CACHE SCREENS REFERENCE GUIDE

Version: 2013.8

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Cache Screens Reference Guide – Overview

This document provides information regarding screens used in CACHE (Corporate and Commercial Hogan Environment).

CACHE is the core deposit and lending system (legal database) for all Commercial Transactions booked in Australia. Customers serviced on CACHE are comprised from the following Business Units: Business, Corporate & Institutional Banking, Financial Institutions & Corporate Finance.

Version History

Version	Date	Change Description	Author
2010.1	20/01/2010	First revision. Based on existing documentation.	John Kirk
2010.2	14/05/2010	Revision of Draft	John Kirk
2010.3	19/05/2010	Updated with details from R10.2 WR5313 Enabling Securitisation Flag changes.	Sunil Awale
2010.4	21/07/2010	Updated with details from Rel 10.3 WR4761 Reconciliation of Tax Payments WR4764 CACHE Role Based Access	Andrew Staines
2010.5	12/10/2010	Updated with details from Rel 11.1 WR8576 RUFL	Brad Adams
2010.6	12/10/2010	Updated with new screen CUHX details.	John Kirk
2011.1	06/05/2011	Updated with WR16538 changes	Sunil Awale
2011.2	25/05/2011	Added the Review section and the following screenshots: HSSR TRANS.TAX INQ/MAINT MENU; HSS ACCOUNT INQ/MAINT MENU; HSS ACCT LEVEL PROFILE DDA & TDA; HISS AVAILABLE BAL INQ; HSS ACCOUNT PAYOFF INQUIRY; HSS BANK FEES/CHARGES INQ; HISS PCD INQ. ONLY MENU/Tax Criteria – Inquiry Menu; HSS PCD 59001 INQ. ONLY/Debits Tax Rate Criteria; HSS PRODUCT TAX STATUS; HSS PCD 59004 INQ. ONLY/ ACC Exemption Other No; HSS DEFINE TAXABLE TRAN; XLA INQUIRY/MAINTENANCE; ACDT CIS LIABILITY ACCOUNT DETAILS; ACSU CIS LA ACCOUNT SETUP; ACMN CIS LA ACCOUNT MAINTENANCE; LAMN XLA ACCOUNT MAINTENANCE; LA01 XLA ACCOUNT DETAIL MAINTENANCE; LA02 XLA ACCOUNT FEE MAINTENANCE; LA03 XLA PROVISION MAINTENANCE; LATR XLA TRANSACTION DETAILS INQUIRY; LATB XLA CB TRAN DETAILS INQUIRY	Kelly Sabatino

Version	Date	Change Description	Author
2011.2	25/05/2011 Cont.	Continued from previous page LABF XLA FIXED RATE C/B ROLLOVERS LABI XLA COMMERCIAL BILL INQ/MAINT LATC XLA CLCR TRAN DETAILS INQUIRY LATI XLA IG TRAN DETAILS INQUIRY LARV XLA REVERSE LA TRANSACTION LABP XLA PRINT PARTIAL CB SCHEDULE LABD XLA COMMERCIAL BILL DRAWDOWN LABR XLA CB RELEASE AUTHORIZATION LACC XLA CLCR EST/MAINTENANCE LACR XLA CLCR RLSE AUTHORIZATION LAIG XLA GUARANTEE EST/MAINTENANCE LAIR XLA GUARANTEE RLSE AUTHORIZATION	Kelly Sabatino
2011.3	12/09/2011	Updated with R11.3-WR5285 changes	Sunil Awale
2011.4	28/09/2011	Updated with R11.3-WR3606 ANGI changes ANIN CIS ACCOUNT NUMBER STATUS ENQUIRY	John Kirk
2011.5	30/12/2011	Added DDAC screen info.	John Kirk
2012.1	03/05/2012	for Release 12.2 Updated screens: ODMU, LNMU & LA01 New screens: LNRS & LPAY	John Kirk
2012.2	15/08/2012	Format updates, New User Access Levels.	John Kirk
2013.1	15/01/2013	Added link to Security Access Levels on MAX from business version and updated Cache role descriptions, Minor format changes made.	Raelene Adams
2013.2	12/3/2013	Added description to CIP ID due to Release 13.2, also added description for FRSA Indicator, Direct Marketing, Non-Res Country for Tax in applicable screens.	Raelene Adams
2013.3	18/4/2013	Release 13.3, Updated screens: DD08, TD03, TD04, TRAS New screens: DOIA, TOIA	Raelene Adams
2013.4	16/07/2013	Updated sections relating to; - OTP Outstanding Transaction Processing - KDRS Cycle Data System - DISH Dishonour Transaction	Brad Adams
2013.5	08/10/2013	Updated CACHE access levels Updated screens: DD01, DD02, TDPC	Raelene Adams
2013.6	16/10/2013	Updated Interest information in DD11 & DD13 and all IAMN screens and made some format changes.	Raelene Adams
2013.7	01/11/2013	Updated DD02 screen with new SNC command as result of Rel 13.5 Liquidity Management.	Brad Adams
2013.8	22/11/2013	Removed screens LAIG & LAIR and made other minor updates due to decommissioning Domestic Guarantees as per Rel 13.6.1	Raelene Adams

References

ID	Description	Link
[Ref 1]	Published location of Cache Reference Guides (MAX)	CACHE and Orion manuals

Contents

Introduction

The CACHE Screens Reference Guide explains the functions, action codes and fields of each screen. Copies of the screens have not been included in this reference guide as it would increase the size of the document. If you need a copy of a CACHE screen, you must access CACHE and print a copy.

Each CACHE screen is unique and has its own `Action' codes (eg ADD, CHG, DEL, INQ, etc.) which perform various functions. Many of these `Action' codes are common to most screens and the explanations of the appropriate codes are detailed under each screen.

All fields requiring data input and fields where CACHE automatically displays information (default data) are explained in this reference guide.

The fields on CACHE screens have standard colours that signify the following functions:

- Blue fields for screen titles and names.

- Green fields for a CACHE transaction code. This code appears at the top left-hand corner of the screen.

- Red fields display the existing data for a customer, account or an address. The information in these fields can be changed if necessary.

- White fields are CACHE protected fields which display existing data. Information in these fields cannot be changed.

Field Input Data

The fields on a screen generally fall into three types of categories. They are:

- Mandatory fields – where it is compulsory to enter data.

- Optional fields – data entry is at the option of the operator.

- Protected fields – where CACHE displays data that cannot be changed.

Region/CTSC/TPC Action

To input new data or change any existing field information act as follows:

1. Select the required screen.

2. Enter the appropriate `Action' code.

3. Enter new or amended data in the necessary fields by typing over any existing information.

4. After entering data, press the 'ENTER' key to update the data.

Customer Information System

Outline

The Customer Information System (CIS) maintains information on customers, accounts and addresses and may be linked to provide an overall profile of each customer, each account and each address.
CIS information can be accessed and updated directly through various screens. Any maintenance to the data (non-value) is updated immediately on CACHE.
The Customer Information System (CIS) has 3 files;

- 'Customer' file.
- 'Account' file.
- 'Address' file.

Screens

The CIS screens control information about customer accounts, addresses, various account codes and the relationships between accounts.

CIS screen menus are prefixed with 'AC', 'AD' and 'CU' letters:

- 'AC' for 'Account Number' - CACHE accesses information when the account number and product code is entered.
- 'AD' for 'Address' - CACHE accesses information when an address is entered.
- 'CU' for 'Customer Name' - CACHE accesses information when the customer name is entered.

HCIR/HCIS Commands

The 'HCIR' command displays the CIS Common Functions Menu screen.
The 'HCIS' command displays the last CIS screen that was used. For example, if you are using the ACMN (Account Maintenance Data/Title/Address) screen and then clear the screen and now wish to return to the ACMN screen, you must enter 'HCIS'.

Description of first two lines of CIS screens

The first 2 lines appearing on all CIS screens are common and input is only required for the 'Command' field. All other fields are protected.

IMS identifier

A four character field identifying the current CACHE application, eg IMS transaction 'HCIR' displayed as 'HCIT'.

Command

A four character field for entering the screen code, eg ACSU for Account Setup. The screen code entered in this field takes priority over any other screen code entered on the same screen.

Screen ID

CACHE displays the screen code, e.g. ACSU.

Execution level

Current level within a function, automatically allocated by CACHE.

Application code

CACHE displays 'CIS'.

Screen title

CACHE displays the screen name.

Date

CACHE displays the current date (DD/MM/YYYY).

Time

CACHE displays the current time (HH:MM:SS).

Original function

CACHE displays original screen code eg ACSU.

Function number

The current function number automatically allocated by CACHE. Maximum of 9 functions can be stored. See descriptions of PF4 and PF5 keys for CIS.

Message

CACHE displays a message number and message.
The message field says whether the data entered on the screen has been accepted by CACHE e.g. 'ACTION SUCCESSFUL', or if a field has not been completed eg 'ENTER CUSTOMER NAME', or if there is an error eg 'INVALID PRODUCT CODE'.
After entering data on a screen, always check the 'Message' field to ensure that there are no error messages.

Program Function (PF) Keys

PF keys are command keys which perform different functions in CACHE. PF keys enable you to perform special functions, to move from one screen to another, to save data on a screen, to return to the previous screen or end a function and return to the main menu.
Functions of the PF keys within CIS are as follows:

Key	Function
PF2 (Cont)	To continue to the next screen in the screen flow. Example: During the account setup screen flow use PF2 to continue to next screen when data is not required to be entered on the displayed screen.
PF3 (PLVL)	To display the previous screen within a function. Example: If the CUPR screen is requested on a Related Customer from the ACPR screen, use PF3 to return to the ACPR screen.
PF4 (DECR)	To return to the last screen in the previous function. Use this key to complete a function which was previously started and not finished ('saved' through PF5 key).
PF5 (INCR)	To save a current function (eg a maintenance transaction which has not been completed) and start a new function. Up to 9 functions can be saved using this key.
PF7 (END)	To end a function and return to the main menu. If a screen code is entered in the 'Command' field and the PF7 key is then used, CACHE displays the new screen with key information from the previous screen. Example: If an account based screen is displayed (e.g. ACPR) and the next function requires a customer based screen (e.g. CUMN), use PF7 to reset CIS and return to the 'CIS Common Functions' Menu.

Customer File

This file maintains non-value information about the customer and includes:

- Customer name.
- BSB number where the customer is set-up.
- Cost Centre number of controlling Account Manager.
- Codes for industry classification, occupation, officer codes (Account Manager), relationship and service codes.
- Address – this must be a street and suburb address. A post office box address must not be recorded at 'Customer Level'.
- Telephone numbers for personal or business contact.
- Remarks field for recording notes about the customer.

To access a customer's file, enter the four digit screen code and the customer's initials and surname, for company customer's, enter an '*' (asterisk) and company name on the 'MENU' screen. CACHE will then display the CULO - Customer Locate screen listing all customers with similar names. From this screen, choose the appropriate name to display the customer's data.

Account File

The Account File is divided into 2 types:

- Account Master File (AMF).

- Liability Account Master File (LAM).

Account Master File

This file maintains information for accounts on the Demand Deposit Accounting (DDA) and Time Deposit Accounting (TDA) systems. To access data on this file enter the four digit screen code and the product code DDA or CDA and the account number on the 'MENU' screen. The type of data displayed includes the following:

- Product code and account number.
- Codes for Officers (Account Managers), interest codes, cycle codes for interest, statements and service charges etc.
- BSB and Cost Centre numbers.
- Date account opened/closed, last maintained, date of last deposit/withdrawal.
- Balance data, opening balance, current balance.
- Remarks field for recording notes about the account.

Only non-value information can be changed on the Account Master File.

Liability Account Master File

This file stores information for Liability Accounts (accounts with 'Other Limits') and Set-off Accounts. To access data on this file, enter the four digit screen code and product code LA or SO and account number on the 'MENU' screen. The type of data displayed includes the following:

- Product code and account number.
- Limit.
- Balances for Commercial Bills, Indemnity/Financial Guarantees and Clean Credits (balances updated automatically by CACHE).
- Codes for Officers (Account Manager), status code.
- BSB and Cost Centre numbers.
- Date account opened/closed.
- Account title and address.

Record changes to account data on the ACMN - Account Maintenance screen.

Address File

The file maintains address data for customers and accounts. The following data is stored on the address file:

- Street number and name.

- Suburb.

- State.

- Postcode.

- Country code.

To access the address data base, enter the address on the 'MENU' screen to automatically display the ADLO - Address Locate screen which displays similar address existing on CACHE.

! Addresses at 'Customer Level' must be a street and suburb address. Post office box addresses must not be recorded at 'Customer Level'.

Security Access Levels

There are different access levels of authority to CACHE which give operators restricted access to screens and actions with screens. The levels and posts are as follows:

Level	Description of post / role
A	Lending Operator
B	Lending (Team Leader)
C	Frontline Lending Services (Read Only)
D	Clean Credit (Operator)
E	Customer Resolutions (Value posting)
F	Payments Outsourcing
G	On boarding
H	Customer Resolutions (No value posting)
I	Lending Client Services
J	Transaction Services (Value)
K	Fraud Operations (Inquiry, Remarks and Dishonours/Restraints)
L	New Accounts
M	Segmentation
N	Value Services
O	Account Maintenance
P	Business Read Only
Q	CACHE Super User (only enabled as per the TUAM Process)
S	CACHE Business Systems Support personnel (1st Level) CACHE/ORION Helpdesk
T	CACHE Business Systems Support personnel (2nd Level)
U	Technology Read Only User
V	Value Services, New Accounts, Maintenance
W	Transaction Management
X	Lending Services (COS)
Y	BDQ

A list of all CACHE screens (by each application) showing the specific access levels for enquiry and maintenance transactions is detailed on MAX. Refer to the access definition file under 'Access to CACHE' here: CACHE access levels and detailed screen matrix

Access Defined:

The role based access as defined in the document "UAM - WR5327 CACHE Role Matrix.xls".

These tables exactly outline the levels of access as detailed in the rules (see "UAM – WR5327 CACHE Role Matrix.xls")

KEY for the following tables that define user access below:

MAP	Screen layout without Read Access (i.e. No Information)
Read	Read Access
Ok	Function Authorised
X	NO Access
OPEN	There is no rule restricting access. It is open to all.
ITQ-#	Under Rule, this refers to CFP Rule Number "X" in Section 11: Appendix A.
CFP-#	Under Rule, this refers to CFP Rule Number "X" in Section 12: Appendix B.

Master Menu

```
ADSSG2




----------------------------------------------------------------
              ****  C A C H E   M A S T E R   M E N U  ****
----------------------------------------------------------------
ENTER REQUIRED ACCESS CODE AND PRESS ENTER

OPTION ===> _

HCIR  CUSTOMER INFORMATION SYSTEM MENU    DP00  DRIVER PROCESSING INQ/SETUP
IDSR  INTEGRATED DEPOSITS SYSTEM MENU     DP02  DRIVER PROCESSING INQUIRY
THFP  TRANSACTION HISTORY MENU            DDT0  DDA BRCH/COST CNTR TRANSFER
OTPR  OUTSTANDING TRANSACTION PROCESSING  DDT2  DDA SUB-PRODUCT CHANGE
NSFR  NSF REVIEW SESSION                  TDT0  TDA BRCH/COST CNTR TRANSFER
HSSR  FID/BADT/SAD MENU                   TDT2  TDA SUB-PRODUCT CHANGE
KDRS  CYCLE DATA MENU                     TD$4  TDA TRANSACTION HISTORY INQ
RSMU  RESTRAINTS MENU                     FINT  INTEREST FORECAST INQUIRY
XLAR  LA INQUIRY/MAINTENANCE MENU         MTX0  INTEREST MATRIX INQUIRY


----------------------------------------------------------------
        PF2 TO SIGN-ON                    PF3 TO MAIN MENU
----------------------------------------------------------------
MA + a                                                        10/014
```

Screen access to the CACHE database is through different types of menus which provide a comprehensive range of functions. The CACHE Master Menu and other screens provide a number of functions such as setting up new accounts, making account/customer enquiries and for account/customer maintenance.
Use the Master Menu to access CACHE applications and other transaction screens.
Enter access code (4 characters) of required application or transaction and press the 'ENTER' key.

To access applications or transactions without returning to the Master Menu, on a clear screen enter the access code and the space bar in the top left-hand corner.
Use the options listed on the left-hand side of the Master Menu to access sub-menus, eg CIS, IDS and the options listed on the right-hand side for direct access to single function screens.

CIS Common Functions Menu

```
_____   MEN1 0 CIS COMMON FUNCTIONS MENU        18/02/2010  11.59
MENU                               MESSAGE: 53572 TERMINAL RECORDS RESET
CUSTOMER NAME:                                        TIE
PRODUCT     ACCOUNT
ADDRESS LINE 1                                        TIE
        LINE 2
        LINE 3
        SUBURB                        STATE     POSTCODE        COUNTRY


ACAC-ACCOUNT TO ACCOUNT RELATIONSHIPS     ADLO-ADDRESS LOCATE
ACAL-ACCOUNT ADDRESS/TITLE LIST           ADMN-ADDRESS MAINTENANCE
ACCU-ACCOUNT CUSTOMER RELATIONSHIPS       ADPR-ADDRESS PROFILE
ACDT-ACCOUNT DETAIL INQUIRY               ACLM-ACCOUNT LIMIT MAINTENANCE
ACMN-ACCOUNT MAINTENANCE
ACPR-ACCOUNT PROFILE
ACRM-ACCOUNT REMARKS
ACR1-NEW ACCOUNTS REPORT
ACSU-NEW ACCOUNT OPEN





 PERSONAL REMINDER
```

The Common Functions Menu screens (MEN1 & MEN2), provides selection of functions by:

ACCOUNT (AC codes)	Enter function code in the command field, product code in the PRODUCT field and account number in the ACCOUNT field, press the 'ENTER' key.
ADDRESS (AD codes)	Enter function code in the command field, and complete address details in the ADDRESS fields, press the 'ENTER' key.
CUSTOMER (CU codes)	Enter function code in the command field and customer name in the CUSTOMER NAME field, press the 'ENTER' key. For company customers, enter an '*' (asterisk) before name.

To access this screen, enter HCIR on the CACHE Master Menu or on a clear screen in the top left-hand corner.
To display 'MEN2', enter MEN2 in the 'Command' field or press the 'ENTER' key.

Account Setup

Use the 'Common Functions Menu' to initiate the account setup screen flow for opening new current accounts (DDA), term deposit accounts (CDA), liability accounts (LA) and set-off accounts (SO).
Enter the following data to start the new account open screen flow:

1.   ACSU in the command field.

2.   Product code (eg DDA), in the PRODUCT field.

3.   Account number in the ACCOUNT field.

After entering this data, press the 'ENTER' key and CACHE displays the Account Set-up (ACSU) screen. The data entered on the MENU screen will automatically appear (default) on the 'ACSU' screen.

Other Functions

All other CIS screens can be accessed through MEN1 or MEN2 screens for performing account, address and customer inquiry and maintenance functions.

Personal Reminder	Use this field (optional) for recording any messages which will be displayed the next time this screen is accessed. The message will only appear on the terminal on which it is input.

ACAC Account-to-Account Relationships

```
         ____ ACAC 0 CIS ACCT TO ACCT RELATIONSHIPS   01/01/2019  11.11
 ACAC                              MESSAGE: 64129 ENTER PRODUCT/ACCOUNT NO.
 PRODUCT     ACCOUNT

 ACT: (VALUES-- A-ADD C-CHANGE D-DELETE)                     NEXT:

  SEQ ACT     PRD ACCOUNT--------------- RELATIONSHIP-------




```

Use this screen to display and maintain the relationships of accounts to an account.
To access this screen, enter the following on the 'MENU' screen:

1. ACAC in the 'COMMAND' field.

2. Product code in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for the 'ACT' field are:

A	Add a new account relationship
C	Change the 'RELATIONSHIP' code of a related account
D	Delete account relationship

CACHE displays the following information:

Product	Product code of account.
Account	Account number.
Next	Sequence number of next related account to be displayed. Press the 'ENTER' key to display next related account.
SEQ	Sequence number of related account.
ACT	The action code of related account.
PRD	Product code of related account.
Account	Related account number.

Relationship code	Code describing the relationship between the two accounts.
Relationship description	A short description of the 'Relationship' code.
Line message	A message indicating the line in error or the action taken: '**ER', – 'ADD', 'CHA', or 'DEL'.

ACAL Account Address/Title List

```
          ____ ACAL 0 CIS ACCOUNT ADDRESS/TITLE LIST  15/04/2010  10.34
 ACAL                         MESSAGE: 64129 ENTER PRODUCT/ACCOUNT NO.
PRODUCT    ACCOUNT                                          NEXT:
SEQ/ACTION: (ACMN, ADPR)
SEQ  TIE  USE SQ TEMP? EFF DT    EXP DT
```

Use this screen to display all current and past account mailing titles and addresses used by an account.

To maintain a displayed Mailing Title/Address, enter ACMN in the 'SEQ' field against the appropriate title/address.

To access this screen, enter the following on the menu screen:

1. ACAL in the 'COMMAND' field.

2. Product code in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

CACHE displays the following information:

Product	Product code of account.
Account	Account number.
Next	Sequence number of next Address/Title information to be displayed. Press the 'ENTER' key to display next Address/Title information
Seq	Address/Title sequence number. If additional screens are required for the displayed Address/Title information, enter one of the following in the 'SEQ' field.
ADPR	Address Profile screen. Use the PF3 key to return to the ACAL screen.
Tie	Address tiebreaker.
Use	Address 'USE' code indicating how the account uses the displayed Address/Title information.

SQ	Sequence within 'USE CODE'.
Temp?	'Y' if the address/title is temporary.
EFF DT	Date (DDMMYYYY) address/title becomes effective.
EXP DT	Date (DDMMYYYY) address/title expires.
Title/Address	Two lines of account title information and up to five lines of address information. CountryCACHE displays 'blank' – Australia.
Country	CACHE displays 'blank' – Australia.

