



Automated Deposit Holds

Understanding Check Holds, Electronic Deposit Hold Groups, and “Member in Good Standing”

INSIDE THIS GUIDE:

This guide describes CBX options for holding uncollected holds from member deposits and the electronic deposit hold feature and Member in Good Standing feature.

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Introduction

This booklet describes CBX options for holding **uncollected funds** from member deposits made via Teller Posting and Shared Branching, ATM deposits, and mail deposits (including batch deposits for RDC and deposits made by CU*Answers OpsEngine through their RDC-IQ processing an RDC Autopost Processing).

Also covered is the **Electronic Deposit Hold Groups** feature which lets you assign a standard hold period that is different depending on the individual member’s situation, and the **Member in Good Standing** tool which lets you automate the assignment of hold groups to keep up with changing member behavior.

How Check Holds Work: A Big-Picture Overview

This section covers an introduction to how check holds work.

Controlling How Funds are Held on Member Deposits

Ever wondered how CBX decides when and how long to hold funds on deposits at the ATM or checks at the teller line? What about when the overnight deposit is posted or when RDC items come in? Are the rules the same across the board or can you set each channel up differently? Can you grant special privileges to just certain members?

This section provides a big-picture overview of how CBX places holds on items deposited by members, through all of the current channels, including teller outside checks and in-house drafts (including shared branching), ATM deposits, mail deposits, and RDC batch deposits.

Channels for Posting Check Deposits

Below is a matrix that compares the various channels through which checks can be deposited, and the configurable options that can be used to place holds on those items:

Channel → ↓ Feature	CBX Teller ¹	Nat'l Shared Branching ²	Direct/ Mail Post ³	RDC Deposits ⁴	ATM Deposits ⁵
Default # of hold days	Separate values for individual vs. organization	Single default value	None	Separate values for individual vs. organization	Optional via Elect Dep Hold Group
Override default hold days by check amount	Yes	No	No	Yes	No
Allow employee to change hold days when posting transaction	Optional	No	Yes	Optional	n/a
Calculate using only business days	Optional	Optional	Yes	Optional ⁶	Optional
Honor Reg CC next-day release	Yes	Yes	Yes	Optional	Optional via Elect Dep Hold Group
Uses Electronic Hold Group Codes to override defaults at member level	Optional	No	No	Optional	Yes
Large deposit holds	Yes	No	Yes	Yes	Yes

¹ Outside Checks and In-house Drafts

² CUSC/FSCC/CO-OP

³ Manual entries via the Direct/Mail Post tool

⁴ Via the batch import feature in Direct/Mail Post & RDC posting by OpsEngine (incl. RDC-IQ)

⁵ Available for supported ATM switches only

⁶ Does not apply for OpsEngine Deposits

Where to Configure Your Hold Options

To configure this...	Use this tool...
ATM Deposit Holds	Tool #355 Electronic Deposit Hold Configuration <i>Learn more: See Page 18</i>
CO-OP (FSCC/CUSC) National Shared Branch Holds	Online CUs: Contact a CSR Self Processors: This is controlled via Tool #5432 COOP SB Issue Configuration ; recommend contacting a CSR for assistance. <i>Learn more: COOP National Shared Branch Teller Training</i>
Direct/Mail Check Deposit Holds (<i>includes RDC posting services</i>)	Tool #849 Automated Deposit Holds Config. <i>Learn more: See Page 14</i>
Electronic Deposit Hold Groups	Tool #355 Electronic Deposit Hold Configuration <i>Learn more: See Page 20</i>
Member in Good Standing	Tool #499 Member in Good Standing Configuration <i>Learn more: See Page 32</i>
Teller Check Deposit Holds	Tool #849 Automated Deposit Holds Config. <i>Learn more: See Page 11</i>

What if more than one configuration applies?

Since there are a number of ways you can configure hold days to be calculated, the system uses the following hierarchy to determine the appropriate hold to be placed, in situations where more than one method might apply:

1. Hold Group Code from the MASTER record*
2. Large deposit holds
3. Hold days by amount (*applies to teller and direct/mail holds only*)
4. Default # days from general configuration

*Remember that teller **shared branching** does *not* use Electronic Deposit Hold Group codes for calculating holds (the *teller* credit union's configurations will apply). See Page 11 to learn more about check holds at the teller line.

A Word about Manual Holds

CU employees can also use **Tool #919 Update Uncollected Funds Information** to create a Uncollected Funds record and hold funds on a member's account for any reason. See "Understanding Uncollected Funds" on Page 7 for more details.

Learn more: [Updating Account Information](#) (online help)

A Word about Releasing ATM Holds Manually

Tool #754 Release Holds on ATM Deposits can be used to manually release holds placed on a member's account via an ATM deposit, according to ATM terminal. This feature can be used if, instead of assigning Electronic Hold Groups to member, your credit union wishes to enforce a standard long-term hold on all deposits and then release the holds for immediate availability of funds after envelopes have been opened and deposits verified.

Learn more: [ATM Deposit Hold Maintenance](#) (online help)

A Word about RDC Posting via OpsEngine

If your credit union uses CU*Answers OpsEngine services to post daily RDC deposits, any changes you make to your Direct/Mail Post configurations (see Page 14) apply to these processes as well.



Learn more: [Posting Your Remote Deposits](#) (booklet)

How Electronic Deposit Hold Groups Fit

These are configurable codes that are assigned to individual memberships to override the default hold days for electronic deposits (ATM) and, optionally, CBX teller check holds, batch direct/mail deposit holds (e.g., RDC), and RDC-IQ near real-time deposits.

EDHG Feature	ATM Deposits	CBX Teller Check Holds	RDC Deposits ¹
“Instant credit” (amount for immediate withdrawal ²)	✓	--	--
Tolerance amount (apply hold if deposit is above \$xx.xx)	--	✓	✓
# of hold days (single default value)	✓	✓	✓
# days for Reg CC release	✓	✓	✓

¹ Via the batch import feature in Direct/Mail Member Posting or with RDC-IQ near real time posting

² Can be an amount per individual deposit, or based on an aggregated daily limit

Using Electronic Deposit Hold Groups for Other Holds

Electronic Deposit Hold Groups were originally intended as a way to control ATM hold settings for members based on their standing at the CU. That's because ATM deposits are unique in that they don't involve the member handing a check to a live person who can verify there is something being deposited. Some CUs have ATMs at remote locations and therefore set a relatively long hold period in order to allow time for the deposit envelopes to be inspected. These codes let them grant members exceptions to that rule based on relationship status or other factors.

However, as shown in the matrix above, Hold Group codes can also optionally be used to override the CBX teller check holds (does not apply to transactions performed at a shared branch), as well as RDC and other batch deposits processed via the import feature of **Tool #341 Direct/Mail Member Posting**. Since a member can only be assigned one Hold Group code, your credit union will need to decide whether you want these hold groups to be specifically for your ATM (truly electronic) deposits or whether

you will instead position them as more of a member relationship management tool across all deposit channels.

See Page 20 for more details.

How Member in Good Standing Fits

Member in Good Standing is a feature that assigns an Electronic Deposit Hold Group code to a member based on the credit union's criteria, such as Tiered Service level, Marketing Club enrollment, or other general criteria (age, length of membership, aggregate balances). Member in Good Standing itself has nothing to do with holds; it's the Electronic Deposit Hold Group which controls the hold parameters for specific members.

See Page 32 for more details.

How Funds are Held: Understanding CBX Uncollected Funds

Two uncollected funds records are created if large deposit holds are configured. See page 9 for more information.

CBX holds funds on check deposits via a standard program that performs two key steps:

1. Creates an **Uncollected Funds record** in the UNCOLL file.

This record includes the amount being held, a release date for the first Reg CC release, and a release date for the remaining funds. These dates are calculated based on whatever configuration applies to the particular channel where the hold was placed (teller, ATM, etc.)

What is the amount of the Reg CC hold release?

- This file can be viewed via account inquiry and maintained via **Tool #919 Update Uncollected Funds Information**.
2. Adds to the **Uncollected amount field** on the account record (MEMBERx).

This is a cumulative balance of all uncollected funds records that are currently in force.

- NOTE: Although this amount can be manually maintained via **Tool #20 Update Account Information** by an employee with Maintenance Tier 2 authority, the proper way to adjust funds on hold is to add or remove records from the Uncollected Funds file, which automatically adjusts this cumulative amount up or down.

When a member's balance is calculated for display in Inquiry, Phone, online banking, etc., the *Uncollected amount* on the account record is subtracted from the current balance to determine available balance. This allows the available funds calculation to work exactly the same no matter which channel or system placed the hold (whether automatically or manually, via an Electronic Deposit Hold Group or not, etc.).

Why two places? This technique allows for a cross-check between activities (transactions) that place or remove holds from an account, and the total amount that is being used in the available balance calculation. Warning messages are in place in account information update to help keep everything in synch.

