and click Select.

Account Number and Primary Owner Relationship

Use this screen to establish the primary owner of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of *Figure 12 - Account and Primary Owner* for review.

Legal Title and Miscellaneous Bank Information

The legal title and miscellaneous bank information screen allows users to enter account specific information. If necessary, refer back to the details of *Figure 13 - Legal Title and Bank Information* for review.

- When finished reviewing, click **OK** to continue to the Term Information screen.

Term Information for a Time Deposit

The **Term Information** screen allows users to change the default setting for the term of the certificate of deposit. Review the following screen and field descriptions:

The screenshot shows a software window titled "Open a Product" with a sub-header "Term Information". The user's name "JOHN KIRCHMAN" is displayed on the left, and account details "PERSONAL TD + \$100K-EDUCATION", "1 YEAR / 12 MONTH CD", and "78801264" are on the right. The "Term Options" section contains several fields: "Certificate" is a dropdown menu with "Open Account Multiple Deposits" selected; "Term Type" is a dropdown menu with "Decreasing Term" selected; "Maturity" is a dropdown menu with "Automatic Renewal" selected; "Principal Disposition" is a dropdown menu with "Manual Handling Required" selected; "Term Period" is a dropdown menu with "Monthly" selected; "Term Frequency" is a text input field containing the number "12"; and "Date Of Final Maturity" is a date picker field showing a date. At the bottom right, there are three buttons: "Review", "OK", and "Cancel".

Figure 34 - Term Information for a Time Deposit Account

Field	Description
Certificate	Determines the type of certificate and whether or not it can have multiple deposits. If this field is set to Single deposit, any deposits made after the initial deposit into the account will unpost.
Term Type	Determines how certificates of deposit will be processed. Decreasing Term - Regardless of the deposit, the maturity date stays the same. Extended Term - The term of the certificate is extended to the new maturity date of the last deposit. Fixed term - The term applies to every deposit made to the account. As a result, individual deposits mature on different dates.
Maturity	Determines if the certificate will automatically renew or not at the maturity date.
Principal Disposition	Determines the disposition of the principal at maturity.
Term Period and Frequency	Determines the term of the certificate. This should match the CD type; unless your bank's CD products are built as ranges.
Date of Final Maturity	The last date the certificate will mature. At this point it will not automatically renew. Leaving this blank will have the certificate mature continuously until the account is closed.

- When finished reviewing, click **OK** to continue to the Interest Options screen.

Interest Options for a Time Deposit

The interest options screen allows users to change the default setting for interest specific information (i.e., pricing variance). Review the following screen and field descriptions:

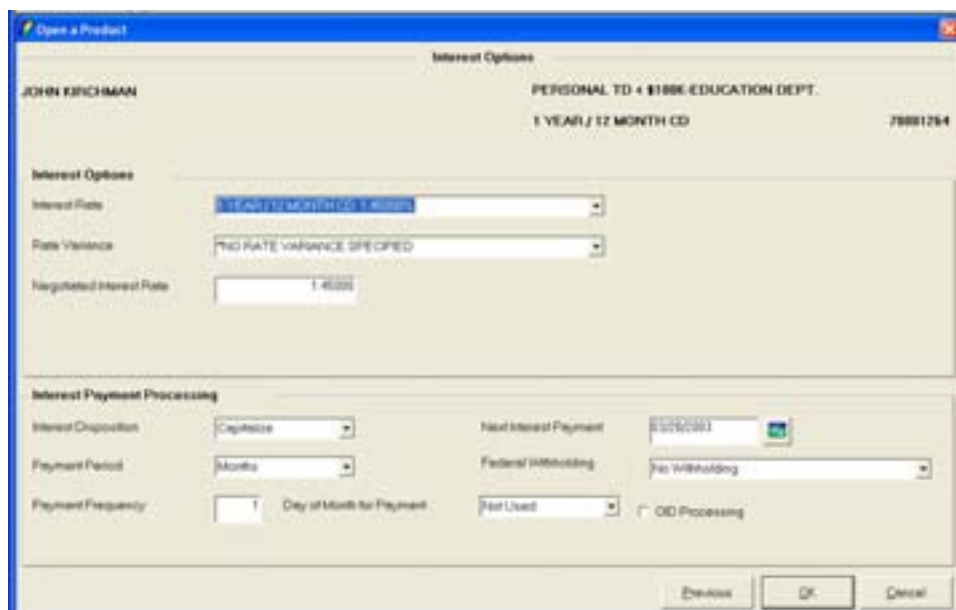


Figure 35 - Interest Options

Field	Description
Rate Variance	Allows the user to modify the interest rate assigned to the account by the options in the drop down menu (i.e., a bank has a branch in Florida and one in Georgia, they might have a rate variance for the Florida market which is 2% higher than the Georgia market).
Negotiated interest rate	If a rate has been negotiated other than the rate displayed in the INTEREST RATE field, this negotiated rate will be entered here. The negotiated interest rate will override the interest rate table.
Interest Disposition	Determines how the interest is paid to the account. Have the user select Transfer in the Interest Disposition drop-down menu.
Capitalize	Interest will be paid to the account itself.
Paid By Check	A check will be cut each time interest is paid and mailed to the primary owner.
Transfer	Interest will be transferred to another deposit account. Later in the account opening process, Bankway™ will automatically prompt the user to establish the transfer.
Next Interest Payment	The date the next interest payment is set to occur.
Payment Period and Frequency	How often the customer will be paid their interest. 3 = Quarterly, 6 = Semi-annually.
Federal Withholding	Allows the user to establish tax withholding on the account's interest payments if the customer does not have a TIN or they wish to establish withholding.
Day of Month for Payment	Allows the customer to always receive their interest payment at the end of the month, regardless of the date the account was established.

Regulatory Codes

The regulatory codes screen allows the user to modify Reg DD, Reg E, or Reg D codes. Typically these will be set at the correct default. If necessary, refer to the details of *Figure 16 - Regulatory Information* for review.

Tracking

Remember that Tracking is an on-line tickler system that allows users to establish reminders regarding their customers and/or their account. Review the following:

- Tracking can be established at the customer or account level.
- There are three categories of tracking:
 - ✓ Checklist
 - ✓ General
 - ✓ Document

Add, Change, or Delete Tracking Items

Remember that once the tracking item is assigned, it must be added. If necessary, refer back to the details of *Figure 7 - Add Tracking Items* for review.

Once the tracking item is added, it will appear on the next screen. From this location, it can be changed or deleted using the indicated buttons.

Holds/Special Instructions


Special instructions allow users to place notations on a deposit account. These notations are displayed when a teller is processing a transaction.

Holds are a form of special instructions that allow the user to place a hold on customer funds and affect the available balance of a checking or savings account.

If necessary, refer back to the details of **Error! Reference source not found.** for review.

Check Point

- ✓ Click ADD SPECIAL INSTRUCTION and enter information in the fields for practice.
- ✓ Add a special instruction stating this is a new account and will expire automatically in 30 days.
- ✓ Click ADD HOLD and enter information in the fields for practice.

 Note: If necessary, refer back to the details of Figure 21 – Checking Hold Information for review

- ✓ Add an exception hold for a new account.

Bank Defined Values

Bank Defined Values can be utilized by the bank to track information. Remember that these codes are created and set up within the **Deposit Bank Defined User Field Definition Standards** business task and can be renamed for easy identification. Once established, these values are available at both the customer and account levels.

Alternate Mailing Address

Remember that there are two types of addresses:

- Mailing: Where all account statements and correspondence are automatically mailed.
- Alternate: Where a specific account statement and correspondences are automatically mailed to when established.

If necessary, refer back to the details of Figure 24 - Open a Product Alternate Mailing Address for review.

Account Customer Relationships

The account customer relationships screen allows users to assign account ownership(s). If necessary, refer back to the details of *Figure 30 - Account Customer Relationships* for review.

Account Services Selection

Remember that this screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., hold on funds). If necessary, refer to *Figure 27 - Account Services Selection*.

- Click **OK** to proceed to the Product Services Selection screen.

Product Services Selection

Remember that this screen is a second stopping point to identify transfers, Power of Attorney, or additional services available to the product.

Time Deposit Interest Transfer to Deposit Account

This transfer allows the customer to transfer their interest payments to another deposit account. Review the following **TD Payment Transfer – Receiving Account Selection** screen. From this location, select the account that will be receiving the interest funds from the Time Deposit.

Time Deposit Payment Transfer - Receiving Account Selection

Interest Payment

JOHN KIRCHMAN PERSONAL TD < \$189K-EDUCATION DEPT.

From Time Deposit 70001264

JOHN KIRCHMAN

Select the Account to Receive the Payment

Account Type	Application	Account Number	Title on Account
BONUS BANKING \$7	Checking	50001328	JOHN KIRCHMAN
REGULAR	Checking	701000990	JOHN KIRCHMAN
PERSONAL SAVINGS \$7	Savings	60000700	JOHN KIRCHMAN

- Select an account and click **OK**.

Generate Transfer Notice

In addition to the transfer appearing on the applicable statements, a notice may also be mailed.

Power of Attorney (POA)

The Power of Attorney Product Service allows users to add new POA's to an account and change or delete existing POA's. This service produces the POA documentation.

🔑 Select the Power of Attorney product service on the Product Services Selection screen and click OK.

The Power of Attorney – Potential Grantor Selection screen will appear.

Customer Name	Tax ID	Relationship	Date of Birth	Age	Emergency Percentage
JOHN KRICHMAN	000-23-2000	No Relationship	04/26/1979	32.04	0.00

Grantor: This is the person granting the power of attorney.

- Select the grantor and click **OK**.

The Power of Attorney – Potential Attorney-In-Fact Selection screen will appear.

Name	Relationship
CMW INC 1/26/12 10:00 AM	Corporate Secretary Grantor of POA

Identify: An unlisted customer as Attorney-In-Fact

Identify: Select to identify the customer that will act as the power of attorney (Attorney-In-Fact).

- Click Identify to identify the customer that will act as POA.

Durability: Specifies whether the POA will continue in effect even if the grantor becomes disabled or incompetent.

- Have the user identify a family member as their POA. When finished, click **OK**.

The POA – Existing Grantor/Attorney-In-Fact Relationships screen will appear.

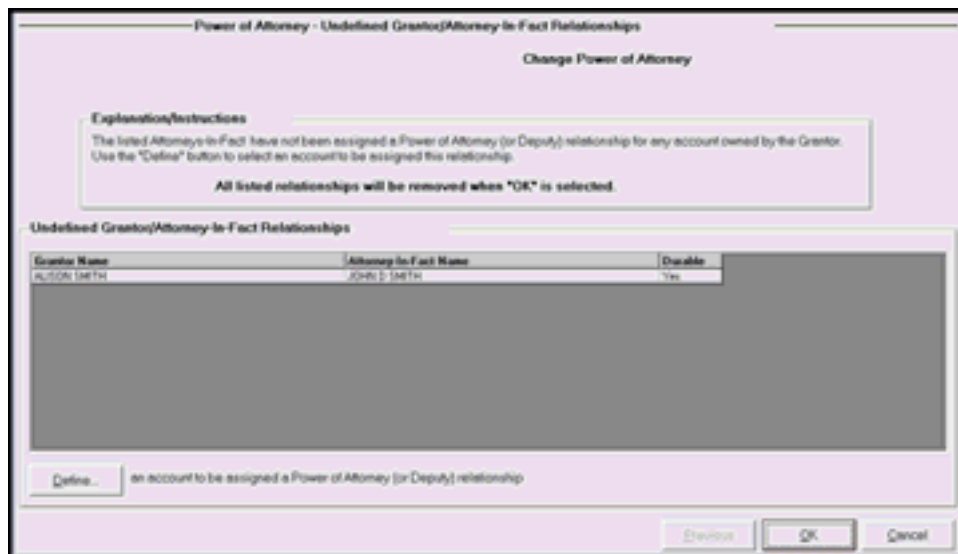


At this point the customer may be identified but not assigned to any accounts.

- Add: This button allows users to add an additional POA relationship.
- Change/Delete: This button allows users to add or change relationships/accounts for an existing POA relationship.

Key When finished, click OK.

The **POA – Undefined Grantor/Attorney-In-Fact Relationships** screen will appear. From this location, assign an account to the POA relationship using the Define button.



- Produce the documents. The certificate of deposit is opened.

Let's Practice - Time Deposit Checkpoint

1. What screen will you use to select all the customers that will be on the time deposit account?

2. At the Account Service Selection screen, which option will you select to maintenance the interest rate and interest disposition (transfer or pay by check)?

3. A customer would like to open a time deposit for 18 months. Since the account type includes 12-24 months and always defaults to the lowest term (for this example 12 months), you must maintenance the term of the time deposit to 18 months. Which option will you select on the Account Service Selection screen to adjust the length of the term?

4. What relationships should be established for a Uniform Transfer to Minor Account?

5. What is the purpose of utilizing the Document Signers option when opening a Uniform Transfer to Minor account?

6. A customer would like their interest transferred to their checking account monthly.
 - A. What screen will you use to set the disposition to transfer and select the payment frequency to monthly?

 - B. When will you enter the checking account number that will receive the funds?

7. You would like to give your customer an additional .25% on their time deposit. Which option will you select on the Account Service Selection screen?

Checkpoint Answers

1. Customer Status for New Product
2. Interest Options
3. Term Information
4. Primary Owner- Child
 - Minor- Child
 - Secondary Owner- Parent or Guardian
 - Custodian- Parent or Guardian
5. The purpose of the Document Signers screen is to eliminate the Primary Owner's signature from the signature card.
6. To transfer interest from a time deposit to a checking account:
 - A. Set the appropriate disposition and payment frequency on the Interest Options screen.
 - B. The screen to enter the checking account to receive the funds will appear automatically after the user clicks **OK** on the Account Selection Screen.
7. Interest Options

Open a Product: ATM Account

In this section, we will learn how to open an Automated Teller Machine (ATM) account.

🔑 Select the Open a Product business task. Select yourself as the customer and click OK.

Customer Confirmation

Review that the Customer Confirmation screen allows users to update customer information. If necessary, refer back the details of *Figure 29 - Customer Confirmation Screen* for review.

Customer Status for New Product

Review that this screen is used to identify all customers that will have some form of account ownership. Remember that it is imperative that all customers are identified on this screen as it guides them into additional screens automatically. If necessary, refer back to the details of *Figure 9 - Customer Status for a New Product* for review.

Select a Product

Review that this is the screen that will assist users in selecting the desired product/account for their customer. If necessary, refer back to the details of *Figure 11 - Account Selection* for review.

🔑 Select an ATM account and click OK to continue to the Account Selection screen.

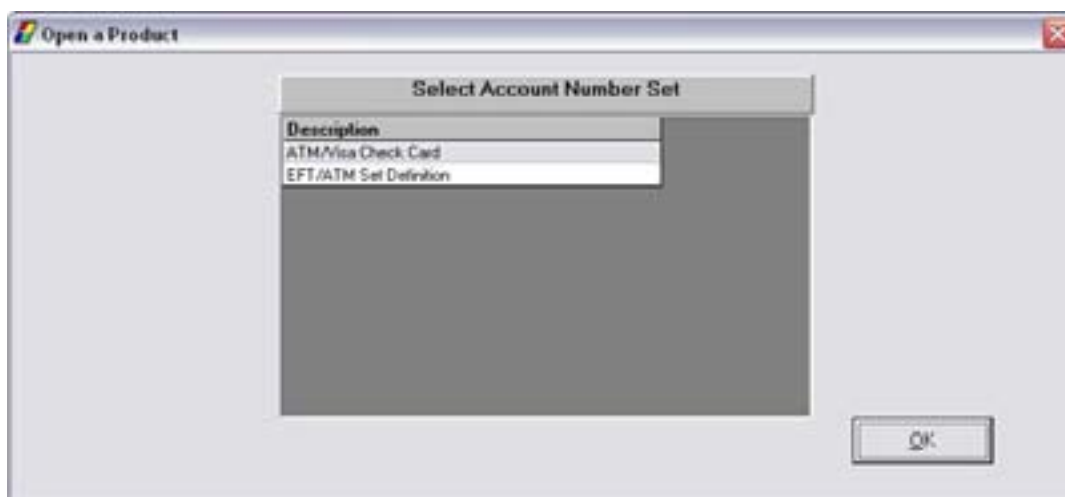
Account Selection Screen

Review that this screen will assist users with opening required products and cross-selling applicable products to their customer. If necessary, refer back to the details of *Figure 11 - Account Selection* for review.

🔑 Click the SELECT button.

Select Account Number Set

The Open a Product – Select Account Number Set screen may appear. This screen is only used if the bank has more than one ATM/Debit card account available for a single product.



Key Select the Number Set and click **OK**.

Account Number and Primary Owner Relationship

Review to use this screen to establish the primary owner of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of *Figure 12 - Account and Primary Owner* for review.

For an ATM account, enter the number that will be assigned to the ATM account in the **Account Number** field. This number is generally the same as the card number.

- If the bank is using the previous number set, the number will appear automatically.
- Click **OK** to continue to the Legal Title and Miscellaneous Bank Information screen.

Legal Title and Miscellaneous Bank Information

Review that this screen allows users to enter account specific information. The Miscellaneous Bank Information section for EFT/ATM is slightly different from other account types. Refer to the following:

The screenshot shows a software window titled "Open a Product" with a subtitle "EFT/ATM Legal Title and Miscellaneous Bank Information". The window contains the following information and fields:

- Customer Name: ALEXANDRA M SMITH
- Product: EFT/ATM-EDUCATION DEPT. CHECK CARD
- Account Number: 4111128800009558
- Legal Title Section:**
 - Title Line 1: ALEXANDRA M SMITH
 - Title Line 2: [Empty] with dropdown menu showing "CUSTODIAN UNDER UTMA FOR"
 - Title Line 3: [Empty] with dropdown menu showing "CUSTODIAN UNDER UTMA FOR"
- Miscellaneous Bank Information Section:**
 - Branch: MT STERLING-MAN OFFICE (0001)
 - Opening Date: 8/24/2003
 - Servicing Officer: WBP
 - Restricted Account: No
 - Account Class: DEFAULT-30
 - Special Instruction For Cards: [Empty text area]
 - USER CODE 1: [Empty input field]
 - USER CODE 2: [Empty input field]
 - USER CODE 3: [Empty input field]
- Buttons: Previous, OK, Cancel

- All the information is the same with the exception of the Account Class field and the Special Instructions for Cards field. Be sure to review these two fields and enter the appropriate information.

🔑 Click OK to arrive at the EFT/ATM Card Information screen.

EFT/ATM Card Information

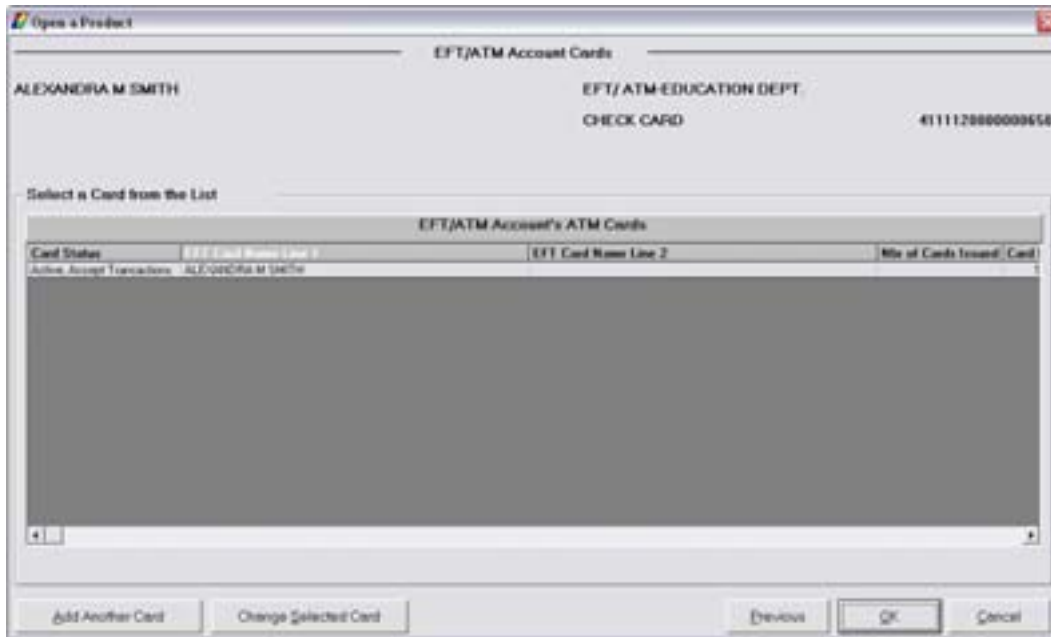
Use this screen to establish the information that is printed on the physical card.

The screenshot shows a software window titled "Open a Product" with a sub-header "EFT/ATM Card Information". The window contains the following information and fields:

- Customer Name: ALEXANDRA M SMITH
- Product Name: EFT/ATM-EDUCATION DEPT
- Card Type: CHECK CARD
- Account Number: 4111128880003658
- Card Information** section:
 - Card Sequence Number: 1
 - EFT Card Name Line 1: ALEXANDRA M SMITH
 - EFT Card Name Line 2: (empty)
 - Card Issue Date: 11/04/2003
 - Number of Cards to be Issued: 1
 - Never Expires: (checkbox, unchecked)
- Card Distribution** section:
 - Mail the Card to the Customer: (checkbox, unchecked)
 - Mail the PIN to the Customer: (checkbox, unchecked)
- Buttons: Previous, OK, Cancel

- Enter Card Owner's name, Card Issue Date, number of cards to issue, and select to mail the card and/or to mail the PIN to the customer. Click **OK** when complete.

EFT/ATM Account Cards



Account Services Selection

The **EFT / ATM Account Services Selection** screen is a stopping point to review or change account information just added or when special account maintenance must be performed.

The screenshot shows a Windows-style dialog box titled "EFT/ATM Account Services Selection". At the top left, it says "Work with a Product in Process". The main area contains the following information:

- Customer Name: ALEXANDRA M SMITH
- Department: EFT/ATM-EDUCATION DEPT
- Card Type: CHECK CARD
- Account Number: 4111128860009558

Below this information are two sections with checkboxes:

- EFT/ATM Services**
 - Large Teller/Miscellaneous
 - Card Information
 - Alternate Mailing Address
- EFT/ATM Relationships**
 - Relationships
 - Document Signer

At the bottom right, there are "OK" and "Cancel" buttons.

Account Selection

Once the EFT / ATM account is established, it will appear on the right side of the **Account Selection** screen. Verify the account and click **OK**.

Accounts Accessed – Primary Account Selection

This screen will display a list of eligible accounts that can be assigned to the customer's EFT/ATM card.

- Select the account that the customer wants tied to the account and click **OK**.

ATM Account Access – Existing Accounts

Work with a Product in Progress

ATM Account Access - Existing Accounts

ALEXANDRIA M SMITH EFT/ATM EDUCATION DEPT

ATM Account 411112998888658

ALEXANDRIA M SMITH

Existing Accounts

Relationship	Account Type	Description	Application	Account Number	Account Title List
ATM Primary Overlay	EFT/ATM	EFT/ATM	Checking	213	ACA SMITH

Add... in additional primary account Add... in additional secondary account Delete... this account

Previous OK Cancel

- If more than one account is selected, determine which account should hold the primary and secondary relationships using the indicated **Add** buttons.
- Click Add an Additional Secondary Account button. The ATM Account Access – Secondary Account Selection screen will appear. Select the desired secondary account and click **OK** to return to the above Existing Accounts screen.
- Once all of the primary and secondary accounts are established, click **OK**.

Product Services Selection

Review that this screen is used to set up additional services such as Power of Attorney.

Documents

Use this screen to print the appropriate documents.

Open a Product: Sole Proprietor Checking

In this section, learn to open a sole proprietor checking account.

🔑 Select the Open a Product business task. Add a sole proprietor customer record.

Business Customer Mailing Address and Information

Establish the business customer's address and identification from this location. If necessary, refer back to the details of *Figure 1 - Customer Mailing Address and Identification* for review. For business customers, there are a few variations from Figure 1. Refer to the following additional information:

- Always bring your business profile into the scenario first.

Name and Mailing Address Tab

Within the Name and Mailing Address tab, a business phone number and fax number are needed.

The screenshot shows a software window titled "Open a Product" with a sub-tab "Business Customer Mailing Address and Information". Underneath, there is a section "KNOWLEDGE CORE EDUCATION" and two sub-tabs: "Name and Mailing Address" (which is selected) and "Identification". The "Name and Mailing Address" sub-tab contains the following fields:

Name	KNOWLEDGE CORE EDUCATION		
Address Line 1	7234 LEARN STREET		
Address Line 2			
City and State	ALTAMONTE SPRINGS FL		
Zip Code	DPBC	Country	
32714	34	United States	
Business Phone	Fax Number		
(123) 456-7899	(000) 000-0000		

At the bottom of the window, there is a checkbox "Report Address Change for Tax Purposes?", a "Foreign Address" button, and "OK" and "Cancel" buttons.

Identification Tab

Within the Identification tab, use the **Business Information Type** drop-down menu to choose *Sole Proprietorship*.

- Use the Tax Identification Type drop-down menu to choose the business's ID type and enter the ID number.
- Enter a Security Access Code. The customer selects this code and should retain it for authorization to update the business information.

The screenshot shows a software window titled "Open a Product" with a sub-header "Business Customer Mailing Address and Information". The window is divided into two tabs: "Name and Mailing Address" and "Identification". The "Identification" tab is active. The form contains the following fields and values:

Field	Value
Business Information Type	Sole Proprietorship
Category	Not applicable
Tax Identification Type	Federal Tax ID
Number	12-3456789
Security Access Code	EDUCATE
Issue Date	MM/YY
Expiration Date	MM/YY
Date Identification Verified	8/3/2000
Verified By	MAR
Identification Verified Indicator	Verified
Verification Method	Verify documents with a consumer reporting agency
Government List Match	No
Verification Description	CHEKSYSTEMS

At the bottom of the window, there is a checkbox labeled "Report Address Change for Tax Purposes?", a "Foreign Address" button, and "OK" and "Cancel" buttons.

Business Customer Information

Use this screen to establish Business customer information. For business customers, there is one item that differs from the previous Customer Information screen. Refer to the following figure:

The screenshot shows a window titled "Open a Product" with a sub-header "Business Customer Information". The form is organized into several sections:

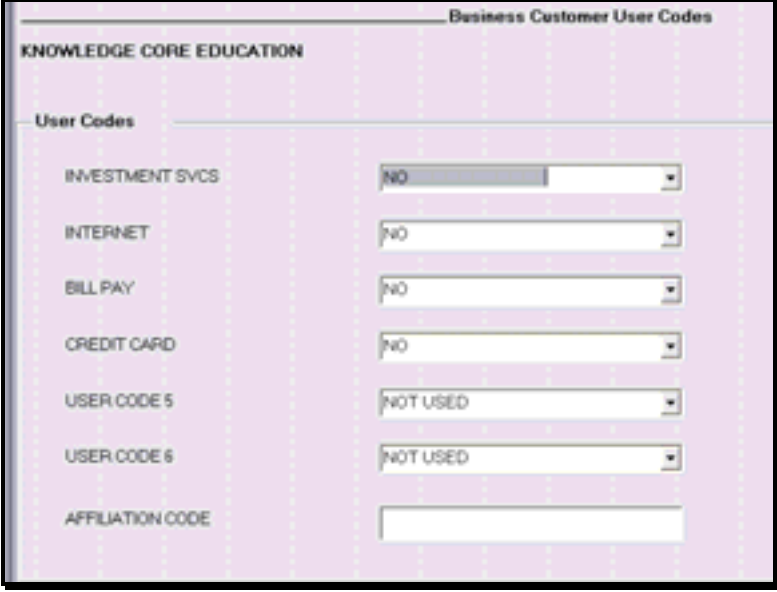
- KNOWLEDGE CORE EDUCATION**
 - Business Information**
 - Date Business Was Started: 02/24/2003
 - VIP Customer
 - Restricted Customer
 - Exempt From CTR Reporting
 - Tax Exempt Status
 - Tax Proof Customer
 - Communication Numbers**
 - Alternate Business Phone: (548) 787-6787
 - CELL PHONE: (545) 487-6787
 - PAGER: (545) 154-5454
 - OFFICE: (787) 878-7877
 - E-Mail Address: knowledgecore@kirchman.com
- Geographic Information**
 - Geographic Code: 800
 - County: SEMINOLE
 - Residency Code: UNITED STATES
 - Location: ALTAMONTE SPRINGS
 - MSA: 0
- Bank Information**
 - Customer Source: Direct Mail
 - Responsible Branch: MT STEPLING MAN OFFICE (0001)
 - Additional Source Information: (empty field)
 - Servicing Officer: MAR

Buttons at the bottom: Previous, OK, Cancel.

- Enter the date that the business started in the Date Business Was Started field. Refer to Figure 2 - Personal Customer Information for review of the remaining fields if necessary.

User Codes

User codes are bank defined values and will default to the settings defined through the Software Administrator. These codes can be utilized by the bank to track information. The codes can be renamed for easy identification, and are available at both the customer and account levels.



Business Customer User Codes	
KNOWLEDGE CORE EDUCATION	
User Codes	
INVESTMENT SVCS	NO
INTERNET	NO
BILL PAY	NO
CREDIT CARD	NO
USER CODE 5	NOT USED
USER CODE 6	NOT USED
AFFILIATION CODE	

Business Customer Street Address

Use the Business Customer Street Address screen when the mailing address is different from the physical street address. Enter the physical address and census information if the bank chooses to track this type of information. Review the following figure. To obtain current census information, refer to www.census.gov – the US Census Bureau for a current list of these codes.

Customer Relationships

To tie family members names to the customer record (not the account); select the **Identify Another Customer** button. Select the second customer that will be used in the name-to-name relationship. If necessary, refer back to *Figure 5 - Customer Relationships / Name-to-Name* for review. You would not tie family members in this option. You would instead tie a business to the owner, shareholder, or other associated parties of that business.

Establish the relationships between the two customers using the Relationship field and the Assign Relationship button and click **OK**.

Tracking

Review that Tracking is an on-line tickler system that allows users to establish reminders regarding their customers and/or their account. If necessary, refer back to the details of *Figure 6 – Assign Tracking Items* and *Figure 6 – Assign Tracking Items* for review.

Customer Comments

Review that users can enter comments regarding the customer using this screen. If necessary, refer back to the details of *Figure 8 - Customer Comments* for review.

Customer Confirmation

The **Customer Confirmation** screen allows users to establish / update customer information. If you are opening an account for an existing customer / business, this screen will appear first for users to choose which services need to be updated. In this scenario, you are opening a checking account for a new business; therefore, you are establishing the new customer record and opening an account in the same process. Once all of the services are established, this screen appears for users to revisit any services if necessary.

Selected Business Customer Confirmation		
KNOWLEDGE CORE EDUCATION	Date Business Was Started	Feb 24, 2003
1234 LEARN STREET	Tax Identification Number	12-3456789
ALTAMONTE SPRINGS FL 32714	Business Phone Number	(123) 456-7899

Customer Services

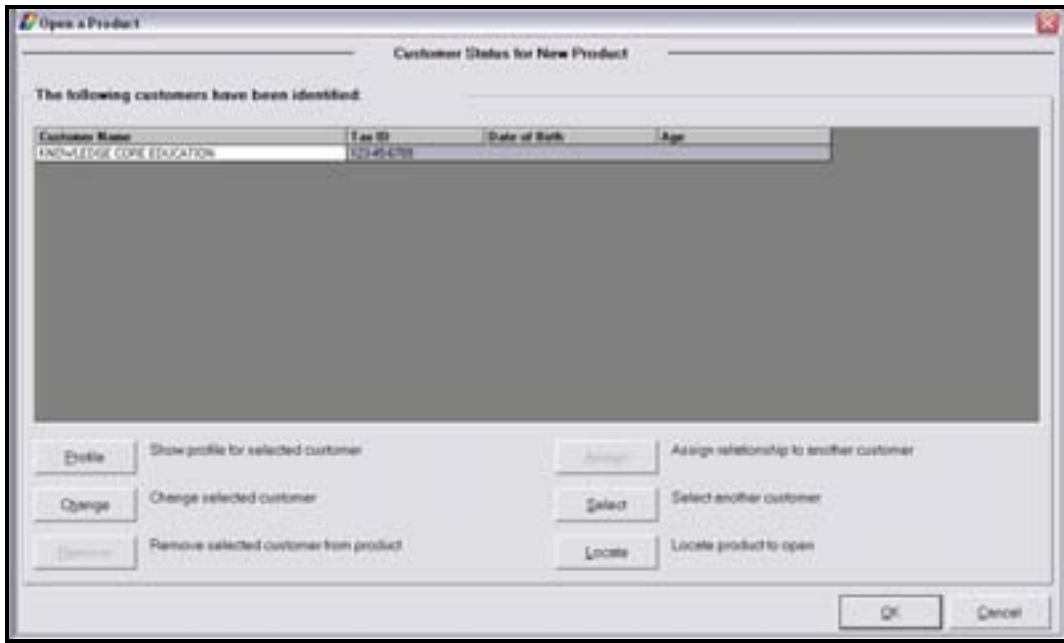
- Billing Address and Information
- Customer Information
- User Codes
- Street Address
- Relationships
- Tracking
- Comments
- eFunds

Previous OK Cancel

- Once the new customer record is established, click **OK** to arrive at the Customer Status for a New Product screen.

Customer Status for New Product

Review that this screen is used to identify all customers that will have some form of account ownership. Remember that it is imperative that all customers are identified on this screen as it guides users into additional screens automatically. If necessary, refer back to the details of *Figure 9 - Customer Status for a New Product* for review.



Click the Select button to select your name as the sole proprietor.

- The Customer Confirmation screen for the selected sole proprietor will appear. Update the personal customer information.
- Be sure to change the Type of Customer field within the Bank Information section to Sole Proprietorship. Refer to this field below:

- Click **OK**.

- Again, the Customer Status for a New Product screen will appear with the business name and the sole proprietor listed.

The following customers have been identified:

Customer Name	Tax ID	Date of Birth	Age
KNOWLEDGE CORE EDUCATION	123-45-6789		
ALEXANDRA M SMITH	434-45-0131	Jul 04, 1977	25.00

Buttons and their functions:

- Profile**: Show profile for selected customer
- Change**: Change selected customer
- Remove**: Remove selected customer from product
- Assign**: Assign relationship to another customer
- Select**: Select another customer
- Locate**: Locate product to open

- Click **OK** to arrive at the Select a Product screen.

Select a Product

Review that this is the screen used to select the desired product/account. If necessary, refer back to the details of *Figure 10 - Select a Product* for review.

Key: **Select a business products / business checking account and click OK to continue to the Account Selection Screen.**

Account Selection

Review that this screen is used to open required products and cross-sell applicable products to customers. If necessary, refer back to *Figure 11 - Account Selection* for review.

Key: **Click Select to establish the selected account.**

Account Number and Primary Owner Relationship

Review that this screen establishes the account number and primary owner for the account. If necessary, refer back to the details of *Figure 12 - Account and Primary Owner* to review. The Account Number field may default to an account number if the bank is utilizing the account number generator feature.


- Select the customer as the Primary Owner – not the business name.

 **Click OK to continue to the Account Customer Relationships screen.**

Account Customer Relationships

Review that the **Account Customer Relationships** screen allows users to assign account ownership(s). If necessary, refer back to *Figure 30 - Account Customer Relationships* for review.

To establish the sole proprietor relationship for this scenario, select the business name and assign the secondary owner relationship using the **Relationship** drop-down menu.

 **Note:** Assigning the secondary relationship to the business is for the purpose of the signature card only. After the documents print, refer back to the Account Customer Relationships screen and unassign the Secondary Owner relationship from the business.

- Now select the personal customer and assign the Authorized Signer relationship using the Relationship field and Assign Relationship button.

The **Account Customer Relationships** screen will now have three relationships established as indicated in the following figure: a primary owner, secondary owner, and Authorized Signer.



Checking/Savings Account Customer Relationships

ALEXANDRA M SMITH BUSINESS CHECKING-EDUCATION DEPT.
 KNOWLEDGE CORE EDUCATION BUSINESS CHECKING 153566699

Select Customer and Assign Relationship to Account

Customer Name	Tax ID	Relationship
KNOWLEDGE CORE EDUCATION	123-45-6789	Secondary Owner
ALEXANDRA M SMITH	456-78-9101	Primary Owner
ALEXANDRA M SMITH	456-78-9101	Authorized Signer

Relationship:

Assign Relationship Unassign Relationship
 Reassign Primary Owner Remove Customer from List

Identify Another Customer Previous OK Cancel

Figure 36 - Account Customer Relationships for Sole Proprietor Checking

🔑 **Click OK to arrive at the Legal Title and Miscellaneous Bank Information screen.**

Notes

Legal Title and Miscellaneous Bank Information

Review that the Legal Title and Miscellaneous Bank Information screen allows users to enter account specific information. If necessary, refer back to the details of *Figure 13 - Legal Title and Bank Information* for review.

🔑 **For Title Lines 1–3, reference the appendix for the standard for account titling. Remember that account title lines will be printed on the signature card.**

- A business checking account will not have an Ownership field resembling personal checking.

For a sole proprietor account, the title lines should reflect the following figure for this scenario. Notice that there is no Ownership field above the Account Class field.

The screenshot shows a web-based form titled "Checking/Savings Legal Title and Miscellaneous Bank Information". The form is for a sole proprietor checking account. The account holder is ALEXANDRA M SMITH, and the account is for BUSINESS CHECKING-EDUCATION DEPT. The account number is 15356698. The form is divided into two main sections: "Legal Title" and "Miscellaneous Bank Information".

Legal Title Section:

- Title Line 1: ALEXANDRA M SMITH DBA
- Title Line 2: KNOWLEDGE CORE EDUCATION (with a dropdown menu set to CUSTODIAN UNDER UTMA FOR)
- Title Line 3: (with a dropdown menu set to CUSTODIAN UNDER UTMA FOR)

Miscellaneous Bank Information Section:

- Opening Deposit Amount: 1000.00
- Opening Date: 11/04/2013
- Account Class: DEFAULT -CC
- Number of Signatures Required: 1
- Branch: MT STERLING-MAN OFFICE (007)
- Source Of Funds: BA
- Servicing Officer: MAR
- Alternate Source of Funds: (empty)
- Opening Officer: MAR
- Temporary Signature Card Required: Yes No
- Promotional Code: (empty)

Figure 37 - Legal Title for a Sole Proprietor Checking Account

Interest Options

Review that the interest options screen allows users to change the default setting for interest specific information (i.e., pricing variance). If necessary, refer back to the details of **Error! Reference source not found.** for review.

Charge Options

Review that the charge options screen allows users to modify service charge information for the account (i.e., service charge, begin date). If necessary, refer back to the details of *Figure 15 - Checking Charge Options* for review.

Regulatory Codes

Review that the regulatory codes screen allows users to modify Reg DD, Reg E, or Reg D codes. Typically these will be set at the correct default. If necessary, refer back to the details of *Figure 16 - Regulatory Information* for review.

Tracking

Review that Tracking is an on-line tickler system that allows users to establish reminders regarding their customers and/or their account. If necessary, refer back to the details of **Error! Reference source not found.** and **Error! Reference source not found.** for review.

Holds/Special Instructions

Review that Special Instructions allow users to place notations on a deposit account. These notations are displayed when a teller is processing a transaction. If necessary, refer back to the details of **Error! Reference source not found.** for review.

- ✓ For practice, click **Add Hold** and enter information into the fields.
- ✓ Add an exception hold for a new account.

Bank Defined Values

Bank Defined Values can be utilized by the bank to track information. An example of this may be to flag that the account is tied to an ATM/Debit Card if the bank processes their ATM cards off-line. Refer back to *Figure 22 - Bank Defined Values* for review if necessary.

Account Analysis

Review that the account analysis screen allows users to modify account analysis processing options (i.e., service charge, alternate address). If necessary, refer back to the details of *Figure 23 - Open a Product Account Analysis* for review.

Alternate Mailing Address

Review that there are two types of addresses: Mailing and Alternate. If necessary, refer back to the details of *Figure 24 - Open a Product Alternate Mailing Address* for review.

Statement Options

Review that the statement options screen allows users to modify statement processing for the account (i.e., hold statements). If necessary, refer back to the details of *Figure 25 - Checking Statement Options* for review.

Check Order Information

Review that the check order information screen allows users to enter information for ordering checks. This will produce a document that can be used to fax or mail to the corresponding check company: Harland, Clarke American, or Deluxe.

Account Services Selection

Review that this screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., hold on funds). Refer to *Figure 27 - Account Services Selection* if necessary for review.

Product Services Selection

Review that this screen is a second stopping point to identify transfers, Power of Attorney, or additional services available to the product.

Business Resolution: Sole Proprietor

Review the following relationship if it exists on the **Business Resolution – Sole Proprietor** screen.

🔑 **Click Identify to identify the customer that will act as the sole proprietor (the customer on the title).**

Business Resolution - Sole Proprietor	
KNOWLEDGE CORE EDUCATION	BUSINESS CHECKING-EDUCATION DEPT.
Name	ALEXANDRA M SMITH
Address	5628 IRONWORKS RD
City and State	WINCHESTER KY
Zip Code	403920581
Home Telephone Number	(606) 744-3281
Daytime Telephone Number	
Fax Number	
E-Mail Address	
<input type="button" value="Identify..."/>	a new Sole Proprietor
<input type="button" value="Change..."/>	information for this Sole Proprietor

Figure 38 - Sole Proprietor Identification

- Click Change to change the information that displays on the screen if necessary.

🔑 **When complete, click OK.**

Business Resolution – Authorization Requirements

On this screen, users can indicate the number of signatures required for each power. Review the following on the **Authorization Requirements** screen:

- Power 1 is at the customer level and identifies the number of signatures required to open and close deposit accounts, etc.
- Power 2 is at the account level and identifies the number of signatures required to sign and authorize checks, etc.
- Special Conditions: Use this button to enter special instructions regarding the business resolution that will print on the business resolution document.

Figure 39 - Business Resolution / Authorization Requirements

Key Enter the number of powers required and click OK.

Business Resolution – Authorized Entities

On the **Business Resolution – Authorized Entities** screen, it is important to note that customer's may be displayed as authorized entities that the user did not assign. Remember that the resolution is at the **customer** level. Review the following information on this screen:

- Add: Use to reassign a potential entity as an authorized entity (this button is only highlighted if a customer has been identified as a potential entity). Verify that the individuals signing on the account appear in the right hand column within the Authorized Entities section on this screen.
- Identify: Identifies customers as authorized entities.
- Remove: Removes a customer as an authorized entity.

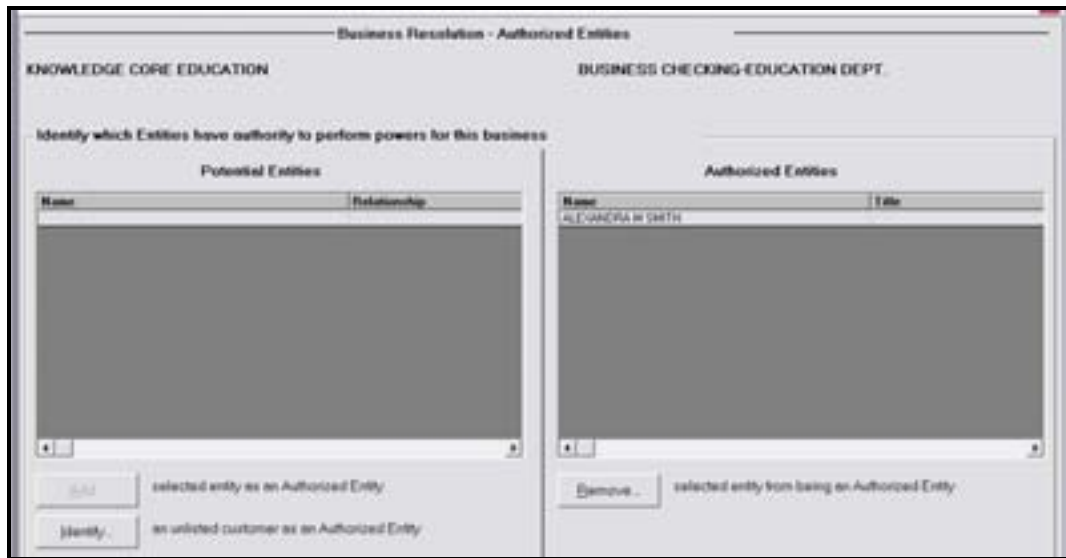


Figure 40 - Business Resolution / Authorized Entities

🔑 **Click OK to arrive at the Authorized Entities Authorization for Deposits screen. .**

Business Resolution – Authorized Entities Authorization for Deposits

Review the following information on the **Authorized Entities Authorization for Deposits** screen. It is important to note on this screen that the signers will only have signing rights on the account number listed on the screen.

- Title: Enter the signer's job title. This will appear on the Business Resolution document.
- Power 1: Checking this box indicates that the individual is an authorized signer on this account.
- Add Authorized Entity: Adds a new authorized signer.
 - ✓ Add additional entities for practice.
- Change Number of Signatures Required: These buttons change depending on the type of customer and can be used to change the sole proprietor or authorized signer, for example, associated with the company.

Business Resolution - Authorized Entities Authorization for Deposits

KNOWLEDGE CORE EDUCATION BUSINESS CHECKING EDUCATION DEPT.

Power 1 - To open and close Deposit accounts, sign account agreements, sign contracts for services related to Deposit accounts and for other services. (This power relates to all Deposit accounts for this business.)

Indicate which Authorized Entity has authority to perform Power 1 for this business

Name	Title	Power 1
ALAN KEROHMAN	MANAGER	<input checked="" type="checkbox"/>
JENNIFER M FROHMAN	MEMBER	<input checked="" type="checkbox"/>
ALEXANDRA M SMITH	BUSINESS OWNER	<input type="checkbox"/>

Number of signatures required for Power 1 is 1

Add an Authorized Entity Change Number of signatures required Review OK Cancel

Enter the individuals' company title (i.e., Owner, Secretary, etc.) and select the Power 1 box to grant authorization.

- Click **OK** and select the Power 2 box to grant authorization.
- Click **OK** to arrive at the Customer Level Business Resolution document screen.

Customer Level Business Resolution

Select the document and click Print to produce the documents. Refer to the following example:



DUST TEST DATABASE
 MT. STERLING - MAIN OFFICE, This Is A Test, New York, NY 54321

COMMERCIAL SIGNATURE CARD

ACCOUNT TYPE BUSINESS CHECKING ACCOUNT NUMBER 0000000153568690 ACCOUNT TITLE ALEXANDRA M SMITH DBA KNOWLEDGE CORE EDUCATION SIGNATURE OF AUTHORIZED SIGNER(S)	ACCOUNT MAILING ADDRESS 5620 Ironworks Rd Winchester Ky 40392-0581 TAXPAYER ID NUMBER 404-45-8191	NUMBER OF SIGNATURES REQUIRED 1 OPENED BY MAR DATE OPENED March 24, 2003
--	---	---

X _____ (Sign) _____ Date _____
 ALEXANDRA M SMITH

AGREEMENT. By signing this signature card you agree that the account is governed by our Commercial Deposit Account Agreement. Among other things, this means that the terms defined in that agreement has the same meaning here. You acknowledge receipt of that agreement, the fee schedule, the disclosure about your ability to withdraw funds, and any addenda to those documents. You have read those documents and agree to them, all of which are a part of this agreement.

ALEXANDRA M SMITH
 by _____ (Sign) _____ Date _____
 by _____ (Sign) _____ Date _____

THE FOLLOWING INFORMATION MAY BE USED TO FURTHER IDENTIFY THE ACCOUNT HOLDER(S) AND AUTHORIZED SIGNER(S) FOR TELEPHONE INSTRUCTIONS, LARGE TRANSACTIONS, OR IF A SIGNATURE VARIES.

ACCOUNT HOLDER 01 ALEXANDRA M SMITH Street Address 5620 Ironworks Rd Winchester, KY 40392-0581	Telephone Number(s) Taxpayer ID Number 404-45-8191	Entity Type Individual
ACCOUNT HOLDER 02 KNOWLEDGE CORE EDUCATION Street Address 1234 Learn Street Altamonte Springs, FL 32714	Telephone Number(s) (123) 456-7899 Taxpayer ID Number 12-3456789	Entity Type Sole Proprietorship

Name: ALEXANDRA M SMITH
 SSN: 404-45-8191
 Phone: (H) (606) 744-3281
 Phone: (W) (70)
 Employee ID:
 DOB: July 4, 1977
 ID: No Identification

Figure 41 - Sample Sole Proprietor Business Resolution Document

Open a Product: Corporation Checking

In this section, we will educate on how to open a corporation checking account. Instead of opening a new account, we will change the existing sole proprietorship which was opened in the previous section to a corporation.

Review the following:

- Customer Confirmation Screens to change the business type to corporation
- Required Account Services screens
- Business Resolution and Sweep Excess Funds Transfer
- Producing Documents

☛ Select the Open a Product business task and choose the previous sole proprietorship business checking account opened in the previous section.

Customer Confirmation

Review the details of this screen.

☛ Select Mailing Address and Information and click OK.

Mailing Address and Information

Review the details of this screen.

☛ Click the Identification tab and refer to the Business Information Type field.

- ✓ Change this field from Sole Proprietor to **Corporation**. This field is critical in producing the correct business resolution.
- ✓ Change the Category field to **Corporation**.



The screenshot shows a software interface window titled "Business Customer Mailing Address and Information". At the top, it says "KNOWLEDGE CORE EDUCATION". Below this, there are two tabs: "Name and Mailing Address" and "Identification". The "Identification" tab is active. Under the "Identification" tab, there are two dropdown menus. The first is labeled "Business Information Type" and is set to "Corporation". The second is labeled "Category" and is also set to "Corporation".

- ✓ Click **OK** to return to the Customer Confirmation screen.
- ✓ Click **OK** a second time to arrive at the Customer for New Product screen.

Customer Status for New Product

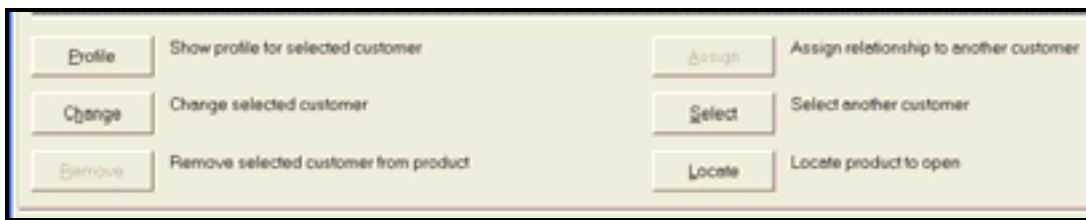
Review that this screen is used to identify all customers that will have some form of account ownership. Remember that it is imperative that all customers are identified on this screen as it guides them into additional screens automatically.

☛ **Select your name as an authorized signer by clicking *Select* and performing a customer search.**

- Click **OK** on the Customer Confirmation screen because no updates will be made at this time. The Customer Status for New Product screen will reappear.

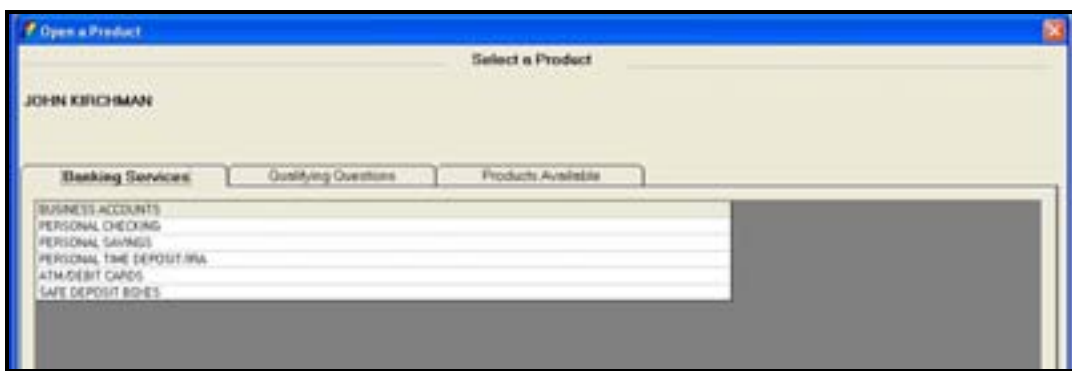
Customer Status for New Product

☛ **Click *Locate* to search for the corporate checking product to open.**



Select a Product

Review the details of this screen. If necessary, refer back to Figure 10 - Select a Product.



☛ **Select the corporate checking account and click *OK* to continue to the Account Selection screen.**

Account Selection

Review that this screen will assist users with opening required products and cross-selling applicable products to the customer.

 **Click Select.**

Existing Accounts for Customer

Because you set up another business checking account using your name, the **Existing Accounts for Customer** screen will appear with that account listed.



Account Number	Account Title	Relationship	Account Type
1525666700	ALEXANDRA M SMITH DBA	Secondary Owner	BUSINESS CHECKING

 **Click New to open a new account and not use the existing account.**

Account Type Selection

The account type selection screen will appear only if an account type must be selected.

Account Number and Primary Owner Relationship

Use this screen to establish the primary owner of the new account and the account number. If necessary, review the details of *Figure 12 - Account and Primary Owner*.

Click **OK** to continue to the Account Customer Relationships screen.

Account Customer Relationships

The **Account Customer Relationships** screen allows users to assign account ownership(s). If necessary, review the details of Figure 30 - Account Customer Relationships.

 **Establish the authorized signer relationship to the personal customer using the Relationship drop-down menu and click ASSIGN RELATIONSHIP to establish the relationship; click OK.**

Legal Title and Miscellaneous Bank Information

Review that the legal title and miscellaneous bank information screen allows users to enter account specific information. If necessary, review the details of *Figure 13 - Legal Title and Bank Information*.

Interest Options

Review that the Interest Options screen allows users to change the default setting for interest specific information (i.e., pricing variance). If necessary, review the details of *Figure 35 - Interest Options*.

Charge Options

Review that the Charge Options screen allows users to modify service charge information for the account (i.e., service charge, begin date). If necessary, review the details of *Figure 15 - Checking Charge Options*.

Regulatory Codes

Review that the Regulatory Codes screen allows users to modify Reg DD, Reg E or Reg D codes. Typically these will be set at the correct default.

Tracking

Remember that Tracking is an on-line tickler system that allows users to establish reminders regarding their customers and/or their account.

If necessary, review the details of Figure 6 – Assign Tracking Items at the Customer Level, Figure 7 - Add Tracking Items at the Customer Level and **Error! Reference source not found.**

Holds/Special Instructions

Special instructions allow the user to place notations on a deposit account. These notations are displayed when a teller is processing a transaction.

- Holds are a form of special instructions that allow the user to place a hold on customer funds and affect the available balance of a checking or savings account.

Review that there are three types of special instructions. If necessary, review the details of **Error! Reference source not found.** and Figure 21 – Checking Hold Information.

Let's Practice – Add Special Instruction Checkpoint

- ✓ Click the ADD SPECIAL INSTRUCTION button and enter information into the fields to create an instruction.

🔑 Add a special instruction stating this is a new account and will expire automatically in 30 days.

- ✓ Click the ADD HOLD button and enter information in the fields to create a hold.

🔑 Add an exception hold for a new account.

Bank Defined Values

Bank Defined Values can be utilized by the bank to track information. The codes are created and set up within the **Deposit Bank Defined User Field Definition Standards** business task and can be renamed for easy identification. Once established, these values are available at both the customer and account levels.

Account Analysis

The Account Analysis screen allows users to modify account analysis processing options (i.e., service charge, alternate address). If necessary, review the details of *Figure 23 - Open a Product Account Analysis*.

Check Order Information

Review that the **Check Order Information** screen allows users to enter information for ordering checks. This will produce a document that can be used to fax or mail to the corresponding check company. If Harland, Clarke American, or Deluxe is used, this business task is not necessary because a link can be set up for these companies through Bankway™.

Alternate Mailing Address

There are two types of Alternate Mailing Addresses:

- Mailing: Where all account statements and correspondence are automatically mailed
- Alternate: Where a specific account statement and correspondence are automatically mailed to when established

If necessary, review the details of *Figure 24 - Open a Product Alternate Mailing Address*.

Statement Options

Review that the Statement Options screen allows users to modify statement processing for the account (i.e., hold statements). If necessary, review the details of *Figure 25 - Checking Statement Options*.

Account Service Selection Screen

Discuss with the user that this screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., holds on funds). If necessary, review the details of *Figure 27 - Account Services Selection*.

- ✓ Review each optional screen.

 **Click the OK button and proceed to the Product Services Selection screen.**

Product Service Selection

Remember that this screen is a second stopping point to identify transfers or additional services available to the product.

Business Resolution: Corporation

Review the relationship if it exists on the **Business Resolution – Corporation** screen.

 **Click Identify to identify the customer that will act as the Secretary.**

- Click **OK**.

The **Attestor** is a witness. This does not need to be assigned.

- Identify: Identifies the customer that will act as the attestor.
- Change: Allows the user to change information displayed on the screen for that customer relationship.
 - ✓ Click **OK**.

Authorization Requirements

Review the following on the Authorization Requirements screen:

- Power 1 is at the customer level and identifies the number of signatures required to open and close deposit accounts, etc.
- Power 2 is at the account level and identifies the number of signatures required to sign and authorize checks, etc.
- Special Conditions: Allow users to type in special instructions regarding the business resolution that will print on the business resolution document.
 - ✓ Enter the number of powers required and click **OK**.

Authorized Entities

Review the following on the Authorized Entities screen:

It is important to note that a customer(s) may be displayed as authorized entities that the user did not assign. Remember that the resolution is at the *Customer* level.

- Add: Allows users to reassign a potential entity as an authorized entity (this button is only highlighted if a customer has been identified as a potential entity).
- Identify: Identifies customers as authorized entities.
- Remove: Removes a customer as an authorized entity.
 - ✓ Click **OK**.

Business Resolution – Authorized Entities Authorization for Deposits

Review the Business Resolution – Authorized Entities Authorization for Deposits screen. If necessary, review the details of *Figure 40 - Business Resolution / Authorized Entities*.

Sweep Excess Funds

Review that the Sweep Excess Funds transfer allows users to “sweep” excess funds to another account. If necessary, review the details of *Figure 32 - Sweep Excess Funds Transfer / Processing Options*.

Let's Practice

- ✓ Select a *From* and *Receiving* account and set up a Sweep Excess Funds transfer for this corporate account.

Checking and Savings Business Products Checkpoint

1. What business task will you use to open business checking accounts?
2. Which screens are in the business account opening procedures that are not in the personal account opening procedures?
3. What steps must you perform to get a business resolution?
4. What determines the type of business resolution that you receive?
5. What is the difference between an authorized signer and authorized entity?
6. At which screen do you establish an authorized signer relationship?
7. What relationships do you select for a DBA account?
8. Why do you name a secretary when completing the corporate resolution?
9. Who is the attestor on a corporate resolution?

Checkpoint Answers

1. Open a Product
2. Screens that are associated with the Business Resolution are available when opening a business account, but not while opening a personal account.
3. Open an account under a business customer and specify entity type, then select a business account.
4. The entity type of the business (i.e. Corporation, Sole Proprietorship)
5. An authorized signer has access to withdrawals, checks, etc. on a particular account. While an authorized entity may be an authorized signer on one of the business' accounts, it may not be the account that is being opened today. Also, an authorized entity may have only Power 1 which would give them access to opening accounts for the business, but not access to sign checks on any of the accounts. An authorized signer will always be an authorized entity for a business, but an authorized entity may not be an authorized signer.
6. The Account Relationships screen is where authorized signers are established.
7. The Sole Proprietor will be assigned as an authorized signer on the Account Relationships screen and will also be identified on the Sole Proprietor Certification as the Sole Proprietor.
8. A secretary is responsible for any correspondence with the bank. This person is who the bank would contact for new address information, telephone number changes, etc.
9. The attester is a witness who signs the resolution verifying the signatures of all other signers.

Day 1 Review / Practice

After reviewing the day's topics, answer the following questions to the best of your ability. The answers can be found in the appendix.