ACCU Account-to-Customer Relationships

```
____ ACCU 0 CIS ACCOUNT TO CUSTOMER LINK    15/04/2010  10.34
ACCU                               MESSAGE: 64129 ENTER PRODUCT/ACCOUNT NO.
PRODUCT    ACCOUNT NO.:
ACTIONS: (A=ADD, C=CHANGE, D=DELETE, B=BYPASS)                  NEXT: 0000

AMEND TO FULL CUSTOMER NAME (FOR COMPANY CUSTOMER, ENTER '*'ASTERISK FIRST)

SEQ ACT  CUSTOMER                            TIE   REL CODE   REPT CUST
```

Use this screen to display and maintain the relationships of accounts to a customer.

The 'ACCU' screen forms part of the account setup screen flow and appears automatically after the 'ADLO' screen.

During account setup and maintenance, CACHE displays 'CULO' screen for each customer relationship added, select customer located on file, or if not located continue to setup customer file.
To access this screen, enter the following on the 'MENU' screen:

1. ACCU in the 'COMMAND' field.

2. Product code in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for the 'ACT' field are:

A	Add new customer relationship (default during Account Setup screen flow).
B	Bypass defaulted information displayed.
C	Change 'RELATIONSHIP' code of related customer.
D	Delete customer relationship.

CACHE displays the following information:

Product	Product code of account.
Account number	Account number.

Next	Sequence number of next related customer to be displayed. Press the 'ENTER' key to display next related customer.
SEQ	Related customer sequence number.
ACT	The Action code relating to current line.
Customer	Related customer name. If adding customer relationships, for company customers, enter an asterisk '*' before name. During the account setup flow the Account Title information defaults from the ACSU screen. If the information displayed is an official title or salutation, eg The Secretary, The Manager etc., enter 'B' to bypass the information. For individual and joint accounts, overtype the customer's title and enter the customer's name in full as follows. **Individual accounts** John Gregory Smith **Joint accounts** John William Brown Linda Lola Brown
Relationship code	Code describing the relationship of the customer to the account.
Relationship DESC	CACHE displays a short description of the 'RELATIONSHIP' code.
REPT cust	Customer reporting flag. To select a customer for reporting purposes, enter 'Y' next to the related customer. If all the customer reporting flags are changed to 'N' in the 'REPT CUST' field an error message is displayed. ('695 select (Y) for CUST REPTG'). A Legal Entity must be selected (Y) to clear the error.
Line message	CACHE displays a message indicating the line in error or the action taken.

ACDT Account Details – CDA

```
           ____ ACDT 0 CIS CDA ACCOUNT DETAIL          15/04/2010  10.36
 ACDT                            MESSAGE: 64110 ACCOUNT NOT ON FILE
 ACTION: INQ   (INQ NXT)         PRODUCT CDA ACCOUNT  0000-00000


 SHORT NAME


 ******* MISC INFORMATION ********  *********** ACCOUNT BALANCE DATA ***********
 SUB PRODUCT CODE                 BALANCE                               0.00
 ACCOUNT STATUS
 OFFICER 1                        ******** ACCOUNT DATES ********
 OFFICER 2                        DATE OPENED
 DOMICILE BRANCH                  LAST RENEWAL DATE
 COST CENTER                      CURRENT MATURITY DATE
 TIMES RENEWED          0         FINAL MATURITY DATE
 TERM CODE
 TERM
 NEGOTIABLE RATE
 RATE                   .00000
```

Use this screen to display information on a term deposit account for Account Codes, Account Balance and Account Dates.
To access this screen, enter the following on the 'MENU' screen:

1. ACDT in the 'COMMAND' field.

2. CDA in the 'PRODUCT' field. (screen cannot be accessed with the Product)

3. Account number in the 'ACCOUNT' field

INQ	(default) to inquire on account.
NXT	to display information for next Term Deposit account number.

CACHE displays the following information:

Product	CDA.
Account	Account number.
Short Name	Account short name.
MISC INFORMATION	
Subproduct Code	Subproduct code.
Account Status	Account status code.
Officer 1	Account Manager identification code.

Officer 2	Not applicable.
Domicile Branch	BSB number of account domicile branch.
Cost Centre	Account Manager Cost Centre number.
Times Renewed	The number of times the term deposit has automatically renewed.
Term Code	'D' if the term is in days, 'M' if in months, or 'Y' if in years.
Term	Term of deposit – numerical value.
Negotiable Rate	'Y' if the interest rate is negotiable, or 'N' if the rate is not negotiable.
Rate	The interest rate on the deposit.
ACCOUNT BALANCE DATA	
Balance	Balance as at end of previous business day.
ACCOUNT DATES	
Date Opened	Date (DDMMYYYY) account opened.
Last Renewal Date	Date (DDMMYYYY) of last automatic renewal.
Current Maturity Date	The date (DDMMYYYY) the deposit matures.
Final Maturity	The date (DDMMYYYY) when automatic renewal stops.
Date	This date is based on the date of original deposit, the term, and the number of times the deposit is to be automatically renewed.

ACDT Account Details – DDA

```
          ____ ACDT 0 CIS DDA ACCOUNT DETAIL          15/04/2010  10.36
 ACDT                           MESSAGE: 64110 ACCOUNT NOT ON FILE
 ACTION: INQ    (INQ NXT)         PRODUCT DDA ACCOUNT  0000-00000


 SHORT NAME


 ****** ACCOUNT CODES ******   *********** ACCOUNT BALANCE DATA ***********
 SUB PRODUCT CODE               CURRENT BALANCE                     0.00
 ACCOUNT STATUS                 CURRENT COLLECTED BALANCE           0.00
 SERVICE CHG TYPE CODE          LAST DEBIT/CREDIT AMOUNT            0.00
 ARP INDICATOR
 ZERO BALANCE ACTION CODE
 DRIVER PROCESSING
 COST CENTER OVERRIDDEN
 OFFICER 1                      ******** ACCOUNT DATES ********
 OFFICER 2                      DATE OPENED
 COST CENTER                    DATE REOPENED
 DOMICILE BRANCH                DATE OF LAST CREDIT
 SETOFF ACCOUNT                 DATE OF LAST DEBIT
                                DATE OF LAST MAINT
                                DATE CLOSED
```

Use this screen to display current account information for Account Codes, Account Balance Data and Account Dates.
To access this screen, enter the following on the 'MENU' screen:

1. ACDT in the 'COMMAND' field.

2. DDA in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account.
NXT	to display information for next Term Deposit account number.

CACHE displays the following information:

Product	DDA.
Account	Account number.
Short Name	Account short name.
ACCOUNT CODES	
Subproduct Code	Subproduct code.
Account Status	Account status.
Service Chg Type Code	Service charge type code.

ARP Indicator	Account reconciliation processing (ARP) indicator.
Zero Balance Action Code	These codes relate to Automatic Funds Transfer (Sweeps) processing codes of a zero balance driver. CACHE displays 'M' if a related account or 'S' for the originating account.
Driver Processing	'1' if account participates in Automatic Funds Transfer (Sweeps) processing, otherwise '0'.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Cost Centre	Account Manager Cost Centre number.
Domicile Branch	BSB number of account domicile branch.
ACCOUNT BALANCE DATA	
Current Balance	Balance as at the end of previous business day.
Current Collected Balance	Current balance less previous day's deposits.
Last Debit/Credit Amount	The last debit/credit amount.
ACCOUNT DATES	
Date Opened	Date (DDMMYYYY) account opened.
Date Reopened	Date (DDMMYYYY) account reopened.
Date Of Last Credit	Date (DDMMYYYY) of last credit.
Date Of Last Debit	Date (DDMMYYYY) of last debit.
Date Of Last Maint	Date (DDMMYYYY) of last account maintenance.
Date Closed	Date (DDMMYYYY) account closed.

ACDT Account Details – SO

```
_____ ACDT 0 CIS SET-OFF ACCOUNT DETAILS     15/04/2010  10.37
ACDT                               MESSAGE: 64110 ACCOUNT NOT ON FILE
PRODUCT      ACCOUNT                                SHORT NAME
COST CENTRE        OFFICER 1           OFFICER 2
                                                           NEXT:


SEQ          PRD ACCOUNT--------------- SET-OFF RELATIONSHIP
```

Use this screen to display accounts involved in a setoff arrangement.
To access this screen, enter the following on the 'MENU' screen:

1. ACDT in the 'COMMAND' field.
2. SO in the 'PRODUCT' field.
3. Account number in the 'ACCOUNT' field.

CACHE displays the following information:

Product	'SO' code.
Account	Account number for inquiry.
Short Name	Account short name.
Cost Centre	Account Manager Cost Centre number.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Next	Sequence number of next related account to be displayed. Press the 'ENTER' key to display next account.
Account	Related account number.
Setoff Relationship	'SOO' code for accounts setoff for other purposes or 'SOI' code for accounts setoff for interest purposes.
Relationship Description	CACHE displays a short description of the 'RELATIONSHIP' code.
Account	Related account number.

ACLM Account Limit Inquiry

```
          ____ ACLM 0 CIS  ACCOUNT LIMIT INQUIRY      15/04/2010  10.39
  ACLM                            MESSAGE: 64129 ENTER PRODUCT/ACCOUNT NO.

  ACTION: INQ    (INQ)

  PRODUCT:      ACCOUNT NO.:                  SUB PRODUCT:

  ACCOUNT SHORT NAME:                          CAPITAL ADEQUACY:

  CURRENT LIMIT/PRO-FORMA BALANCE:
  UNAVAILABLE FUNDS:
  NET LIMIT:

  START DATE:                             EXPIRY DATE:

  ANNUAL REVIEW DATE:                  SPECIAL REVIEW DATE:
  INTEREST REVIEW DATE:                MGR'S REVIEW DATE:

  PROPERTY SECURITY AMT:
  NON PROPERTY SCTY AMT:

  GO TO ACCOUNT MAINTENANCE SCREEN (Y):

  LAST MAINT DATE:        TIME:          SOURCE:        OPERATOR:
```

Use this screen to inquire on account limit information for loan accounts, overdraft accounts and liability accounts. This screen also allows access to the LNMU, ODMU and LA01 screens.
To access this screen, enter the following on the 'MENU' screen:

1.   ACLM in the 'COMMAND' field.

2.   Product code in the 'PRODUCT' field.

3.   Account number in the 'ACCOUNT' field.

The action code for this screen is:

INQ	(default) to inquire on account.

CACHE displays the following information:

Product	Product code.
Account	Account number.
Subproduct	Subproduct code and the message 'Funded' or 'Unfunded'.
Account Short Name	Account short name.
Capital Adequacy	Risk weighting percentage for capital adequacy purposes.
Current Limit/ Pro Forma Balance	Current limit if an overdraft or liability account. Pro forma balance if a loan account.
Unavailable Funds	Enter any additional limit that the Bank will provide at a future date (Bank's commitment) – not applicable to loan accounts.

Net Limit	Net limit on the group of accounts.
Start Date	Date limit/loan takes effect.
Expiry Date	Date limit/loan expires.
Annual Review Date	Date of annual review.
Special Review Date	Date of special review.
Interest Review Date	Date of interest rate review – (for fixed rate FDAs only).
Mgr's Review Date	Date of Account Manager's review.
Limit Expiry Date	Date limit expires (LA accounts only).
Property Security Amt	Value of property security for the account.
Non Property Security Amt	Value of non-property security for the account.
Go To Account Maintenance Screen (Y)	Enter 'Y' to display the relevant account maintenance screen (LNMU, ODMU or LA01).
Last Maint Date	Date maintenance was last performed on the account.
Time	Time maintenance was last performed on the account.
Source	Terminal number where maintenance was last performed.
Operator	Operator logonid who performed last maintenance.