Hold Placed Manually

Using **Tool #919 Update Uncollected Funds Information**, credit union employees can manually add holds to the database as well. In this case, the employee creates the Uncollected Funds record (step 1 above) and that program automatically updates the uncollected amount on the member account record (step 2 above) at the same time.

Learn more: [Uncollected Funds Maintenance](#) (online help)

Uncollected Funds Activity History

As uncollected funds records are added or removed (step 1 above), the system also writes out a record to a separate uncollected funds history file (UNCOLHST) to show how funds were held and released over time. This can be viewed while in Account Inquiry via the Uncollected Funds inquiry screen (see Page 31 for more details).

Learn more: [Uncollected Funds Inquiry](#) (online help)

How Funds are Released

Understanding Business Days vs. Calendar Days

Uncollected Funds are released daily according to the release date that is stored on the UNCOLL record. This is done independently of daily EOD/BOD processes, so that it can happen 7 days per week. The system deletes the record from the UNCOLL file, writes a record to the history file (UNCOLHST), and also adjusts the *Uncollected amount* on the MEMBERx record.

Traditionally hold release dates were always calculated according to calendar day, which meant that a hold might be released on a Sunday or a holiday when your credit union was not open for business. Now you can elect to release funds on business days only, anywhere a hold can be created.

That means that when an uncollected funds record is being created, the system will calculate release date by counting the number of hold days you specify, *excluding* any non-business days your credit union has configured via **Tool #243 Configure CU Non-Business Days**. In other words, a hold will never be configured to release except on a day you consider a normal business day. This is optional* for each of the individual programs that can be used to place holds; see Page 5 for details on where each of these is configured.

- *The only exception is that when posting deposits manually via Direct/Mail Post, business days are used by default when calculating holds; there is no option for calendar days unless you are posting a batch via the import feature.

Configurations for business vs. calendar days are based on the channel:

- For teller holds, business vs. calendar comes from the flag on the left-hand side of **Tool #849 Automated Holds Config**.
- For national shared branching holds, business vs. calendar comes from **Tool #5432 COOP SB Issuer Configuration** (online CUs must contact a CSR).
- For direct/mail manual holds (not RDC batches), there is no option – business days are automatic.
- For RDC deposit holds (including both batch and near-real-time posting), business vs. calendar comes from the flag on the right-hand side of **Tool #849 Automated Holds Config**.

- For ATM holds, business vs. calendar comes from **Tool #5412 EFT: BIN Configuration** (online CUs must contact a CSR).

Learn more: [Configuring Credit Union Non-Business Days](#) (online help)

The Reg. CC Release

When the system calculates the Reg. CC next-day release date, it will use the same business day or calendar day logic that it uses for the hold release. Therefore, if the channel is configured to use business days, the next-day release is the next business day. If using calendar days, the Reg. CC release occurs on the next calendar day.

In either case if a deposit is posted very late in the day, this might result in the first Reg CC release being released just a few hours after the deposit is posted. (Also remember that Electronic Deposit Hold Group codes let you define the number of days for the Reg CC release, so this might not be the *next* day but rather based on the number of days you define.)

What is the amount of the Reg CC hold release?

Releasing Funds at an ATM

Refer to “Understanding ‘Instant Credit’ at the ATM” on Page 18 for important details about how funds are released on ATM deposits, including information about daily aggregated limits for immediate-credit releases.

Large Deposit Holds

Your credit union can opt to release funds differently for amounts above a certain dollar amount threshold (such as \$5,000), on a single deposit. This affects how all deposit holds are placed, no matter how other channel-specific settings (teller, mail/direct, Remote Deposit Capture (RDC), and ATM) are configured. *One place this will not be used is with National Shared Branch (COOP) transactions.*

For example, if a member deposits a \$17,500 check, the system could be instructed to hold the first \$5,000 for three days, and the remaining amount (\$12,500) for an additional four days, or a total of seven days (3+4).

For the example above, this is what it would look like in the Uncollected Holds screen:

CBx Uncollected Funds Inquiry					
New Account	Member	SUZIE A. MEMBER	Electronic deposit hold group code	02	
New Account Type	Account	110 CHECKING	Opened	Aug 26, 198	
Uncollected Funds Hist	Dividend appl	CK REGULAR CHECKING	G/L account	902.00-22	
Employee ID	Process Date	Amount Held	Days Held	Release Date	
92	Jan 28, 2025	500.00	3	Jan 31, 2025	
92	Jan 28, 2025	1,250.00	7	Feb 04, 2025	

- **NOTE:** If you elect to use this two-tier hold process, your credit union will not be able to use the six-tier functionality on Tool #849 that allows you to enter different holds for different amount ranges. Instead, the holds will be placed automatically according to the new configuration across all the channels mentioned above.

This feature appears in the Automated Deposit Holds screen (Tool #849) with an override in the Electronic Deposit Hold Group configuration (Tool #355) where your credit union will be able to offer different holds in special circumstances, such as Member in Good Standing or with business accounts.

Additionally, tellers will not need to calculate this longer hold, but rather the system will automatically tack on the additional hold days based on the hold the teller places on the check.

- NOTE: The system cannot place the large deposit hold unless a regular hold is being placed on the lower amount. In other words, the teller *must* enter a # of hold days on the teller (or mail/deposit) screen in order for any hold, even the large deposit one, to be placed by the system.

This difference in holds is displayed in vertical receipts. (Horizontal receipts only show the longest hold.)

```
Member number          456789
Member                 MIKEY M MEMBER
Served                 MIKEY M MEMBER
Date and time          03/17/2023 15:50 ET
Branch/served by      01/92
Receipt ID             0971537

-----Today's Transactions-----
Acct Transaction              Amount
CHECK IN                     6000.00
Funds held:$ 5000.00 available 3/21
Funds held:$ 1000.00 available 3/23
-000 REG SAVING DEPOSIT      6000.00
                                CASH BACK                .00

-----Account Summary-----
Acct Description          Balance
-000 REGULAR SAVINGS      8500.00
Available funds           2475.00
-880 BUSINESS PLATINUM    .00
Available funds           8000.00
-----End of Receipt-----
```

Configuring Teller Check Holds

The configuration described below is used to define the default settings to use for all checks deposited via the Outside Checks screen in Teller Line Posting. If you also choose to set up Electronic Deposit Hold Groups (see Page 20), then those settings will be used instead of these defaults, for members who have a Hold Group code assigned to them.

Tool #849 Automated Holds Configuration

The left side of this screen lets you configure how holds will be placed on checks entered on the Teller Outside Checks screen. You can configure different hold days for individual and organizational accounts, and you can also choose whether your tellers will be allowed to override the calculated hold when the check is deposited. The top field of the screen also allows you to configure separate holds on large deposits. This is covered in more detail on page 9.

- These holds apply to checks deposited at all of your credit union’s branches. It is not possible to define different number of days for individual branch locations. Also remember that **checks deposited at shared branch locations are subject to the teller credit union’s hold parameters** (Electronic Deposit Hold Group codes are ignored as well).
- NOTE: Holds by R&T #s are no longer supported.
- [What is the amount of the Reg CC hold release?](#)

Field Name	Description
Add x days to all holds placed by any channel, on any deposit above x	<p>This is used to configure large deposit holds. See page 9 for more information.</p> <p>NOTE: If one or more of the Default # holds days settings is 0, you will receive a warning message when saving. The system cannot place the large deposit hold unless a regular hold is being placed on the lower amount. In other words, the teller must enter a # of hold days on the teller (or mail/deposit) screen for any hold, even the large deposit one, to be placed by the system.</p>
Default # hold days	<p>Use these to set the default number of hold days for checks for individuals (all Membership Designations under master type MI) or organizations (all Membership Designations under master type MO). These amounts are used as a default unless other settings in this section also apply.</p> <ul style="list-style-type: none"> NOTE: If you are using the large deposit holds feature, and you leave this field set to 0 (for example, if you want the teller to always make the hold decision), just remember that the teller must enter a # of hold days on the teller screen in order for any hold, even the large deposit one, to be placed by the system.
Warn if funds not deposited to hold account	<p>Check this flag and the teller will receive a warning if they indicate on the Outside Check screen that the deposit hold is to one sub-account and then select a different sub-account on the Teller Posting screen.</p>
Allow teller to change hold days	<p>When this is checked, tellers will be able to override the number of hold days calculated by the system while depositing checks at the teller line. If this is left unchecked, the check hold # of days fields will not allow manual entry.</p>
Calculate using only business days	<p>Check this to calculate hold release dates on your credit union's business days only. In other words, choose whether you want holds to be released on business days only (<i>checked</i>), or on any calendar day whether you are open for business or not (<i>unchecked</i>).</p> <p>This setting will be visible on the Teller Outside Checks screen.</p> <p>Business days are configured via the Credit Union Non-Business Days configuration (Tool #243 Configure CU Non-Business Days).</p>
Holds by check amount	<p><i>Not supported if large deposit holds are used.</i></p> <p>Check this flag if you wish to calculate holds on checks based on the dollar amount of the item. This number of days will be used <i>if it is greater than</i> the default selected at the top of the screen. With this method, the hold is placed on the <i>entire check amount</i> according to the tier in which it falls.</p>
Amount From Amount To Default # of Days	<p><i>Not supported if large deposit holds are used.</i></p> <p>If <i>Holds by check amount</i> has been activated, use these fields to enter amount ranges and default # of days for each tier. Up to six tiers can be selected. This check amount will be calculated and used on checks entered on the Teller Outside Checks screen. With this method, the hold is placed on the <i>entire check amount</i> according to the tier in which it falls.</p>

Field Name	Description
	NOTE: The number will only be visible if the teller presses Enter on the Outside Checks screen, but it will be used in any case as long as it is greater than the default hold.
Holds by R&T #s	No longer supported.
Tier Level Default # of Days	No longer supported.

