

CD Renew

BANNO.CDRENEW.V1.POW

Program Overview

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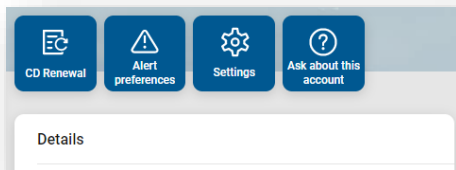
Overview

This PowerOn allows the user to determine what action should automatically be taken upon maturity of their CD.

UX Run-Time Detail

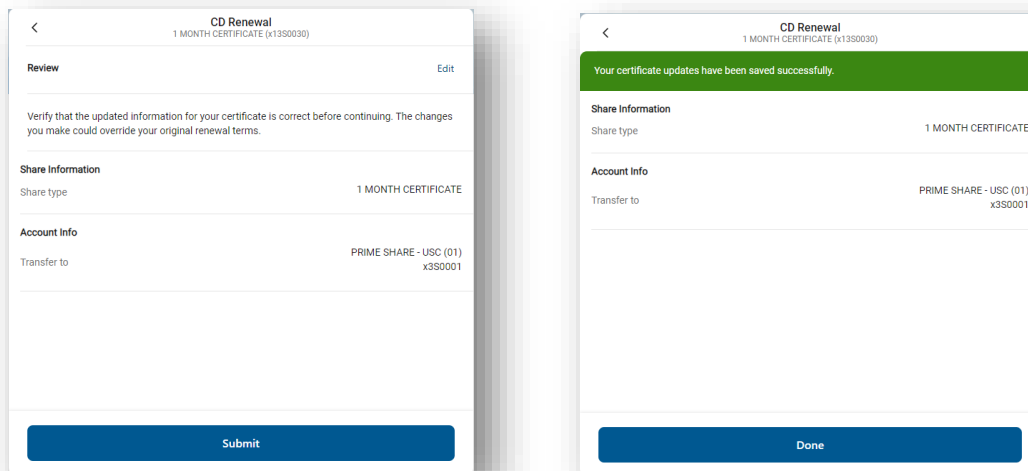
Upon the user electing to run the program, the Banno UX displays an input form allowing the user to select, from a list of options, what will happen to their CD upon maturity.

- Increase Certificate Balance
- Change Certificate Term
- Transfer Certificate Balance
- Renew Certificate
- Disburse Funds by Check
- Suspend Certificate

A mobile application screen titled 'CD Renewal' with a subtitle '1 MONTH CERTIFICATE (x1350030)'. It shows a maturity date of 09/27/22. The main question is 'What would you like this Certificate to do at maturity?'. Below this is a dropdown menu with the text 'Choose one *' and a list of options: 'Increase certificate balance', 'Change certificate term', 'Transfer certificate balance', 'Renew certificate', 'Disburse funds by check', and 'Suspend certificate'. At the bottom is a blue 'Next' button.

Depending upon the option selected by the user, another user input screen may be shown:

Once a selection has been made and any required input completed, a confirmation screen will be presented with an overview of the option selected and the input received for final verification. Upon acceptance, the necessary actions will be completed based upon the request. For example – if the user elected to transfer funds out:



PowerOn Run-Time Detail

When first run by the member, Banno passes back to the PowerOn the account and share ID the member is reviewing options for. The program takes this info, reads the various parameter settings from the configuration Letter file and compiles information which is then passed to the Banno UX for display to the member. The data passed includes details about the chosen certificate: term, maturity date, minimum balance, current maturity renewal option, current share transfers set up and so on. Also passed to the UX are the certificate maturity options which the member will be able to select from.

Once the member has made their selection and based upon that selection, the PowerOn will update the member's certificate and any related transfer record(s) as needed.

Program setup & Installation

Required Files

- REPWRITERSPECS folder
 - BANNO.CDRENEW.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.CDRENEW.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 suit your needs. Among the options which can be set are:

- Allow which CD Renew options will be presented to the user to select from based upon the Share type.
- Determine account eligibility by account type(s) and/or account level warning code(s)
- Determine share eligibility based on share warning code(s)
- Limit the user to a single change or allow multiple changes to their selections.
- Determine eligible share types which the user can transfer funds from or to upon maturity
- Determine whether existing transfers should be expired or deleted upon selection update.
- Determine eligibility by share IRS code.
- Set the payee terms, suspend message, review message, ineligible IRS code message, and cross-account maturity changes not allowed 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:

- Share and Loan record(s)
- Share and Loan Transfer record(s)

Transactions / File Maintenance Performed

Based upon the member's selected option, the following actions will be taken by the program:

Increase certificate balance

- Any existing share transfers type 2 (maturity) currently under the certificate will be expired or deleted (depending on the configuration parameter setting).
- A new share transfer type 3 (auto share transfer) will be created under the debit share and for the requested amount with the transfer date being set for the day before the certificate is set to mature.
- The certificate maturity code of the certificate will be set to 0 (renew)
- If the limit changes parameter is set to 1, a share note record will be added to the certificate.