Practice Using Business Tasks

1. You are leaving your station for lunch, which business task do you use to secure your computer before you leave?

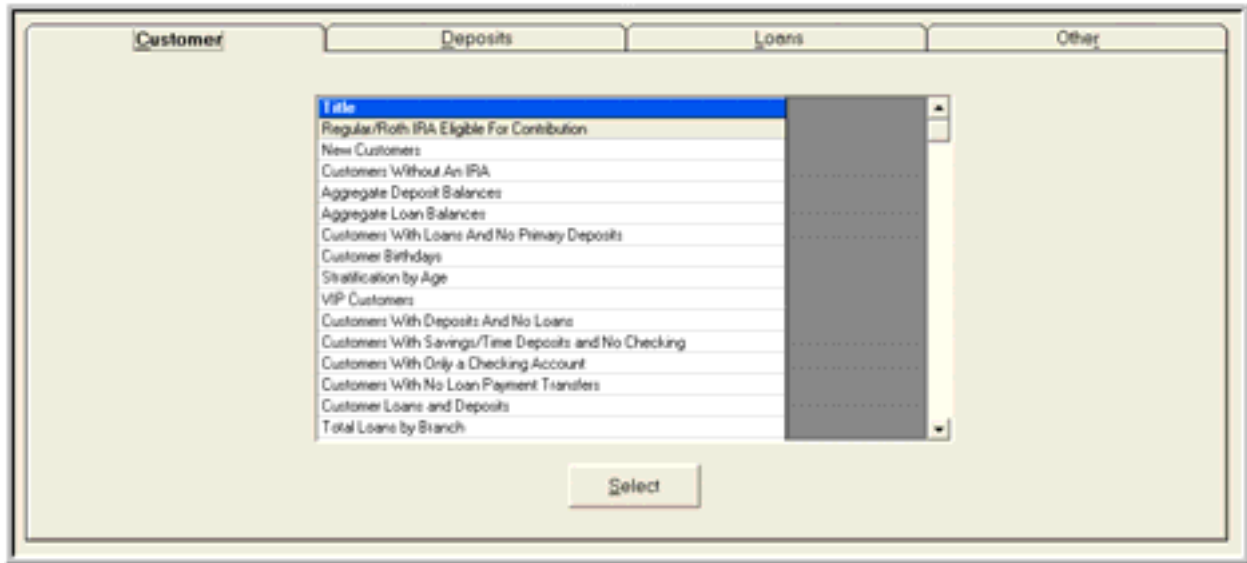
2. You have just received a Host Response Time Out message, you will be transferred off-line, which business tasks can you perform in off-line status?

3. Where are you able to see that you are currently off-line?

4. Your branch server was unable to communicate with the host but is now communicating, how do you return yourself to an on-line status?

5. When would you click the X in the top right hand corner of the screen to exit Bankway™?

A. Each time	C. Never
B. Only on Tuesday	D. None of the above

Marketing Practice

1. You want to find out how many loans will mature next month at your branch. Which category tab would you select from the figure above and which version would you choose to obtain this information?

2. You want to find out which customers at your branch are VIP. Which category tab would you select from the figure above and which version would you choose to obtain the information?

3. You need to find out which customers have safe deposit boxes at your branch. Which category tab would you select from the figure above and which version would you choose to obtain the information?

Financial Information Practice

1. Which business task would you access to create Financial Graphs, Presentations, and view custom presentations?

2. Name three of the 15 presentations that you can create using this business task?

3. What is the purpose of the Groups category tab, and where is a group created before it appears in the Groups tab of the Financial Information business task?

Customer Confirmation Screen Practice

Open a Product

Customer Confirmation

Selected Personal Customer Confirmation

ALANA X KIRCHMAN	Date of Birth	Jun 17, 1998	Age	12
123 MAIN ST	Social Security Number	555-55-1998		
ALTAMONTE SPRINGS FL 32701	Home Telephone Number	(407) 679-1111		

Customer Services

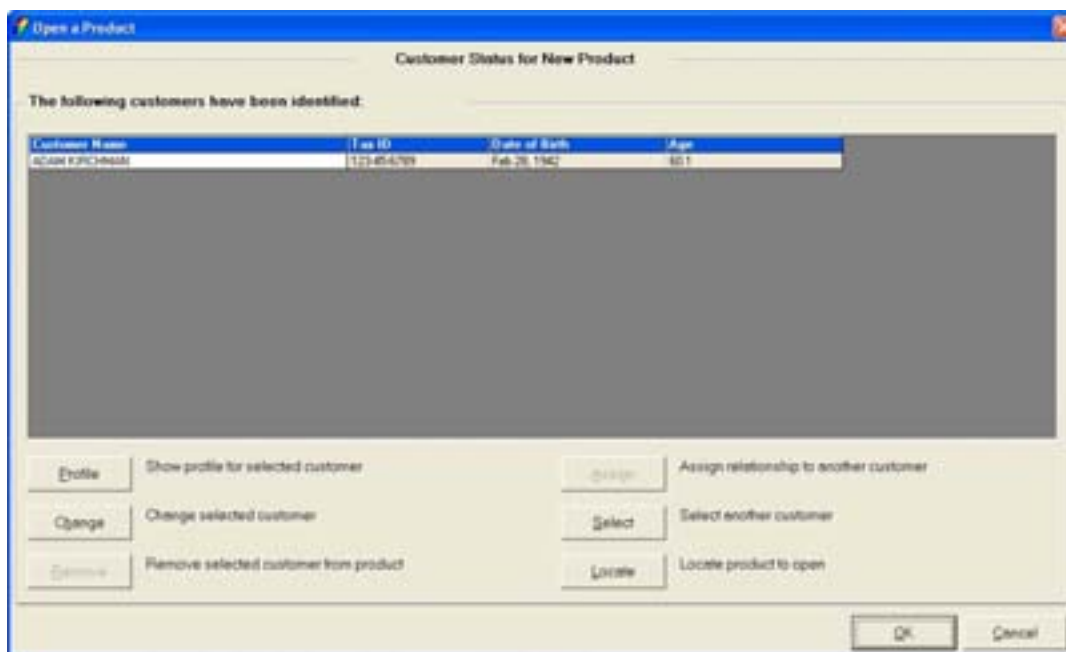
- Mailing Address and Identification
- Customer Information
- IRA Information
- Tax and Regulatory Information
- User Codes
- Street Address
- Employment
- Relationships
- Tracking
- Comments

eFunds

Previous OK Cancel

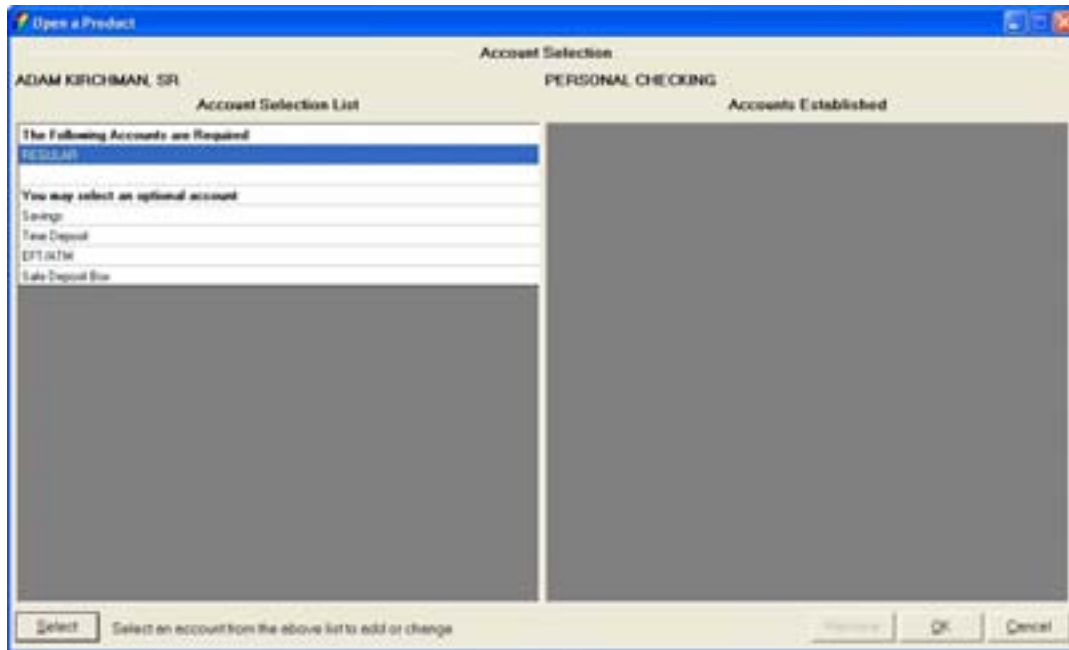
Use the Open a Product screen above to answer the following questions.

1. Once the account is established, which options would you select on the screen above to change the physical address and to tie another customer to the account?
2. Which customer service feature would you use to establish a husband and wife relationship?
3. The spousal relationship from the previous question has been added to which record:
 - A. Customer Record
 - B. Account Record
 - C. Both the customer and account record
 - D. None of the above
4. Your customer would like their statement for this account to go to an alternate address; can you add the alternate at this screen?

Customer Status for New Product Practice

Use the Open a Product screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. True or False: This screen is used to identify all customers that will be an owner (e.g., secondary owner, authorized signer) or affiliated with the account.
2. Circle the button you would use to identify each customer that will be an owner or affiliated with the account.
3. If you noticed the customer's birth date was incorrect, which button would you use to return to the customer confirmation screen?
4. The profile button is used to obtain additional information on your customer. Indicate if each statement is true (T) or false (F) when viewing the customer profile:
 - _____ Account history may be accessed when reviewing the accounts tab.
 - _____ If the customer does not know their loan number; the applicable loan information may be accessed by selecting the pledged collateral.
 - _____ A tab (e.g., alerts, collateral) is only displayed if there is applicable information.
 - _____ The customer profile is not accessible if the customer does not have any accounts with the bank.

Open a Product – Account Selection Practice

Use the Open a Product screen above to answer the following questions.

1. Identify the accounts you can cross sell to your customer using this screen:
2. Which button should you click to begin opening this product?
 - A. Select
 - B. Remove
 - C. OK
 - D. Cancel
3. Which account will you begin opening once you have clicked the appropriate button?
 - A. Checking
 - B. Savings
 - C. Time Deposit
 - D. EFT/ATM

Work with a Product in Process – Primary Owner Relationships Practice

The screenshot shows a software window titled "Work with a Product in Process" with a subtitle "Checking/Savings Account Number and Primary Owner Relationship". The account name is "ADAM KROCHMAN, SR" and the account type is "PERSONAL CHECKING REGULAR". The account number is "181006112". There is a checkbox for "Consent of all Owners Required for Withdrawal?" with "Yes" selected. Below this is a "Select Primary Owner" section with a table:

Customer Name	Id as ID	Relationship
ADAM KROCHMAN	123-456-789	No Relationship
ALAN V. J. C. HARRIS	999-888-123	No Relationship

At the bottom of the window are buttons for "Identify Another Customer", "Previous", "OK", and "Cancel".

Use the Work With a Product in Process screen above to answer the following questions.

1. Once you click **OK**, which customer will be identified as the primary owner?
2. Is it possible to add another customer to the Select Primary Owner list?
 - If yes, how would you add another customer to the list?
3. If Yes is selected for the Consent of all Owners Required for Withdrawal field, the following will automatically be generated:
 - A. Account Hold
 - B. Tracking Item
 - C. Special Instruction
 - D. Stop Payment

Work with a Product in Process – Customer Relationships Practice

Work with a Product in Process

Checking/Savings Account Customer Relationships

ADAM KROCHMAN, SR. PERSONAL CHECKING
REGULAR 101000100

Select Customer and Assign Relationship to Account

Customer Name	Fee ID	Relationship
ADAM KROCHMAN	101000100	Primary Owner
ALANA V. KROCHMAN	101000100	No Relationship

Relationship: Secondary Owner

Assign Relationship Unassign Relationship
Reassign Primary Owner Remove Customer from List

Identify Another Customer Previous OK Cancel

Use the Work With a Product in Process screen above to answer the following questions.

1. This screen will assign the following relationship:
 - A. Account Ownership
 - B. Name Relationship
 - C. All of the above
 - D. None of the above
2. How do you assign Alana as the primary owner of this account?
3. You will assign your beneficiary relationships at this screen; what is the difference in primary and contingent beneficiary?
4. What are the relationships that you will assign to the minor and custodian on a Uniform Transfer to Minor account?

Interest Rate / Interest Payments Practice

Work with a Product in Process

Checking Interest Options

ADAM KIRCHMAN, SR. PERSONAL CHECKING
ALANA X KIRCHMAN REGULAR 181000100

Interest Rate

Interest Rate NO RATE TABLE

Rate Variance NO RATE AVAILABLE/DELETED

This Account Will Use Tiered Rate Processing

Interest Payments

Interest Processing Cycle MONTHLY INCREMENT - EVERY MONTH ON THE 16TH - CYCLE 008-01/16/2003

Interest Disposition Capitalize

Federal Withholding No Withholding

Previous OK Cancel

Use the screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. What is the name of the screen above and how is it accessed?
2. Circle the number that depicts the cycle number.
3. If your customer wants to transfer their interest, where/how do you set up the transfer?

Interest Options Practice

Work with a Product in Process

Interest Options

ADAM KIRCHMAN, SR. J - IRA > \$100K
5 YR/60 MO \$100K IRA 78880887
Regular

Interest Options

Interest Rate 5 YEAR/60 MONTH 100K IRA @ 3.5000%

Rate Variance 3 YEAR 100K IRA EDINGTON @ 3.0000%

Interest Payment Processing

Interest Disposition Capitalize Next Interest Payment 8/29/2003

Payment Period Months

Payment Frequency 1 Day of Month for Payment Not Used

Previous OK Cancel

Use the Interest Options screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. What type of account(s) are you opening if this screen appears?
2. What is the purpose of the Rate Variance field?
3. What field would you change to pay the customer quarterly interest? Write in the change in the screen above.
4. If you selected transfer in the Interest Disposition field, when and where will you select the account to receive the transfer?
5. Explain when the customer would receive their interest if you entered days in the Payment Period field and 90 in the Payment Frequency field.

Alternate Addresses Practice

Work with a Product in Process

Checking/Savings Alternate Address

ADAM KIRCHMAN, SR. PERSONAL CHECKING
ALANA X KIRCHMAN REGULAR 101000100

Mailing Address

Address Line 1 876 MONEY ST
Address Line 2
City and State HOLDEN MA
Zip Code 01528 99

Alternate Mailing Address

Address Line 1
Address Line 2
City and State
Zip Code DPBC
Effective Date 01/05/2003 Expiration Date 01/05/2003 Renew Annually Yes No

Previous OK Cancel

Use the screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. Explain the difference between the effective date and the expiration date.
2. Give an example of why you would click **Yes** in the Renew Annually field.
3. Establishing an alternate address will:
 - A. Change all account addresses
 - B. Change the customer address
 - C. Change only the applicable account
 - D. None of the above
4. What information would you enter in the DPBC field?
5. Does the alternate address apply to all of the customer's accounts?

Term Information Practice

Work with a Product in Process

Term Information

ADAM KROCHMAN, SR. PERSONAL CHECKING 78800078

18 MONTH CD

Term Options

Certificate Certificate (Single Deposit)

Term Type Decreasing Term

Maturity Circle Maturity

Principal Disposition Manual Handling Required

Term Period Months

Term Frequency 18

Date Of Final Maturity

Previous OK Cancel

Use the screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. What type of account(s) would you be opening if this screen were displayed?
2. Circle the fields you would use to change the term of the account.
3. What is the purpose of the Date of Final Maturity field?
4. You will receive a message when you click the **OK** button. What does this message mean and how does it apply to the account?
5. This Time Deposit is set to mature in 18 months and it will not roll over. How can you determine this information and how would you change it to automatically renew every 24 months?

Special Instructions and Holds Practice

Work with a Product in Process

Time Deposit Special Instructions and Holds

ADAM KIRCHMAN, SR. PERSONAL IRA - \$188 K
 ADAM KIRCHMAN, JR. 1 YEAR/12 MONTH IRA 88522

Current Balance \$0.00
 Available Balance \$0.00
 Total Holds \$0.00

Opening Date Oct 17, 2002

Item	Effective	Expires	Amount	Description
Special Instruction	Jan 15, 2003	Jan 15, 2003	\$0.00	MULTIPLE SIGNATURES REQUIRED FOR WD

Buttons: Add Hold, Add Special Instruction, Change Selected Item, Delete Selected Item, Previous, OK, Cancel

Use the Special Instructions and Holds screen above from the Work With a Product in Process business task to answer the following questions.

1. How would you change the description of the special instruction?
2. Which button would you use to add a hold?
3. How would you delete the special instruction stating MULTIPLE SIGNATURES REQUIRED FOR WD?
4. Check each account field that you can change the type of hold notice produced to a case by case:

<input type="checkbox"/> Checking	<input type="checkbox"/> Time Deposit
<input type="checkbox"/> Savings	<input type="checkbox"/> IRA
5. Do you receive a document for the hold that you add in this screen? If so, when will the document print?

Tracking Practice

Work with a Product in Process

Tracking Item Maintenance

ADAM KIRCHMAN, SR. PERSONAL IRA < \$188 K
ADAM KIRCHMAN, JR. 1 YEAR/12 MONTH IRA 88522

Tracking Item GENERAL TICKLER

Ticker Type

Description GENERAL TICKLER

Banker Assigned MAB

Advance Date Next Due Date

Tracking Review Lead Days Next Due Date Period Days

Deletion Date 12/31/9999 Next Due Date Frequency

Current Action

Previous OK Cancel

Use the Tracking Item Maintenance screen above to answer the following questions. If necessary, write the answers in the appropriate fields.

1. You need to establish a birthday tracking item for your customer. Their birthday is on April 25th. You want the tracking item to remind you 10 days prior to the birthday date each year.
2. What fields would you update to make this tracking item renew annually?
3. What fields would you update to make this tracking item automatically delete in 10 years?

Overdraft Protection Transfer Practice

Work with a Product In Process

Overdraft Protection Transfer - Processing Options

ADAM KIRCHMAN, SR. PERSONAL CHECKING

From: Checking 10988636 To: Checking 11224181

ALANA X KIRCHMAN ALANA X KIRCHMAN

Transfer Setup Information

Initial Transfer Amount: \$0.01

Transfer In Increments Of: \$0.01

Transfer Start Date: 01/15/2003

Transfer Stop Date: 12/31/9999

Transfer Expiration Date: 12/31/9999

Overdraft Amount Before Transfer: \$0.01

Generate Transfer Notice: Yes No

Repeat the Transfer Cycle: Yes No

Transfer Processing Information

Transaction Code (From): Debit Transfer

Transaction Code (To): Transfer Credit

Supplemental Code (From): 1

Supplemental Code (To): 45

Transfer Sequence: Selection 1

Previous OK Cancel

Use the Overdraft Protection Transfer – Processing Options screen above to answer the following questions. This screen will display when the Overdraft Protection Option is selected on the Product Services Selection screen.

1. Your customer requests overdraft protection. After you select the Overdraft Protection Option, what do you have to do next in order to view the Transfer – Processing Options screen?
2. Explain the difference between the “Initial Transfer Amount” and the “Transfer In Increments Of” fields:
3. Does your bank generate transfer notices for overdraft protection transfers? Circle the field that determines if a notice is produced.

Scheduled Transfer Practice

Scheduled Transfer - Processing Options

ADAM KIRCHMAN, SR. PERSONAL CHECKING

From: Savings 55186198 To: Checking 11224181

ALANA X KIRCHMAN ALANA X KIRCHMAN

Transfer Setup Information

Scheduled Amount: Transfer Frequency:

Transfer Start Date: Transfer Stop Date:

Transfer Expiration Date: 12/31/9999 Description:

Repeat the Transfer Cycle: Yes No Generate Transfer Notice: Yes No

Transfer Processing Information

Transaction Code (From): Debit Transfer Transaction Code (To): Transfer Credit

Supplemental Code (From): 0 Supplemental Code (To): 0

Maximum Number of Rates: 1

Previous OK Cancel

Use the Scheduled Transfer – Processing Options screen above to answer the following questions. This screen will display when the Scheduled Transfer Option is selected on the Product Services Selection screen and the “To” and “From” accounts used in the transfer are selected.

1. Your customer wishes to establish a monthly transfer on the 5th of each month for \$50.00. Write in the applicable information in the screen above.
2. Does your bank generate transfer notices for scheduled transfers? Circle the appropriate answer.
3. Explain the purpose of the “Transfer Start Date” field:
4. Explain the purpose of the “Transfer Stop Date” field:
5. Explain the purpose of the “Transfer Expiration Date” field:
6. Explain the purpose of the “Repeat the Transfer Cycle” field. Which two other fields must be completed in order for the transfer to be repeated?

Time Deposit Payment Transfer Practice

The screenshot shows a software window titled "Open a Product" with a sub-header "Time Deposit Payment Transfer - Processing Options". The main title is "Interest/Principal Payment". The account name is "ALEXIS ROSE KIRCHMAN" and the product is "PERSONAL TIME DEPOSITS < \$100K". The transfer is from "Time Deposit" (ID 7888274) to "ACH". Transaction codes are "Interest Debit Transfer" and "Deposit". Supplemental codes are "0". The "Generate Transfer Notice" field is set to "Yes". Buttons for "Previous", "OK", and "Cancel" are at the bottom.

Use the Interest / Principle Payment screen above within the Open a Product business task to answer the following questions.

1. Explain the purpose of this screen:
2. How would you access this screen from the Account Service Selection screen?
3. What type of transfer are you establishing at this screen?
4. Does your bank generate transfer notices for this type of transfer? Circle the field with the appropriate answer.

Primary Owner Relationships Practice

The screenshot shows a software window titled "Checking/Savings Account Number and Primary Owner Relationship" for "ABC AUTO". The account type is "BUSINESS CHECKING". The account number is "123456789". A checkbox "Consent of all Owners Required for Withdrawal?" is checked, with "Yes" selected. Below this is a table for "Select Primary Owner" with columns "Customer Name", "Tax ID", and "Relationship". The table contains one entry: "ABC AUTO" with "No Relationship" in the relationship column. At the bottom are buttons: "Identify Another Customer", "Previous", "OK", and "Cancel".

Customer Name	Tax ID	Relationship
ABC AUTO		No Relationship

Use the screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. You are opening an account for business checking account for ABC Auto. They will have three signers on their account and all signers must sign for withdrawals.

- To add signers to the ABC Auto's account, what task is performed on this screen? The signers are A Smith, B Smith and C Smith. Can you assign the relationship on this screen? If not, where is the relationship assigned?

2. If the customer decided that they wanted to add an additional signer after the relationships are assigned, how would you establish an additional relationship?

Open a Product – Business Customer Information Practice


The screenshot shows a software interface for entering business customer information. The window title is "Open a Product" and the subtitle is "Business Customer Mailing Address and Information". The customer name is "ABC AUTO". There are two tabs: "Name and Mailing Address" and "Identification". The "Identification" tab is selected. The fields are as follows:

Field	Value
Business Information Type	Corporation
Category	Corporation
Tax Identification Type	
Number	49-2154557
Security Access Code	
Issue Date	01/01/2001
Expiration Date	01/01/2001
Date Identification Verified	
Verified By	NAAR
Identification Verified Indicator	Not Verified
Verification Method	Valid Social Security Number
Government List Match	No
Verification Description	

At the bottom, there is a checkbox "Report Address Change for Tax Purposes?", a "Foreign Address" button, and "OK" and "Cancel" buttons.

Use the Business Customer Mailing Address and Information screen above to answer the following questions.

1. Which fields from this screen will determine which business resolution you will receive?
2. What should you enter in the Tax Identification Type field for a DBA that is using the proprietor's social security number?
3. Where can you view the information added in the Security Access Code Field?

 **Note:** Your screen may have a bank recommended code instead of the Security Access Code in this field.
4. If this business customer is new to the bank, what fields would you fill in once you positively identify the customer?


Open a Product – Account Type Selection Practice

Select the Account Type that is to be used for opening the new account

Term Description	Term From	Term Period	Interest Rate	Rate Type	Tiered Rate	Interest Pay Period	Interest Pay Type
COVERGELL ESA	3	Months	0.0%	Fixed Rate	No	Months	3
1 YEAR / 12 MONTH CD	12	Months	1.45%	Renewable Rate	No	Months	1
18 MONTH CD	18	Months	2.5%	Variable Rate	No	Months	1
2 YEAR / 24 MONTH	24	Months	2.5%	Renewable Rate	No	Months	1
3 YEAR / 36 MONTH CD	36	Months	2.75%	Renewable Rate	No	Months	1
36 MONTH CD	30	Months	6.25%	Renewable Rate	No	Months	1
4 YEAR / 48 MONTH CD	48	Months	2.95%	Floating Rate	No	Months	1
4 YEAR / 48 MONTH CD	48	Months	2.75%	Renewable Rate	No	Months	1
5 YEAR / 60 MONTH CD	60	Months	3.15%	Renewable Rate	No	Months	1
6 MO PRIF	6	Months	3.15%	Renewable Rate	No	Months	1
6 MONTH CD	6	Months	3.05%	Renewable Rate	No	Months	1
31 DAY CD	31	Days	0.5%	Variable Rate	No	Months	1

Use the Account Type Selection screen above to answer the following questions about time deposit terms.

1. If your customer would like a time deposit for 22 months, which type will you select from the Account Selection screen above?
2. If you have time deposit with a term of 12-24 months, what will Bankway™ default as the term of the time deposit?
3. Which option will you select on the Account Service Selection screen to maintenance the term of the time deposit?

 **Note:** If Bankway™ will not let you change the term of the selected CD, the Term Standards for the selected product (the Minimum and Maximum Term fields) will need to be changed within the Deposit Type Standards business task. Please ask your bank's Software Administrator for assistance.

Business Resolution – Authorization Requirements Practice

Work with a Product in Process

Business Resolution - Authorization Requirements

ABC AUTO BUSINESS TIME DEPOSITS < \$100,000

Indicate Number of Signatures Required for Each Power

If the value of Number of Signatures Required is zero (0), no one may perform that action.

1. To open and close Deposit accounts, sign account agreements, sign contracts for services related to Deposit accounts and for other services.
2. To sign and otherwise execute and authorize checks, drafts, withdrawal slips, and any other orders for the payment of money.
3. To borrow money by signing promissory notes, checks, drafts, credit agreements, agreements for letters of credit, and any other contracts which obligate the Corporation to repay funds supplied.
4. To assign, endorse, discount, transfer mortgage, or pledge any of the Corporation's property as collateral for any obligation of the Corporation or any other person.
5. To lease, lease access to, and terminate leases for one or more Safe Deposit Boxes.
6. To give releases, waivers, receipts, and notices of all kinds that relate in any way to any relationship of the Corporation with the Bank.

Special Conditions Previous OK Cancel

Use the Authorization Requirements screen above to answer the following questions.

1. Which field would you place a 2 to indicate that two signatures are required to open and close the account?
2. Explain the purpose of assigning a number in each power field.
3. Where does the special information that you add in the Special Conditions button print?

Business Resolutions – Authorized Entities Practice

Work with a Product in Process

Business Resolution - Authorized Entities

ABC AUTO

Date of Business Resolution: [Date Picker]

Date of Incorporation: [Date Picker]

BUSINESS TIME DEPOSITS < \$100,000

State of Incorporation: New York

Identify which Entities have authority to perform powers for this business

Potential Entities	
Name	Relationship

Authorized Entities	
Name	Title
JAMES SMITH	

selected entity as an Authorized Entity

selected entity from being an Authorized Entity

an unlisted customer as an Authorized Entity

OK Cancel

Use the Authorized Entities screen above to answer the following questions. This screen will automatically display when opening an account for a business.

1. What is the difference between a potential and an authorized entity?
2. How would you add an additional customer to the Authorized Entity side of the screen?
3. If this is the first account that the business has opened with the bank, what date should you enter in the Date of Business Resolution field?
4. Where will an Authorized Entity appear?
5. Why do some customers automatically appear in the authorized entity list?

Remove Account Practice

Work with a Product in Process

Account Selection

ADAM KIRCHMAN, SR. PERSONAL CHECKING

Account Selection List Accounts Established

The Following Accounts are Required

REGULAR - CD 0000000121000100	Complete
-------------------------------	----------

You may select an optional account

Savings

18 MONTH CD - TD 0000000100000100	Complete
-----------------------------------	----------

EFT/ATM

Sale Deposit Box

REGULAR - CD 0000000121000100 - New Account
ADAM KIRCHMAN, SR
ADAM KIRCHMAN

18 MONTH CD - TD 0000000100000100 - New Account
ADAM KIRCHMAN, SR

Select Select an account from the above list to add or change Remove OK Cancel

Use the Account Selection screen above from the Work With a Product in Process to answer the following questions.

1. Explain how you would remove the above account:
2. Explain how you would remove all information for this product:
3. When can you use the Work with a Product in Process business task to remove an account?

Product Documents

1. How many copies of the signature card will print?

2. Which forms require your customer's signature?

3. Which documents will you need to print multiple copies of?

4. What does it mean when a box is checked in the select column?

5. How do you determine which forms are required and which forms are optional?

6. How do you increase the number of copies to be printed?

7. Which button would you select to print the forms and exit the account opening process?
 - A. Select All
 - B. Print & then Close
 - C. Print
 - D. None of the above

8. Click the Close button, what prompt is displayed if all required documents have not printed?

9. You have printed your documents and you find that the customer's name is spelled incorrectly, how do you reprint the documents correctly?

10. Explain what a temporary signature card is and how the document is generated?

CSR Education Day 2

Day 2 Objectives

- ✓ Open a Product Continued – Individual Safe Deposit Box
- ✓ Maintain Safe Deposit Box

- ✓ Open a Product Continued – Individual Retirement Account
- ✓ IRA Rollover
- ✓ Maintain Time Deposit / IRA

Open a Product: Individual Safe Deposit Box

In this section, we will open a safe deposit box and set up an automatic transfer.

Review the following:

- All account services screens
- Required Product Services screens
- Producing documents

 **Select the Open a Product business task. Select yourself and click OK.**

Customer Confirmation


Remember that the Customer Confirmation screen allows users to update customer information. If necessary, refer back to the details of *Figure 29 - Customer Confirmation Screen* for review.

Customer Status for New Product

Review that this screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this screen as it guides them into additional screens automatically. If necessary, refer back to the details of *Figure 9 - Customer Status for a New Product* for review.

Select a Product

This is the screen that will assist users in selecting the desired product/account for their customer. If necessary, refer back to the details of *Figure 10 - Select a Product* for review.

 **Note:** Remember to select the right product, because once the product is selected on this screen, it cannot be changed and the open a product process must start over.

 **Select a personal safe deposit box and click OK to continue to the Account Selection screen.**

Account Selection Screen

Review that this screen will assist users with opening required products and cross-selling applicable products to their customer. If necessary, refer back to the details of Figure 11 - Account Selection for review.

🔑 **Click SELECT to choose the safe deposit box account and arrive at the Safe Deposit Box Number and Primary Owner Relationship screen.**

Safe Deposit Box Number and Primary Owner Relationship

This screen is exactly the same as the Account Number and Primary Owner Relationship screen with the exception of the Box Number field. If the box number is known, enter that number into the field. If the number is unknown, click **Select** to choose the next available safe deposit box. If necessary, refer back to the details of Figure 12 - Account and Primary Owner for review.

The screenshot shows a software window titled "Open a Product" with a subtitle "Safe Deposit Box Number and Primary Owner Relationship". The customer name "JOHN KERCHMAN" is displayed. To the right, it says "SAFE DEPOSIT BOXES" and "18 X 18 X 20 BOX". Below this, there is a dropdown menu for "Branch Where Box is Located" set to "MT STERLING-MAIN OFFICE (0001)". A "Box Number" field is present with a "Select" button next to it. At the bottom, there is a "Select Primary Owner" section with a table:

Customer Name	Tax ID	Relationship
JOHN KERCHMAN	202-20-2102	No Relationship

🔑 **Click OK to continue to the Customer Account Relationships screen.**

Safe Deposit Box (SDB) Legal Title and Miscellaneous Bank Information

The legal title and miscellaneous bank information screen allows users to enter account specific information. Review the following figure and field descriptions:

Figure 42 - Safe Deposit Box Legal Title and Miscellaneous Bank Information

Field	Description
Title Line 1–3	Refer to Figure 13 - Legal Title and Bank Information for proper account titling, if necessary.
Opening Date	Date the account was opened.
Number of Keys Issued	Number of keys issued to the customer at box opening.
Key Number	Number engraved or assigned to the safe deposit box key.
Number of Signatures Required	Number of signatures required to access the safe deposit box.
Hold Mail	Allows users to hold all notices, bills, etc. regarding the safe deposit box.
Servicing Officer	This is the officer that will be responsible for the account (i.e., payment decisions). This will default to either the user's officer code that is currently signed on or will default to show the officer code assigned to the customer record.
Special Seal	Alert seals that notify bank employees of special handling of the box (i.e., deceased box owner).
Describe 'Other' Seal	Used if 'Other' is selected as the special seal.
Comments	Space to record additional comments regarding the customer or the box (i.e., Employee Box, or instructions on where the box is located in the vault).


➔ **Click OK to arrive at the Safe Deposit Box Rental Options screen.**

Safe Deposit Box Rental Options

The **SDB Rental Options** screen is used to establish SDB payments. Refer to the following figure and field descriptions:

Figure 43 - Safe Deposit Box Rental Options

Field	Description
Initial Rent	Initial amount of rent paid on the box by the customer.
Current Rent	The current rental amount of the box.
Date Next Due	Today's date
Billing Frequency	Specified as how often the customer will be billed for the box payment.
Payment Method	Method in which the customer will pay the box rent.

 **Select Automatic Transfer in the Payment Method field and click OK.**

Bank Defined Values

Bank Defined Values can be utilized by the bank to track information. The codes are created and set up within the **Deposit Bank Defined User Field Definition Standards** business task. If necessary, refer back to *Figure 22 - Bank Defined Values*.

Tracking

Review that tracking is an on-line tickler system that allows users to establish reminders regarding their customers and / or their accounts. If necessary, refer back to the details of *Figure 6 – Assign Tracking Items* and *Figure 7 - Add Tracking Items* for review of tracking at the customer level and **Error! Reference source not found.** and **Error! Reference source not found.** for review of tracking at the account level.

Alternate Mailing Address

Review that there are two types of addresses: Mailing and Alternate. If necessary, refer back to the details of *Figure 24 - Open a Product Alternate Mailing Address*.

Customer Relationships

Review that the customer relationships screen allows users to assign account ownership(s). If necessary, refer back to the details of *Figure 30 - Account Customer Relationships* for review.

Account Services Selection

Discuss with the user that this screen is a stopping point to review or change account information just added or when special account maintenance must be performed (i.e., hold). If necessary, refer back to the details of *Figure 27 - Account Services Selection* for review.

🔑 Click OK to arrive at the Safe Deposit Box Payment Transfer screen because Automatic Transfer was selected as the payment method.

Safe Deposit Box Payment Transfer: Funding Account Selection

The Safe Deposit Box Payment Transfer allows the customer to automatically transfer funds to satisfy their safe deposit box rental. Use the Funding Account Selection screen to select the account that will provide the funds for the box rental.

Account Type	Application	Account Number	Title on Account
BONUS BANKING EF	Checking	5000128	RECEIVE TRANSFER FROM ANOTHER BANK (CH)
U.S. BANK	Checking	121000000	JOHN KIRCHMAN
PENNSYLV. SAVINGS CO.	Savings	6000700	JOHN KIRCHMAN

🔑 **Select the funding account and click OK.**

📖 Note: Click Identify to select an account that is not displayed in the list.

Processing Options Screen

On the Processing Options screen, the transaction codes will default and supplemental codes can be added if your bank utilizes them. If necessary, refer back to the details of *Figure 31 - Scheduled Transfer / Processing Options* for review.

📖 Note: Verify that the correct selection is made for the box payment.

Product Services Selection

Remember that this screen is a second stopping point to identify transfers, Power of Attorney, or additional services available to the product.

- Produce the documents.

Notes

Safe Deposit Box Maintenance

Safe Deposit Box Entry

This business task is used to monitor safe deposit box activity.

Key: Select the **Safe Deposit Box Entry** business task and select the box branch and box number.

The Safe Deposit Box Entry screen will appear. Review the following figure and fields:

The screenshot shows the 'Safe Deposit Box Entry' window. At the top, the customer name 'ALVIN H SMITH' is displayed. To the right, box details are shown: 'Safe Deposit Box', '3 X 5 X 28 BOX', 'Box 37', and 'MT STERLING MAIN OFFICE (8801)'. The window is divided into two main sections: 'Transaction Information' and 'Box Information'. In the 'Transaction Information' section, 'Transaction Type' is set to 'Entry'. Below it are two empty text boxes for 'Entry/Memo Description Line 1' and 'Entry/Memo Description Line 2'. The 'Box Information' section contains several fields: 'Box Status' (Active/Rented), 'Date Of Last Access', 'Prior Date Closed', 'Number of Signatures Required' (1), 'Special Seal', 'Servicing Officer' (NO OFFICER ASSIGNED), and 'Special Seal Other Description'. At the bottom of the window, 'Box Height' is 3, 'Box Width' is 5, and 'Box Depth' is 28. 'Finish' and 'Cancel' buttons are located at the bottom right.

Transaction Information

- **Transaction Type:** Select **Entry** if the customer opened the box or **Memo**.
- **Entry/Memo Description Line 1 and 2:** Enter the description of the box activity.

Box Information

- **Servicing Officer:** Select the servicing officer of this customer's box.
- Click **Finish** to exit the business task.

Safe Deposit Box Change

This business task is used to adjust safe deposit box pricing.

🔑 Select the Safe Deposit Box Change business task.

The Safe Deposit Box Change Pricing screen will appear with four tabs. Refer to following figure and tab descriptions:

Tab	Description
Status Tab	Change the box status, opening date, and mail option.
Pricing Tab	Change the Initial Rent (used only when you receive rent on the day the safe deposit box was opened), the Current Rent (enter the new rental amount), the Late Fee Amount, the next due date, the billing frequency, and payment method.
Messages Tab	Change the personal banker message (i.e., billing, pending transfer, past due, delinquent, etc.) for each type of notice.
Title Tab	Change the title on the box and select the type of seal.

🔑 Review the Safe Deposit box procedures within Headquarters.

Let's Practice - Safe Deposit Box Checkpoint

1. Which business task allows you to determine which safe deposit boxes are available prior to opening a product?

2. Which task will you select to change the method of payment for a safe deposit box?

3. Explain in detail the function of each field within the Pricing Tab of the Rental Options screen.


4. Explain how the relationships that are available on the customer relationships screen apply to the safe deposit box account and appear on the signature card:
 - Secondary Owner:
 - Authorized Signer:
 - Power of Attorney:
 - Deputy:

Checkpoint Answers

1. Request Marketing Information
2. Safe Deposit Box Change
3. Initial Rent- The amount of rent that will be paid when the box is opened.
 - ✓ Current Rent- The amount of rent to be paid each billing cycle.
 - ✓ Date Next Due- The next date in which rent is due.
 - ✓ Billing Frequency- How often the customer will be billed for the box.
 - ✓ Payment Method- How the customer will pay rent on the box (transfer, pay by check, etc.)
4. Secondary Owner- A secondary ownership relationship allows the second party full access to the safe deposit box. On personal safe deposit boxes, this is the only relationship that causes the second party's signature to appear on the signature card.
 - ✓ Authorized Signer- This relationship is typically used to designate who has the authority to manage the safe deposit box within a business. On business safe deposit boxes, this relationship will cause all parties' signatures to appear on the commercial signature card.
 - ✓ Power of Attorney- This relationship designates who will manage the box should the Primary Owner become disabled or incompetent. This relationship does not appear on the signature card unless it is manually incorporated into the title of the account.
 - ✓ Deputy- This relationship designates who will manage the box if the Primary Owner is diseased. This relationship does not appear on the signature card unless it is manually incorporated into the title of the account.

Open a Product: Individual Retirement Account (IRA)

In this section, we will open a regular individual retirement account (IRA) in contribution status with their spouse as a beneficiary.

 **Note:** Because many of the same procedures are performed when opening a product, most of this section will be a review with the exception of the tasks specifically related to opening an IRA. It may be necessary to refer back to the previous sections to review related screens.

Review the following:

- Required account services screens
- Optional account services screens that have not been introduced or that are unique to IRAs (i.e. Term Information, Interest Options)
- Interest Transfer
- Power of Attorney
- Producing documents

 **Select the *Open a Product* business task. Select yourself as the customer and click **OK**.**

Customer Confirmation

The **Customer Confirmation** screen allows users to update existing customer information. If necessary, refer back to the details of *Figure 29 - Customer Confirmation Screen* for review. Ensure that the customer's marital status and date of birth have been captured for the CI record. Access the Mailing Address and Identification and Customer Information boxes.

Customer Status for New Product

Remember that this screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this transitional screen as this screen guides users into additional screens automatically and moves the user from the customer to account level. If necessary, refer back to the details of *Figure 9 - Customer Status for a New Product*.

- When finished reviewing, click **OK** at the Customer Status for New Product screen to continue to the Select a Product screen.

Select a Product

Remember that this screen will assist users in selecting the desired product/account for their customer.

- Verify you select the right product, because once the product is selected it cannot be changed and the open a product process must start over.

If necessary, refer back to the details of Figure 10 - Select a Product for review.

When finished reviewing, select an IRA account and click OK to continue to the Account Selection screen.

Account Selection Screen

Remember that this screen will assist users with opening required products and cross-selling applicable products to their customer. If necessary, refer back to the details of *Figure 11 - Account Selection* for review.

- Verify the IRA account is highlighted and click **Select**.

Account Type Selection

The account type selection screen is only used if a type number must be selected.

Time Deposit Account Number and Primary Owner Relationship

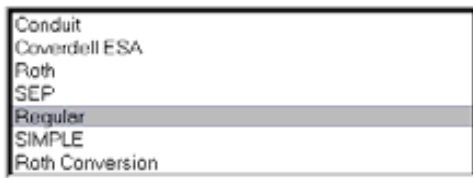
Use this screen to establish the primary owner of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of *Figure 12 - Account and Primary Owner* for review of primary owner relationships.

The screenshot shows a software window titled "Open a Product" with a subtitle "Time Deposit Account Number and Primary Owner Relationship". The customer name "ALEXANDRA M SMITH" is displayed. The account type is "J - IRA > \$100K" and "5 YR/50 MO \$100K IRA". The account number is "10004". There are two dropdown menus: "IRA Plan" set to "Regular" and "Source Of Initial Inv. Contribution" set to "Regular Or Spousal Contribution". A checkbox for "Default previous IRA account's distribution and beneficiary information to this new IRA account" is unchecked. Below is a "Select Primary Owner" table with one entry for ALEXANDRA M SMITH.

Customer Name	Tax ID	Relationship	Date of Birth	Age	Beneficiary Percentage
ALEXANDRA M SMITH	454-45-2133	No Relationship	11/24/1977	25.38	0.25

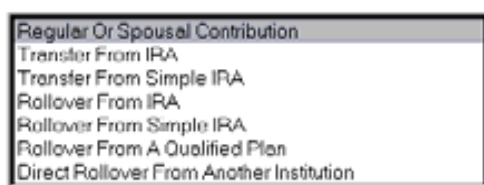
Review the following information on this screen pertaining to IRAs:

- Default Previous IRA Account's distribution and Beneficiary Information to this New IRA Account: This will default information in if the customer has other IRA's established.
- IRA Plan: Select the plan that the account will be grouped within. Refer to the following options:



A screenshot of a dropdown menu for selecting an IRA Plan. The menu is open, showing the following options: Conduit, Coverdell ESA, Roth, SEP, Regular (highlighted), SIMPLE, and Roth Conversion.

- Source of Initial IRA Contribution: Select which source the funds are received from that will fund the IRA.



A screenshot of a dropdown menu for selecting the source of the initial IRA contribution. The menu is open, showing the following options: Regular Or Spousal Contribution (highlighted), Transfer From IRA, Transfer From Simple IRA, Rollover From IRA, Rollover From Simple IRA, Rollover From A Qualified Plan, and Direct Rollover From Another Institution.

🔑 Select Regular or Spousal Contribution as the initial source.

- Click the Identify Another Customer button to identify the spouse that will act a beneficiary on this IRA account.
- Once the personal customer information is verified, click **OK** at the Customer Confirmation screen.

Time Deposit Account Customer Beneficiaries/Relationships

Use this screen to establish the primary owner and the beneficiaries of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of *Figure 12 - Account and Primary Owner* for review of the relationships. In this case, we will have to choose the customer's spouse as the beneficiary.

Customer Name	Tax ID	Relationship	Date of Birth	Age	Beneficiary Percentage
ALEXANDRA M SMITH	804-45-9131	Primary Owner	Jul 04, 1977	25.08	0.0%
ALEXANDRA M SMITH	805-74-0054	Primary Beneficiary	Jul 29, 1952	50.08	100.0%
ALEXANDRA M SMITH	805-74-0054	Spouse	Jul 29, 1952	50.28	0.0%

Beneficiary Percentage: The percent that will be given to the beneficiary. It is important to note that all beneficiary percentages must equal 100%.

🔑 **Enter 100 in the Beneficiary Percentage field.**



Check if Spousal Relationship to IRA Owner: This box indicates that the beneficiary is also the account owner's spouse.

- In this scenario, select this box.
-

🔑 **Select the beneficiary from the list, select Primary Beneficiary using the Relationship drop-down menu, and click Assign Relationship.**

- When complete, click **OK**.

Legal Title and Miscellaneous Bank Information

The legal title and miscellaneous bank information screen allows users to enter account specific information. If necessary, refer back to the details of *Figure 13 - Legal Title and Bank Information* for review.

- Enter the opening deposit amount. When finished reviewing, click **OK** to continue to the Term Information screen.

Term Information

The **Term Information** screen allows users to change the default setting for the term of the certificate of deposit. Review the following screen and field descriptions:

The screenshot displays the 'Time Deposit (IRA) - Term Information' window. At the top, it shows the account holder's name 'ALEXANDRA M SMITH' and account details 'J - IRA + \$100K', '5 YR/52 MO \$100K IRA', and 'Regular'. The 'Term Options' section includes dropdown menus for 'Certificate' (Open Account (Multiple Deposits)), 'Term Type' (Decreasing Term), 'Maturity' (Automatic Renewal), and 'Term Period' (Months). There are also input fields for 'Term Frequency' and 'Date Of Final Maturity'. A dialog box is open in the foreground, asking for confirmation to continue with automatic renewal.

Field	Description
Certificate	Determines the number of deposits that can be applied to the IRA – single or multiple deposits. For an IRA, select Multiple Deposits.
Term Type	Determines how certificates of deposit will be processed. Decreasing Term - Regardless of the deposit, the maturity date stays the same. Extended Term - The term of the certificate is extended to the new maturity date of the last deposit. Fixed term - The term applies to every deposit made to the account. As a result, individual deposits mature on different dates.
Maturity	Determines if the IRA will automatically renew or not at the maturity date.
Time Period	Select Months in this field.
Term Frequency	Determines the term of the IRA. Enter the number of months.
Date of Final Maturity	The last date the IRA will mature. At this point it will not automatically renew. Leaving this blank will have the IRA mature continuously until the account is closed.

- When finished reviewing, click **OK** to continue to the Interest Options screen. If you selected Automatically Renew in the Maturity field, the informational message shown above will appear. Select **Yes**.

Interest Options

The interest options screen allows users to change the default setting for interest specific information pertaining to the IRA.

Figure 44 - IRA Interest Options

Field	Description
Interest Rate	This is the rate table that the IRA will be pointed to and the interest rate that it will accrue interest. *Note: This rate table should not be changed without an officer approval.
Rate Variance	Allows users to modify the interest rate assigned to the IRA (i.e., a bank has a branch in Florida and one in Georgia - they may have a rate variance for the Florida market which is 2% higher than the Georgia market).
Negotiated interest rate	If a rate has been negotiated other than the rate displayed in the Interest Rate field, this negotiated rate will be entered here. The negotiated interest rate will override the rate table interest rate.
Interest Disposition	Determines how the interest is paid to the account. This should always be set to capitalize when the account is in a contribution status.
Capitalize	Interest will be paid to the account itself.
Paid by check	A check will be created each time interest is paid and mailed to the primary owner.
Transfer	Interest will be transferred to another deposit account. Later in the account opening process, Bankway™ will automatically prompt users to establish the transfer if in a distribution status.
Payment Period and Frequency	How often the customer will be paid their interest. 3 = Quarterly, 6 = Semi-annually.
Day of Month of Payment	Allows the customer to always receive their interest payment at the end of the month, regardless of the date the account was established.
Next Interest Payment	The date the next interest payment is set to occur.

Time Deposit IRA Information

The account information screen allows the user to update IRA specifics regarding the account.



Figure 45 - Time Deposit IRA Information

IRA Account Information

Field	Description
Plan	This is the plan that account will be grouped in and should default.
Participation Status	When opening an IRA, an IRA is typically in contribution status.
Default Distribution Reason	If no IRA code is stated, this is the IRA code that will be linked to the transaction for tax reporting reasons.
Default Contribution Reason	If no IRA code is stated, this is the IRA code that will be linked to the transaction for tax reporting reasons. Some of the options may include: <div data-bbox="636 1461 1162 1705" style="border: 1px solid black; padding: 5px;"> <ul style="list-style-type: none"> Normal Distribution Transfer Distribution Prior Year Excess Contribution Withdrawal Prior Year Recharacterized Distribution Withdrawal Due to Disability Recharacterized Distribution SIMPLE Early Distribution First 2 Years Deceased Closeout Withdrawal </div>
Maximum Annual Contribution	The amount of funds that may be contributed to the IRA annually. This may change, based on the customer for "catch up" purposes.
Designated Beneficiary Account	Select Yes in this field if there is a designated beneficiary.

Contribution Information

Field	Description
Source of Contribution	The location from which the initial funds are received from to fund the IRA.
Effective Date of Contribution	Date the contribution is posted to the account.
Initial Contribution Fee and Initial Contribution Fee Disclosure	These fields are utilized if an opening fee or setup fee is assessed.
Tax year of Initial Contribution	Enter the current tax year. xx
Contribution Amount	The amount of the contribution previously set up on the Legal Title screen will default in this field.
Transfer/Rollover from another Institution	If the IRA will be transferred or rolled over from another institution, select Yes. If you selected regular/spousal for the source, this option must not be selected.

- When complete, click **OK**.

Time Deposit Account Services Selection

When setting up the IRA account opening process, the bank decides which screens should be *required* to open the account or *optional*. In the following figure, all of the required screens have **COMPLETED** adjacent to them. The optional screens do not. The required screens can be reselected at this point to make any changes and the optional screens are available for selection if needed.

The screenshot shows a window titled "Time Deposit Account Services Selection" for customer ALEXANDRA M SMITH. The account type is "J - IRA > \$100K" and the term is "5 YRS MO \$100K IRA". The account number is 10004. The account is set to "Regular".

The "Processing" section includes the following options:

- Legal Title/Spousal Miscellaneous **COMPLETED**
- Term Information **COMPLETED**
- Interest Options **COMPLETED**
- Tracking
- Hold/Special Instructions

The "Document Options" section includes:

- Alternate Mailing Address
- Statement Options **COMPLETED**

The "Individual Retirement Accounts" section includes:

- Account Information **COMPLETED**
- Beneficiaries/Relationships
- Financial Projection
- Distribution/Withholding
- Transfer/Rollover Request
- Document Signer

➔ Refer to the **Individual Retirement Accounts** section, select **Financial Projection** and click **OK**.


Financial Projection

This screen displays a projection of a onetime \$1,000 deposit this contribution year and its potential value at the current rate over the next five years, in addition to the value at ages 60, 65, and 70.

Time Deposit IRA Financial Projection					
ALEXANDRA M SMITH			J - IRA + \$100K		
			5 YRS/6 MO \$100K IRA 10004		
Individual Retirement Account Financial Projection			Regular		
Account Balance	\$2,000.00	Rate	3.15%	Current Age of Customer	25.00
Projection assumes \$1000 deposit January 1st of each subsequent year.					
Projected Accumulated Value at the end of Each Year...			Less Early Withdrawal Penalties		
Year 1	\$1,031.50			\$1,015.39	
Year 2	\$2,063.99			\$2,031.75	
Year 3	\$3,129.01			\$3,080.13	
Year 4	\$4,227.57			\$4,161.53	
Year 5	\$5,360.74			\$5,277.00	
End of Year Age 60	\$38,189.90			\$37,583.43	
End of Year Age 65	\$43,504.90			\$42,825.41	
End of Year Age 70	\$48,019.90			\$48,057.39	

Figure 46 - Time Deposit IRA Financial Projection

- When finished reviewing, click **OK** to return to the account services selection screen.
- Select Distribution/Withholding and click **OK**.


 Note: If the IRA is not in Distribution status the following message will appear: Customer does not have any IRAs which are in distribution status. Distribution info is not necessary at this time. Select Yes to review the screen.

Distribution/Withholding

This screen establishes the distribution instructions and criteria for the IRA. These screens will be reviewed later in the course.

Figure 47 - TD IRA Distribution/Withholding Election

- Click OK to return to the account services selection screen.
- Select Transfer/Rollover Request and click OK.

 **Note:** Because the source of the contribution is Regular/Spousal in this scenario, the following message will appear: Source of IRA Contribution is Reg/Spousal and does not require transfer or rollover information. This section will be discussed in the next section of the course.

- Click **OK** to return to the account services selection screen.

There are additional optional screens which may be selected including the following:

- Tracking (refer to **Error! Reference source not found.** for review)
- Holds/Special Instructions (refer to **Error! Reference source not found.** for review)
- Holds on Funds (refer to Figure 21 – Checking Hold Information for review)
- Alternate Address (refer to Figure 24 - Open a Product Alternate Mailing Address for review)

Let's Practice

- ✓ Add a tracking item

- ✓ Add a special instruction

When finished with review/practice, select **Document Signers** on the account services selection screen and click **OK**.

Assign Document Signers for Customer

Refer to the Select Document Signer Option section in the figure below for signer options.

- When complete, click **OK** to return to the account services selection screen; click **OK** a second time to establish the account and to arrive at the Product Service Selection screen. For this product, the Combined IRA Reporting option is available.

- Select Combined IRA Reporting and click **OK**.

Combined IRA Reporting

Use the following screens to produce a combined IRA reporting statement to provide the statement of account for each IRA account that is part of the Combined IRA Reporting relationship on one or more statement forms.

The following guidelines apply:

- An unlimited number of subordinate accounts can be tied to the lead account in the IRA reporting group.
- An IRA combined statement subordinate account cannot be tied to another account as an IRA combined statement lead.
- An IRA combined statement lead account cannot be tied to another account as an IRA combined statement subordinate.

Existing Lead Accounts

A list of potential lead accounts will appear for combined reporting.



- Select the lead account and click **OK**. If the account is not available, click Add a new lead account.

Existing Subordinate Accounts

The Existing Subordinate Accounts screen will appear with the existing subordinate accounts.

- Select the Statement Cycle Code (should default to the correct selection)
- Select the subordinate account and click **OK**. If the account is not available, click Add a new subordinate account.
- To delete a selected subordinate account, click **Delete**.
- When complete, click **OK** to return to the Product Services Selection screen.
- Click **OK** to arrive at the documents screen. Refer to the figure below for a list of typical IRA documents.

Select	Document	Application	Selection Data	Required
<input checked="" type="checkbox"/>	TIME DEPOSIT AGREEMENT	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	TRUTH IN SAVINGS DISCL - TIME DEPOSIT	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	TD NEGOTIABLE/NONTRANSFERABLE & NONNEGOT	Time Deposit	0000000000010004	✓
<input type="checkbox"/>	CONSUMER TIME DEPOSIT SIGNATURE CARD	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	SCHEDULE OF FEES	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	INDIVIDUAL RETIREMENT ACCOUNT (IRA) APPL	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	MANDATORY AMENDMENTS -IRA TRAD CUSTODIAL	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	MANDATORY AMENDMENTS -IRA TRAD TRUST	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	PRIVACY POLICY DOCUMENT	Time Deposit	0000000000010004	✓
<input type="checkbox"/>	INDIVIDUAL RETIREMENT TRUST ACCOUNT	Time Deposit	0000000000010004	
<input type="checkbox"/>	INDIVIDUAL RETIREMENT TRUST ACCT DISCL	Time Deposit	0000000000010004	
<input type="checkbox"/>	IRA FINANCIAL DISCLOSURE/PROJECTION STMT	Time Deposit	0000000000010004	
<input type="checkbox"/>	IRA BENEFICIARY DESIGNATION	Time Deposit	0000000000010004	
<input type="checkbox"/>	INDIVID'L RETIREMT CUSTODIAL ACCT DISCLO	Time Deposit	0000000000010004	

- Print the necessary documents using the Print button at the bottom right of the screen.

IRA Signature Card Example



DUST TEST DATABASE
MT. STERLING-MAIN OFFICE, This is A Test New York, NY 54321

CONSUMER TIME DEPOSIT SIGNATURE CARD

ACCOUNT TYPE 5 YR.60 MO \$100K IRA	ACCOUNT MAILING ADDRESS 5620 Ironworks Rd Winchester, KY 40392-0681	NUMBER OF SIGNATURES REQUIRED 1
ACCOUNT NUMBER 000000000010004	TAXPAYER ID NUMBER 404-45-8191	OPENED BY *NO OFFICER ASSIGNED
ACCOUNT TITLE ALEXANDRA M SMITH	ACCOUNT OWNERSHIP Individual Account	DATE OPENED March 28, 2003

AGREEMENT. By signing this signature card you agree that the account will be governed by our Time Deposit Agreement. Among other things, this means that each term defined in that agreement has the same meaning here. You acknowledge receipt of a copy of that agreement, our Privacy Notice, the Truth in Savings disclosure, the fee schedule, and, if you have contracted for any electronic fund transfers, the disclosure and fee schedule for them, and any addenda to those documents. You have read those documents and agree to them, all of which are a part of this agreement.

SIGNATURES OF ACCOUNT HOLDERS AND ANY AUTHORIZED SIGNERS

X ALEXANDRA M SMITH (Sign) _____ Date _____

THE INFORMATION BELOW MAY BE USED TO CONFIRM YOUR IDENTITY IF YOU TELEPHONE US OR IN OTHER CIRCUMSTANCES.

Name: ALEXANDRA M SMITH
 Street Address: 5620 Ironworks Rd
 Winchester, KY 40392-0681
 SSN: 404-45-8191
 Phone: (H) (606) 744-3281
 Phone: (W)
 Employment:
 DOB: July 4, 1977
 ID: NO K98 10M3A001
 ID Verified Indicator: Customer Prior to October 1, 2003

TIN/BACKUP WITHHOLDING CERTIFICATION:
 Tax Identification Number: 404-45-8191

Important: Under penalties of perjury, I certify that the number shown above is my correct taxpayer identification number and that I check appropriate box:

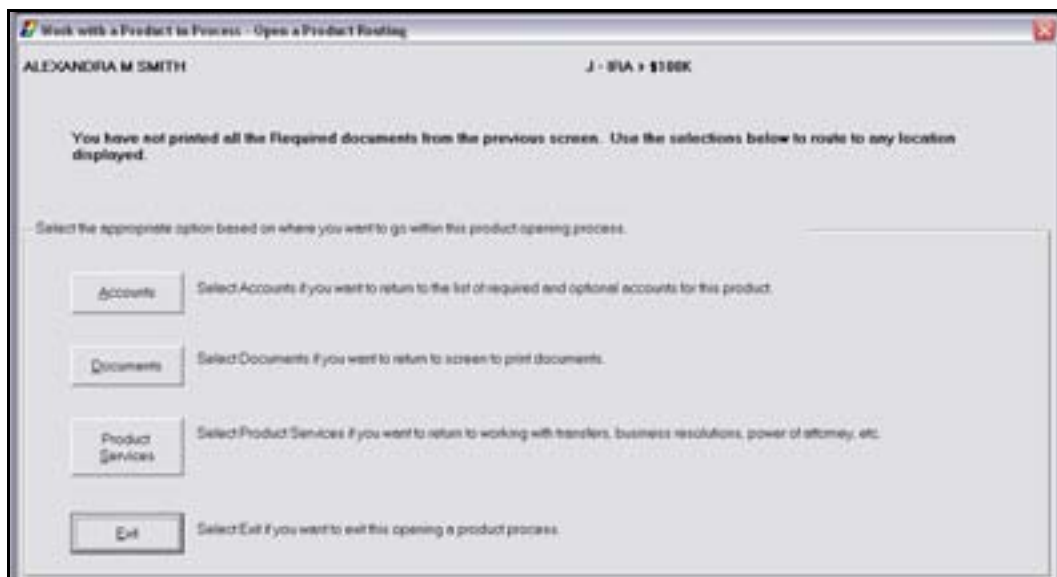
I am not subject to backup withholding, because I am exempt from backup withholding, or because I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of failure to report all income or otherwise, or because the IRS has notified me that I am no longer subject to backup withholding.

I am subject to backup withholding.

I am a U.S. person (including a U.S. resident alien).

X ALEXANDRA M SMITH (Signature of U.S. person) _____ Date _____


Once the documents are printed, the final Open a Product Routing screen will appear. Use this screen to reprint documents, return to work with a product service screen, or to exit the application.



Open a Product: IRA Rollover

In this section we will open an individual retirement account that will have a beneficiary and is a direct rollover from another institution.

Select the Open a Product business task.

 **Note:** Because many of the same procedures are performed when opening a product, most of this section will be a review with the exception of the tasks specifically related to opening an IRA. It may be necessary to refer back to the previous sections to review related screens.

- Select the **Open a Product** business task. Select yourself as the customer and click **OK**.

Customer Confirmation

The **Customer Confirmation** screen allows users to update existing customer information. If necessary, refer back to the details of *Figure 29 - Customer Confirmation Screen* for review. Ensure that the customer's marital status and date of birth have been captured for the CI record. Access the Mailing Address and Identification and Customer Information boxes.

Customer Status for New Product

Remember that this screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this transitional screen as this screen guides users into additional screens automatically and moves the user from the customer to account level. If necessary, refer back to the details of *Figure 9 - Customer Status for a New Product*.

- When finished reviewing, click **OK** at the Customer Status for New Product screen to continue to the Select a Product screen.

Select a Product

Remember that this screen will assist users in selecting the desired product/account for their customer.

- Verify the right product is selected, because once selected it cannot be changed and the open a product process must start over.

If necessary, refer back to the details of Figure 10 - Select a Product for review.

Key When finished reviewing, select an IRA account and click OK to continue to the Account Selection screen.

Account Selection Screen

Remember that this screen will assist users with opening required products and cross-selling applicable products to their customer. If necessary, refer back to the details of Figure 11 - Account Selection for review.

- Verify the IRA account is highlighted and click Select.

Account Type Selection

The account type selection screen is only used if a type number must be selected.

Time Deposit Account Number and Primary Owner Relationship

Use this screen to establish the primary owner of the new account and to select the *Source of Initial IRA Contribution*.

If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of Figure 12 - Account and Primary Owner for review of primary owner relationships.

The screenshot shows a window titled "Open a Product" with a sub-header "Time Deposit Account Number and Primary Owner Relationship". The customer name is ALEXANDRA M SMITH. The account number is 1000. The IRA plan is Regular. The source of initial contribution is Direct Rollover From Another Institution. A checkbox is present for "Default previous IRA account's distribution and beneficiary information to this new IRA account". At the bottom, there is a table with the following data:

Customer Name	Tax ID	Relationship	Date of Birth	Age	Beneficiary Percentage
ALEXANDRA M SMITH	404452791	No Relationship	Jul 04, 1977	29.9	0.0%

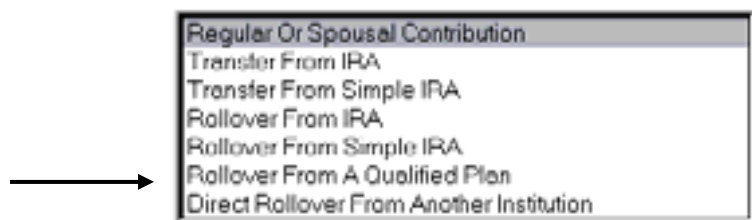
Review the following information on this screen pertaining to IRAs:

- Default Previous IRA Account's distribution and Beneficiary Information to this New IRA Account: This will default information in if the customer has other IRA's established.
- IRA Plan: Select the plan that the account will be grouped within. Refer to the following options:

A list of IRA plan options is shown in a box:

- Conduit
- Coverdell ESA
- Roth
- SEP
- Regular
- SIMPLE
- Roth Conversion

- Source of Initial IRA Contribution: Select which source the funds are received from that will fund the IRA.



Key: Have the user select *Direct Rollover from Another Institution as the initial source.*

- Use the Identify Another Customer button to search for the beneficiary.
- Verify that the personal customer information is correct and click **OK**.

Time Deposit Account Customer Beneficiaries/Relationships

Use this screen to establish the primary owner and the beneficiaries of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of *Figure 12 - Account and Primary Owner* for review of the relationships. In this case, we will have to choose a beneficiary.

Customer Name	Tax ID	Relationship	Date of Birth	Age	Beneficiary Percentage
ALEXANDRA M SMITH	404-45-0131	Primary Owner	Jul 04, 1977	25.00	0.0%
IVIGELA SMITH	400-21-0044	Primary Beneficiary	May 15, 1979	23.1	100.0%

Beneficiary Percentage: The percent that will be given to the beneficiary. It is important to note that all beneficiary percentages must equal 100%.

Key: Enter 100 in this field.

Check if Spousal Relationship to IRA Owner: This box indicates that the beneficiary is also the account owner's spouse.

- Select the beneficiary for the IRA, select Primary Beneficiary in the Relationship field, and click Assign Relationship.
 - When finished, click **OK**.

Legal Title and Miscellaneous Bank Information

The legal title and miscellaneous bank information screen allows users to enter account specific information. If necessary, refer back to the details of *Figure 13 - Legal Title and Bank Information* for review.

- Enter the opening deposit amount. When finished reviewing, click **OK** to continue to the Term Information screen.

Term Information

The **Term Information** screen allows users to change the default setting for the term of the certificate of deposit. Review the following screen and field descriptions:

Time Deposit (IRA) - Term Information

ALEXANDRA M SMITH

J - IRA > \$100K

5 YR/52 MO \$100K IRA

Regular

10003

Term Options

Certificate: Open Account (Multiple Deposits)

Term Type: Decreasing Term

Maturity: Automatic Renewal

Term Period: Months

Term Frequency: 60

Date Of Final Maturity: / /

The account is being established as automatic renewal at the end of term, but you did not establish a Final Maturity Date. This means it will keep renewing until the account is closed. Do you want to continue?

Yes No

Field	Description
Certificate	Determines the number of deposits that can be applied to the IRA – single or multiple deposits. For an IRA, select Multiple Deposits.
Term Type	Determines how certificates of deposit will be processed. Decreasing Term - Regardless of the deposit, the maturity date stays the same. Extended Term - The term of the certificate is extended to the new maturity date of the last deposit. Fixed term - The term applies to every deposit made to the account. As a result, individual deposits mature on different dates.
Maturity	Determines if the IRA will automatically renew or not at the maturity date.
Time Period	Select Months in this field.
Term Frequency	Determines the term of the IRA. Enter the number of months.
Date of Final Maturity	The last date the IRA will mature. At this point it will not automatically renew. Leaving this blank will have the IRA mature continuously until the account is closed.

- When finished reviewing, click **OK** to continue to the Interest Options screen. If you selected Automatically Renew in the Maturity field, the informational message shown in the previous figure will appear. Select **Yes**.

Interest Options

The interest options screen allows users to change the default setting for interest specific information pertaining to the IRA.



Field	Description
Interest Rate	This is the rate table that the IRA will be pointed to and the interest rate that it will accrue interest. *Note: This rate table should not be changed without officer approval.
Rate Variance	Allows users to modify the interest rate assigned to the IRA (i.e., a bank has a branch in Florida and one in Georgia - they may have a rate variance for the Florida market which is 2% higher than the Georgia market).
Negotiated interest rate	If a rate has been negotiated other than the rate displayed in the Interest Rate field, this negotiated rate will be entered here. The negotiated interest rate will override the rate table interest rate.
Interest Disposition	Determines how the interest is paid to the account. This should always be set to capitalize when the account is in a contribution status.
Capitalize	Interest will be paid to the account itself.
Paid by check	A check will be created each time interest is paid and mailed to the primary owner.
Transfer	Interest will be transferred to another deposit account. Later in the account opening process, Bankway™ will automatically prompt users to establish the transfer if the account is in a distribution status.
Payment Period and Frequency	How often the customer will be paid their interest. 3 = Quarterly, 6 = Semi-annually.
Day of Month of Payment	Allows the customer to always receive their interest payment at the end of the month, regardless of the date the account was established.
Next Interest Payment	The date the next interest payment is set to occur.

Time Deposit IRA Information

The **Time Deposit IRA Information** screen allows the user to update IRA specifics regarding the account.

IRA Account Information

Field	Description
Plan	This is the plan that account will be grouped in and should default.
Participation Status	When opening an IRA, an IRA is typically in contribution status.
Default Distribution Reason	If no IRA code is stated, this is the IRA code that will be linked to the transaction for tax reporting reasons.
Default Contribution Reason	If no IRA code is stated, this is the IRA code that will be linked to the transaction for tax reporting reasons. Some of the options may include: <div data-bbox="634 1446 1154 1688" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <ul style="list-style-type: none"> Normal Distribution Transfer Distribution Prior Year Excess Contribution Withdrawal Prior Year Recharacterized Distribution Withdrawal Due to Disability Recharacterized Distribution SIMPLE Early Distribution First 2 Years Deceased Closeout Withdrawal </div>
Maximum Annual Contribution	The amount of funds that may be contributed to the IRA annually. This may change for each customer for "catch up" purposes.
Designated Beneficiary Account	Select Yes in this field if there is a designated beneficiary.

Contribution Information

Field	Description
Source of Contribution	The location from which the initial funds are received from to fund the IRA. In this scenario, the funds are a direct rollover from another institution.
Effective Date of Contribution	Date the contribution is posted to the account.
Initial Contribution Fee and Initial Contribution Fee Disclosure	These fields are utilized if an opening fee or setup fee is assessed.
Tax year of Initial Contribution	Enter the current tax year. xx
Contribution Amount	The amount of the contribution previously set up on the Legal Title screen will default in this field.
Transfer/Rollover from another Institution	If the IRA will be transferred or rolled over from another institution, select Yes. If you selected regular/spousal for the source, this option must not be selected. Place a check mark in this field.

- When complete, click **OK**.

Time Deposit Rollover or Direct Rollover Review from a Qualified Plan

The IRA funds transfer instructions document will be produced when a rollover request is for one or more of the following reasons:

- The customer is a qualified recipient (i.e., participant, spouse, or a spouse due to divorce)
- This is an eligible rollover distribution
- Distribution was received from a qualified retirement plan or TSA

🔑 **Click all criteria and click OK.**

🔑 Time Deposit / IRA Transfer/Rollover from Another Financial Institution

Use this screen to capture the former institutions information.

Current Custodian/Trustee Tab:

Field	Description
Name of Trustee/Custodian	This is the current financial institution or administration that is processing the IRA. This field will print on the document. Select the Select Financial Institution button if your bank already has other institutions info recorded.
Address	This is the address of the trustee or custodian handling the funds. This field prints on the document.
Zip Code	Zip code of the trustee or custodian. This field will generate the city and state and will print on the document.
Phone Number	Enter bank's telephone number.
Plan Administrator	Name of the current individual who is the plan administrator at the other institution.
Payment Options Tab	
Schedule for Transfer/Rollover and Describe Schedule of Other	Alert the institution of when to send the funds to the bank.
Method of Payment and Describe Method of Payment Other	How the bank will receive the funds from the current administrator.
Investment Descriptions Tab	
Investment Description	Enter the current IRA account number in this field.
Investment Maturity Date	The current maturity date on the IRA at the existing institution.
Add Another Investment button	Adds the investment to the list of accounts that the bank is requesting funds for.
Delete Selected Investment	Removes the investment from the list of accounts that the bank is requesting funds for.

Time Deposit Account Services Selection

When setting up the IRA account opening process, the bank decides which screens should be *required* to open the account or *optional*. In the following figure, all of the required screens have COMPLETED adjacent to them. The optional screens do not. The required screens can be reselected at this point to make any changes and the optional screens are available for selection if needed.

Refer to the Individual Retirement Accounts section of this screen, select Financial Projection, and click OK.

Financial Projection

Review that the Financial Projection screen displays a projection of a onetime \$1,000 deposit this contribution year and its potential value at the current rate over the next five years, in addition to the value at ages 60, 65, and 70.

When finished reviewing, click OK to return to the account services selection screen.

Distribution/Withholding

This service screen establishes the distribution instructions and criteria for the IRA. These screens will be reviewed later in the session.

Assign Document Signers for Customer

Refer to the Select Document Signer Option section in the figure below for signer options.

Open a Product

Assign Document Signers for Customer

ALEXANDRA M SMITH

J - IRA > \$100K

5 YR/5R MO \$100K IRA 10005

Regular

Customer: ALEXANDRA M SMITH Account Relationship: Primary Owner

Sample Signature Line: X _____ ALEXANDRA M SMITH

Select Document Signer Option

Sole Proprietor will be signing documents on own behalf

An individual who has been assigned Power of Attorney on this account by the sole proprietor, will be signing documents

An individual/business who has been given authority to open accounts by the sole proprietor, will be signing documents

Name and relationship of individual signing documents is unknown

There are additional optional screens which may be selected on the Account Services Selection screen including the following:

- Tracking (refer to **Error! Reference source not found.** for review)
- Holds/Special Instructions (refer to **Error! Reference source not found.** for review)
- Holds on Funds (refer to Figure 21 – Checking Hold Information for review)
- Alternate Address (refer to Figure 24 - Open a Product Alternate Mailing Address for review)
- When complete, click **OK** to return to the account services selection screen; click **OK** a second time to arrive at the Product Service Selection screen. For this product, the Combined IRA Reporting option is available.



- Select Combined IRA Reporting and click **OK**.

Combined IRA Reporting

Use the following screens to produce a combined IRA reporting statement to provide the statement of account for each IRA account that is part of the Combined IRA Reporting relationship on one or more statement forms.

The following guidelines apply:

- An unlimited number of subordinate accounts can be tied to the lead account in the IRA reporting group.
- An IRA combined statement subordinate account cannot be tied to another account as an IRA combined statement lead.
- An IRA combined statement lead account cannot be tied to another account as an IRA combined statement subordinate.

Existing Lead Accounts

A list of potential lead accounts will appear for combined reporting.



- Select the lead account and click **OK**. If the account is not available, click Add a new lead account.

Existing Subordinate Accounts

The Existing Subordinate Accounts screen will appear with the existing subordinate accounts.



- Select the Statement Cycle Code (should default to the correct selection)
- Select the subordinate account and click **OK**. If the account is not available, click Add a new subordinate account.
- To delete a selected subordinate account, click **Delete**.

- When complete, click **OK** to return to the Product Services Selection screen.
- Click **OK** to arrive at the documents screen. Refer to the figure below for a list of typical IRA documents.

Select	Document	Application	Selection Data	Required
<input checked="" type="checkbox"/>	TIME DEPOSIT AGREEMENT	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	TRUTH IN SAVINGS DISCL - TIME DEPOSIT	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	TD NEGOTIABLE/NONTRANSFERABLE & NONNEGOT	Time Deposit	0000000000010004	✓
<input type="checkbox"/>	CONSUMER TIME DEPOSIT SIGNATURE CARD	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	SCHEDULE OF FEES	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	INDIVIDUAL RETIREMENT ACCOUNT (IRA) APPL	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	MANDATORY AMENDMENTS -IRA TRAD CUSTODIAL	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	MANDATORY AMENDMENTS -IRA TRAD TRUST	Time Deposit	0000000000010004	✓
<input checked="" type="checkbox"/>	PRIVACY POLICY DOCUMENT	Time Deposit	0000000000010004	✓
<input type="checkbox"/>	INDIVIDUAL RETIREMENT TRUST ACCOUNT	Time Deposit	0000000000010004	
<input type="checkbox"/>	INDIVIDUAL RETIREMENT TRUST ACCT DISCL	Time Deposit	0000000000010004	
<input type="checkbox"/>	IRA FINANCIAL DISCLOSURE/PROJECTION STMT	Time Deposit	0000000000010004	
<input type="checkbox"/>	IRA BENEFICIARY DESIGNATION	Time Deposit	0000000000010004	
<input type="checkbox"/>	INDIVID'L RETIREMT CUSTODIAL ACCT DISCLO	Time Deposit	0000000000010004	

- Print the necessary documents using the Print button at the bottom right of the screen.

Once the documents are printed, the final Open a Product Routing screen will appear. Use this screen to reprint documents, return to work with a product service screen, or to exit the application.

Work with a Product to Process - Open a Product Routing

ALEXANDRA M SMITH J - IRA > \$100K

You have not printed all the Required documents from the previous screen. Use the selections below to route to any location displayed.

Select the appropriate option based on where you want to go within this product opening process.

Accounts Select Accounts if you want to return to the list of required and optional accounts for this product.

Documents Select Documents if you want to return to screen to print documents.

Product Services Select Product Services if you want to return to working with transfers, business resolutions, power of attorney, etc.

Exit Select Exit if you want to exit this opening a product process.


Certificate of Deposit Redemption

Review the following:

- **First Day Accrual:** The time deposit receives interest the first day it is added to the system. Compare this to their current system.
- **Accrue in Arrears:** We accrue interest for the current business day during that night's batch processing. But since we accrue first day, the interest accrued for the CD is correct even at maturity.
- **Redeeming CD's on the maturity date:** To the system, the CD will not mature until that night's processing, technically though the funds are available to be withdrawn. When performing this withdrawal you will temporarily overdraw the account but it will be a wash during the update.
- **Redeeming CD's after the maturity date:** Funds will be available.
- **Redeeming CD's Penalty Free:** Always use a transaction code 88. If you use an 86, the transaction will unpost. This is used if it is a partial withdrawal, the whole amount, etc.
- **Redeeming CD's with a Penalty.** Use the TD/IRA Penalty business task. Always use a transaction code 86. If you use an 88, the transaction will unpost.

Open a Product: Individual Retirement Account (IRA) For a Designated Beneficiary

In this section, we will open an individual retirement account (IRA) in contribution status with their spouse as a beneficiary.

 **Note:** Because many of the same procedures are performed when opening a product, most of this section will be a review with the exception of the tasks specifically related to opening an IRA. It may be necessary to refer back to the previous sections to review related screens.

Review the following:

- Required account services screens
- Optional account services screens that have not been introduced or that are unique to IRAs (i.e. Term Information, Interest Options)
- Interest Transfer
- Power of Attorney
- Producing documents

 **Select the Open a Product business task. Select the customer and click OK.**


Customer Confirmation

The Customer Confirmation screen allows users to update existing customer information. If necessary, refer back to the details of **Figure 29 - Customer Confirmation** Screen for review.

Customer Status for New Product

Remember that this screen is used to identify all customers that will have some form of account ownership. It is imperative that all customers are identified on this transitional screen as this screen guides users into additional screens automatically and moves the user from the customer to account level. If necessary, refer back to the details of **Figure 9 - Customer Status** for a New Product.

When finished reviewing, click **OK** at the *Customer Status for New Product* screen to continue to the *Select a Product* screen.

 **Note:** The customer's date of birth should be correct and the marital status should be correct.

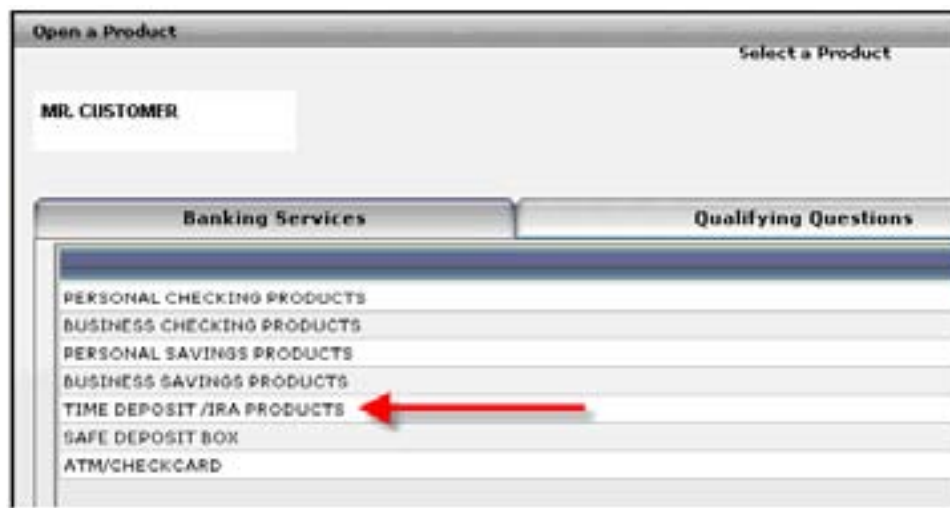
Select a Product

Remember that this screen assists users in selecting the desired product/account for their customer.

Verify you select the right product, because once the product is selected it cannot be changed and the open a product process must start over.

If necessary, refer back to the details of **Figure 10 - Select a Product** for review.

Key When finished reviewing, select an IRA Product and click OK to continue to the Account Selection screen.



Account Selection Screen

Remember that this screen assists users with opening required products and cross-selling applicable products to their customer. If necessary, refer back to the details of **Figure 11 - Account Selection** for review.

- Verify the IRA account is highlighted and click **OK**.
- Select the account in the Select Account column and click the **Select** button at the bottom of the screen.

Account Type Selection

The account type selection screen is only used if a type number must be selected.

Time Deposit Account Number and Primary Owner Relationship

Use this screen to establish the primary owner of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** assigns the Primary Owner. If necessary, refer back to the details of **Figure 12 - Account and Primary Owner** for review of primary owner relationships.

Open a Product
Time Deposit Account Number and Primary Owner Relationship

MR. CUSTOMER

Account Number: 700001

Default previous IRA account's distribution and beneficiary information to this new IRA account

INDIVIDUAL RETIREMENT ACCOUNT

1 YR IRA

IRA Plan: Regular

Source Of Initial Ira Contribution: Regular Or Spousal Contribution

Select Primary Owner

Customer Name	Tax ID	Relationship	Date of Birth	Age	Beneficiary Percentage
MR. CUSTOMER	023-45-6789	No Relationship	01/06/1964	40.01	0%

Review the following information on this screen pertaining to IRAs:

- Default Previous IRA Account's distribution and Beneficiary Information to this New IRA Account:
- Use the IRA Plan drop-down menu to select the plan that the account will be grouped within.

Refer to the following options:

INDIVIDUAL RETIREMENT ACCOUNT

1 YR IRA

IRA Plan: Regular

Source Of Initial Ira Contribution:

Date of Birth: 01/06/1964

Age: 40.01

Beneficiary Percentage: 0%

- Use the Source of Initial IRA Contribution drop-down menu to select which source will be the funding source.

The screenshot shows a web form titled "INDIVIDUAL RETIREMENT ACCOUNT". Under the "1 YR IRA" section, there are two dropdown menus. The first is labeled "IRA Plan" and has "Conduit" selected. The second is labeled "Source Of Initial Ira Contribution" and is open, showing a list of options: "Regular Or Spousal Contribution" (highlighted in blue), "Transfer From IRA", "Transfer From Simple IRA", "Rollover From IRA", "Rollover From Simple IRA", "Rollover From A Qualified Plan", and "Direct Rollover From Another Institution". Below these dropdowns, there is a "Date of Birth" field with the value "01/06/1964".

Key Select Regular or Spousal Contribution as the initial source.

- Click the **Identify Another Customer** button to identify the spouse that will act as beneficiary on this IRA account.
- Once the personal customer information is verified, click **OK** at the *Customer Confirmation* screen.

Time Deposit Account Customer Beneficiaries/Relationships

Use this screen to establish the primary owner and the beneficiaries of the new account. If no other individuals will be on the account except the customer listed, clicking **OK** will assign the Primary Owner. If necessary, refer back to the details of **Figure 12 - Account and Primary Owner** for review of the relationships. In this case, we will have to choose the customer's spouse as the beneficiary.

The screenshot displays the 'New Deposit Account Customer Relationships' interface. At the top, it identifies the account as an 'INDIVIDUAL RETIREMENT ACCOUNT' and 'IR-NON-TRUSTED IRA'. Below this, a table titled 'Select Customer for Relationship Assignment' lists two customers: 'AML CUSTOMER' (Age 30, Primary Owner, DOB 02/05/1975) and 'MRL CUSTOMER' (Age 30, No Relationship, DOB 11/05/1975). The 'Beneficiary Percentage' for both is 0%. Below the table, there is a 'Beneficiary Percentage' input field set to 0%, a checkbox for 'Check if Spousal Relationship to IRA Owner', and a 'Relationship' dropdown menu currently set to 'Primary Beneficiary'. Action buttons include 'Assign Relationship', 'Spouse Relationship', 'Spouse Primary Owner', and 'Remove Customer From List'. At the bottom, there are 'OK' and 'Cancel' buttons.

Beneficiary Percentage: The percent that will be given to the beneficiary. It is important to note that all beneficiary percentages must equal 100%.

Enter 100 in the Beneficiary Percentage field.

Check if Spousal Relationship to IRA Owner: This box indicates that the beneficiary is also the account owner's spouse.

- In this scenario, select this box.

Select the beneficiary from the list, select Primary Beneficiary using the Relationship drop-down menu, and click Assign Relationship.

- When complete, click **OK**.

Note: The customer's date of birth should be correct and the marital status should be correct.

Legal Title and Miscellaneous Bank Information

The legal title and miscellaneous bank information screen allows users to enter account specific information. If necessary, refer back to the details of **Figure 13 - Legal Title** and Bank Information for review.

- Enter the opening deposit amount. When finished reviewing, click **OK** to continue to the *Term Information* screen.

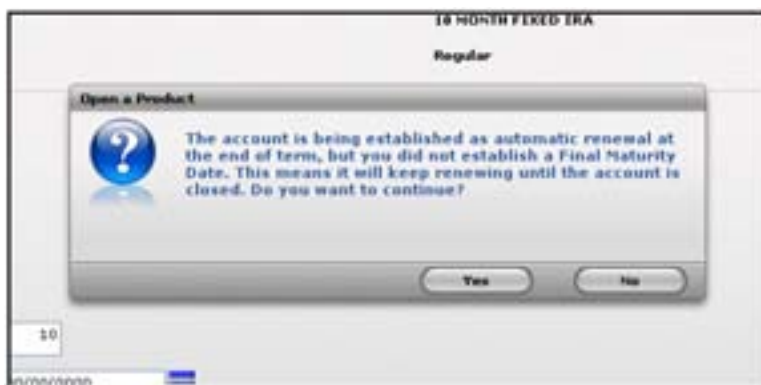
Term Information

The Term Information screen allows users to change the default setting for the term of the certificate of deposit. Refer to the following screen and field descriptions:

Field	Description
Certificate	Determines the number of deposits that can be applied to the IRA – single or multiple deposits. For an IRA, select Multiple Deposits.
Term Type	Determines how certificates of deposit will be processed. Decreasing Term - Regardless of the deposit, the maturity date stays the same. Extended Term - The term of the certificate is extended to the new maturity date of the last deposit. Fixed term - The term applies to every deposit made to the account. As a result, individual deposits mature on different dates.
Maturity	Determines if the IRA will automatically renew or not at the maturity date.
Time Period	Select Months in this field.
Term Frequency	Determines the term of the IRA. Enter the number of months.
Date of Final Maturity	The last date the IRA will mature. At this point it will not automatically renew. Leaving this blank will have the IRA mature continuously until the account is closed.

- When finished reviewing, click **OK** to continue to the Interest Options screen.

If you selected Automatically Renew in the **Maturity** field, the following informational message appears.



- Select **Yes**.

Interest Options

The Interest Options screen allows users to change the default setting for interest specific information pertaining to the IRA.

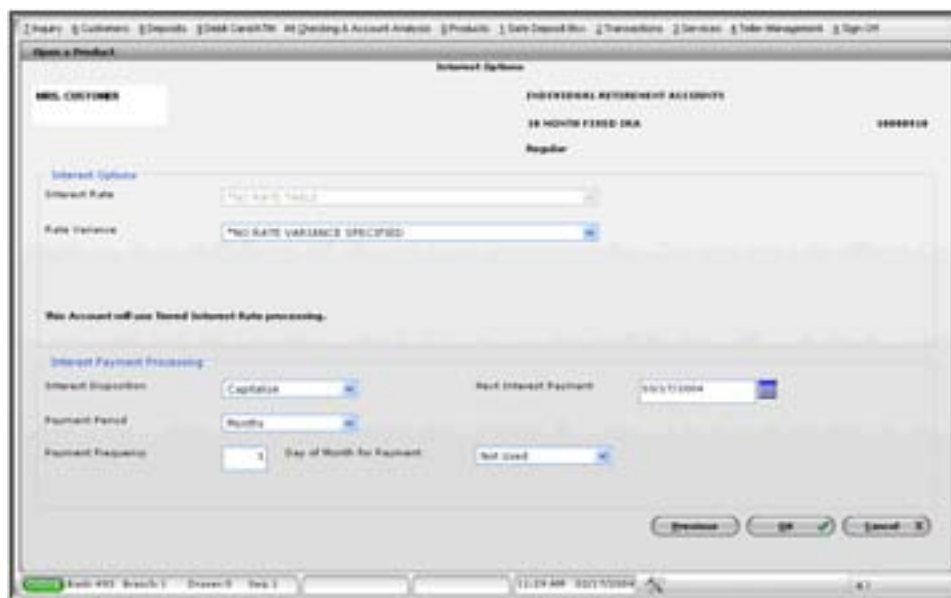


Figure 48 - IRA Interest Options

Interest Options

Field	Description
Interest Rate	This is the rate table that the IRA will be pointed to and the interest rate that it will accrue interest. *Note: This rate table should not be changed.
Rate Variance	Allows users to modify the interest rate assigned to the IRA (i.e., a bank has a branch in Florida and one in Georgia - they may have a rate variance for the Florida market which is 2% higher than the Georgia market).
Negotiated interest rate	If a rate has been negotiated other than the rate displayed in the Interest Rate field, this negotiated rate will be entered here.
Interest Disposition	Determines how the interest is paid to the account. This should always be set to capitalize when the account is in a contribution status.
Capitalize	Interest will be paid to the account itself.
Paid by check	A check will be created each time interest is paid and mailed to the primary owner.
Transfer	Interest will be transferred to another deposit account. Later in the account opening process, Bankway™ will automatically prompt users to establish the transfer.
Payment Period and Frequency	How often the customer will be paid their interest.
Day of Month of Payment	Allows the customer to always receive their interest payment at the end of the month, regardless of the date the account was established.
Next Interest Payment	The date the next interest payment is set to occur.

Time Deposit IRA Information

The account information screen allows the user to update IRA specifics regarding the account.

Figure 49 - Time Deposit IRA Information

IRA Account Information

Field	Description
Plan	Ensure the proper plan type is selected in your drop down menu. This is very important for tax reporting.
Maximum Annual Contribution Amount	Ensure the proper maximum annual contribution amount is \$0 for this account. Additional deposits must be to a new IRA account.
Participation Status	Select that this customer will be in distribution status. Because all Beneficiary IRAs may distribute.
Designated Beneficiary Account	Ensure you select Yes that this is a Beneficiary account.
Default Contribution Reason	<p>If no IRA code is stated, this is the IRA code that will be linked to the Trans for tax reporting reasons. Some of the options may include:</p> <div data-bbox="634 583 1138 848" style="border: 1px solid black; padding: 5px;"> <ul style="list-style-type: none"> Not Used Normal Contribution 2 Year Prior Employer Contribution 2 Year Prior Contribution Prior Year Contribution Employer Contribution Prior Year Employer Contribution Prior Year Recharacterized Contribution Recharacterized Contribution </div>

Contribution Information

Field	Description
Source of Contribution	The location from which the initial funds are received from to fund the IRA.
Effective Date of Contribution	Date the contribution is posted to the account.
Initial Contribution Fee and Initial Contribution Fee Disclosure	These fields are utilized if an opening fee or setup fee is assessed.
Tax year of Initial Contribution	Enter the current tax year. xx
Contribution Amount	The amount of the contribution previously set up will default in this field.
Transfer/Rollover from another Institution	If the IRA will be transferred or rolled over from another institution, select Yes. If you selected regular/spousal for the source, this option must not be selected.

When complete, click **OK**.

Time Deposit Account Services Selection

When setting up the IRA account opening process, the bank decides which screens should be required or optional to open up the account. In the following figure, all of the required screens have COMPLETED adjacent to them. The optional screens do not. The required screens can be reselected at this point to make any changes and the optional screens are available for selection if needed.

The screenshot shows a web application window titled "Open a Product" with the subtitle "New Deposit Account Service Selection". The page is for "INDIVIDUAL RETIREMENT ACCOUNTS" and specifically for an "18 MONTH FIXED IRA". The account type is "Regular".

The screen is divided into several sections:

- Processing:** This section contains a list of required screens, each with a "COMPLETED" status and a checkbox. The screens are:
 - Legal Title/Bank Miscellaneous
 - Term Information
 - Interest Options
 - Processing Controls
 - Regulatory Codes
- Document Options:** This section contains optional screens, each with a checkbox:
 - Alternate Mailing Address
 - Personal Service Messages
 - Statement Options
- Individual Retirement Accounts:** This section contains a list of required screens, each with a "COMPLETED" status and a checkbox:
 - Account Information
 - Beneficiary/Relationship
 - Financial Projection
 - Contributor/Withholding
 - Transfer/Follow-up Request

At the bottom right of the screen, there are two buttons: "OK" and "Cancel". The status bar at the bottom of the browser window shows "Bank Web Search" and the date "11:29 AM 09/11/2004".

➔ Refer to the **Individual Retirement Accounts** section, select **Financial Projection** and click **OK**.


Financial Projection

This screen displays a projection of a one time \$1,000 deposit this contribution year and its potential value at the current rate over the next five years, in addition to the value at ages 60, 65, and 70.



Figure 50 - Time Deposit IRA Financial Projection

- When finished reviewing, click **OK** to return to the account *Time Deposit Account Services Selection* screen.
- Select Distribution/Withholding and click **OK**.

 **Note:** If the IRA is not in Distribution status the following message will appear: Customer does not have any IRAs which are in distribution status. Distribution info is not necessary at this time. Select Yes to review the screen.


Distribution/Withholding

The Time Deposit IRA Distribution/Withholding Election screen establishes the distribution instructions and criteria for the IRA. These screens will be reviewed later in the course.

The screenshot displays a software interface for selecting IRA distribution options. At the top, there is a navigation menu with items like 'Inquiry', 'Customers', 'Deposits', etc. The main title is 'Time Deposit IRA Distribution/Withholding Election'. Below this, there are fields for 'MIRL CUSTOMER' and 'INDIVIDUAL RETIREMENT ACCOUNTS'. The account type is identified as 'IR RHYTHM FIXED IRA' with a balance of '10000.00' and a distribution type of 'Regular'. The form is divided into three columns: 'Distribution Information', 'Distribution Instructions', and 'Withholding Information'. The 'Date to Begin Distributions' is set to 02/01/2008. The 'Distribution Election' is 'Periodic Distributions', and the 'Reason for Distribution' is 'Normal Distribution'. The 'Distribution Amount' is \$100. The 'Life Expectancy Election' is 'No Election Specified', and the 'Mandatory Distribution Election' is 'No distribution'. There is a text field for 'Describe Mandatory Distribution Other'. At the bottom right, there are buttons for 'Preview', 'OK', and 'Cancel'. The status bar at the very bottom shows 'Bank: 412 Branch: 1 Drawer: 0 Reg: 1' and the date/time '11:50 AM 02/11/2008'.

Figure 51 - TD IRA Distribution/Withholding Election

- Click **OK** to return to the Time Deposit Account Services Selection screen.
- Select Transfer/Rollover Request and click **OK**.

 **Note:** Because the source of the contribution is Regular/Spousal in this scenario, the following message will appear: Source of IRA Contribution is Reg/Spousal and does not require transfer or rollover information. This section will be educated in the next section of the course.

- Click **OK** to return to the Time Deposit Account Services Selection screen.

There are additional optional screens which may be selected including the following:

- Tracking (refer to **Error! Reference source not found.** for review)
- Holds/Special Instructions (refer to **Error! Reference source not found.** for review)
- Alternate Mailing Address (refer to **Figure 24 - Open a Product Alternate Mailing Address** for review)

Let's Practice – Open a Product IRA Checkpoint

1. What optional accounts are available to cross-sell with an IRA?
2. Explain the information entered in the Source of Initial IRA Contribution field on the Time Deposit Account Number and Primary Owner Relationship screen.
3. What happens when you click the box to the left of Default Previous IRA Account's Distribution and Beneficiary Information to this New IRA Account on the Time Deposit Account Number and Primary Owner Relationship screen?
4. Will an IRA account ever have a secondary owner?
5. How do you title an IRA account on the Time Deposit Legal Title and Bank Miscellaneous screen?
6. What step would you take to assign a spouse as the beneficiary on an IRA account?
7. What two steps must be completed to generate an IRA Funds Transfer Disclosure?
8. On which screen will you identify all the customers that will be on the IRA?
9. At Customer Status for New Product screen you notice that your customer's birth date is incorrect, how will you maintenance the information from this screen?
10. If the wrong account type for the IRA selected, how do you change to a different account type for your new IRA?
11. How do you delete a new account and all information for the product from the Account Selection screen?
12. When opening a regular contribution IRA, how many times and at what screen do you select the type of contribution?
13. True / False. You can assign beneficiary percentages in any amount as long as your total equals 100%.

Checkpoint Answers

- Bank defined – Ensure that they understand optional and required accounts.
- The reason code for the customer's first IRA deposit.
- The beneficiary relationships on the customers other IRA accounts will default for this account.
- No, an IRA can only have a primary owner and beneficiary or authorized signor relationships.
- Bank Specific

If the spouse has not already identified, identify using the Identify Another Customer button. Highlight the customer in the list and assign the appropriate relationship and beneficiary percentage. Highlight the spouse in the list and click in the Check if Spousal Relationship to IRA owner box.

You must choose a type of transfer or rollover in the Source of Initial IRA Contribution field and place a check mark in the box for the Transfer/Rollover from Another Institution on the Time Deposit IRA Information screen. You must also fill out the request form that will automatically pop up.

- Customer Status for New Product

Highlight the customer with incorrect information and click the **Change** button. Check in the box of the Mailing Address and Identification and maintenance the customers account.

- You must delete the account out and begin again.

Locate the account in the Account Select List. Click on the account to highlight it. Click on the **Remove** button. Click **Remove**. Click **Cancel**. Click **Cancel**

2 First at the Time Deposit Account Number and Primary Owner screen. Second at the Time Deposit IRA Information screen.

- True
- Bank Specific
- Regulation E. Change to Yes
- Beneficiaries/Relationships
- Transfer/Rollover Request

2 First at the Time Deposit Account Number and Primary Owner screen. Second at the Time Deposit IRA Information screen.

This is an estimated growth of an IRA with \$1000.00 yearly contribution. Does not include the customer's information.

Interest Option

Interest Option and if necessary maintenance the Regulatory Codes Option

Time Deposit / IRA Maintenance

Time Deposit/IRA Term Information

This business task is used to view or change the term options on time deposit accounts.

🔑 Select the Time Deposit/IRA Term Information business task and select the account.

The IRA Term Information screen will appear. Refer to the following figure and field descriptions:

Field	Description
Certificate	Select Single Deposit or Multiple Deposits. If this field is set to Single, any deposits made after the initial deposit to the CD will unpost.
Term Type	Select Decreasing, Extended, or Fixed term.
Maturity	Select Automatic Renewal or Single Maturity.
Principal Disposition	Select Manual Handling, Pay by check, or Transfer Principal.
Account Term	Select Days or Months for the term.
Number of Days/Months	Enter the number months of the term.
Date of Next Maturity	If the TD/IRA is auto renewal, enter the next date it will mature.
Date of Final Maturity	If the TD/IRA is single maturity, enter the final date it will mature.


TD/IRA Penalty

This business task is used to calculate penalties for early withdrawals. Review the following:

- **First Day Accrual:** The time deposit receives interest the first day it is added to the system. Compare this to their current system.
- **Accrue in Arrears:** We accrue interest for the current business day during that night's batch processing. But since we accrue first day, the interest accrued for the CD is correct even at maturity.
- **Redeeming CD's on the maturity date:** To the system, the CD will not mature until that night's processing, technically though the funds are available to be withdrawn. When performing this withdrawal you will temporarily overdraw the account but it will be a wash during the update.
- **Redeeming CD's after the maturity date:** Funds will be available.
- **Redeeming CD's Penalty Free:** Always use a transaction code 88. If you use an 86, the transaction will unpost. This is used if it is a partial withdrawal, the whole amount, etc.

Redeeming CD's with a Penalty:

- **Time Deposit/IRA Penalty:** Always use this business task when assessing a penalty.

 **Note:** Always use a transaction code 86. If you use an 88, the transaction will unpost. Remember that an 86 is the only Tran code that will post when the time deposit is in a pending or matured status.

 **Select the Time Deposit / IRA Penalty business task and select the application / account number.**

The Time Deposit / IRA – Calculate Penalty screen will appear. Refer to the following figure and field descriptions:




VICKI C KIRK		Time Deposit	
Account Status	Active	5 YEAR/36 MONTH IRA	48827983
Interest Rate Code	Renewable Rate	Current Balance	\$2,944.48
Date Opened	Nov 18, 1999	Available Balance	\$1,399.85
Withholding Rate	0.0%	Account Interest	\$5.39
		Total Holds	\$0.00
Penalty Processing			
Withdrawal Type	Closing Withdrawal	Account Term	Decreasing Term
Pay Account Interest	Yes	Penalty Term	
Withdrawal Amount	\$0.00	<input type="checkbox"/> Days	Number of Days/Months
		<input checked="" type="checkbox"/> Months	
Bank Standards			
Penalty Interest Rate	\$5000	Penalty Accrual Method	Simple
Penalty Yearbase	Actual (365/365)	Additional Bank Penalty	\$0.00

Field	Description
Withdrawal Type	Select Closing or Partial.
Pay Accrued Interest	Select Yes if the customer will receive their accrued interest.
Withdrawal Amount	Enter the amount the customer would like to withdraw.
Penalty Term	Select if the penalty assessed will be a certain number of days or months.
Number of Days/Months	Enter the number of days or months the customer will be penalized.
Additional Bank Penalty	Assesses a penalty in addition to the penalty calculated from the Penalty Term and Number of Days/Months fields. Do not change the other fields in the Bank Standards section.

 **Enter in the penalty information and click Next.**

- Review the following fields:
- **Withdrawal Amount:** Enter the amount that will be withdrawn from the time deposit (including withdrawal penalties).
- **Calculated Penalty:** Enter the amount of the penalty that is being assessed.
- **Net to Customer:** Enter the amount the customer will receive after penalties are assessed.
- Click **Next**.
- Click **YES** at the “You are about to process a penalty. Are you sure?” prompt.

 **Note:** If necessary, go back and reverse the penalty within the same business task if a mistake was made after you have processed the penalty. This must be done before the nightly update.

IRA Portfolio Management

This business task is designed to put an account into distribution as well as change account specifics regarding the IRA and produces all documentation reflecting the account changes and distribution information.

☛ Select the IRA Portfolio Management business task and select the customer.

The Customer IRA Plan Summary screen will appear with the IRA plan information. Review the figure.

This first IRA Portfolio Management screen displays customer level information regarding the customer. It will list all IRA plans the customer has with your bank (i.e. Roth, Sep, Regular).

Customer IRA Plan Summary

VICKI C KIRK
1588 PINE JUDGE RD
PO BOX 4375
WINCHESTER KY
403824375

Special Handling: Regular Customer
Restricted: No
Officer: WBF
Date of First Roth IRA:
Age: 49
Date of Birth: Mar 28, 1954
Social Security Number: 386-64-4811

IRA Contribution Limit: \$3,886.88
IRA Federal Withholding: No, Exemption on File

Customer IRA Plan Total Account Balances

IRA Plan	Current Balance	Contribution Amount	Distribution Amount	Federal Withholding	Periodic Distribution Amount
	\$1,944.40	\$111.68	\$0.00	\$0.00	\$0.00

Details of IRA Plan OK Cancel

The **Details of IRA Plan** button provides detailed information about the IRA Plan.

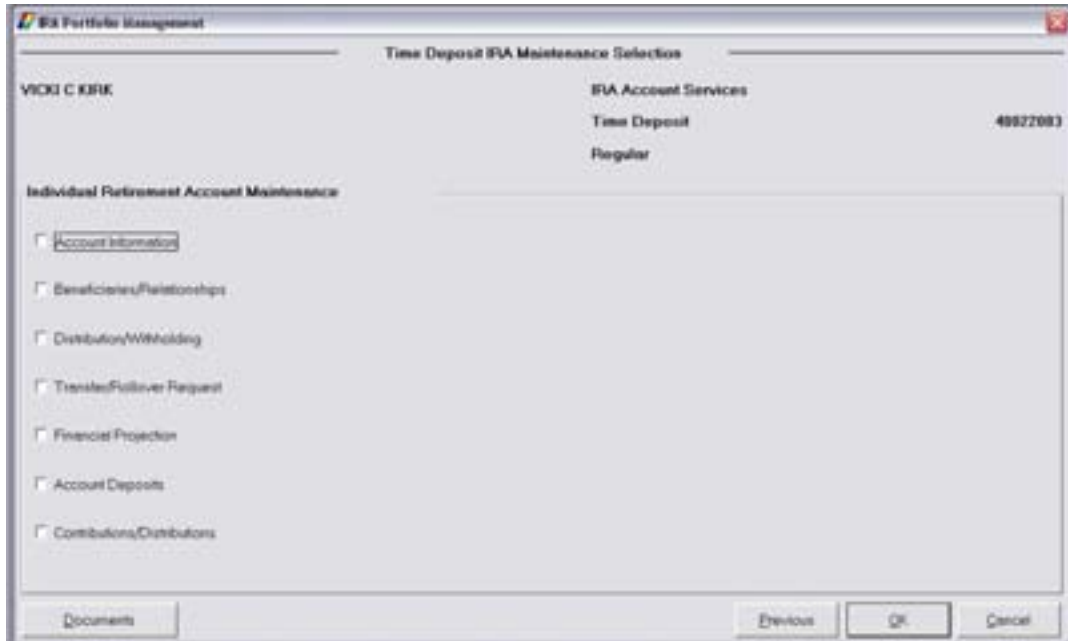
☛ Click the Details of IRA Plan Button.

The *Customer IRA Plan Account Details* screen will appear with specific details about the IRA plan.

- Use the **Change Account IRA Information** button to change account specifics.

☛ Click the Change Account IRA Information button.

The *Time Deposit/IRA Maintenance Selection* screen will appear. Refer to the following figure and IRA Account Services descriptions:



All of the service option screens were used in the IRA account opening process within the Open a Product business task. To review the details of these service screens, refer back to the details of opening an IRA account.

Service	Description
Account Information Option	Change account information.
Beneficiaries/Relationships Option	Change beneficiaries and relationships.
Distribution/Withholding Option	Change distribution and withholding information.
Transfer/Rollover Request Option	Rollover / transfer the IRA from another institution.
Financial Projection Option	Review financial information (view only).
Account Deposits Options	Review Account Deposits (view only).
Contributions/Distributions Options	Change previous contributions or distributions. These are the reason codes reported to the IRS.
Documents button	Print any documents pertaining to the changes made.

Let's Practice

Let's place an IRA into distribution. The customer will begin receiving a monthly check for \$500.00.

Place an IRA into Distribution Status

☞ **Select the Account Information option on the TD Deposit IRA Maintenance Selection screen.**

The *Account Information* screen will appear. Perform the following:

- **Plan:** This is the plan that the account will be grouped in and should default to the correct option.

☞ **Select distribution as the Participation Status.**

- **Participation Status:** This determines if the account is in a contribution or distribution status. It is important to note that this field must be selected as distribution in order for the distribution to go into effect.
- **Default Distribution Reason:** If no IRA code is stated, this is the IRA code that will be tagged to the transaction for tax reporting reasons
- **Default Contribution Reason:** If no IRA code is stated, this is the IRA code that will be tagged to the transaction for tax reporting reasons.
- **Maximum Annual Contribution:** The amount of funds that may be contributed to the IRA annually. This field can be changed based on the age of the customer for “catch up” purposes.
- Click **OK**.

The *Distribution/Withholding Election* screen will appear with three tabs.

Distribution Information	Distribution Instructions	Withholding Information
Date to Begin Distributions	04/01/2003	
Distribution Election	Periodic Distributions	
Reason for Distribution	Normal Distribution	
Distribution Amount	\$0.00	
Life Expectancy Election	No Election Specified	
Mandatory Distribution Election	No distribution	
Describe Mandatory Distribution Other		

Figure 52 - TD IRA Distribution/Withholding Election

Distribution Information Tab

Date to Begin Distribution – This is the date the first distribution should take effect.

 **Enter one month from today's date in this field.**

Distribution Election – Determines the type of distribution the customer is to receive. This typically will be periodic distributions. Your choices are:

- Periodic
- Entire balance
- One-time

Select periodic distribution.

Reason for Distribution – This is the default IRA code that will be identified with each distribution for tax reporting reasons.

Select normal distribution.

Distribution Amount – This is the amount the customer will receive per distribution. No amount should be entered in the distribution amount field if the customer will receive interest only payments or their calculated Required Minimum Distribution (RMDs).

Enter 500.00.

- **Life Expectancy Election** – Determines the life expectancy table the IRA will use to determine the distribution amount to the customer.
- Single- or Uniform (will pay out more to the customer)
- Joint- is used with the spouse and not more then 10 yrs age difference (will pay out less to the customer)
-
- **Mandatory Distribution Election / Describe Mandatory Distribution Other** – Utilized only if the customer is 70 ½ and must take IRA distributions. These fields produce the mandatory distribution form. Your choices are:
 - Defer my distribution to a later date- when the customer is 70.5 they can choose to defer their payment up until December 31st of that year.
 - Taking minimum distribution from another IRA - the customer may already be taking distributions from another IRA at your bank or another institution. This option will produce the waiver of IRA minimum distribution form.

- Life expectancy distribution- used for RMD's
- Continue periodic distributions- used for specific amount distributions or interest only distributions.

Distribution Instructions Tab

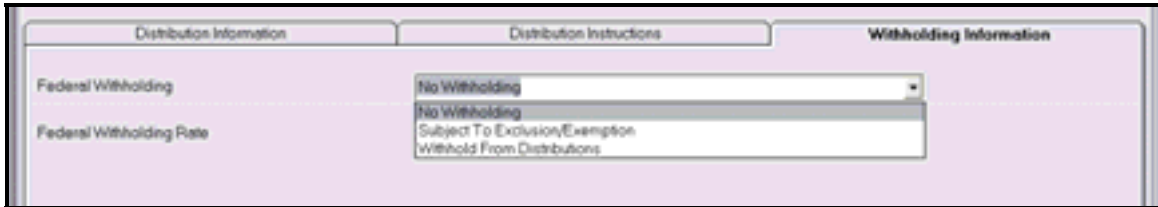
☛ Select the Distribution Instructions Tab.

Distribution Information	Distribution Instructions	Withholding Information
Distribution Request	Not Used	
Amount of Periodic Distribution	\$0.00	
Method of Payment	Not Used	Is Distribution Depleted Notice to be produced? <input checked="" type="radio"/> Yes <input type="radio"/> No
Frequency of Distribution in Months	0	
Date of next Distribution	04/03/2003	
Day of Month for Distribution	Not Used	
Annual LE Recalculation Election	Do not recalculate annually; use declining year	

- **Distribution Request** – The factor that determines amount of funds that will be provided while in distribution (i.e., distribution will consist of receiving checks based on the interest paid to the account) unless “use specific amount” is selected. Your choices are:
 - Interest only payments
 - Manual Payments (no set-up on the system)
 - Use Specific Amount (customer specifies a specific amount)
 - Mandatory Distribution Amount (for customers 70.5 and over)
- **Amount of Periodic Distribution** – This field is only utilized if “use specific amount” is selected as the distribution request.
- **Method of Payment** - Select **Pay By Check** or **Transfer**
- **Frequency of Distributions in Months** - Enter 1.
 - 3= Quarterly
 - 6= Semi-Annually
- Enter the **Date of Next Distribution**.
- **Day of Month for Distribution** – Forces distribution at month end. Only used if the Date of Next Distribution is 29, 30, or 31 in the field above.
- **Annual LE Recalculation Election** – Determines if the account will automatically recalculate the distribution amount based on the life expectancy tables every year.
- **Is Distribution Depleted Notice to be Produced?** – Select Yes or No. This option will send the customer a depletion notice indicating that the IRA account does not have required funds to cover the next scheduled distribution payment.

Withholding Information Tab


Use this tab to change Federal Withholding information. Select the Withholding Information Tab and review the following:



The screenshot shows a software interface with three tabs: "Distribution Information", "Distribution Instructions", and "Withholding Information". The "Withholding Information" tab is active. It contains two fields: "Federal Withholding" and "Federal Withholding Rate". The "Federal Withholding" field is a dropdown menu with a downward arrow, currently displaying "No Withholding". The dropdown menu is open, showing three options: "No Withholding", "Subject To Exclusion/Exemption", and "Withhold From Distributions".

Federal Withholding – Select one of the options in the figure above.

Federal Withholding Rate – If “Withhold From Distributions” is selected, enter the percentage rate in decimal form that should be withheld from the distribution amount.

 Note: Subject to Exclusion/Exemption- is used for banks in Puerto Rico only.

- When the distribution information is complete, click **OK** to return to the Selections screen; click **OK** and **Cancel** to exit the task.

IRA Portfolio Management – Deceased Close Out

Use the IRA Portfolio Management business task to put an account into distribution to close an IRA for a deceased customer.

➔ Select the *IRA Account Information and Documentation* business task and select the customer.

The Customer IRA Plan Summary screen appears with the IRA plan information. Review the figure:

Customer IRA Plan Summary

LARRY C KEATH
888 SPENCER ROAD
MT STERLING KY
493539048

IRA Contribution Limit: \$1,500.00
IRA Federal Withholding: No, Exemption on File

Special Handling: Regular Customer
Restricted: No
Officer: BGB
Date of First Roth IRA:
Age: 58.09
Date of Birth: Jul 01, 1944
Social Security Number: 401-58-7154

Customer IRA Plan Total Account Balances					
IRA Plan	Current Balance	Contribution Amount	Distribution Amount	Federal Withholding	Periodic Distribution Amount
Regular IRA	\$ 235.40	\$ 715.00	\$ 0.00	\$ 0.00	\$ 0.00

Details of IRA Plan | OK | Cancel

The **Details of IRA Plan** button provides detailed information about the IRA Plan.

- Click the Details of IRA Plan Button.

The Customer IRA Plan Account Details screen appears with specific details about the IRA account.

Customer IRA Plan Details

LARRY C KEATH
 Regular
 Officer BGB
 Social Security Number 481-56-7154
 IRA Contribution Limit \$1,500.00

Plan Total Current Balance \$7,890.40
 Plan Total Accrued Interest \$14.80
 Plan Total Contributions \$219.29
 Plan Total Distributions \$0.00
 Plan Total Federal Withholding \$0.00
 Plan Periodic Distribution Amount \$0.00

Account Number	Account Status	IRA Status	Next Maturity	Interest Rate	Current Balance	YTD Contributions	YTD Interest Paid	Plan Yr
48814253	Active	Contribution	01/26/2004	6.25%	\$7,000.40	\$219.29	\$219.29	\$0.00

Buttons: Total Download, Total Download, **Change Account IRA Information**, Previous, OK, Cancel

Use the **Change Account IRA Information** button to change account specifics.

- Click the Change Account IRA Information button.

The *Time Deposit/IRA Maintenance Selection* screen appears. Refer to the following figure and IRA Account Services descriptions:

Time Deposit/IRA Maintenance Selection

LARRY C KEATH
 IRA Account Services
 Time Deposit 48814253
 Regular

Individual Retirement Account Maintenance

Account Information
 Beneficiary/Relationships
 Distribution/Withholding
 Transfers/Rollover Request
 Financial Projection
 Account Deposits
 Contributions/Distributions

Buttons: Documents, Previous, OK, Cancel

- Select the Account Information option and click **OK**.

The Account Information screen appears. Perform the following:

The screenshot displays the "Time Deposit IRA Information" window for LARRY C KEATH. The window is titled "IRA Portfolio Management" and "Time Deposit IRA Information". It shows the account number 48816253 and the service type "Time Deposit".

IRA Account Information

- Plan: Regular
- Participation Status: Contribution
- Default Distribution Reason: Deceased Closeout Withdrawal (selected from a list including Normal Distribution, Transfer Distribution, Prior Year Excess Contribution Withdrawal, Prior Year Rollover Distribution, Withdrawal Due to Disability, Rollover Distribution, and Rollover Distribution First 2 Years)
- Designated Beneficiary Account: Fed

Contribution Information

- Source of Contribution: [Empty]
- Effective Date of Contribution: [Empty]
- Contribution Amount: \$0.00
- IRA Payments made Last Year for last tax year: \$0.00
- Initial Contribution Fee: \$0.00
- Initial Contribution Fee Disclosure: [Empty]
- Transfer/Rollover from Another Institution

Buttons at the bottom: Previous, OK, Cancel.

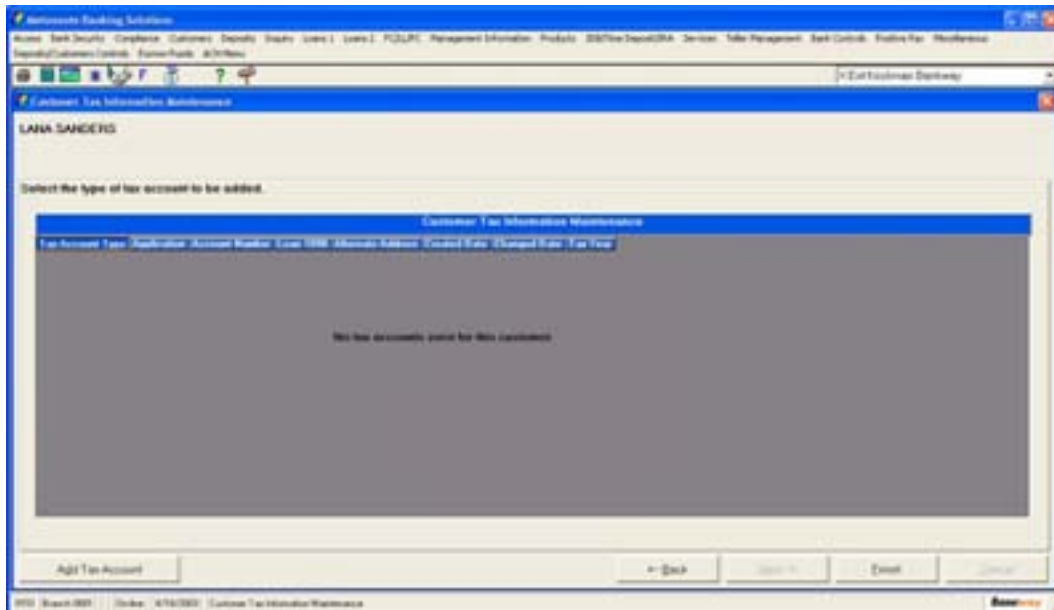
- Use the **Default Distribution Reason** drop-down menu to select *Deceased Closeout Withdrawal* to be tagged to the transaction for tax reporting reasons.

Add an IRA Tax Account for the Beneficiary

Use the Customer Tax Information Maintenance business task to add an IRA – 1099-R, 1099-Q and 5498 ESA.

☞ Select the Customer Tax Information Maintenance business task and select the customer.

The Customer Tax Information Maintenance screen appears. If the selected customer has existing tax accounts, a list displays with these accounts. Perform the following:



Click the **Add Tax Account** button. The following screen appears with the tax account types:

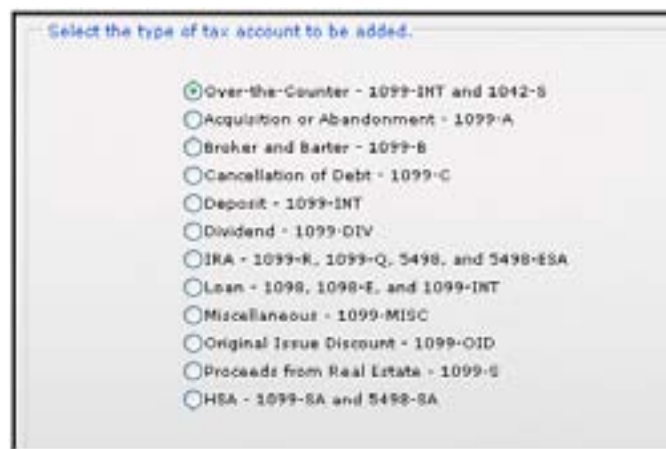


Figure 53 - Tax Account Types

- To add the tax account, select the IRA – 1099-R, 1099-Q AND 5498 ESA and click **Next**.

The Add IRA Tax Account for 1099R and 5498 screen appears.

IRA Beginning of Year Balance	\$0.00	Tax Reporting Year	2007
Plus Current Year IRA Contributions	\$0.00	IRA Plan	Regular
Plus Interest Paid	\$0.00	Fee Method Value	\$0.00
Less Total IRA Distributions	\$0.00	Life Annuity Distribution	\$0.00
Less Early Withdrawal Penalty	\$0.00	Year End Interest Account	\$0.00
Less YTD Service Charges	\$0.00	Contribution Withheld	\$0.00
Equals IRA End of Year Balance	\$0.00	Print Statement of Account	No

- Enter an account number; this number is used for Bankway’s tracking of tax records.

Note: This account cannot be an existing Bankway Account.

- Enter the year this withdrawal will be reported in the *Tax Reporting Year* field.
- Click on the Plus Current Year IRA Contributions button.