When done use the **Save/Continue** button (Enter) to save your changes, then use the up arrow to exit.

Configuring Direct/Mail Deposit Batch Holds

This section discusses holds related to the Direct Mail Post feature.

Holds for Manually Posted Deposits

When using **Tool #341 Direct/Mail Member Posting** to post deposits to member accounts, if the deposits are entered manually you will be able to enter a number of hold days on individual items to place holds on those accounts.

The screenshot shows the 'Mail/Direct Transaction Processing' interface. It includes a sidebar with options like Post, Inquiry, Select Group, Clear Group, and Import. The main area displays transaction details for Branch 1, Transaction date Jan 28, 2025, and Post code MD. A table lists two transactions:

Seq #	Susp/Act	Account #	Name	Transaction Type	Hold Days	Amount	Description	IRA
1	<input checked="" type="checkbox"/>			Deposit	5	56,446.42	MORTGAGE PAYOFF DEP	<input type="checkbox"/>
2	<input checked="" type="checkbox"/>	110	WILLIAM	Deposit		144.54	MAIL DEPOSIT	<input type="checkbox"/>

Close Up

The close-up shows the 'Hold Days' column header and a dropdown menu with the value '5' selected.

The system does not calculate those days for you; it is up to the user to determine the number of days to enter. The hold will be placed on the sub-account to which the deposit is being posted.

- **NOTE:** For these items, when the hold is placed on the account the system will use your credit union's business days to determine the release dates, regardless of how you have configured other holds described in this guide.

Holds for RDC and Other Batch Deposits

For batches of deposits that are posted via the **Import** feature available in **Tool #341 Direct/Mail Member Posting**, you can configure settings that will automatically calculate the number of hold days based on either the member type or based on the deposit amount. If you wish, you can even block users from manually overriding your calculated holds when posting via this Import feature.

To configure these settings, use **Tool #849 Automated Holds Configuration**, described following.

Important Note! This configuration is when making RDC batch deposits. It is also used for deposits made by CU*Answers OpsEngine through their [RDC Autopost Processing](#) and the RDC-IQ Processing.

Tool #849 Automated Holds Configuration

CBX Automated Holds Configuration

Save/Continue
Add days to all holds placed, by any channel, on any deposit amounts above

Teller Check Holds

Default # hold days: Individual (MI) Organization (MO)

Warn if funds not deposited to hold account

Allow teller to change hold days

Calculate using only business days

Holds by check amount

	Amount From	Amount To	Default # of Days
1	0.00	0.00	<input type="text" value="0"/>
2	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
3	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
4	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
5	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
6	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>

Holds by R&T #s

Tier Level	Default # of Days
Tier 1	<input type="text" value="0"/>
Tier 2	<input type="text" value="0"/>
Tier 3	<input type="text" value="0"/>
All other	<input type="text" value="0"/>

Holds for Mail/Direct Batch Deposits & Remote Deposit Capture (RDC)

Default # hold days: Individual (MI) Organization (MO)

Calculate next day (Reg CC) release date

Allow user to change hold days before posting

Calculate using only business days

Holds by check amount

	Amount From	Amount From	Default # of Days
1	0.00	0.00	<input type="text" value="0"/>
2	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
3	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
4	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
5	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>
6	<input type="text" value="0.00"/>	0.00	<input type="text" value="0"/>

💡 Remember that if you also choose to set up Electronic Deposit Hold Groups, those settings will be used instead of these defaults, for members who have a Hold Group code assigned to them

The right side of the screen lets you configure how holds will be placed on deposits made via the Import feature of **Tool #341 Direct/Mail Member Posting**. Like teller check holds, you can configure different hold days for individual and organizational accounts, and you can also choose whether or not users will be allowed to override the calculated hold after the deposit batch is imported but before it is posted.

Important Note! This configuration is when making RDC batch deposits. It is also used for deposits made by CU*Answers OpsEngine through their [RDC Autopost Processing](#) and the RDC-IQ Processing.

Field Name	Description
Add x days to all holds placed by any channel, on any deposit above x	This is used to configure large deposit holds. See page 9 for more information. <ul style="list-style-type: none"> ▪ NOTE: If one or more of the Default # holds days settings is 0, you will receive a warning message when saving. The system cannot place the large deposit hold unless a regular hold is being placed on the lower amount. In other words, the teller must enter a # of hold days on the teller (or mail/deposit) screen in order for any hold, even the large deposit one, to be placed by the system.
Default # hold days	Use these to set the default number of hold days for individuals (all Membership Designations under master type MI) or organizations (all Membership Designations under master type MO). These amounts are used as a default unless other settings in this section also apply.

Field Name	Description
	<ul style="list-style-type: none"> ▪ NOTE: If you are using the large deposit holds feature, and you leave this field set to 0 (for example, if you want the employee to always make the hold decision), just remember that the employee must enter a # of hold days on the mail/deposit screen in order for any hold, even the large deposit one, to be placed by the system.
Calculate next day (Reg CC) release date	Check this flag to control whether the next-day (Reg. CC) release applies to these batch deposits. Leave it unchecked if you do not want to release the first Reg CC release the next day. (This will be either the next business day or the next calendar day, depending on the other setting below.)
Allow user to change hold days before posting	When this is checked, users will be able to override the number of hold days calculated by the system while importing deposit batches in Direct/Mail Post. If this is left unchecked, the check hold # of days fields will not allow manual entry.
Calculate using only business days	<p>Check this to calculate hold release dates on your credit union's business days only. In other words, choose whether you want holds to be released on business days only (<i>checked</i>), or on any calendar day whether you are open for business or not (<i>unchecked</i>).</p> <p>Business days are configured via the Credit Union Non-Business Days configuration (Tool #243 Configure CU Non-Business Days).</p>
Holds by check amount	<p><i>Not supported if large deposit holds are used.</i></p> <p>Check this flag if you wish to calculate holds on deposits based on the dollar amount of the item. This number of days will be used <i>if it is greater than</i> the default selected at the top of the screen. With this method, the hold is placed on the <i>entire check amount</i> according to the tier in which it falls.</p>
Amount From Amount To Default # of Days	<p><i>Not supported if large deposit holds are used.</i></p> <p>If <i>Holds by check amount</i> has been activated, use these fields to enter amount ranges and default # of days for each tier. Up to six tiers can be selected. This check amount will be calculated and used on imported deposit batches in Direct/Mail Posting. With this method, the hold is placed on the <i>entire check amount</i> according to the tier in which it falls.</p>

Remember that the settings described above apply ONLY to imported Direct/Mail Post batches:

Tool #341 Direct/Mail Member Posting > Import

CBX - Import file to Post

Option	Defaults
<input type="radio"/> ACH	Transaction <input type="radio"/> Deposit <input type="radio"/> Payment <input type="radio"/> Withdrawal
<input type="radio"/> Flat	Description <input type="text"/>
<input type="radio"/> User defined fixed format	IRA/HSA code <input type="checkbox"/>
<input type="radio"/> User defined comma delimited	<input checked="" type="checkbox"/> Apply automated deposit holds
File to import <input type="text"/>	

Import

← → ↑ ⏸ 🔗 ⓘ ? @ Let Us Know! FR (5955)

Be sure to check Apply automated deposit holds (will be allowed only when posting deposit transactions) before processing the import so that the hold days will be calculated according to your configuration. For your configured hold settings to be applied, this must be checked!

Configuring Holds for ATM Deposits

ATM deposit holds are *always* determined by the Electronic Deposit Hold Group attached to the membership. There is a default hold group (01) that is automatically assigned to every new membership. Unless that is changed manually on a particular account, the settings for that Hold Group code will apply.

If you wish, you can set up multiple Electronic Deposit Hold Groups in order to control holds differently depending on the membership. Similar to ATM service charge groups, Hold Groups let your credit union be more flexible and creative when managing holds for individual members. For example, for members in good standing with your credit union, you could release a portion of every ATM deposit immediately, while holding the remainder of the deposit a longer period in order to give more time for physical verification of the envelope.

