CD Renew Configuration Worksheet

Refer to BANNO.CDRENEW.V1.CFG

# Maturity Options Available to the Member

For each CD Renewal maturity option, list the share types eligible to offer each maturity option. Enter share types as comma delimited single or range of values. Enter “NONE” if you would like to disable the maturity option for all share types and remove the option from the Banno display.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Available Maturity Option 1: Increase balance and renew certificate | List the share types eligible to offer Increase balance and renew certificate option.  **Valid Values:** 0-9999 (representing share types), "ALL" or "NONE" | OPTION1:ALL | OPTION1: |
| Available Maturity Option 2: Change certificate term | List the share types eligible to offer Change certificate term option.  **Valid Values:** 0-9999 (representing share types), "ALL" or "NONE"  **Note:** Due to the potential complexities regarding changing the original terms of a renewing certificate, if the member elects this option, Banno will display a message to contact the credit union to change the certificate term. | OPTION2:ALL | OPTION2: |
| Available Maturity Option 3: Transfer balance and close certificate | List the share types eligible to offer Transfer balance and close certificate option.  **Valid Values:** 0-9999 (representing share types), "ALL" or "NONE" | OPTION3:ALL | OPTION3: |
| Available Maturity Option 4: Renew certificate | List the share types eligible to offer Renew certificate option.  **Valid Values:** 0-9999 (representing share types), "ALL" or "NONE" | OPTION4:ALL | OPTION4: |
| Available Maturity Option 5: Disburse funds by check | List the share types eligible to offer Disburse funds by check option.  **Valid Values:** 0-9999 (representing share types), "ALL" or "NONE" | OPTION5:ALL | OPTION5: |
| Available Maturity Option 6: Suspend certificate | List the share types eligible to offer Suspend certificate option.  **Valid Values:** 0-9999 (representing share types), "ALL" or "NONE" | OPTION6:ALL | OPTION6: |

# Limit Change to One

Determines if the user may only select a maturity option for an eligible share once using Banno CD Renew or if the program should allow the user to change their selection after one has been made.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Limit Change to One | When set to TRUE, the member will be limited to choosing their CD Renew selection only one time per share. This is validated by the presence of a note record under the share.  **Valid Values:** “TRUE” or “FALSE” | LC:TRUE | LC: |

# Exclusionary Criteria

Parameters that would prevent the user from using the program.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Ineligible Account Types | Enter a list containing only numeric values along with commas or dashes. Any account that is one of the account types in the list will not be allowed to use this functionality.  **Valid Values:** 1-9999 or “NONE” (no ineligible account types) | IAT:NONE | IAT: |
| Account Warning Code(s) to Exclude | Enter a list containing only numeric values along with commas or dashes. Any account with one of the Account level warning codes in the list will not be allowed to use this functionality.  **Valid Values:** 1-999 or blank (no warning codes excluded) | AW:  *left blank* | AW: |
| Share Warning Code(s) to Exclude | Enter a list containing only numeric values along with commas or dashes. Any share with one of the Share level warning codes in the list will not be allowed to use this functionality.  **Valid Values:** 1-999 or blank (no warning codes excluded) | SW:  *left blank* | SW: |

# Existing Share Transfers - Type 2 Handling

When selecting a new maturity option, the program will expire or delete existing transfer type 2 (maturity) records under the certificate from a previous maturity option. Whether they are expired or deleted by the program is determined by the response for this parameter.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Existing Transfers Handling | Determines if existing Share Transfer Type 2 records should be deleted or expired if the member decides to change their current maturity option election.  **Valid Values:** “DELETE” or “EXPIRE” | ET:EXPIRE | ET: |

