

Banno PowerOn Member 2 Member Transfer

[BANNO.M2MTRANSFERS.V1.POW]

Program Overview

Contents

Overview	1
UX Run-Time Detail	1
Transferring to a new account or previously used account.....	1
Editing or deleting an existing transfer	3
Deleting a saved account	4
PowerOn Run-Time Detail	5
Program setup & Installation	5
Required Files.....	6
Installation steps.....	6
Database Interaction.....	7
Data Sources	7
Transactions / File Maintenance Performed	7
Additional Information.....	8
Preference Access Requirement.....	8
Eligible shares for transfer out.....	9
Daily Limits Management	9
External Account records.....	9
Program Change History	10

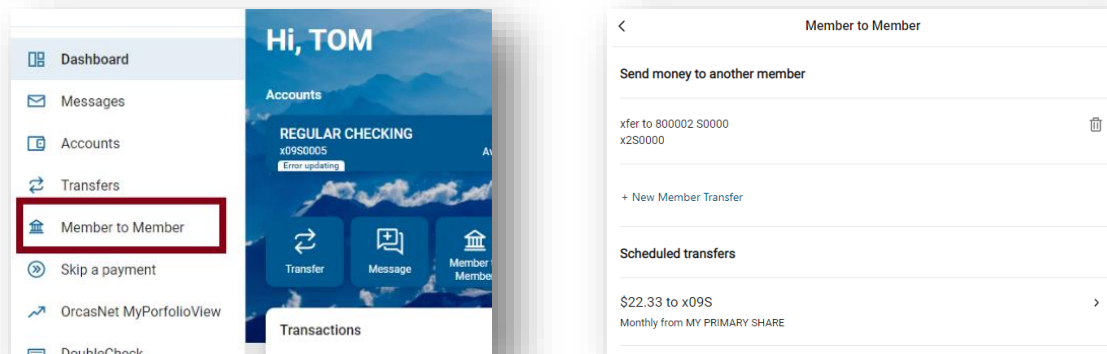
Overview

This PowerOn allows the user to transfer funds to any other credit union member providing they know the other member's account number, the share or loan ID and the first three letters of the primary member's last name (or business name). The user is also able to save, for later reuse, these alternate account numbers which are stored in External Account records on the user's account.

UX Run-Time Detail

Upon the user electing to run the program, the Banno UX displays an input form allowing the following options:

- Create a new transfer to another account
 - Immediate, one-time transfer
 - Future dated, one-time transfer
 - Recurring transfer
- Create a new transfer to a previously used (and saved) account
- Edit or delete an existing, active, scheduled transfer previously created



Transferring to a new account or previously used account

- When setting up a transfer to another account the user is prompted for the first three letters of the last name (or business name) associated with the target account, the account number, the targeted type (checking, savings or loan) and the targeted share or loan ID

- Submitting the form will result in the PowerOn attempting to validate the entered account information. If the validation fails, the user will be offered another opportunity to reenter the information.

This screenshot shows the 'Member to Member' form with the following details: Member name is 'eng', Member # is '900008', Type is 'Checking', and Checking # is '10'. The 'Save for future use' checkbox is checked. The 'Daughter's Checking' field is empty. A 'Next' button is at the bottom.

This screenshot shows the 'Member to Member' form with a red error message at the top: 'We couldn't find the member you are trying to send money to. Please try again.' The form fields are: Member name is 'end', Member # is '900008', Type is 'Checking', and Checking # is '10'. The 'Save for future use' checkbox is checked. The 'Daughter's Checking' field is empty. A 'Next' button is at the bottom.

Once the input has been validated, the transfer input form will be displayed. When setting up a transfer to a previously used (and saved) member, the validation process is skipped over, and the user is immediately presented with the transfer input form.

This screenshot shows the 'Member to Member' form in the transfer input stage. It displays: 'Transferring to Daughter's Checking' with an 'Edit Recipient' link; 'From' as 'REGULAR SHARES (0)' with a balance of '\$27,531.79'; 'Amount' as '\$ 300.00' with a 'Transfer limits' link; 'Frequency' as 'Monthly'; and 'Date' as 'Saturday, Jan 1'. A 'Next' button is at the bottom.

The user enters the requested information and submits the information for final approval. Upon approval by the user...

- One-time, immediate transfers are performed immediately
- One-time, future dated & recurring transfers are set up with the creation of a share transfer record

The image displays two mobile application screens for a 'Member to Member' transfer. The left screen is the 'Payment Information' form, which includes a confirmation message: 'Verify that the information for your member transfer is correct before continuing.' Below this, there is an 'Edit >' link and a list of fields: 'From' (REGULAR SHARES (0) 0009S0000), 'Member name' (ENG), 'Member #' (900008), 'Type' (Checking), 'Checking #' (10), 'Amount' (\$300.00), 'Frequency' (Monthly), and 'Date' (Saturday, Jan 1). A blue 'Submit' button is at the bottom. The right screen shows the same form after submission, with a green banner at the top stating 'Your member transfer has been successfully submitted.' The 'Done' button is now visible at the bottom.