ACMN Account Maintenance Data/Title/Address – CDA

```
           ____ ACMN 0 CIS CDA ACCOUNT MAINTENANCE      15/04/2010  10.41
ACMN                            MESSAGE: 64110 ACCOUNT NOT ON FILE

ACTION: INQ   (INQ NXT NXTNA ADDNA CHG DEL DELNA)
PRODUCT CDA ACCOUNT  0000-00000                        LAST MAINT
SHORT NAME:                           OFFICER 1        OFFICER 2
NAME/ADDR: ADDRESS USE CODE ST   SEQ WITHIN USE CODE  00
          TEMP (Y/N)? N  INQ. EFF. DATE 15/04/2010    LAST MAINT
          ADDRESS DATES: EFFECTIVE DATE          EXPIRY DATE


ACCOUNT NAME  LINE 1:
              LINE 2:
              LINE 3:
     ACCOUNT TITLE:

MAILING TITLE LINE 1:
              LINE 2:

    ACCOUNT ADDRESS: LINE 1:                               TIE    0
                     LINE 2:
                     LINE 3:
                     SUBURB:                          STATE:
                     POSTCODE:                        COUNTRY:
ADDIT.MAINT. SCREENS:      ACCU?     ACRM?     ACAC?
```

Use this screen to display and maintain CDA account information such as; Short Name, Account Name, Mailing Title, Officer Codes and Address Information.
To access this screen, enter the following on the 'MENU' screen:

1.   ACMN in the 'COMMAND' field.

2.   CDA in the 'PRODUCT' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on the account.
NXT	to display information on next CDA account, press the 'ENTER' key to display next account.
NXTNA	to display next name and address for the account depending on the date entered in 'INQ. EFF. DATE' field. Press the 'ENTER' key for each next 'mailing title and address.
ADDNA	to add additional mailing title and address information for a second certificate of balance address. Also use this code to record temporary address details. When adding a second address for the same 'ADDRESS USE CODE', enter the next available sequence number in the 'SEQ. WITHIN USE CODE' field.
CHG	to change displayed account information.
DEL	to delete CIS name and address data on the account.
DELNA	to delete the displayed name and address information for the 'ADDRESS USE CODE' and 'SEQ. WITHIN USE CODE'.

! 'ACAL – Account Address List' screen displays all addresses for an account.

CACHE displays the following information:

Product	'CDA' code.
Account	Account number for maintenance.
Last Maint	Date (DDMMYYYY) of last account maintenance.
Account Short Name	Account short name (company short name or surname and initials).Maximum of 18 characters. *Examples* **Company account**　**Joint account** AUST ENTRPRIS P/L　MASON MA/SC
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
NAME/ADDR	
Address Use Code	Default is 'ST' – statement/mailing address. Enter 'CB' for certificate of balance.
Seq Within Use Code	Default is '00'. Complete this field when adding a second address for the same 'ADDRESS USE CODE', eg an address for a second Certificate Of Balance would be allocated number '01.
Temp (Y/N)?	Default is 'N'. Enter 'Y' only if the address is temporary and to override address for the same 'ADDRESS USE CODE' and 'SEQ WITHIN USE CODE'.
Inq.Eff. Date	Defaults to today's date. Use this field to inquire on account name and address information as at a particular date.
Last Maint	Date (DDMMYYYY) of last maintenance to the name and address data.
Effective Date	Defaults to '11111111'.Date (DDMMYYYY) when the mailing title and address data becomes effective.
Expiry Date	Defaults to '99992799'.Date (DDMMYYYY) when the mailing title and address data expires (temporary addresses only).
ACCOUNT NAME	Account name details.

	Examples	
	Company account	**Joint account**
Line 1	Australian Enterprises Pty Ltd T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	

Account Title	The account title, eg Trust Account	
Mailing Title	Mailing title details for certificate of balance	
	Examples	
	Company account	**Joint account**
Line 1	The Secretary	Mr and Mrs A Mason
Line 2	Australian Enterprise Pty Ltd	
Address	Address (street number and name) for certificate of balance mailing purposes.	
	Examples	
Line 1	4/55 Collins Street	Suite 5
Line 2		420 Smith Street
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'. If changing address LINES 1,2 or 3, then complete all LINES.	
Tie	Address tiebreaker number.	
Suburb	Address suburb.	
State	Address state.	
Postcode	Address postcode.	
Country	Default is 'blank' – Australia.	

The following additional screens are available to add or change account information when a 'CHG', 'ADDNA', or 'DELNA' action code is used.
Enter 'Y' in the field next to the required screen(s).

ACCU?	'Account Customer Relationships' screen.
ACRM?	'Account Remarks' screen.
ACAC?	'Account to Account Relationships' screen.

ACMN Account Maintenance Data/Title/Address – DDA

```
                  ____ ACMN 0 CIS DDA ACCOUNT MAINTENANCE     15/04/2010  10.42
ACMN                              MESSAGE: 64110 ACCOUNT NOT ON FILE

ACTION: INQ   (INQ NXT NXTNA ADDNA CHG DEL DELNA)
PRODUCT DDA ACCOUNT  0000-00000                          LAST MAINT
SHORT NAME:                         OFFICER 1          OFFICER 2
NAME/ADDR: ADDRESS USE CODE ST   SEQ WITHIN USE CODE  00
           TEMP (Y/N)? N  INQ. EFF. DATE 15/04/2010     LAST MAINT
           ADDRESS DATES: EFFECTIVE DATE            EXPIRY DATE


ACCOUNT NAME   LINE 1:
               LINE 2:
               LINE 3:
       ACCOUNT TITLE:


MAILING TITLE LINE 1:
              LINE 2:

    ACCOUNT ADDRESS: LINE 1:                                    TIE    0
                     LINE 2:
                     LINE 3:
                     SUBURB:                          STATE:
                     POSTCODE:                        COUNTRY:
ADDIT. MAINT. SCREENS:    ACCU?     ACRM?     ACAC?
```

Use this screen to display and maintain DDA account information such as; Short Name, Account Name, Officer Code, Mailing Title, Account Title and Address information for statements and certificates of balance.

To access this screen, enter the following on the 'MENU' screen:

1. ACMN in the 'COMMAND' field.

2. DDA in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account.
NXT	to display information on next DDA account, press the 'ENTER' key to display next account.
NXTNA	to display next mailing title and address for the account depending on the date entered in 'INQ. EFF. DATE' field. Press the 'ENTER' key for each next 'mailing title and address'.
ADDNA	to add additional mailing title and address information for a second statement address, a certificate of balance address, or a dishonour address if different from the statement address. Also use this code to record temporary address details. When adding a second address for the same 'ADDRESS USE CODE', enter the next available sequence number in the 'SEQ. WITHIN USE CODE' field.

CHG	to change displayed account information.
DEL	to delete CIS name and address data on the account.
DELNA	to delete the displayed name and address information for the 'Address Use Code' and 'Seq. Within Use Code'.
! 'ACAL – Account Address List' screen displays all addresses for an account.	

CACHE displays the following information:

Product	'DDA' code.	
Account	Account number for maintenance.	
Last Maint	Date (DDMMYYYY) of last account maintenance.	
Account Short Name	Account short name (company short name or surname and initials). Maximum of 18 characters.	
	Examples	
	Company account	**Joint account**
	AUST ENTRPRIS P/L	MASON MA/SC
Officer 1	Account Manager identification code.	
Officer 2	Not applicable.	
NAME/ADDR		
Address Use Code	Indicate how the account uses the name and address information. Default is 'ST' – statement. Enter 'CB' for certificate of balance address if it is different from the statement address. Enter 'DM' for dishonour notice address if it is different from the statement address.	
Seq Within Use Code	Default is '00'.Complete this field when adding an additional address for the same 'ADDRESS USE CODE', eg an address for a second statement would be allocated number '01'.	

Temp (Y/N)?	Default is 'N'. Enter 'Y' only if the address is temporary and to override address for the same 'ADDRESS USE CODE' and 'SEQ WITHIN USE CODE'.
Inq.Eff. Date	Defaults to today's date. Use this field to inquire on account mailing title and address information as at a particular date.
Last Maint	Date (DDMMYYYY) of last maintenance to the name and address data.
Effective Date	Defaults to '11111111'. Date (DDMMYYYY) when the mailing title and address data becomes effective.
Expiry Date	Defaults to '99992799'.Date (DDMMYYYY) when the mailing title and address data expires (temporary addresses only).

ACCOUNT NAME	Account name details.	
	Examples	
	Company account	**Joint account**
Line 1	Australian Enterprises Pty Ltd T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Account Title	The account title, eg No. 2 Account.	
MAILING TITLE	Mailing title details for statement or certificate of balance.	
	Examples	
	Company account	**Joint account**
	The Secretary	Mr and Mrs A Mason
	Australian Enterprise Pty Ltd	
ACCOUNT ADDRESS	Address (street number and name) for certificate of balance mailing purposes.	
	Examples	

Line 1	4/55 Collins Street	Suite 5
Line 2		420 Smith Street
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'. If changing address LINES 1,2 or 3, then complete all LINES.	
Tie	Address tiebreaker number.	
Suburb	Address suburb.	
State	Address state.	
Postcode	Address postcode.	
Country	Default is 'blank' – Australia.	

The following additional screens are available to add or change account information when a 'CHG', 'ADDNA', 'DELNA' action code is used. Enter 'Y' in the field next to the required screen(s).

ACCU?	'Account Customer Relationships' screen.
ACRM?	'Account Remarks' screen.
ACAC?	'Account to Account Relationships' screen.

ACMN Account Maintenance Data/Title/Address – SO

```
          ____ ACMN 0 CIS SO ACCOUNT MAINTENANCE       15/04/2010  10.43
 ACMN                          MESSAGE: 64110 ACCOUNT NOT ON FILE

 ACTION: INQ    (INQ NXT ADDNA CHG DEL DELNA)
 PRODUCT SO  ACCOUNT  0000-000000
 DDA SETOFF ACCOUNT
 SUB-PRODUCT                        OPEN DATE          CLOSE DATE
 DOMICILE BRANCH      COST CENTRE      OFFICER 1          OFFICER 2
 ACCOUNT SHORT NAME

 ACCOUNT NAME LINE 1:
          LINE 2:
          LINE 3:

     ACCOUNT TITLE:


 ADDRESS: LINE 1:                                  TIE    0
        LINE 2:
        LINE 3:
        SUBURB:                          STATE:
        POSTCODE:                        COUNTRY:

 ADDIT.MAINT. SCREENS:     ACCU?     ACRM?     ACAC?
```

Use this screen to display and maintain setoff account information such as; Short Name, Account Name, Account Title and Address information.

To access this screen, enter the following on the 'MENU' screen:

1. ACMN in the 'COMMAND' field.

2. SO in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account.
NXT	to display information for next setoff account.
CHG	to change account information.
DEL	to delete CIS name and address data on the account.
DELNA	to delete the displayed name and address information for the 'SEQUENCE WITHIN USE CODE'.

CACHE displays the following information:

Product	'SO' code.
Account	Account number for maintenance.
Last Maint	Date (DDMMYYYY) of last account maintenance.
Subproduct	Subproduct code.
Open Date	Date (DDMMYYYY) account opened.
Close Date	Date (DDMMYYYY) when account closed.
Domicile Branch	BSB number of account domicile branch.
Cost Centre	Account Manager Cost Centre number.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.