The IRA Contribution Information screen appears.

Transfer Contribution	\$100,000.00
Not Used	\$0.00
Not Used	\$0.00
Not Used	\$0.00
Not Used	\$0.00
Not Used	\$0.00
Not Used	\$0.00
Total of all IRA Contributions	\$100,000.00

- Use the drop-down menu to select Transfer Contribution.
- Enter the amount the client will receive in this distribution.
- Click the **Refresh** button.
- Verify the amount is correct and click **Next**.

The Add IRA Tax Account for 1099R and 5498 screen re-appears.

- Click the Less Total IRA Distributions button.

The Add IRA Distribution Information screen appears.

Withdrawal Due to Death	\$100,000.00	Per Year
Per Year	\$0.00	Per Year
Per Year	\$0.00	Per Year
Per Year	\$0.00	Per Year
Per Year	\$0.00	Per Year

Use Defined Distribution Code: \$0.00

Refresh Total of all IRA Distributions \$100,000.00

- Use the drop-down menu to select *Withdrawal Due to Death*.
- Enter the amount of the client's withdrawal.
- Click the **Refresh** button.
- Verify the distribution amount is correct and click **Next**.
- Verify the information is accurate. If so, click **Finish**.

- If not, use the proper button to correct any data. If the customer elected to have withholding, enter the amount in the *Distribution Withheld* field.

LANA SANDERS
Create IRA Tax Account

Account Number:

		IRA Plan Summary	
IRA Beginning of Year Balance	\$0.00	Tax Reporting Year	2007
Plus Current Year IRA Contributions	\$0.00	IRA Plan	Rogaine
Plus Interest Paid	\$0.00	Fee Method Value	\$0.00
Less Total IRA Distributions	\$0.00	Life Annuity Distribution	\$0.00
Less Early Withdrawal Penalty	\$0.00	Year End Interest Account	\$0.00
Less YTD Service Charges	\$0.00	Contribution Withheld	\$0.00
Equals IRA End of Year Balance	\$0.00	Print Statement of Account	No

Buttons: < Back, Save, Done, Cancel

Add a Beneficiary to an Existing IRA

☛ **Select the *Beneficiaries/Relationships* option on the *TD Deposit IRA Maintenance Selection* screen.**

The *Time Deposit Account Customer Relationships* screen will appear. Refer to the following figure:

Customer Name	Tax ID	Relationship	Date of Birth	Age	Beneficiary Percentage
VICKI C KIRK	08-44-071	Primary Owner	Mar 20 1954	40	50.000

Review the following field information:

- **Select Customer for Relationship Assignment** – The customer that the user is working with must be highlighted.
- **Beneficiary Percentage** – The percent that will be given to the beneficiary. It is important to note that all beneficiary percentages must equal 100%.
- **Check if Spousal Relationship to IRA Owner** – This box indicates that the beneficiary is also the account owner's spouse.
- **Relationship** – Displays a list of names to account relationships that may be established.

☛ **Select the *Primary Beneficiary*. If necessary, click *Identify Another Customer* to add an assign a new customer the beneficiary relationship.**

- **Identify Another Customer** – Allows user to select another customer to be displayed in the grid so they may be assigned a name to account relationship.
- **Assign Relationship** – Assigns a new name to account relationship.

☛ **Once the customer and relationship are selected, click Assign Relationship.**

- **Unassign Relationship** – Unassigns a name to account relationship.
- **Reassign Primary Owner** – Reassigns the primary owner relationship.

Change a Distribution that has an Incorrect IRA Code

Use this procedure to change a distribution that has the wrong IRA code applied.

☛ **Select the Contributions/Distributions option on the TD Deposit IRA Maintenance Selection screen.**

The following TD Deposit IRA Contributions/Distributions screen will appear. Refer to the Contribution Amounts drop-down menu.

IRA Contribution Amounts		Original Value	Adjusted Value
Tax Year	2003		
Beginning of Year Value		\$8,824.72	\$8,824.72
Not Used		\$0.00	\$0.00
2 Year Prior Employer Contribution		\$0.00	\$0.00
2 Year Prior Contribution		\$0.00	\$0.00
Prior Year Contribution		\$0.00	\$0.00
Employer Contribution		\$0.00	\$0.00
Prior Year Employer Contribution		\$0.00	\$0.00
Prior Year Rollover/Characterized Contribution		\$0.00	\$0.00
Rollover Contribution		\$0.00	\$0.00
Not Used		\$0.00	\$0.00
Not Used		\$0.00	\$0.00
Plus Year-To-Date Interest Paid		\$119.68	

IRA Contribution Amounts - If contributions are made to the account and coded incorrectly, this screen is utilized to maintain the IRA code to reflect the proper *contribution reason*. Click **OK**.

IRA Distribution Amounts	Original Value	Adjusted Value
Not Used	\$0.00	\$0.00
Early Distribution - Exception	\$0.00	\$0.00
Early Distribution - No Exception	\$0.00	\$0.00
Normal Distribution	\$0.00	\$0.00
Transfer Distribution	\$0.00	\$0.00
Prior Year Excess Contribution Withdrawal	\$0.00	\$0.00
Prior Year Rollover Distribution	\$0.00	\$0.00
Withdrawal Due to Disability	\$0.00	\$0.00
Rollover Distribution	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Service Charges	\$0.00	\$0.00
Early Withdrawal Penalty	\$0.00	\$0.00
Current Balance	\$0,544.40	

IRA Distribution Amounts - If distributions are made from the account and coded incorrectly, this screen is utilized to maintain the IRA code to reflect the proper *distribution reason*.

🔑 **Produce the documents and review the document worksheet.**

Manage Non- Reportable Contributions

Use this procedure if making a contribution to an IRA that should NOT be reported to the Internal Revenue Service.

Example: If a customer's IRA matures and they request to roll it into a new CD, the bank should perform an internal transfer.

📖 Note: Remember that an internal transfer should not be reported to the IRS.

There are two options to manage this type of transaction:

1) Run the debit with a credit ticket (TC38).

🔑 **The next business day select the IRA Portfolio Management business task and select the customer.**

- Select the IRA account and click **Details of IRA Plan**.

The *Customer IRA Plan Account Details* screen will appear with specific details about the IRA account.

- Click **Change Account IRA Information** to change account specifics.

The *TD / IRA Maintenance Selection* screen will display with seven options:

- Select Contributions / Distributions and click **OK**.
- Use the drop-down list adjacent to the contribution to change the contribution code from a Normal contribution to a **Transfer Contribution**. Refer to the following figure:

IRA Contribution Amounts	Original Value	Adjusted Value
Tax Year 2003		
Beginning of Year Value	\$8,824.72	\$8,824.72
Transfer Contribution	\$0.00	\$0.00
Prior Year Employer Contribution	\$0.00	\$0.00
Prior Year Rollover Contribution	\$0.00	\$0.00
Rollover Contribution	\$0.00	\$0.00
Transfer Contribution	\$0.00	\$0.00
SEP Employer Contribution	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Trustee to Trustee Transfer Contribution	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Plus Year-To-Date Interest Paid	\$119.68	

- Click **OK**.

The Second Option

2) Run the debit with a credit ticket (TC38).

Key: *The next business day select the IRA Portfolio Management business task and select the customer.*

- Select the IRA account and click **Details of IRA Plan**.

The *Customer IRA Plan Account Details* screen will appear with specific details about the IRA account.

- Click **Change Account IRA Information** to change account specifics.

The *TD / IRA Maintenance Selection* screen will display with seven options:

- Select Contributions / Distributions and click **OK** twice.
- Use the drop-down list adjacent to the distribution to change the distribution code from a Normal distribution to a **Transfer distribution**. Refer to the following figure:

IRA Distribution Amounts	Original Value	Adjusted Value
Transfer Distribution	\$0.00	\$0.00
Transfer Distribution	\$0.00	\$0.00
Pro-Rata Excess Contribution Withdrawal	\$0.00	\$0.00
Pro-Rata Rollover Distribution	\$0.00	\$0.00
Withdrawal Due to Disability	\$0.00	\$0.00
Rollover Distribution	\$0.00	\$0.00
SIMPLE Early Distribution First 2 Years	\$0.00	\$0.00
Deceased Closeout Withdrawal	\$0.00	\$0.00
Roth IRA Distribution - Exception	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Not Used	\$0.00	\$0.00
Service Charges	\$0.00	\$0.00
Early Withdrawal Penalty	\$0.00	\$0.00
Current Balance	\$1,944.40	

- When complete, click **OK**.

Calculate IRA Payment Schedule

This business task is used to calculate a distribution payment schedule for a specific IRA account.

🔑 Select the Calculate IRA Payment Schedule business task and select the customer / account.

The Calculate IRA Payment Schedule screen will appear with detailed Account and Customer information. Review the following figure and instructions:

Account Information		Customer Information	
Current Balance	\$8,944.48	Term Option	Decreasing Term
Accrued Interest	\$5.39	Term	60 Months
Distribution Amount	\$8.88	Year Base	Actual (365/365)
Distribution Frequency in Months	8	Accrual Basis	Actual Day Month
Next Distribution Date	Apr 83, 2083	Rate Option	Renewable Rate
Retirement Date	Sep 28, 2024	Current Interest Rate	5.5%
IRA Status	Distribution		
IRA Distribution Option	N		

Figure 54 - Calculate IRA Payment Schedule

Payment Schedule Options

- Calculate by Amount

OR

- Calculate by Date

🔑 **Click the Calculate by Amount button.**

- Enter the **First Distribution Date** for the selected IRA.
- Select the **Distribution Period**.
- Enter the **Distribution Amount** for the specified period.
- Click **Next**.

The selected schedule will appear with the amount, period, final distribution amount, and final date of distribution.

- Click **Back** to return to the previous screen.

🔑 **Click the Calculation by Date button.**

- Enter the First Distribution Date and the Distribution Term.
- Click **Next**.

The IRA Payment Schedule will appear with the time period sorted by the number of years selected. In the following example, the distribution term is 25 years

Year	Monthly	Quarterly	Total Annual	Annual	Lump Sum
1	\$768.17	\$2,291.81	\$4,556.89	\$8,930.24	\$5,405.60
2	\$794.62	\$1,779.22	\$2,339.83	\$4,615.43	\$5,979.16
3	\$270.23	\$806.73	\$1,601.86	\$3,158.55	\$10,473.62
4	\$298.13	\$621.26	\$1,233.33	\$2,431.15	\$10,968.09
5	\$170.94	\$518.20	\$1,012.68	\$1,995.55	\$11,463.45
6	\$146.21	\$438.34	\$865.94	\$1,705.84	\$11,957.01
7	\$128.60	\$383.74	\$761.43	\$1,499.49	\$12,451.48
8	\$115.44	\$344.43	\$683.32	\$1,345.25	\$12,945.94
9	\$105.24	\$313.98	\$622.80	\$1,225.74	\$13,441.30
10	\$97.12	\$289.72	\$574.60	\$1,130.54	\$13,934.87
11	\$90.51	\$269.57	\$529.36	\$1,053.01	\$14,429.33
12	\$85.03	\$253.61	\$502.63	\$988.75	\$14,923.79
13	\$80.42	\$239.84	\$475.48	\$934.68	\$15,418.18
14	\$76.50	\$228.11	\$452.18	\$889.82	\$15,912.72
15	\$73.12	\$218.02	\$432.10	\$848.36	\$16,407.18
16	\$70.19	\$209.26	\$414.67	\$814.51	\$16,901.65
17	\$67.67	\$197.68	\$395.47	\$784.10	\$17,397.07

- Click **Finish** to exit this task.

IRA Life Expectancy Distribution Calculation

This business task is used to calculate the current distribution amount the account owner and any designated beneficiaries will receive according to the IRS life expectancy tables. This business task will automatically put the customer into distribution, and update distribution information if needed. This business task calculates the distribution based on the accounts within the specific plan type. All beneficiaries must be designated and a life expectancy election must be selected prior to calculating a distribution amount.

🔑 **Select the IRA Life Expectancy Distribution Calculation business task and select the customer.**

The Customer IRA Plan Summary screen will appear with a list of the customer's IRA accounts.

- Select an account and click **Details of IRA Plan** to display the details of the selected IRA Plan.

The Customer IRA LE Distribution screen will appear with two buttons. Review the following figure and button descriptions:


Account Number	Account Status	Distribution Status	IRA Plan	Current Balance	LE Election	LE Calc Election	Distribution Begins	Last Dist
8001701	Distribution	Not Used	Regular	\$7,944.40	No Election	Do not recalculate annually	April 15, 2011	

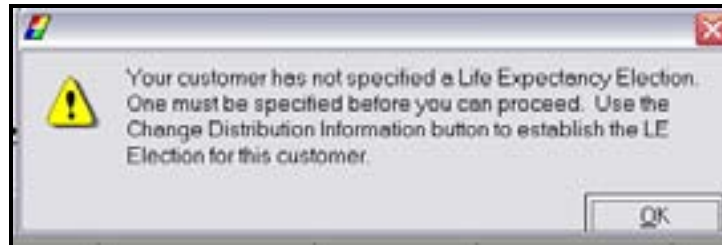
- **Change Distribution Information:** Click this button to change the selected IRA Distribution Information. The Time Deposit IRA Distribution/Withholding Election screen will appear. If necessary, refer back to the details of *Figure 47 - TD IRA Distribution/Withholding Election* for review.

Click the Change Distribution Information button and refer to the Distribution Information Tab.

- **Life Expectancy Election:** Choose either Single or Joint Owner in this field.
- Click **OK** to return to the Customer IRA LE Distribution screen.

- **Calculate Distribution Amount:** Click this button to calculate the distribution amount

 **Note:** A life Expectancy Election needs to be selected in order to calculate the distribution amount. If you do not select a Single or Joint Owner on the Distribution/Withholding Election screen, the following alert will appear.



The *Customer IRA LE Distribution Calculation* screen will appear to perform the calculation. Review the following figure and instructions:

Figure 55 – Customer IRA LE Distribution Calculation

Calculate Life Expectancy

- Enter the **Age to Begin**.

OR

- Enter the **Date to Begin**.
- Click **Calculate Life Expectancy** to calculate the *Mandatory Annual Distribution Amount* and the *Life Expectancy Factor* in the *New Life Expectancy Information* Section. Refer to this section in the following figure after the calculation is performed:

IRA Life Expectancy Distribution Calculation

Customer IRA LE Distribution Calculation

VICKI C KIRK
Social Security Number: 388-64-4811
Owner's Date of Birth: Mar 28, 1954
Age of Owner: 49

Calculate Life Expectancy: **Single (owner only)** | Regular

Enter either the Age or Date at which distributions are to begin for the IRA Owner, then Select Calculate Life Expectancy

Enter either: Age to Begin: 67.00 or Date to Begin: 05/01/2008 [Calendar Icon] [Calculate Life Expectancy]

Balance and Distribution Information

Total IRA Balances Subject to Distribution	\$8,824.72	Total IRA Distributions	\$0.00
--	------------	-------------------------	--------

Current Life Expectancy Information

Mandatory Annual Distribution Amount	\$0.00
Life Expectancy Factor	0.0%

New Life Expectancy Information

Mandatory Annual Distribution Amount	\$104.38
Life Expectancy Factor	29.8%

Distribution is calculated using Beginning Year Balance of all accounts in this IRA Plan.

[Update IRA Accounts with New Calculated Values] [OK] [Cancel]

- The **Update IRA Accounts with New Calculated Versions** button updates the IRA Accounts with the new calculations.

Let's Practice – IRA Maintenance Checkpoint

1. How do you change an IRA status from contribution to distribution?
2. How do you change beneficiaries and beneficiary percentages?
3. What is the difference between an IRA Life Expectancy Distribution Projection and an IRA Life Expectancy Distribution Calculation?
4. Where would you go to calculate a penalty for an early withdrawal on a time deposit?
5. Where would you enter the amount of a periodic distribution?
6. Where do you select the customer's desired life expectancy calculation?
7. Where do you select the reason code for a one-time distribution?
8. Where do you maintenance the legal title for an IRA and print a new signature card?
9. Where will you set up an automatic transfer for a customer's existing IRA distributions?
10. How do you print the required documents after you maintenance an IRA in the Change IRA Information business task?

Checkpoint Answers

1. IRA Life Expectancy Distribution Calculation
2. Change IRA Information, Beneficiaries/Relationships
3. Life Expectancy Distribution Calculation allows you to change the distribution status of the account. Projection will only tell the customer what they should distribute monthly.
4. TDCAPE function – the Time Deposit / IRA Calculate Penalty business task
5. Change IRA Information business task
6. IRA Life Expectancy Distribution Calculation or Change IRA Information
7. Change IRA Information, Account Information or Distribution/Withholding. You can maintain previous distribution in the Contribution/Distribution option.
8. Legal Title and Signature Card Change
9. Change IRA Information, Distribution/Withholding, Distribution Instruction tab.
10. Click on the Documents button. Select the document that you need and click the Print & Close button.

IRA Life Expectancy Distribution Projection

This business task automatically calculates the mandatory distribution. This task is designed for a “what if” scenario. The IRA life expectancy distribution projection calculates the amount of funds a customer and/or their beneficiary would receive based on the current IRS life expectancy tables. This business task calculates the distribution based on the accounts within the specific plan type.

🔑 **Select the IRA Life Expectancy Distribution Projection business task and select the customer.**

The Customer IRA Plan Summary screen will appear with a list of the customer’s IRA Plans.

- Select a plan and click **Details of IRA Plan** to display the details of the selected IRA Plan.

The *Customer IRA LE Distribution* screen will appear. This screen is similar to the screen shown in the previous topic. Instead of selecting the Change Distribution Information button, you will choose the *Calculate Distribution Amount* button.

- The **Calculate Distribution Amount** button allows users to perform a distribution projection on the selected IRA plan.

🔑 **Click the Calculate Distribution button.**

The *Customer IRA LE Distribution Projection* screen will appear. Refer to the following figure and field descriptions:

IRA Life Expectancy Distribution Projection

Customer IRA LE Distribution Projection

VICKI C KIRK Owner's Date of Birth Mar 28, 1954

Social Security Number 386-64-4811 Age of Owner 49

Project Life Expectancy Regular

Life Expectancy Election Single (owner only)

Name of Designated Beneficiary

Beneficiary's Date of Birth

Age of Beneficiary 0.00

OK Cancel

Figure 56 - Customer IRA LE Distribution Projection

Field	Description
Life Expectancy Election	Choose the life expectancy election of Single or Joint.
Name of Designated Beneficiary	If Joint, enter the name of the primary beneficiary.
Beneficiary's Date of Birth	Enter the primary beneficiary's date of birth.
Age of Beneficiary	Enter the primary beneficiary's age.

- Click **OK**.

The next Customer IRA LE Distribution Projection screen will appear to perform the actual projection. Review the following figure and instructions:

- Enter the **Age to Begin**.

OR

- Enter the **Date to Begin**.
- Click **Project Life Expectancy** to calculate the Mandatory Annual Distribution Amount and the Life Expectancy Factor in the New Life Expectancy Information section.

Combined IRA Reporting Relationships

This business task is used to produce a combined IRA reporting statement. This business task is only used to produce a combined statement. This business task does not combine tax reporting relationships. Tax Reporting is controlled in System Operations and the bank can make a decision at that point if the Tax Records should be combined as well.

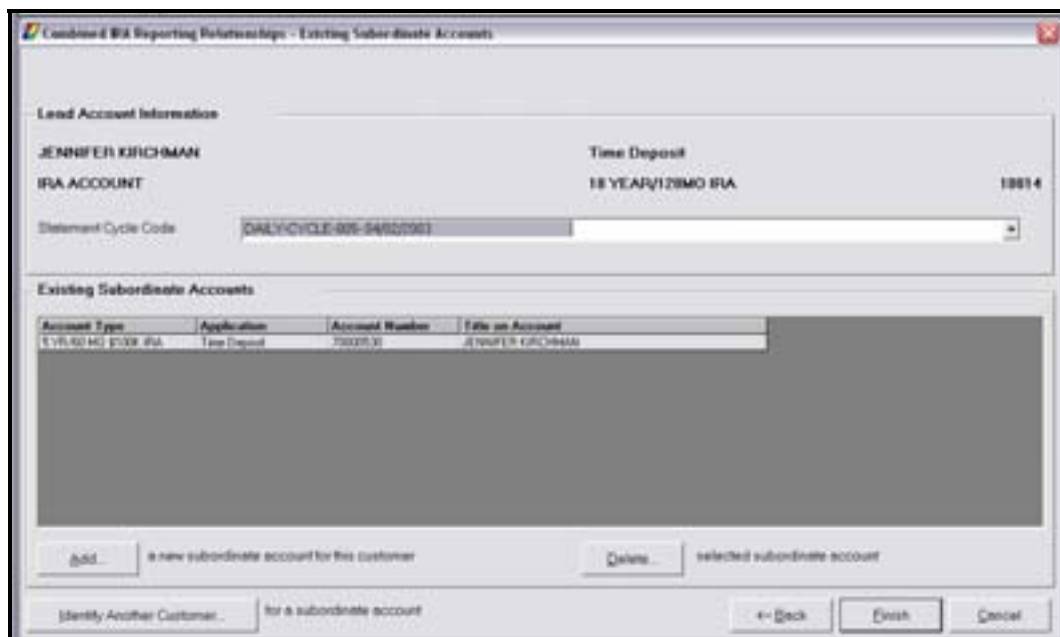
- An unlimited number of subordinate accounts can be tied to the lead account in the IRA reporting group.
- An IRA combined statement subordinate account cannot be tied to another account as an IRA combined statement lead.
- An IRA combined statement lead account cannot be tied to another account as an IRA combined statement subordinate.

 **Select the Combined IRA Reporting Relationships business task and select the customer.**

The *Lead for Existing Relationships* screen will appear to select the lead IRA account.

- Select the lead account.
- On the *Subordinate Account Selection* screen, select the subordinate account for the reporting relationship.

The following *Existing Subordinate Accounts* screen will appear with the two IRA accounts for combined IRA reporting. At this point, users can add additional subordinate accounts or delete the existing relationship.



Combined IRA Reporting Relationships - Existing Subordinate Accounts

Lead Account Information

JENNIFER KIRCHMAN Time Deposit
 IRA ACCOUNT 18 YEAR/12MO IRA 18814
 Statement Cycle Code DAILYCYCLE-005-04627003

Existing Subordinate Accounts

Account Type	Application	Account Number	Title on Account
1 YEAR/12 MO \$100K IRA	Time Deposit	70007531	JENNIFER KIRCHMAN

Add... a new subordinate account for this customer
 Delete... selected subordinate account
 Identify Another Customer... for a subordinate account
 Back Finish Cancel

- To add an IRA account from another related customer, click **Identify Another Customer**.
- Click **Finish** to establish the relationship and end this task.

Notes

Let's Practice – IRA Distributions Checkpoint

1. What business task would you use to calculate a distribution projection on an IRA account (“what if” scenario) based on current IRS life expectancy tables?
2. Does this task calculate the distribution per account or per plan?
3. What would you do if there is no date of birth recorded for the customer you wish to calculate a distribution projection for?
4. Which field determines if the distribution projection is for the account owner and / or the beneficiary?
5. What business task would you use to calculate the current distribution amount the account owner and / or beneficiary will receive?
6. If there is no life expectancy election specified, where would you change the election?

Checkpoint Answers

IRA Life Expectancy Distribution Projection business task

Calculates distribution per account

Access the Change Customer business task and enter the date of birth of customer

Life Expectancy Election field

IRA Life Expectancy Distribution Calculation business task

- Use the Change Distribution Information button and maintain the Life Expectancy Election under the Distribution Information tab.

Maintain a Certificate of Deposit (CD) Account

There are two tasks that users will utilize to perform account maintenance for CDs:

The Account Status Change business task. Review the following fields:

- Account Type
- Branch
- Servicing Officer

The Time Deposit / IRA Term Information business task. Review the following fields:

- Rate Table Number –This is only used when changing the type number and the rate will correspond with that type's rate.

Certificate of Deposit Adjustments

Have the user locate Time Deposit Account Changes Procedure and discuss each procedure.

Review the following time deposit adjustments:

- Interest Rate Adjustments-These adjustments are made because the CD only looks at the rate table once during its term. If a CD is funded at the wrong rate, the only way to adjust the rate is by using an adjustment code.
- Accrual Adjustments-Used if the rate can not be backdated to re-accrue properly. It is necessary to calculate the extra interest that must be added or subtracted from the account.

Time Deposit Closing

Standards

Before closing a time deposit account, consider the following options:

- If the Time deposit status is **Active** always use **Time Deposit/IRA Penalty** (TD0110) business task.
- **Remember, in Bankway the Interest on a Time deposit pays on the first business day. Therefore, there is no interest due the day of maturity to the customer.**
- If the time deposit is in a matured or pending status the entire balance is available for withdrawal.
- If closing a time deposit and the Maturity date is today, the deposit status is still Active, use the Time Deposit/IRA Penalty (TD0110) screen to process this transaction.
- Bankway will only allow one debit to post to a Time Deposit on a given day; therefore an interest transfer or pay by check transaction cannot post on the same day as the withdrawal. The withdrawal will unpost.
- Anytime a Time deposit record is **closed**, Bankway will automatically decrease the pending accrued interest if the bank decides not to pay it to the customer.
- If the Time deposit status is **pending**, and the bank wishes to pay the pending accrued interest to the customer; you must manually add the Current balance and the pending accrued interest.
- If the Time deposit status is **Matured**, there is no accrued interest to pay to the customer. Simply pay the Current balance.

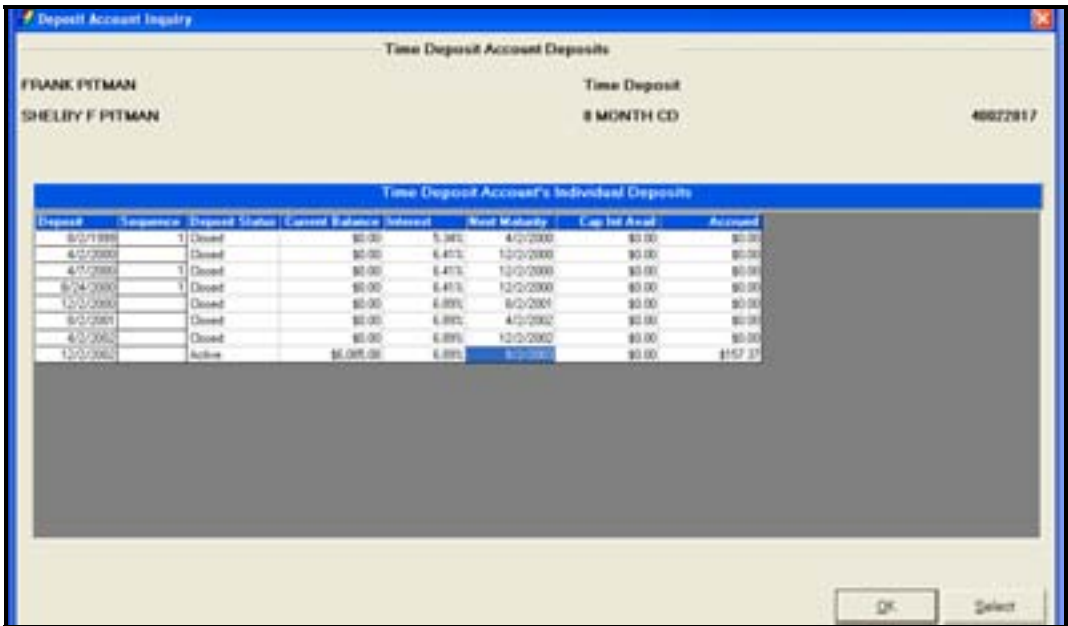
WARNING: Remember that before a time deposit automatically renews, it may enter a pending period defined by the bank through the Deposit Type Standards business task. During this period the deposit is available for withdrawal, and when the pending period ends, the deposit automatically renews effective to the maturity date.

Definitions

Field	Description
Current Balance	This is the principal plus accrued interest for capitalized CD's. For pay by check/transfer, this would be the principal.
Available Balance	Interest from capitalized CD's from time of opening or renewal.
Redeemable Balance	Current Balance plus the Accrued Interest this period
Accrued Interest This Period	The interest accruing for the current interest cycle.
Pending Accrued Interest	During the grace period the CD continues to accrue interest. It is up to the bank weather or not to pay the pending accrued interest to the customer.

- Select the **Deposit Account Inquiry** (CK0004) business task to determine the maturity date. Access the **Deposits** button.

The following screen will appear:



First Scenario

- If the *Time Deposit Status* is *Active* and charging the customer a penalty
- Select the *Time Deposit/IRA Penalty (TD0110)* business task.

The following screen will appear:

Field	Description
Withdrawal Type	Select Closing or Partial.
Pay Accrued Interest	Select Yes if the customer will receive their accrued interest.
Withdrawal Amount	Enter the amount the customer would like to withdraw.
Penalty Term	Select if the penalty assessed will be a certain number of days or months.
Number of Days/Months	Enter the number of days or months the customer will be penalized.
Additional Bank Penalty	Accesses a penalty in addition to the penalty calculated from the Penalty Term and Number of Days/Months fields. Do not change the other fields in the Bank Standards section unless not charging the customer a penalty.

- Calculate the *Net-to-Customer* amount and assess the early withdrawal penalty.

The following screen will appear:

Account Information		Penalty Calculation	
Date Opened	Aug 02, 1999	Amount Subject to Penalty	\$6,085.00
Account Status	Active	Penalty Calculation Start Date	Dec 02, 2002
Interest Rate Code	Renewable Rate	Accrued Interest Paid	\$157.37
Current Balance	\$6,085.00	Withdrawal Amount	\$6,085.00
Available Balance	\$0.00	Calculated Penalty	\$35.61
Accrued Interest	\$157.37	Bank Penalty	\$0.00
Total Holds	\$0.00	Interest Withheld	\$0.00
Withholding Rate	0.0%	Net to Customer	\$6,286.84

Run the Time Deposit withdrawal using a **Tran Code 86** for the amount specified in the **Net-to-Customer** field.

Second Scenario:

- If the *TD Deposit Status is Active* and not charging the customer a penalty
- Select the Time Deposit/IRA Penalty (TD0110) business task.

The following screen will appear:

Field	Description
Withdrawal Type	Select Closing or Partial.
Pay Accrued Interest	Select Yes if the customer will receive their accrued interest.
Withdrawal Amount	Enter the amount the customer would like to withdraw.
Penalty Term	Select if the penalty assessed will be a certain number of days or months.
Number of Days/Months	Enter the number of days or months the customer will be penalized.
Additional Bank Penalty	Accesses a penalty in addition to the penalty calculated from the Penalty Term and Number of Days/Months fields. Do not change the other fields in the Bank Standards section unless not charging the customer a penalty.

- Type Zeros in the **Penalty Interest Rate** field.

The following screen will appear:

Account Information		Penalty Calculation	
Date Opened	Feb 04, 2004	Amount Subject to Penalty	\$400,000.00
Account Status	Active	Penalty Calculation Start Date	Feb 04, 2004
Interest Rate Code	Floating Rate	Accrued Interest Paid	\$26.45
Current Balance	\$400,000.00	Withdrawal Amount	\$400,000.00
Available Balance	\$0.00	Calculated Penalty	\$0.00
Accrued Interest	\$26.45	Bank Penalty	\$0.00
Total Holds	\$0.00	Interest Withheld	\$0.00
Withholding Rate	0.0%	Net to Customer	\$400,026.45

- Verify the **Calculated Penalty** field is zero dollars.
- Run the Time Deposit withdrawal using a **Tran Code 86** for the amount specified in the **Net-to-Customer** field.

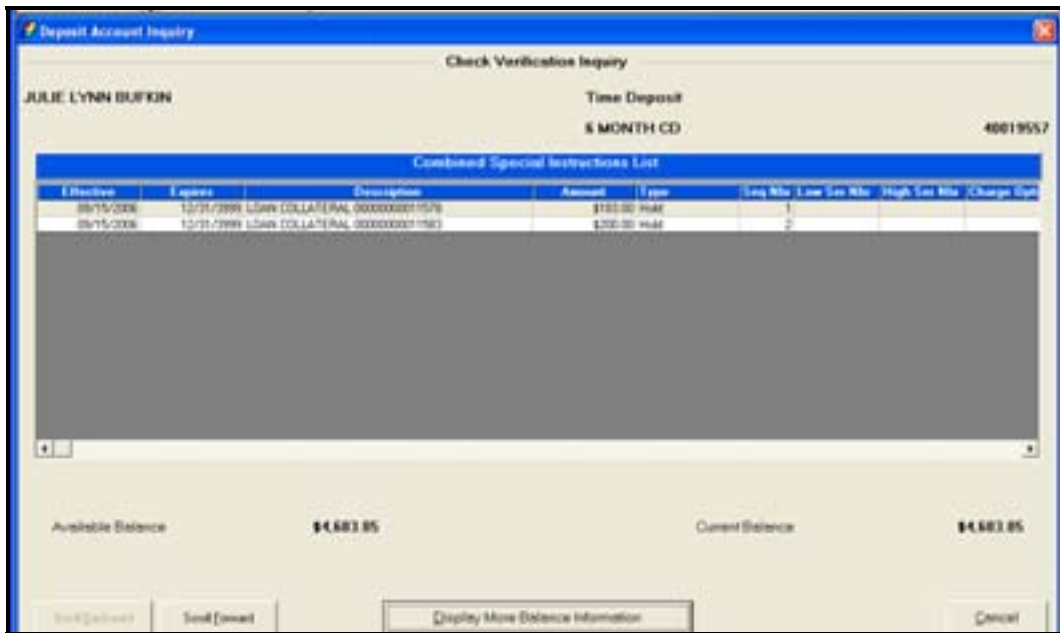
Partially Withdraw from a TD Account with a Penalty when the TD Deposit Status is Active

Note: When your customer makes an early withdrawal and a penalty is calculated, Bankway subtracts the penalty from the remaining balance. Your customer receives the full amount of the withdrawal requested minus any interest withholding, if applicable.

Third Scenario

- Select the **Deposit Account Inquiry** (CK0004) business task.
- Use this task to review the **Combined Special Instructions** grid. This ensures that there are no holds or special instructions prohibiting any withdrawals from this account.

The following screen will appear:



- Click the **Display More Balance Information** button.

The following screen will appear:



- Click the Interest Detail tab and locate the Date Next Interest Payment and the Interest Payment Disposition fields.

Check

If the **Date Next Interest Payment Date** is within the bank's set lead days for processing interest checks (this is bank-defined) and the **Interest Payment Disposition** field is set to **check**, Bankway has created a check (*the mailing of the check depends on the bank's standards*).


Transfer

Verify the **Date Next Interest Payment field**. Bankway creates the interest transfer for the accrued interest in the previous night's update.

Capitalize

If the Payment Disposition is set to **capitalize**, the penalty is processed as normal regardless of the **Date Next Interest Payment**.

- Select the Time Deposit / IRA Penalty (TD0110) business task. Refer to previous procedures covering calculate Time Deposit/IRA Penalty (TD0110) business task.

 **Note:** When using Time Deposit/IRA Penalty business task, the user will be prompted if there is an outstanding interest payment for this time deposit. Refer to bank policy or management if this occurs.

Use this task to calculate **Net-to-Customer** and assess the penalty.

- Run the *Time Deposit* withdrawal using a **Tran Code 86** for the amount specified in the **Net-to-Customer** field or the amount manually calculated.

Day 2 Review / Practice

After reviewing the day's topics, answer the following questions to the best of your ability. The answers can be found in the appendix.

Reassign a Primary Owner to a Safe Deposit Box Practice

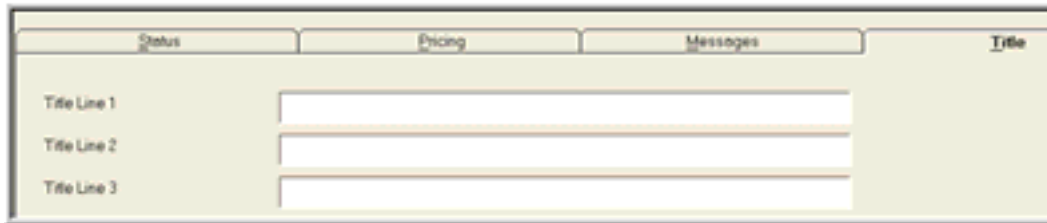
The screenshot shows a software window titled "Customer to Account Relationships". At the top left, it displays "JASON A SMITH". To the right, it shows account details: "Safe Deposit Box", "3 X 5 X 20 BOX", and "MT.STERLING-MAIN OFFICE 8001 (8001)". Below this is the instruction "Select Customer For Relationship Assignment". A table titled "Customers Related To Account" is displayed with the following data:

Customer Name	Tax ID	Relationship
JASON A SMITH	222-22-2222	Primary Owner
ALEXANDRA M SMITH	404-45-8191	Tax Relationship

Below the table are several buttons: "Unassign Relationship", "Reassign Primary Owner", "Display Relationship", "Assign Relationship", "Identify Another Customer", and "Finish". A "Relationship" dropdown menu is set to "AUTHORIZED SIGNER".

Use the figure above to answer the following questions about safe deposit box relationships.

1. Which button would you use to add a customer not shown in the list?
2. When a new customer is added to the list, he/she will not have a relationship assigned. What would you do to reassign the new customer as the primary owner of the safe deposit box?
3. When the new customer is reassigned as the primary owner, the previous primary owner will have no relationship. What would you do to make the previous owner a secondary owner?

Change a Safe Deposit Box Practice

The screenshot shows a web interface for managing a safe deposit box. At the top, there are four tabs: 'Status', 'Pricing', 'Messages', and 'Title'. Below the tabs, there are three input fields labeled 'Title Line 1', 'Title Line 2', and 'Title Line 3'. The 'Title' tab is currently selected, and the input fields are empty.

The figure displays the tabs available to make changes to a box and the title lines of a safe deposit box within Bankway™. If possible, sign-on to Bankway™ to perform these tasks while answering the following questions.

Which business task is used to change the title on a safe deposit box?

If the primary owner of the box is changed, the previous owner's name would appear in title line. What would you do to change the title to reflect the new primary owner?

If a secondary owner is added to an existing safe deposit box account, should you manually add them to the title, and if so, where would you add their name?

If the box is new (no transaction code has been assigned), which task would you access to change the documents to reflect the new owners of the box?

Which tab would you access to verify the date that the box was opened?

Which tab would you access to change the current rent fee of a box?

Which tab would you access to change a billing notice for a customer?

IRAs – Set 1

The difference between the Customer IRA Inquiry business task and the Change IRA Information business task is:

You can only display account deposits on the Customer IRA Inquiry business task and not the Change IRA Information business task.

You can only view the details of the IRA plan using the Change IRA Information business tasks.

You can only change account IRA information using the Change IRA Information business tasks.

None of the above.

Circle all business tasks that allow you to change distribution information (using your Procedure Manual or a computer if available):

- IRA Inquiry
- IRA Life Expectancy Distribution Calculation
- IRA Life Expectancy Distribution Projection
- Change IRA Information

IRAs – Set 2

For each of the following IRA procedures, decide which business task is used to perform the procedure

Procedure	Business Task
1) Place an IRA in distribution status.	
2) Maintenance the interest rate of an existing IRA.	
3) Open a new IRA.	
4) Calculate the penalty of an early withdrawal.	
5) Add beneficiaries to an IRA.	
6) Establish the Life Expectancy Calculation.	
7) Maintenance the distribution reason for a previous distribution.	
8) Maintenance the account title on an IRA that has not been funded.	
9) Maintenance the term type code of an existing IRA.	
10) Change the IRA primary owner's birth date.	
11) Establish a transfer for interest distributions.	
12) Maintenance Federal Withholding.	
13) Maintenance the Servicing Officer.	
14) Enter an interest adjustment.	
15) Redeem an IRA at maturity.	

Open A Product – Time Deposit IRA Information

The screenshot shows a software window titled "IRA Portfolio Management" with a sub-header "Time Deposit IRA Information". The user name "VICKI C KIRK" is displayed in the top left. The account type is "IRA Account Services" and "Time Deposit", with the account number "49822883" in the top right. The form is divided into two main sections: "IRA Account Information" and "Contribution Information".

IRA Account Information:

- Plan: Regular (dropdown)
- Participation Status: Distribution (dropdown)
- Default Distribution Reason: Normal Distribution (dropdown)
- Default Contribution Reason: Normal Contribution (dropdown)
- Maximum Annual Contribution: \$1,000.00 (text field)
- Designated Beneficiary Account: No (dropdown)

Contribution Information:

- Source of Contribution: Regular Or Spousal Contribution (dropdown)
- Effective Date of Contribution: [calendar icon]
- Initial Contribution Fee: \$0.00 (text field)
- Initial Contribution Fee Disclosure: [text field]
- Tax year of Initial Contribution: [text field]
- Contribution Amount: \$0.00 (text field)
- IRA Payments made Last Year for last tax year: \$0.00 (text field)

At the bottom left, there is a checkbox labeled "Transfer/Rollover from Another Institution" which is currently unchecked. At the bottom right, there are three buttons: "Previous", "OK", and "Cancel".

1. If you place a check in the Transfer/Rollover from Another Institution box, what form will you automatically set up?
2. What is the difference between the Maximum Annual Contribution and the Contribution Amount?
3. How do you access this screen from the Time Deposit Account Service Selection screen?
4. What will you enter in the Tax Year of Initial Contribution field, the year the IRA was opened or the year the customer will report the contribution to the IRS?

IRA Portfolio Management – TD / IRA Maintenance Selection

IRA Portfolio Management

Time Deposit IRA Maintenance Selection

VICKI C KIRK

IRA Account Services

Time Deposit 48822883

Regular

Individual Retirement Account Maintenance

- Account Information
- Beneficiaries/Relationships
- Distributions/Withholding
- Transfers/Follover Request
- Financial Projection
- Account Deposits
- Contributions/Distributions

Documents Previous OK Cancel

Decide which option from the above screen would be used to perform the following maintenance tasks. Note your answer by placing the number of the question next to the option on the screen.

1. Maintenance the contribution reason on a previous deposit.
2. Request a new distribution request form.
3. Place a customer in distribution status.
4. Enter the information for a one-time distribution for \$1000.00 to be transferred to their checking account.
5. Return the customer to contribution status after a one time distribution.
6. Establish withholding on a customer's account.
7. Delete beneficiaries.

Documents

Explain the business task used to produce the following documents. Include fields that are required to produce the document.

1. IRA Distribution Request

Business Task:

Required Fields:

2. IRA 70 ½ Election and Withholding Notice

Business Task:

Required Fields:

3. IRA Funds Transfer Disclosure

Business Task:

Required Fields:

4. Waiver of IRA Minimum Distribution

Business Task:

Required Fields:

CSR Education Day 3

Day 3 Objectives

- ✓ Review all the business tasks within the Customer business task group.

Customer Information / Maintenance

The Customers business task group houses all add, change, and delete functions regarding the customer information record.

Adding a Customer

Add a customer into Bankway™ using the Add Customer business task. If the new customer is opening an account, users can add them into the system via the Open a Product business task. If necessary, refer back to the details of *Figure 1 - Customer Mailing Address and Identification* for review on how to add a customer into Bankway™.

eFunds

After adding a customer using the Add Customer business task, access the **eFunds** business task to request reports on the customer. For more information on eFunds, refer to *Bankway™ Headquarters* through the “?” icon on the Bankway™ toolbar.

Manage Fraud and Active Duty Alerts

This business task complies with the requirements of Section 112 of the FACT Act (also known as Section 605A of the Fair Credit Reporting Act). The functionality allows a banker to add, change, or delete an initial fraud alert, an extended fraud alert, or an active duty alert. The alerts are defined as follows:

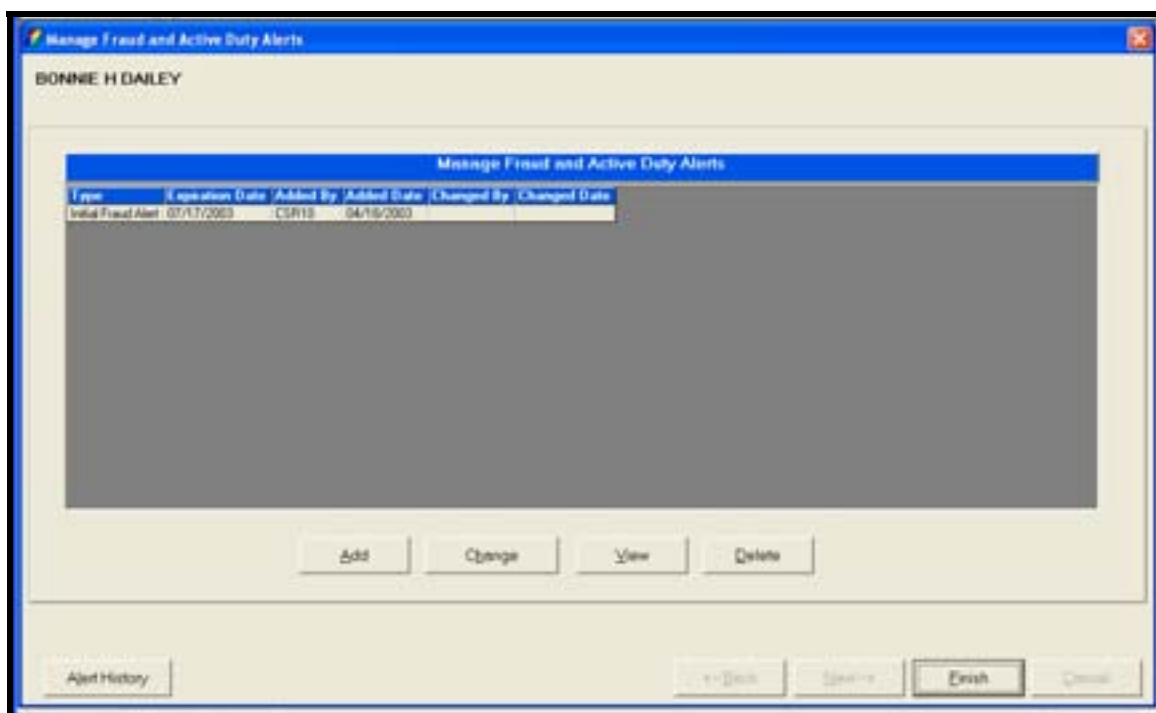
- **Initial Fraud** = A fraud alert that lasts 90 days and is typically used for a person who is suspected of being a fraud victim
- **Extended Fraud** = A fraud alert that lasts 5 to 7 years and is used for a person who is a known fraud victim
- **Active Duty** = An alert that lasts 12 months and indicates active military service

Valid alert combinations include:

- Initial Fraud and Active Duty or
- Extended Fraud and Active Duty

Initial and Extended Fraud alerts cannot exist at the same time for a customer.

When establishing an alert, bankers can select the type of alert, change the defaulted expiration date, and enter comments. Bankers can also view fraud and active duty alert history and track who added, changed, or deleted an alert.



Manage Fraud and Active Duty Alerts - Add Alert

BONNE H DABLEY

Alert Details

Alert Type: Initial Fraud Alert ?

Expiration Date: 07/17/2003

Comments: CUSTOMER'S PURSE WAS STOLEN

Added By: CSR18

Date Added: Apr 18, 2003

< Back Next > Finish Cancel

Manage Fraud and Active Duty Alerts Procedure

After a fraud or active duty alert has been established, the following will also occur in Bankway®:

- A new **ID** column will appear in the customer lookup grid. The red **ID** label next to a customer's name indicates that a fraud or active duty alert has been established and the customer's identification must be verified immediately.

Customer Name	ID	VIP	Tax ID	Primary Relationships	Date of Birth	Home Ph
BONNIE H DAILEY	ID		405-24-5088	CK TD CL SO EF	8/23/1918	(606) 663-4
BONNIE S DAILEY			405-11-4820	SV	7/16/1963	(606) 498-
BRANDON DAILEY			407-31-3595	SV	1/31/1995	(606) 498-
K DAILEY						(606) 663-4
KEVIN DAILEY			401-02-0189		9/13/1971	(606) 497-
REV J N DAILEY			268-09-2033		4/2/1918	(606) 663-4
TIM DAILEY			400-02-9934	CK PL RL	8/22/1966	(606) 498-

- A red **Fraud Victim** and/or **Active Duty** label will appear on applicable screens when using the *Account Balance Inquiry (CS0008)*, *Customer Change (CI0070)*, and *Customer Address Change (CI0001)* business tasks.
- An alert message will be generated and displayed on the *Alerts* tab in the *Call Center (CI0320)* and *Customer Summary (CI0008)* business tasks summarizing the type of alert that exists and its expiration date.

CIP Record Retention Business Task


The *CIP Record Retention* business task allows the user to perform a one-time maintenance change of **original** customer information.

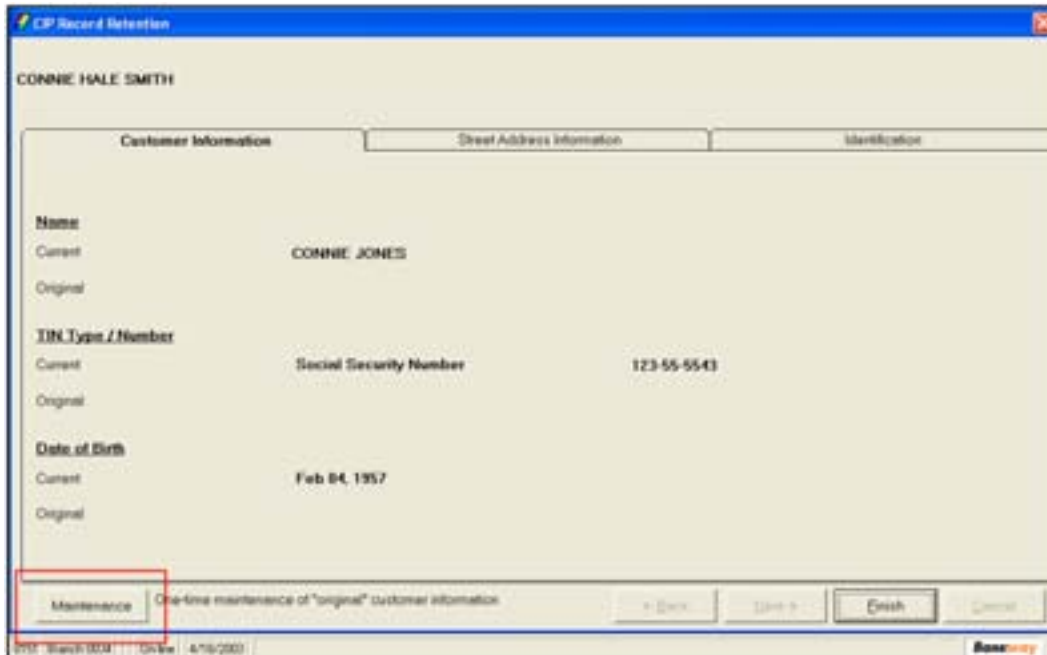
Key: Select the *CIP Record Retention (CI0510)* business task to view a customer's original and current name, street address, date of birth, Tax Identification Number (TIN), and TIN type.

Additional customer identification information can be viewed on the *Identification* tab.

Find the customer from the CIP Record Retention Customer Identification window and select **OK**.

The *CIP Record Retention* screen appears. Refer to the figure below:

 Note: For customers in existence before this new functionality was installed, a Maintenance button will appear in the business task. Use this button for a one-time opportunity to update original customer information.




CIP Record Retention

CONNIE HALE SMITH

Customer Information	Street Address Information	Identification
Name		
Current	CONNIE JONES	
Original		
TIN Type / Number		
Current	Social Security Number	123-55-5543
Original		
Date of Birth		
Current	Feb 04, 1957	
Original		

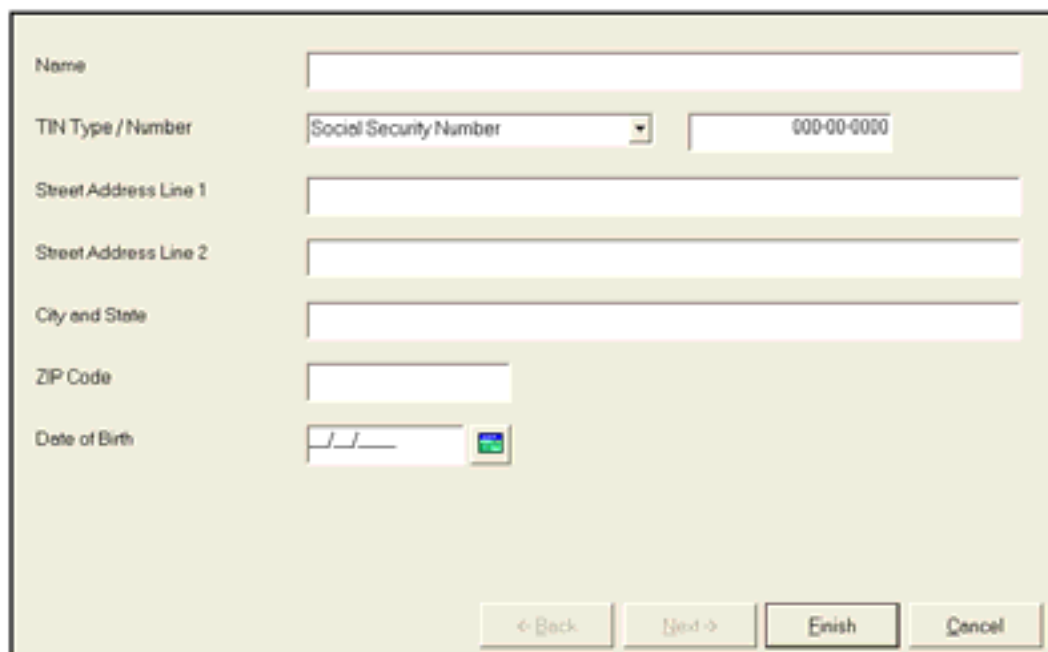
Maintenance One-time maintenance of "original" customer information

Bankway

 Note: The Customer Information, Street Address Information, and Identification tabs are viewable-only tab screens.

- To change the customer's information, select the **Maintenance** button.

The next window appears allowing the user to change customer Name, Tin Type/Number, Street Address, City and State, Zip Code, and Date of Birth.



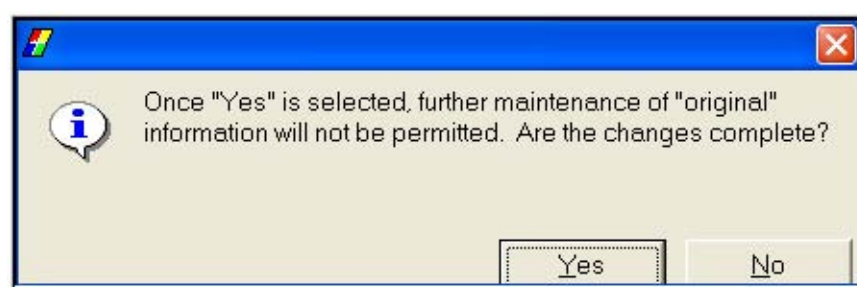
A screenshot of a web-based form for customer information maintenance. The form has a light beige background and contains the following fields:

- Name:** A single-line text input field.
- TIN Type / Number:** A dropdown menu currently showing "Social Security Number" and a text input field containing "000-00-0000".
- Street Address Line 1:** A single-line text input field.
- Street Address Line 2:** A single-line text input field.
- City and State:** A single-line text input field.
- ZIP Code:** A single-line text input field.
- Date of Birth:** A date input field with a calendar icon to its right.

At the bottom of the form, there are four buttons: "< Back", "Next >", "Finish", and "Cancel".

- Make the specified changes by typing in the fields provided.
- Click **Finish** when complete.

A warning message will appear asking if the changes are complete.



- Click **Yes**.

The *CIP Record Retention* screen appears with the new information.

- Click **Finish** to exit this business task.

Call Center

This business task allows users to respond to multiple requests from one customer.

☛ Select the Call Center business task and select the customer.

The Main Menu – Customer Information screen will appear. Refer to the following figure:

The screenshot shows a software window titled "Call Center - Main Menu - Customer Information" for customer "MATTHEW ADAM". The window has a red "ALERTS" indicator in the top right. Below the title bar are five tabs: "Customer Info", "Accounts", "Alerts", "Comments", and "Other Services". The "Customer Info" tab is active, displaying a form with the following fields:

- Mailing Address:** 2199 MANGROVE DRIVE
- City and State:** HOLDEN MA
- Zip Code:** 01578
- Home Phone:** (988) 000-0000
- Daytime Phone:** (988) 000-0000
- Fax Number:** (988) 000-0000
- E-Mail Address:** (empty)
- Branch:** MT STERLING MAIN OFFICE (0001)
- Banker:** ACW
- Date of Birth:** (empty)
- Age:** 8
- Customer Since:** Feb 24, 2005
- Social Security Number:** 595-22-3522
- MOTHER'S MADDEN NAME:** (empty)
- ID Number:** (empty)
- ID Verified:** Not Verified
- Government List Match:** No

At the bottom of the window are buttons for "Another Customer", "Compose E-Mail", "Additional Information", "Finish", and "Cancel".

Call Center Main Menu Tabs:

☛ Select the Customer Information Tab

Customer Information: Allows users to identify, view and change personal customer information

- Mailing address and zip code
- Phone and Fax numbers
- E: Mail Address
- Street Address: Click on the Street Button. When done, click the Back Button

🔑 Select the Accounts Tab

Accounts: Displays all the specific accounts for the current customer. From this screen you can access the account level deposit information by highlighting an account and clicking View Account.