Editing or deleting an existing transfer

If the UX displays any previously created scheduled transfers, the user will have the opportunity of selecting one to either delete or edit. Editing an existing transfer is limited to changing the amount, frequency and/or date. Electing to delete the transfer results in the transfer being expired. Should the user have inadvertently deleted a previously saved account, resulting in it being expired, manually deleting the transfer record's expiration date will make it accessible to the user once more.

Member to Member

< Transferring to Daughter's Checking

Member name
First 3 letters of last name (or business name) ENG

Member #
000900008

Type
Checking

From
REGULAR SHARES (0)
x09S0000
Available balance: \$28,800.51

Amount
\$ 300.00
[Transfer limits](#)

Frequency
Monthly

Date
Tuesday, Feb 1

Save

Delete Transfer

Deleting a saved account

If the UX displays any previously saved accounts, the user will have the opportunity to delete the saved account. The external account record will be expired, no longer accessible to the user through the program. Should the user have inadvertently deleted a previously saved account, manually deleting the external account record's expiration date will make it accessible to the user once more.

Member to Member

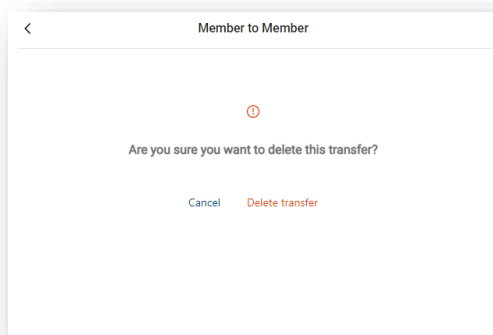
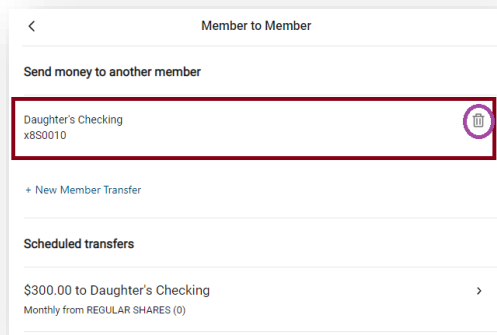
Send money to another member

Daughter's Checking
x8S0010

+ New Member Transfer

Scheduled transfers

\$300.00 to Daughter's Checking
Monthly from REGULAR SHARES (0)



PowerOn Run-Time Detail

When first run by the member, the program reads the various parameter settings from the Letter file, builds a list of the member's eligible shares to transfer from, a list of existing transfers and a list of any previously used members the user had saved. It then passes this information to the Banno UX to be presented to the member.

If the parameter settings to limit transfers and/or amounts to a daily limit is turned on, the information passed to the UX will include the user's calculated daily count and amount limits along with the current daily counts/amounts.

Once the member has made their selection (create a new transfer, edit an existing transfer, or delete an existing transfer) those options are passed back to the PowerOn from the Banno UX and the PowerOn then performs the appropriate file maintenance and/or transfer on the member's account.

- For a new transfer, a share transfer record, type 3, is created under the share to be debited.
- When editing an existing transfer, the existing transfer is expired, and a new share transfer is created with the user's revised options.
- When deleting a transfer, the existing transfer's effective date is cleared, and the expiration date is set to the system date.

Program setup & Installation

Upload the necessary files to their respective folders. The easiest way to upload them is to use the Episys PC Transfer function.

Required Files

- REPWRITERSPECS folder
 - BANNO.M2MTRANSFERS.V1.POW (Main PowerOn program)
 - Main program support files
 - BNO.INTERACTIVE.DEF
 - BNO.INTERACTIVE.INIT
 - BNO.INTERACTIVE.PRO
 - Standard PowerOn library include files which should already be in your system
 - RD.GETDATA.DEF
 - RB.LISTEXPAND.DEF
 - RB.LISTEXPAND
- LETTERSPECS folder
 - BANNO.M2MTRANSFERS.V1.CFG (Main program configuration Letter file). The settings in the Letter file allow the program to...
 - Establish account eligibility
 - Based upon account type(s) or warning code(s)
 - Establish transfer limits
 - By transfer count and/or single or aggregate transfer amount(s) - globally or on an account-by-account basis
 - Determine whether to allow transfers from cross-accounts
 - Establish whether transfers can be made from shares, loans or both
 - Determine whether transfers can be made to other member's clubs or certificates
 - Determine whether the user can use the program to edit existing transfers not originally created by the program
 - Establish a default share comment to be prepended to the comment added by the user for one-time immediate transfers