Account Short Name	Account short name (company short name or surname and initials). Maximum of 18 characters.	
	Examples	
	Company account	**Joint account**
	Australian Enterprises P/L	MASON MA/SC
ACCOUNT NAME	Account name details.	
	Examples	
	Company account	**Joint account**
Line 1	Australian Enterprises Pty Ltd T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Account Title	The account title, eg No. 2 Account.	
ADDRESS	Address (street number and name).	
	Examples	

Line 1	4/55 Collins Street	Suite 5
Line 2		420 Smith Street
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'. If changing address, use the spacebar to delete unwanted data.	
Tie	Address tiebreaker number.	
Suburb	Address suburb.	
State	Address state.	
Postcode	Address postcode.	
Country	Default is 'blank' – Australia.	

The following additional screens are available to add or change account information when a 'CHG', or 'DELNA' action code is used.

Enter 'Y' in the field next to the required screen(s).

ACCU?	'Account Customer Relationships' screen.
ACRM?	'Account Remarks' screen.
ACAC?	'Account to Account Relationships' screen.

ACPR Account Profile

```
              ____ ACPR 0 CIS ACCOUNT PROFILE              15/04/2010  10.44
 ACPR                              MESSAGE: 64129 ENTER PRODUCT/ACCOUNT NO.
 ACTION: INQ   (INQ NXT ACDT)
 PRODUCT    ACCOUNT
 BALANCE           0.00  STATUS   SUB-PRDCT
                                     CNTRY     OFF1-         OFF2-
                                               COST CENTER------
                                               DOMICILE BRANCH--
                                               OPEN DATE--------
                                               CLOSE DATE-------
                                               LAST MAINT. DATE-
                                               DDA SETOFF A/C

 ACTN: CUPR             R E L A T E D   C U S T O M E R S        NEXT:
 SEQ-      CUSTOMER------------------------------ TIE  REL-----      RPTG


                       R E L A T E D   A C C O U N T S          NEXT:
 SEQ-      PRD ACCOUNT----------------                 REL-----


                       R E M A R K S                            NEXT:
    PLCD        EXP DT
    PLCD        EXP DT
```

Use this screen to display an overview of account information such as; Balance, Branch, Cost Centre, Account Name and Address, Related Customers and Accounts, Account Remarks. The ACPR screen also forms part of the account setup flow and appears automatically after the CUPR screen. Use the ACPR screen to verify data entered on previous setup screens.

To access this screen, enter the following on the 'MENU' screen:

1. ACPR in the 'COMMAND' field.

2. Product code in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on the account. If there are more than two related customers, accounts or remarks, press the 'ENTER' key to display more details.
NXT	to display profile for next account number.
ACDT	to display 'Account Detail Inquiry' screen for the account.

CACHE displays the following information:

Product	Product code.
Account	Account number.

Balance	Balance as at end of previous business day.
Status	Account status code.
Subproduct	Subproduct code.
Line Identifier	The first character on the left hand side of the screen is the line identifier code. CACHE displays the following codes indicating the contents of the 'Title/Address' fields.

	T	Account title.
	A	Account address.
	C	Suburb/state/postcode.
	-	Country.

Title/Address	Account title, address, state, postcode or country depending on line identifier code.
Off 1	Account Manager identification code.
Off 2	Not applicable.
Cost Centre	Cost Centre number of controlling Account Manager.
Domicile Branch	BSB number of account domicile branch.
Open Date	Date (DDMMYYYY) account opened.
Close Date	Date (DDMMYYYY) account closed.
Last Maint. Date	Date (DDMMYYYY) of last account maintenance.

RELATED CUSTOMERS	
Next	Sequence number of next related customer to be displayed. Press the 'ENTER' key to display next related customer.
Seq	Related customer sequence number. To perform a 'Customer Profile' on the related customer, overwrite the sequence number with 'CUPR' and press the 'ENTER' key. Use the PF3 key to return to the ACPR screen.
Customer	Related customer name.
Tie	Related customer tiebreaker number.
Rel	Code describing the relationship of the customer to the account.

RPTG	Customer Reporting Flag. If a customer has been selected for reporting purposes on the account a 'Y' is displayed.
RELATED ACCOUNTS	
Next	Sequence number of next related account to be displayed. Press the 'ENTER' key to display next related account.
Seq	Related account sequence number.
PRD	Related account product code.
Account	Related account number.
Rel	Code describing the relationship of the related account to the account on profile.
REMARKS	
Next	Sequence number of next remark to be displayed.
Seq	Remark sequence number.
Placed	Date (DDMMYYYY) remark added.
Exp. Date	Date (DDMMYYYY) remark expires.
Remarks	Remarks. To view all account remarks, enter 'ACRM' in the command field and press the 'ENTER' key.

ACRM Account Remarks

```
         ____ ACRM 0 CIS ACCOUNT REMARKS                15/04/2010  10.45
ACRM                               MESSAGE:     PRESS ENTER FOR DETAILS
PRODUCT     ACCOUNT
PRESS ENTER TO VIEW NEXT PAGE OF REMARKS

ACT: A=ADD, C=CHANGE, D=DELETE  DISPLAY:  EFF DATE            THRU
   OCC. DATE      EXP.
ACT NO. PLACED---- DATE----- REMARKS------------------------------ NEXT 0000
```

Use this screen to display and maintain remarks on an account.
The first two lines of remarks are also displayed on the ACPR – 'Account Profile' screen.
To access this screen, enter the following in the 'MENU' screen:

1. ACRM in the 'COMMAND' field.

2. Product code in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

The action codes for the 'ACT' field are:

A	Add new remarks.
B	Change 'Date Placed', 'Expiry Date' or 'Remarks' fields.
C	Delete remarks.

CACHE displays the following information:

Product	Product code.
Account	Account number.
DISPLAY	
Eff Date	The start date (DDMMYYYY) to inquire about the remarks in a particular date range.

	Default is '11/11/1911'.
Thru	The end date (DDMMYYYY) of the range. Default is '99992799'.
Next	Sequence number of next remark to be displayed. To display next page of remarks, press the 'ENTER' key.
Seq	CACHE displays remark sequence number.
Act	Action code relating to the current line only.
Occ. No.	Occurrence number in which remarks are to be displayed. The next highest sequence number is automatically allocated, if blank.
Date Placed	Date (DDMMYYYY) remark becomes effective. Default is today's date.
Exp.Date	Date (DDMMYYYY) remark expires. Default is '99992799'.
Remarks	Remarks.
Line message	CACHE displays a message indicating the line in error or the action taken; '**ERROR*', – ADDED, '– CHANGED', 'DELETED'.

! To begin a new page of remarks, ie remark line 17, enter 17 in the 'Next' field and press the 'ENTER' key. Add new remarks as required.

ACR1 New Accounts Report

```
                 ____ ACR1 0 CIS NEW ACCOUNTS REPORT          15/04/2010  10.48
  ACR1                               MESSAGE:      ACTION SUCCESSFUL

  DATE 15/04/2010  BRANCH       COST CENTER                              NEXT    1
  ACTIONS: (ACAC ACAL ACCU ACDT ACMN ACPR ACRM)

  ACTN/  DOMICILE  TIME
  SEQ    BRANCH    SETUP    PRD  ACCOUNT NUMBER---------            SOURCE
```

Use this screen to display accounts opened today or the previous six days at all branches or cost centres.

This screen also gives the option of displaying accounts opened at a particular branch or cost centre.

To access this screen, enter the following on the 'MENU' screen:

1. ACR1 in the 'COMMAND' field.

CACHE displays the following information:

Date	Default is today's date.
	Enter date (DDMMYYYY) to display accounts setup on a particular day within the previous six days.
Branch	Default is 'blank'.
	CACHE displays all accounts opened Australia-wide for the date entered in the 'Date' field.
	Enter BSB number to display accounts domiciled at a particular branch.
Cost Centre	Default is 'blank'.
	CACHE displays accounts opened at all cost centres.
	Enter Cost Centre number to display accounts opened at a particular cost centre.
Next	Sequence number of next account to be displayed.
	Press the 'ENTER' key to display next account.

	Sequence number of account.	
	To display additional screens for more information on the account, enter one of the following in the 'ACTN/SEQ' field:	
	ACAC	Account-to-Account Relationships
	ACAL	Account Address/Title List
	ACCU	Account-to-Customer Relationships
Actn/Seq	ACDT	Account Details Inquiry
	ACMN	Account Maintenance: Data/Title/Address
	ACPR	Account Profile
	ACRM	Account Remarks.
	ACAC	Account-to-Account Relationships
	Use the PF3 key to return to the 'ACR1' screen.	
Domicile Branch	BSB number of account domicile branch.	
Time Setup	Time (HH:MM) of account setup.	
Prd	Account product code.	
Account Number	Account number.	
Source	Displays '0' – account setup on CACHE.	

ACSU Account Setup – CDA

```
____ ACSU 0 CIS CDA ACCOUNT SETUP          15/04/2010  10.49
ACSU                          MESSAGE: 64502 ENTER ACCT SETUP DATA & NM/ADR

PRODUCT CDA  ACCOUNT NUMBER  0000-00000          DATE OPENED
SUB-PRODUCT CODE    OWNERSHIP CODE        ANZSIC CODE
COST CENTRE         DOMICILE BRANCH       OFFICER 1       OFFICER 2
INTEREST CODE       INTEREST RATE   0.00000  TERM CODE       TERM
ACCOUNT SHORT NAME

ACCOUNT NAME  LINE 1:
              LINE 2:
              LINE 3:
       ACCOUNT TITLE:

MAILING TITLE LINE 1:
              LINE 2:

ADDRESS: LINE 1:                                TIE    0
         LINE 2:
         LINE 3:
         SUBURB:                          STATE:
         POSTCODE:                        COUNTRY:

ADDIT.SETUP SCREENS:         ACAC?     ACRM?
```

This is the first screen in the 'CDA' account setup flow. Use this screen to open new 'CDA' accounts.
To access this screen, enter the following in the 'MENU' screen:

1. ACSU in the 'COMMAND' field.

2. CDA in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

CACHE displays the following information:

Product	'CDA' code.
Account Number	Account number to set up.

Complete the following fields:

Date Opened	Default is today's date. Complete this field only if the account opening date is to be backdated, up to a maximum of 10 days.
Subproduct Code	Enter subproduct code.
Ownership Code	Enter ownership code.
ANZSIC Code	Enter ANZSIC code.