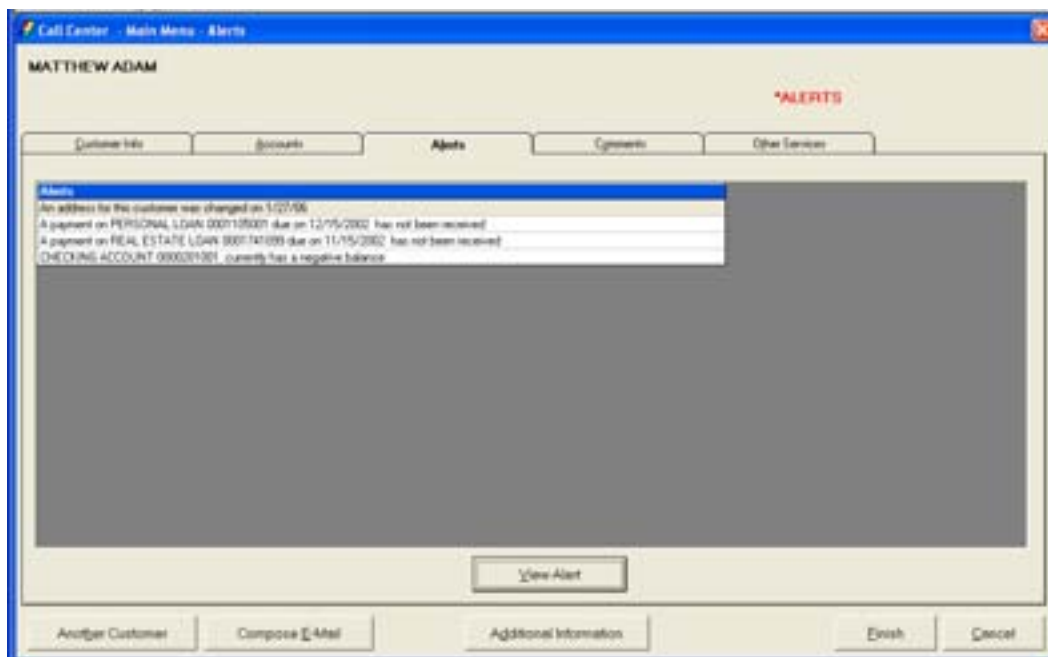
Relationship	Application	Account Number	Type Description	Current Balance	Avg. Cur Balance YTD	Account Status	Interest Rate	Date Opened	Date Closed
Primary Deposit	Checking	201001	REGULAR	\$18,632.94	\$1,215.30	Active	7.5%	10/15/2002	
Primary Deposit	Checking	201999	REGULAR	\$0.00	\$0.00	New Account	0.0%	10/15/2002	
Primary Deposit	Checking	202001	ADVANTAGE ACCOUNT	\$450.00	\$35.74	Active	7.25%	10/15/2002	
Primary Deposit	Checking	700002	ADVANTAGE ACCOUNT	\$0.00	\$0.00	New Account	7.25%	11/18/2002	
Primary Deposit	Checking	990033	STUDENT CHECKING	\$0.00	\$0.00	New Account	0.0%	11/18/2002	
Primary Deposit	Savings	401001	PERSONAL SAVINGS ED	\$1,720.00	\$1,149.79	Active	1.45%	11/06/2002	
Primary Deposit	Savings	401002	PERSONAL SAVINGS ED	\$0.00	\$0.00	New Account	1.45%	10/15/2002	
Primary Deposit	Time Deposit	605001	1 YEAR / 12 MONTH CD	\$5,000.59	\$5,001.59	Active	0.0%	10/15/2002	
Primary Deposit	Time Deposit	654001	18 MO VARIABLE IRA	\$0.00	\$0.00	New Account	0.0%	10/15/2002	
Primary Deposit	Time Deposit	6001000503	1 YEAR / 12 MONTH CD	\$0.00	\$0.00	New Account	0.0%	11/27/2002	
Primary Deposit	Personal Loan	1105001	CONSUMER FINED	\$2,000.00	\$2,000.00	Active	36.99%	12/31/2002	
Primary Deposit	Real Estate Loan	1101000	*** NOT USED ***	\$0.00	\$0.00	Unsubscribed Loan	10.0%		

View the following criteria for each of the customer's accounts:

- | | |
|------------------------|------------------|
| • Application | • Account Status |
| • Account Number | • Interest Rate |
| • Type Description | • Date Opened |
| • Current Balance | • Date Closed |
| • Avg. Current Balance | |

🔑 Select the Alerts Tab

Alerts: Displays all alerts on the customer



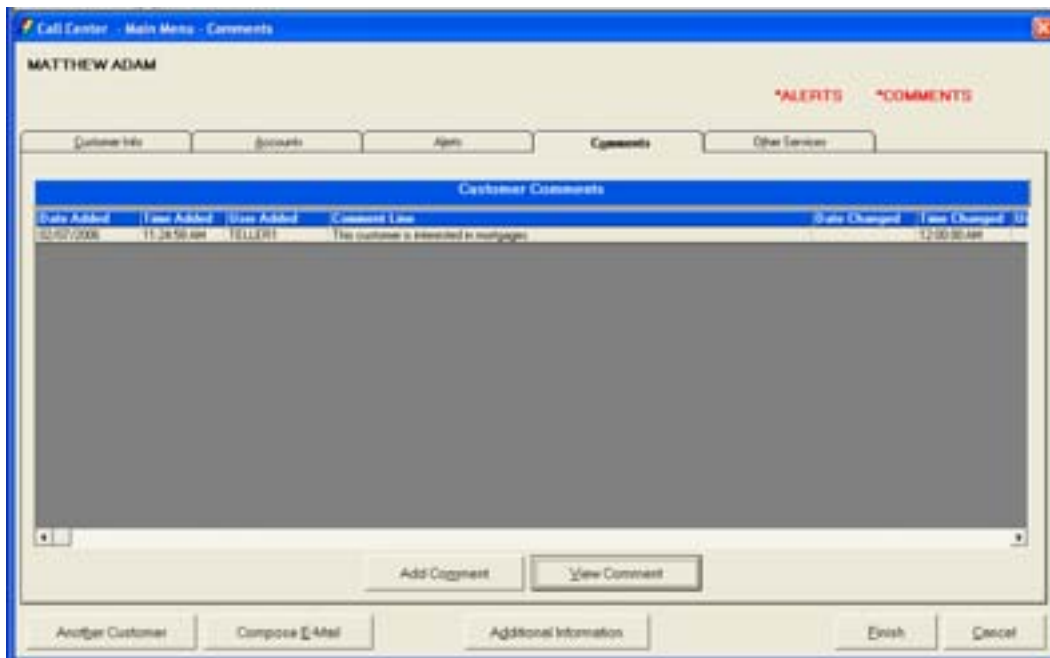
View Alert Button: displays the account on which there is an alert

🔑 Select the Images Tab

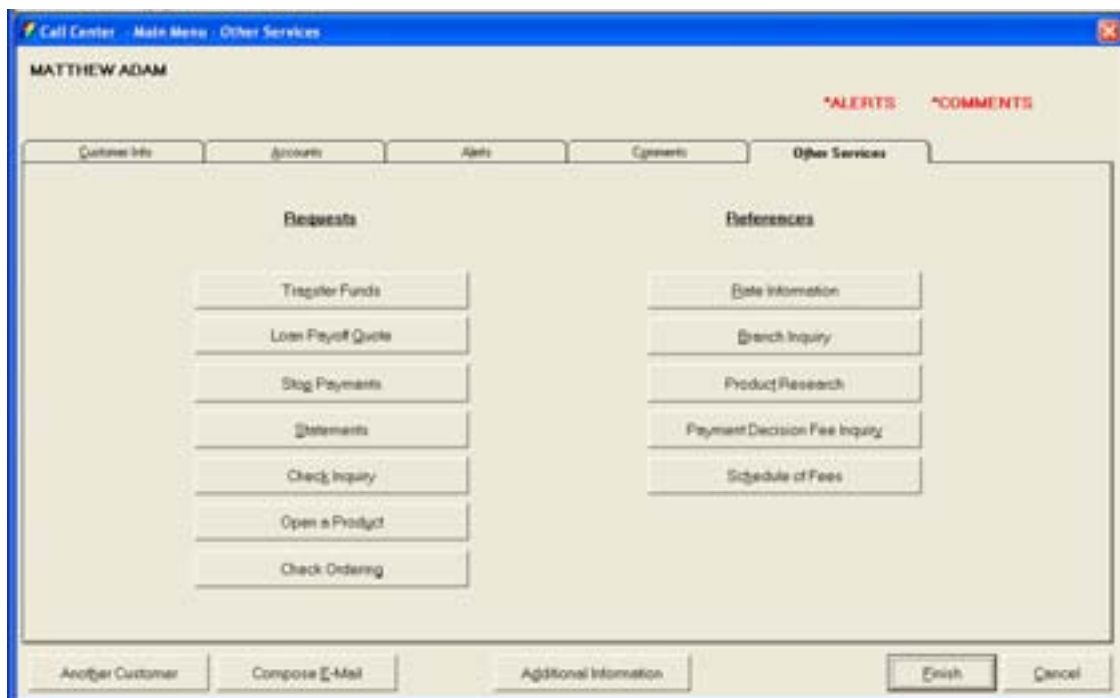
📖 Note: If no images are available for the selected customer, no image tab will display.

Images: Allows the user to view customer or account images.

Display Button: The selected image will be displayed.

🔑 Select the Comments Tab

Comments: Allows users to view and add customer comments.

🔑 Select the Other Services Tab

Other Services: Allows users to perform a variety of functions and view additional bank information.

Requests

Button	Description
Transfer Funds	Launches a ticket less transaction to transfer funds from one account to another.
Loan Payoff Quote	Use this function to calculate a payoff quote for your customer's loans.
Stop Payment	Add a stop payment to your customer's specific account.
Statement	Print an account statement.
Check Inquiry	Look up account history, such as cleared checks or transfers that have posted on the account.
Open a Product	Open a checking, savings, time deposit, IRA, or business account for your customer.
Check Ordering	Order checks.

References

Button	Description
Rate Information	Look at the current rates your bank is offering a different products.
Branch Inquiry	Find information on the various branch locations, such as mailing address and phone numbers.
Product Research	An online brochure of your bank's products.
Payment Decision Fee Inquiry	Fees associated with NSF and Overdraft items.
Schedule of Fees	Your bank's schedule of fees.

Additional Buttons

Another Customer: Displays the Customer Information Screen and allows the user to select another customer

Compose Email: Allows the user to send an e: mail message to the customer

Additional Information: Allows the user to view additional information about the customer such as Account Summary, Financial Information, Employment, Relationships, and Collateral.

Finish: Completes the action and exits out of the business task.

Cancel: Cancels out of the action and exits out of the business task.

Delete Customer

This business task allows users to eliminate customer records that were added in error. Customer records cannot be deleted if any relationships, tracking items, or tax records exist.

 **Select the Delete Customer business task and select the customer to remove.**

The **Delete Customer** screen will appear. Refer to the following figure:



Figure 57 - Delete Customer

Notice that this customer cannot be deleted due to the relationships attached to this customer's profile. Users must access the Customer to Account Relationships task and remove the relationship before this customer can be deleted.

- Once all of the relationships, tracking, and/or tax info are removed from the customer, delete the customer by clicking the **Delete Customer** button.

JENNIFER MAIZE KRICHMAN
781 ORLANDO WAY
SANFORD FL 32771

Date Of Birth Sep 28, 1979
Tax Identification 156-45-5454
Home Phone (541) 545-4680
Day Phone (521) 545-4678
Officer R. JOSHUA HARTMAN

NO RELATIONSHIPS, TRACKING AND/OR TAX RECEIPTS EXIST. THIS CUSTOMER MAY BE DELETED; HOWEVER, THE 5-YEAR CUSTOMER IDENTIFICATION PROGRAM (CIP) RECORD RETENTION REQUIREMENT SHOULD BE CONSIDERED BEFORE PROCEEDING.

Delete Customer Finish

- Click **YES** on the Alert Message box. Click **Finish** to exit this task.

Change Customer

This business task allows users to change the customer's personal information. These screens are identical to the screens within the Add Customer business task.

Key: *Select the Change Customer business task and select the customer to change.*

The same screens accessed in Open a Product and Add Customer business tasks will display with identical fields which are available to make any necessary changes to the customer record.

Let's Practice

- ✓ Change the selected customer's personal information.

Change Customer Address

This business task allows users to change the mailing address, street address, alternate address and communication numbers.

 **Select the Change Customer Address business task and select the customer.**

The Change Address – Personal Customer screen will appear.

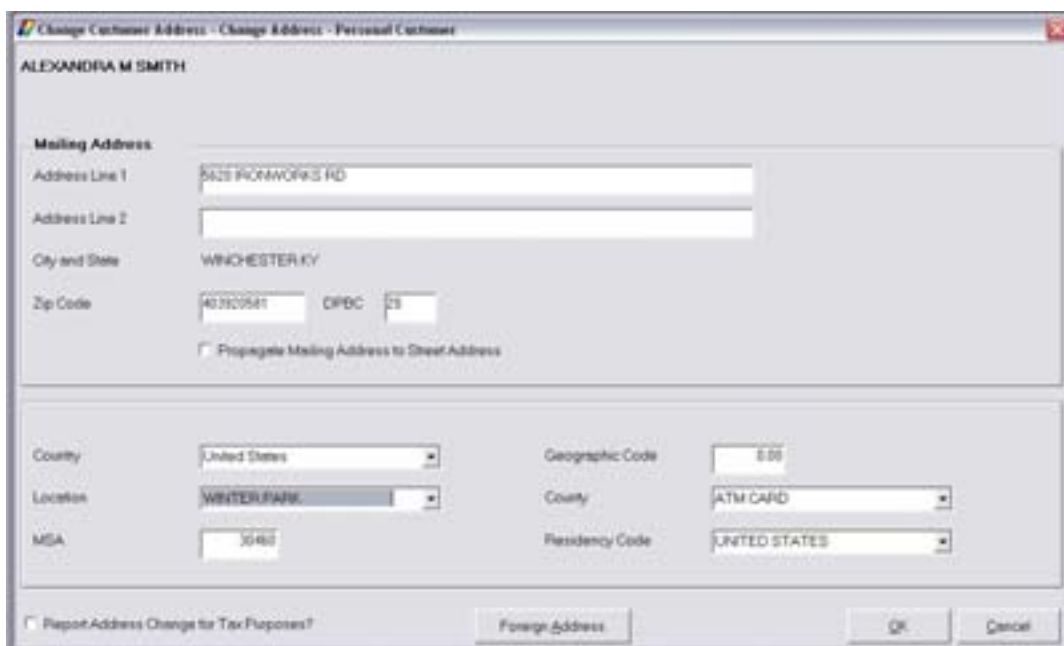


Figure 58 - Change Customer Address

Review the following information:

- Mailing: All account statements and correspondence are automatically mailed to.
- Alternate: Specific account statements and correspondences are mailed to when established.
- Street address: The physical address of the customer if different from the mailing address.
- Mailing Address: Enter the address the customer should receive their mail.
- Propagate Mailing Address to Street Address: Both addresses will now be the same.
- If applicable, change geographical info using the Country, Geographic Code, Location, and County using the indicated fields.
- Report Address Change for Tax Purposes: Select this field if the address change needs to be reflected in the IRA tax information.

Communication Number screen

Change the Servicing Officer, Branch, home phone number, daytime phone number, etc. on this screen.

Change Customer Address - Change Address - Personal Customers

ALEXANDRA M SMITH

Servicing Officer for Customer: WORKSHOP TRAINEE ST

Branch: TRADITIONAL BANK-FALDMAR CENTER (0718)

Communication Numbers

Home Phone: (908) 744-3281 CELL PHONE: (908) 525-2114

Daytime Phone: (908) 254-8111 Ext: 2472 PAGER: (908) 900-8888

Fax Number: (908) 900-8888 OFFICE: (908) 900-8888

Identification

Type: Driver's License/State ID Number: 2546107 Issued by: FV

Previous OK Cancel

Change the address, telephone numbers, etc. and click OK.

The **Change Address Related Tasks** screen will appear. Refer to the following figure and discuss the buttons that are available to make changes:

Change Customer Address - Change Address Related Tasks

ALEXANDRA M SMITH

Street Change Customer's Street Address(es)

Employment Change Customer's Employment Information

Alternate Display Customer's Accounts for Add/Change/Delete of Alternate Address

Related Change Address for Related Customers

Contact Change Customer Contact Date

Previous OK Cancel

Button	Description
Street	Use this button to establish the separate physical address.
Employment	Use this button to update or add employment information.
Alternate	Use this button to establish an alternate address for an account.
Related	Use this button to change a mailing address for a related customer.

🔑 **Select the ALTERNATE button.**

Change Customer Address - Change Alternate Address

ALEXANDRIA M SMITH

5628 IRONWORKS RD

WINCHESTER KY 403920581

Relationship	Application	Account Number	Account Status	Alt Address
Primary Owner	Checking	5	New Account	No
Primary Owner	Checking	182	To be Closed	No
Primary Owner	Checking	15,7644/30	New Account	No
Primary Owner	Tax Deposit	13000	New Account	No
Primary Owner	Tax Deposit	13004	New Account	No
Primary Owner	Tax Deposit	13005	New Account	No
Primary Owner	Tax Deposit	13006	New Account	No

Scroll [backward] Scroll [forward]

Add/Change Add/Change Alternate Address for Selected Account

Delete Delete Alternate Address for Selected Account

Review the following:

- Add/Change: Allows the user to add or change an alternate address.
- Delete: Allows the user to delete an alternate address.
- Alt Address column: Indicates if an alternate mailing address is in effect for an account.

🔑 **Click Add/Change.**

Review the following:

The screenshot shows a window titled "Change Customer Address" with a subtitle "Checking/Savings Alternate Address". The account name is "JENNIFER KIRCHMAN" and the account type is "Checking SUPERSAVER PLUS" with account number "120486".

Customer Name: JENNIFER KIRCHMAN

Mailing Address:

Line 1	123 MAIN ST
Line 2	
City and State	HAMMOND IN
Zip Code	46328 23

Alternate Address:

Line 1	333 SANBWAY AVENUE	
Line 2		
City and State		
Zip Code	32771	DPEC
Effective Date	02/1/2003	Expiration Date
		12/31/9999
Renew Annually	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Propagate Address to Tax Records?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

Servicing Officer for this Account: R JOSEFA HARMAN

Buttons: Delete Alternate Address, OK, Cancel

Notice this address is account specific, by looking at the top right corner of the screen. Refer to the Alternate Address section of the screen and study the following fields:

- **Effective Date:** Date when the alternate address should go into effect.
- **Expiration Date:** The date, if needed, the alternate address will expire.

Note: If the alternate address will be permanent, enter 12/31/3999.

- **Renew Annually:** If this alternate address is to take effect each year between the effective and expiration date select Yes. If this will be a one time incidence, select No.

Let's Practice

- ✓ Add an alternate address to the displayed account.

Customer Comments

This business task allows users to add, change, delete and view customer comments. The comments added will be displayed within the Customer Summary and Call Center business tasks.

☛ Select the Customer Comments business task and select the customer.

The Customer Comments screen will appear. Review the figure below:

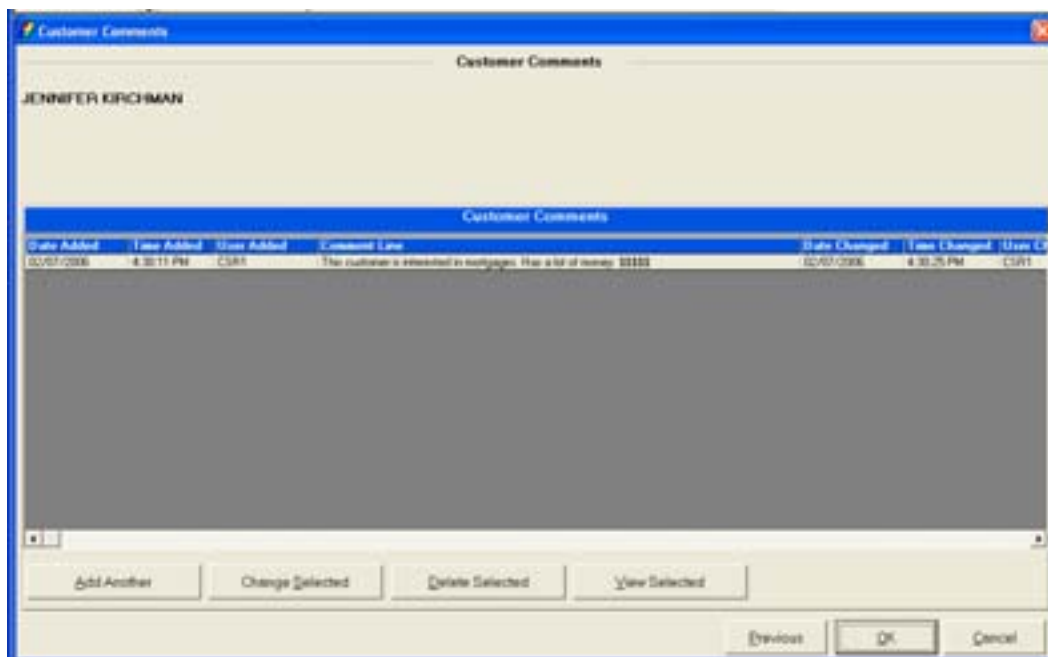


Figure 59 - Add/Change Customer Comments

Customer Comments Detail

- Listing of all customer comments previously added.
- Date, time, and name of the user who added the comment.
- Description of the comment.
- Date, time, and name of the user who changed any of the customer comments.

Buttons

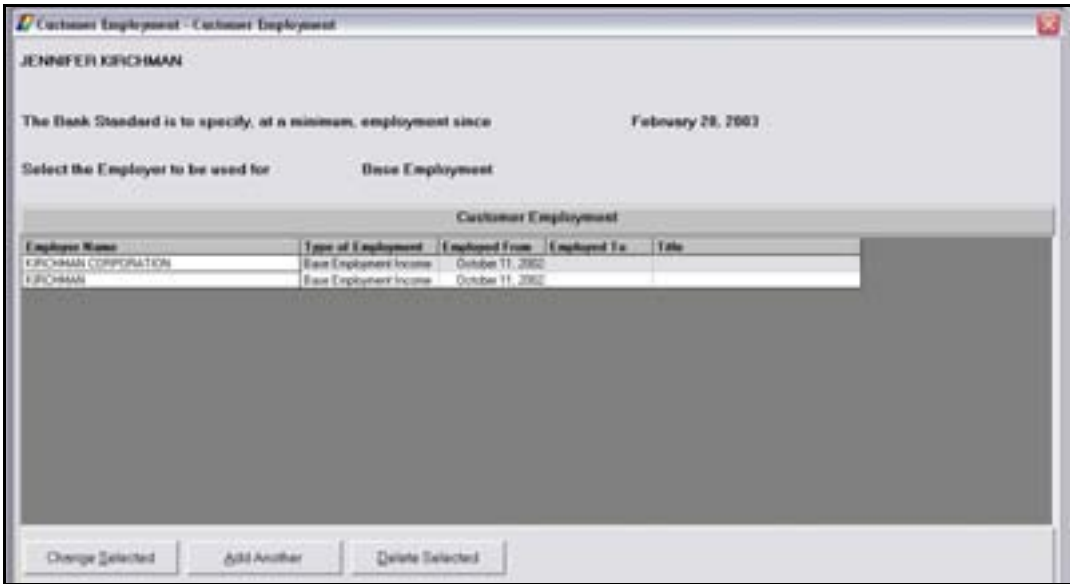
- **Add Another:** add a customer comment.
- **Change Selected:** change the highlighted comment.
- **Delete Selected:** delete the highlighted comment.
- **View Selected:** view the highlighted comment.

Customer Employment

This business task allows users to add, change, or delete customer employment information. The Service Provider Standards business task is used to create a list of employers to select from when entering customer employment information.

🔑 Select the Customer Employment business task and select the customer.

If employment information exists for the customer, the following screen will appear. On this screen, users can add additional employment or change / delete existing employment.



Customer Employment - Customer Employment

JENNIFER KIRCHMAN

The Bank Standard is to specify, at a minimum, employment since February 28, 2003

Select the Employer to be used for Basic Employment

Employee Name	Type of Employment	Employed From	Employed To	Title
KIRCHMAN CORPORATION	Full Employment Income	October 11, 2002		
KIRCHMAN	Full Employment Income	October 11, 2002		

Change Selected Add Another Delete Selected

Buttons

- **Add Another:** Add another employment record.
- **Change Selected:** Change the selected employment record.
- **Delete Selected:** Delete the selected employment record.

If employer information does not exist, users will need to complete the following screen:

JENNIFER KIRCHMAN

Add Employer Information for Base Employment

Type of Employment: Base Employment Present Employer? Yes No

Employer: [Text Field]

Address Line 1: [Text Field]

Address Line 2: [Text Field]

City, State: [Text Field]

Zip Code: [Text Field] DPBC: [Text Field]

Telephone Number: [Text Field] (000) 000-0000

Type of Business: [Text Field]

Occupation: [Text Field]

Title: [Text Field]

Employed From Date: [Text Field]

Employed To Date: [Text Field]

Employee Telephone Number: [Text Field] (000) 000-0000

Employee Extension: [Text Field]

Number of Years in this Profession: [Text Field]

Self Employed: Yes No


Select Employer from Address Book

Previous OK Cancel

Figure 60 - Add Customer Employment

Review and complete the fields shown.

- Click the Select Employer from Address Book which lists the most common employers for the bank's customers. These must be set up in the Service Provider Standards business task.
- If the employer displays in the list, users may select it to automatically fill the employer information fields. If the employer is not listed, enter the correct information into the fields.

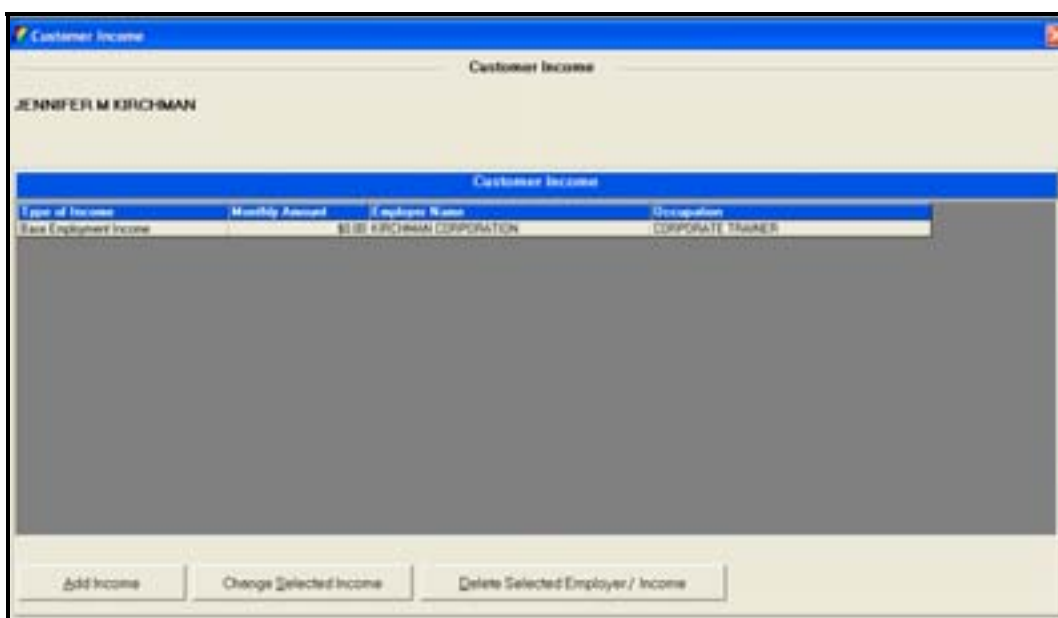
 Note: When adding employment, the employer's name and employed from date fields are required.

Customer Income Change

This business task allows users to add, change, or delete information regarding customer's income information.


 **Select the Customer Income Change business task.**

Select the customer to view the Customer Income screen and review the following:



Buttons

- **Add Income:** Adds income information
- **Change Selected Income:** Changes the selected income information
- **Delete Selected Employer/Income:** Deletes the selected income information

 **Note:** If there is no employer information for the selected customer or the information is incomplete, the next screen will request information on the employer before income can be added.

🔑 **Click the Add Income Button.**

Select the type(s) of income to be added:

Customer Income

JENNIER M KROHMAN

Select type(s) of income to be added

Base Employment
(None)

Part-Time Job
(None)

Second Job
(None)

Investment Income
(Interest/Dividends, Net Rental Income, Positive Cash Flow on Subject)

Maintenance
(Child Support, Alimony, Separate Maintenance)

Other Income
(Unemployment Compensation, Other Income)

Previous OK Cancel

Figure 61 - Customer Income Types

Review the following fields:

- Base employment
- Part-time job
- Second job
- Investment Income: interest/dividends
- Maintenance: child support, Alimony
- Other Income: unemployment, other

🔑 **Select a type of income and click OK.**

📖 Note: The following screen will vary depending on the type of income selected.

Customer Income				
JENNIFER M KIRCHMAN				
Base Employment Income				
Employer	KIRCHMAN CORPORATION <input type="button" value="Select Employer Information"/>			
Address Line 1	711 EAST ALTAMONTE DRIVE			
Address Line 2				
City and State	SANFORD FL			
Zipcode	32771			
Phone Number	(407) 787-8787			
Employed From Date	Jan 01, 1999			
Employed To Date				
Title	AWESOME CORPORATE TRAINER			
Base Salary	Bonus	Commissions	Overtime	
Monthly Amount	\$8,000.00	\$5,000.00	\$0.00	\$0.00

Figure 62 - Add/Change Customer Income

To change employer information, click **Select Employer Information**; select the employer to change, and click **Change Selected**.


- Enter the monthly income amount for each category shown in the Figure above and click OK.

Customer Assets Change

This business task allows users to add, change, or delete customer asset data.


Key: Select the *Customer Assets Change* business task and select the customer.

The Customer Assets screen will appear with a list of assets if they exist. Review the following buttons:

 Note: Bankway™ will automatically display the customer's cash accounts on the Customer Assets screen.

- **Add Another:** Adds additional asset information.
- **Change:** Changes existing asset information.
- **Delete:** Deletes asset information.

Key: Click the *Add Another* button.

 Note: If the selected customer does not have any assets added, the following screen will appear first.



The screenshot shows a window titled "Customer Assets" for "JENNIFER KRICHMAN". Below the name, it says "Select the type(s) of Asset(s) to be added". There are several rows of checkboxes for different asset types:

- Cash Accounts
- Securities
- Vehicle
- Net Worth of Business Owned
- Market Value of Real Estate Owned
- Vested Interest in Retirement Fund
- Life Insurance Net Cash Value
- Other Asset

- Review the various types of assets that can be added to the customer record.

🔑 **Select the Cash Accounts type of asset and click OK.**

The next Customer Assets screen will appear for the selected asset type. Review the following figure:

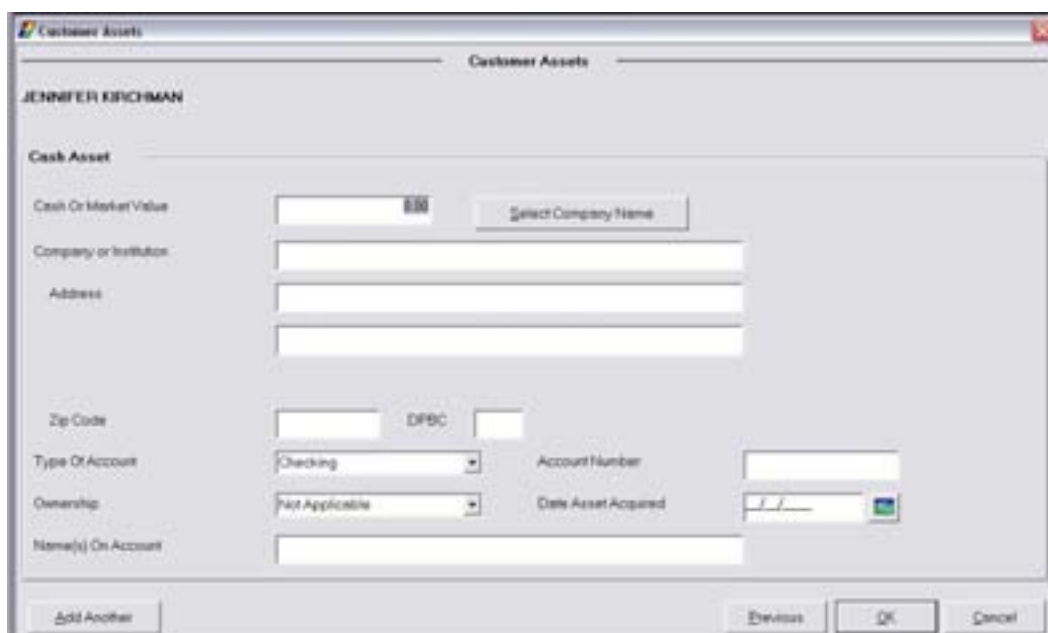
The screenshot shows a software window titled "Customer Assets" for a customer named "JENNIFER EICHMAN". The window contains a form for adding or changing a "Cash Asset". The form fields include: "Cash Or Market Value" (text input), "Company or Institution" (text input with a "Select Company Name" button), "Address" (two stacked text input fields), "Zip Code" (text input), "DFBC" (checkbox), "Type Of Account" (dropdown menu showing "Checking"), "Account Number" (text input), "Ownership" (dropdown menu showing "Not Applicable"), "Date Asset Acquired" (calendar icon), and "Name(s) On Account" (text input). At the bottom of the window are buttons for "Add Another", "Previous", "OK", and "Cancel".

Figure 63 - Add/Change Customer Assets

📖 Note: Each Asset Type's screen will vary depending on the type of asset selected.

🔑 **Enter the following information:**

- Cash or Market Value
- Company or Institution Information - choose a company within the system using the Select Company Name button if applicable.
- Type of Account and Account Number
- Ownership of the account
- Date Asset Acquired
- Name on the Account
- When complete, click **OK**.

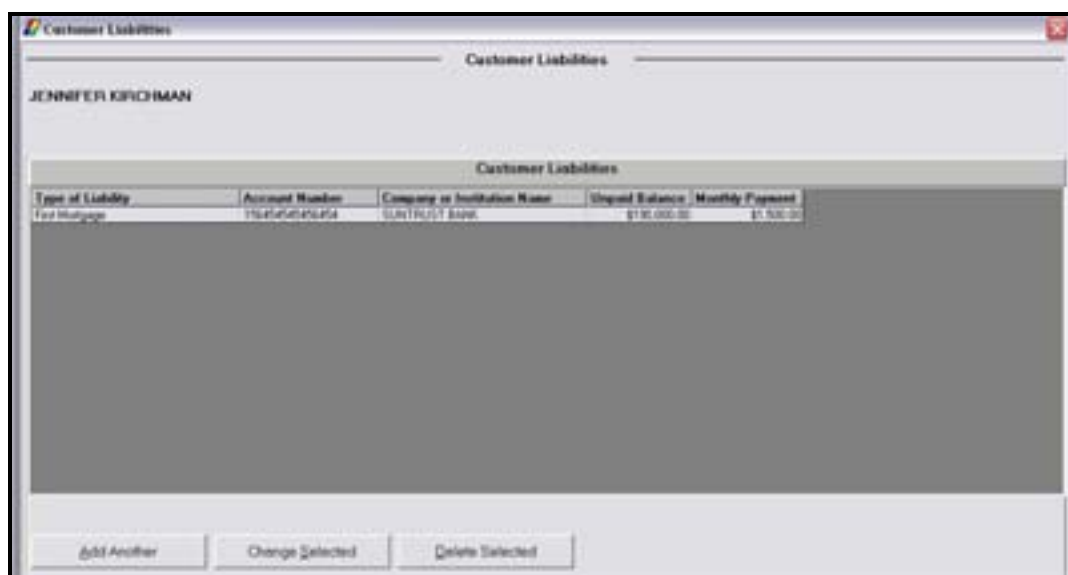
Customer Liabilities Change

This business task allows users to add, change, or delete customer liability data.

Key: Select the *Customer Liability Change* business task.

The Customer Liabilities screen will appear. Review the following figure and button descriptions:

Note: Bankway™ will automatically display the customer's loan accounts on the Customer Liabilities screen.



Buttons

Add Another: Adds additional liability information.

Change Selected: Changes existing liability information.

Delete Selected: Deletes liability information.

Key: Click *Add Another*.

The Customer Liabilities Type screen will appear. Review the various types of liabilities that can be added to the customer record.

Customer Liabilities

JENNIFER KIRCHMAN

Select type(s) of Liability(s) to be added

<input checked="" type="checkbox"/> First Mortgage	<input type="checkbox"/> Second Mortgage
<input type="checkbox"/> Negative Cash Flow on Subject Property	
<input type="checkbox"/> Installment	<input type="checkbox"/> Open End Account
<input type="checkbox"/> Revolving	
<input type="checkbox"/> Alimony	<input type="checkbox"/> Child Support
<input type="checkbox"/> Separate Maintenance	
<input type="checkbox"/> Job Related Expense	<input type="checkbox"/> Other Liability

Select the *First Mortgage* type of liability and click OK.

The next Customer Liabilities screen for the selected type will appear. Review the following figure and field descriptions:

Customer Liabilities

JENNIFER KIRCHMAN

Liability Description

Type of Liability	First Mortgage	Include in Total Liabilities	<input checked="" type="radio"/> Yes <input type="radio"/> No
Monthly Payment Amount	\$1,500.00	Include in Ratio Calculation	<input type="radio"/> Yes <input checked="" type="radio"/> No
Unpaid Balance	\$190,000.00	Contingent Liability	<input type="radio"/> Yes <input checked="" type="radio"/> No
Number of Payments Remaining	80		

Ownership Details

Ownership	Applicant	Service Provider Type	Financial Institution
Date Opened	11/01/1997	Company or Institution	SUNTRUST BANK
Account Number	125-454621-462-4532	Account in the name of	JENNIFER KIRCHMAN

Service Provider Address Book

Figure 64 - Add/Change Customer Liabilities

Field	Description
Monthly Payment Amount	The amount the customer pays each month.
Unpaid Balance	The amount remaining to pay on the liability.
Number of Payments Remaining	Enter the number of payments left to pay the liability.
Include in Total Liabilities	Will this liability will be included in the total liabilities calculation for the customer's financial statement? If so, select Yes.
Include in Ratio Calculation	Will this liability will be included in the ratio calculations for the customer's financial statement? If so, select Yes.
Contingent Liability	Is the liability dependent or conditional? Is so, select Yes.
Ownership	Select who has ownership of the liability.
Date Opened	Enter the date the liability started.
Service Provider Type	The type of company from which the customer has borrowed funds.
Company or Institution	The name of the company from which the customer has borrowed funds.
Account Number	The account number of the liability account.
Account in the name of	The title that appears on documentation for this liability.

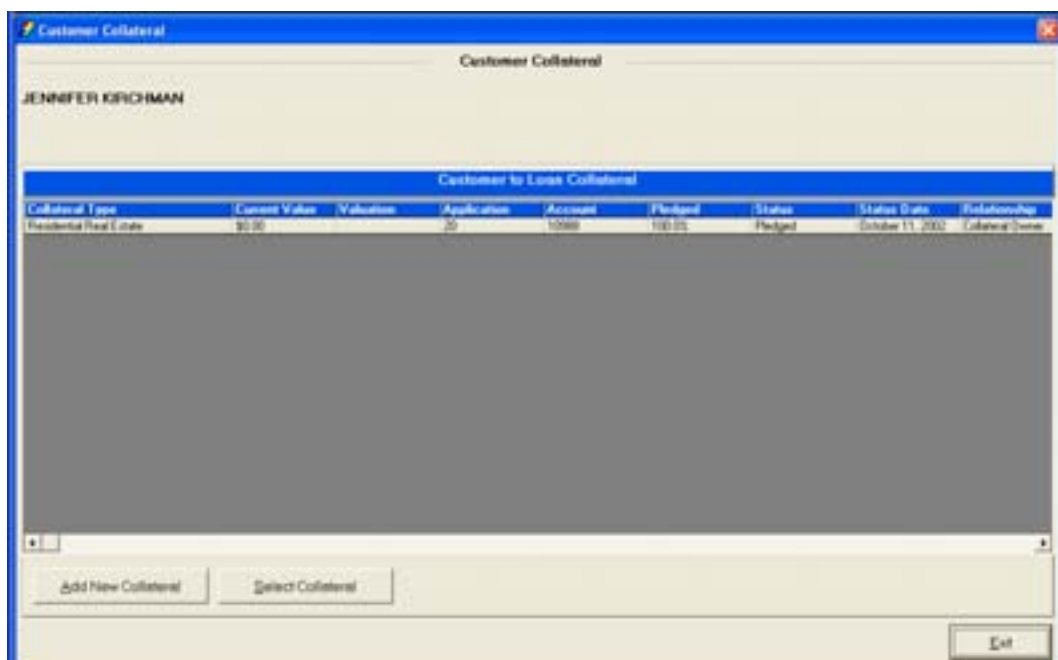
☞ For practice, enter the information for the liability (refer to the previous figure) and click OK.

Customer Collateral Change

This business task is used to add or change the collateral tied to a customer record or account.

☞ Select the Customer Collateral Change business task and select the customer to view the Customer Collateral.

The Customer Collateral screen will appear. Review the following:




Add New Collateral: To add a new piece of collateral.

Select Collateral: To change an existing piece of collateral.

- If collateral exists, click Select Collateral. The Collateral Services screen will appear with a list of services that may be performed for collateral. Refer to the following figure:




Figure 65 - Change Customer Collateral

 **Note:** Collateral is typically added/changed by loan operations personnel; therefore, we will only review the first Collateral Details screen for the selected collateral.

 **Select Collateral Details and click Next.**

The details of the collateral will appear. Depending on which type of collateral will determine which additional screens will appear. Refer to the following figure and field descriptions:

Field	Description
Collateral Type	Use the drop-down menu to select the type of collateral. Note: Each piece of collateral that is added has different subsequent screens from this point forward. All the fields are for informational purposes only and it is up to Bank Policy to determine how and what should be utilized. By entering this information into Bankway™, it will now be available to all users at all branches with access to the Customer Collateral business task.
Vehicle Description	A bank defined field for describing the collateral. It can be used for recording the VIN number, make, model, year, color, etc. of the vehicle.
Original Value	The value of the collateral when it was new / completed. Current Value – The value of the collateral as of the VALUATION DATE. Note: The information within the Collateral Type, Description, and Current Value fields will display within the Loan Account Inquiry business task.
Serial Number	A bank defined field for recording a serial number associated with the collateral.
Source Of Valuation	A bank defined field for recording the party responsible for appraising the value of the collateral.
Lending Percentage	A field for recording the percentage of the value of the collateral that the bank is willing to lend.
Home Mortgage	Indicates if the collateral is a home.
Occupancy Status	Used to indicate that the home mortgage is for a Primary or Secondary residence, an investment property, or not applicable.

 Note: The collateral in this scenario is Residential Real Estate which has 10 additional screens. If you handle collateral at your bank, inform your instructor of the collateral type your bank typically deals with.

Common Collateral types include the following:

- ✓ Vehicle / Boat
- ✓ Real Estate / Land
- ✓ Stock
- ✓ Trailer
- ✓ Registered Bonds

Let's Practice

- ✓ Add a piece of collateral that your bank will use if applicable.

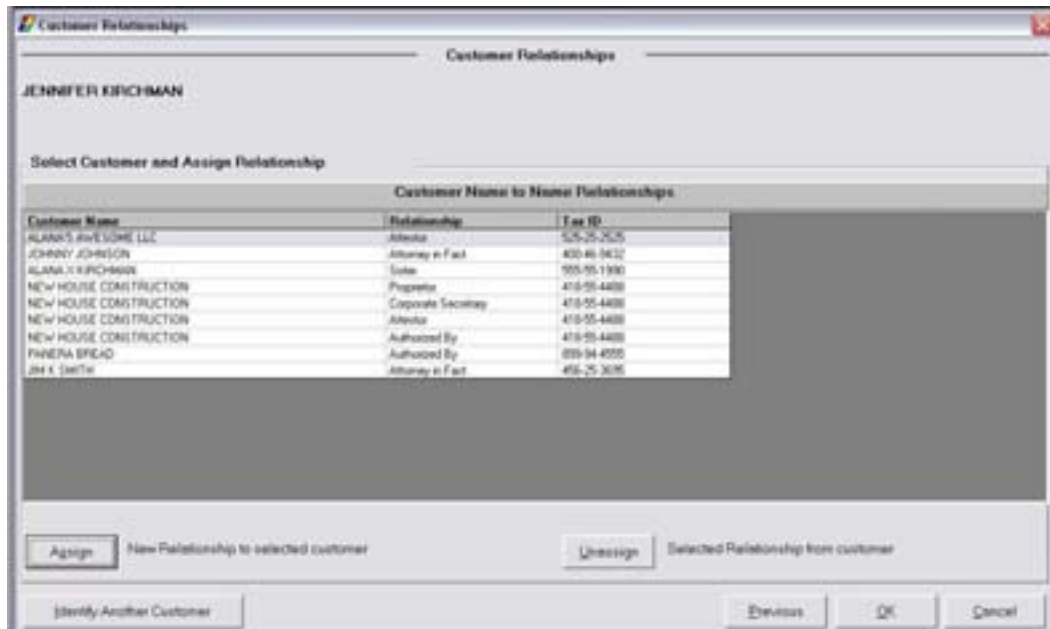
Customer Relationships

This business task allows users to add or change name to name relationships between two or more customers.

Select the Customer Relationships business task.

- Select the customer to view the Customer Relationships.

The Customer Relationships screen will appear. If Relationships are established, a list will display with the customer's name and their relationship to the selected customer. Review the following figure and button descriptions:



Buttons

- **Identify Another Customer:** Identifies another customer that will be used in a new name-to-name relationship.
- **Assign:** Assigns a new name-to-name relationship to the relationship highlighted.
- **Unassign:** Removes an existing name-to-name relationship.

Let's Practice

- ✓ Assign a name-to-name relationship with a relative.

Customer to Account Relationships

This business task allows you to add, change, or delete a relationship between a customer and an account.

☛ Select the Customer to Account Relationships business task. Select the appropriate application code, enter the account number and click Next.

- The account will display with all the relationships tied to it if they exist.
- If this is a newly opened account, the original customer is shown as the Primary Owner.
- To add secondary owners, the user must first identify who that customer will be. Refer to the following figure:

The screenshot shows a software window titled "Customer to Account Relationships". At the top, it displays "RACHEL L KIRCHMAN" on the left, "Personal Loan" in the center, and "CONSUMER FREQ" and "112469" on the right. Below this is a section labeled "Select Customer For Relationship Assignment". Inside this section is a table titled "Customers Related To Account". The table has three columns: "Customer Name", "Tax ID", and "Relationship". The first row contains the data: "RACHEL L KIRCHMAN", "646-46-4753", and "Primary Owner". Below the table are three buttons: "Unassign Relationship", "Reassign Primary Owner", and "Display Relationship". At the bottom of the window, there is a "Relationship" dropdown menu currently set to "ADMINISTRATOR" and an "Assign Relationship" button. At the very bottom, there are two buttons: "Identify Another Customer" on the left and "Finish" on the right.

Customer Name	Tax ID	Relationship
RACHEL L KIRCHMAN	646-46-4753	Primary Owner

☛ Click Identify Another Customer to search for the secondary owner.

- Search for the customer to add to the account and click Ok.

The account now has two names listed for the account relationships; however, the second customer we identified has no relationship established. To establish the secondary relationship, have the user highlight the customer with no relationship and select the appropriate relationship from the **Relationship** drop-down list.

Customers Related To Account		
Customer Name	Tax ID	Relationship
RACHEL L KIRCHMAN	646-46-4753	Primary Owner
ALEXIS ROSE KIRCHMAN		No Relationship

- Once the user has identified the appropriate relationship, click Assign Relationship.

Customer to Account Relationships

RACHEL L KIRCHMAN Personal Loan
CONSUMER FBED 112469

Select Customer For Relationship Assignment


Customers Related To Account		
Customer Name	Tax ID	Relationship
RACHEL L KIRCHMAN	646-46-4753	Primary Owner
ALEXIS ROSE KIRCHMAN		Secondary Owner

Relationship: SECONDARY OWNER

Buttons: Unassign Relationship, Reassign Primary Owner, Display Relationship, Assign Relationship, Identify Another Customer, Finish

The customer is now tied to the account with the selected relationship. To add additional relationships, repeat the previous steps.

- When complete, click Finish

 Note: If a relationship was added incorrectly or must be removed, select the relationship and click Remove Relationship.

Merge Customers

This business task is used to combine multiple and/or duplicate records for the same person into one record. Stress the importance of being 100% sure the customer records should be merged prior to performing the merge because there is no “unmerge” function.

 **Select the Merge Customer business task and select the customer.**

The Merge Customers screen will appear. Review the following figure and button descriptions:

 **Note:** The first customer selected is the customer that will be merged.




Figure 66 - Merge Customers

Buttons

- **Select:** Allows the user to select the surviving customer.
- **Switch:** Allows the user to switch the customer to be merged and the surviving customer.
- **OK:** Compares the likeness of customer information that is about to be merged (i.e., customer addresses, TINs, etc.) and actually merges the customer records.

Let's Practice

- ✓ Merge a newly created customer record with their existing customer record.

Zip Code Maintenance

This business task is used to add, change, or delete zip codes.

 **Select the Zip Code Maintenance business task.**

The Change/Delete Zip Code and City State screen will appear. Review the following figure and button descriptions:

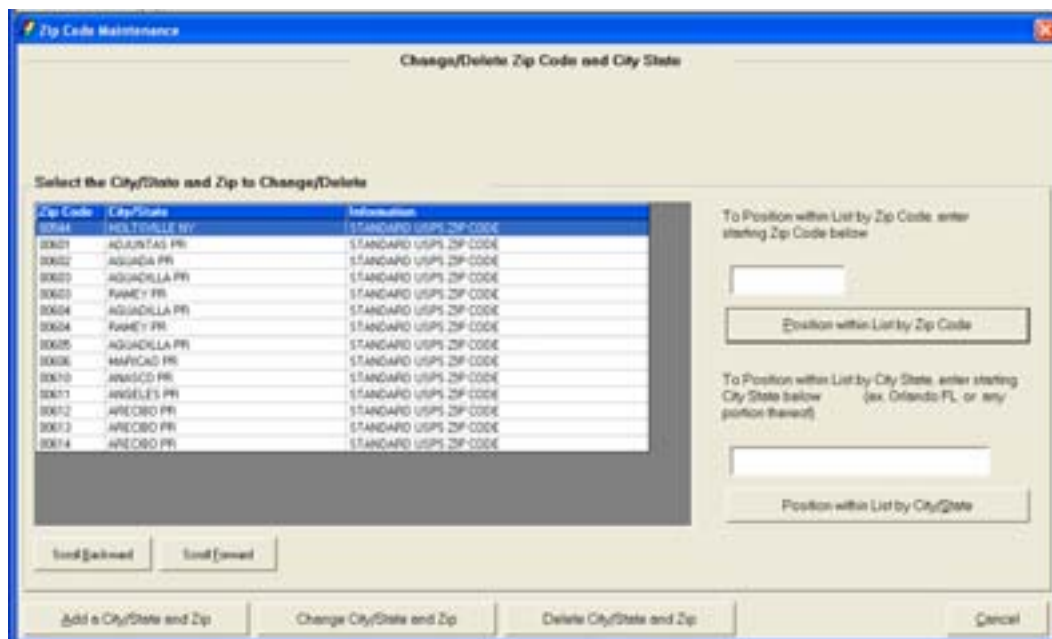
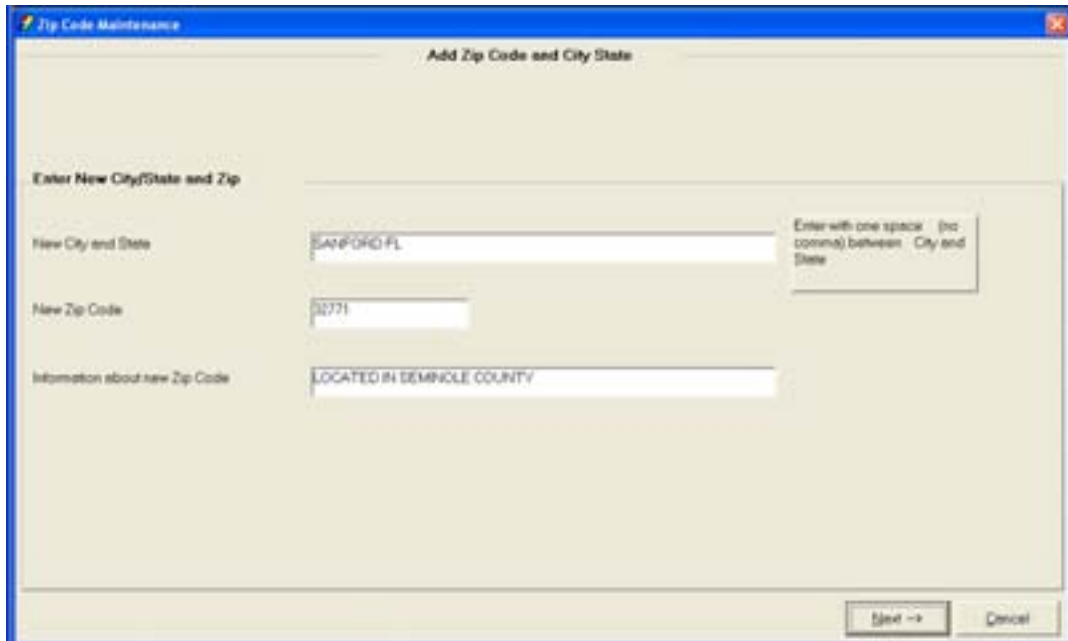


Figure 67 - Add/Change a Zip Code

Button	Description
Scroll Forward	Displays the next 14 zip codes.
Scroll Backward	Displays the prior 14 zip codes.
Add a City/State and Zip	Add a Zip Code.
Change a City/State and Zip	Changes the selected Zip Code.
Delete a City/State and Zip	Deletes the selected Zip Code.
Position within List by Zip Code	Positions the list by the Zip Code entered in the field above.
Position within List by City/State	Positions the list by the City/State entered in the field above.

 **Click on the Add a City/State and Zip button.**

The Add Zip Code and City State screen will appear.



The screenshot shows a window titled "Zip Code Maintenance" with a sub-header "Add Zip Code and City State". The window contains three input fields and a help box. The first field, labeled "New City and State", contains the text "SATFORD, FL". The second field, labeled "New Zip Code", contains the text "32771". The third field, labeled "Information about new Zip Code", contains the text "LOCATED IN SEMINOLE COUNTY". A help box to the right of the first field contains the text "Enter with one space (no comma) between City and State". At the bottom right of the window are two buttons: "Next ->" and "Cancel".

Review the following fields:

- **New City and State:** enter the city and state with one space in: between (no commas).
- **New Zip Code:** enter the zip code.
- **Information about new Zip Code:** enter any additional information.

🔑 **Click Next when complete.**

Let's Practice – Customers Checkpoint

Access Bankway™ and practice using these business tasks. Indicate which business task(s) is used for each of the following items.

1. Verify if account # (4) has any alerts.
2. Add yourself to your Personal Review List and verify that all your name to name relationships are assigned correctly.
3. Add the alternate address 123 Surfer's Way, Honolulu, HI 96813 to checking account # (5).
4. Change the primary owner of checking account # (5) date of birth to 07-04-77.
5. What business task would you use to determine if account # (1) has any name to account relationships?
6. True or False: You can access the customer's loan account using the collateral record displayed in the Customer Summary business task.
7. The primary owner of checking account # (4) got a new job at Rusty Corporation; update his employment information to reflect the new employer of Rusty Corporation, 942 Pacifica Dr., Honolulu, HI 96813.
8. "Your Name" Magic has changed their name to "Your Name" Magick, change their name, account title, remove any secondary owners and reprint the signature card using only one business task.
9. Display all signature card tracking items that are due today and tomorrow. Search by your branch and then by your branch manager.
10. Display your e-mail address. If you do not have an e-mail address, add one.
11. Display all the signers on account # (1) and determine what type of signer they are on the account (i.e. secondary owner, authorized signer, primary owner).

Checkpoint Answers

1. Use Customer Summary
2. Use Personal Review List
3. Use Change Customer Address
4. Use Change Customer
5. Customer Relationships
6. True
7. Use Customer Employment
8. Use Account Information and Signature Card
9. Use Tracking
10. Use Customer Summary or Change Customer
11. Use Customer to Account Relationships


Automatic Transfers

Use the **Automatic Transfers** business task to establish automatic transfers for payments on Time Deposits, IRAs, Personal Loans, Business Loans, Real Estate Loans, and various other products or services. Users can add, change, or delete transfers at any time. This capability also provides options for overdraft protection for business, personal, and real estate loans.

Type Of Transfer	Most Common Uses
One-time Telephone Transfer	Transfer funds to checking to cover current or potential overdraft condition.
Recurring Scheduled Transfers between Deposit Accounts	Debit checking to credit a savings account.
Recurring Scheduled Transfers between a Deposit and Loan Account	The scheduled transfer of funds as additional principal reduction.
Deposit Interest Payment Transfers	Credit earned interest payments to a deposit account.
Safe Deposit Box Payment Transfers	Debit transfer safe deposit box payment on the due date.
Loan Payment Transfers	Scheduled transfer of the stated loan payment on the due date.
Maintain Minimum Balance Transfers	A transfer of funds to a primary account to maintain a target balance and avoid service charges.
Excess Balance Transfers	Sweep excess funds from a primary account to a secondary account (usually earning more interest).
Overdraft Protection Transfers	Sweep reserve funds into a primary account to cover insufficient funds available.

 **Select the Automatic Transfers business task.**

The **Automatic Transfer Selection** screen will appear. To establish a scheduled transfer, select **Schedule Transfer**. This is a recurring transfer and will occur on a periodic basis set by the user for a specific amount.

 **Note:** Be aware that this procedure will vary depending on the Type of scheduled transfer to perform. Read the options carefully before making a selection.

Automatic Transfer Selection


Instruction/Explanation

Select the types of transfers you wish to add, change or delete.


- [Scheduled Transfer
- Interest Payment
- Time Deposit/IRA Payment
- Loan Payment
- Safe Deposit Box Payment
- Overdraft Protection
- Sweep Excess Funds
- Maintain Minimum Balance

Figure 68 - Automatic Transfer Type Selection

- Search for the customer/accounts by personal/business name, account number, or tax identification number; select the customer from the list.

 **Note:** Depending on the customer selected, different screens will display based on what types of accounts and transfers are currently set up for the customer.

- If no transfers are set up, the Transfer-To Account Selection screen will appear with the accounts that are eligible for a payment transfer. Users can select the account that will receive the payment and click OK.
- Select the account to obtain the funds from (usually checking or savings) when the Funding Account Selection screen appears and click OK.
 - ✓ Click **Identify** an Unlisted Account if the funding account is not available for selection.

 **Note:** Use same name accounts only on all account transfers.

After selecting the TO and FROM account for the transfer, the **Scheduled Transfer - Processing Options** screen will appear. Refer to the following figure:

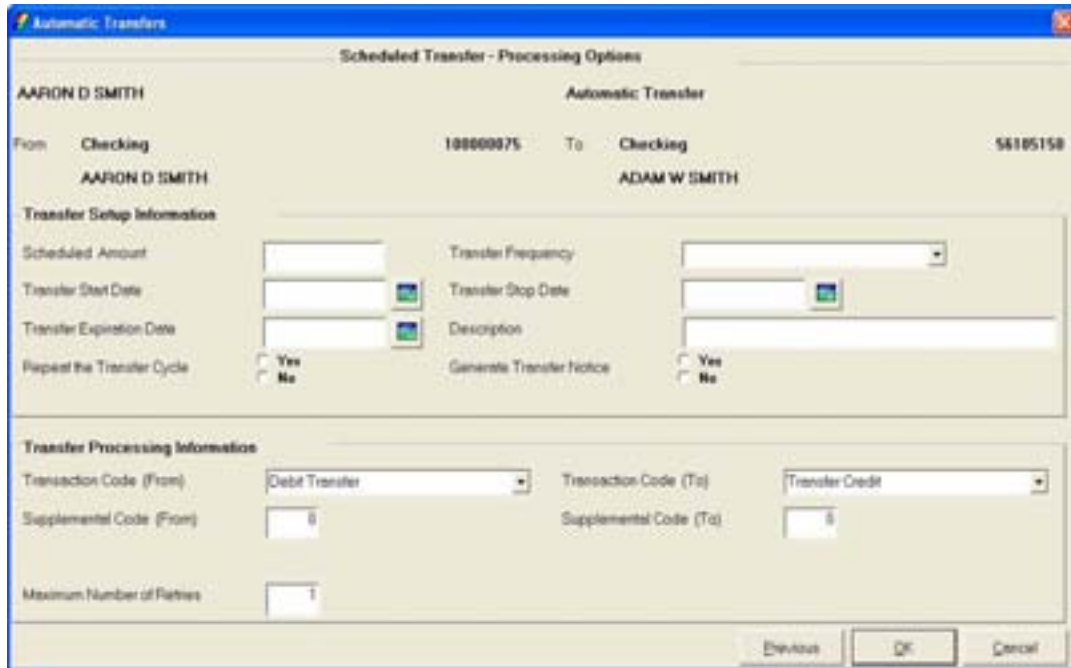
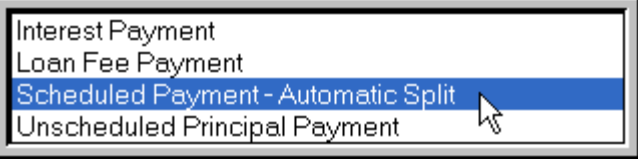


Figure 69 - Scheduled Transfer - Processing Options


Example: Mr. Smith is trying to save money each month. To obtain this goal, he has \$25 transferred from his checking account to his savings account.

Enter information into the following fields:

Field	Description
Scheduled Amount	Enter the amount of the transfer.
Transfer Frequency	Use the drop-down list to select one of the following: DAILY—To set up a scheduled transfer every day WEEKLY—To set up a scheduled transfer every week BIWEEKLY—To set up a transfer every other week WEEK OF THE MONTH—To set up a transfer on a specific week of every month on a selected day of the week (i.e., Monday-Friday) MONTHLY INCREMENT—To set up a transfer once every month SPECIFIC DAY OF THE MONTH—To set up a transfer on a selected day (date) of the month (i.e., 1st-31st)
Transfer Start Date Transfer Stop Date Transfer Expiration Date	Enter the date the transfer will start, stop, and expire in the indicated fields.
Description	Enter a brief description of the scheduled transfer.
Repeat The Transfer Cycle	Select YES or NO to repeat the transfer cycle and to generate a

Field	Description
Generate Transfer Notice	transfer notice. *Note: If there is an expiration date for the automatic transfer, select No in the repeat field. If you select YES, the transfer will repeat at the same time every year on the specified dates.
Transaction Code (From)	Use the drop-down list to select one of the following (this menu is bank defined): Debit Transfer – Assigns a TC 65 to post a debit to the selected funding account representing an amount transferred to another deposit account. Force Pay Debit – Debits the Funding Account if it is overdrawn. Withdrawal – Assigns a TC 86 to post a debit to a deposit account
Transaction Code (To)	Use the drop-down list to select one of the following options:  *Note: The option selected in the figure above is the most common selection; however, in special circumstances you would select interest only, loan fee, or unscheduled principle. If you are performing a one time transfer, use the Account Transfer business task.
Supplemental Code (From) Supplemental Code (To)	Enter this code if applicable (these codes are bank defined).
Maximum Number Of Retries	Enter the number of times the transfer should reoccur. This only applies when an account has insufficient funds for a transfer.

- When complete, click **OK**.

 Note: Depending on the Type of scheduled transfer selected, the Scheduled Frequency Details screen may appear asking for the specific date of the automatic transfer.

The original screen will display with the list of transfers for the selected customer. The new transfer will appear at the top of the list. Click **OK**; click **Finish**.

