

Overdraft Tolerance Opt-in/out

[BANNO.ODTOPTIN.V1.POW]

Program Overview

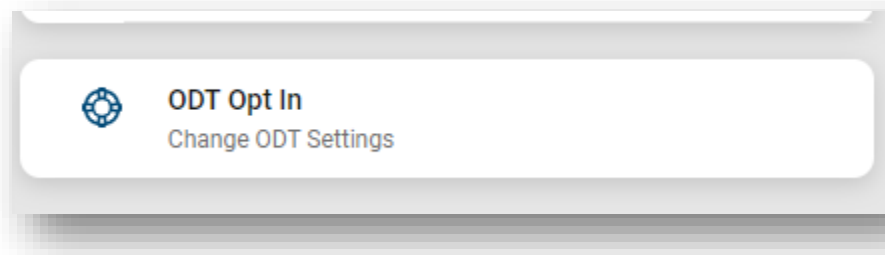
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Overview

The Overdraft Tolerance Opt-in/out PowerOn allows the end-user to acknowledge the credit union's terms and fees and opt-in or out of overdraft services on their account. The member may opt-in or opt-out on a share-by-share basis. The status of any given share and the date last set will be recorded by the program in a share tracking record.

UX Run-Time Detail



Upon running the program, the Banno UX displays a list of the eligible shares for which the user can change the Overdraft Tolerance (ODT) settings.

The shares which the user has already opted in for will be preselected. The user can opt out of those shares by deselecting them. The user can also select additional shares to opt in.

A mobile app screen titled "Overdraft services". Below the title is a section "Opt-in or out of potential overdraft fees on the following accounts" with a small instruction: "Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services." There is a list of four share types: "REGULAR SHARES (0)" (checked, x0000, \$24,387.23), "PRIME SHARE - USC (01)" (checked, x0001, \$35.00), "PRIME SHARE - USC (01)" (unchecked, x0002, \$50.00), and "HOLIDAY SAVER" (unchecked, x0003). A blue "Next" button is at the bottom.A mobile app screen titled "Overdraft services". Below the title is a section "Opt-in or out of potential overdraft fees on the following accounts" with a small instruction: "Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services." There is a list of four share types: "REGULAR SHARES (0)" (checked, x0000, \$24,387.23), "PRIME SHARE - USC (01)" (unchecked, x0001, \$35.00), "PRIME SHARE - USC (01)" (unchecked, x0002, \$50.00), and "HOLIDAY SAVER" (checked, x0003). A blue "Next" button is at the bottom.

Upon submitting the form, the Terms and Conditions will be displayed for the member to accept.

The screenshot shows a mobile app interface titled "ODT Opt In". At the top is a back arrow and the title. Below is a section header "Terms & conditions". The main text describes the "Overdraft Courtesy Pay" service, stating it allows the Credit Union to pay an item against a checking account even if it causes an overdraft, with a \$30.00 fee assessed for each item. It also includes a disclaimer: "This is test verbiage. This is test verbiage. This is test verbiage. This is test verbiage." At the bottom is a blue button labeled "Agree & continue".

< ODT Opt In

Terms & conditions

Overdraft Courtesy Pay

is a service that allows the Credit Union to pay an item presented against your checking account even if it causes the account to become overdrawn. A Courtesy Pay Fee of \$30.00 will be assessed for each item paid using the Overdraft Courtesy Pay feature. The Credit Union reserves the right to discontinue overdraft courtesy pay at any time without notice.

This is test verbiage. This is test verbiage. This is test verbiage. This is test verbiage.

Agree & continue

A summary screen is then displayed for the member to view and confirm. Upon confirming the ODT settings are immediately updated.

The screenshot shows a mobile app interface titled "Overdraft services". It has a back arrow at the top left. The screen is divided into three sections. The first section, "Accounts to be enrolled in overdraft services", lists "HOLIDAY SAVER x0003" with a fee of "\$26.54" and a note that the account will be opted-in. The second section, "Accounts to be removed from overdraft services", lists "PRIME SHARE - USC (01) x0001" with a fee of "\$35.00" and a note that the account will be opted-out. The third section, "Overdraft authorizations and fees", states that overdrafts are not authorized for ATM and debit card transactions unless specifically requested, and that a fee of up to \$30.00 will be charged for an overdraft. At the bottom is a blue button labeled "Confirm".

< Overdraft services

Accounts to be enrolled in overdraft services

HOLIDAY SAVER x0003 \$26.54

This account will be opted-in to overdraft services. The fee disclosure below applies.

Accounts to be removed from overdraft services

PRIME SHARE - USC (01) x0001 \$35.00

This account will be opted-out from overdraft services.

Overdraft authorizations and fees

We do not authorize and pay overdrafts for the following transaction types unless specifically requested:

- ATM Transactions
- Everyday Debit Card Transactions

Under our standard overdraft practices, we will charge you a fee of up to \$30.00 each time we pay for an overdraft.

Confirm

The screenshot shows the same "Overdraft services" screen as the previous one, but with a green banner at the top stating "Your overdraft settings have been saved successfully." The "Confirm" button at the bottom has been replaced with a blue button labeled "Done".

< Overdraft services

Your overdraft settings have been saved successfully.

Accounts enrolled in overdraft services

HOLIDAY SAVER x0003 \$26.54

Accounts removed from overdraft services

PRIME SHARE - USC (01) x0001 \$35.00

Done

PowerOn Run-Time Detail

When first run by the member, the program reads the various parameter settings from the Letter file, and based upon these settings and values, determines whether the account is eligible to update the share ODT settings. If the account is eligible, the program looks for the share tracking record pertaining to ODT settings and then generates a list of eligible shares identifying the opt-in or opt-out status for each share. This data is then passed to the Banno UX for display to the member.

Once the member has made their selections and those selections are passed back to the PowerOn by the Banno UX, the program reads the Letter file to obtain the Terms and Conditions. This data is then passed to the Banno UX for display for the member to view and approve.

Upon approval, the PowerOn will update the member's share and create/ update the related share tracking record as needed.

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.ODTOPTIN.V1.POW (Main PowerOn Program)
- Standard PowerOn library include files which should already be in your system:
 - RD.GETDATA.DEF
 - RB.LISTEXPAND.DEF
 - RB.LISTEXPAND
- LETTERSPECS folder
 - BANNO.ODTOPTIN.V1.CFG (Main program configuration Letter file)

Installation steps

- Upload files to their respective directories
- Install the PowerOn program for demand use
- Add the PowerOn program name to SymXchange Common Parameters
- In Device Control take SymXchange – Banno Off Host
- Put SymXchange- Banno back On Host and verify Status = On Host
- Update the settings in the configuration Letter file. The configuration Letter file contains details for the various settings.
- Add the program to Banno People

Configuration Letter file

The configuration Letter file allows certain aspects of the program to be customized to better meet your specific needs. Among the options which can be set are:

- Identify the share tracking type used to store the current ODT status for each share.
- Determine which account and share types are ineligible.
- Determine which account and share level warning codes to exclude.
- Determine if the program should update the share's ODT Auth/ Fee Option 1 and ODT Source Code List 1 fields at the same time the share is updated and if so, identify the value each should be set to if the member opts in or opts out.
- Determine if the program will set the share's Overdraw Tolerance amount by share type.
- Set the Terms & Conditions, fee disclosure, revocation instructions, service instructions, Opt-in information, and Opt-Out information verbiage.

The configuration Letter file contains full instructions on setting these run-time parameters. Do pay close attention when selecting your options making sure to set each option within the required parameters.

Database Interaction

Data Sources

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

- Member's open share records
- ODT share tracking records

Transactions / File Maintenance Performed

- The program updates the following fields in the share record.

○ AUTHFEEOPTION:1	ODT Auth/ Fee Option
○ ODTAUTHFEESRCCODELIST:1	ODT Source Code List
○ OVERDRAFTTOLERANCE	Overdraw Tolerance Amount
- The program creates and/ or updates the ODT share tracking record. The share tracking record contains the following information:

○ USERCODE1	ODT status
○ USERDATE1	Date of ODT status update

Additional Information

Share Tracking Records

The program uses the existence of these tracking records along with the AUTHFEEOPTION:1 and ODTAUTHFEESRCCODELIST:1 fields on the share record to identify/ update the ODT settings for the share. There will be a share tracking record created under each share once the share is set as opted in or out.

Program Change History

Ver. 1.0.0 07/14/20: T. Kainz- Banno

- Original Programming

Ver. 1.0.1 09/18/2020: T. Kainz- Banno

- Corrected end of the line spacing for disclosures.

Ver. 1.0.2 02/11/21: T. Kainz- Banno

- Modification to terms, disclosures, and revoke instructions to allow for a blank line.
- Added program info to JSON output.

Ver. 1.0.3 09/03/21: T. Kainz- Banno

- Increased the Table of Contents and Disclosure lines max to 999 and the revoke instructions to 99.

Ver. 1.0.4 07/29/22: R. Robison- Banno

- Added Service Instructions, Opt-in information, and Opt-out information soft text.
- Added feature for setting the Overdraw Tolerance field on the share record.