# Inclusionary Criteria

The below parameters establish what is eligible for use in the program. Enter CU Response as comma delimited single or range values.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Transfer Certificate Funds ‘To’ Share Types | List the share types the member can select when transferring funds to from the certificate upon maturity.  **Valid Values:** 0-9999 | *Valid value(s) must be entered - there are no default values* | TT: |
| Transfer Funds In To Certificate 'From' Share Types | List the share types the member can select to transfer funds from into the certificate. The transfer will occur the day before certificate maturity.  **Valid Values:** 0-9999 | *Valid value(s) must be entered - there are no default values* | TF: |
| Eligible IRS Codes | List eligible share IRS codes (SHARE:IRSCODE) using commas or a range of values. If no share IRS codes are entered, all IRS codes will be assumed eligible.  **Valid Values:** 0-15 or “ALL” is acceptable | EIC:ALL | EIC: |

# Existing Share Transfers - Type 3 Handling

Determine how the program should handle any existing Share Transfer Type 3 (Auto Share Transfer) records from a share to the selected Certificate when the member chooses Maturity Options 3-6 (Maturity Options Available to the Member section on page 1).

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Share Transfer Type 3 Handling | Enter a single value from the options below.  **Valid Values:**  1 - Do not EXPIRE or DELETE any existing Share Transfers Type 3. (Do nothing to any existing Share Transfers Type 3)  2 - EXPIRE only those existing Share Transfers Type 3 which are scheduled for the day prior to the certificate maturity date.  3 - DELETE only those existing Share Transfers Type 3 which are scheduled for the day prior to the certificate maturity date.  4 - EXPIRE all existing Share Transfers Type 3 which point to the targeted Certificate.  5 - DELETE all existing Share Transfers Type 3 which point to the targeted Certificate. | ST3:1 | ST3: |

# Custom Messages

You may define your own messages that will display to the member for the below scenarios.

* Each line within the message can be a max of 120 characters.
* 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.
* Two blank lines in a row will be interpreted as a new paragraph.
* Plain text may be used, or the following HTML tags may be utilized to facilitate text formatting: <h1>, <h2>, <h3>, <h4>, <h5>, <h6>, <b>, <strong>, <i>, <u>, <ul>, <ol>, <li>, <br>, <p>, and <hr>.
* The custom messages can include URL links.

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| --- |
| **Custom Payee Terms Message** |
| Enter Custom Payee Terms Message that will display if they have selected the 'Disburse funds by check' option. |
| Sample:If the transaction is confirmed, a check will be mailed to the address we have on file. It may take up to 7 days to receive the check. |
| CU Message: |

|  |
| --- |
| **Custom Suspend Message** |
| Enter Custom Suspend Message that will display if they have selected the 'Suspend certificate' option. |
| Sample:You have elected to suspend your certificate upon maturity. All funds will remain in the share until you transfer them out manually. The certificate will not accrue any further dividends. |
| CU Message: |

# Custom Messages – Continued

|  |
| --- |
| **Custom Review Message** |
| Enter Custom Review Message that will display on the Verify screen for any option selected. |
| Sample:Verify that the updated information for your certificate is correct before continuing. The changes you make could override your original renewal terms. |
| CU Message: |

|  |
| --- |
| **Custom Ineligible IRS Code Message** |
| Enter Custom Ineligible IRS Code Message that will display when attempting to renew a CD that has an ineligible IRS code. Eligible share IRS codes are specified in the EIC parameter in the previous Inclusionary Criteria section. |
| Sample:For renewal options for IRAs and HSA certificates, please contact the credit union. |
| CU Message: |

# Banno Parameters

The following will be used for setup in Banno.

|  |  |  |  |
| --- | --- | --- | --- |
| **Info Type** | **Description** | **Default Value** | **CU Response** |
| Link Title | Enter the text for the link the members will see to begin the process. | CD Renewal |  |
| Banno Live? | Is the CU currently Live with either Banno Online or Banno Mobile?  Enter “Yes” or “No”. |  | |
| Test Users | If **Banno Live?** is “Yes”, list Banno usernames of users that will test CD Renew in Banno before enabling the feature for all users. |  | |