When a deposit is made at an ATM, CBX checks the member's MASTER record to determine the applicable Electronic Deposit Hold Group code. CBX will automatically generate an Uncollected Funds record using the parameters in the code. If "instant credit" is granted, the hold will be placed only on any funds above the amount immediately available.

Even if you do not plan to use different hold groups for different members, you will at least need to set up the 01 default Hold Group code to include the settings you wish to use for all ATM deposits.

See Page 20 for instructions.

Understanding "Instant Credit" at the ATM (per-deposit or aggregated daily limits)

Immediate Withdrawals Per ATM Deposit

When it comes to ATM deposits, the most significant feature with Electronic Deposit Hold Groups is the ability to offer a member "instant" availability of funds from an electronic deposit. For example, a trusted, long-term member might deposit \$1,000 at an ATM and be allowed to withdraw up to \$200 of that deposit immediately without verification of the deposit. In essence, credit is given for a portion (or all) of the deposit right away, regardless of the previous account balance.

"Instant" credit is different from the Reg. CC next-day release feature. Depending on how your credit union chooses to handle electronic deposits, you may allow members no immediate credit but just release the standard Reg. CC amount the next day, then release the remaining funds later. Or you could release some immediately, some via the next-day Reg. CC release, and the remainder after a longer hold period (would apply primarily to very large deposits, of course).

Immediate Withdrawals Based on Daily Limits

Electronic Deposit Hold Groups can be used to help mitigate the unique risks associated with unattended deposits made at an ATM. Instead of giving instant credit for each individual deposit made at an ATM, hold groups can also be configured to provide instant credit based on a maximum amount per day, regardless of how many individual deposits are made in that day. This reduces the risk of a member making numerous small deposits in the same day – leaving only empty envelopes in the machine – and being able to walk away with excessive immediate credit funds.

With this feature you could allow a maximum per day to be granted for immediate credit, with your normal hold period to be enforced on any other funds deposited via ATM that same day. The risk to your credit union is then held to that maximum per day for these members.

Important notes about this feature:

- If you choose to use aggregated holds, this functionality is used for instant credit, **instead of a configurable Reg CC release period**. In other words, you can give the \$xx in instant credit per day, but you can't also release *another* Reg CC hold amount of each individual deposit the next day, then the rest of the funds some period of time after that.
- This feature aggregates deposits made to **any sub-account** under the same membership (account base).
- For this feature, a "day" refers to the **period between end-of-day (EOD) processing for one day and EOD** for the next day.

How it works:

This feature is possible because of a separate table that tracks a cumulative daily total of instant credit granted to the member. Whenever an ATM deposit is processed and instant credit is granted (by reducing the total amount of the deposit that is actually held), the aggregate amount in this table is updated.

When the maximum daily amount has been released, the uncollected funds records will be flagged in such a way that the additional funds from that deposit aren't released until the calculated final release date. This table is reset every 24 hours as part of daily processing.

- TIP: It helps to think of these instant credit "releases" as "funds that were never put on hold in the first place." In other words, the funds are available to the member – even if the member doesn't actually withdraw them – simply because they were never included in the amount that was placed on hold.

A Word about Batch ATM Processing

Electronic Deposit Hold Groups are *not* supported for batch ATM card processing. This is partly because the standard transaction format used by the batch posting program uses a simple debit or credit indicator for each transaction, which means that the system cannot distinguish between a credit that is the result of a deposit versus one that is the result of a transfer or POS return. Other factors include the way holds are put on by the ATM switch itself, the timing of positive balance file (PBF) updates, and the timing of batch postings (including which day's transactions are included in the posting file), all of which make it very difficult to apply holds in any meaningful, consistent way for batch ATM activity.

- Please contact [the Cards & Payments team](#) to learn more about moving to an online, real-time ATM environment.

Configuring Electronic Deposit Hold Groups

Electronic Deposit Hold Group were originally designed to control the availability of funds deposited electronically through an ATM. They allow you to adjust the hold policies according to a member’s track record on previous ATM deposits and their overall relationship with your credit union.

Over time as this tool became adopted as a relationship management tool to grant members special withdrawal privileges on ATM deposits, and then evolved to control holds on other types of deposits as well, starting with Teller checks and now moving into RDC batch deposits posted via Direct/Mail Post.

Important Note! Remember that even if you don’t create multiple Hold Group codes and assign them to your members, you must at least configure your settings for the default Hold Group 01, as that will control ATM deposit holds for all members by default.

As described below, you can define multiple Hold Group codes and specify, for each individual code, whether that code should control ATM deposits, teller checks, and/or batch deposits such as RDC for members who have been assigned that code. (RDC deposits made by OpsEngine, including RDC-IQ deposits also follow this configuration.)

Tool #355 Electronic Deposit Hold Configuration

Electronic Deposit Holds Configuration											
Valid Codes are 01-99. Code 01 is used as the default for new memberships and applies only to new ATM deposits.											
Group	Description	Type	ATM Deposits			Teller Checks			Mail/Direct Post		
			Immediate Avail	Hold	Reg CC	Tolerance	Hold	Reg CC	Tolerance	Hold	Reg CC
01	DEFAULT HOLD	Aggregate	225.00	02	--	--	--	--	--	--	--
02	IMMEDIATE AVAILABLE	Per Dep	999,999,999.99	01	00	--	--	--	--	--	--
03	NO HOLD-EXCEPTION	Per Dep	999,999,999.99	01	00	--	--	--	--	--	--
10	IMMEDIATE AVAIL	Aggregate	9,999.99	01	--	--	--	--	--	--	--
20	DELAYED AVAILABILITY	Aggregate	225.00	05	--	--	--	--	--	--	--
90	PERMANENT AVAILABLE	Aggregate	999,999,999.99	01	--	--	--	--	--	--	--
99	PERMANENT DELAYED	Aggregate	225.00	05	--	--	--	225.00	05	01	--

Available Hold Group codes fall into 3 categories:

- 01 The default hold group.
- 02-89 For standard hold groups. If using the Member in Good Standing system, these codes can be assigned automatically.
- 90-99 For “permanent” hold groups. *Necessary only if your credit union has activated Member in Good Standing processing (see Page 30).* These codes can be assigned manually to individual members and will not be modified by the Member in Good Standing process. This is helpful for setting up a special hold configuration for insiders, accounts in collections, etc., so that they do not change regardless of the account status.

You may also modify the default Hold Group (01) as needed, and all members with that code will be affected by the change. Additional Hold Group codes can be configured and manually applied to members (see Page 26) or the groups can be used as part of your Member In Good Standing configuration (Page 30).

Screen 2

Cg^x Electronic Deposit Hold Group

Deposit hold group code **09**

Deposit hold group description **LEVEL 2 CHECK HOLDS** Waive RDC endorsement restrictions

Add **3** days to all holds placed, by any channel, on any deposits above **5,000.00**

ATM Deposits

Calculate hold and release funds by Individual deposit Aggregated daily deposits (by membership)

Amount available for immediate withdrawal **999,999,999.99**

(From ANY source; cash limits at ATM still apply)

of days to hold remaining deposit **1**

of days for Reg CC hold **0**

Teller Outside Checks	Mail/Direct Post Deposits (Imported Batches Only)
<input checked="" type="checkbox"/> Use to set holds on teller outside checks	<input type="checkbox"/> Use to set holds on mail/direct post deposits
Do not place any hold on checks of 1,000.00 or less	Do not place any hold on checks of 0.00 or less
(Individual checks at or under this amount will NOT be held)	(Individual items at or under this amount will NOT be held)
# of days to hold checks above tolerance 2	# of days to hold items above tolerance 0
# of days for Reg CC hold 1	# of days for Reg CC hold 0

- When editing group code 01 (the default used for ATM deposits), only the top two sections will appear.
- If you want this code to control holds on outside checks (and/or for RDC/batch mail deposits), one or both of the *Use to set holds on...* boxes must be checked. Otherwise, the standard hold from those configurations will apply to members with this code.

This sample shows the options if the *Aggregated daily deposits* feature is selected.

Cg^x Electronic Deposit Hold Group

Deposit hold group code **90**

Deposit hold group description **PERMANENT AVAILABLE** Waive RDC endorsement restrictions

Add **0** days to all holds placed, by any channel, on any deposits above **0.00**

ATM Deposits

Calculate hold and release funds by Individual deposit Aggregated daily deposits (by membership)

Maximum amount to release per day **999,999,999.99**

(From ANY source; cash limits at ATM still apply)

of days to hold remaining deposit **1**

(Reg CC hold releases do not apply)

Teller Outside Checks	Mail/Direct Post Deposits (Imported Batches Only)
<input type="checkbox"/> Use to set holds on teller outside checks	<input type="checkbox"/> Use to set holds on mail/direct post deposits
Do not place any hold on checks of 0.00 or less	Do not place any hold on checks of 0.00 or less
(Individual checks at or under this amount will NOT be held)	(Individual items at or under this amount will NOT be held)
# of days to hold checks above tolerance 0	# of days to hold items above tolerance 0
# of days for Reg CC hold 0	# of days for Reg CC hold 0

This screen is used to configure how long the hold should be, and how much money should be made available for immediate withdrawal from any source.