The document screen will display with the appropriate account transfer agreement document for the customer to sign.

- Select the document, select Print as the action, and click **Print**.
- Click **Close**, then click **Cancel** to exit this task.

Overdraft Protection: This transfer allows the customer to access funds from another account if there are not enough funds in their checking account to pay for checks that are posting to the account.

☛ Select the Automatic Transfer business task. The Automatic Transfer Selection screen will appear. Refer to Figure 68 - Automatic Transfer Type Selection. Select Overdraft Protection for the transfer type.


The **Overdraft Protection Transfer - Processing Options** screen will appear. Refer to the following figure:

Figure 70 - Overdraft Protection Transfer

Example: Aaron's checking account balance is \$50. He has checks posting for a total of \$100. He has an overdraft protection transfer established with his credit line account. Funds are immediately transferred from his credit line to his checking account to ensure the checks are paid.

As you review the following descriptions, enter information into the indicated fields in Bankway™:

Field	Description
Initial Transfer Amount	Enter the minimum amount that can transfer.
Transfer in Increments Of	Enter the amount that should transfer at a given time. For example, if the transfer amount is \$125.31, and this field is set to \$1.00, the 31 cents will not transfer. This field should be set at .01 cent.
Transfer Start Date/Stop Date Transfer Expiration Date	Enter the date the transfer will start, stop, and expire in the indicated fields.
Overdraft Amount Before Transfer	Enter the minimum amount the overdraft amount should be before it can transfer over. This field should emulate the Initial Transfer Amount field.
Repeat The Transfer Cycle Generate Transfer Notice	Select YES or NO to repeat the transfer cycle and to generate a transfer notice. Note: If there is an expiration date for the automatic transfer, select No in

Field	Description
	the repeat field. If you select YES, the transfer will repeat at the same time every year on the specified dates.
Transaction Code (From)	Use the drop-down list to select one of the following (this menu is bank defined): Loan Advance – If using a credit line or other loan to fund the overdraft, select this option. Debit Transfer – Assigns a TC 65 to post a debit to the selected funding account representing an amount transferred to another deposit account. Force Pay Debit – Debits the Funding Account if it is overdrawn.
Transaction Code (To)	Use the drop-down list to select one of the following options:  *Note: The option selected in the figure above is the most common selection; however, in special circumstances you would select interest only, loan fee, or unscheduled principle. If you are performing a one time transfer, use the Account Transfer business task.
Supplemental Code (From) Supplemental Code (To)	Enter this code if applicable (these codes are bank defined).
Maximum Number Of Retries	Enter the number of times the transfer should reoccur. This only applies when an account has insufficient funds for a transfer.

- When complete, click **OK**.

The original screen will display with the list of transfers for the selected customer. The new transfer will appear at the top of the list. Click **OK**; click **Finish**.

The document screen will display with the appropriate account transfer agreement document for the customer to sign.

- Select the document, select Print as the action, and click Print.
- Click Close, then click Cancel to exit this task.

Sweep Excess Funds: This is a transfer that allows the user to “sweep” excess funds to another account.

Example: Sue does not like to keep more than \$500 in her savings account. Each time her account balance exceeds \$500, the excess is transferred to her money market account.

 **Practice adding a Sweep automatic transfer using the example above.**

Maintain Minimum Balance: This transfer allows the customer to keep a minimum amount of money in their account at all times.

Example: Sue does not like her account balance in her checking account to fall below \$50. Each time her checking account balance reaches \$50; she has \$100 transferred from her money market account.

Let's Practice

- ✓ Practice adding a Maintain Minimum Balance automatic transfer using the example above.


Automatic Transfers on the HOST

If a customer has existing transfers or a transfer requires deletion, it may be necessary to set up additional transfers or delete transfers on the host side.

Use the TPADTR (TP Add Transfer) command on the HOST (green screen) to perform the following transfer.

 **Enter TPADTR in the command line and press Enter.**

- From Appl: enter the deposit application code of the account from which the funds will be transferred
 - ✓ Checking 02, Savings 04, Time Deposit 06
- **From Account:** enter the account number from which the funds will be transferred from

 **Note:** The system automatically selects the appropriate transaction codes and supplemental codes

- **To Appl:** Enter the numeric deposit application code of the account to which the funds will be transferred to
 - ✓ Checking 02, Savings 04, Time Deposit 06
- **To Account:** Enter the account number from which the funds will be transferred to
- **Start Date:** Enter the date the transfer will begin
- **Stop Date:** If your customer specifies a date on which this transfer must end
- **Expire Date:** enter the date if this transfer is to be automatically deleted by Bankway™; make no entry if this transfer is to be manually deleted
- **Generate Notice:** Enter N
- **Maximum Tries:** enter the number of times the system will attempt to transfer the money

Type: enter the type of transaction

- 1: Per schedule
- 2: Interest Payment
- 3: Loan/Safe Deposit Box Transfer
- 6: Excess Balance Transfer
- 7: Maintain Minimum Balance
- 8: Overdraft Protection

🔑 Enter a type 1 transfer.

- **Scheduled Transfer Amount:** enter the amount to be transferred
- **Daily:** enter a Y if your customer wants to transfer funds daily
- **Weekly:** enter the first two letters of the day to transfer the funds
- **Biweekly:** enter the first two letters of the day to transfer the funds
- **Week of the month:** enter the first two letters of the day in the corresponding week
- **Second Tuesday of every month:** enter TU in the second week
- **Monthly Increment:** the number of times per month
- **Specific Day:** enter the date
- 03 for the third of the month
- **Days of the month:** enter the days if transferring several days in the month
- **Description:** this will appear on the customer's statement

Let's Practice

🔑 Locate the Transfers Section of the CSR Procedures Manual and practice some additional transfers.

Customer Level Business Resolution

This business task is used to make changes to a business resolution at the customer level.

☛ Select the Customer Level Business Resolution business task and select the business customer.

The Business Resolution – Authorized Entities Screen will appear. Review the following figure and field descriptions:

Figure 71 - Customer Level Business Resolution - Authorized Entities

Field	Description
Date of Business Resolution	Change the date if necessary.
Add	Adds the identified customer to the Authorized Entities section.
Identify	Identify another customer to be added to the Potential Entities section.
Remove	Removes a customer from the Authorized Entities section.

- Click **OK**.

The *Business Resolution-Authorized Entities Authorization for Deposits* screen is the location to establish the title of the authorized entity and to grant them the appropriate power for the account. Review the following figure and field descriptions:

Field	Description
Title	Company Title of the authorized entity.
Power 1 - Authorized Signer	Select this box if you want this individual to have this power for the account listed.
Add an Authorized Entity	Add another customer to be an authorized entity.
Change	Change the number of signatures required on the account.

- Click **OK**.

🔑 *Locate the Customer Level Business Resolution business task within Headquarters.*

Power of Attorney (POA)

This business task allows users to add, change, or delete a power of attorney relationship and will also produce the POA documentation.

🔑 **Select the Power of Attorney business task and select the customer.**

The *Power of Attorney - Potential Grantor Selection* screen will appear. Review the following figure and descriptions:

Power of Attorney - Potential Attorney-In-Fact Selection

Change Power of Attorney

Grantor Name: AARON D SMITH

Durability ("This power of attorney will continue in effect even if become disabled or incompetent"): None

Select A Customer As Attorney-In-Fact

Name	Relationship
ABC AUTO	Authorized By
ACC OF KENTUCKY LLC	Authorized By
ELROHAM FLOWERS	Authorized By
LIZ TEST	Proprietor
MALISSA POOL	Authorized By

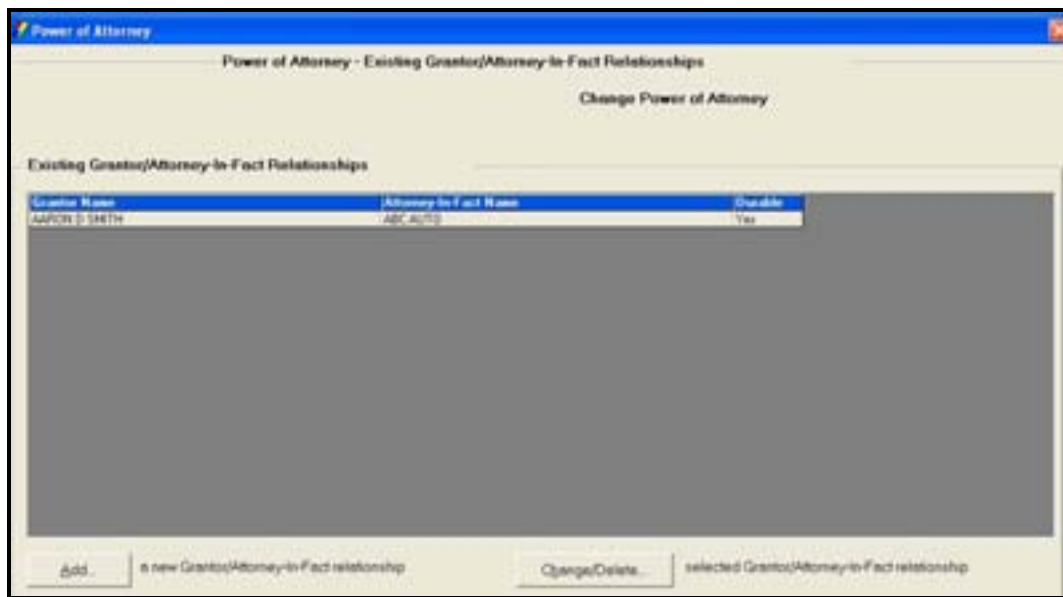
Identify: an unlisted customer as Attorney-In-Fact

- **Grantor Name:** This is the individual granting the power of attorney.
- **Durability:** Specifies whether the POA will continue in effect even if the grantor becomes disabled or incompetent.
- **Identify:** Use this button to identify the customer that will act as the power of attorney (Attorney-In-Fact).

🔑 **Identify a family member as your POA.**

📖 Note: At this point the customer may be identified but not assigned to any accounts.

The *POA- Existing Grantor/Attorney-In-Fact Relationships* screen will appear. Refer to the following figure and descriptions:



On this screen, the assigned POA will display and provide the user with an opportunity to edit the existing POA assignments.

- **Add:** This allows the user to add an additional POA.
- **Change/Delete:** Allows the user to add or change accounts or delete accounts for an existing POA relationship.

🔑 Identify the POA relationship and click OK.

The Undefined Grantor/Attorney-In-Fact Relationships screen will display. The user will “define” the account to be assigned the POA relationship. Perform the following:

- Choose the relationship from the list and click **Define**.

Define: Allows the user to assign the customer to account for POA.

Once the power of attorney has been established, print out the documents.

🔑 Locate the Power of Attorney Procedure within Headquarters.

Tax Information Concepts

Bankway™ will automatically create tax records for all interest-bearing deposit accounts, all loan accounts, any accounts that have year-to-date interest and any accounts that have withholding.

The bank is responsible for the following tax reporting:

- Over the counter transactions (i.e., Savings Bonds)
- Customer interest earnings
- Proceeds from the sale of stocks or bonds
- Dividends paid to a customer
- Non-Converted accounts


When entering deposit, IRA or loan account information for tax reporting, ensure that the account number used is not a duplicate of an existing account number for the application.

If reporting tax information for a person who is not a customer of the bank but is performing a tax reportable transaction, users must establish a customer record (address, telephone number, tax identification number) to ensure proper IRS tax reporting.

Verification of a customer or an account tax identification number is required to provide accurate IRS tax reporting.

Whenever a missing or incorrect TIN is identified, complete a W-9 and input the customer's tax identification number into Bankway™.

The inability to verify a tax identification number (TIN) for a customer or an account will lead to withholding of interest earned until a W-9 certification is completed, signed, and processed by the bank.

 **Note:** Tax information may be added throughout the year even after the information is sent to the IRS.

Customer OTC Tax Information Maintenance

This business task is used to add an over-the-counter transaction.

 **Select the Customer OTC Tax Information Maintenance business task.**

The Customer Tax Information Maintenance – Add – Over the Counter Tax Account for 1099-INT and 1042-S screen will appear. Refer to the following figure and field descriptions.



Field	Description
Tax Reporting Year	Enter the year that is being reported to the IRS.
Interest Paid	Enter the amount of interest that the customer gained for the specified tax year.
Interest Withheld	Enter the amount of interest the customer paid for the specified tax year. Note: Bankway™ allows bankers to withhold taxes from interest payments to comply with regulatory requirements. The customer may also request that the bank withhold taxes from the interest payments.
US Bonds and Treasury Interest	Enter the amount of money the customer gained from bond and treasury investments.
Description	Enter a description of the tax record being added (i.e., EE Bonds 05/26/01). *Note: When entering the description please note that this description will print on the customer's 1099: INT form.

Customer Tax Information Maintenance

This business task is used to add, change or delete tax information that will be reported on the designated IRS form(s) for each application, which do not currently exist in Bankway™.

🔑 **Select the Customer Tax Information Maintenance business task and select the customer.**

The Customer Tax Information Maintenance screen will appear. If the selected customer has existing tax accounts, a list displays with these accounts. Perform the following:

- Click **Add Tax Account**. The following screen will appear with the tax account types:



Select the type of tax account to be added.

- Over-the-Counter - 1099-INT and 1042-S
- Acquisition or Abandonment - 1099-A
- Broker and Barter - 1099-B
- Cancellation of Debt - 1099-C
- Deposit - 1099-INT
- Dividend - 1099-DIV
- IRA - 1099-R, 1099-Q, 5498, and 5498-ESA
- Loan - 1098, 1098-E, and 1099-INT
- Miscellaneous - 1099-MISC
- Original Issue Discount - 1099-OID
- Proceeds from Real Estate - 1099-S
- HSA - 1099-SA and 5498-SA

Figure 72 - Tax Account Types

- On this screen, users will select the tax account type for the tax information to add and click **Next**.

📖 **Note:** Every tax account type screen in the previous figure will be different; therefore, time will not allow us to cover them in this course. If you want more information or additional training on the multiple types, inform your instructor.

Tracking

Bankway™ tracking system is a way for users to create on-line reminders. When adding these reminders, users choose a category, expiration date, etc. The tracking item can be viewed by anyone with tracking inquiry, and will also be housed in the users' Personal Review List.

🔑 **Select the Tracking business task. The following screen will appear:**

The screenshot shows a web interface for tracking search criteria. It is divided into two main sections. The top section, titled "Tracking Search Criteria", has a sub-header "Select One or More Following Criteria to Locate Tracking Items". Below this, there is a box labeled "Search for tracking items based on:" containing five checkboxes: "Customer Name", "Account Number", "Customer and their accounts", "Select by Officer", and "Range of Next Due Dates". The "Customer Name" checkbox is highlighted with a red box. The bottom section, titled "Optional: Select Additional Criteria To Further Define Your Tracking Search", also has a sub-header "Search for tracking items based on:" and contains three checkboxes: "Tracking Category", "Tracking Type", and "Tickler Type".

Figure 73 - Tracking Search Criteria

This first tracking screen is where users can add new or search for existing tracking items. Tracking items need to be added according to bank policy: either at the Customer or Account level. Check the appropriate box: Customer or Account.

- **Customer Name** – Tracking items can be placed on the customer level. When this occurs, tracking items are tied to the customer records only, not the customers' accounts.
- **Account Number** – Tracking items can also be placed on the account level. When this occurs the tracking item is on that account only and does not affect any other accounts.
 - ✓ Make the appropriate selection: Customer Name or Account Number; click OK.

- If Customer Name is selected, the following screen will appear. Perform a customer search.

You may select your Customer's Information

Identification

Personal Name Business Name Tax Id Number Account Number

Last Name First Name Middle

KIRCHMAN ALEXIS

Customer Select

Customer Name	ID	VIP	Tax ID	Primary Relationships	Date of Birth	Home Ph
ALEXIS ROSE KIRCHMAN				TD PL VA EF	11/24/1968	(212) 333
ALIDA KIRCHMAN				CK TD PL		
ALLEN KIRCHMAN				CK SV		
AMSHAM KIRCHMAN			258-36-9147	CK SV PL	5/3/1981	
AMY KIRCHMAN			147-65-2964	CK	12/26/1970	(435) 7504
BEAVIS KIRCHMAN			456-99-7561	PL	2/28/1984	(407) 831
BETTY KIRCHMAN					12/1/2002	

Backward Forward OK Profile Cancel

- If **Account Number** is selected, the following screen will appear:

Application Personal Loan

Account Number Select

OK Cancel

- Select the appropriate Customer or Application and Account Number and click **OK**.

- If the customer does not have any existing tracking items, a list of tracking standards that may be added will appear. Refer to the following figure:

Select the Tracking Standard you want to assign to this Customer/Account	
Tracking Standards	
Description	
INSURANCE	
CERTIFICATE OF ORIGIN	
CONSULAR INVOICE	
PACKING LIST	
WEIGHT LIST	
INSPECTION CERTIFICATE	
SHIPPER'S EXPORT DECLARATION	
HAZARD INSURANCE POLICY	
SIGNATURE CARD RETURN	
CK 9999999999 CHG OFF 999.99	
SV 9999999999 CHG OFF 999.99	
STOP PAY ORDER RETURN	
LOAN MATURITY RATE CHANGE REQUIRED	
W-8 FILING	
W-9 FILING	
GENERAL TICKLER	

Add Selected Item

- Note: If the customer has existing tracking items, they will appear. To add a new tracking item, have the user click on 'Add Additional Item'.

There are over 25 tracking item standards to choose from in Bankway™; therefore, each tracking standard will have different contexts. If there is not a tracking item within this list that applies to the situation, select **General Tickler** from the list. A General Tickler allows users to add items using their bank's pre-defined two digit tracking code.

- For this example, select **General Tickler** (the last item on the list) and click **Add Selected Item**.

The Tracking Item Maintenance screen will appear. Refer to the following figure:

Tracking Item		GENERAL TICKLER	
Ticker Type			
Description	GENERAL TICKLER		
Banker Assigned	NO OFFICER ASSIGNED		
Advance Date	02/28/2003	Next Due Date	03/02/2003
Tracking Review Lead Days	10	Next Due Date Period	Days
Deletion Date	12/31/1999	Next Due Date Frequency	10
Current Action			

Figure 74 - Tracking Item Maintenance

Field	Description
Tickler Type	Leave this field blank unless you are using a General Tickler Tracking Type, in which case you would enter the appropriate bank defined 2 digit codes.
Description	This field can be used to enter any information about the tracking item. It can include such things as the make/model of a car, insurance policy number, a contact name/phone number, etc.
Banker Assigned	Choose the banker according to the user's bank policy. Select the officer responsible for follow-up on this item or the person that added the item.
Advance Date	Enter the lead date before the item actually comes due.
Next Due Date	This is the date that the tracking item is due. For example, if you want an insurance policy back at the end of the month, this would be that date.
Tracking Review Lead Days	This field functions the same as the advance date; enter the number of lead days before an item actually comes due.
Next Due Date Period	Enter how often this item will be due in Days, Months, or Years.
Deletion Date	Enter the date that the tracking item will automatically delete itself.
Next Due Date Frequency	Works in conjunction with the Due Date Code; enter how many days, months, or years between due dates. Note: If the tracking item is a one-time item, the Due Date Frequency must be at least 1.
Current Action	This field can be utilized as another Description field.

- Enter the information and when complete, click **OK**.

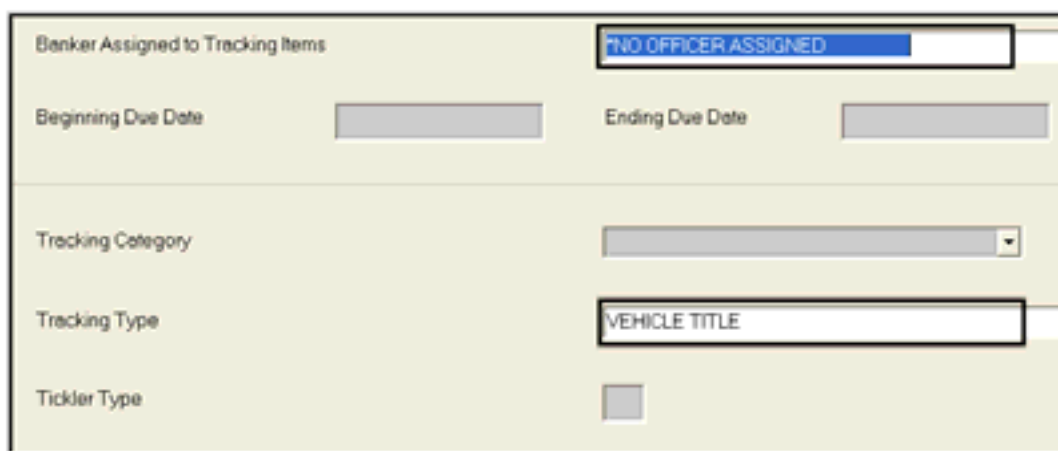
The subsequent screens will vary depending on the contexts of the selected tracking item. They are for informational purposes only. Depending on the tracking item to add, enter the information into the indicated fields on the subsequent screens of the selected tracking standard and follow bank policy and the documentation provided.

- After all screens are complete, all tracking items for the customer / account will appear. After reviewing the information for accuracy, click **Cancel** to exit.

Searching and Sorting of Tracking Items

When the tracking information is entered on-line within Bankway™, it will be available to all users via the Tracking Inquiry business task. Within the Tracking and Tracking Inquiry business tasks, users can sort and print selected existing tracking items.

For example, if you wanted to view a particular tracking type set up by a specific employee, choose **Select by Officer** and **Tracking Type** (refer to Figure 73 - Tracking Search Criteria) and click **Next**. The following fields will appear:



The screenshot shows a form with the following fields:

- Banker Assigned to Tracking Items: A dropdown menu with "NO OFFICER ASSIGNED" selected.
- Beginning Due Date: A text input field.
- Ending Due Date: A text input field.
- Tracking Category: A dropdown menu.
- Tracking Type: A dropdown menu with "VEHICLE TITLE" selected.
- Tickler Type: A checkbox.

- Notice that there are only two fields available to make a selection. These were the selections made on the Tracking Search Criteria screen. For this example, select the bank officer from the **Banker Assigned to Tracking Items** field and select the type of tracking item in the **Tracking Type** field.
- Click **Next**.
- If there are tracking items that exist by that specific type and bank officer, the items will appear.
- To print the page of sorted tracking items, right click your mouse within the list and select **Portrait** to print all the items or **Landscape** to print the screen.

Add Customer Image

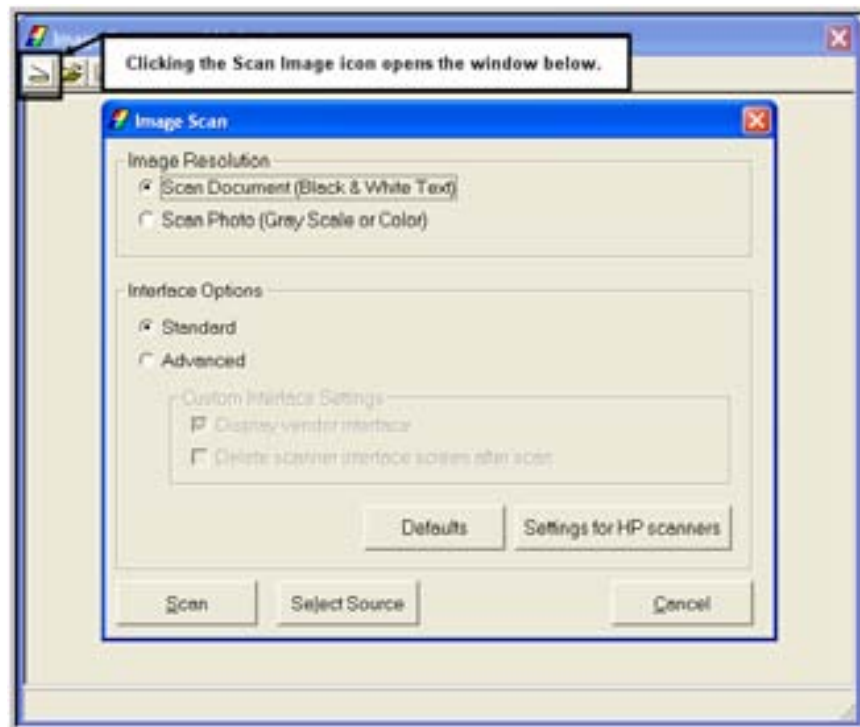
This business task allows users to import and store digital images for customer documentation and transaction security.


Key: Select the Add Customer Image business task and select the customer to capture an image for.

The Image Capture and Upload screen will appear with a series of icons. Review the following toolbar:



- Click the Scan Image Icon located in the far left corner of the screen. The following screen will appear:



- Click **Select Source** which lists the available scanners.
 - ✓ Select the correct scanner.
 - ✓ Choose Grey Scale or Color (used for customer images (photo id)).
 - ✓ Click **Preview** to preview the item.
- Click **Scan** to scan the Item.
- Click on the following icon to **Send Image to Host**. 
- Choose the appropriate **Image Type** from the drop-down menu (i.e., Signature Card or DL) and enter a description in the **Image Description** field.
- Check the box beside the customer's name to relate the image at the customer level and click **Upload**.

Delete Customer Image

This business task allows users to remove a digital image stored at the customer level.

Select the Delete Customer Image business task.

- Select the customer to view the Delete Customer Image screen and review the following:
 - **Delete:** Deletes the selected image. A preview of the image will appear in the left column.
 - Click **Yes** to delete the image when the alert message appears.
 - **OK:** Exits the business task.

Delete Account

Use the **Delete Account** business task to completely remove an account from Bankway™ that is closed or replaced. Delete a checking, savings, time deposit, external account, or safe deposit account.

Delete a Deposit Account, External Account, or Safe Deposit Box Account

Select the Delete Account business task and select the account.

The **Delete Account** screen will display showing the following information:


- | | |
|--------------------------------|----------------------------------|
| ✓ Date Opened | ✓ Transfer Relationships |
| ✓ Account Status | ✓ Current Balance |
| ✓ Branch | ✓ Accrued Interest |
| ✓ Officer | ✓ Interest Paid Year To Date |
| ✓ Account Class | ✓ Interest Withheld Year To Date |
| ✓ Special Instructions On File | |
| ✓ Application Relationships | |

In order to delete the account, the following conditions must be met:

- ✓ The account status has to be CLOSED.
- ✓ There are NO special instructions, application relationships, or transfer relationships.
- ✓ The current balance, accrued interest, interest paid year-to-date and interest withheld year-to-date must have a zero balance.

Select the Delete button. An alert will appear stating: “You are about to delete a Deposit Account. Are you sure you want to continue?”


- Select the Yes button.

 **Note:** If the account has existing relationships or has unpaid fees, the account will not delete from the system. Bankway™ will alert users if these criteria exist and will stop the delete account process.

- If Relationships exist with the account to delete, an alert will appear stating: “Relationships exist for this account, therefore it cannot be deleted.”

Perform the following steps to delete the account relationships:

- Use the CUSTOMER TO ACCOUNT RELATIONSHIP/CUSTOMER TO CUSTOMER RELATIONSHIP Business Tasks to unassign the relationships tied to the account. The procedures for these tasks are within this manual.
- After utilizing these tasks, repeat the DELETE ACCOUNT Business Task procedure.

 **Note:** If the account is not able to be deleted the following message will appear: This account is not eligible for deletion.” Click Ok and do not continue with this procedure.

 **Click Finish to exit this task. The account is deleted from the system.**

CTR Transactions

Purpose

This business task fully automates the CTR reporting process. Utilize this business task if you must manually add, change or delete a CTR from a customer’s profile.

Overview

To comply with the Currency Transaction Reporting (CTR) guidelines established by the Department of the Treasury as part of its Bank Secrecy Act, the CTR TRANSACTIONS Business Task is provided in Bankway®. CTR guidelines require financial institutions to report any deposit, withdrawal, exchange of currency or other payment or transfer of more than \$10,000 made by or on behalf of any person.

Fully automating this reporting process, this business task allows the bank to enter and document any transactions that fall within the regulatory guidelines. In addition, this information will print on the resulting CTR document (M00026US Currency Transaction Report – Form 4789) with no manual changes or additions necessary.

Add and Print a New CTR Report

 **Select the CTR Transactions Business Task and select the customer.**

The **Customer Cash Transaction Reporting Activity** screen will appear showing a list of any CTRs that have been filed on this customer.

- Select the **Add Another** button.

The **Cash Transaction Reporting Customer Aggregate** screen will appear.

- Complete the fields on this screen using the following table as a guide.

Field Name	Description
Reason To Report	Indicates the reason the transaction is being reported to the IRS.
Effective Date	Indicates the business date on which the cash related transaction was conducted at your bank.
Status	Indicates the status of the CTR Report.
Cash In Aggregate	Indicates the aggregate total dollar amount of all cash in for all transactions that occurred for this customer.
Cash Out Aggregate	Indicates the aggregate total dollar amount of all cash out for all transactions that occurred for this customer.
Cash Back Aggregate	Enter the aggregate total dollar amount of all the cash back for all transactions that occurred for this customer.
Number Of Transactions Involved	Indicates the total number of transactions involved.
Document Control Number	This number is assigned by the IRS when it acknowledges receipt of the item. When adding a new transaction, you must enter zeroes in this field. When you are amending a transaction you must enter a value other than zero.
Number Of Wire Transfer	Indicates the number of wire transfers, both in and out, for this customer during the specified business day.
Number Of Negotiable Items	Indicates the number of negotiable items that were presented in transactions for this customer during the specified business day.
Total Amount Of Negotiable And Wire Transfer	Indicates the total dollar amount of all negotiable items and wire transfers for this customer during the specified business day.
Cash In Amount 100 Bills	Indicates the total dollar amount of cash in, in denominations of \$100 bills for this customer during the specified business day.
Cash Out Amount 100 Bills	Indicates the total dollar amount of cash out in denominations of \$100 bills for this customer during the specified business day.
Cash Back Amount 100 Bills	Indicates the total dollar amount of cash the customer received back in denominations of \$100 bills for this customer during the specified business day.
Cash Amount Unknown 100	Indicates whether there is information on the number of \$100 bills in this transaction. If you made an entry in any of the CASH IN, CASH OUT or CASH BACK 100 BILLS fields, select NO in this field.
Account Exemption	Indicates whether or not this transaction is exempt from reporting. **Note: A transaction is not exempt when it has exceeded the established exemption amount.
Backfile	Indicates the CTR Report has not been filed within the time frame guidelines as specified in the regulation.
Correspondence	If this is a corrected CTR report, select CORRECTION, otherwise select NONE.

- Select **OK**.

The **Affected Branches** screen will appear with a list showing all bank branches.

- From the drop-down menus, select the location of the branch (es) of the account(s) that is affected by this cash transaction.

- Select **OK**.

The **Cash Transaction Reporting Add Transaction** screen will appear.

- Complete the fields on the screen using the tablet below as your guide.

Field Name	Description
Source Of Transaction	Indicates the source of the transaction, such as Armored Car, Mailed Deposit/Shipment, Night/ATM Deposit, etc.
Application Code	Indicates the application involved in the transaction.
Account Number	Indicates the account number involved in the transaction.
Is The Transacting Person The Account Owner?	Indicates if the person who conducted the transaction is the account owner.
Is The Beneficiary Person The Account Owner?	Indicates if the person on whose behalf the transaction was conducted is the account owner.
Was There Armored Car Service?	Indicates whether armored car service was involved in this transaction.
Was There Currency Exchange?	Indicates whether currency exchange was involved in this transaction.

- Select **OK**.

The **Cash Transaction Reporting Transactor** screen will appear. The **Source Of Transaction** field will contain the appropriate option based on information entered on the previous screen.

- Click the **Select Transactor** button and select the customer who conducted the transaction.

The customer's information will appear within the fields shown on the screen.

- Enter the customer's occupation in the **Occupation** field.
- Review the rest of the customer's information for accuracy and change where necessary.
- Select **OK**.

The **Cash Transaction Reporting Benefactor** screen will appear.

- Click the **Select Benefactor** button and select the customer who is the benefactor of the transaction.

The customer's information will appear in the fields shown on this screen.

- Review the customer's information and change where necessary.
- Select **OK**.

The **Cash Transaction Reporting Account Transaction** screen will appear.

- Select and/or enter the appropriate information in the fields.
- Select **OK**.

If selecting Currency Change as a Type of Transaction:

- ✓ The **Cash Transaction Reporting Currency Exchange** screen will appear.

- ✓ Select the type of currency exchange involved in the transaction in the **Transaction Type** field.
- ✓ Under Exchange Transaction #1, identify the country for which the currency was involved in the exchange and enter the value in US dollars of the amount exchanged.
- ✓ Under Exchange Transaction #2, identify the country for which the currency was involved in the exchange and enter the value in US dollars of the amount exchanged.
- ✓ Select **OK**.

If selecting Armored Car Service as a Source of Transaction:

- ✓ The **Cash Transaction Reporting Armored Car** screen will appear.
- ✓ Enter the names of each armored car services involved in the aggregate transaction.
- ✓ Select **OK**.

The **Customer Cash Transaction Reporting Activity Detail** screen will appear with the completed CTR listed in the CTR **Customer Activity Detail** field.

- Select **OK**.

The CTR Customer Activity List will appear showing the latest CTR.

- Select the **Documents** button and follow the print prompts to print the CTR report.

The CTR Transaction Report is completed and printed. The customer's CTR history will remain tied to their customer record for a specified number of years.

Use the CTR Reportable Transaction Activity (Report 62) to review each cash transaction for each customer whose total transactions during the business day have exceeded the IRS reporting threshold. Bankway™ produces this report whether or not there is any applicable CTR activity for that day's processing. The *END OF REPORT* line is printed if there is no activity.

Change a CTR Report

 **Select the CTR Transactions Business Task and select the customer.**

The **Customer Cash Transaction Reporting Activity** screen appears showing a list of all CTRs that are filed on this customer.

- Highlight the appropriate CTR Report and select the **Change** button.

The **Cash Transaction Reporting Customer Aggregate** screen will appear.

- Change the desired fields on the screen using the table below as your guide.

Field Name	Description
Reason To Report	Indicates the reason the transaction is being reported to the IRS.
Effective Date	Indicates the business date on which the cash related transaction was conducted at your bank.
Status	Indicates the status of the CTR Report.
Cash In Aggregate	Indicates the aggregate total dollar amount of all cash in for all transactions that occurred for this customer.
Cash Out Aggregate	Indicates the aggregate total dollar amount of all cash out for all transactions that occurred for this customer.
Cash Back Aggregate	Enter the aggregate total dollar amount of all the cash back for all transactions that occurred for this customer.
Number Of Transactions Involved	Indicates the total number of transactions involved.
Document Control Number	This number is assigned by the IRS when it acknowledges receipt of the item. When adding a new transaction, you must enter zeroes in this field. When you are amending a transaction you must enter a value other than zero.
Number Of Wire Transfer	Indicates the number of wire transfers, both in and out, for this customer during the specified business day.
Number Of Negotiable Items	Indicates the number of negotiable items that were presented in transactions for this customer during the specified business day.
Total Amount Of Negotiable And Wire Transfer	Indicates the total dollar amount of all negotiable items and wire transfers for this customer during the specified business day.
Cash In Amount 100 Bills	Indicates the total dollar amount of cash in, in denominations of \$100 bills for this customer during the specified business day.
Cash Out Amount 100 Bills	Indicates the total dollar amount of cash out in denominations of \$100 bills for this customer during the specified business day.
Cash Back Amount 100 Bills	Indicates the total dollar amount of cash the customer received back in denominations of \$100 bills for this customer during the specified business day.
Cash Amount Unknown 100	Indicates whether there is information on the number of \$100 bills in this transaction. If you made an entry in any of the CASH IN, CASH OUT or CASH BACK 100 BILLS fields, select NO in this field.
Account Exemption	Indicates whether this transaction is exempt from reporting. **Note: A transaction is not exempt when it has exceeded the established exemption amount.
Backfile	Indicates this is a CTR that was not reported within the time guidelines as set by the regulation.
Correspondence	If this is a corrected CTR report, select CORRECTION, otherwise select NONE.

- Select **OK**.

The **Affected Branches** screen appears showing a list of all bank branches.

- From the drop-down menus, select the location of the branch (es) of the account(s) that is affected by this cash transaction.
- Select **OK**.
- From the CTR **Customer Activity Detail** screen, highlight the item you wish to change and select the **Change** button.

The appropriate screens will appear based on the items you selected from the CTR **Customer Activity Detail** screen.

- Change the desired information and select **OK**. Repeat this step until all the desired information is changed.

The selected CTR Report is changed.

- Review the CTR Exception List (Report 64) to identify the customers whose currency transactions had incomplete or invalid information.

Reassign a CTR Transaction to another Customer

Select the CTR Transaction Business Task.

- Select the customer.

The **Customer Cash Transaction Reporting Activity** screen appears showing a list of all CTR reports for this customer.

- Highlight the report to reassign.
- Select the **Reassign** button and select the customer to reassign the CTR report.

The **Customer Cash Transaction Reassign Activity** screen appears showing both the Current Transaction Owner and the Proposed Transaction Owner.

- When the information is correct, select the **Complete Reassignment** button.
- Select **OK** to process this transaction.

Bankway immediately deletes the assignment from the current customer and creates an assignment to the new customer.

Delete a CTR Report

Select the CTR Transaction Business Task and select the customer.

The **Customer Cash Transaction Reporting Activity** screen appears showing a list of all CTRs that are filed on this customer.

- Highlight the CTR Report to delete and click the **Delete** button.
- Select **OK** to process this transaction.

The CTR is removed from the system.

Maintain Account Exemptions

This business task allows you to designate one maximum daily cash-in exemption and one maximum daily cash-out exemption amount for each customer account.

The screenshot displays a software window titled "Maintain Account CSR Exemptions". At the top, it shows customer information: "BARBARA J MAGIC" with account type "Checking" and Social Security Number "111-22-3333". Below this, it lists "TOTALLY FREE CKING" with a balance of "454".

The "Current Exemptions" section contains two input fields: "Maximum Cash In" and "Maximum Cash Out", both set to "\$12,000".

The "Exemption Information" section contains two date pickers: "Date of Last Exemption Review" set to "12/04/2005" and "Expiration Date" set to "12/31/9999".

At the bottom of the window, there are four buttons: "Delete Exemption", "<- Back", "Next ->", "Finish", and "Cancel".

Maintain Phase 1 Exemptions

This business task allows you to add a Phase 1 blanket CTR exemption for banks, governmental departments or agencies, and public or listed companies and their subsidiaries. These exemptions can now be maintained by TIN.

CTR Exempt	Customer Name	Business Phone	Address Line 1	Address Line 2	City and State	Personal/Business
Yes	BARBARA J MAGG	(807) 111-3333	1 DISNEY LANE		LODYVILLE FL	P. Personal

Day 3 Review / Practice

After reviewing the day's topics, answer the following questions to the best of your ability. The answers can be found in the appendix.

Personal Customer Information Practice

Change Customer - Personal Customer Information

ALEXIS ROSE KRICHMAN

Name and Mailing Address | Identification

First: ALEXIS Middle: ROSE Last: KRICHMAN

Greeting: Compliment: VIP Customer

Address Line 1: 121 FLOWER STREET Restricted

Address Line 2:

City and State: NEW YORK, NY

Zip Code: 10014 DRBC: NY Country: United States

Geographic Code: E00 Location: ALTA MONTE SPRINGS County: BROWARD

Residency Code: CANADA MGA: 3544

Report Address Change for Tax Purposes? Foreign Address OK Cancel

Use the Personal Customer screen above within the Change Customer business task to answer the following questions.

1. Can you change your customer's name and address using this business task? Will a new signature card be generated?
2. Can you add an alternate address using this business task?
3. What business task can be utilized to add/change an alternate address to an account?
4. Which tab would you choose to add the customer's social security and Id?

Change Customer Practice

Change Customer

Personal Customer Information

ALEXIS ROSE KIRCHMAN

Personal	W-9	IRA	Regulatory	Code/Contact	Financial	
Servicing Officer: TWO OFFICER ASSIGNED E-Mail Address: <input type="text"/> Branch: MT STERLING-MAIN OFFICE 0011 (0001) Type of Customer: Individual Customer Source: Walk-in Marital Status: (Unknown/Does not wish to provide/Not Collected) Ages of Dependents (separated by commas): <input type="text"/> MOTHER'S MARDEN NAME: HAFONG Additional source information: <input type="text"/>				Date of Birth: 11/04/1969 Age: 36 Home Phone: (012) 333-3333 Daytime Phone: (012) 333-3334 Ext: 8 Fax Number: (000) 000-0000 CELL PHONE: (000) 000-0000 PAGER: (000) 000-0000 OFFICE: (000) 000-0000 Years of Education: 8 Date of Death: <input type="text"/>		

Previous OK Cancel

Use the second Personal Customer Information screen above within the Change Customer business task to answer the following questions.

- Which tabbed page and field would you access to change the type of customer and what are the four types of customers?
- Can you change your customer's address and telephone number using the Change Customer business task?
- Is there another business task that can be used to change the customer's address and telephone number? If so, which one?
- Which tab would you access to add B-Notice and Federal Withholding information for a customer?
- If the customer is a bank employee, tax exempt, or exempt from Cash Transaction Reporting, which tab will you access to enter this type of information?

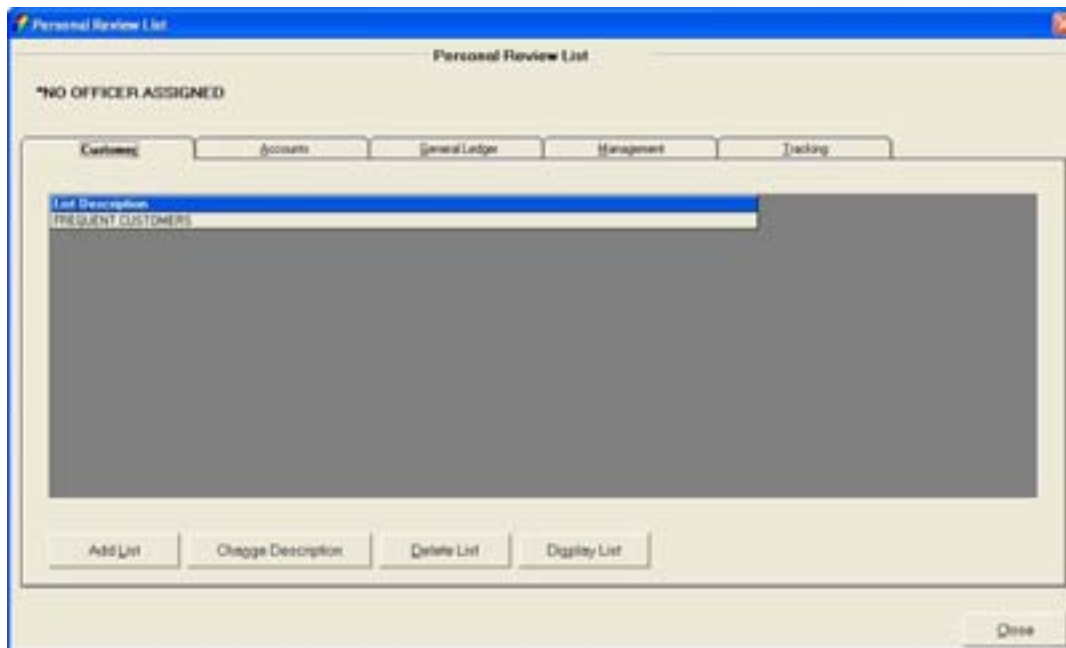
Customer Level Business Resolution Practice

Answer the following questions to the best of your ability. Refer back to the instructions for this business task if necessary.

1. Why would users access the Customer Level Business Resolution business task?
2. What is an authorized entity?
3. What functions can an authorized entity that is granted Power 1 perform?
4. Can users access this task to change the number of signatures required for the business?
5. Can additional authorized entities be added to the business using this task?

Power of Attorney (POA) Practice

1. Why would users access the Power of Attorney business task?
2. If a POA is granted Durability, what does this mean?
3. Who is the grantor?
4. What is another name of the POA according to Bankway™?
5. Can the POA documentation be printed using this task?

Personal Review List Practice

Use the Personal Review List screen above to answer the following questions. The tabs that display will vary for each individual user.

1. Check all customer information that can be accessed/reviewed when using the Personal Review List business task:
 - Account Summary
 - Mailing Address
 - Account Balances
 - Account Numbers
 - Alerts
 - Collateral Records
2. What is the purpose and benefit of the Personal Review List business task?
3. Add yourself to the Customer tab of your Personal Review List and write down each step that you performed.
4. Add your checking and/or savings account to the Accounts tab of your Personal Review List and write down each step that you performed.
5. What is the difference between the Customer and the Account tab?

Customer Summary Practice

Customer Summary
ADAM KIRCHMAN, SR. Alerts/Comments

Deposits			Loans		
Total Deposit Available Balance		\$7,351.15	Total Loan Balance		\$1,711.92
Total Deposit Current Balance		\$7,451.15	Total Loan Balance - Direct		\$1,711.92
Total Primary Current Balance		\$7,451.15	Total Loan Balance - Indirect		\$0.00
Total Secondary Current Balance		\$0.00	Total Unadvanced Amount - Direct Loan		\$0.00
			Total Unadvanced Amount - Indirect		\$0.00
Checking	5	\$7,451.15	Facilities	0	
Savings	2	\$0.00	Personal	2	\$1,711.92
Time Deposit	1	\$0.00	Credit Line	0	\$0.00
IRA	1	\$0.00	Business	0	\$0.00
			Real Estate	0	\$0.00
Sale Deposit	0		ATM/Check Card Accounts	1	
Other / External	1		Loan Loss/ Charged Off	0	

Agather Customer Additional Customer Information OK

Use the Customer Summary screen above to answer the following questions. The tabs displayed may vary for each customer depending on their relationship with the bank.

- How many loans does this customer have?
- Does the Alerts/Comments tab always appear? What does it mean when Alerts/Comments is in red at the top right corner of the screen as shown in the figure above?
- Does the collateral tab always appear?
If no, when would it appear?
- Which tab would you access to obtain the customer's mother's maiden name, telephone numbers, and e-mail address?
- Can you change Adam Kirchman's address using this business task?

Change Address – Personal Customer Practice

Change Customer Address

Change Address - Personal Customer

ALANA X KIRCHMAN

Mailing Address

Address Line 1 123 MAIN ST

Address Line 2

City and State ALTA MONTE SPRINGS FL

Zip Code 32791 DPBC 03

Propagate Mailing Address to Street Address

Country United States Geographic Code E 00

Location ALTA MONTE SPRINGS County BROWARD

MSA 0 Residency Code CANADA

Report Address Change for Tax Purposes? Foreign Address OK Cancel

Use the Change Customer Address – Personal Customer screen above to answer the following questions.

1. When would you select the Report Address Change for Tax Purposes option at the bottom of the screen?
2. Can you change the customer's employment using this business task? If so, where?
3. Where would you go to change the customer's alternate address?
4. Explain the purpose of the mailing address and where you would view and change it.
5. Explain the purpose of the street address and where you would view and change it.
6. Explain the purpose of the alternate address and where you will view and change it.

Customer Employment Practice

Use the Customer Employment screen above to answer the following questions. If necessary, write in the answers in the appropriate fields.

1. Where would you indicate if the employed is working part-time or a second job?

Write in the employment information in the appropriate fields above:

Metavante Banking Solutions

711 East Altamonte Springs Drive

Altamonte Springs, FL 32711

Telephone Number (407) 831-3001

2. Describe the Select Employer from Address Book button and its functionality:
3. If this employer is a previous employer, where would you indicate this?
4. What field must be filled in for you to complete this business task?

CSR Education Day 4

Day 4 Objectives

- ✓ Review all of the business tasks within the Deposit Maintenance business task group

Deposit Maintenance

The Deposit Maintenance business task group houses all add, change, and delete functions regarding customer deposit accounts.

Special Instructions

This business task is used to add, change, and delete special instructions regarding account notices and conditions. Special Instructions will require a teller override when running a transaction on an account with a special instruction. The screens within this task are similar to the Special Instruction screen accessed in the Open a Product business task.

🔑 Select the Special Instructions business task and select the application and account number.

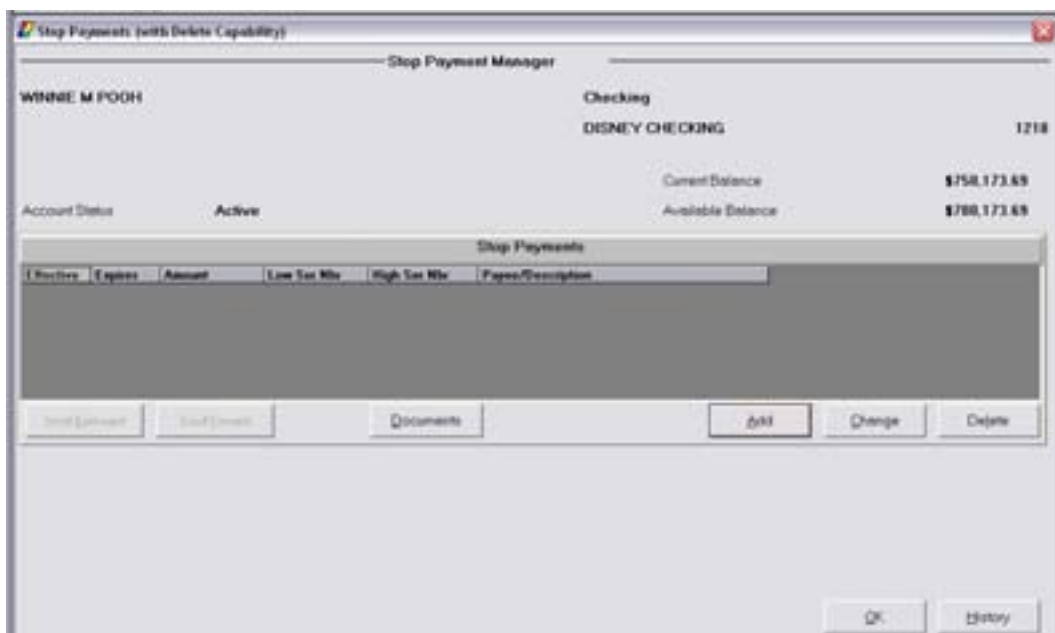
- ✓ Refer back to the details of **Error! Reference source not found.** if necessary for review.

Stop Payments

This business task is used to add, change, and delete a stop payment order on a customer's checking account or credit line check and ACH debit.

Key: Select the Stop Payments business task and select the application and account number.

The Stop Payment Manager screen will appear. Review the following figure and button descriptions:



Button	Description
Documents	Produces the document for an existing stop payment or a new stop payment added with this task.
Add	Adds a stop payment.
Change	Changes a stop payment.
Delete	Deletes the stop payment. It is important to note that the existing stop payments must be produced and that the customer signs stating that the stop payment is released.
History	Displays all checks posted to the account for the current and previous statement period.

Key: Locate the Procedure for adding a Stop Payment.

Adding a Stop Payment

- ✓ Click the History button first to determine if the check has already posted to the account.
- ✓ If it has already posted, do not continue.
- ✓ If the check has not posted, click **Add**.

The next Stop Payment screen will appear. Refer to the following figure and field descriptions:


Field	Description
Stop Payment Amount	Enter the dollar amount of the stop payment.
Description	Enter a brief description of the reason for the stop payment.
Charge for Stop Payment?	Choose the appropriate charge option.
Low Serial Number	Enter the single check or beginning check number.
High Serial Number	Enter the ending check number. *Note: For an ACH item, leave both the Low and High Serial Numbers blank.
Update	Updates and adds the stop payment.

Let's Practice

- ✓ Change the stop payment you just added and produce the document.

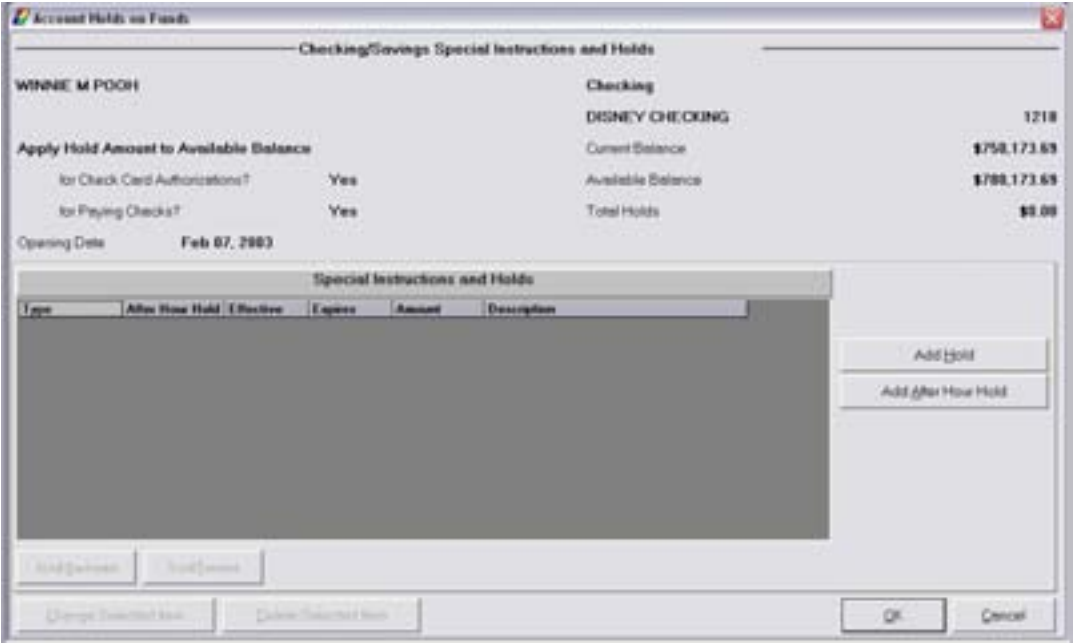
Account Holds on Funds

This business task is used to place a Reg. CC hold or an exception hold on deposited funds.

 Note: Reg CC governs the availability of funds deposited in checking accounts and the collection and return of checks.

 **Select the Account Holds on Funds business task and select the application and account number.**

The Checking/Savings Special Instructions and Holds screen will appear. Refer to the following figure and button descriptions:



Button	Description
Add Hold	Allows user to add a hold to the selected account on the current business day.
Add After Hour Hold	Allows user to add a hold to the selected account on the next business day.
Change Selected Item	Change an existing special instruction.
Delete Selected Item	Delete an existing special instruction.
Print Notice of Hold	Prints out a Notice of Hold record for the customer.

 **Click Add Hold and enter information into the fields to add a new hold.**

Let's Practice – Hold Checkpoint

- ✓ To review the field descriptions on the Hold Information screen, refer back to the details of *Figure 21 – Checking Hold Information* if necessary.
- ✓ Delete the hold you just added.

Account Status Change

This business task is used to change the processing status of an account (i.e. active, inactive, watch, or frozen).

🔑 Select the Account Status Change business task and select the application and account number.

The Change Account Status Screen will appear. Refer to the following figure and field descriptions:

Field	Description
Current Account Status	The existing status of the account.
New Account Status	The account status that will go into effect upon completion of this task.
Date of Last Customer Contact	When the customer was contacted last.
Date of Last Activity	The last time a transaction was made on the account.
Servicing Officer for this Account	The person responsible for this customer.

The Activity tab displays general account / customer information.

- Within the Maintenance tab, change the selected account's status and click OK.

🔑 Locate the Account Status Change business task procedures within Headquarters.

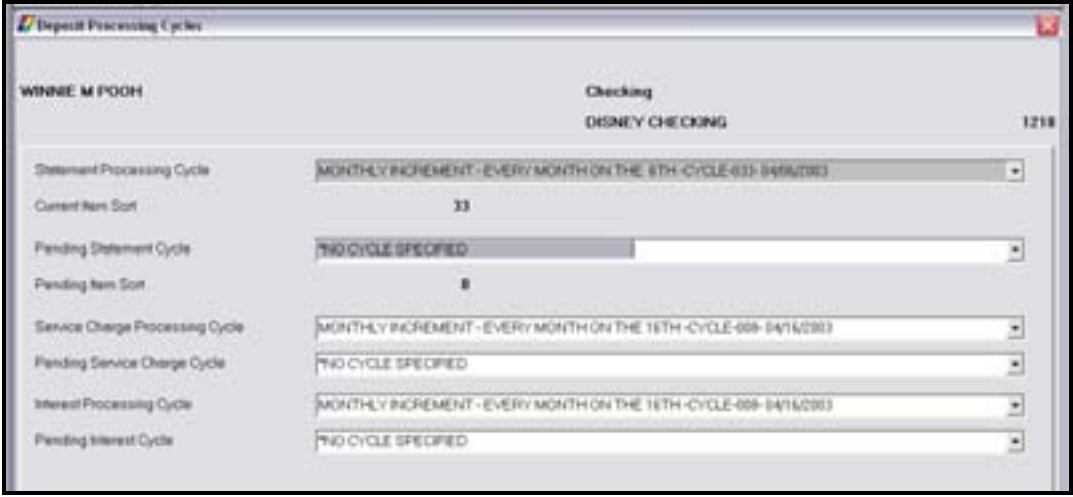
📖 Note: If you are changing an account from a dormant or inactive status to an active status, you must enter today's date in the Date of Last Customer Contact and Date of Last Activity fields.

Deposit Processing Cycles

This business task is used to change the statement, service charge, and the interest processing cycle for a specific checking or savings account.

 **Select the Deposit Processing Cycles business task and select the application and account number.**

The Deposit Processing Cycles screen will appear. Refer to the following figure and field descriptions:



The screenshot shows the 'Deposit Processing Cycles' window for account 'WINNIE M POOH', 'Checking', 'DISNEY CHECKING', '1218'. The fields and their values are:

- Statement Processing Cycle: MONTHLY INCREMENT - EVERY MONTH ON THE 8TH -CYCLE-033-04/01/03
- Current Item Sort: 33
- Pending Statement Cycle: NO CYCLE SPECIFIED
- Pending Item Sort: 8
- Service Charge Processing Cycle: MONTHLY INCREMENT - EVERY MONTH ON THE 15TH -CYCLE-009-04/15/03
- Pending Service Charge Cycle: NO CYCLE SPECIFIED
- Interest Processing Cycle: MONTHLY INCREMENT - EVERY MONTH ON THE 15TH -CYCLE-009-04/15/03
- Pending Interest Cycle: NO CYCLE SPECIFIED

Field	Description
Statement Processing Cycles	Indicates the current date the statement is processed.
Current Item Sort	Indicates if an item sort code has been assigned to this account type.
Pending Statement Cycle	Indicates the future statement cycle.
Pending Item Sort	Indicates the future item sort.
Service Charge Processing Cycle	Indicates the date the service charge is assessed.
Pending Service Charge Cycle	Indicates the future service charge cycle.
Interest Processing Cycle	Indicates the date the interest is credited to the account.
Pending Interest Cycle	Indicates the future date the interest will be credited to the account.
Combined Statement Processing Cycle	Indicates the current processing cycle for combined statements.

Deposit Change Account Analysis

This business task is used to add or change account analysis information on a specific account. Changes to the activity pricing table for an account's current billing cycle will occur immediately.

- Accounts must be in active, inactive, watch, limited, or frozen status

🔑 Select the Deposit Change Account Analysis business task and select the application and account number.

The Account Analysis Services screen will appear. Refer to the following figure and service descriptions:

The screenshot shows a window titled "Deposit Change Account Analysis" with a sub-header "Account Analysis Services". The account name "WINNIE M POOH" is on the left, and "Checking" and "DESNEY CHECKING" with account number "1218" are on the right. Below this, a section titled "Check the service(s) you want to perform:" contains six checkboxes: Processing Options, Pricing Options, Charge Options, Statement Controls, Alternate Address, and Combined Analysis. The "Pricing Options" checkbox is currently selected.


Service	Description
Processing Options	Use to place an account in account analysis
Pricing Options	Use to assign an analysis pricing table or to apply or waive the earnings credit.
Charge Options	Use to apply the analysis charge, the excess earnings credit, or a minimum analysis charge to the account.
Statement Controls	Use to define the analysis statement processing controls.
Alternate Address	Use to establish an alternate address for the analysis statement.
Combined Analysis	Use to add or modify a combined account analysis relationship.

🔑 Locate the Deposit Change Account Analysis business task procedures within Headquarters for more details on each individual service.

Account/Bank Float

This business task is used to add, change or delete account or bank float for a particular account.

