

ACH Loan Payment Tracking

Project # 1

Date: April 30, 2010

Spec Writer: Michelle Broderick, Cumberland County FCU

Systems Affected:

CU*BASE

Online Banking host

Online Banking web

Direct deposit to the credit union is a self service option initiated by members that demonstrates active participation and loyalty to the credit union. We would like to be able to reward members for going even further and setting up their loan payments via ACH. Rewarding members for AFT Loan Payments is fantastic, and we would like to kick it up a notch by being able to reward members for making loan payments directly from their ACH deposits.

Contents

Summary of File Changes.....	2
Changes to Club Active Status Tracking.....	5
Changes to Tiered Service Level Scoring.....	7
Changes to Tiered Service Monthly Comparison.....	9
Menu Changes	11

Summary of File Changes

The following file changes are anticipated with this project:

- TIERDL TIERED SERVICE LEVEL SCORING DETAIL

Updated CU*BASE Files

The following decisions must be considered if any new files are needed with this project:

File name (use standard naming convention)	<ul style="list-style-type: none"> TIERDL, TIERED SERVICE LEVEL SCORING DETAIL
Description - how will the file be used?	Keep current functionality
Special file specifications	<p>Add LOAN PAYMENT ACH (Y/N) field to file.</p> <p>TLDLNA</p> <p>This will allow tracking of loan payment by ACH in Tiered Service Level rewards. Use ACHDST file to fill in this field. If there is an ACH deposit made via ACH Code LC during the scoring month, then the Loan Payment ACH field would display Y. If there is no ACH deposit made via ACH Code LC during the scoring month, then the Loan Payment ACH field would display N.</p> <p>Add DATE OF SCORING (S) field to file.</p> <p>TLDLND</p> <p>This will so the date of the 1st Loan Payment via ACH during the month, if there is a Loan Payment via ACH made.</p>
EOM file required?	Yes, my assumption is that the TIERDL file is created at EOM....
Purge criteria to ensure the file is kept clean: Does the file need a daily and/or monthly purge? Can records be purged when the account/membership closes or other activity is done?	<p>Yes, the file needs a monthly purge.</p> <p>Not sure if records can be purged when the account/membership closes or other activity is done.</p>
Does this file obsolete any other files?	Not sure
Sign-off by Jack C and Jody K	

Field Name	Type	Length	Decimals	Description
TLACTB	S	9	0	ACCOUNT BASE
TLADSV	Y/N	1		ADDITIONAL SAVINGS
TLAOLN	Y/N	1		ALL OTHER LOANS
TLBAHH	Y/N	1		BASIC LEVEL HOUSEHOLD
TLBASC	Y/N	1		BASIC LEVEL
TLCHNB	Y/N	1		CHECKING NEGATIVE BAL
TLCORE	S	7	0	MEMBERS SCORE
TLCRDP	S	9	0	CREDITED PTS
TLDACH	Y/N	1		DEPOSIT ACH
TLDATE	S	6	0	DATE OF SCORING

	Field Name	Type	Length	Decimals	Description
New field	TLDLNA	Y/N	1		LOAN PAYMENT ACH
New field	TLDLND	S	6	0	DATE OF SCORING
	TLDPAY	Y/N	1		DEPOSIT PAYROLL
	TLHELN	Y/N	1		HOME EQUITY LOANS
	TLISAC	Y/N	1		IRA SHARE CD
	TLLAFT	Y/N	1		LOAN PAYMENT AFT
	TLLBL1	Y/N	1		LOAN BALANCE LEVEL 1
	TLLBL2	Y/N	1		LOAN BALANCE LEVEL 2
	TLLBL3	Y/N	1		LOAN BALANCE LEVEL 3
	TLLBL4	Y/N	1		LOAN BALANCE LEVEL 4
	TLLBL5	Y/N	1		LOAN BALANCE LEVEL 5
	TLLFTP	S	9	0	LIFETIME PTS
	TLLNDQ	Y/N	1		LOAN DELINQUENCY
	TLOTB	Y/N	1		MISCELLANEOUS OTB LOAN
	TLLSTS	S	5	0	LAST SEQ. NO
	TLLVL	S	1	0	SCORE LEVEL
	TLL1HH	Y/N	1		LEVEL 1 HOUSEHOLD
	TLL1SC	Y/N	1		LEVEL 1
	TLL2HH	Y/N	1		LEVEL 2 HOUSEHOLD
	TLL2SC	Y/N	1		LEVEL 2
	TLL3HH	Y/N	1		LEVEL 3 HOUSEHOLD
	TLL3SC	Y/N	1		LEVEL 3
	TLMMAC	Y/N	1		MONEY MARKET ACCT
	TLMRLN	Y/N	1		MORTGAGE LOANS
	TLNICD	Y/N	1		NON-IRA CD
	TLPP01	S	5	0	PROD PER MBR - JANUARY
	TLPP02	S	5	0	PROD PER MBR - FEBURARY
	TLPP03	S	5	0	PROD PER MBR - MARCH
	TLPP04	S	5	0	PROD PER MBR - APRIL
	TLPP05	S	5	0	PROD PER MBR - MAY
	TLPP06	S	5	0	PROD PER MBR - JUNE
	TLPP07	S	5	0	PROD PER MBR - JULY
	TLPP08	S	5	0	PROD PER MBR - AUGUST
	TLPP09	S	5	0	PROD PER MBR - SEPTEMBER
	TLPP10	S	5	0	PROD PER MBR - OCTOBER
	TLPP11	S	5	0	PROD PER MBR - NOVEMBER
	TLPP12	S	5	0	PROD PER MBR - DECEMBER
	TLPRT1	S	7	0	PART 1 TOTAL
	TLPRT2	S	7	0	PART 2 TOTAL
	TLPRT3	S	7	0	PART 3 TOTAL
	TLPRT4	S	7	0	PART 4 TOTAL
	TLPRT5	S	7	0	PART 5 TOTAL
	TLPRT6	S	7	0	PART 6 TOTAL
	TLRDMP	S	9	0	REDEEMED PTS
	TLSATM	Y/N	1		SELF SERVICE ATM
	TLSAUD	Y/N	1		SELF SERVICE AUDIO