Field Name	Description
Deposit hold group description	<ul style="list-style-type: none"> Enter a description for this hold group. This description will be displayed on the main Inquiry, Phone, and Teller screens (see Page 30 for a sample). Therefore, it is helpful to make the code description as detailed as possible as to the hold length and available amount that is used by the code.
Waive RDC endorsement restriction	<p>Check this box to decide which codes should include that additional benefit (members in good standing) and which should not (members for whom the endorsement restriction should still apply).</p> <p>Behind the scenes, CBX communicates with eDOC Innovations, making it a seamless experience for your credit union so your accounts you work in the eDOC Innovation’s product reflect your credit union’s configuration.</p>
Add x days to all holds placed by any channel, on any deposit above x	<p>This is used to configure large deposit holds. See page 9 for more information.</p> <ul style="list-style-type: none"> NOTE: If one or more of the # days to hold... settings is 0, you may receive a warning message when saving. The system cannot place the large deposit hold unless a regular hold is being placed on the lower amount. In other words, the user must enter a # of hold days on the teller (or mail/deposit) screen in order for any hold, even the large deposit one, to be placed by the system.
<p>ATM Deposits</p> <p>Important Note! Hold release dates for ATM deposits are calculated using calendar or business days based on your BIN configuration. By default calendar days are used. <i>(Contact a CSR if you would like to change your setting. Self processors can adjust this via the BIN Configuration (Tool #5412))</i></p> <p>Keep in mind that regardless of the setting you use, once a hold date is calculated the # of days you’ll see on the Uncollected Funds inquiry (see Page 31) will be translated into the actual number of <i>calendar</i> days the deposit is being held.</p>	
Calculate hold and release funds by	<p>Select one:</p> <ul style="list-style-type: none"> Individual deposit – Use this if you wish to release a certain amount of funds from each individual deposit made at the ATM. With this method you can define the amount available for immediate release, the # of days for the Reg CC hold (which can be set to zero), and the # of days to hold any remaining funds. Aggregated daily deposits (by membership) – Use this if you wish the system to keep track of all deposits made at an ATM during the processing day (EOD to next EOD) and only release a certain amount, regardless of the number of individual deposits made that day. With this method you can define the maximum amount to give as “instant credit” to the member per day and the # of days to hold any remaining funds (Reg CC next-day releases do not apply with this method).
<i>Individual Deposit</i>	
Amount available for immediate withdrawal	Enter the “instant credit” amount that should be available for immediate withdrawal from an ATM deposit. Remember that these funds can be

Field Name	Description
	<p>withdrawn immediately from any source; the member can request these funds from the ATM, or from a teller, over the phone, through audio response, etc., and the funds will be available immediately after the deposit is made, without verification of the deposit envelope.</p> <p>Keep in mind that any daily withdrawal restrictions in place for your ATM system (at the machine itself) will still be in force. For example, if your ATM system allows a maximum withdrawal of \$200 per day, and you grant instant credit of \$300, the member can only take \$200 from the ATM, but could request the remaining \$100 via another withdrawal source (teller, audio, etc.).</p>
# of days to hold remaining deposit	<p>Enter the number of days the remaining funds should be held. All funds will be released during beginning-of-day processing after the designated number of days (business or calendar, depending on your configuration).</p> <ul style="list-style-type: none"> ▪ For example, if a deposit is made at 7:00 p.m. on Tuesday, a 1-day hold will make the funds available during beginning of day processing for Wednesday. Since BOD is usually performed prior to midnight on Wednesday, it is usually best to configure at least a 2-day hold to provide time for the deposit envelope to be verified. <p>Remember that the hold will be placed only for the deposit amount minus any funds available for immediate withdrawal. If a member deposits \$1,300 and is given instant credit of \$275, an Uncollected Funds hold record will be created for \$1,025 (the remaining deposit amount). If a member deposits \$275 or less and is given instant credit of up to \$275, no Uncollected Funds record will be created. However, a record will appear in the Uncollected Funds History showing the funds being released to the member.</p> <p>The number of hold days cannot be set to zero. This helps avoid fraud by preventing the following scenario: a blank envelope is deposited at an ATM, then the member goes directly to a teller or drive-up and requests a cash withdrawal of all funds. BE CAREFUL: This scenario would still be possible if the immediate withdrawal amount was set to unlimited funds \$999,999,999.99.</p>
# of days to hold for Reg CC	<p>If your credit union does not wish to provide “instant” credit but does want to release some of the deposit on the next day (similar to teller deposits subject to Reg. CC), enter the number of days to hold the first \$275.</p> <p>If this setting matches the <i># of days to hold remaining deposit</i> setting above, the entire deposit, less any “instant credit” amount, will be held and released at the same time.</p> <p>This setting simply controls the first Reg CC release Date setting for the Uncollected Funds record to be created for this deposit. If both hold days are the same, the First Reg CC Release Date will be the same as the Release Date on the Uncollected Funds record.</p>
<i>Aggregated Daily Deposits (by Membership)</i>	

Field Name	Description
	<p>Remember that this daily amount is used <i>instead of</i> a separate next-day (Reg CC) release. Funds are released to the member based on your maximum daily amount (or in other words, the instant-credit funds aren't held at all), then the remaining deposited funds are held for your defined # of hold days.</p>
<p>Maximum amount to release per day</p>	<p>Enter the "instant credit" amount that should be available for immediate withdrawal from an ATM deposit. Remember that these funds can be withdrawn immediately from any source; the member can request these funds from the ATM, or from a teller, over the phone, through audio response, etc., and the funds will be available immediately after the deposit is made, without verification of the deposit envelope.</p> <p>Keep in mind that any daily withdrawal restrictions in place for your ATM system (at the machine itself) will still be in force. For example, if your ATM system allows a maximum withdrawal of \$200 per day, and you grant instant credit of \$300, the member can only take \$200 from the ATM, but could request the remaining \$100 via another withdrawal source (teller, audio, etc.).</p>
<p># of days to hold remaining deposit</p>	<p>Enter the number of days the remaining funds should be held. All funds will be released during beginning-of-day processing after the designated number of days (business or calendar, depending on your configuration).</p> <ul style="list-style-type: none"> ▪ For example, if a deposit is made at 7:00 p.m. on Tuesday, a 1-day hold will make the funds available during beginning of day processing for Wednesday. Since BOD is usually performed prior to midnight on Wednesday, it is usually best to configure at least a 2-day hold to provide time for the deposit envelope to be verified. <p>Remember that the hold will be placed only for the deposit amount minus any funds available for immediate withdrawal. If a member deposits \$1,350 and is given instant credit of \$200, an Uncollected Funds hold record will be created for \$1,150 (the remaining deposit amount). If a member deposits \$200 or less and is given instant credit of up to \$200, no Uncollected Funds record will be created. However, a record will appear in the Uncollected Funds History showing the funds being released to the member, and the tracking table will be updated so that another \$200 isn't granted later that same day on a separate ATM deposit.</p> <p>The number of hold days cannot be set to zero. This helps avoid fraud by preventing the following scenario: a blank envelope is deposited at an ATM, then the member goes directly to a teller or drive-up and requests a cash withdrawal of all funds. BE CAREFUL: This scenario would still be possible if the immediate withdrawal amount was set to unlimited funds \$999,999,999.99.</p>
<p># of days for Reg CC does not apply</p>	<p>Remember that next-day (Reg CC) releases do not apply when using the aggregated method. In other words, you can give the maximum amount of instant credit per day, but you can't also release the another Reg CC release of each individual deposit the next day, then the rest of the funds some period of time after that.</p>
<p>Teller Outside Checks</p> <p>Remember that release dates can be calculated based on business days or calendar days, according to the setting in your Automated Deposit Holds configuration for teller holds (see Page 11).</p>	

