Loan Payoff Configuration Worksheet

Refer to BANNO.LOAN.PAYOFF.V1. CFG

# Loan Types

Eligible Loan Types that can request a Loan Payoff.

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Eligible Loan Types: | Enter loan types using commas or a range of values. If no loan types are entered, all loan types will be assumed valid. *\*External Loans and Third-Party Loans are not eligible for Loan Payoff.*  **Valid Values:** 0-9999, ALL | LT: ALL | LT: |

# Payoff Days

The maximum number of days in the future for a requested Loan Payoff.

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| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Payoff Future Days Max: | Enter the maximum number of days in the future for which a loan payoff can be requested.  **Valid Values**: 0-365 | FD: 90 | FD: |

# Loan and Account Exclusions

Loan and Account level warnings which disqualify the member from accessing the Loan Payoff program.

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| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Warning Codes to Exclude Loan: | Enter a list containing only numeric values along with commas or dashes. Any account that has one of the Loan level warning codes in the list will not be allowed to request loan payoff using this functionality. “NONE” will cause no warning code account exclusion.  **Valid Values**: 1-999, NONE | LW: | LW: |
| Warning Codes to Exclude Account: | Enter a list containing only numeric values along with commas or dashes. Any account that has one of the Account level warning codes in the list will not be allowed to request loan payoff using this functionality. “NONE” will cause no warning code account exclusion.  **Valid Values:** 1-999, NONE | AW: | AW: |

# Display Collateral Details for Loan Types

The following loan types can display associated collateral information when a Loan Payoff is requested.   
*\*Note: A Loan Type cannot be used in more than one category.*

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| --- | --- | --- | --- |
| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Home Loan Types: | Collateral for home loans is displayed from loan Name Type 29, Property Address. Enter home loan types using commas or a range of values. If no loan types are entered, no loan types will be assumed valid.   **Valid Values**: 0-9999, NONE | HLT: | HLT: |
| Boat Loan Types & Collateral Tracking Number: | **Boat Loan Types (BLT):** Collateral for boat loans is displayed from the associated collateral tracking record. Enter Boat Loan Types on one line using commas or a range of values. If no loan types are entered, no loan types will be assumed valid.  **Boat Tracking Type (BTT):** Collateral information for boat loans will display from up to 3 tracking records. Enter the Boat Tracking Type associated with boat loan collateral.  **Collateral Info (INFO):** List the field definition from the BTT with the collateral information you wish to display. Only 1 field can be defined.  **Valid Values:**  (BLT) Boat Loan Types: 0-9999, NONE  (BTT) Boat Tracking Type: 30-99  (INFO) Collateral Info: Up to 1 preferred field definition from BTT. | BLT:  BTT: 30  INFO: USERCHAR1 | BLT:  BTT:  INFO: |

# Display Collateral Details for Loan Types Continued

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| --- | --- | --- | --- |
| Vehicle Loan Types & Collateral Tracking Number: | **Vehicle Loan Types (VLT):** Collateral for vehicle loans is displayed from the associated collateral tracking record. Enter Vehicle Loan Types on one line using commas or a range of values. If no loan types are entered, no loan types will be assumed valid.  **Vehicle Tracking Type (VTT):** Collateral information for vehicle loans will display from up to 3 tracking records. Enter the Vehicle Tracking Type associated with vehicle loan collateral.  **Collateral Info (Year/Make/Model):** List the field label (year, make, model, etc) and the field definition from the VTT with the collateral information you wish to display. Up to 3 labels/fields can be defined.  **Valid Values:**  (VLT) Vehicle Loan Types: 0-9999, NONE  (VTT) Vehicle Tracking Type: 30-99  (Year/Make/Model) Collateral Info: Up to 3 preferred field definitions from VTT. | VLT:  VTT: 30  Year: USERCHAR1  Make: USERCHAR2  Model: USERCHAR3 | VLT:  VTT:  Label:  Label:  Label: |
| Share Secured Loan Types: | Collateral for share secured loans lists the Account Number and Share ID. Enter loan types using commas or a range of values. If no loan types are entered, no loan types will be assumed valid.   **Valid Values:** 0-9999, NONE | SLT: | SLT: |

# Custom Message

You may define your own message that will display to the member for the below scenario.

* 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.

# Custom Message - Continued

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| --- |
| **Terms and Conditions** |
| This message will display the Terms and Conditions for requesting a Loan Payoff for any eligible Loan Type. |
| Sample: Please select a payoff date for when we will receive the payoff funds. If your payment arrives after the payoff date selected above, additional interest and/or fees could accrue, and your payment may not satisfy the loan balance. |
| CU Message: |

# Banno Parameters

The following will be used for setup in Banno.

|  |  |  |  |
| --- | --- | --- | --- |
| **Info Type** | **Description** | **Default** | **CU Response** |
| Link Title | Enter the text for the link the members will see to begin the process. | Loan Payoff |  |
| Banno Live? | Is the CU currently LIVE to members 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 Loan Payoff before enabling the feature for all users. |  | |