Change certificate term

- Because of the potential complexities regarding changing the original terms of a renewing certificate, should the member elect this option, program output will refer them to contact their credit union representative.

Transfer certificate balance

- Any existing share transfers type 2 (maturity) currently under the certificate will be expired or deleted (depending on the configuration parameter setting).
- A new share transfer type 3 (auto share transfer) will be created under the certificate pointing to the desired account and share or loan to be credited on the maturity date of the certificate
- The certificate maturity code of the certificate will be set to 2 (transfer)
- If the limit changes parameter is set to 1, a share note record will be added to the certificate.

Renew certificate

- Any existing share transfers type 2 (maturity) currently under the certificate will be expired or deleted (depending on the configuration parameter setting).
- The certificate maturity code of the certificate will be set to 0 (renew)
- If the limit changes parameter is set to 1, a share note record will be added to the certificate.

Disburse funds by check

- Any existing share transfers type 2 (maturity) currently under the certificate will be expired or deleted (depending on the configuration parameter setting).
- The certificate maturity code of the certificate will be set to 1 (disburse)
- If the limit changes parameter is set to 1, a share note record will be added to the certificate.

Suspend certificate

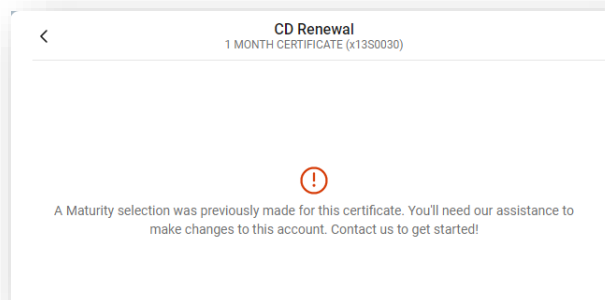
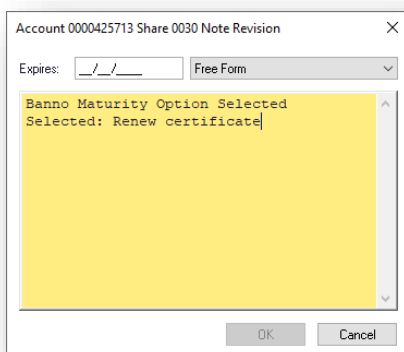
- Any existing share transfers type 2 (maturity) currently under the certificate will be expired or deleted (depending on the configuration parameter setting).
- The certificate maturity code of the certificate will be set to 3 (suspend)
- If the limit changes parameter is set to 1, a share note record will be added to the certificate.

Additional Information

Single or multiple changes

One of the settings in the parameter configuration Letter file is the ability to determine whether the user is allowed to make multiple changes to their certificate maturity option or just one time. If the parameter is set to limit the user change to just one time, the program will add a note record to the certificate.

Should the member attempt to change their maturity option at some point in the future, they will be given a polite request to contact the credit union. Deleting the note record under the certificate will also allow the user to register their selection once more.



Eligible shares for transfer out (renew option selected: transfer certificate balance)

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 the "TRANSFER CERTIFICATE FUNDS 'TO' SHARE TYPES" parameter setting in the

configuration Letter file and whether or not a share has the correct service code(s) for transfer in as determined by SymXchange parameter settings.

Eligible shares for transfer out (renew option selected: increase certificate balance)

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 the "TRANSFER FUNDS IN TO CERTIFICATE '**FROM**' SHARE TYPES" parameter setting in the configuration Letter file and whether or not a share has the correct service code(s) for transfer out as determined by SymXchange parameter settings.

Program Change History

Ver. 1.0.0 12/11/2020

- Original Programming

Ver. 1.1.0 04/25/2022

- Modified parameter settings to allow setting maturity options based upon share type. Added program info, debug info to JSON output

Ver. 1.2.0 05/11/22

- Added support to allow CD renew based on share IRS codes.

Ver. 1.3.0 07/13/22

- Added support for the display of the auto transfers.
- Fixed transfer amount handling to support amounts with or without decimals.
- Added cross account error message soft text.

Ver. 1.3.1 09/01/22

- Corrected missing comma in JSON out put when cross account error occurs.
- Corrected terms display verbiage when term is only 1 (day or month).
- Corrected display of renewing term frequency.