Installation steps

- Upload files to their respective directories
- Install the PowerOn program for demand use
- Add the PowerOn program name to SymXchange Common Parameters
- Refresh SymXchange
- Update the settings in the configuration Letter file.
- Add the program to Banno People

Database Interaction

Data Sources

Data utilized by the program is pulled from the following sources:

- External Account Records are being utilized to track saved accounts by the member.
- The member's Preference record is used to track transfer counts and amounts performed on the system date by the member when transfer limitations are being utilized.
- Share transfer records are being utilized when the member is setting up recurring transfers

Transactions / File Maintenance Performed

The program performs the following transactions and/or file maintenance

- External Account records
 - FINANCIALINSTITUTIONNAME
 - "M2M:" and the save name given by the user. The save name is limited to 20 characters. Example – "M2M:Daughter's Checking"
 - PRIMARYACCOUNTHOLDERNAME
 - The first three letters of the last name or business name of the target account
 - NUMBER
 - The account number and share/loan ID of the target account in the following format
 - aaaaaaaaaabcccc where 'a' is the 10-digit account number, 'b' is 'S' or 'L' for share or loan and 'c' is the share/loan ID
 - Example – "0000123456S0001" for account 000123456 Share 0001
 - ACCTTYPE
 - The target account type: savings or checking
 - STATUS
 - "Approved"
 - EXPIRATIONDATE
 - Set to the system date if member is 'deleting' the saved account.
- Share Transfer records
 - TYPE Set to a type 3
 - ACCOUNTNUMBER Member number being credited by the transfer
 - IDTYPE Share (0) or loan (1) indicator
 - ID Share/Loan ID receiving the funds
 - AMOUNT Transfer amount

- EFFECTIVEDATE Effective date of the share transfer record
- NEXTDATE The next transfer date
- FREQUENCY Transfer frequency
- DAY1 Transfer day 1
- DAY2 Second transfer day of the month for semimonthly transfers
- Preference records.

If daily transfer amounts / counts are being tracked and enforced and the member is performing the first transfer for the day, the following Preference record fields will be reset to \$0.00 or 0 depending on the field.

 - XFERCOUNT
 - XFERAMOUNT
 - DEPCOUNT
 - DEPAMOUNT
 - WDCHECKCOUNT
 - WDCHECKAMOUNT
 - WDCASHCOUNT
 - WDCHECKAMOUNT
 - BILLPAYCOUNT
 - BILLPAYAMOUNT
 - LASTTRANDATE (set to system date)

If daily transfer amounts / counts are being tracked and enforced, and upon a successful transfer, the following fields will be updated in the member's Preference record:

 - LASTRANDATE
 - Updated to the systemdate
 - XFERCOUNT
 - Updated with the new count (previous count + 1)
 - XFERAMOUNT
 - Updated with the new daily total (previous value + transfer amount)
- Transactions
 - One-time transfers are performed immediately by the program

Additional Information

Preference Access Requirement

The user must have preference access type 3 (transfer to any account) on their account to use the program.

Eligible shares for transfer out

When the program builds a list of eligible shares for transfer out, the logic used to determine whether a share is eligible to transfer funds from is determined by common PowerOn library procedures and takes into consideration things such as cross-account access settings as well as service codes for transfer out values.

Daily Limits Management

Through settings in the configuration Letter file, daily transfer limiting can be turned on which would limit the total number of transfers, total amount of transfers and the maximum single transfer amount which can be originated by the user on the system date. The limits can be set on a global basis or on an individual member by member basis. The global settings are established within the configuration Letter file parameters and the individual limits would be set in the member's Preference record settings. Individual member limitations will always override the global settings.

External Account records

In addition to being created by the program, these records can be created manually or by batch mode as long as the fields contain the correct data and are in the required format.

Program Change History

Ver. 1.0.0 07/21/21: Tkainz – Banno

- Original Programming

Ver. 1.1.0 10/11/21 T. Kainz – Banno

- Adding check for service code for transfer in on credited share.
- Added check for IRS code on credited share - must be 0.
- Added parameter options to allow transfers into clubs or certs.
- Corrected issue preventing recurring transfers to loans.
- Set debug mode to on as default for first 45 days after latest update.
- Removed ability for the user to send funds to account type only, now requiring a specific share or loan ID

Ver. 1.1.1 12/03/21 T. Kainz – Banno

- Corrected transfer locator format issue in JSON output when locator is over 999.
- Added S/L ID Length to JSON output.
- Added procedure to normalize S/L ID length.
- Added check for same account transfer (not allowed).
- If tran counts are being enforced, and transfer initiated on system date is deleted (expired) or edited, adjust transfer count and transfer amount total accordingly.
- Added immed. transfer comment parameter.