Field Name	Description
Use to set holds on teller outside checks	<p>Check this option to apply the settings from this code to holds on outside checks deposited at the teller line. For members who have been assigned this code, these settings will override the default teller check hold settings from your Automated Deposit Holds configuration (see Page 11).</p> <p>If activated, for members with this code the Teller Outside Checks screen will not show any R&T fields, even if you normally hold based on R&T#. Instead, holds will be determined by the settings in this Hold Group code. (As shown on Page 30, the Electronic Deposit hold settings will display on the Teller Outside Checks screen to alert the teller of the configuration.)</p> <p>Remember that for Teller Shared Branching transactions, holds are still calculated using the <u>teller</u> credit union's default rules (meaning your Hold Group codes are ignored).</p>
Do not place any hold on checks of x or less	<p>Used only if <i>Use to set holds on teller outside checks</i> is checked. Amounts greater than this amount will be held for the # of days selected in the <i># of days to hold checks above tolerance</i> field, except for the Reg. CC amount (currently \$275).</p> <p>See Page 26 for some sample scenarios.</p> <p>Important Note! This setting is applied per individual check (on a check-by-check basis).</p>
# of days to hold checks above tolerance	<p>Appears only if <i>Use to set holds on teller outside checks</i> is checked. If a member brings in a check greater than your configured tolerance amount, this setting determines the number of days that amount will be held, minus the Reg. CC amount which has its own configured days.</p> <p>See Page 26 for some sample scenarios.</p> <ul style="list-style-type: none"> NOTE: If you are using the large deposit holds feature, and you leave this field set to 0 (for example, if you want the teller to always make the hold decision), just remember that the teller must enter a # of hold days on the teller screen in order for any hold, even the large deposit one, to be placed by the system.
# of days for Reg CC hold	<p>Appears only if <i>Use to set holds on teller outside checks</i> is checked. The number of days entered here will determine the number of days until the amount required by Reg. CC is released.</p> <p>This field cannot be set to zero.</p>
<p>Mail/Direct Post Deposits</p> <p>This section controls how holds are placed when using the import feature to post batches of deposits via Tool #355 Direct/Mail Member Posting. IMPORTANT: These settings are NOT used when <i>manually</i> entering individual deposits and hold days on the main Direct/Mail Member Posting screen itself.</p> <p>Remember that release dates can be calculated based on business days or calendar days, according to the setting in your Automated Deposit Holds configuration for batch mail/direct deposit holds (see Page 14).</p>	
Use to set holds on mail/direct post deposits	<p>Check this option to apply the settings from this code to holds on deposits posted via the Import feature in Tool #355 Direct/Mail Member Posting, described on Page 14. For members who have been assigned</p>

Field Name	Description
	this code, these settings will override the default hold settings from your Automated Deposit Holds configuration (see Page 14).
Do not place any hold on checks of x or less	Used only if <i>Use to set holds on mail/direct post deposits</i> is checked. Amounts greater than this amount will be held for the # of days selected in the <i># of days to hold items above tolerance</i> field, except for the Reg. CC amount. <ul style="list-style-type: none"> NOTE: If you are using the large deposit holds feature, and you leave this field set to 0 (for example, if you want the employee to always make the hold decision), just remember that the employee must enter a # of hold days on the mail/deposit screen in order for any hold, even the large deposit one, to be placed by the system.
# of days to hold checks above the tolerance	Used only if <i>Use to set holds on mail/direct post deposits</i> is checked. If an item in the deposit batch is greater than your configured tolerance amount, this setting determines the number of days that amount will be held, minus the Reg. CC amount which has its own configured days.
# of days for Reg CC hold	Used only if <i>Use to set holds on mail/direct post deposits</i> is checked. The number of days entered here will determine the number of days until the amount required by Reg. CC is released. This field cannot be set to zero.

Teller Holds Sample Scenarios

These examples show different ways you could configure your teller check holds, and how these settings would affect members under certain situations. Remember that holds are always determined **one check at a time**.

What is the amount of the Reg CC hold release?

These configurations are set via **Tool #355**.

Example 1:

Add days to all holds placed, by any channel, on any deposits above

Teller Outside Checks

Use to set holds on teller outside checks

Do not place any hold on checks of or less
(Individual checks at or under this amount will NOT be held)

of days to hold checks above tolerance

of days for Reg CC hold

If the check amount is...	Then...
\$0.01 to \$50.00	All money is released immediately; no holds records are created

\$50.00 to \$ Reg CC amount	All funds are released the next day
\$Reg CC amount or higher	The Reg CC amount is released the next day, the remainder after a 2-day hold

Example 2:

Add days to all holds placed, by any channel, on any deposits above

Teller Outside Checks

Use to set holds on teller outside checks

Do not place any hold on checks of or less
(Individual checks at or under this amount will NOT be held)

of days to hold checks above tolerance

of days for Reg CC hold

<i>If the check amount is...</i>	<i>Then...</i>
\$0.01 to \$1,000.00	All money is released immediately; no holds records are created
\$1,000.01 to \$5,000.00	The Reg CC amount is released the next day, the remainder after a 3-day hold
\$5,000.01 or higher	A 3-day hold is placed on \$5,000 (of which the Reg CC amount will be released the next day); a 6-day hold is placed on any amount \$5,000.01 or over (no next-day release on this amount)

Example 3:

Add days to all holds placed, by any channel, on any deposits above

Teller Outside Checks

Use to set holds on teller outside checks

Do not place any hold on checks of or less
(Individual checks at or under this amount will NOT be held)

of days to hold checks above tolerance

of days for Reg CC hold

<i>If the check amount is...</i>	<i>Then...</i>
\$0.01 to \$1,000.00	All money is released immediately; no holds records are created
\$1,000.01 to \$5,000.00	The first \$5,000 is released after a 4-day hold (there is no next-day Reg CC release with this config)
\$5,000.01 or higher	The first \$5,000 is released after a 4-day hold; a 9-day hold is placed on all remaining funds

Assigning Electronic Deposit Hold Groups to Members

If you want to use Electronic Deposit Hold Groups to control how holds are handled for individual members, there are two techniques:

- **Assign a Hold Group code manually**, one member at a time. This can be done when opening new memberships, or you can change the code at any time using the Update Membership Information tool. *See below for more details.*
- **Use Member in Good Standing to automatically assign codes** based on changing member behavior over time. *Refer to Page 32 for complete details.*

Modifying a Member's Electronic Deposit Hold Status

The Electronic Deposit Hold Group code stored on a member's MASTER record controls how deposits are handled for that member.

Tool #15 Update Membership Information

The screenshot shows the 'Update Membership Information' tool interface. The main content area displays member information for 'MARY S MEMBER', including the name, opened date (Sep 01, 2017), and branch number (27). There is a 'Scan e-Document' button and an 'Imaging Solutions' logo. A dark box contains account information: Account #, SSN, and a checked 'Photo ID on file' option. Below this is the 'Other Information' section with various fields: Reason code (01), User defined fields (0), Statement group (0), Account exec, Employee type (0), Electronic deposit hold group (01), Tran source ID, Due diligence monitoring level (0), Allow shared branch transactions (checked), and Member is blocked from shared branching for. There are also checkboxes for Proxy ballots, Dividend withholding, Exclude from dormancy, Force monthly statement (Reg E override), and 3rd-party opt out.

By default, all memberships will be set to the Default Hold Group code 01. Use the lookup button next to *Electronic deposit hold group* to choose from your list of configured codes.

- **TIP:** If your credit union is using the Member In Good Standing system to control deposit holds, this setting will be controlled automatically for members according to your Good Standing parameters. You can also configure special codes (90-99) to set a permanent hold for specific memberships (insiders, accounts in collections, etc.) that will not be altered by Member in Good Standing processing. *See Page 20 for more details on creating these codes.*

Viewing Member Hold Status

Inquiry, Teller Verify Member, or Phone Operator

Because Deposit Hold Group codes are assigned directly to the member's MASTER record, each individual member may be subject to a different set of hold parameters. The current Hold Group for a member can be viewed using Member Inquiry, Phone Operator, or the Teller Verify Member window.

The description for the Electronic Deposit Hold Group code assigned to this member will be displayed on the *Status Flags* tab.

Name - MARY S MEMBER

Account #
Name ID
Corp ID 01

		Contact Info	Member Data	Participation/Products	Status Flags	Decision Advice
Opened	Sep 01, 2017	Last contacted	000000		<input type="checkbox"/> Foreign citizen	
SSN/TIN	366-11-0743	Deposit hold group	DEFAULT HOLD		<input type="checkbox"/> Proxy ballots	
Birthdate	Dec 05, 1989	Check hold status	1		<input type="checkbox"/> Dividend withholding	
Mother's maiden	MOM	Certification of SSN	C		<input type="checkbox"/> Exclude from dormancy	
Driver's license	<input type="text"/>	Due diligence (0 - 9)	0		<input type="checkbox"/> Force monthly statement	
		Statement group	0			
		Employee type	0			
		Misc (mail) codes	0 / 0			

Scan e-Document
 View e-Document

Outside Checks Screen

If a member has been assigned a Hold Group code and the code has Teller Hold settings, the configuration will appear at the bottom of the Outside Checks screen.

