

Loan Payment Skip Config Worksheet (program version 1.1.2 – 12/15/22)

Parameter Name	Parameter Description	Default Value	CU Response
Eligible Loan Types	Enter loan types that are eligible to skip a payment. Valid Values: 0-9999, ALL, or Blank	LT: ALL	LT:
Eligible Loan Service Codes	Enter a service code or list of service codes that a loan MUST have to be eligible. Valid Values: 1-99 or Blank Blank= no ineligible service codes	SC: Left Blank	SC:
Minimum Loan Age	Enter the minimum age in months a loan should be to be eligible to skip a payment. Valid Values: 0-360 (30 years) or Blank = no min loan age required	LS: Left Blank	LS:
Minimum Payment Amount	Enter the minimum dollar amount a loan's payment can be to be eligible. Any loan with a payment less than this will not be eligible. Valid Values: 0.00-9,999,999.99 or Blank = no min payment required	MA: Left Blank	MA:
Minimum Months Between Skips	Enter the minimum months between skip payments. Valid Values: 0-11	MM:2	MM:
Eligible Payment Frequencies	Enter the payment frequencies that will be eligible for a skip payment. Valid Values: 1:Annual, 2:Semiannual 3:Quarterly, 4:Monthly, 5:Semimonthly, 6:Biweekly skip first, 7:Biweekly skip last, 8:Biweekly, 9:Weekly, 11:Weekly skip first, 12:Weekly skip last, 13: Bimonthly	EPF: 01,02,03,04,05,06,07,08,09,11,12,13	EPF:
Minimum Payment Count	Identify if the program should check the payment count to determine eligibility. Valid Values: numeric value >= 0 0 = payment count will not be a factor when determining eligibility	MPC: 0	MPC:
Account Warning Codes To Exclude	Enter a list of warnings on the account level that should make the loan ineligible to skip a payment. Valid Values: 1-99, ALL, or Blank	AW: Left Blank	AW:

Loan Warning Codes To Exclude	Enter a list of warnings on the loan level that should make the loan ineligible to skip a payment. Valid Values: 1-99, ALL, or Blank	LW: Left Blank	LW:
Maximum Skips Per Year	Enter the maximum times per year a loan is eligible for a payment skip. Valid Values: Numeric Value > or = 0	PS:2	PS:
Maximum Past Due Grace Days	Enter number of days a loan can be past due and be eligible to skip a payment. Valid Values: Numeric Value > = 0	GD:0	GD:
Max Payment Amount	Enter the maximum dollar amount a loan's payment can be to be eligible. Any loan with a payment higher than this will not be eligible. Valid Values: 0.00-9,999,999.99 or Blank = no max payment required	XA: Left Blank	XA:
Approval Code Exclusion	List loan approval code values causing the loan to be disqualified for a skip payment. Valid Values: 1-9999 or Blank Blank=	ACE: Left Blank	ACE:
Maximum Number of Late Payments	Identify if the program should disqualify a loan if the max number of late payments has been exceeded. Max late payments can be set for each of the following categories. Valid Values: numeric value >= 0 DQA: 11-30 days delinquent DQB: 31-60 days delinquent DQC: 61-90 days delinquent DQD: 91-120 days delinquent DQE: 121+ days delinquent 0 = delinquent payments will not be a factor when determining eligibility	DQA:0 DQB:0 DQC:0 DQD:0 DQE:0	DQA DQB: DQC: DQD: DQE:
Program Time Period	Enter the dates that the skip program is available to members. A date range or ALL is acceptable. Valid Values: MM/DD/YYYY-MM/DD/YYYY or Blank = always available	TP: Left Blank	TP:
Loan Tracking Type	When a skip payment is performed, a loan level tracking is created for viewing the skip information. Enter	TT: 77	TT:

	the desired (and available) loan tracking type. Valid Values: 0-99 or ALL		
Due Date Advancement	Determine the new due date calculation process to be used for each of the various payment frequencies. Valid Values: 'M' = advance the payment due by 1 month 'F' = advance the payment due based upon the frequency DDA01-DDA13 correspond to the payment frequencies established in the "Eligible Payment Frequencies" parameter.	DDA01:M DDA02:M DDA03:M DDA04:M DDA05:M DDA06:M DDA07:M DDA08:M DDA09:M DDA11:M DDA12:M DDA13:M	DDA01: DDA02: DDA03: DDA04: DDA05: DDA06: DDA07: DDA08: DDA09: DDA11: DDA12: DDA13:
Skip First Skip Last Enforcement	This parameter applies only to loans with one of the following frequencies and where the Due Date advancement parameter (above) is set to M: Biweekly – skip first Biweekly – skip last Weekly – skip first Weekly – skip last Valid Values: TRUE = advance loan due date 28 days, assess whether the new loan due date meets the skip first/ skip last criteria and if so, further advance the due date by one payment cycle. FALSE = do not enforce skip first/ skip last	SFLE: FALSE	SFLE:
Fee Amount	Enter the dollar amount of the skip payment fee. If using relationship tiering, enter relationship types with the associated fee. Valid Values: xx:yy.yy xx= relationship code yy.yy= fee amount	FA: 00:35.00	FA:
Eligible Share Types For Fees	Enter share types that the skip payment fee can be collected from. Valid Values: 0-9999 or ALL	ST: ALL	ST:
Fee Comment	Enter the transaction description for the fee.	FC: Left Blank	FC:

	Valid Values: Text comment or Blank		
Fee Comment Option	Enter 0 to add the fee comment to the share or enter 1 to add the fee comment to the loan. Valid Values: 0 or 1	OA: 0	OA:
Sub Source Code for Fee	Enter the sub source code for the fee. 33 = Payment skip fee, see eDocs for other sub source options. Valid Values: 0-50	SS: 33	SS:
Test Newest Changes	Indicate whether the program should be implemented in test mode. Valid Values: TRUE or FALSE	TNC: FALSE	TNC:
Test Account List (Test member list)	When in test mode, this list of accounts will have the most recent changes in effect. Valid Values: 10-digit account number(s) in comma-delimited list	TML: Left Blank	TML:
Link Title	Enter the text for the link the members will see to begin the process.	Skip a Payment	
Link Description	Short Description of the link, is shown when the mouse hovers over the link.	Skip a payment on any eligible loan.	
Is CU live on Banno Online OR Banno Mobile?	Is the CU currently Live with either Banno Online or Banno Mobile? Y/N		
	IF YES, List Banno usernames that will test skip a payment before going live.		
Custom Messages	For the following custom message settings, data will be displayed as written. The following HTML tags may be utilized to facilitate text formatting: <h1>, <h2>, <h3>, <h4>, <h5>, <h6>, , , <i>, <u>, , , , , <p> and <hr> Avoid the use of double quotes or special characters in your messages. For backward compatibility, a single blank line will be interpreted as a new line and two blank lines in a row will be interpreted as a new paragraph When setting up your messages, each line can be a max of 120 characters.		
Terms and Conditions	Custom Terms and Conditions for Skip Payment.		

Default:

TC: NONE

Credit Union Message:

TC: