

Loan Tickets & Transaction Codes

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

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

Debits-	Debit transaction codes are numbered 50 and above.
Loan Advance (51)-	Used to process 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 - 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.
Credit-	Credit transaction codes are numbered 0 through 49.
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 Payment (13)-	Used to process an unscheduled principal payment and is used only for a 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.

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Other Items

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.

Safe Deposit Box Transactions Codes

TC10-	Initial Rent Payment
TC11-	Box Payment
TC12-	Security Deposit
TC13-	Tax Receipt
TC14-	Miscellaneous Fees
TC18-	Transfer Box Payment
TC60-	Initial Rent Refund
TC61-	Box Payment Refund
TC62-	Security Deposit Refund
TC63-	Tax Receipt Refund
TC64-	Miscellaneous Fees Refund
TC90-	Box Entry
TC91-	Box Memo



Job Aid

ICONS

Quick Access to Common Functions



The Printer

- Will print the entire screen
- Automatically sends to your printer



The Handshake

- Overview of a customer's total transactions
- Resets when you exit



The Adding Machine

- Works like a standard adding machine
- Use the 10-key pad like usual



The Letter "F"

- Access Favorites functions
- Displays selected and available functions—allows for editing



The Calendar

- Displays a calendar with today's date highlighted



The Money Bag

- A loan calculator
- Calculate a payment amount or display a schedule



The Dollar

- An overview of the Teller's cash drawer
- Beginning cash, debits, credits & computer cash total



The Question Mark

- Takes you to Bankway™ Headquarters (HQ)
- HQ is a one-stop place for more detailed information



The Mail Box

- Your email
- Takes you to your default email—to send or receive messages

SHORTCUTS

Hot Keys

R

- Repeats the last business task completed

+

- Functions the same way as the Tab key and will move the cursor through the fields

F2

- Activates the adding machine

F3

- Search for business tasks within Bankway™

F4

- Opens the drop-down menu that your cursor is in

F6

- Recalls the last account number used

ALT

- ALT+ 'underlined menu letter' will open business tasks—without the use of the mouse

ESC

- Functions the same as the CANCEL button

ENTER

- Functions the same as the OK button or the currently 'highlighted' button

FAVORITES

Add Favorite Keys

F

To Establish Favorite Keys:

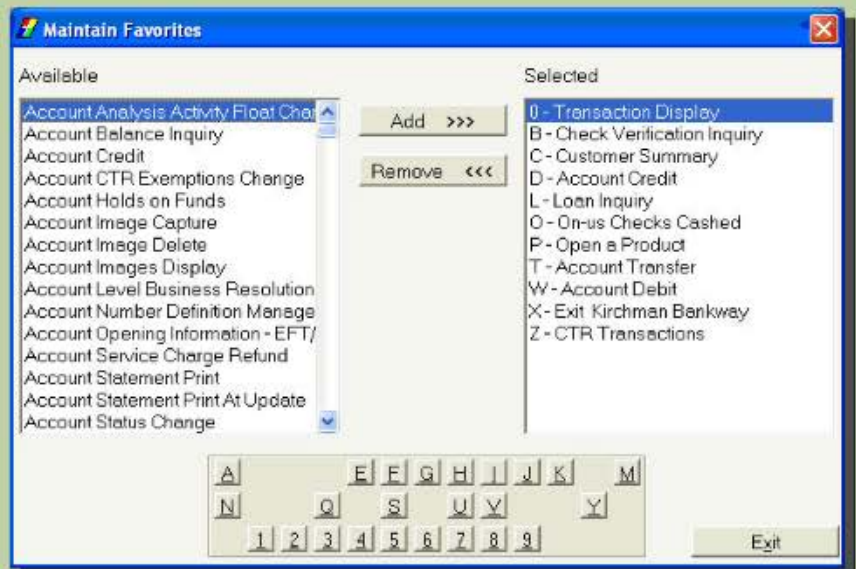
- Click the **F** icon on your Bankway™ toolbar
- From the **Available** list, select the business task you wish to make a favorite
- Click **Add** to move task to the **Selected** list
- Assign a letter or number to your choice - from the bottom menu
- Click the **Exit** button to complete the process

Hints:

- Create a Favorites list for the business tasks you use most often
- If you can—associate a letter or number that is easy to remember

Note:

- Your bank may choose to set up the same Favorites for everyone—so that every computer is the same



Bankway Windows

HQ

Bankway™ Headquarters

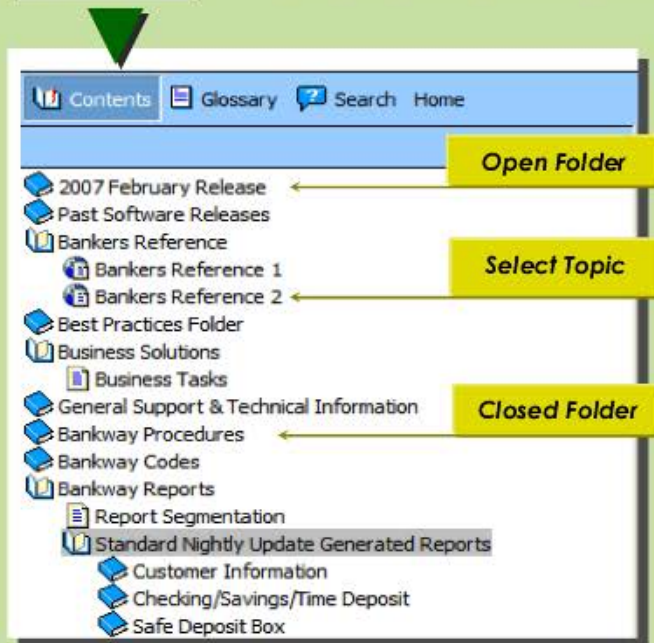


To Access Headquarters:

- Click the ? icon on your Bankway™ toolbar
- Or go to www.metavante.com/banking—then click *Bankway™Clients*, and then *Bankway™ Headquarters*

How To Use:

Use the three toolbar buttons in the left-hand column



Contents

- An alternative to Search
- Browse to find topics you need

Glossary

- Find acronyms and definitions of Bankway™ and financial terms

Search

- Find specific information quickly and easily about a topic or a process by typing keywords



- These **arrows** help you to browse through topics in sequence

[View User Activity \(UA0001\)](#) business task

Hyperlinks:

- Will take you to a new page or topic
- Click the back arrow on the toolbar to return to your original topic



Print:

- If you need to print - go to File, then Print - or simply right-click and select Print

Job Aid