Tool #1 Teller Line Posting > Outside Checks

Outside Checks

- Continue >
- Clear Entries >
- Date Calculator >
- Deposit Hold Settings >

SUZIE A MEMBER

Account # 4355

Screen total 750.00 # items 1 Default hold days 00 Holds will be calculated based on BUSINESS days

Total checks 750.00

From Electronic Deposit Hold Group 09 LEVEL 2 CHECK HOLDS

of days: 02 Tolerance amount: \$1,000.00 (checks at or below this amount are not subject to a hold)

Check Amount	Days	Type	Check Amount	Days
<input type="text" value="750.00"/>	<input type="text" value="2"/>	<input type="text" value="110"/>	<input type="text" value="0.00"/>	<input type="text" value="0"/>
<input type="text" value="0.00"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="0"/>
<input type="text" value="0.00"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="0"/>

Use **Deposit Hold Settings** to view a view-only version of the Electronic Deposit Hold Configuration screen for the member's Electronic Hold Group shown on page 21. Settings from the member's Electronic Deposit Group are shown in the message on the screen above the listing of the checks.

Uncollected Funds Inquiry

Member Inquiry > Select the hold account > Uncollected Funds

Employee ID	Process Date	Amount Held	Days Held	Release Date
92	Jan 28, 2025	500.00	3	Jan 31, 2025
92	Jan 28, 2025	1,250.00	7	Feb 04, 2025

Deposit holds placed by your ATM system will use the CBX Uncollected Funds feature to record the hold information. This ensures that the hold will be in place regardless of where a withdrawal is attempted (Teller, Phone, ATM, etc.).

- **TIP:** To modify the release date or delete this hold record, use **Tool #919 Update Uncollected Funds Information.**

Uncollected Funds History Inquiry

Use this to see a history of uncollected funds records added, removed, and modified for this account

Member Inquiry > Select the hold account > Uncollected Funds > Uncollected Funds Hist

Activity Date	Activity Time	Activity	Amount	Uncollected Total Amount
Jan 28, 2025	12:59:15	Teller Check Hold	1,250.00	1,750.00
Jan 28, 2025	12:58:12	Teller Check Hold	500.00	500.00

This screen provides a historical record of when funds were held in any savings or checking account during a particular point in time.

- *Refer to online help for assistance with working with this screen.*

Configuring “Member in Good Standing”

Because the Electronic Deposit Hold Group is assigned at the member level, you can assign different hold groups to specific members based on their history and participation with the credit union. However, this is still a manual system where codes are manually assigned to individual members. For automated control of electronic deposit holds, read on . . .

Overview: An Automated Member Relationship Management Tool

Imagine a branch with no teller cash drawers, just automated services such as phones for audio response, PCs for online banking access, kiosks, and ATMs. How does a member cash a check? The simplest way is to allow the member to make an ATM deposit and an immediate withdrawal. But the deposit is still unconfirmed (it may be a blank envelope!), and the member doesn’t have enough in his account already without credit for this check.

Situations like this call for the credit union to make a judgment on the value of the member’s account versus the probability of fraud or loss. Is the member’s standing with the credit union good enough to risk the loss? How much loss? What about a member with delinquency and negative balance problems?

These issues are ones you also consider when dispensing funds from a check the member deposits at the teller line. For some members, you may want to make some of the funds available to the member immediately, but for others you may want to place a hold based on their standing with your credit union.

The “Member in Good Standing” system lets your credit union define parameters that evaluate a member’s status and assign an Electronic Deposit Hold Group code accordingly. Simply put, **this system provides a way to automate the Electronic Deposit Holds system and assign hold parameters to individual members** based on their participation and track record with the credit union.

This evaluation process can be done using one of three methods:

Tiered Service Levels	This method takes advantage of the extensive parameters already in place for your Tiered Service Levels program, and simply assigns an Electronic Deposit Hold group code to members each month based on their tiered level. Because Tiered Service scoring is performed on all members each month, this method allows you to control electronic deposits across the entire membership.
Marketing Clubs	This method lets you assign special electronic deposit hold parameters based on active membership in a Marketing Club (commonly used for business accounts). This approach has a more limited impact, since a member must be enrolled in a Club to receive the special hold group settings. This lets you use standard hold settings for the majority of your members, while assigning special parameters to certain members enrolled in the Club. <ul style="list-style-type: none">▪ TIP: Remember the Automated Club Enrollment feature that can be used to enroll an entire batch of members into a Club at once. In addition, Marketing Clubs that are tied to Tiered Services for providing special rate benefits may have broader impact across the membership. See the booklet, Marketing Clubs for complete details.
Basic Parameters	This method allows you to set up simple evaluation settings for determining hold status, including age, aggregate balances, and length of membership.

Because all members are evaluated against the same set of standards, this method also has broad impact across the entire membership.

In all methods, members are evaluated on the first day of each month, and Electronic Deposit Hold group codes are assigned at that time. An override can be configured that will alter a member's hold group immediately during the month when a delinquency or negative balance situation is discovered during daily collections monitoring. **This code will remain in place until Good Standing evaluation is done again on the first of the following month.**

Remember that Electronic Deposit Hold groups can still be manually placed on an individual member's account. Any members that have been assigned code 90-99 will be ignored by the Member in Good Standing system.

Configuring Member in Good Standing Parameters

This screen is used to activate Member in Good Standing monitoring and configure the parameters that control how deposit holds are assigned to members when they make an electronic deposit (or a teller check deposit if configured).

Tool #499 Member in Good Standing Configuration

The screenshot shows the 'Member in Good Standing Configuration' tool interface. The sidebar on the left contains the text 'Electronic Hold Cfg'. The main header area displays the tool name and a mouse cursor. The configuration area includes the following elements:

- Activate Member In Good Standing
- Good Standing based on: Tiered Services Marketing clubs Basic parameters
- Complete one or more of the following minimums:
 - Minimum age:
 - Minimum length of membership:
 - Minimum aggregate savings balance: - OR - Minimum aggregate loan balance:
 - OR - Minimum aggregate combined savings and loan balance:
- Deposit hold group code to assign: If minimums above are met: If minimums above are not met:
- Assign deposit hold group for new memberships:
- Deposit hold group for delinquent balance accounts:
- Deposit hold group for negative balance accounts: Ignore if within negative balance limit
- Deposit hold group for or more NSF occurrences over last 6 months:

See the following page for a description of all available options.

- TIP: As you will see, there are several fields that require an Electronic Deposit Hold Group code to be entered. To configure these codes and parameters, use **Electronic Hold Config**. The screen shown on page 21 will appear. It is helpful to set up all hold groups before finishing the entire Member in Good Standing configuration.

Field Name	Description
Activate member in good standing	Place a checkmark in this field if you wish to use the Member in Good Standing system to assign electronic deposit holds for your ATM transactions. Checking this will also activate using Electronic Check Holds if they are configured on the Electronic Hold group configuration.
based on	<p>Choose one of the following to specify where the system should look to determine which Electronic Deposit Hold Group code should be assigned to a member:</p> <p>Tiered Services – Look at the member’s Tiered Service level to set the Deposit Hold Group code. One additional field will appear (<i>Use household points</i>); see below for instructions. See Page 38 for a sample of the Tiered Service configuration parameters needed to use this method.</p> <p>Marketing Clubs – Look for a member’s Marketing Club status to set the Deposit Hold Group code. See Page 39 for a sample of the Marketing Club configuration parameters necessary to use this method.</p> <p>Basic Parameters - Use the Age Levels, Aggregate Savings, Aggregate Loans, Aggregate Savings/Loans, and Length of Membership ranges configured here to determine the member’s Deposit Hold Group code. See some additional discussion starting on page 37 on how these different fields are evaluated against one another to assign the member’s Member in Good Standing code at beginning of day.</p>
Use household points	<p><i>(Appears only when Tiered Services is selected at the top of the screen.)</i></p> <p>Use this to indicate which points should be used to determine the member’s standing: the actual (raw) points earned by the member, or the points assigned to the member using the highest point value in the member’s household (for credit unions that use the Household scoring method for Tiered Services).</p> <p>See Page 38 for a sample of the Tiered Service configuration parameters needed to use this method.</p>
Club IDs	<p><i>(Appears only when Marketing Clubs is selected at the top of the screen.)</i></p> <p>Use these fields to enter up to five Marketing Club IDs. The system will check for a member’s active status in one of these Clubs to determine which Deposit Hold Group should be assigned.</p> <p>Members not enrolled in the designated Club(s) will remain assigned to the default hold group 01.</p>
<p>Basic Parameters</p> <p><i>This section appears only when Basic Parameters is selected at the top of the screen. Use these fields to enter the parameters to be used when determining a member’s Deposit Hold Group. See page 37 for a discussion of how these parameters are followed.</i></p>	
Minimum age	<p>If you wish to control the member’s Deposit Hold Group based on age, enter the minimum age here.</p> <p>This is calculated for Individual (MI) and not Organizational (MO) types.</p>