Cost Centre	Enter Cost Centre number of Account Manager.	
Domicile Branch	Enter BSB number of account domicile branch.	
Officer 1	Enter Account Manager identification code.	
Officer 2	Not applicable.	
Interest Code	Enter interest code.	
Interest Rate	If 'Interest Code' is T1, T2 or T3, enter interest rate (to five decimal places).	
Term Code	Enter the term code to indicate term in days, months, or years.	
	D	Days.
	M	Months.
	Y	Years.
Term	Enter term of deposit (numerical value).	
Account Short Name	Enter account short name (company short name or surname and initials).	
	Maximum of 18 characters.	
	Examples:	
	Company account	**Joint account**
	AUST ENTRPRIS P/L	MASON MA/SC
ACCOUNT NAME	Enter account name details	
	Examples:	
	Company account	**Joint account**
Line 1	Australian Enterprises Pty Ltd T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Account Title	Enter account title, eg Trust Account.	
MAILING TITLE	Enter the mailing title details for certificate of balance mailing purposes.	
	Examples:	

	Company account	Joint account
Line 1	The Secretary	Mr & Mrs M A Mason
Line 2	Australian Enterprises Pty Ltd	
ADDRESS	Enter address (street number and name) for certificate of balance mailing purposes.	
	Examples:	
Line 1	4/55 Collins St	Suite 5
Line 2		420 Smith St
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Tie	Address tiebreaker number automatically allocated to the address by CACHE.	
Suburb	Enter suburb.	
State	Enter state.	
Postcode	Enter postcode.	
Country	CACHE defaults to 'blank' – Australia.	

The following additional setup screens may be displayed by entering 'Y' next to the screen code and will appear after the 'CUPR – Customer Profile' screen.

ACAC?	'Account-to-Account Relationships' screen.
ACRM?	'Account Remarks' screen.

After completion of the above screens, CACHE displays the 'CPR – Account Profile' screen in the account setup flow.

ACSU Account Setup – DDA

```
         ____ ACSU 0 CIS DDA ACCOUNT SETUP          15/04/2010  10.49
 ACSU                         MESSAGE: 64502 ENTER ACCT SETUP DATA & NM/ADR

 PRODUCT DDA  ACCOUNT NUMBER  0000-00000           DATE OPENED

 SUB-PRODUCT CODE    OWNERSHIP CODE       ANZSIC CODE
 COST CENTRE         DOMICILE BRANCH      OFFICER 1       OFFICER 2
 ACCOUNT SHORT NAME

 ACCOUNT NAME  LINE 1:
           LINE 2:
           LINE 3:
      ACCOUNT TITLE:

 MAILING TITLE LINE 1:
           LINE 2:

 ADDRESS: LINE 1:                                 TIE    0
       LINE 2:
       LINE 3:
       SUBURB:                          STATE:
       POSTCODE:                        COUNTRY:

 ADDIT.SETUP SCREENS:         ACAC?    ACRM?
```

This is the first screen in the 'DDA' account setup flow. Use this screen to open new 'DDA' accounts.
To access this screen, enter the following in the 'MENU' screen:

1. ACSU in the 'COMMAND' field.

2. DDA in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

CACHE displays the following information:

Product	'DDA' code.
Account Number	Account number to setup.

Complete the following fields:

Date Opened	Default is today's date.
	Complete this field only if the account opening date is to be backdated, up to a maximum of 60 days.
Subproduct Code	Enter subproduct code.
Ownership Code	Enter ownership code.
ANZSIC Code	Enter ANZSIC code.

Cost Centre	Enter Cost Centre number of Account Manager.	
Domicile Branch	Enter BSB number of account domicile branch.	
Officer 1	Enter Account Manager identification code.	
Officer 2	Not applicable.	
Account Short Name	Enter account short name (company short name or surname and initials). Maximum of 18 characters.	
	Examples:	
	Company account	**Joint account**
	AUST ENTRPRIS P/L	MASON MA/SC
ACCOUNT NAME	Enter account name details.	
	Examples:	
	Company account	**Joint account**
Line 1	Australian Enterprises Pty Ltd T/A	Michael Anthony Mason
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Account Title	Enter account title, eg No.2 Account.	
MAILING TITLE	Enter the mailing title details for statement mailing purposes.	
	Examples:	
	Company account	**Joint account**
Line 1	The Secretary	Mr & Mrs M A Mason
Line 2	Australian Enterprises Pty Ltd	
ADDRESS	Enter address (street number and name) for statement mailing purposes.	
	Examples:	
Line 1	4/55 Collins St	Suite 5

Line 2		420 Smith St
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Tie	Address tiebreaker number automatically allocated to the address by CACHE.	
Suburb	Enter suburb.	
State	Enter state.	
Postcode	Enter postcode.	
Country	CACHE defaults to 'blank' – Australia.	

The following additional setup screens may be displayed by entering 'Y' next to the screen code and will appear after the 'CUPR – Customer Profile' screen.

ACAC?	'Account to Account Relationships' screen
ACRM?	'Account Remarks' screen

After completion of the above screens, CACHE displays the 'ACPR – Account Profile' screen in the account setup flow.

ACSU Account Setup – SO

```
              ____ ACSU 0 CIS SO ACCOUNT SETUP            15/04/2010  10.50
  ACSU                            MESSAGE: 64502 ENTER ACCT SETUP DATA & NM/ADR

  PRODUCT SO   ACCOUNT NUMBER  0000-000000               DATE OPENED

  SUB-PRODUCT
  DOMICILE BRANCH        COST CENTRE         OFFICER 1        OFFICER 2

  ACCOUNT SHORT NAME

  ACCOUNT NAME  LINE 1:
               LINE 2:
               LINE 3:

       ACCOUNT TITLE:

  ADDRESS: LINE 1:                                      TIE    0
          LINE 2:
          LINE 3:
          SUBURB:                             STATE:
          POSTCODE:                           COUNTRY:

  ADDIT.SETUP SCREENS:            ACAC? Y   ACRM?
```

This is the first screen in the 'SO' account setup flow. Use this screen to open new 'SO' accounts.
To access this screen, enter the following in the 'MENU' screen:

1. ACSU in the 'COMMAND' field.

2. SO in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

CACHE displays the following information:

Product	'SO' code.
Account Number	Enter TPC BSB number and six digit setoff number.
Date Opened	Default is today's date.

Complete the following fields:

Subproduct Code	Enter subproduct code.
Domicile Branch	Enter Cost Centre number of Account Manager.
Cost Centre	Enter Cost Centre number of Account Manager.
Officer 1	Enter Account Manager identification code.

Officer 2	Not applicable.	
Interest Code	Enter the interest code.	
Account Short Name	Enter account short name (company short name or surname and initials).Maximum of 18 characters.	
ACCOUNT NAME	Enter account name details.	
	Examples:	
	Company account	**Joint account**
Line 1	Australian Enterprises Pty Ltd T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Account Title	Enter account title, eg No.2 Account.	
ADDRESS	Enter address (street number and name) for mailing purposes.	
	Examples:	
	Company account	**Joint account**
Line 1	4/55 Collins St	Suite 5
Line 2		420 Smith St
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	
Tie	Address tiebreaker number automatically allocated to the address by CACHE.	
Suburb	Enter suburb.	
State	Enter State.	
Postcode	Enter postcode.	
Country	CACHE defaults to 'blank' – Australia.	

The following additional setup screens may be displayed by entering 'Y' next to the screen code and will appear after the 'CUPR – Customer Profile' screen.

ACAC?	'Account to Account Relationships' screen (default is 'Y').

ACRM?	'Account Remarks' screen.

After completion of the above screens, CACHE displays the 'ACPR – Account Profile' screen in the account setup flow.

ADCO Address Combine

```
            ____ ADCO 0 CIS COMBINE ADDRESSES/HOUSEHOLDS 15/04/2010  10.51
 ADCO                                 MS 64196 ENTER ADDRESS INFORMATION
         COMBINE ADDRESS/HOUSEHOLD 02 INTO ADDRESS/HOUSEHOLD 01
 ACTION: INQ   (INQ CMBADR CMBHHD)
 ADDR 1: COID      HH#
 PST        ADDR0                                         TIE
            ADDR1
            ADDR2
            CITY                          ST           CNTRY

 ADDR 2: COID      HH#
 PST        ADDR0                                         TIE
            ADDR1
            ADDR2
            CITY                          ST           CNTRY


                                     LAST MAINT. DATE
                                                    *
 ADR BRN    0  STATE CD      COUNTY CD    CENSUS/TRACT    /     SMSA
        *   0       *           *                 *      /       *
```

Use this screen to combine two recorded addresses into one.

If an address has been added to CACHE twice, ie identical addresses on file due to minor differences in layout or spelling they can be merged into one address on this screen.

On combining two addresses, accounts and customers using the deleted address will be allocated the remaining address for their same 'Use Code', 'SEQ. Within Use Code', and 'Effective Dates' fields.

To access this screen, enter the following on the 'MENU' screen:

1. ADCO in the 'COMMAND' field.

The action codes for this screen are:

INQ	(default) to inquire on the addresses to combine.
CMBADR	combine address 02 into address 01 deleting address 02 from CACHE. All customers and accounts using address 02 will be allocated address 01.
CMBHHD	not applicable.

Complete the following fields:

ADDR 1	
COID	Not applicable.

HH#	Not applicable.
PST	Enter postcode.
ADDR0	Enter street name and number.
ADDR1	
ADDR2	
TIE	CACHE allocated tiebreaker number.
CITY	Enter suburb.
ST	Enter state.
Country	Default is 'blank' – Australia.
ADDR 2	
COID	Not applicable.
HH#	Not applicable.
PST	Enter postcode.
ADDR0	Enter street name and number.
ADDR1	
ADDR2	
Tie	CACHE allocated tiebreaker number.
City	Enter suburb.
ST	Enter state.
Country	Default is 'blank' – Australia.
Last Maint. Date	CACHE displays date (DDMMYYYY) address last maintained.

The following fields are not applicable:

- ADR BRN.

- STATE CD.

- COUNTY CD.

- CENSUS/TRACT.

- SMSA.

How to combine addresses:

1. ·After entering information for 'ADDR 1' and 'ADDR 2' fields, press the 'ENTER' key. CACHE displays 'ADLO – Address Locate' screen.

2. 'Address 1' data defaults to the ADLO screen for selecting the address on file. Select 'Address 1' from the addresses displayed by entering 'X' in the 'SEQ/ACT' for the appropriate address and press the 'ENTER' key.

3. CACHE displays the 'ADLO – Address Locate' screen for the second time to select 'Address 2' from the addresses on file. Select 'Address 2' from the addresses displayed – repeat above action.

4. The 'ADCO – Address Combine' screen is displayed with the two addresses selected from the 'ADLO' screen. Overwrite the action with 'CMBADR' to proceed with the combine address function (press the PF7 key or clear screen to end function). Press the 'ENTER' key to combine 'Address 2' into 'Address 1'.

ADLO Address Locate

```
           ____  ADLO 0 CIS ADDRESS LOCATE/ADD TO FILE   15/04/2010  10.51
 ADLO                              MESSAGE: 64250 ADDRESS NOT ENTERED
 ACTION: LOC    (LOC ADD)                              TOTAL:     NEXT:    1
 ADDRESS AS ENTERED: LINE 1:                                       TIE
 (IF NOT LOCATED,    LINE 2:
  CHANGE ACTION      LINE 3:                                      STATE
  TO 'ADD')          SUBURB:                    POSTCODE     COUNTRY
 SEQ/ACT                   SIMILAR ADDRESSES LOCATED ON FILE      TIE
     ------------------


                                                              CNTRY

     ------------------


                                                              CNTRY

     ------------------


                                                              CNTRY


                                                              CNTRY
```

When an address is entered on CACHE, it automatically searches the database for a similar address by street number and name, suburb and postcode, and if addresses are located, displays details on the 'ADLO' screen. If CACHE cannot locate an address, it displays 'NO ADDRESS FOUND' in the 'Message' field.

