

Overdraft Tolerance Opt-in/out

[BANNO.ODTOPTIN.V1.POW]

Program Overview

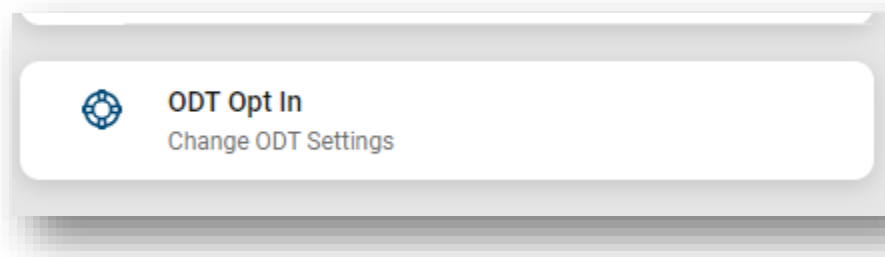
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Overview

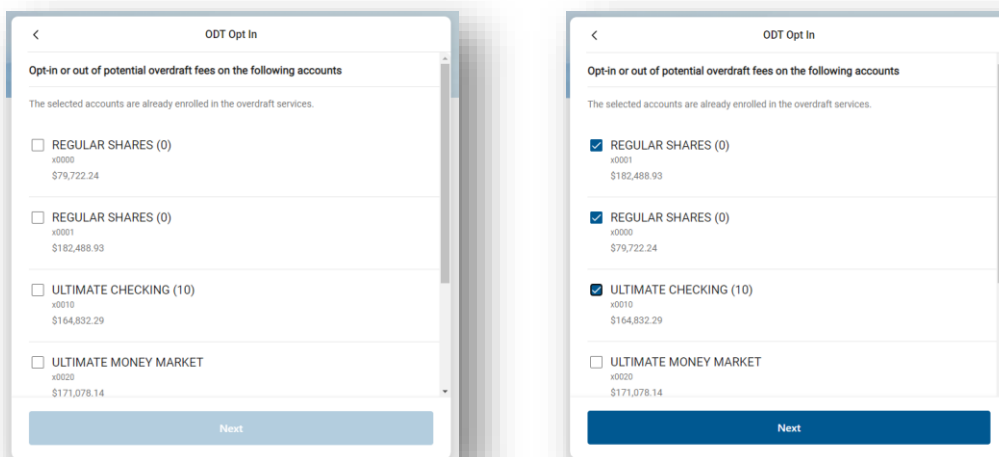
The Overdraft Tolerance Opt-in/out PowerOn allows the end-user to acknowledge the credit union's terms and fees and opt-in or out of overdraft services on their account. The member may opt-in or opt-out on a share-by-share basis. The status of any given share and the date last set will be recorded by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



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, there is a back arrow and the title. Below the title, the section "Terms & conditions" is displayed. The 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. It mentions a "Courtesy Pay Fee of \$30.00" and that the Credit Union reserves the right to discontinue the service at any time. A "This is test verbiage" line is repeated four times. At the bottom, there is a blue button labeled "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 displays a summary of overdraft services. Under "Accounts enrolled in overdraft services", there is a table with one row: "REGULAR CHECKING x0005" with a balance of "\$99,986.00". Under "Accounts removed from overdraft services", there is a table with one row: "REGULAR SHARES (0) x0000" with a balance of "\$24,942.00". Below these tables, the section "Overdraft authorizations and fees" states that the Credit Union does not authorize or pay overdrafts for ATM Transactions and Everyday Debit Card Transactions. It also mentions a fee of up to \$30.00 for an overdraft and that the service can be revoked at any time. At the bottom, there is a blue button labeled "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 has been replaced with a blue button labeled "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.
- Set the Terms & Conditions, fee disclosure, and revocation instructions 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
- 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.