Field Name	Type	Length	Decimals	Description
TLSBL1	Y/N	1		SAV BALANCE LEVEL 1
TLSBL2	Y/N	1		SAV BALANCE LEVEL 2
TLSBL3	Y/N	1		SAV BALANCE LEVEL 3
TLSBL4	Y/N	1		SAV BALANCE LEVEL 4
TLSBL5	Y/N	1		SAV BALANCE LEVEL 5
TLSBPE	Y/N	1		SELF SERVICE BILL PMT
TLSDBT	Y/N	1		SELF SERVICE DEBIT
TLSEST	Y/N	1		SELF SERVICE E-STAT
TLSOTB	Y/N	1		MISCELLANEOUS OTB SAVE
TLSPAC	Y/N	1		SPECL ACCTS
TLSPCB	Y/N	1		SELF SERVICE PC BANK
TLSP01	S	5	0	SVCS PER MBR - JANUARY
TLSP02	S	5	0	SVCS PER MBR - FEBURARY
TLSP03	S	5	0	SVCS PER MBR - MARCH
TLSP04	S	5	0	SVCS PER MBR - APRIL
TLSP05	S	5	0	SVCS PER MBR - MAY
TLSP06	S	5	0	SVCS PER MBR - JUNE
TLSP07	S	5	0	SVCS PER MBR - JULY
TLSP08	S	5	0	SVCS PER MBR - AUGUST
TLSP09	S	5	0	SVCS PER MBR - SEPTERMER
TLSP10	S	5	0	SVCS PER MBR - OCTOVER
TLSP11	S	5	0	SVCS PER MBR - NOVEMBER
TLSP12	S	5	0	SVCS PER MBR - DECEMBER
TLSSOT	Y/N	1		SELF SERVICE OTB
TLSVNB	Y/N	1		SAVINGS NEGATIVE BAL
TLTAFT	Y/N	1		TRANSFER AFT
TLYMBR	Y/N	1		FOR YEARS MEMBERSHIP
TLYTDP	S	9	0	YTD PTS
TL01PT	S	7	0	JANUARY PTS
TL02PT	S	7	0	FEBRUARY PTS
TL03PT	S	7	0	MARCH PTS
TL04PT	S	7	0	APRIL PTS
TL05PT	S	7	0	MAY PTS
TL06PT	S	7	0	JUNE PTS
TL07PT	S	7	0	JULY PTS
TL08PT	S	7	0	AUGUST PTS
TL09PT	S	7	0	SEPTEMBER PTS
TL10PT	S	7	0	OCTOBER PTS
TL11PT	S	7	0	NOVEMBER PTS
TL12PT	S	7	0	DECEMBER PTS

ACH Loan Payment Tracking

Access: MNCNFD,
 4 Marketing Club Configuration
 Club Active Status Tracking
 Change
 Program: ????
 GOLD panel: 2469

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4/30/10          Club Active Status Tracking          11:47:10
                  CHANGE                               UMKCLB04

Club Name
Monitor for Active Status (Y/N)...: N
Verify Member Active Status.....: (M=Monthly, D=Daily)
Reactivate Member.....: (M=Monthly, D=Daily)

Daily and/or Monthly Tracking Parameters
Age range .....: to
Number of Dividend Applications selected: 0 Require All(A) or Any(B):
Number of Loan Categories selected: 1 Require All(A) or Any(B):
CD Account Required? (Y//N).....: N
Aggregate loans reqd: Aggregate savings reqd:
Combined aggregate balance reqd...:
Require ATM Card (Y/N): N Debit Card(Y/N): N OTB CC(Y/N): N On Line CC(Y/N): N
Number of OTB Products (OTB Code) Selected: 0 Require All(A) or Any(B):
Monthly Only Tracking Parameters
Minimum Required Deposits: Payroll: ACH:
Required Participation: Loan Payment ACH(Y/N): Audio Resp/Home Banking(Y/N): N AFT(Y/N): N
Required Enrollment: Bill Pay(Y/N): N E-Statements(Y/N): N

Cmd/7-CANCEL Cmd/8-Bypass Cmd/12-Div Apl Cmd/13-Loan Cat Cmd/14-OTB Code
  
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- All tracking items would behave as they currently behave.
- Loan Payment ACH would be a monthly tracking parameter and would use similar tracking system that ACH minimum required deposits uses. If there is an ACH deposit made via ACH Code LC (tracked using file ACHDST) during the month, then there would be a Y. If there is no ACH deposit made via ACH Code LC during the month, then there would be an N.