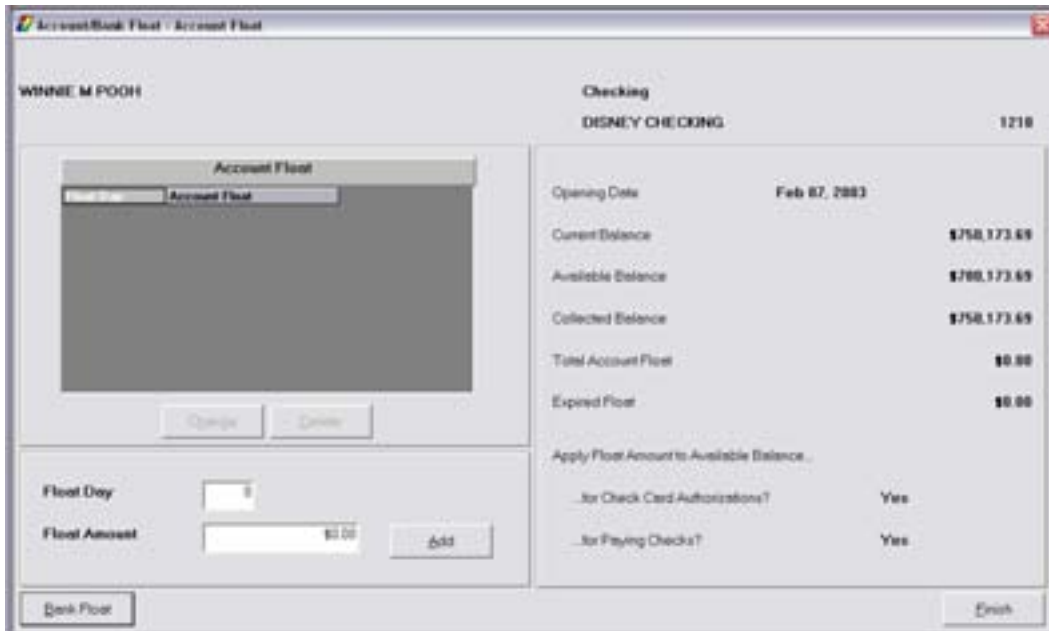
- Float is used to place a short-term hold on the availability of items that have not been collected.
- Account float affects the available balance while bank float affects the collected balance.
- The available balance is typically used for payment decisions while the collected balance is associated with interest accruals.

 Note: In Bankway™, account float is equal to the customer float. The account float affects the available balance only. The available balance calculation is bank-defined in the Deposit Application Standard business task.

The length of time it takes your bank to receive credit from the Federal Reserve Bank (Fed) for a deposited check is taken into consideration when assigning float.

 **Select the Account/Bank Float business task and select the application and account number.**

The Account Float screen will appear. Refer to the following figure and field descriptions:



Account/Bank Float - Account Float	
WINNIE M POOH	
Checking	
DISNEY CHECKING 1218	
Opening Date Feb 07, 2003	
Current Balance	\$750,173.69
Available Balance	\$700,173.69
Collected Balance	\$750,173.69
Total Account Float	\$0.00
Expired Float	\$0.00
Apply Float Amount to Available Balance	
...for Check Card Authorizations?	Yes
...for Paying Checks?	Yes

Field	Description
Account Float	Account Float is used to place float to a specific customer account.
Change	Change an existing the float item.
Delete	Delete an existing float item.
Float Day	Enter the number of days of float that will be assigned to the item.
Float Amount	Enter the dollar amount of float that will be assigned to the item.
Add	Add a new float item.
Bank Float	Add or change float at the bank level instead of the account level.

- Enter the number of days and the amount of the float item and click ADD.

Bank Defined Values

This business task is used to add account level codes that are used to track information that is not housed in Bankway's standard fields.

🔑 Select the *Bank Defined Values* business task and select the application and account number.

- Refer to the handout of banker defined values that the bank is using.

The Bank Defined Values screen will appear. Refer to the following figure:

Codes	Amounts	Courts	Dates
Alpha Code Description			
01 USE INTERNET BANKING?	<input type="checkbox"/>	02 USE VOICE RESPONSE?	<input type="checkbox"/>
03 IMAGE CHECKS?	<input type="checkbox"/>	04 ACCOUNTS ELSEWHERE?	<input type="checkbox"/>
05 SECURITIES ELSEWHERE?	<input type="checkbox"/>		
User Code Description			
01 OD PRIVILEGE	<input type="checkbox"/>	02 DO NOT SOLICIT	<input type="checkbox"/>
03 ATM	<input type="checkbox"/>		

- Review each of the tabs and enter the appropriate bank defined value (bank-defined) for the specified account.

Package Pricing

This business task is used to encourage customers to take advantage of multiple bank services and increase overall bank profitability.

This feature allows the bank to define multiple account relationships and the related balance requirements.

Key: *Select the Package Pricing business task and select the customer.*

- Select the Desired Primary Account by highlighting an account and clicking **Select**.

The Package Pricing – Assign Package Level screen will appear. Refer to the following figure and instructions:

Package Pricing - Assign Package Level

Primary Account Information

JENNIFER KIRCHMAN Checking 120606
 SUPERSAVER PLUS

Balance on Primary Account \$0.00

Type Level Package Pricing Table PRICING PACKAGE NOT DEFINED

Assign Package Level

Package Level Used Assigned at the Account Level

If Assigned At Account Level...

Select Account Level Package (SV + TD) AND RL > \$300 - PKGF 0004

← Back Next → Cancel

- Use the **Package Level Used** drop-down menu to choose if the package will be at the Account level.
 - ✓ If the package level is assigned at the account level, use the **Select Account Level Package** drop-down menu to choose one of the available options which are bank-defined with Package Pricing Set Up.
 - ✓ Click **Next**.

The *Package Pricing – Secondary Account Selection* screen will appear. Refer to the following figure and instructions:

Primary Account Information

JENNIFER KIRCHMAN

Checking

SUPERSAVER PLUS

128886

Balance on Primary Account

\$0.00

Account Level Package Pricing Table

(SV + TD) AND RL > 5888 - PKG# 8884

Select the Desired Secondary Account

Account Type	Application	Account Number	Balance	Title on Account
PERSONAL SAVINGS	Savings	400072	\$0.00	THOMAS KIRCHMAN (JRM)
PERSONAL SAVINGS-CD	Savings	6000747	\$25.00	JENNIFER KIRCHMAN
OPT OUT CD	Time Deposit	4005	\$0.00	WIL M KIRCHMAN
1 YEAR / 12 MONTH CD	Time Deposit	4005	\$0.00	PANDEA BREAD
1 YEAR / 12 MONTH CD	Time Deposit	4005	\$0.00	PANDEA BREAD
1 YR/12 MO 100K IRA	Time Deposit	8444	\$0.00	COLETTE M KIRCHMAN
1 YR/12 MO \$10K IRA	Time Deposit	7000000	\$0.00	JENNIFER KIRCHMAN
1 YEAR / 12 MONTH CD	Time Deposit	400578845	\$0.00	JENNIFER KIRCHMAN DBA

Select

Identify Another Customer... for a secondary account

← Back Finish

- Select the Secondary Account by highlighting an account and clicking **Select**.

The *Package Pricing – Existing Secondary Accounts* screen will appear. Refer to the following figure and instructions:

Primary Account Information

JENNIFER KIRCHMAN

Checking

SUPERSAVER PLUS

128886

Balance on Primary Account

\$0.00

Account Level Package Pricing Table

(SV + TD) AND RL > 5888 - PKG# 8884

Existing Secondary Accounts

Account Type	Application	Account Number	Balance	Title on Account
PERSONAL SAVINGS-CD	Savings	6000747	\$25.00	JENNIFER KIRCHMAN

Delete

Identify Another Customer... for a secondary account

← Back Finish

- Use the **Identify Another Customer** button to add another customer's account to the package.
- Use the **Add** button to add an additional account from the list.
- Use the **Delete** button to delete an account already tied to the package.
- Click **Finish** to exit the business task.

Regulatory Codes

This business task is used to add or change regulatory codes on a deposit account.

🔑 Select the Regulatory Codes business task and elect the application and account number.

The Regulatory Codes screen will appear. Refer to the following figure and field descriptions:

Field	Description
Regulation DD (Truth in Savings)	Should be set to Yes if the account is a consumer account.
Regulation E (Electronic Funds Transfers)	Should be set to Yes if the account is eligible for electronic activity (i.e., ATM or ACH transactions).
Regulation D (Reserve Requirements)	Select the appropriate deposit category (Changing this code will affect how the deposit is classified for purposes of the FR2900 report). Some of the options include: <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> ATS Accounts Telephone and/or Authorized Transfers Now Account / Share Draft Due from US Depository Institution Personal Money Market Deposits Non-personal Money Market Deposits Other Personal Savings Deposits Other Non-personal Savings Deposits </div>
Brokered	This field indicates if the deposit is a brokered deposit.
Regulation CC	Select the appropriate Reg. CC classification. The options include:

Field	Description
(Funds Availability)	Not A Regulation CC Account
	Regulation CC Account
	Regulation CC Exception - New Account
	Regulation CC Exception - Overdrawn / Insufficient Funds
	Regulation CC Exception - Reasonable Cause
	Regulation CC Large Deposit Exemption

- When the review is complete, click **Finish**.

Change CTR Exemptions

This business task is used to add, change, or delete the CTR exemption amount for specific deposit accounts.

Key: *Select the Change CTR Exemptions business task and select the application and account number.*

The Change CTR Exemptions screen will appear. Refer to the following figure and field descriptions:


The screenshot shows a software window titled "Change CTR Exemptions". At the top left, the name "WINNE M POOH" is displayed. To the right, account details include "Checking" and "DISNEY CHECKING" with the number "1218".

The main area is divided into two sections:

- Current Exemptions:** A table with two columns, "Cash In" and "Cash Out", and rows for each day of the week (Monday through Sunday). Each cell contains a text input field with a dollar sign and a zero, indicating zero exemptions for all days.
- Exemption Information:** Contains two fields: "Date of Last Exemption Review" with the value "4/22/2003" and "Expiration Date" with a date field.

At the bottom right of the window, there are two buttons: "Finish" and "Cancel".

Field	Description
Current Exemptions	Exemption Limits can be set up to allow for larger/smaller cash deposits/withdrawals on different days of the week.
Cash-In	Total cash-in amount that can be deposited in a single business day without being reported.
Cash-Out	Total cash-out amount that can be withdrawn in a single business day without being reported.
Date of Last Exemption Review	The date the CTR exemptions were last reviewed (informational purposes only).
Expiration Date	When the date expires, the system reports any transaction over \$10,000.00.

 Note: To delete a CTR exemption on a deposit account, enter all zeros in the cash-in and cash-out fields.

Processing Controls

This business task is used to change the processing controls for a specific deposit account.

 **Select the Processing Controls business task and select the application and account number.**

The Deposit Processing Controls screen will appear. Refer to the following figure and field descriptions:



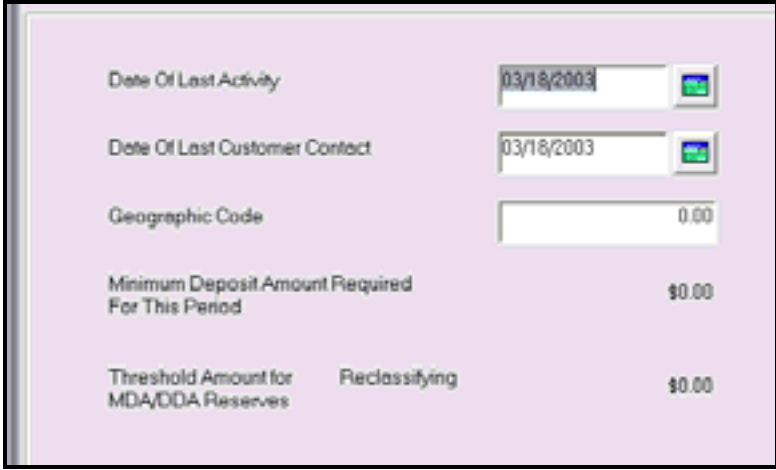
The screenshot shows the 'Processing Controls' window for a 'Checking' account named 'DONEY CHECKING' with account number '1218'. The account holder is 'WINNE M POOH'. The screen contains the following fields and options:

- Automatically close this account when the required number of days at zero balance before closing is met? (Dropdown menu set to '000')
- Restrict this account and only allow users with proper security to access this account? (Dropdown menu set to 'No')
- Is this account an investment checking account? (Dropdown menu set to 'No')
- Do you want to "Package Post" debits or credits into one transaction per day for this account? (Dropdown menu set to 'No Package Post')
- Use account level controls to calculate the Available Balance for Check Payment Decisions? (Dropdown menu set to 'No')
- Use account level controls to calculate the Available Balance for Check Card Authorizations? (Dropdown menu set to 'No')

Navigation buttons at the bottom include: < Back, Next >, End, and Cancel.

- Automatically close this account when the required number of days at zero balance before closing is met?
- Restrict this account and only allow users with the proper security to access this account?
- Is this account negotiable?
- Is this a passbook account?
- Click Next.

The Next Processing Controls screen will appear. Review the following:



Date Of Last Activity	03/18/2003	
Date Of Last Customer Contact	03/18/2003	
Geographic Code		0.00
Minimum Deposit Amount Required For This Period		\$0.00
Threshold Amount for MDA/DDA Reserves Reclassifying		\$0.00

- Date of Last Activity
- Date of Last Customer Contact
- Geographic Code

Interest Options

This business task is used to specify how earned deposit interest will be paid on existing accounts.

🔑 Select the Interest Options business task and select the application and account number.

The Interest Options screen will appear. This screen is exactly the same as the Interest Options screen that you reviewed when using the Open a Product business task. If necessary, refer back to the details of **Error! Reference source not found.** for review.

Charge Options

This business task is used to change miscellaneous service charges for a specific checking or savings account.

🔑 Select the Charge Options business task and select the application and account number.

The Charge Options Screen will appear. This screen is exactly the same as the Charge Options screen that you reviewed when using the Open a Product business task. If necessary, refer back to the details of *Figure 15 - Checking Charge Options* for review.

NSF/OD Counters

This business task is used to add, change, or delete the NSF/OD counters for a specific checking account.

🔑 Select NSF/OD Counters business task and select the application and account number.

The NSF/OD Counters screen will appear with fields for statement period totals and year-to-date totals for overdraft and returned item charges. Review the following figure:

The screenshot shows a window titled "NSF/OD Counters" for a checking account named "DISNEY CHECKING" with account number "1218". The screen is divided into two main sections: "Statement Period Totals" and "Year To Date Totals".

Statement Period Totals:

	Current Statement	Previous Statement
Overdraft Charges	\$0.00	\$0.00
Returned Items Charges	\$0.00	\$0.00
Date of last statement		Mar 06, 2003

Year To Date Totals:

	Year To Date	Previous Year
Overdraft Charges	\$0.00	\$0.00
Returned Items Charges	\$0.00	\$0.00

At the bottom of the screen, there are four buttons: "<- Back", "Next ->", "Print", and "Cancel".

- Click **Next** to view the second NSF/OD Counters screen which contains four tabs. Review the following figure:

The screenshot shows a software window titled "NSF/OD Counters" for a checking account. The account name is "WINNIE M POOH" and the account number is "1218". The account type is "Checking" and the name is "DISNEY CHECKING". There are four tabs: "NSF Items", "Overdraft Items", "Unavailable Items", and "Uncollected Items". The "NSF Items" tab is active, showing a table with columns "Month" and "Occurrences / Items". The table is currently empty. To the right of the table is an "Add Counters" section with a "Month" dropdown menu (set to "No Month Selected"), "Number of Occurrences" and "Number of Items" input fields (both set to 0), and an "Add" button. Below this are "Life To Date Total Occurrences" and "Life To Date Total Items" input fields (both set to 0). At the bottom of the window are "Back", "Next", "Finish", and "Cancel" buttons.

🔑 **Locate the NSF/OD Counters business task procedures within Headquarters.**

NSF/Overdraft Options

This business task is used to change insufficient funds or overdraft options for a specific checking account.

🔑 Select the NSF/Overdraft Options business task and select the application and the account number.

The NSF/OD Options screen will appear with three tabs. Refer to the following figure and field descriptions:

Field	Description
When to Print Insufficient Funds/ Overdrawn Account Notice	Indicates when to print a notice for insufficient funds or overdraft status.
Charge for Uncollected Balance	Indicates whether to charge for an uncollected balance.
Charge for Overdraft Balance	Indicates whether to charge for an overdraft balance.
Overdrawn Account Fee Indicator	Indicates how to charge for an overdrawn account.
Overdrawn Account Fee	Indicates the amount of the overdrawn account fee.
Print the overdrawn account notice if the fee value is equal to 0.00	Indicates whether a notice should be printed if the fee amount is zero.
Overdraft Limit	Indicates the amount of the overdraft limit for the account.
Rate Variance from the Software Administrator Base Rate	If the charge for overdrafts is set up in the software administrator as a percentage of the item, users can enter a variance from the percentage for this account. The variance can be indicated as a positive or negative number.

Click on the **Check Payment** tab.

TRS Job Options

WINNIE M POOH

Checking

DISNEY CHECKING 1218

Charges and Notices | **Check Payment** | Over Limit Action

Check Payment Policy: Always Use the Bank Standard Value

Bank Standard: Pay All Items Regardless Of Account Balance (Reasons: OD, NSF)

Charges for Overdraft Items Covered By Overdraft Limit: Always Use the Bank Standard Value

Bank Standard: Pay Item And Charge Account

Review the following fields:

- **Check Payment Policy:** Allows the user to define account level posting codes.
- **Charges for Overdraft Items Covered by Overdraft Limit:** Allows the user to charge or waive fees assessed for items covered by the overdraft limit on the account level.

Click on the **Over Limit Action** tab.

TRS Job Options

WINNIE M POOH

Checking

DISNEY CHECKING 1218

Charges and Notices | Check Payment | **Over Limit Action**

Check Payment Policy: Always Use the Bank Standard Value

Action And Charges For Overdraft Items Not Covered By Overdraft Limit: Always Use the Bank Standard Value

Bank Standard: Pay Item And Charge Account


Review the following field:

- **Action and Charges for Overdraft Items Not Covered by Overdraft Limit:** Allows the user to charge or waive fees assessed for items not covered by the overdraft limit on the account level.

Statement and Notice Options


The Statement and Notice Options business task is used to access or change the statement processing cycle for an account, to determine whether the statements will be mailed or held for the account, and to determine the order the checks will appear on the statement for the account.

- The business task also maintains personal banker messages that will appear on the customer's statement.

 **Select the Statement and Notice Options business task and select the application and account number.**

The Statement and Notice Options screen will appear with 2 tabs. This screen is exactly the same as the Statement Options screen that you reviewed when using the Open a Product business task. If necessary, refer back to the details of Figure 25 - Checking Statement Options for review.

- Click on each of the PB Messages tabs and review each of the personal banker messages that are available.

 **Note:** Personal Banker messages must first be established in the Software Administrator prior to assigning them to an account.


- Locate the Statement and Notice Options business task procedures within Headquarters.

Combined Statement Relationships

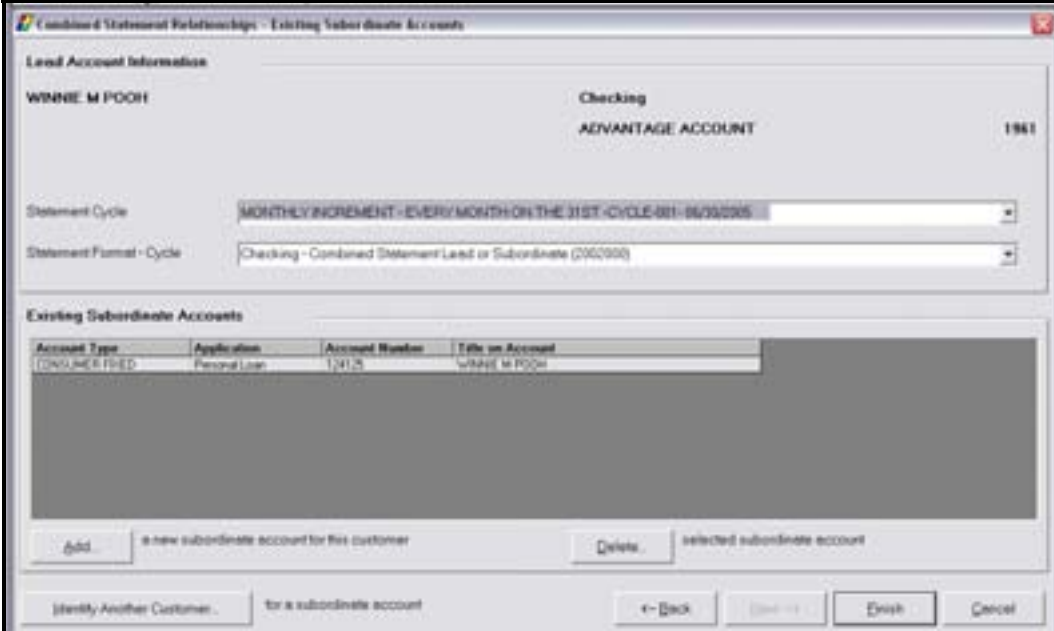
This business task is used to establish or change a combined statement relationship.

 **Select the Combined Statement Relationships business task and select the customer.**

- If a combined statement relationship exists for the customer, it will appear with the option to add a new lead account or change the existing relationship. Click the Add button to advance to the Lead Account Selection screen.
- If no combined statement relationship exists, the Lead Account Selection screen will appear first.
- Select the lead account from the list and click **Select**.
- The Combined Statement Relationships – Subordinate Account Selection screen will appear.
- Select the subordinate account and click **Select**.


-  Note: To add another customer's account as the sub account, click on the **Identify Another Customer** button.

The Existing Subordinate Account screen will appear. Review to the following figure:



Review the following fields:

- **Statement Cycle:** Change the statement cycle of the lead account.
- **Statement Format-Cycle:** Change the statement format.
- **Add:** Use this button to add an additional subordinate account to the combined statement.
- **Delete:** Use this button to delete a subordinate account on the statement.
- **Identify Another Customer:** Use this button to choose another subordinate account for a different customer (i.e., a customer's account with the selected customer as a secondary owner).

-  Note: Keep in mind that the subordinate accounts will have the same statement cycle as the lead account.

Let's Practice – Deposits Checkpoint

Access Bankway's Customer Service and Teller capabilities and practice using these business tasks. Indicate which business task(s) is used for each of the following items.

1. Add a stop payment on account # (5) for check number 100 in the amount of \$105.00 and waive the service charge. Be sure to print this stop payment document.
2. Delete the stop payment added to account # (5).
3. Add a special instruction to account # (1) stating the customer is a new customer and a hold should be placed on out of state checks.
4. Delete the special instruction added to account # (1) above.
5. Check to see if any items have been memo-posted to account # (1) today.
6. Check to see if there are any holds on account # (3).
7. Print an account statement for account # (4).
8. Determine how many deposits have been made to IRA account # (10).

Checkpoint Answers

1. Use Stop Payments
2. Use Stop Payments
3. Use Account Holds on Funds
4. Use Special Instructions
5. Use Deposit Account Inquiry
6. Use Deposit Account Inquiry
7. Use Deposit Account Statement
8. Use Deposits Account Statement / Deposit Account Inquiry

Relationship Frequency Change

This business task is used to change the statement processing cycle for combined statements.

🔑 Select the Relationship Frequency Change business task and select the application and account number.

The Relationship Frequency Change screen will appear. Review the following figure:

Review the following fields:

Cycle Codes Tab

- Combined Statement Processing Cycle Code
 - ✓ Current Cycle (cannot change the current cycle)
 - ✓ Pending Cycle: Can select a pending cycle for the statement which will process after the current cycle is complete.
- Combined Analysis Processing Cycle Code
- Combined IRA Statement Processing Cycle Code

📖 Note: The fields in the last two sections are unavailable (in grey) in the figure above because there is no combined analysis or combined IRA statements set up for the selected account.

Subordinate Accounts Tab

View a list of the combined statement subordinate accounts tied to the selected account.

Reset Statement (limited access for banks)

This business task is used to produce either a Reset Statement or Snapshot Statement.

🔑 Select the Reset Statement business task and select the application and account number.

The Reset Statement screen will appear. Review the following figure:



Review the following items:

- **Reset Statement with Items:** shows all transaction activity since the last statement; triggers the system to update the last statement date and reset all transaction counters for the account.
- **Snapshot Statement:** shows all transaction activity since the last statement without affecting transaction records or the last statement date for the account.

Print Account

Use this business task to print a single account or a range of accounts. The hard copies must be requested from your bank's operations area.

Delete Account

This business task is used to delete a checking, savings, time deposit, external account, or safe deposit box.

Key: *Select the Delete Account business task and select the application and account number.*

The Delete Account Screen will appear. Review the following figure:

The screenshot shows a window titled "Delete Account" with the following information:

JENNIFER EICHMAN		Checking	
		NORMAL CHECKING	
		123546888	
Date Opened	Nov 01, 2002	Account Status	New Account
Branch	MT STERLING-MAN OFFICE (8881)		
Officer	*NO OFFICER ASSIGNED		
Account Class	BANKER - BK		
Special Instructions On File	No		
Application Relationships	Yes		
Transfer Relationships	No		
Current Balance	\$0.00	Accrued Interest	\$0.00
Interest Paid Year To Date	\$0.00	Interest Withheld Year To Date	\$0.00

Buttons: Delete Account, Finish

The following conditions must be met before deleting:

- Account Status has to be closed
- No special instructions, application relationships, or transfer relationships
- Zero balance in current balance, accrued interest, interest paid year to date, and interest withheld year to date
- If all of these conditions are met, click **Delete Account**.

The following alert will appear:

The screenshot shows the same "Delete Account" screen as above, but with a confirmation dialog box overlaid. The dialog box contains the text: "You are about to delete a Deposit Account. Are you sure you want to continue?" and has "Yes" and "No" buttons.

- Click **Yes** if you are certain that this is the account to be deleted.

Reassign Account Number

This business task is used to change the account number on an existing account.

Key Select the *Reassign Account Number* business task and select the application and account number.

The Reassign Account Number – Account Confirmation Screen will appear.

- Click the Yes button if this is the correct account to reassign the account number.
- If not, select the No button.

The Reassign Account Number screen will appear with the current account number in the left column and a field to enter the new account number in the right column.



- Enter the new account number and click Finish.

Account Information and Signature Card

The Account Information and Signature Card business task is used for the following tasks:

- ✓ Changing the customer name
- ✓ Adding, changing, removing account owners
- ✓ Reassigning the primary owner
- ✓ Changing the account title
- ✓ Changing the product type
- ✓ Changing the account class code
- ✓ Transferring relationships to another branch
- ✓ Changing the opening or servicing officer
- ✓ Producing a new signature card

 **Select the Account Information and Signature Card business task and select the customer.**

The **Personal Customer Mailing Address and Identification** screen will appear. This screen is the same as the screen accessed in the Open a Product business task. If necessary, refer back to the details of *Figure 1 - Customer Mailing Address and Identification* for review.

- When complete, click **OK**.

The **Consumer Signature Card Change** screen will appear with all of the selected customer's accounts.

Review the following buttons:

- **Select Account from List:** selects the highlighted account.
- **Select all Listed Accounts:** selects all accounts meaning you will change the signature card on every account in this customer's name.
- **Select Unlisted Account:** select an account that is not listed.

 **Select one account and click Select Account from List.**

 **Note:** If you select an account and click OK, you will exit the business task. Be sure to click the Select Account from List button.

The **Assign Account Owner Relationships** screen will appear. This is the location to change the names associated with the account. If necessary, refer back to *Figure 30 - Account Customer Relationships* for review.

The **Legal Title and Account Information** screen will appear. This screen allows the user to update the signature card, account type, account ownership, account class and number of signature required. If necessary, refer back to the details of *Figure 13 - Legal Title and Bank Information* for review.

- When finished reviewing, click **OK**.

Let's Practice

- ✓ Produce a new signature card.

Account Level Business Resolution

The account level business resolution business task is used to add new or remove signers from a business account. This task also produces the business resolution documentation.

Key: **Select the Account Level Business Resolution business task and select the customer.**

The *Date of Business Resolution* screen will appear. Enter today's date and click **Finish**.

The current relationships on the business account will display with the options to identify another customer relationship or to change a relationship.

The *Business Resolution – Secretary* screen will appear next. To change the current relationship, click **Identify** to choose a new secretary, if applicable. When complete, click OK.

The Business Resolution – Attestor screen will appear next. To change the current Attestor, click **Identify** to choose a new Attestor, if applicable. When complete, click OK.

Review the following on the Authorization Requirements screen:


- **Power 1** is at the customer level and identifies the number of signatures required to open and close deposit accounts, etc.
- **Power 2** is at the account level and identifies the number of signatures required to sign and authorize checks, etc.
- **Special Conditions:** This button allows users to type in special instructions regarding the business resolution that will print on the business resolution document.
- Enter the number of powers required and click **OK**.

Review the following on the Authorized Entities screen:

- It is important to note that customers may appear as authorized entities that the user did not assign.
- Add: Allows the user to reassign a potential entity as an authorized entity (this button is only highlighted if a customer has been identified as a potential entity).
- Identify: Identifies customers as authorized entities.
- Remove: Removes a customer as an authorized entity.

 **Have the user click the OK button.**

The Authorized Entities Authorization for Deposits screen will appear. If necessary, refer back to the details of *Figure 40 - Business Resolution / Authorized Entities* for review.

 **Note:** It is important to note on this screen that the signers will only have signing rights on the account number listed on the screen.

Wire Transfer Authorization

This business task is used to add, change, or delete wire transfer authority on the selected customer's account.

 **Select the Wire Transfer Authorization business task and select the customer.**

The Wire Transfer Authority-Existing Authorized Person screen will appear. Review the following:

- Change/Delete Button: change or delete an authorized person
- Date of Wire Transfer Resolution

On the Wire Transfer Authority-Potential Authorized Person screen, review the following:

- Identify button: select another person to be authorized

On the Wire Transfer Authority-Authorized Person Information screen, review the following:

- Authorizations Granted: choose the appropriate box to identify the desired categories

Clarke American Check Ordering

This business task is used to order Clarke American Checks.

☛ Select the Clarke American Check Ordering business task and select the customer.

The following screen will appear with three tabs:

Clarke American Check Ordering

WINNIE M POOH 1982

Personal Information Product Information Delivery Options

Personal Information to be Printed on Checks

Using upper and lower case, enter name(s) first, then any additional information (such as address and telephone) on remaining address lines. Identify as name or address lines based on the information entered.

Name Line Winnie M Pooh Account Mailing Address

Address Line Name Line 538 HONEY BEE LANE

Address Line Name Line

Address Line MAITLAND FL

Address Line 32751 38

Phone number

Back Next -> Print Cancel

Personal Information Tab

Personal Information to be printed on checks:

- Name, Address, Phone number

☛ Select the Product Information tab.

Product Information

Review the following:

- Checks: Product Code – enter the selected check's code
- Billing Option
- Special Program Code

☛ Select the Delivery Options tab.

Delivery Options Tab

Review the following:

- Delivery Method: determine the method that will be used to deliver the checks to the customer
- Mail To: determine where the checks will be delivered
- Alternate Mailing Address
- Click **Next** to continue with the process.
- Click Yes at the prompt which reads: Would you like to process the Check Order Online?

The internet will launch and the Clarke American website will appear. Use your bank's user ID and Password to sign in and order the checks. Refer to the figure below:

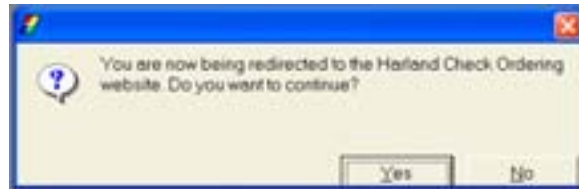


Harland Check Ordering

This business task is used to order checks via the Harland Website.

🔑 Select the Harland Check Ordering business task and select the customer / account.

The following alert will appear:



- Click Yes to continue.

Selecting YES will launch users into the Harland Website and automatically transfer all of the customer's account information into the necessary fields.

Tracking

Bankway™ tracking system is a way for users to create on-line reminders. When adding these reminders, users choose a category, expiration date, etc. The tracking item can be viewed by anyone with tracking inquiry, and will also be housed in the users' Personal Review List.

This business task is used to add, change, or delete tracking items.

🔑 Select the Tracking business task. The following screen will appear:

Tracking Search Criteria

Select One or More Following Criteria to Locate Tracking Items

Search for tracking items based on:

- Customer Name
- Account Number
- Customer and their accounts
- Select by Officer
- Range of Next Due Dates

Optional: Select Additional Criteria To Further Define Your Tracking Search

Search for tracking items based on:

- Tracking Category
- Tracking Type
- Tickler Type

Figure 75 - Tracking Search Criteria

This first tracking screen is where users can add new or search for existing tracking items. Tracking items need to be added according to bank policy: either at the Customer or Account level. Check the appropriate box: Customer or Account.

- **Customer Name** – Tracking items can be placed on the customer level. When this occurs, tracking items are tied to the customer records only, not the customers' accounts.
- **Account Number** – Tracking items can also be placed on the account level. When this occurs the tracking item is on that account only and does not affect any other accounts.
 - ✓ Make the appropriate selection: Customer Name or Account Number; click OK.

- If Customer Name is selected, the following screen will appear. Perform a customer search.

You may select your Customer's Information

Identification

Personal Name: KIRCHMAN, ALEXIS

Business Name

Tax Id Number

Account Number

Customer Name	ID	VIP	Tax ID	Primary Relationships	Date of Birth	Home Ph
ALEXIS ROSE KIRCHMAN				TD PL VA EF	11/24/1968	(212) 333
ALIDA KIRCHMAN				CK TD PL		
ALLEN KIRCHMAN				CK SV		
AMSHAM KIRCHMAN			258-36-9147	CK SV PL	5/3/1981	
AMY KIRCHMAN			147-65-2964	CK	12/26/1970	(435) 7504
BEAVIS KIRCHMAN			456-99-7561	PL	2/28/1984	(407) 831
BETTY KIRCHMAN					12/1/2002	

Backward Forward OK Profile Cancel

- If **Account Number** is selected, the following screen will appear:

Application: Personal Loan

Account Number: [Input Field] Select

OK Cancel

- Select the appropriate Customer or Application and Account Number and click **OK**.

- If the customer does not have any existing tracking items, a list of tracking standards that may be added will appear. Refer to the following figure:

Select the Tracking Standard you want to assign to this Customer/Account	
Tracking Standards	
Description	
INSURANCE	
CERTIFICATE OF ORIGIN	
CONSULAR INVOICE	
PACKING LIST	
WEIGHT LIST	
INSPECTION CERTIFICATE	
SHIPPERS EXPORT DECLARATION	
HAZARD INSURANCE POLICY	
SIGNATURE CARD RETURN	
CK 999999999 CHG OFF 999.99	
SV 999999999 CHG OFF 999.99	
STOP PAY ORDER RETURN	
LOAN MATURITY RATE CHANGE REQUIRED	
W-8 FILING	
W-9 FILING	
GENERAL TICKLER	

Add Selected Item

Note: If the customer has existing tracking items, they will appear. To add a new tracking item, have the user click on 'Add Additional Item'.

There are over 25 tracking item standards to choose from in Bankway™; therefore, each tracking standard will have different contexts. If there is not a tracking item within this list that applies to the situation, select **General Tickler** from the list. A General Tickler allows users to add items using their bank's pre-defined two digit tracking code.

- For this example, select **General Tickler** (the last item on the list) and click **Add Selected Item**.

The Tracking Item Maintenance screen will appear. Refer to the following figure:

Tracking Item		GENERAL TICKLER	
Tickler Type	<input type="text"/>		
Description	GENERAL TICKLER		
Banker Assigned	NO OFFICER ASSIGNED		
Advance Date	02/28/2003	Next Due Date	03/02/2003
Tracking Review Lead Days	10	Next Due Date Period	Days
Deletion Date	12/31/9999	Next Due Date Frequency	10
Current Action	<input type="text"/>		

Figure 76 - Tracking Item Maintenance

Field	Description
Tickler Type	Leave this field blank unless you are using a General Tickler Tracking Type, in which case you would enter the appropriate bank defined 2 digit codes.
Description	This field can be used to enter any information about the tracking item. It can include such things as the make/model of a car, insurance policy number, a contact name/phone number, etc.
Banker Assigned	Choose the banker according to the user's bank policy. Select the officer responsible for follow-up on this item or the person that added the item.
Advance Date	Enter the lead date before the item actually comes due.
Next Due Date	This is the date that the tracking item is due. For example, if you want an insurance policy back at the end of the month, this would be that date.
Tracking Review Lead Days	This field functions the same as the advance date; enter the number of lead days before an item actually comes due.
Next Due Date Period	Enter how often this item will be due in Days, Months, or Years.
Deletion Date	Enter the date that the tracking item will automatically delete itself.
Next Due Date Frequency	Works in conjunction with the Due Date Code; enter how many days, months, or years between due dates. Note: If the tracking item is a one-time item, the Due Date Frequency must be at least 1.
Current Action	This field can be utilized as another Description field.

- Enter the information and when complete, click **OK**.

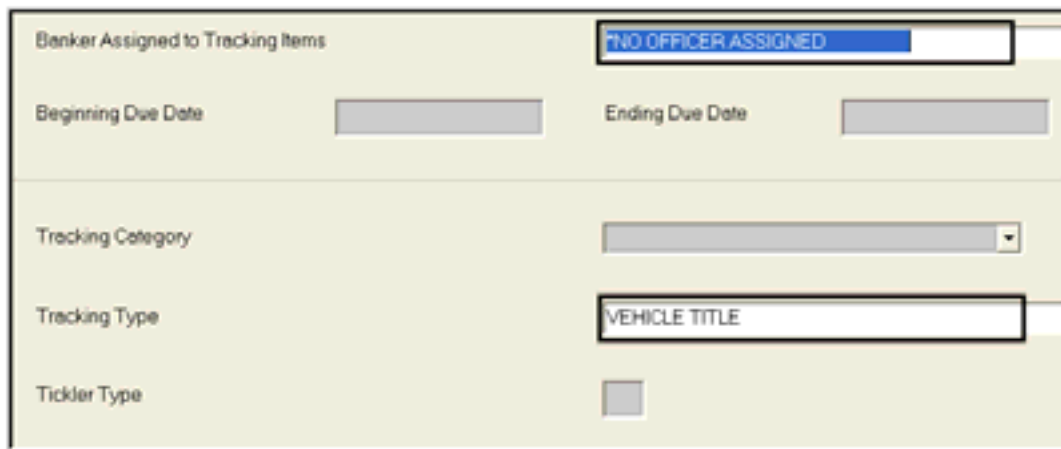
The subsequent screens will vary depending on the contexts of the selected tracking item. They are for informational purposes only. Depending on the tracking item to add, enter the information into the indicated fields on the subsequent screens of the selected tracking standard and follow bank policy and the documentation provided.

- After all screens are complete, all tracking items for the customer / account will appear. After reviewing the information for accuracy, click **Cancel** to exit.

Searching and Sorting of Tracking Items

When the tracking information is entered on-line within Bankway™, it will be available to all users via the Tracking Inquiry business task. Within the Tracking and Tracking Inquiry business tasks, users can sort and print selected existing tracking items.

For example, if you wanted to view a particular tracking type set up by a specific employee, choose **Select by Officer** and **Tracking Type** (refer to Figure 73 - Tracking Search Criteria) and click **Next**. The following fields will appear:



The screenshot shows a form with the following fields and values:

Banker Assigned to Tracking Items	NO OFFICER ASSIGNED		
Beginning Due Date		Ending Due Date	
Tracking Category			
Tracking Type	VEHICLE TITLE		
Tickler Type			

- Notice that there are only two fields available to make a selection. These were the selections made on the Tracking Search Criteria screen. For this example, select the bank officer from the **Banker Assigned to Tracking Items** field and select the type of tracking item in the **Tracking Type** field.
- Click **Next**.
- If there are tracking items that exist by that specific type and bank officer, the items will appear.
- To print the page of sorted tracking items, right click your mouse within the list and select **Portrait** to print all the items or **Landscape** to print the screen.

Let's Practice

- ✓ Add a tracking item to your name.

Account Maintenance Checkpoint

Access Bankway's Customer Service capabilities and practice using these business tasks. Indicate which business task(s) is used for each of the following items.

1. Where do you change the type of a checking account?
2. Where do you maintenance the service charge code for a savings account?
3. Where will you change the interest rate on a time deposit?
4. Where will you change the title on a checking account and print a new signature card?
5. Where will you redeem a time deposit when a penalty will be assessed?
6. Where will you change the statement cycle for a checking account?
7. How will you change the interest disposition on a time deposit to transfer to a checking account?
8. How do you back date interest on a time deposit?
9. Where will you change the alternate address on an account?
10. Where will you add additional signers to a business account?
11. Where will you delete an automatic transfer?
12. Where will you add a secondary owner to a personal account?
13. Where will you close a time deposit?
14. Where will you change the account status of a checking account to a watch status?
15. Where will you change package pricing on a checking account?

Checkpoint Answers

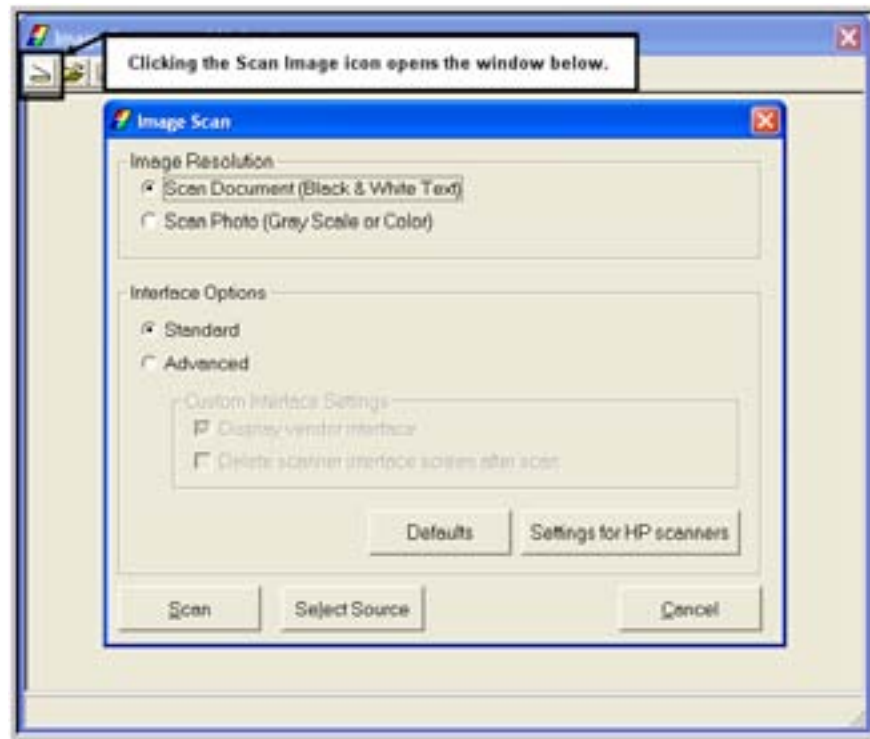
1. Deposit Maintenance business task group / Account Information and Signature Card business task
2. Charge Options business task
3. Enter Adjustment for Time Deposit business task
4. Account Information and Signature Card
5. Time Deposit / IRA Penalty business task
6. Statement and Notice Options business task
7. Account Transfers
8. Enter Adjustment for Time Deposit business task
9. Change Customer Address
10. Change Business Resolution
11. Automatic Transfers
12. Account Information and Signature Card
13. Time Deposit Withdrawal
14. Account Status Change
15. Package Pricing business task

Add Account Images

This business task is used to add a digital image at the account level.

🔑 Select the Add Account Images business task and select the customer / account number.


The Image Capture and Upload Screen will appear:



Review the following:

- Scan Image Icon: First step in scanning the item.
- Choose (Black & White) or (Grey Scale or Color).
- Select Source: Make sure that the correct scanner is selected.
- Click Preview: Will Preview the Document.
- Click Scan: will scan the item.
- Use the Crop icon to crop an account image to the appropriate size.

📖 Note: Bankway™ will NOT store an entire signature card. The signature card must be cropped to reveal the actual customer signature only.

- Click on the following icon to **Send Image to Host**. 
- Choose the appropriate Image Type.
- Enter a description in the Image Description field.

- Check the box beside the customer's account to relate the image at the account level.
- Select **Upload**. The image is added, tied to the account, and available for display when selected.

Delete Account Images

This business task is used to remove a digital image stored at the account level.

 **Select the Delete Account Image business task and select the customer / account.**

The Account Images screen will appear with a list of images tied to the selected account.

- Select the image to delete (a preview of the image will appear on the left) and click the **Delete** button:
- Click **Yes** on the alert to delete the image.
- Click **OK** to exit the business task.

Anti-Money Laundering (AML) Anticipated Balance Information

Add or change AML the threshold amounts for customer's accounts to monitor monthly data using the *AML Anticipated Balance* business task. Bankway uses these transaction amounts across accounts to determine if a threshold limit has been violated.

The screenshot shows a software window titled "APS, Anticipated Balances". At the top left, the customer name "LYNN METAVANTE" is displayed. At the top right, the account type "Checking" and the account number "TOTALLY FREE CHKING 458" are shown. Below this, a text box contains the instruction: "Enter the anticipated monthly amounts for the following AML monitoring criteria." There are three input fields: "Deposits" with a value of "0.00", "Withdrawals" with a value of "\$0.00", and "Average Balance" with a value of "\$0.00". At the bottom of the window, there are four buttons: "< Back", "Next >", "Finish", and "Cancel".

Day 4 Review / Practice

After reviewing the day's topics, answer the following questions to the best of your ability. The answers can be found in the appendix.

Special Instructions and Holds Practice

Checking/Savings Special Instructions and Holds

ADAM KIRCHMAN, SFI

Checking

BONUS BANKING \$7 200002240

Apply Hold Amount to Available Balance

for Check Card Authorizations? Yes

for Paying Checks? Yes

Current Balance \$7,451.15

Available Balance \$7,451.15

Total Holds \$0.00

Opening Date Oct 24, 2007

Type	Effective	Expires	Amount	Description
Special Instruction	Jan 13, 2007	Jan 13, 2007	\$0.00	BONUS BANKING \$7
Stop	Jan 02, 2007	Jul 04, 2007	\$25.00	ABC FRUIT STAND

Add Special Instruction

Change Selected Item Delete Selected Item OK Cancel

Use the Special Instructions screen above to answer the following questions.

- How would you add a special instruction to an account?
- How would you change the special instruction above to read REPORT ALL TRANSACTIONS?
- What other business task screen closely resembles the special instructions business task screen?

A. Stop Payments	C. All of the above
B. Account Holds on Funds	D. None of the above
- In addition to the Special Instruction, what other important information is displayed in the figure above?

Stop Payments Practice

Use the Stop Payment screen above to answer the following questions.

1. Your customer requests to put a stop payment on check #711 that was written to Wal-Mart for \$457.00. What actions will you perform?

2. What information is displayed if you click the History button?
 - A. All checks that have posted to the account during the last two statement cycles
 - B. All account history for the last two statement cycles
 - C. All unposted checks.
 - D. All other stop payments, holds and special instructions on the account.

3. Should you view the history prior to adding a stop payment every time you add one?

4. If the Charge for Stop Payment option is selected, the account is:

A. Immediately debited from the account	C. Debited next Monday
B. Debited at cycle service charge	D. None of the above

5. If you add a stop payment and click **CANCEL** or **OK** instead of the Document button, will the stop payment form be produced?

True or False Statements

Read each of the following statements. If the statement is false, cross out the word or words and if necessary, write in the appropriate words to make the statement true.

Example:

Never

You can click the X in the top right corner of the screen to exit Bankway™.

1. Always use Exit Bankway™ when signing off.
2. You must use Teller Sign Off prior to exiting Bankway™.
3. You can manually Toggle Off-Line from the Access business task group.
4. Toggle On-Line is only highlighted if you are off-line.
5. The After Hours Sign-on box should always be checked when signing on to next day's business.
6. You can collect a fee for money orders while in the Money Orders Sold business task.
7. You can open an account when you are Off-Line.
8. The Deposit Account Inquiry business task is used to change the processing status of an account (i.e. active, inactive, watch, or frozen).
9. The Deposit Processing Cycles business task is used to change the statement, service charge, and the interest processing cycle for a specific checking or savings account.
10. The Account/Bank Float business task is used to add, change or delete account or bank float for a particular account.
11. The Account Status Change business task is used to change the processing controls for a specific deposit account.
12. The Package Pricing business task is used to encourage customers to take advantage of multiple bank services and increase overall bank profitability.
13. The Charge Options business task is used to specify how earned deposit interest will be paid on existing accounts.

Account Holds on Funds Practice

1. Why would users access the Account Holds on Funds business task?
2. Can users change or delete an existing hold using this task?
3. Can you place a hold to a selected account on the next business day? If so, how?
4. Does this task print out a Notice of Hold for the customer?
5. Define Regulation CC.

Account Information and Signature Card Practice

1. Name three functions that can be performed using the Account Information and Signature Card task?
2. Which screen is used to change personal customer information?
3. Which screen is used to change the relationships associated with an account?
4. Which screen is used to update and number of signatures required?
5. Which business task contains all of the same screens which you previously viewed?

Account Level Business Resolution Practice

1. What is the main difference between the Customer Level and Account Level Business Resolution business tasks?
2. What two relationships can be changed at the account level?
3. What functions can an individual granted a Power 2 perform?
4. What is the Special Conditions button used for?
5. What happens if a customer is selected but not assigned a relationship?

CSR Education Day 5

Day 5 Objectives

Explore other business task groups including:

- ✓ Transactions
- ✓ General Ledger
- ✓ Teller Management
- ✓ Debit Card / ATM (if applicable)
- ✓ Cash Management (if applicable)

Review the following:

- ✓ Open a Product
- ✓ TD / IRAs
- ✓ Scenarios for Opening Accounts
- ✓ Test Review

- ✓ Take Test
- ✓ Complete Lesson Plan Worksheet

Teller Transactions

There are many teller functions that Customer Service Representatives (CSR) will need to access; therefore, every CSR should be assigned a teller number. Review and practice using the following tasks that will be used by CSRs:

Account Transfer

This business task is used to transfer funds from one account to another. Typically, this transfer is truncated and will not require tickets be sent to proof.

Select the Account Transfer business task.

- ✓ Transfer \$500 from Checking account # (1) to Savings account # (2).

 **Note:** If this transaction is truncated, remember that no tickets will be sent to proof.

- ✓ Transfer \$500 from Savings account # (2) to Checking account # (1).

Deposit Account Closing

This business task is used to calculate and process the closing withdrawal for a checking or savings account:

- If tickets are sent to proof, a withdrawal ticket with a Tran code 52 must be completed to perform this business task (NO CHECKS). You must complete this business task and submit the transaction tickets for the closing to take place properly.
- Performing this function changes the account to a “To Be Closed” status prohibiting additional account activity without an override.
- Always process the closing withdrawal or credit.

Select the Deposit Account Closing business task.


- ✓ Click **Calculate** and process the closing transaction.
- ✓ Close a deposit account.

Safe Deposit Box Closing

This business task is used to close a safe deposit box, produce the closing document the customer must sign, and process a transaction if necessary (the customer owes rent).

Select the Safe Deposit Box Closing business task.

- ✓ If possible, attempt to close a safe deposit box.

-  Note: For more information/procedures on teller transactions, refer to Bankway™ Headquarters (the “?” icon on the Bankway™ toolbar).

Safe Deposit Box Refund

Use this task to issue a refund for customers if they overpaid on their box.

 **Select the Safe Deposit Box Refund business task.**

- ✓ Practice issuing a box refund.

General Ledger Credit

This business task is used to credit a general ledger account.

 **Select the General Ledger Credit business task.**

- ✓ Tammy the teller charged a fee for a money order but failed to process the fee in the money order business task. Credit the general ledger account for \$2.

General Ledger Debit

This business task is used to debit a general ledger account.

 **Select the General Ledger Debit business task.**

- ✓ Debit the general ledger account for \$75 to pay for employee lunches.

General Ledger Transfer to General Ledger

This business task allows users to transfer funds between general ledger accounts.

 **Select the General Ledger Transfer to General Ledger business task.**

- ✓ You credited the wrong general ledger center; transfer \$10 to the correct general ledger center.

General Ledger Transfer to Account

This business task is used to transfer funds from a general ledger account to an account.

 **Select the General Ledger Transfer to Account business task.**

- ✓ Tammy the teller charged Mrs. Jones too much on the fees for Traveler's Checks, therefore, transfer \$6 to Mrs. Jones account from the General Ledger account.

Account Transfer to General Ledger

This business task is used to transfer funds from an account to a general ledger account.

Select the Account Transfer to General Ledger business task.

- ✓ Mrs. Smith wants a money order but she has already written her check and has no cash to pay the fee. Transfer the \$2 fee amount from Mrs. Smith's account into the appropriate general ledger account to satisfy the fee.

Adding Machine Display (F2)

Adding machine tape is available for review for the last 30 business days that tellers/CSRs have processed transactions in the *Display Transactions* business task. Utilize this task to review a previous business day's journal tape.


Select the Display Adding Machine Tape.

Transaction Journal

This business task is used to review all transactions performed for the current and next business day.

Select the Display Transactions business task.

- ✓ Select a transaction and click the **Details** button.
- ✓ Review all transaction fields (i.e., Cash In, Cash Out, Miscellaneous Items In, etc.) and buttons.
- ✓ Review the Transaction Amounts tab, Transaction Information tab and other tabs available.

 **Note:** For more information/procedures on teller transactions, refer to Bankway™ Headquarters (the “?” icon on the Bankway™ toolbar).

Debit Card/ATM

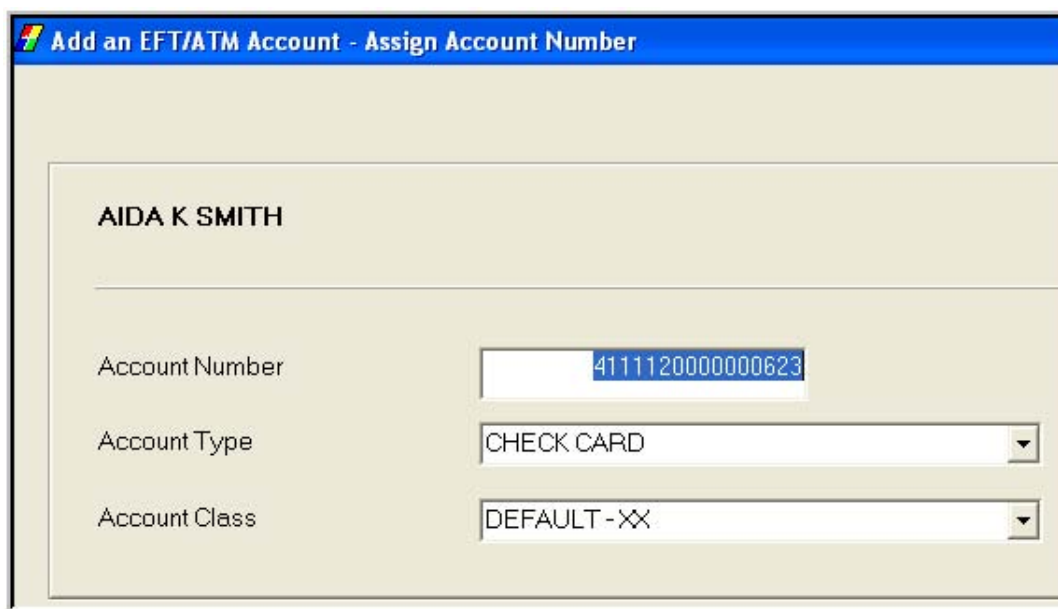
Add EFT/ATM Account

This business task is used to add a new EFT/ATM account

Select the Add EFT/ATM Account Business Task

- Select the customer
- Select the set of numbers (i.e., Visa Check Card or ATM Set Definition) to establish a new account number and click **OK**.


The **Assign Account Number** screen will appear. The new account number will automatically display in the Account Number field. Refer to the following figure:



The screenshot shows a software window titled "Add an EFT/ATM Account - Assign Account Number". Inside the window, the customer name "AIDA K SMITH" is displayed at the top. Below the name, there are three input fields:

- Account Number:** A text box containing the number "4111120000000623".
- Account Type:** A dropdown menu with "CHECK CARD" selected.
- Account Class:** A dropdown menu with "DEFAULT - XX" selected.

- Select the Account Type (i.e., check card, ATM card) and select the Account Class if applicable (Account Types and Classes are bank-defined), and click Next when complete.

 **Note:** The Account Class Field is for the call report for the bank. This field will default to the most commonly used account class; however, users should always be aware of this field.

The **Account Details** screen will appear with five tabs. Refer to the following figure:

The screenshot shows a software window titled "Add an EFT&A Account - CHECK CARD - Account Details". At the top, the account name "WINNE M POOH" and a long alphanumeric ID "41112988888783" are displayed. Below this is a tabbed interface with five tabs: "Account Details", "Accounts Accessed", "ATM Cycle Limits", "Point of Sale Limits", and "Check Card Limits". The "Account Details" tab is active. Under "Account's Legal Title", there are three input fields for "Title Line 1", "Title Line 2", and "Title Line 3". "Title Line 1" contains "WINNE M POOH". "Title Line 2" and "Title Line 3" are empty, each followed by a dropdown menu currently showing "CUSTODIAN UNDER UTMA FOR". The "Account Information" section contains: "Opening Date" (04/03/2003), "Servicing Branch" (NO BRANCH SPECIFIED), "Servicing Officer" (SAM KRICHMAN), and "Restricted Account" (No, selected). At the bottom, there are buttons for "Add Bank Defined Values", "Back", "Next", "Print", and "Cancel".

Figure 77 - Add ATM Account - Account Details

The Accounts Details tab will default. Verify the following information:

- Account's Legal Title
- Opening Date
- Servicing Branch
- Servicing Officer
- Restricted Account

Select the **Accounts Accessed** Tab which displays a list of eligible customer accounts that can be assigned to the EFT/ATM account. Refer to the following figure:

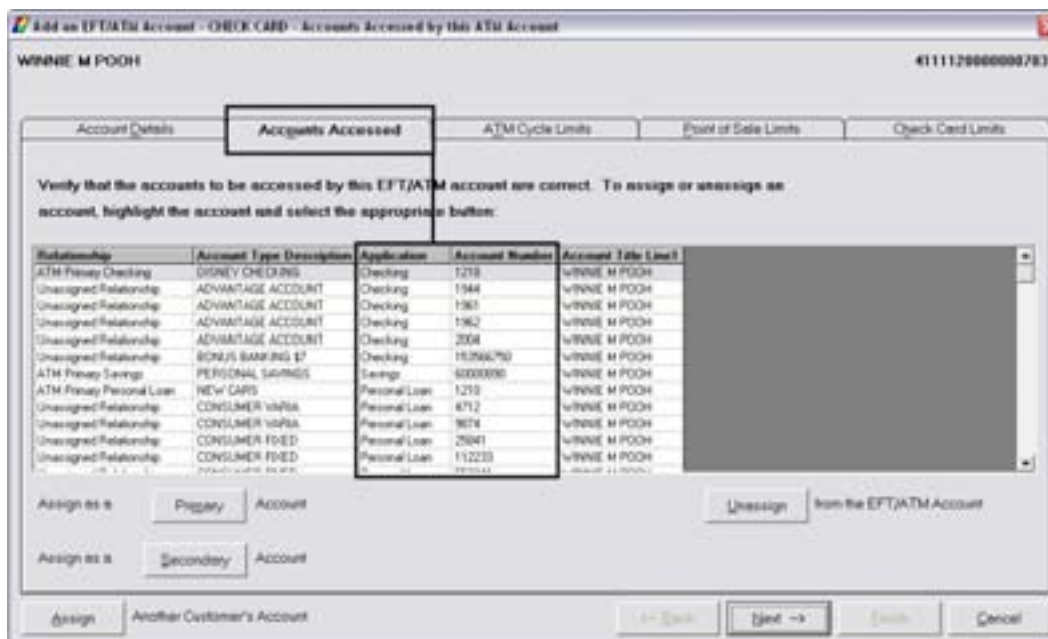


Figure 78 - Add ATM Account - Accounts Accessed

- To assign or unassign an account, highlight the account and select the appropriate button.
 - ✓ **Primary** button: this account will be the Primary account for the EFT/ATM card
 - ✓ **Secondary** button: this account will be the Secondary account for the EFT/ATM card
 - ✓ **Assign** button: allows the user to select another customer's account to be tied to the EFT/ATM card
- Review the relationship column and determine the primary and secondary accounts.

Select the **ATM Cycle Limits** Tab which defaults to the settings set up within Bank Standards.

- To change the ATM cycle limits, first receive approval from a supervisor.
- Refer to the following figure:

Figure 79 - Add ATM Account - ATM Cycle Limits

Select the **Point of Sale Limits** Tab which also defaults to the settings within Bank Standards.

- To change the ATM cycle limits, first receive approval from a supervisor.
- Refer to the following figure:

Figure 80 - Add ATM Account - Point of Sale Limits

Select the **Check Card Limits** tab which also defaults to the setting within Bank Standards.

