**Loan Payment Skip Config Worksheet (program version 1.1.2 – 01/12/2023)**

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| **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 = no approval code required | 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 the desired (and available) loan tracking type.  **Valid Values**: 0-99 or ALL | TT: 77 | TT: |
| 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. Max 40 characters.  Example “Skip Payment Fee”  **Valid Values**: Text comment or Blank | FC: Left Blank | FC: |
| 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>, <b>, <strong>, <i>, <u>, <ul>, <ol>, <li>, <br>, <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: | | | |