ODT Opt-in Configuration Worksheet

Refer to BANNO.ODTOPTIN.V1.CFG

# Share Tracking Type

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| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Share Tracking Type | Enter the Share tracking type to use to store the share's current ODT (Overdraft Tolerance) status.  **Valid Values:** 30 – 99 | *Valid value must be entered - there is no default value* | TRK: |

# Inclusionary and Exclusionary Criteria

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| **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:** A range of values from 0-9999 inclusive or “NONE” | IAT: NONE | IAT: |
| Eligible Share Types | Enter a list containing only numeric values along with commas or dashes. If no share types are entered, all share types will be assumed eligible.  **Valid Values:** A range of values from 0-9999 or “ALL” | ST: ALL | ST: |
| Account Warnings 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:** A range of values from 0-9999 or “NONE” | AW: NONE | AW: |
| Share Warnings 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:** A range of values from 0-9999 or “NONE” | SW: NONE | SW: |

# Update Auth and Fee

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| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Update Auth and Fee | Determines if the “ODT Source Code List 1” and “ODT Auth/Fee Option 1” share record fields will be updated by the program.  **Valid Values:** “TRUE” or “FALSE” | UD: TRUE | UD: |

# ODT Source Code List 1 and ODT Auth/Fee Option 1

* If the “Update Auth and Fee” parameter in the previous section is set to “FALSE”, skip this section.
* If the “Update Auth and Fee” parameter in the previous section is set to “TRUE”, the parameters in the table below must be entered.
  + For the below parameters, it is not recommended to just use the default values listed, as that will not work.
  + Generally, ODT Enroll/Unenroll is controlled by either field “SOURCE CODE LIST 1” or by field “AUTH/FEE OPTION 1” – not both.
  + Fill out “AUTH/FEE OPTION 1” and “SOURCE CODE LIST 1” parameter settings according to your current Opt-in/Opt-Out share settings.

Variations occur, but typically credit unions either:

1. Set “Source Code List 1 - ENROLL” (SCT:) to ‘blank’ for opt-in, and

Set “Source Code List 1 - UNENROLL” (SCF:) to ‘AOGB’ for opt-out,

leaving “AUTH/FEE OPTION 1” (AFT:) as 7 (No Auth/No Courtesy Pay Fee/No NSF Fee) for both opt-in and opt-out.

*Note:* This would be reversed if the CU uses “AUTH/FEE OPTION 1” as 0 (Auth/Courtesy Pay Fee/NSF Fee) for both opt-in and opt-out.

Or

1. Set “Auth/Fee Option 1 - ENROLL” to 0 (Auth/Courtesy Pay Fee/NSF Fee) for opt-in, and

Set “Auth/Fee Option 1 - UNENROLL” to 7 (No Auth/No Courtesy Pay Fee/No NSF Fee) for opt-out,

leaving “SOURCE CODE LIST 1” as ‘AOGB’ for both opt-in and opt-out.

*Note: For* “Source Code List 1” *-* Source codes ‘AOGB’ means ATM, Point of Sale (POS), Credit/Debit Card, and Bill Payment (the letters can be in any order, such as ‘GOBA’).

# ODT Source Code List 1 and ODT Auth/Fee Option 1 - Continued

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| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Source Code List 1 ENROLL | The value the “ODT Source Code List 1” field will be set to if the “Update Auth and Fee” parameter (above) is set to TRUE and the user is enrolling in ODT.  **Valid Values:** Refer to Symitar eDocs - Share Record Fields > ODT Source Code List | SCT:  *left blank* | SCT: |
| Source Code List 1 UNENROLL | The value the “ODT Source Code List 1” field will be set to if the “Update Auth and Fee” parameter (above) is set to TRUE and the user is unenrolling from ODT.  **Valid Values:** Refer to Symitar eDocs - Share Record Fields > ODT Source Code List | SCF:GOBA | SCF: |
| Auth Fee Option 1 ENROLL | The value the “ODT Auth/Fee Option 1” field will be set to if the “Update Auth and Fee” parameter (above) is set to TRUE and the user is enrolling in ODT.  **Valid Values:** 0-7 | AFT:0 | AFT: |
| Auth Fee Option 1 UNENROLL | The value the “ODT Auth/Fee Option 1” field will be set to if the “Update Auth and Fee” parameter (above) is set to TRUE and the user is unenrolling from ODT.  **Valid Values:** 0-7 | AFF:7 | AFF: |

# Overdraft Tolerance Amount

This parameter sets the Overdraft Tolerance Amount by share type. When opting-in, this amount will be set in the Overdraw Tolerance field in the share record.

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| **Parameter Name** | **Parameter Description** | **Default Value** | **CU Response** |
| Overdraft Tolerance Amount | **Valid Values:** Enter in CU Response as "TTTT:$$.$$" where TTTT=share type and $$.$$ is the ODT amount in dollars and cents with decimal.  If setting the same ODT Amount for all share types, enter 0000 as the share type, followed by the dollar amount.  **Example:**  OTA:0000:50.00  If different ODT Amounts will be set per share type, enter each share type, followed by the ODT dollar amount  **Example:**  OTA:0002:100.00  OTA:0010:300.00  OTA:0014:300.00  *(set Overdraw Tolerance to $100.00 if SHARE:TYPE=02, $300.00 if SHARE:TYPE=10 or 14)* | OTA:0000:00.00 | OTA: |

# 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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| **Terms and Conditions** |
| Enter Terms and Conditions that will display on the ODT Agree & Continue screen. |
| Sample:  Overdraft Courtesy Pay is a service that allows the Credit Union to pay an item presented against your checking account even if it causes the account to become overdrawn. A Courtesy Pay Fee of $30.00 will be assessed for each item paid using the Overdraft Courtesy Pay feature. The Credit Union reserves the right to discontinue overdraft courtesy pay at any time without notice. |
| CU Message: |

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| **Fee Disclosure** |
| Enter the Fee Disclosure that will display on the verify ODT screen. |
| Sample: Under our standard overdraft practices, we will charge you a fee of up to $30.00 each time we pay for an overdraft. |
| CU Message: |

# Custom Messages – Continued

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| **Revocation Instructions** |
| Enter the Revocation Instructions that will display to the member on the verify ODT screen. |
| Sample:You can revoke this overdraft service at any time using the same means used to opt-in. |
| CU Message: |

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| **Service Instructions** |
| Enter Service Instructions that will display on the initial ODT screen. |
| Sample:Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services. |
| CU Message: |

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| **Opt-in Information Text** |
| Enter text that will display under the list of opted-in shares on the ODT verify screen. |
| Sample:Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services. |
| CU Message: |

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| **Opt-out Information Text** |
| Enter text that will display under the list of opted-out shares on the ODT verify screen. |
| Sample:This account will be opted-out from overdraft services. |
| CU Message: |

# Banno Parameters

The following will be used for setup in Banno.

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| **Info Type** | **Description** | **Default Value** | **CU Response** |
| Link Title | Enter the text for the link the members will see to begin the process. | Overdraft Services |  |
| Link Description | Short Description of the link, shown below the Link Title. | Enroll or unenroll in overdraft protection |  |
| 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 ODT Opt-in in Banno before enabling the feature for all users. |  | |