This screen also forms part of the account setup flow and appears after the 'ACSU – Account Setup' screen.

To access this screen, enter the following on the 'MENU' screen:

1. ADLO in the 'COMMAND' field.

2. Address data in the 'Address' fields.

The action codes for this screen are:

LOC	(default) to locate similar addresses on file.
ADD	add the address to the address file. If adding an address to an account or customer, CACHE first attempts to locate the entered address. If not on file, CACHE displays 'ADDRESS NOT FOUND', overwrite the action 'LOC' with 'ADD' and press the 'ENTER' key.

CACHE displays the following information:

LOC	(default) to locate similar addresses on file.
Total	The total number of similar addresses located on file.
Next	Sequence number of the next address to be displayed.

	To display the next page of located addresses, press the 'ENTER' key.
Tie	CACHE allocated tiebreaker number, used to distinguish similar addresses on file.
Line 1	CACHE displays address as entered on previous screen.
Line 2	
Line 3	
State	State.
Suburb	Suburb.
Postcode	Postcode.
Country	CACHE defaults 'blank' – Australia.
Seq/Act	Sequence number of similar addresses located on file. Use this field to select an address for current function by entering 'X' in the first position of the sequence number. To display more information about the located address, enter ADPR in the appropriate 'SEQ/ACT' field to perform an 'Address Profile'. Use the PF3 key to return to the 'ADLO' screen.
Similar Addresses	CACHE displays similar addresses located on file.
Tie	Address tiebreaker number.

ADMN Address Maintenance

```
          ____ ADMN 0 CIS ADDRESS SETUP/MAINTENANCE   15/04/2010  10.52
  ADMN                           MESSAGE: 64196 ENTER ADDRESS INFORMATION

  ACTION:       (INQ NXT CHG SELCHG DEL)

  P R E S E N T   A D D R E S S                  LAST MAINT. DATE
          LINE 1:                                      TIE
          LINE 2:
          LINE 3:
          SUBURB:                          STATE:
          POSTCODE:                        COUNTRY:

  A D D R E S S   C H A N G E   I N F O R M A T I O N
          LINE 1:                                      TIE
          LINE 2:
          LINE 3:
          SUBURB:                          STATE:
          POSTCODE:                        COUNTRY:


  IF CHANGING LINE 1 OR LINE 2, BOTH LINES MUST BE COMPLETED
```

Use this screen to maintain the address database, i.e. for amending addresses that are entered incorrectly or addresses that have changed.
If the 'CHG' action code is used, the address is changed for all customers and accounts linked to it.

To access this screen, enter the following on the 'MENU' screen:

1. ADMN in the 'COMMAND' field.

2. Address data in the 'Address' fields.

The action codes for this screen are:

INQ	(default) to inquire on address.
NXT	display next address on file.
CHG	change PRESENT ADDRESS with ADDRESS CHANGE INFORMATION for all customers and accounts.
SELCHG	selectively change PRESENT ADDRESS with ADDRESS CHANGE INFORMATION for accounts and customers using the address (this ACTION triggers ADMC and ADMA screens.
DEL	delete the address for all customers and accounts using it.

CACHE displays the following information:

Last Maint. Date	Date (DDMMYYYY) address data last maintained.

Present Address	Address to be maintained.			
Line 1	Address – street number and name.			
Line 2				
Line 3				
	LINE 1	PO Box 51	LINE 1	Suite 3,
	LINE 2		LINE 2	5 March Street
	LINE 3		LINE 3	
Tie	Address tiebreaker number.			
Suburb	Suburb.			
State	State.			
Postcode	Postcode.			
Country	Default is 'blank' – Australia.			
Address Change Information	Complete the address fields to be maintained. If changing 'LINE 1', 'LINE 2', or 'LINE 3' data, all three fields must be completed.			

ADMA Address Maintenance – Selected Accounts

This screen is displayed when the Action code 'SELCHG' is used on the 'ADMN – Address Maintenance' screen.

Use this screen to indicate accounts required for the address change.

The action codes for this screen are:

NXT	(default) display next account using address without changing address information.
CHG	change 'CURRENT TITLE/ADDRESS' with 'TITLE/ADDRESS IF CHG ENTERED'.
DELNA	delete title/address for displayed account.

CACHE displays the following information:

Product	Product code of account.
Account	Account number.
Use CD	Code describing how account uses the address.
Seq	Sequence within 'Use Code'.
Temp?	'Y' if the address is temporary for the account.
Description	Description of address 'Use Code'.
CURRENT TITLE/ADDRESS	
EFF	Date (DDMMYYYY) address becomes effective for account.
EXP	Date (DDMMYYYY) address expires for account.
Title/Address	The account title/address data for the effective date range.
TITLE/ADDRESS IF 'CHG' ENTERED	
EFF	Date (DDMMYYYY) when the 'changed' address is effective. Defaults to CURRENT TITLE/ADDRESS 'EFFECTIVE DATE'.
EXP	Date (DDMMYYYY) when the 'changed' address expires. Defaults to CURRENT TITLE/ADDRESS 'EXPIRY DATE'.

ADMC Address Maintenance – Selected Customers

This screen is displayed when the Action code 'SELCHG' is used on the 'ADMN – Address Maintenance' screen.

Use this screen to indicate customers required for the address change.

The action codes for this screen are:

NXT	(default) display next customer using address without changing address information.
CHG	to change 'CURRENT CUSTOMER ADDRESS' with 'CUSTOMER ADDRESS IF CHG ENTERED'.
DELNA	to delete customer address for displayed customer.

CACHE displays the following information:

Customer	Customer name using the address.
Tie	Customer tiebreaker number.
Use CD	Code describing how customer uses the address.
Seq	Sequence within 'USE CODE'.
Temp?	'Y' if the address is temporary for the customer.
Description	Description of address 'USE CODE'.
CURRENT CUSTOMER ADDRESS	
EFF	Date (DDMMYYYY) address becomes effective for customer.
EXP	Date (DDMMYYYY) address expires for customer.
Customer Address	The customer address data for the effective date range.
CUSTOMER ADDRESS IF 'CHG' ENTERED	
EFF	Date (DDMMYYYY) when the 'changed' address is effective. Defaults to CURRENT CUSTOMER ADDRESS 'EFFECTIVE DATE'.
EXP	Date (DDMMYYYY) when the 'changed' address expires. Defaults to CURRENT CUSTOMER ADDRESS 'EXPIRY DATE'.

ADPR Address Profile

```
            ____ ADPR 0 CIS ADDRESS PROFILE              15/04/2010  10.56
 ADPR                             MESSAGE: 64196 ENTER ADDRESS INFORMATION
 ACTION:      (INQ NXT)                                  LAST MAINT.
 ADDRESS LINE 1:                                   TIE
         LINE 2:
         LINE 3:
         SUBURB:                          STATE:
         POSTCODE:                        COUNTRY:
 DISPLAY RANGE: EFF DATE          THRU
 ACT: CUPR        A D D R E S S   C U S T O M E R S          NEXT:
 SEQ      CUSTOMER/TIE              USE CD  SEQ# TEMP? EFF.DATE   EXP.DATE




  ACT: ACPR ACDT      A D D R E S S   A C C O U N T S          NEXT:
 SEQ       PRD ACCOUNT             USE CD SEQ# TEMP? EFF.DATE   EXP.DATE


```

Use this screen to display all customers and accounts using the same address.
To access this screen, enter the following on the 'MENU' screen:

1. ADPR in the 'COMMAND' field.

2. Address data in the 'ADDRESS' fields.

The action codes for this screen are:

INQ	(default) to inquire on address.
NXT	to display information for next address.

CACHE displays the following information:

Last Maint	Date (DDMMYYYY) address last maintained.
ADDRESS	
Line 1	Address – street number and name.
Line 2	
Line 3	
Suburb	Suburb.

State	State.
Postcode	Postcode.
Country	Default is 'blank' – Australia.
Tie	Address tiebreaker number.
DISPLAY RANGE	
Eff Date	Defaults to '11111111'. Enter date (DDMMYYYY) to inquire on accounts and customers using the address as at a particular date.
Thru	Defaults to '99992799'. Enter end date (DDMMYYYY) of inquiry range.
ADDRESS CUSTOMERS	
Next	Sequence number of next 'address customer' to be displayed. To display next 'address customer', press the 'ENTER' key.
Act/Seq	Sequence number of 'address customer'. To display more information about the 'address customer', enter CUPR in this field. Use the PF3 key to return to the ADPR screen.
Customer/Tie	Address customer and customer tiebreaker number.
Use CD	Code indicating how customer uses the address.
Seq#	Sequence within 'USE CODE'.
Temp?	'Y' if the address is temporary for this customer.
Eff. Date	Date (DDMMYYYY) address becomes effective for this customer.
Exp. Date	Date (DDMMYYYY) address expires for this customer.
ADDRESS ACCOUNTS	
Next	Sequence number of next 'address account' to be displayed. To display next 'address account', press the 'ENTER' key.

Act/Seq.	Sequence number of 'address account' To display additional screens for more information about the 'address account', enter ACPR or ACDT in this field. Use the PF3 key to return to the ADPR screen.
Prd	Product code of 'address account'.
Account	Account number using the address.
Use CD	Code indicating how the account uses the address.
Seq#	Sequence within 'USE CODE'.
Temp?	'Y' if the address is temporary for this account.
Eff. Date	Date (DDMMYYYY) address becomes effective for this account.
Exp. Date	Date (DDMMYYYY) address expires for this account.

ANIN Account Number Status Enquiry (ANGI)

```
          ____  ANIN 0 CIS  ACCT NO STATUS ENQUIRY    28/09/2011  11.04
 ANIN                           MESSAGE: 64129 ENTER PRODUCT/ACCOUNT NO.
               ACCOUNT NUMBER STATUS ENQUIRY

 ACTION: INQ   (INQ,CHG,ALO,ADD)

 PRODUCT:       (CDA,DDA,LA,SO)

 ACCOUNT NUMBER:

 CURRENT STATUS:

 EXPIRY DATE:
```

Use this screen to display all customers and accounts using the same address.
To access this screen, enter the following on the 'MENU' screen:

ANIN in the 'COMMAND' field.

ACTION	Action code relating to current line only.
PRODUCT	Product code of related account. Options include CDA, DDA, LA and SO.

The ACTION Codes for this screen are:

INQ	(Default) to inquire on an account number.
CHG	To 'CHANGE' the Expiry Date on a pre-allocated account number.
ALO	To 'ALLOCATE' an account number for a future customer account
ADD	To 'ADD' a new account into the CACHE ANGI Inventory.

CACHE displays the following information:

Account Number	CACHE ANGI Account Number to be ADDed or inquired on within the CACHE ANGI database (inventory)
Current Status	Status of the account number - PRE-ALLOCATED / IN-USE / UN-USER.
Expiry Date	Date after which the account number is no longer valid in CACHE (if not opened previously). A default 90 days from date of add or pre-allocation.

CUAC Customer-to-Account Relationships

```
          ____ CUAC 0 CIS CUSTOMER ACCOUNTS LINKAGES   15/04/2010  10.57
 CUAC                            MESSAGE: 64192 ENTER CUSTOMER OR PRDCT/ACCT

 CUSTOMER NAME:                                      TIE
                                                              NEXT: 0000
 ACT: (VALUES-- A-ADD C-CHANGE D-DELETE)
 SEQ ACT     PRD ACCOUNT--------------- RELATIONSHIP------- REPT CUST
```

Use this screen to display and maintain the relationships of customers to an account.
To access this screen, enter the following on the 'MENU' screen:

1. CUAC in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for the 'ACT' field are:

A	Add new account relationship.
C	Change account relationship.
D	Delete account relationship.