- To change the ATM cycle limits, first receive approval from a supervisor. Refer to the following figure:

The screenshot shows a software window titled "Add an EFT/ATM Account - CHECK CARD - Check Card Limits". The user is "WINNIE M POOH" and the account number is "4111129000005783". The "Check Card Limits" tab is active. Under "Check Card Controls", "Authorization Request Determines Retention Days" is set to "No", "Retention Days for Holding an Authorization" is "5", and "Account Status" is "Active". Under "Usage Controls Each Business Day", "Controls Apply to" is "Account Level Limits", "Number of Uses Allowed" is "50000", "Total Withdrawal Limit" is "\$200", "Maximum Withdrawal Amount for Checking" is "\$200", and "Maximum Withdrawal Amount for Savings" is "\$0". Navigation buttons at the bottom include "Back", "Next", "Print", and "Cancel".

Figure 81 - Add ATM Account - Check Card Limits

- When all of the tabs have been reviewed, click Next.

The **Add Card Information** screen will appear. Users can add the Card Information and tie the card to the EFT/ATM account. Refer to the following figure:

Figure 82 - Add ATM Account - Add Card Information

Card Information Section

- Enter the name to be printed on the card
 - ✓ Fields will default to the primary owner

Card Issue Section

- Issue Date:
- Number of cards to be Issued

Card Distribution Section

- Verify that the following two options are selected: Mail the card to the customer and Mail the PIN to the customer.

Select the **Add Another Card** button to add an additional card to the ATM account.

- When complete, click Finish.

Add EFT/ATM Card

This business task is used to tie additional EFT/ATM cards to a previously established EFT/ATM account

Key: Select the **Add EFT/ATM Card Business Task**. Select the **application and account number**.

The **Add Card Information** screen will appear. Refer to *Figure 82 - Add ATM Account - Add Card Information*. Refer to the previous page for field descriptions.

Change EFT/ATM Information

This business task is used to change the EFT/ATM account and card information.

Key: Select the **Change EFT/ATM Information business task**. Select the **application and account number**.

The **EFT/ATM Services** screen will appear. Review the following figure:

Change EFT/ATM Information

AARON D SMITH CHECK CARD 411129860000429

Check the EFT/ATM service(s) you wish to change:

- Account's Legal Title
- Alternate Address
- Account Details
- Accounts Accessed by EFT/ATM
- Card Details

< Back Next > Finish Cancel

- The **Account's Legal Title** service is used to change the Legal Title Information for the ATM accounts.
- The **Alternate Address** service is used to change the alternate address.

The **Account Details** service is used to change the ATM Account Information and Bank Defined Values. Review the following figure:

Change EFT/ATM Information - Account Details

AARON D SMITH CHECK CARD 411129880000429

Account Information

Opening Date: 02/14/2001

Servicing Branch: MT STERLING-MARK OFFICE (001)

Servicing Officer: JFB

Account Type: CHECK CARD Account Status: Active

Account Class: DEFAULT - 00 Restricted Account: No

Bank Defined Values

USER CODE 1: []

USER CODE 2: []


USER CODE 3: []

Buttons: Limits, < Back, Next >, Finish, Cancel

Figure 83 - Change ATM Information - Account Details

Account Information Section

- Opening Date
- Servicing Branch
- Servicing Officer
- Account Type (bank-defined)
- Account Status (i.e., Active, Inactive, Frozen, etc.)
- Account Class

 **Note:** This Field is for the call report for the bank. This field will default to the most commonly used account class; however, users should always be aware of this field.

- Restricted Account Indicator

Bank Defined Values Section

User Code 1, 2, and 3 fields are bank-defined. If your bank is using these values, enter the appropriate code in each of the indicated fields.

- The Limits button is used to change the cash limits of the ATM account.
- Click **Limits**. The following screen will appear:

- When complete, click Next.

Change EFT/ATM Information – Access Accounts

The **Access Accounts** screen will appear. This screen is the exact same screen found in the Add ATM Account business task. Refer to *Figure 78 - Add ATM Account - Accounts Accessed*. To review the field descriptions for this screen, refer to the information following this Figure.

- When complete, click Next.

Change EFT/ATM Information – Card Details

The **Card Details** screen will appear. Use this screen to change information that is found on the EFT/ATM Card. Refer to the following figure:

The screenshot shows a software interface for managing card details. At the top, it identifies the customer as ALEXANDRA M SMITH and the card as a CHECK CARD with number 4111288800000000. The Card Sequence Number is 1. The Name Line 1 field contains 'ALEXANDRA M SMITH'. The Card Issue Date is 'Mar 24, 2003'. The Card Status is set to 'Active: Accept Transactions'. The Number to be Issued is 1. The Issue Status is 'New Cards to be Issued'. The PIN Generation Method is 'DES Natural PIN, Zero Offset' and Data Saved is 'Not Used'. Under Card Distribution, there are two unchecked checkboxes: 'Mail the Card to the Customer' and 'Mail the PIN to the Customer'. At the bottom, there are four buttons: 'Back', 'Next', 'Finish', and 'Cancel'.

Figure 84 - Change EFT/ATM Information - Card Details

Card Sequence Number Section

- Name Line 1 / Name Line 2 – use these fields to change the card owner's name.

Card Issue Section

- Number to be Issued – enter the number of cards to issue to the customer
- Card Status – use the drop-down menu to change the status. For example, if the card is no longer active and needs to be reactivated, select Active: Accept Transactions.
- Issue Status

PIN (Personal Identification Number) Section

- Pin Generation Method – use the drop-down menu to select how the PIN number will be generated.

Card Distribution Section

- Select the following two options if applicable: Mail the Card to the Customer and Mail the PIN to the customer.
- When complete, click Next. Click Finish to exit this task.

ATM Account Access

This business task is used to view, add or delete a deposit account to an EFT/ATM account.

🔑 Select the ATM Account Access business task. Select the customer, application and account number.

The ATM Account Access screen will appear. Refer to the following figure:

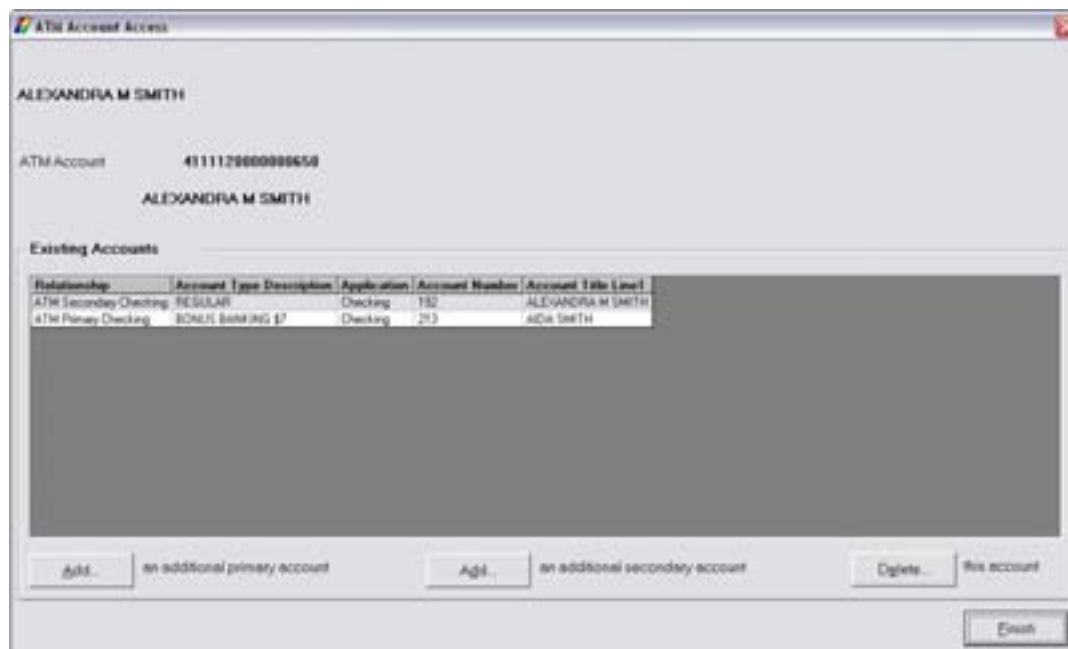


Figure 85 - ATM Account Access

This customer has existing ATM accounts; therefore, the following will appear:

- Relationship: Primary or Secondary account
- Account Type Description
- Application
- Account Number
- Account Title Line 1

There are two Add buttons to add a deposit account the EFT/ATM account: **Add an additional primary account** and **Add an additional secondary account**.

The **Delete** button will delete the selected deposit account tied to the EFT/ATM account.

- When complete, click Finish to exit this task.

Account Opening Information – EFT/ATM

This business task is used to change account opening information on an EFT/ATM account.

🔑 Select the Account Opening Information – EFT/ATM business task. Select the customer, application and account number.

The **Account Opening Information – EFT/ATM** screen will appear. Refer to the following figure:

Figure 86 - EFT/ATM Account Opening Information

Enter the following information into the indicated fields:

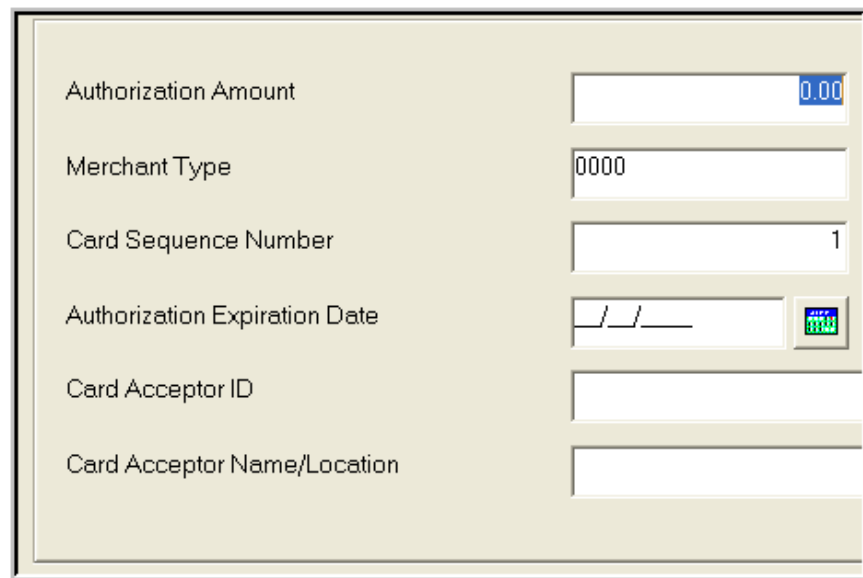
- Branch: select the branch where the EFT/ATM account was opened.
- Servicing Officer: select the servicing officer tied to the EFT/ATM account
- Account Class: select the account class (bank-defined) for the EFT/ATM account
- Special Instruction for Cards: enter any special instructions for the ATM account if applicable.
- Opening Date: enter the opening date for the EFT/ATM card.
- Restricted Account: Choose YES if this account is restricted
- User Code: Enter the appropriate user code if applicable. These codes are bank-defined.

Add/Change Authorization

This business task is used to manually add or change a check card authorization and place a hold on the deposit account for the amount of the authorization.

☛ Select the Checking/Savings - Add/Change Authorization business task. Select the customer, application and account number.

The **Add Authorization** screen will appear. Refer to the following figure:



The screenshot shows a form with the following fields and values:

Field	Value
Authorization Amount	0.00
Merchant Type	0000
Card Sequence Number	1
Authorization Expiration Date	///
Card Acceptor ID	
Card Acceptor Name/Location	

Use this screen to add an Authorization. Enter the following information:

- Authorization Amount – the debit amount to be approved
- Merchant Type – the merchant type is a 4 digit number assigned to the business/trade.
- Card Sequence Number
- Authorization Expiration Date
- Card Acceptor ID
- Card Acceptor Name/Location

Display Authorization Screen

Use this screen to change existing ATM authorizations.

To Change an Authorization, select the authorization and click **Select**. Enter the following information:

- Authorization Expiration Date
- Authorization Amount

Delete an Authorization

Select the authorization to delete and click **Select**.

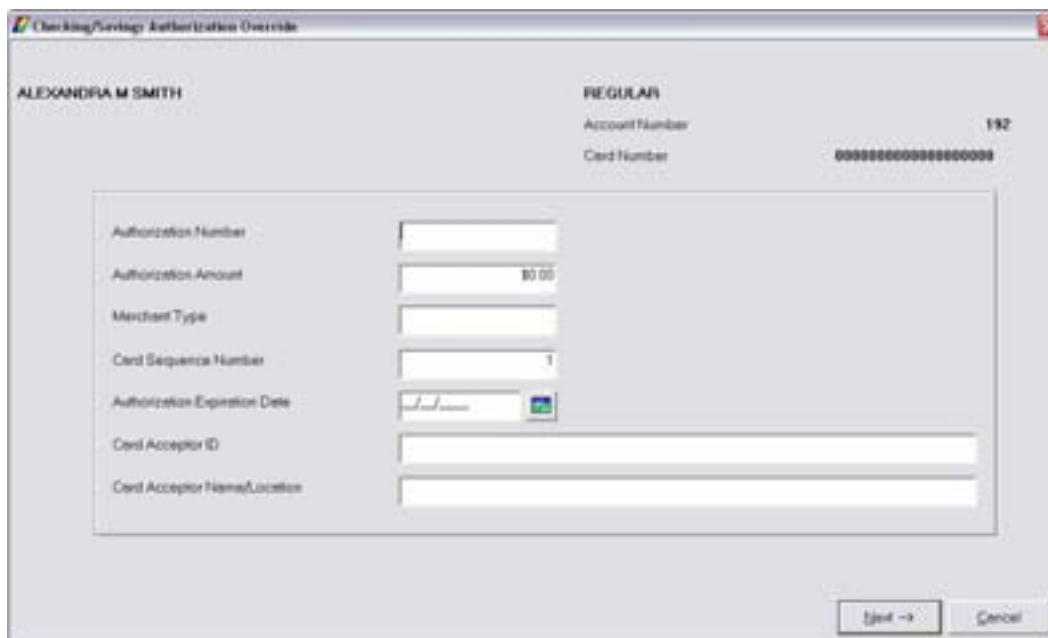
- The Delete this Authorization button will delete the selected authorization.
- When complete, click **Finish** to exit the business task.

Checking / Savings Authorization Override

This business task is used to manually approve a check card transaction. This business task is also used for merchant referral and customer inquiry. This process is required when the amount requested exceeds the check card available balance or the maximum withdrawal amount per day, or when the online authorization is not available. Bankway™ does not require verification of the account's available balance to override check card authorizations.

 **Select the Checking/Savings Authorization Override business task. Select the application and account number.**

The **Override Authorization** screen will enter. Review the following field's information:



ALEXANDRA M SMITH	REGULAR
Account Number	192
Card Number	0000000000000000
Authorization Number	
Authorization Amount	00.00
Merchant Type	
Card Sequence Number	1
Authorization Expiration Date	1/1/2010
Card Acceptor ID	
Card Acceptor Name/Location	

- When complete, click Next.

The **Override Authorizations: Display Authorization** screen will appear with the authorization added.

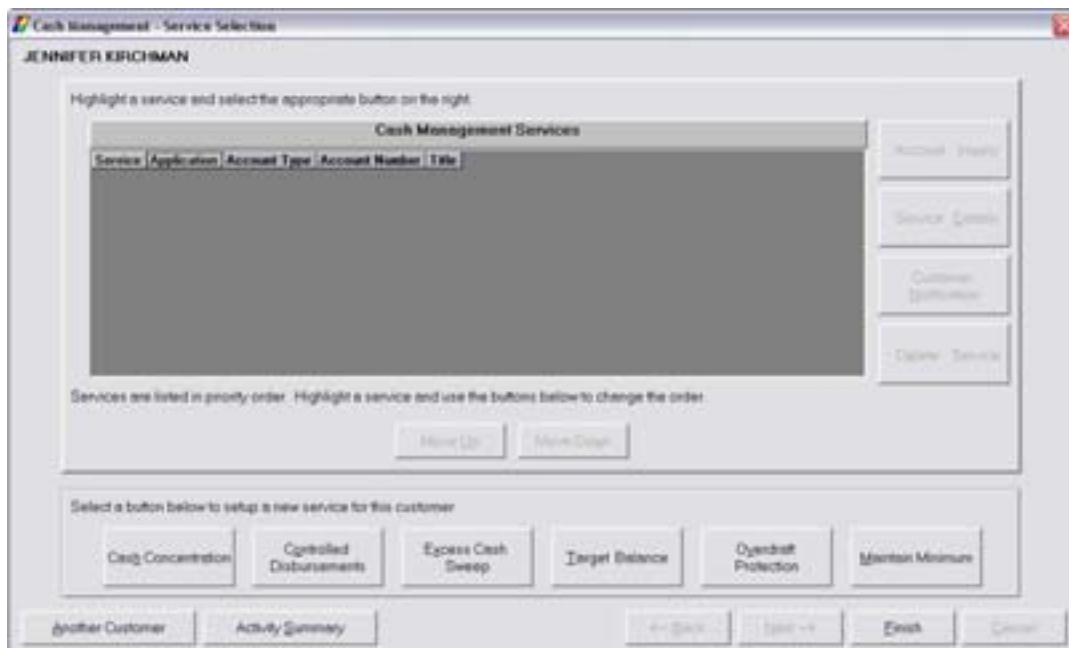
- Click **Finish** to exit the business task.

Cash Management

This business task will intuitively guide a banker through the process of setting up cash management services for their customers

🔑 Select the Cash Management business task and select the customer.

The Cash Management – Service Selection screen will appear. Review the following figure:



Review the following Cash Management (CM) Services:

Service	Description
Cash Concentration	Allows a company with multiple locations, divisions or accounting functions to consolidate deposits daily from separate accounts into a master or concentration account
Controlled Disbursement	Accounts that are not funded until items are presented for payment. This minimizes idle balances by allowing the bank's customer to maintain a zero balance in their controlled disbursement account.
Excess Cash Sweep	An automated service that systematically determines the total balance in a deposit account, which is available overnight to reduce debt and/or invest. Both the loan and deposit applications work together to ensure that all excess collected balances are used to their maximum potential.
Target Balance	A type of account that allows the bank's customer to maintain a checking account without the unproductive excess cash balances. These accounts start at a balance specified each business day. Throughout the day, the disbursing target balance accounts are debited and credited as payments are made or received. At the end of the day funds are automatically transferred to reestablish the specified balance.
Overdraft Protection	An account that is linked with other accounts to ensure that it will never be overdrawn and prevent a bank customer from incurring NSF charges. The first method of overdraft protection is line of credit. The second method is checking/savings account transfer. The last method combines the two above mentioned by assigning one a primary source and the other a secondary source in case the primary has insufficient funds.
Maintain Minimum	An account that is linked with other accounts to ensure that it will never go below a specified balance. If the account falls below the specified minimum, funds are transferred to the account in either previously determined increments or the exact amount necessary to meet the account's target amount.

Other Buttons

- **Account Inquiry:** Provides account information for highlighted account for last processing date.
- **Service Details:** Displays the accounts that are tied to particular cash management service.
- **Customer Notification:** Allows customer to be notified when a CM service is performed.
- **Delete Service:** Deletes all transfers associated with highlighted service.
- **Another customer:** Allows user to select another customer.
- **Activity Summary:** Displays the customer's cash management activity.

Change Supplemental Transaction Codes

Supplemental transaction code assignments provide banks the option to track each transfer by the type of cash management service. Different supplemental transaction codes can be assigned to each cash management transfer.

 **Select the Change Supplemental Transaction Codes business task.**

- Option to change supplemental transaction codes for services within cash management
- Once a service is selected, supplemental transaction code(s) can be assigned, added, or changed by using the available buttons to process task
- Supplemental codes can be assigned to the following transaction codes:
- Transfer credits (Tran code 15)
- Credit Line Advance (Tran code 49)
- Transfer Debits (Tran code 65)

Cash Management Inquiry

This task provides information that is identical to the information found in the Cash Management business task but in view only format.

 **Select the Cash Management Inquiry business task, select the customer, and review the following:**

- Account Inquiry: Provides account information for highlighted account for last processing date.
- Service Details: Displays the accounts that are tied to particular cash management service.
- Customer Notification: Allows customer to be notified when a cash management service has been performed.
- Another customer: Allows user to select another customer.
- Activity Summary: Displays the customer's cash management activity.

EDUCATION SCHEDULE

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday

CSR Lesson Plan

Training Session 1

Date:..... Time:

Attendees:	Topics:

Training Session 2

Date:..... Time:

Attendees:	Topics:

Training Session 3

Date:..... Time:

Attendees:	Topics:

Training Session 4

Date:..... Time:

Attendees:	Topics:

Training Session 5

Date:..... Time:

Attendees:	Topics:

Training Session 6

Date:..... Time:

Attendees:	Topics:

Training Session 7

Date:..... Time:

Attendees:	Topics:

Training Session 8

Date:..... Time:

Attendees:	Topics:

Training Session 9

Date:..... Time:

Attendees:	Topics:

Appendix


Standards for Entering Addresses in Bankway™

Use the following US Postal Addressing Standards when entering addresses within Bankway™.

- Type all alphabetical characters in UPPERCASE.
- Absolutely NO punctuation marks (i.e., periods, commas, parentheses, etc.) should be included.
- If the street name is a number, use the numerical equivalent (i.e., 2ND ST, 21ST AVE).
- Directional's that are part of the address should be abbreviated (i.e., N, S, E, W, NE, NW, SE, and SW).
- If the street name is North, South, East, or West, do NOT abbreviate the name (i.e., 123 NORTH ST, 456 SOUTH AVE).
- For a P O Box, there is one space and no punctuation marks between the letters P and O.
- Never use C/O or in care of in the address lines. This should be entered in the account title.
- If there is only one line of address, use Mailing Address Line 1 and leave Mailing Address Line 2 blank.


Include secondary address unit designators, such as apartment, box, building, lot, room, or suite at the end of Mailing Address Line 1.

(Account Title) JOHN DOE
(Mailing Address Line 1) 1356 EXECUTIVE DR STE 202
(Mailing Address Line 2)
(City, State, ZIP) FALLS CHURCH VA 22042

 Note: In some instances, the City and State fields will not be available, while the ZIP Code field will be available, for data entry. Bankway™ will automatically populate the City and State fields through a look-up process when a ZIP Code is entered.

🔑 If all address information cannot be entered in Mailing Address Line 1, place secondary address unit designators, such as apartment or suite, in Mailing Address Line 1 and the remaining mailing address information in Mailing Address Line 2 above the City, State, and ZIP Code.

(Account Title) JOHN DOE
(Mailing Address Line 1) APT 101
(Mailing Address Line 2) 102 MAIN ST
(City, State, ZIP) FALLS CHURCH VA 22042

 Note: The following standards are for banks adding new customers through CIADCU or CICHCU in Green Screens. Windows banks should use the applicable mailing and street (physical) address fields.

🔑 If dual addresses containing both mailing and physical addresses are used, enter only the mailing address information in Mailing Address Line 1, whenever possible. The mailing address is normally a Post Office Box address. Mailing Address Line 2 should remain blank.

(Account Title) MR M MURRAY
(Mailing Address Line 1) P O BOX 1001
(Mailing Address Line 2)
(City, State, ZIP) SPRINGFIELD VA 22162-1058


If using a P O Box for the mailing address, you must enter the physical street address using the Street Address button on the bottom of the screen.

Standards for Hold Mail in Bankway

Use the following standards when entering hold mail addresses within Bankway™.

If mail should be held, perform the following:

- If opening a new account using the Open a Product business task, change the Statement Disposition field to hold mail on the Statement Options screen.
- If holding mail for an existing account, select the Statement Options business task and change the statement disposition.

 Note: The Statement Disposition allows the user to hold the account statement. Hold mail codes are bank defined and may range from Hold Mail A-I and Hold Mail 1-9.

(Account Title) MR M MURRAY
(Mailing Address Line 1) HOLD 1201 BROAD ST E
(Mailing Address Line 2)
(City, State, ZIP) SPRINGFIELD VA 22162

☛ **Type all alphabetical characters in UPPERCASE.**

☛ **Absolutely NO punctuation marks (i.e., periods, commas, parentheses, etc.) should be included.**

Guidelines for Account Ownership

Type of Ownership	Ownership Description	Account Title Lines	Corresponding Relationship(s)
Individual Account	The account is owned by a single individual.	1: Jack Magic 2: 3:	Primary Owner
Joint with Survivorship (Not as Tenants in Common)	The account is owned 50% to owner 1 and 50% to owner 2. Upon death of either owner, the share of funds will pass to the surviving account owner.	1: Jack Magic 2: Jill Magic 3:	Primary Owner Secondary Owner
Joint with No Survivorship (As Tenants in Common)	The account is owned 50% to owner 1 and 50% to owner 2. Upon death of either owner, the share of funds will pass to the designated beneficiary of the deceased, as stated in the deceased's will.	1: Jack Magic 2: Jill Magic 3:	Primary Owner Secondary Owner
In Trust For Account (A Totten Trust)	The beneficiary selected must be a spouse, child, grandchild, or sibling of the account owner(s).	1: Jack Magic 2: ITF Jill Magic 3:	Primary Owner Beneficiary
Pay on Death Account (Non-Totten Trust)	The beneficiary may be anyone other than the spouse, child, grandchild, or sibling of the account owner.	1: Jack Magic POD 2: Jill Magic 3:	Primary Owner Beneficiary
Revocable Trust Account	The trustee of the trust maintains the power to reclaim the trust assets. An Example is a Living Trust Account. The title of the trust as stated in the trust agreement must be on Line 1.	1: "Legal Title of the Trust" 2: Jack Magic, trustee 3:	Primary Owner Trustee
Tenants by the Entirety	The account is owned by a husband and wife and requires two signatures on any withdrawal or checks presented for payment.	1: Jack Magic and- 2: Jill Magic 3:	Primary Owner Secondary Owner
Uniform Transfers to Minors Act	Funds in this account type are owned by the minor and managed by the custodian. Upon the minor's 18th birthday, the custodian no longer has control over the funds. Interest earned is applied to the minor's tax ID number.	1: Jack Magic, Minor 2: Jill Magic, Custodian MSUTMA 3:	Primary Owner and Minor Secondary Owner and Custodian
Corporation (Corporation)	The funds in the account are owned by the corporation, a separate legal entity. Rights to control the corporate funds are defined in the Business Resolution. A suffix of Inc or	1: Magic Corporation 2: 3:	Primary Owner Although not in the title lines, signers are assigned as "Authorized Signer".

Type of Ownership	Ownership Description	Account Title Lines	Corresponding Relationship(s)
	Corp may appear in line 1.		
Corporation (Limited Liability Company) L.L.C.	The funds in the account are owned by the company. A separate legal entity. Rights to manage the corporate funds are defined in the Business Resolution. A suffix of LLC will appear in Line 1.	1: Magic Corporation, LLC 2: 3:	Although not in the title lines, signers are assigned to the account as "Authorized Signer".
Corporation (Non-Profit Corporation)	The funds in the account are owned by the corporation, a separate legal entity. Rights to manage the corporate funds are defined in the Business Resolution. A suffix of Inc or Corp may appear in line 1.	1: Magic Corporation 2: 3:	Primary Owner Although not in the titles lines, signers are assigned to the account as "Authorized Signer".
Partnership (Limited Partnership)	Capital funds raised may be raised from outside "limited partners". Typically, General Partners will be the signers on the account and the Limited Partners only offer their investment in return for limited liability equity in the partnership.	1: Magic Partnership, LP 2: 3:	Primary Owner Although not in the title lines, signers are assigned to the account as "Authorized Signer".
Partnership (General Partnership)	Generally when two or more individuals decide to partner it is to collectively pool their capital resources to start a business and enjoy certain tax benefits without having to incorporate.	1: Magic and Magic, Attys at Law 2: 3:	Primary Owner Although not in the title lines, signers are assigned to the account as "Authorized Signer".
Sole Proprietorship	The funds in the account are used for business purposes. However, the account uses the business owner's tax ID number and may be operating with or without a fictitious name, hence "DBA".	1: Jill Magic DBA 2: Magic Web Design 3:	Primary Owner Secondary Owner & Proprietor
Estate	The funds in the account belong to the estate of the deceased and are administered by an executor or representative payee. The estate will have its own tax ID number. The title of the estate as stated in the letter(s) of administration must be on line 1.	1: Estate of Jack Magic 2: Jill Magic, Executrix 3:	Primary Owner Authorized Signer and Executor r
Trust (Ordinary Trust)	A versatile financial planning tool to be administered by a trustee (personal or business) which benefits from certain tax advantages. The trustee controls legal title to real or personal property for the benefit of another person or persons,	1: "Legal Tile of the Trust" 2: Jack Magic, Trustee 3:	Primary Owner Secondary Owner and Trustee

Type of Ownership	Ownership Description	Account Title Lines	Corresponding Relationship(s)
	e.g., Irrevocable, Family, IOLTA, etc. The title of the trust as stated in the trust agreement must be on line 1.		
Trust (Land Trust)	A versatile financial planning tool to be administered by a trustee (personal or business) which benefits from certain tax advantages. The trustee controls legal title to real or personal property for the benefit of another person or person(s). The title of the trust as stated in the trust agreement must be on line 1.	1: "Legal Title of the Trust" 2: Jack Magic, trustee 3:	Primary Owner Secondary Owner & Trustee
Trust (Employee Plan)	A versatile financial planning tool to be administered by a trustee (personal or business) which benefits from certain tax advantages. The trustee controls legal title to real or personal property for the benefit of another person or persons. The title of the trust as stated in the trust agreement must be on line 1.	1: Jack Magic Keogh PSP 2: for Jill Magic 3: Jack Magic, trustee	Primary Owner Secondary Owner & Trustee
Association (Association)	A simple form of business organization, the association is usually organized to manage the funds of the association's members according to the association's charter or bylaws. The association will have its own tax ID number and the title from the charter or bylaws must in line 1. Example: Del Boca Vista Condo Association	1: Del Boca Vista Condo 2: Association 3:	Primary Owner Although not in the title lines, signers are assigned to the account as "Authorized Signer".

IRA Contribution Codes

05	Normal Contribution
11	Distribution Reversal
12	Rollover Contribution
14	Excess Contribution Withdrawal Reversal
16	Transfer Contribution
18	Employer Contribution
20	SEP Employer Contribution
21	Prior Year Employer Contribution
22	Prior Year Contribution
23	2 Year Prior Contribution
26	Recharacterized Contribution
34	2 Year Prior Employer Contribution
35	Prior Year Recharacterized Contribution
42	Trustee to Trustee Transfer Contribution

IRA Distribution Codes

01	Early Distribution – No Exception
02	Early Distribution – Exception
03	Withdrawal Due to Disability
04	Withdrawal Due to Death
06	Section 1035 Exchange

07	Normal Distribution
08	Excess Contribution Withdrawal
09	Prior Year Excess Contribution Withdrawal
10	Prior Year Contribution Reversal
13	Rollover Contribution Reversal
15	Contribution Reversal
17	Transfer Distribution
19	Employer Contribution Reversal
24	Deceased Closeout Withdrawal
25	Roth IRA Distribution – Exception
27	Coverdell ESA IRA Distribution
28	SIMPLE Early Distribution First 2 Years
29	Early Distribution First Time Homebuyer
30	Early Distribution Higher Education
31	Early Distribution Medical Insurance
32	Early Distribution Medical Expense
33	2 Year Prior Excess Contribution Withdrawal
36	Recharacterized Distribution
37	Prior Year Recharacterized Distribution
40	Roth IRA Qualified Distribution
41	Trustee to Trustee Transfer Distribution

Adjustment Codes


Deposit

Adjustment Code	Description
AC01	Interest rate Change
AC02	Time Deposit Renewal
AC25	Increase Accrued Interest
AC26	Increase Year-To-Date Interest Paid
AC27	Increase Year-To-Date Penalty
AC28	Increase Interest Withheld
AC29	Increase IRA Distribution Withheld
AC56	Deposit Maturity
AC75	Decrease Accrued Interest
AC76	Decrease Year-To-Date Interest Paid
AC77	Decrease Year-To-Date Penalty
AC78	Decrease Interest Withheld
AC79	Decrease IRA Distribution Withheld

Loan

Adjustment Code	Description
AC04	Interest Accrued Decrease
AC05	Interest Accrued Since Non-accrual Decrease
AC06	Interest Paid Year-To-Date Decrease
AC07	Extension Fees Paid Year-To-Date Decrease
AC08	Late Fees Assessed decrease
AC09	Loan Fees assessed Decrease
AC09	Participation Loan Fees Assessed Decrease
AC10	Loan Cost Decrease
AC11	Participation Scheduled Payment-Automatic Split
AC12	Participation Scheduled Payment-Manual Split
AC13	Participation Unscheduled Principal Payment
AC14	Participation Interest Payment
AC15	Loan Fees Unearned Decrease
AC17	Participation Loan Fee Payment
AC18	Participation Escrow Payment
AC19	Participation Interest Accrued to Date Decrease
AC20	Participation Interest accrued Since Non-accrual Decrease
AC21	Insurance (1-5) Accrual Decrease
AC22	Insurance (1-5) Paid Year-To-Date Decrease
AC23	Insurance (1-5) Disbursed Decrease
AC24	Reserve (1-5) Accrued Decrease
AC25	Reserve (1-5) Accrued Since Non-accrual Decrease
AC26	Reserve (1-5) Unearned Decrease
AC27	Reserve (1-5) Disbursed Decrease
AC28	Escrow Interest Accrued Decrease
AC29	Escrow Interest Payment Reversal
AC30	Escrow Interest Paid Year-To-Date Decrease
AC41	Escrow (1-10) Disbursed Decrease
AC42	Participation Payoff

Adjustment Code	Description
AC44	Escrow Agent Disbursed Decrease
AC51	Participation Advance
AC52	Participation Payoff Reversal-Automatic Split
AC53	Participation Payoff Reversal-manual Split
AC54	Interest Accrued Increase
AC55	Interest Accrued Since Non-accrual Increase
AC56	Interest Paid Year-To-Date Increase
AC57	Extension Fees Paid Year-To-Date Increase
AC58	Late Fees Assessed Increase
AC59	Loan Fees Assessed Increase
AC60	Loan Cost Increase
AC61	Participation Scheduled Payment Reversal-Automatic Split
AC62	Participation Scheduled Payment Reversal-Manual Split
AC63	Participation Unscheduled Principal Payment Reversal
AC64	Participation Interest Payment Reversal
AC65	Loan Fees Unearned Increase
AC67	Participation Loan Fee Payment Reversal
AC68	Participation Escrow Payment Reversal
AC69	Participation Interest Accrued to Date Increase
AC70	Participation Interest Accrued Since Non-accrual Increase
AC71	Insurance (1-5) Accrual Increase
AC72	Insurance (1-5) Paid Year-To-Date Increase
AC73	Insurance (1-5) Disbursed Increase
AC74	Reserve (1-5) Accrued Interest
AC75	Reserve (1-5) Accrued Since Non-accrual Increase
AC76	Reserve (1-5) Unearned Increase
AC77	Reserve (1-5) Disbursed Increase
AC78	Escrow Interest Accrued Increase
AC79	Escrow Interest Payment
AC80	Escrow Interest Paid Year-To-Date Increase
AC81	Escrow 1 Anticipated Changes
AC82	Escrow 2 Anticipated Changes
AC83	Escrow 3 Anticipated Changes
AC84	Escrow 4 Anticipated Changes
AC85	Escrow 5 Anticipated Changes
AC86	Escrow 6 Anticipated Changes
AC87	Escrow 7 Anticipated Changes
AC88	Escrow 8 Anticipated Changes
AC89	Escrow 9 Anticipated Changes
AC90	Escrow 10 Anticipated Changes
AC91	Escrow (1-10) Disbursed Increase
AC94	Escrow Agent Disbursed Increase
AC99	Request for Available Balance Information

 Note: Refer to Banker's Reference 2 for a more detailed description of Adjustment Codes.

Answer Key For Practice Sessions

Day 1 Answers

Practice Using Business Tasks

1. EXIT BANKWAY™
2. Transaction related business tasks could be performed in an off-line mode. (i.e., Savings Withdrawal)
3. The status bar (lower left corner of the screen) will alert the user that he/she is off-line.
4. Click on the FILE Business Task Group and the TOGGLE ON-LINE Business Task.
5. C - Never

Management Information

1. To access the Marketing Information and Financial information business tasks.
2. Customer Category – view all customer birthdays for the day, week, or month by branch, bank, or zip code.
 - Deposits Category – view all overdrawn accounts today or greater than 5, 10, 20, or 30 days by type, branch, or banker.
 - Loans Category – view all loans that will mature today, tomorrow, this month or week, within a set amount of days, etc.
 - Other Category – view Safe Deposit Boxes opened yesterday, last week or month, or within the last 7 or 14 days.
3. Presentations – View and income statement
 - Graphs – compare loans to deposits
 - Groups – created and customized by individual employees of the bank using the Manage Financial Information Groups business task

Marketing

1. The loans tab and the Loans Maturing version.
2. The customers tab and the VIP version.
3. The Other tab and the safe deposit boxes rented version.

Financial Information

1. Request Financial Information

Title
Summary Ratios (UBPR)
Income Statement (UBPR)
Noninterest Income & Expense And Yields (UBPR)
Balance Sheet (UBPR)
Balance Sheet - Percentage Composition (UBPR)
Analysis Of Credit Allowance And Loan Mix (UBPR)
Liquidity and Investment Portfolio (UBPR)
Capital Analysis (UBPR)
Flash Earnings Presentation
Statement of Condition (high level summary)
Statement of Condition (taxable/exempt securities)
Statement of Condition (held/available-for-sale securities)
Statement of Income (high level summary)

2.

3. The groups category is designed to house customized financial information created by individual employees. A group can be created using the Manage Financial Information Groups business task. Once the group is created, it will appear under the groups tab and the entire bank will have access to it.

Customer Confirmation

1. Street Address and Relationships.
2. Customer Relationships
3. A. - Customer Record
4. No

Customer Status for a New Product

1. True
2. SELECT
3. CHANGE
4. Profile button

1. True
2. True
3. True
4. True

Open a Product – Account Selection

1. Savings Account, Time Deposit, EFT/ATM, Safe Deposit Box
2. SELECT
3. A. - Checking

Account Titling

1. Ownership field should be circled.
2. No
3. If an account owner is not present at the time the account is being opened, a temporary signature card is required so that the owner's signature may be obtained. If you click Yes in this field, a tracking item will be generated automatically and a temporary signature card will be printed.
4. To get to this screen from Account Service Selection place a check to the left of the Legal Title and Miscellaneous Bank Information and click the OK button.

Work with Product in Process – Primary Owner Relationships

1. Adam Kirchman
2. Yes, use the IDENTIFY ANOTHER CUSTOMER button to add another person to the account.
3. C - Special Instruction

Work with Product in Process – Customer Relationships

1. A. - Account Ownership
2. Click on Alana's name and click the REASSIGN PRIMARY OWNER button
3. A primary beneficiary will receive the funds in the account should the Primary Owner become deceased. The contingent beneficiary only receives the funds if both the Primary Owner and Primary Beneficiary are deceased.
4. The child will have the following relationships:
 - ✓ Minor, Primary Owner
 - ✓ The Parent or guardian will have the following relationships:
 - ✓ Custodian, Secondary Owner

Interest Rate / Interest Payments

1. Checking Interest Options; accessed by selecting Interest Options on the Account Services Selection screen.
2. Interest Processing Cycle should be circled.
3. Change Interest Disposition to Transfer on this screen, specify checking account # later.

Interest Options

1. Interest bearing account.
2. The Rate Variance is used if the interest rate on this account varies from the default interest rate; select an increase or decrease to the default rate from the interest rate table.
3. Payment Frequency
4. After completing the Account Services and clicking OK, the user will be prompted to select the checking account to receive the transfer. This occurs during the Product Services phase of the account opening process.

5. The customer would receive interest payments every three months.

Alternate Addresses

1. The effective date for an alternate address is when the bank will begin to send statements to the alternate address. The expiration date indicates when the bank will stop sending statements to that address.
2. If a customer travels south for the winter every year and wants their statements mailed to an alternate address between October and February, the user can click Yes to Renew Annually and the statement will be sent to the alternate address during that time frame each year.
3. C. - Change only the applicable account
4. None
5. No, the alternate address applies only to the account number that is displayed in the upper right hand corner of the Alternate Address Page.

Term Information

1. Time Deposits/ IRA Account
2. Term Period and Term Frequency
3. The Date of Final Maturity Field indicates when the Time Deposit will stop automatically renewing.
4. The message is a warning that you have established a time deposit that is a single maturity and no final maturity date has been establish or that you have established a renewable time deposit and a final maturity date has been established. This means that the time deposit will renew until the final maturity date is reached. If that is acceptable, click Yes to continue.
5. The Maturity type determines whether the time deposit is single maturity, the frequency and period determine when it will mature. Change the Maturity to Automatically renew and set the frequency to 24.

Special Instructions and Holds

1. Click on the special instruction and click the CHANGE SELECTED ITEM button. Change the information in the description field.
2. ADD HOLD button
3. Click on the special instruction and click the DELETE SELECTED ITEM button.
4. Bank defined
5. Yes. The document will print along with all other documentation for the account at the end of the account opening process.

Tracking

1. The Next Due Date would be changed to 04/25/ (the next year), Tracking review Lead Days should be set to 10, and the Next Due Date Frequency should be set to 1 to renew annually.
2. The Deletion date should have 04-25 - (the year 10 years from now)

Overdraft Protection Transfer

1. You must select which account the transfer will come "from" and which account the transfer should move "to".
2. Initial Transfer Amount is the amount that will transfer from the "from account" to the receiving account the moment an overdraft occurs. The amount of each subsequent transfer, provided that

the initial transfer did not suffice to cover the overdraft, is determined by the Transfer in Increments of field.

3. Bank defined

Scheduled Transfer

1. Scheduled amount should equal \$50.00 and Transfer Frequency should be Monthly Increment. The user can specify which day of the month the transfer will go through on the next page.
2. Bank defined
3. The Transfer Start Date field determines when the transfer will be put on the system. For example, if a customer wants to begin the transfer on the 5th of this month and today is the 1st, the transfer start date can be any day before the 5th of this month.
4. The Transfer Stop Date field determines when the transfer will end. If the transfer goes through for only a portion of the year, then it is necessary to enter a stop date. If the transfer will continue throughout the year, a stop date of 12/31/3999 is needed.
5. The Transfer Expiration Date field determines when the transfer will completely expire. If the customer wants to initiate the transfer after this date, it is necessary to set up an entirely new transfer.
6. Repeat the Transfer Cycle will cause a transfer to reactivate itself during a certain time period each year. In order to specify what the time period is, the user must enter a value in the Transfer Start Date and Transfer Stop Date fields. If a transfer is to go through on a continuous basis throughout the year, it is not necessary to repeat the transfer cycle because the cycle has never stopped.

Time Deposit Payment Transfer

1. The purpose of the Interest Principle Transfer screen is to determine to which account the customer would like to transfer his/her interest from his/her time deposit.
2. If the Interest Options selection indicates that the Interest should be transferred in the Interest Disposition field, the Interest Principle Payment screen will display automatically.
3. Interest Transfer
4. Bank defined

Combined Statement

1. B. - The account that appears first on the statement
2. B. - The second account on the statement
3. A. - The lead account
4. Bank defined

Primary Owner Relationships

1. A Smith, B Smith, and C Smith should all be identified using the Identify Another Customer button (if not already listed) on the Primary Owner Relationship screen. No, you must assign the relationship of Authorized Signer on the Account Customer Relationships screen.
2. On the Account Services Selection screen, select the Relationships option to access the Account Customer Relationship screen. Add the new customer using the Identify Another Customer button and assign the relationship of Authorized Signer.

Open a Product – Business Customer Information


1. Business Information Type
2. Social Security Number
3. The Display Customer business task, within the Personal Tab
4. Identification Verified Indicator and Verification Method fields

Open a Product – Account Type Selection

1. 2 Year / 24 Month CD
2. Bankway™ will default the lowest term for the CD, in this case 12 months.
3. Term Information

Business Resolution – Authorization Requirements

1. Place a 2 in the field next to Power #1.
2. This number prints out on the business resolution designating how many people must be present in order to carry out each power. The company must sign accepting these stipulations.

 **Note:** If you bypass this screen and leave the powers set to zero, no one will be able to perform any actions on the account.

3. This information prints on the business resolution.

Business Resolution – Authorized Entities

1. An Authorized Entity will be delegated either power 1 or power 2 for at least one of the company's accounts. A potential entity has not been designated to have such authority and usually appears in this category because he/she was assigned as a Sole Proprietor, Secretary, or another customer level relationship. The potential entities category serves as a reminder that since this person is related to the business, we may want to add him/her as an authorized entity in order to give that person power 1 or power 2.
2. Click on the name of the potential entity you would like to add to the Authorized Entity side and click the ADD button. If the person you would like to add is not on the potential entities side, click on the IDENTIFY button and select the person you would like to add then click the ADD button.
3. Today's date
4. They will appear on the next screen to assign their power and on the bank resolution if they are assigned power. They may be listed in the field and have power for a separate account from the one you are currently opening or doing maintenance to.
5. These customers have been designated as authorized signers for one or more of the customer's account on the Account Relationships screen.

Remove Account

1. To remove the account, highlight the account on the left-hand side of the screen and click the REMOVE button. Click Remove at the prompt "Are you sure you want to remove account #XXXXXX?"
2. To remove all information for the product follow the previous step for all accounts and then click the CANCEL button. Click the CANCEL button at the prompt.
3. Prior to the account being funded.

Product Documents

1. The bank defines the number of signature cards to print.
2. The Consumer/ Commercial Signature Cards, Business Resolution, Commercial Deposit Account Agreement, Request for ATM card, Direct Deposit Sign –Up Form and W-9 (if selected)
3. The bank defines which documents will print multiple copies.
4. The document is selected to be printed. When users click PRINT or PRINT & CLOSE, this document will be among those printed.
5. Forms that are required have a red checkmark under the Required column while optional forms do not.
6. Click on the name of the document and click the CHANGE button. Enter the number of copies you wish to print in the Copies field.
7. B. - PRINT & then CLOSE.
8. You have chosen to stop printing and there is at least one required document to be printed. Do you want to resume printing?
9. Click on the Customers Business Task Group. Click on the Change Customer Business Task. Enter the name of the customer that you would like to change. Click the OK button. Click on the customer's name you want to change. Click the OK button. Maintenance your customer's information. Click the OK button. Click on the Products Business Task Group. Click on Print Revised Document. Enter your customer's name. Click the OK button. Click on the name of the customer that you would like to change. Click the OK button. Select the account you want to print new documents for. Select the documents you wish to print. Click on the PRINT & CLOSE button.
10. A temporary signature card is issued when all signers for an account are not present at the account opening. To print a temporary signature card, select Yes on the Temporary Signature Card Required field on the Legal Title and Miscellaneous Bank Information screen.


Day 2 Answers

Reassign a Primary Owner to a Safe Deposit Box

Identify Another Customer button.

Select the new customer and click the Reassign Primary Owner button.

Select the previous primary owner and use the Relationship drop-down menu to change the relationship to Secondary Owner; click the Assign Relationship button.

 **Note:** If the message **** WARNING ** COLLATERAL PLEDGES and/or TRACKING EXIST FOR THIS ACCOUNT ON CURRENT OWNER**, refer to the appropriate procedures within the Collateral section of this manual to unpledge and delete the collateral from the old primary owner and then reassign the collateral to the new primary owner and re-pledge to the loan.


Change a Safe Deposit Box

Safe Deposit Box Change business task.

Delete the name of the previous owner and type in the name of the new owner.

Yes, in title line 2.

Work with a Product in Process business task.

 **Note:** If the box account is not new, there is no reprint function for a safe deposit box signature card. Save SDB documents on your network in order to access them at a later date to make changes.

Status Tab

Pricing Tab

Messages Tab

IRAs Set 1

A

B, D

IRAs Set 2

IRA Life Expectancy Distribution Calculation or IRA Portfolio Management

TD/IRA Term Information

Open a Product

TD/IRA Penalty

IRA Portfolio Management

IRA Life Expectancy Distribution Calculation

IRA Portfolio Management

Work with a Product in Process

TD/IRA Term Information

Change Customer

IRA Portfolio Management

IRA Portfolio Management

Change Customer in the Servicing Officer field

TD Enter Adjustments

Deposit Account Inquiry / Time Deposit Inquiry

Open A Product

IRA Request to Transfer Funds Form

The Maximum Annual Contribution is the legal limit that the customer can contribute per year. The Contribution Amount is the amount of this initial contribution.

Click on the Time Deposit IRA Information option.

The year that the customer will report this deposit to the IRS.

IRA Portfolio Management

You should have placed a 1 beside the Contribution/Distribution option

You should have placed a 2 beside the Account Information to place the customer in distribution status and you must select the Life Expectancy Election to get the document to print.

You should have placed a 3 beside the Account Information option.

You should have placed a 4 beside the Account Information option. You will go into the Distribution/Withholding option automatically.

You should have placed a 4 beside the Account Information option the following day to return the customer to contribution status.

You should have placed a 6 beside the Distribution/Withholding option.

You should have placed a 7 beside the Beneficiaries/Relationship option.

Documents

IRA Distribution Request

Business Task – Change IRA Information

Required Fields – You must select the Life Expectancy Election.

Ira 70 ½ Election and Withholding Notice

Business Task – Change IRA Information

Required Fields –

- ✓ Enter Distribution in the Participation Status on the Account Information screen.
- ✓ Enter Normal Distribution in the Default Distribution Reason field on the Account Information screen.
- ✓ Enter Not Used in the Default Contribution reason field on the Account Information screen.
- ✓ A Life Expectancy Election must be specified on the Distribution Information tab of the Distribution/Withholding Screen.
- ✓ The Mandatory Distribution Election field should be set to Life Expectancy Distribution on the Distribution Information tab of the Distribution/Withholding Screen.
- ✓ Enter Mandatory Distribution Amount in the Distribution Request field on the Distribution Instructions tab of the Distribution/Withholding Screen.
- ✓ The Amount or the Periodic Distribution must be specified on the Distribution Instructions tab of the Distribution/Withholding Screen.
- ✓ A Method of Payment must be specified on the Distribution Instructions tab of the Distribution/Withholding Screen.
- ✓ The Frequency of the Distribution in Months must be specified on the Distribution Instructions tab of the Distribution/Withholding Screen.
- ✓ The Date of the Next Distribution must be specified on the Distribution Instructions tab of the Distribution/Withholding Screen.
- ✓ Enter Annually Recalculate Based on Life Expectancy in the Annual LE Recalculation Election field on the Distribution Instructions tab of the Distribution/Withholding Screen.

IRA Funds Transfer Disclosure

Business Task – Change IRA Information

Required Fields –

- ✓ You must change Default Contribution Reason to Rollover Contribution or Transfer Contribution.
- ✓ You must change Source of Contribution to anything other than Regular or Spousal Contribution.
- ✓ You must place a check in the Transfer/Rollover from Another Institution box and
- ✓ You must fill out all the information about the institution that handles the old IRA to complete the form.

Waiver of IRA Minimum Distribution

Business Task – Change IRA Information

Required Fields –

- ✓ Place a check mark in the Account Information box and Click the **OK** button.
- ✓ Verify that the IRA is in a distribution status and Click the **OK** button.
- ✓ Under the Distribution Information tab, the Distribution Election field must be set to Periodic Distribution
- ✓ The Reason for Distribution field must be set to Normal Distribution.
- ✓ The Life Expectancy Election field must be set to Single (Owner only).
- ✓ The Mandatory Distribution Election must be set to Defer My Distribution to a Later Date.
- ✓ The Distribution Request field must be set to Mandatory Distribution Amount.

Day 3 Answers**Personal Customer Information**

1. Yes, but this will not prompt a new signature card. You must go to the Account Information and Signature Card task to generate a new signature card.
2. No
3. Change Customer Address
4. Identification Tab

Change Customer

1. Personal tab / Type of Customer drop-down menu; Individual, Trust, Estate, and Sole Proprietorship
2. Yes
3. Change Customer Address
4. W-9 Tab
5. Regulatory Tab

Customer Level Business Resolution Practice

1. To make changes to the business resolution at the customer level.
2. An authorized entity is granted the appropriate power for the account so he/she can perform account functions.
3. Power 1 can open and close accounts, sign account agreements, and sign contracts for services related to the deposit accounts for other services on all the customer's accounts related to the business.
4. Yes
5. Yes

Power of Attorney (POA) Practice

1. To add, change, or delete a POA relationship.
2. The selected POA will continue in effect if the account holder becomes disabled or incompetent.
3. The individual who is granting the POA.
4. Attorney-in-Fact
5. Yes

Personal Review List

1. All Options can be accessed.
2. The Personal Review List allows the user to access all of the customer's information and create different customized lists of customers that are accessed on a regular basis.
3. Click the Add List button; name and create a new list; select the list and click Display List; click Add Customer and perform a search for my name in the system.
4. Click the Accounts tab; click the Add List button; name and create a new list; select the list and click Display List; click Add Account and perform a search for my account in the system.
5. The Customer tab allows a user to access customer information and account information; the Accounts tab takes the user directly to the account level.

Customer Summary

1. 2
2. No, only if the customer has an Alert. If written in red, it is an urgent/important and should be accessed immediately.
3. No, only if the customer has pledged collateral.
4. Contacts Tab
5. No

Change Address – Personal Customer

1. From January 1 until the date the changes are reported.
2. Yes – Employment can be accessed on the third screen using the EMPLOYMENT button.
3. Click **OK** two times to arrive at the third screen with the ALTERNATE button. Click on this button and you will have access to changing the alternate address.
4. The mailing address is used as a statement mailing address. This address prints at the top of statements and you may maintenance the address in Change Customer Address page #1.
5. The Street Address houses a physical address when the mailing address is a PO box. This address is used for collection purposes and can be viewed and changed using the Change Customer Address task.
6. The Alternate Address is an account level address that is used to forward mail to an address other than the mailing address specified on the customer level. This address can be viewed or changed in Change Customer Address also.

Customer Employment

1. The Type of Employment drop-down menu.
2. The Select Employer from Address Book is a list of frequent employers in the area. This address book houses phone number and address information so that when a user selects an employer from the list, the address /phone number is automatically filled in on the Customer Employment screen.
3. Present Employer field – select **NO**.
4. The Employed From Date must be filled in to continue to the next screen.

Day 4 Answers**Special Instructions and Holds**

1. Click the ADD SPECIAL INSTRUCTION button.
2. Click on the special instruction and click the CHANGE SELECTED ITEM button. Change the description field to read REPORT ALL TRANSACTIONS.
3. B. - Account Holds on Funds
4. A - Stop Payment for \$25 is posted to the account.

Stop Payments

1. Enter 711 in the Low Serial Number Field. Enter \$457.00 in the Stop Payment Amount field; click Add; click YES.
2. A. - All checks that have posted to the account during the last two statement cycles.
3. Yes
4. A. - Immediately debited from the account.
5. No

True/False Statements

1. True
2. False – You must use Exit Bankway™ when leaving your terminal.
3. True
4. True
5. True
6. True
7. You cannot open an account when you are off-line.
8. False – Account Status Change
9. True
10. True
11. False – Processing Controls
12. True
13. False – Interest Options

Account Holds on Funds Practice

1. To place/add a Regulation CC hold or an exception hold on deposited funds.
2. Yes
3. Yes – use the Add After Hour Hold button.
4. Yes
5. Governs the availability of funds deposited in checking accounts and the collection and return of checks.

Account Information and Signature Card Practice

1. Changing the customer name
 - Adding, changing, removing account owners
 - Reassigning the primary owner
 - Changing the account title
 - Changing the product type
 - Changing the account class code
 - Transferring relationships to another branch
 - Changing the opening or servicing officer
 - Producing a new signature card
2. Personal Customer Mailing Address and Identification
3. Assign Account Owner Relationship
4. Legal Title and Account Information
5. Open a Product business task

Account Level Business Resolution Practice

1. When you change the business resolution at the customer level, it applies to all of the accounts tied to one business. When changing the business resolution at the account level, you can add or remove signers from one individual business account.
2. Secretary and Attestor
3. To sign and otherwise execute and authorize checks, drafts, withdrawal slips, and any other orders for the payment of money.
4. Allow users to type in special instructions regarding the resolution that will print on the business resolution document.
5. They will appear as authorized entities.

Index

- Account Analysis, 44, 45, 74, 126, 138, 356
- Account Float, 357, 358
- Account Image, 391, 392
- Account Level, 70, 92, 126, 136, 175, 190, 205, 220, 360, 379
- Account Relationships, 141, 172, 284, 304, 310, 440
- Adjustment Code, 433, 434
- ATM, 36, 37, 110, 111, 112, 113, 114, 115, 116, 126, 148, 362, 399, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 437, 441
- Bank Float, 357, 358
- Business Resolution, 127, 129, 130, 131, 132, 133, 139, 140, 141, 165, 166, 321, 322, 379, 380, 390, 428, 429, 440, 441
- Cash Management, 399, 417, 418, 419
- Certificate of Deposit, 8, 32, 98, 208, 258
- Contribution Code, 431
- Corporation Checking, 133
- CTR, 335, 336, 338, 339, 340, 363, 364
- Customer Image, 333, 334
- Customer Level, 23, 24, 131, 132, 136, 321, 322
- Debit Card, 126, 399, 403
- Distribution Code, 431
- Document, 39, 49, 51, 56, 57, 78, 102, 108, 109, 132, 191, 204, 391, 395, 441
- eFunds, 273
- General Ledger, 3, 11, 399, 401
- Holds, 37, 41, 43, 57, 71, 72, 103, 126, 137, 156, 190, 205, 220, 350, 353, 373, 394, 438, 449
- Individual Checking, 12
- Individual Retirement Account, 170, 181, 188, 204, 209, 218
- Interest Options, 33, 47, 67, 98, 101, 102, 109, 126, 136, 153, 181, 185, 186, 200, 209, 214, 215, 216, 365, 437, 439
- IRA Portfolio Management, 226, 232, 241, 243, 271, 443, 444
- IRA Rollover, 170, 196
- Joint Savings, 59, 66
- NSF, 283, 366, 367, 368, 418
- Open a Product, 12, 40, 44, 46, 59, 74, 75, 93, 96, 98, 104, 110, 111, 117, 126, 127, 133, 138, 141, 146, 147, 148, 160, 163, 164, 170, 171, 175, 181, 190, 195, 196, 205, 207, 209, 220, 221, 227, 273, 283, 285, 350, 365, 370, 378, 399, 427, 437, 440, 443
- Overdraft Protection, 53, 88, 89, 158, 311, 314, 315, 316, 319, 418, 438
- Package pricing, 361
- Package Pricing, 55, 92, 360, 361, 390
- Payment Schedule, 244, 245, 246
- Personal Review List, 3, 6, 309, 310, 328, 346, 383, 448
- Power of Attorney, 98, 104, 106, 116, 127, 176, 179, 180, 181, 209, 323, 324
- Processing Cycles, 355
- Regulatory Codes, 36, 37, 69, 102, 126, 136, 222, 362
- Safe Deposit Box, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 267, 268, 311, 319, 334, 400, 435, 437, 442
- Signature Card, 23, 32, 39, 96, 149, 194, 251, 310, 333, 377, 378, 390, 441, 447
- Sole Proprietor, 17, 117, 118, 122, 124, 125, 127, 128, 132, 133, 141, 429, 440, 447
- Statement, 47, 76, 90, 91, 127, 138, 161, 193, 206, 283, 355, 356, 370, 371, 373, 374, 375, 390, 427, 439
- Stop Payment, 41, 71, 150, 283, 351, 352, 373, 394, 395, 449
- Tickler, 330, 331
- Time Deposit, 8, 99, 100, 101, 105, 108, 148, 155, 156, 160, 170, 182, 184, 187, 188, 189, 197, 198, 201, 202, 203, 204, 211, 213, 216, 218, 219, 221, 222, 223, 224, 227, 233, 239, 247, 251, 258, 270, 311, 318, 390, 437, 438, 439, 443
- Tracking, 23, 24, 25, 39, 40, 70, 71, 93, 102, 103, 120, 126, 136, 150, 157, 175, 190, 205, 220, 310, 328, 330, 331, 332, 383, 384, 386, 387, 388, 438
- Transaction Code, 81, 84, 87
- Transactions, 9, 10, 36, 399, 412
- Transfer, 34, 53, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 89, 98, 102, 105, 108, 133, 140, 151, 158, 159, 160, 174, 175, 176, 181, 186, 188, 190, 201, 202, 203, 209, 216, 217, 220, 221, 222, 223, 227, 242, 243, 270, 272, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 380, 400, 401, 419, 437, 438, 439, 443, 445
- Type, 302, 331, 332
- Work with a Product in Process, 52, 93, 150, 151, 167, 442, 443