ACH Loan Payment Tracking

Access: MNCNFD,
 4 Marketing Club Configuration
 Tiered Service Level Scoring
 Change
 Program: ????
 GOLD panel: 2976

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4/30/10	Tiered Service Level Scoring	23:10:15
		UTSERV-05
Points	Description	
GOAL 4: ANALYZING MEMBER SELF-SERVICE PRODUCT RELATIONSHIPS		
	ATM - Active	
15	Debit Card - Active	
	OTB or Online Credit Card	
10	Audio Response - Active	
15	Online Banking - Active	
20	E-Statements - Enrolled	
15	Bill Payment/Presentation - Enrolled	
GOAL 5: ANALYZING MEMBER-ELECTED DEPOSIT RELATIONSHIPS		
15	Payroll with Deposits of at least 500 Per Month	
15	ACH with Deposits of at least 500 Per Month	
10	Loan Payment ACH - Active	
10	Transfers (any type) via AFT - Active	
10	Loan Payments only via AFT - Active	
GOAL 6: ANALYZING PROMOTION/CLUB RELATIONSHIPS (points assigned by individual club configuration)		
Cmd/3-Backup Cmd/7-CANCEL		

Tiered Service Level Scoring

Points	Description
Goal 4: Analyzing Member Self-Service Relationships	
15	ATM - active
15	Debit card - active
	OTB or online credit card
10	Audio response - active
15	Online banking - active
20	E-statements - enrolled
15	Bill payment/presentation - enrolled
Goal 5: Analyzing Member-Elected Deposit Relationships	
15	Payroll with deposits of at least 500 per month
15	ACH with deposits of at least 500 per month
10	Loan Payment ACH - active
10	Transfers, any type, via AFT - active
10	Loan payments only via AFT - active
Goal 6: Analyzing Promotion / Club Relationships	
Points assigned by individual club configuration	

Backup F3
Cancel F7

CY (2976) 4/30/10 23:10:15 [Learn About This Feature](#)

- All tiered service level scoring items would behave as they currently behave.
- Loan Payment ACH – active would be tracked by using a similar tracking system that ACH minimum required deposits uses. If there is an ACH deposit made via ACH Code LC (tracked using file ACHDST) during the month, then Loan Payment ACH would be considered active. If there is no ACH deposit made via ACH Code LC (tracked using file ACHDST) during the month, then Loan Payment ACH would be considered inactive.

ACH Loan Payment Tracking

Access: MNCNFD,
 4 Marketing Club Configuration
 Tiered Service Monthly Comparison
 Change
 Program: ????
 GOLD panel: 436

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4/30/10 Comparative Tiered Scoring Analysis 23:20:46
 ISERV1-03

GOAL 5: ANALYZING MEMBER-ELECTED DEPOSITS

Description	-- 01/2010 --		-- 02/2010 --		-- 03/2010 --		-- 04/2010 --	
	Members	%	Members	%	Members	%	Members	%
Payroll >= 500	38	.3	38	.3	39	.3	36	.2
ACH >= 500	4663	31.0	4159	28.0	4759	31.8	4765	31.6
Ln Pmt ACH Active								
AFT Transfs Active	1166	7.8	1194	8.0	1212	8.1	1236	8.2
LN Pay AFT Active	901	6.0	917	6.2	930	6.2	941	6.2

Cmd/3-Backup Cmd/7-CANCEL

Session 0 CU*BASE GOLD - GOAL 5: ANALYZING MEMBER-ELECTED DEP

Network Links

Goal 5: Analyzing Member-Elected Deposits

Summary Growth Over Time

Description	Jan 2010		Feb 2010		Mar 2010		Apr 2010	
	Members	%	Members	%	Members	%	Members	%
Payroll >= 500	38	.3	38	.3	39	.3	36	.2
ACH >= 500	4,663	31.0	4,159	28.0	4,759	31.8	4,765	31.6
Ln Pmt ACH Active								
AFT Transfs Active	1,166	7.8	1,194	8.0	1,212	8.1	1,236	8.2
LN Pay AFT Active	901	6.0	917	6.2	930	6.2	941	6.2

Backup F3
 Cancel F7

Summary Goal 1 Goal 2 Goal 3 Goal 4 Goal 5

CY (436) 4/30/10 23:20:46 [Learn About This Feature](#)

- All tiered service level scoring items would behave as they currently behave.
- Ln Pmt ACH Active fields and data would be added to the Tiered Service Monthly Comparison report. The data would be pulled from the monthly tiered service reports.

Menu Changes

- There should be no menu changes as there are only added features to current menu options.