Field Name	Description
Minimum length of membership	<p>If you wish to control the member's Deposit Hold Group based on how long the membership has been open, enter the minimum length in months.</p> <p>For example, if a membership must be open for at least 3 months before moving to a higher hold group level, enter 3 here.</p>
Minimum aggregate savings balance	<p>If you wish to control the member's Deposit Hold Group based on the amount of money currently on deposit in all share, share draft and certificate accounts (including IRA accounts), enter the minimum aggregate amount here (50000 = \$500.00).</p> <p>If this field is left blank or a zero is entered in this field, this value will not be checked.</p>
Minimum aggregate loan balance	<p>If you wish to control the member's Deposit Hold Group based on the balance of current loan accounts, enter the minimum aggregate amount here (50000 = \$500.00).</p> <ul style="list-style-type: none"> ▪ Loan that are written off (have a write off flag (WRTOFF) of greater than zero) are not included. <p>If this field is left blank or a zero is entered in this field, this value will not be checked.</p>
Deposit hold group code to assign If minimums above are met If minimums above are not met	<p>If minimums above are met - enter the configured code for the Deposit Hold Group to be used if the member meets all of the minimums configured above.</p> <p>If minimums above are not met - enter the configured code for the Deposit Hold Group to be used if the member does not meet all of the minimums configured above.</p> <p>See Page Error! Bookmark not defined. for details about configuring Deposit Hold Group codes.</p>
Miscellaneous Settings	
<p>The following fields are used regardless of which method is selected at the top of the screen (Tiered Services, Marketing Clubs, or Basic Parameters).</p> <ul style="list-style-type: none"> ▪ NOTE: These miscellaneous settings are evaluated on the first day of the month during beginning-of-day processing after the basic parameters are reviewed. In that manner, these electronic deposit hold groups could be applied at a more punitive level than the basic ones above. <p>See page 37 for a discussion of how these parameters are followed.</p>	
Assign deposit hold group for new memberships	<p>Enter the Deposit Hold Group code to be used immediately for new members until they are evaluated against the Good Standing parameters (or Tiered Services/Marketing Clubs).</p> <ul style="list-style-type: none"> ▪ NOTE: It is a recommendation your credit union consider setting this DHG group code to be the same group configured in "If minimums are not set" field above in the basic parameters section. (This is not required by the system.)

Field Name	Description
Deposit hold group for delinquent balance accounts	<p>This option is designed as a way to “override” the Electronic Deposit Hold Group assigned by the Member in Good Standing system, in cases where the member’s account status no longer warrants the “good standing” status.</p> <p>Enter the Deposit Hold Group code to be assigned to a member when one of the member’s loans goes delinquent.</p> <p><i>Important Note! Members are evaluated for this override on a daily basis when the system runs Collections monitoring. Since the Member in Good Standing system only assigns Hold Groups on a monthly basis, if a member has a delinquent loan on the 15th of the month, he/she will be assigned this new code on the 15th and that code will remain in place until the 1st of the following month, regardless of whether or not the loan stays delinquent.</i></p>
Deposit hold group for negative balance accounts Ignore if within negative balance limit	<p>This option is designed as a way to “override” the Electronic Deposit Hold Group assigned by the Member in Good Standing system, in cases where the member’s account status no longer warrants the “good standing” status.</p> <p>Enter the Deposit Hold Group code to be assigned to a member when any of the member’s accounts are found to be at a negative balance.</p> <p>If your credit union uses the Auto Non>Returns system to offer a Courtesy Pay program to your members, check the <i>Ignore if...</i> box and members whose negative balance is within their allowed limit will not be changed to this hold group.</p> <p><i>Important Note! Members are evaluated for this override on a daily basis when the system runs Collections monitoring. Since the Member in Good Standing system only assigns Hold Groups on a monthly basis, if a member has a negative balance account on the 15th of the month, he/she will be assigned this new code on the 15th and that code will remain in place until the 1st of the following month, regardless of whether or not the account stays negative.</i></p>
Deposit hold group for x or more NSF occurrences in the last six months	<p>Enter the number of occurrences and Deposit Hold Group code to be used for memberships with frequent NSFs.</p> <p>In this manner you can place your more risky memberships into a group with longer holds.</p>

Setting Hold Groups

Refer to the screen and discussion below for how the referenced fields are used to set the members Member in Good Standing status.

Tool #499 Member in Good Standing Configuration

Good Standing Configuration

Activate Member In Good Standing

Good Standing based on Tiered Services Marketing clubs Basic parameters

Complete one or more of the following minimums:

Minimum age

Minimum length of membership

Minimum aggregate savings balance - OR - Minimum aggregate loan balance
- OR - Minimum aggregate combined savings and loan balance

Deposit hold group code to assign: If minimums above are met If minimums above are not met

Assign deposit hold group for new memberships

Deposit hold group for delinquent balance accounts

Deposit hold group for negative balance accounts Ignore if within negative balance limit

Deposit hold group for or more NSF occurrences over last 6 months

Basic Parameters

The following fields are evaluated monthly and are used when basic parameters is selected at the top of the screen only. Once this is completed, the system assigns a code based on the “If minimums are met” and “if minimums are not met” fields. These fields are evaluated one at a time; if the minimum age is not met, then the system evaluates on minimum length of membership, and then finally aggregate balances.

- minimum age
- minimum length of membership
- aggregate savings, loan, or combined saving/loan fields.

NOTE: The aggregates in the third bullet point above are “or” conditions, meaning that if one is met, this meets the criteria.

Daily Criteria

The following fields are evaluated daily on the first of day of the month. These override the monthly basic parameter evaluations. They are also used when evaluating against marketing clubs and tiered services. (See following section.)

- Delinquent accounts
- Negative balances
- NSF occurrences

If any of these daily evaluations are met on the first day of the month, this code is assigned.

Tiered Service Levels Rewards

If your Member in Good Standing parameters have been set to use the Tiered Services method for determining a member’s Electronic Deposit Hold Group, you must also configure the Tiered Service rewards system to designate which Hold Group code should be used for each Tiered Service Level.

Tool #853 Tiered Service Levels Program Config > Assign Tiered Service Level Instant Benefits

Incentive Reward	Levels			
	Basic	A	B	C
Member-Elected Outside Services				
ATM transaction service charge code (01-99)	00	00	00	00
Waive OTB balance transfer service charge		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill payment/presentation service charge code	01	02	03	04
Electronic deposit hold group code (01-99)	00	00	00	00
Waive overdraft transfer fee from shares		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

On this second screen of the rewards configuration, enter the Electronic Deposit Hold Group code to be used for each level. As Tiered Service scoring is done on the first day of each month, the member will automatically be assigned the proper hold group code based on his or her score for the previous month’s activity. This code will be in place until next month unless it is overwritten by a delinquency or negative balance situation during the month.

- Remember that the override for delinquent or negative balance situations will be placed immediately on a daily basis, but the Member in Good Standing evaluation is processed only once a month. Therefore, if a member goes delinquent on the 15th, the override code will remain in place until the 1st of the following month when Tiered Service scoring is performed and the member is evaluated for the appropriate Electronic Deposit Hold group.

Marketing Club Fee Waivers & Benefits

If your Member in Good Standing parameters have been set to use Marketing Club status for determining a member's Electronic Deposit Hold parameters, you must also configure the Marketing Club benefits to assign the appropriate hold group.

Tool #486 Marketing Club Configuration > Fee Waivers and Benefits

Club Fee Waivers and Benefits

Club **BPB** **BENEFITS PLUS BASIC**

Interactive Fee Exemptions

- Waive deposit item fee
- Waive cashed check fee
- Waive Credit Union printed check fee
- Waive Credit Union money order fee
- Waive phone transfer fee
- A2A incoming transfer fee
- A2A outgoing transfer fee

Self-Service Club Benefits

- ARU free minutes: 000
- ARU per minute fee: 000
- Online banking free logons: 000
- Online banking per logon fee: 000

Periodic Service Charge Exemptions

- Waive configured transaction and account charges: **Selected**
- Waive all configured minimum balance charges
- ATM transaction service charge code assignment: Active 00, Suspended 01
- Assign bill payment/presentation service charge code: Active 00, Suspended 00
- Waive OTB balance transfer service charge
- Assign electronic deposit hold group code: Active 00, Suspended 00
- Waive E-statement fees
- Waive fee for special printed statement styles
- Waive fee for promise deposits
- Waive fee for Mobile Text Banking

Enter the Deposit Hold Group code to be used when the member is made Active in the Club, as well as the group code to be used if the member should become suspended from the Club at some point in the future. *These are entered in the fields next to "Assign electronic hold group" at the bottom of the screen.*

This code will be in place until the next time Club status is tracked (daily or monthly depending on the Club configuration), unless it is overwritten by a delinquency or negative balance situation during the month.

- Remember that the override for delinquent or negative balance situations will be placed immediately on a daily basis, but the Member in Good Standing evaluation is processed only once a month. Therefore, if a member goes delinquent on the 15th, the override code will remain in place until the 1st of the following month when Marketing Clubs are analyzed for the Member in Good Standing system and appropriate Electronic Deposit Hold groups are assigned.