CACHE displays the following information:

Customer Name	Customer name.
Tie	Customer tiebreaker number.
Next	Sequence number of next related account line to be displayed. To display next related account, press the 'ENTER' key.
Seq	Sequence number of related account line.
ACT	Action code relating to current line only.

PRD	Product code of related account.
Account	Related account number.
Relationship	Code describing the relationship of the account to the customer.
Relationship description	Displays a short description of the relationship code on recall of data.
Line Message	Line message indicating line in error or action taken, ie '**ERROR*', '–ADDED–', '–DELETED'.

CUAD Customer Address Setup/Maintenance

```
              ____ CUAD 0 CIS CUSTOMER ADDRESS SETUP/MAINT 15/04/2010  10.58
 CUAD                         MESSAGE: 64424 ENTER DESIRED ACTION &/OR DATA

 ACTION:        (INQ NXT NXTADR INQENT ADDADR CHG CHGENT DELADR)
 CUSTOMER NAME:                                          TIE

 NAME/ADDR: ADDRESS USE CODE     SEQ WITHIN USE CODE
            TEMP (Y/N)?   INQ. EFF. DATE             LAST MAINT
            ADDRESS DATES: EFFECTIVE DATE            EXPIRY DATE


 ADDRESS:
     LINE 1:                                    TIE
     LINE 2:
     LINE 3:
     SUBURB:                           STATE:
     POSTCODE:                         COUNTRY
```

Use this screen to add and maintain customer addresses.
During the account/customer setup flow, CACHE displays the address entered on the
'ACSU – Account Setup' screen.
To access this screen, enter the following on the 'MENU' screen:

1. CUAD in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on the customer.
NXT	display address for next customer.
NXTADR	display next address for this customer.
INQENT	display customer's next address if using 'INQ.EFF. DATE' field.
ADDADR	add address to the customer.
CHG	use this action code only to change the 'EFFECTIVE DATE' and 'EXPIRY DATE' fields. To change the customer's address ('ADDRESS' fields) use action code 'DELADR' to delete data and action code 'ADDADR' to record new address.
CHGENT	change address effective dates and/or data without creating another address.
DELADR	delete displayed address for this customer only.

CACHE displays the following information:

Customer Name	Customer name for address inquiry/maintenance.	
Tie	Customer tiebreaker number.	
Address Use Code	Code indicating how the customer uses the displayed address:	
	CR	(default) Customer residence.
	CM	Customer mailing address.
Seq. Within Use Code	Use this field when adding another address for the same 'USE CODE', eg if adding a second residential address for the customer, enter the next available sequence number.	
Use Code Description	CACHE displays a brief description of the 'USE CODE' on recall of data.	
Temp Address (Y/N)	Default is 'N'. Enter 'Y' only if the address is temporary and to override address for the same 'USE CODE' and 'SEQ. WITHIN USE CODE'.	
Inq. Eff. Date	Defaults to today's date. Enter date (DDMMYYYY) to inquire on a customer address as at a particular date.	
Last Maintenance	Date (DDMMYYYY) the address was last maintained.	
ADDRESS DATES		
Effective Date	Date (DDMMYYYY) the address becomes effective for this customer and 'USE CODE'. Default is '11111111'.	
Expiry Date	Date (DDMMYYYY) the address expires for this customer and 'USE CODE'. Default is '99992799'.	
Address	Address (street number and name) for customer residence or mailing purposes.	
	! A post office box address must not be recorded at 'Customer Level'.	
	Examples:	
Line 1	4/55 Collins St	Suite 5
Line 2		420 Smith St
Line 3	Use only if insufficient space in 'LINE 1' and 'LINE 2'.	

Tie	CACHE allocated tiebreaker number used to distinguish similar addresses on file.
Suburb	Suburb.
State	State.
Postcode	Postcode.
Country	CACHE defaults to 'blank' – Australia.

If the action code is 'ADDADR' or 'CHG', press the 'ENTER' key to display 'ADLO – Address Locate' screen.

CUAL Customer Address List

```
           ____ CUAL 0 CIS CUSTOMER ADDRESS LIST      15/04/2010  10.58
CUAL                             MESSAGE: 64148 ENTER CUSTOMER NAME
CUSTOMER NAME:                                        TIE 0000
ACTIONS FOR SEQ FIELD: CUAD, ADPR                                NEXT:
SEQ     TIE USE SQ TEMP EFF DT    EXP DT
```

Use this screen to display all current and past residential and mailing addresses used by a customer.

To maintain a displayed customer address, enter 'CUAD' in the 'SEQ' field of the appropriate address.

To access this screen, enter the following on the 'MENU' screen:

1. CUAL in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

CACHE displays the following information:

Customer Name	Customer name.	
Tie	Customer tiebreaker number.	
Next	Sequence number of next customer address data to be displayed. To display next address data, press the 'ENTER' key.	
Customer Name	Customer name.	
Seq	Address sequence number. If additional screens are required for the displayed address data, enter one of the following in the appropriate 'SEQ' field:	
	CUAD	'Customer Address Setup/Maintenance' screen.

	ADPR	'Address Profile' screen.
		Use the PF3 key to return to the 'CUAL' screen.
TIE		Address tiebreaker number.
USE		Address 'Use' code indicating how the customer uses the displayed address data.
SQ		Sequence within 'Use' code.
TEMP?		'Y' if the address is temporary.
EFF DT		Date (DDMMYYYY) address becomes effective.
EXP DT		Date (DDMMYYYY) address expires.
Address		Five lines of address information.
Country		CACHE displays 'AU' – Australia.

CUBA Customer Balances Inquiry

```
           ____ CUBA 0 CIS CUSTOMER BALANCES INQUIRY   15/04/2010  10.59
  CUBA                          MESSAGE: 64192 ENTER CUSTOMER OR PRDCT/ACCT

  CUSTOMER NAME:                                      TIE
                                                              NEXT:
  SEQ-      PRD ACCOUNT NUMBER -------- RELATIONSHIP---- BALANCE-------
                                              BRN-- OPENED-          ST
```

Use this screen to display all the customer's related Account Balances, Account
Domicile Branches and Account Dates.
To access this screen, enter the following on the 'MENU' screen:

1.   CUBA in the 'COMMAND' field.

2.   Customer name in the 'CUSTOMER NAME' field.

CACHE displays the following information:

Customer Name	Customer name.
Tie	Customer tiebreaker number.
Next	Sequence number of next related account to be displayed. To display next related account, press the 'ENTER' key.
Seq	Sequence number of related account.
PRD	Product code of related account.
Account Number	Related account number.
Relationship	Description of the relationship of the customer to the account.
Balance	Account balance.
BRN	BSB number of account domicile branch.

Opened	Date (DDMMYYYY) account opened.
ST	Account status code.

CUBK Customer Bank Relationships/Services

```
         ____ CUBK 0 CIS CUST BK RELS / SERVICES     15/04/2010  10.59
CUBK                             MESSAGE: 64148 ENTER CUSTOMER NAME
CUSTOMER NAME:                                       TIE
ACTION FIELD: VALID ACTIONS: (A-ADD C-CHG D-DEL).

                     B A N K   R E L A T I O N S H I P S
ACT  CODE- DESCRIPTION-----               ACT  CODE- DESCRIPTION-----




                     B A N K   S E R V I C E S
ACT  CODE- DESCRIPTION-----               ACT  CODE- DESCRIPTION-----



```

Use this screen to inquire and maintain a customer's relationships with the bank and services provided by the bank.
To access this screen, enter the following on the 'MENU' screen:

1. CUBK in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for the 'ACT' field are:

A	add relationship/services code.
C	change relationship/services code.
D	delete relationship/services code.

CACHE displays the following information:

Customer Name	Customer name.
Tie	Customer tiebreaker number.
BANK RELATIONSHIPS	
ACT	Action code relating to the current line only.
Code	Code describing relationship of customer to the bank.

Description	Displays a short description of relationship code on recall of data.
BANK SERVICES	
ACT	Action code relating to the current line only.
Code	Code describing service provided to the customer.
Description	Displays a short description of bank service code on recall of data.

CUC1 Individual Customer Combine

```
          ____ CUCO 0 CIS COMBINE CUSTOMERS-INDIVIDUAL 15/04/2010  11.05
CUCO                              MS 64148 ENTER CUSTOMER NAME
                    COMBINE CUSTOMER 02 INTO CUSTOMER 01
ACTION INQ   (FOR CUCO: INQ CMB SWAP -- FOR OLCC: INQ CMB NXT DEL)
CUSTOMER 01 COID     NAME                                          TIE
CUSTOMER 02 COID     NAME                                           *
CUPR? 1   2     NAME LN 2
LAST MAINT DT          *
DATES: OPENED            CLOSED           EMPLOYEE? (Y,N)   STATUS
         *                  *                   *             *
     BRANCH        SENSITIVITY CODE   SEND ADVERTISING? (Y,N)    SEX
         *                  *                   *             *
DATE OF BIRTH         ID DOCUMENTS         MARITAL STATUS
         *                  *                   *
PSNL PHONE ( 000 )   00 - 0000 BUS PHONE ( 000 )   00 - 0000 ANZSIC CODE
        * ( 000 )   00 - 0000        * ( 000 )   00 - 0000     *
 PLACE OF WORK                                       DECEASED
         *                                              *
    OFFICER 1            OFFICER 2            COST CENTER
         *                  *                   *
SSN/TID: CODE  (0-IND, 1-CORP)    NO. 000000000 SUFFIX   CUST TYPE
                       *      * 000000000     *            *
```

Use this screen to combine duplicated customers (individual type) files into one when only one should exist.

Customer 01 data will be retained while Customer 02 data will be deleted. Customer-to-Account and Customer-to-Customer relationships for Customer 02 will be transferred to Customer 01 on combining files.

If any Customer 02 data is to be retained, blank out Customer 01 data before using the 'CMB' action code. Data in Customer 02 fields (denoted by an asterisk) is protected.

To access this screen, enter the following on the 'MENU' screen:

1. CUCO in the 'COMMAND' field.

2. Customer 01 name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on customers.
CMB	combine customers, deleting Customer 02 and retaining Customer 01.
SWAP	exchange Customer 01 with Customer 02.

Complete the following fields:

Customer 01 Name	Enter name of customer one.

Tie	CACHE displays customer tiebreaker number on recall of data.
Customer 02 Name	Enter name of customer two.
Tie	CACHE displays customer tiebreaker number on recall of data.
CUPR? 1	Enter 'Y' to display 'CUPR – Customer Profile' screen for customer one.
CUPR? 2	Enter 'Y' to display 'CUPR – Customer Profile' screen for customer two.

After completing 'CUSTOMER NAME' fields, press the 'ENTER' key. CACHE displays 'CULO – Customer Locate' screen for each customer. Select customers as described for CULO screen. CACHE redisplays CUC1 screen.

CACHE displays the following information for customers one and two:

Last Maint Date	Date (DDMMYYYY) customer one last maintained.
Date Opened	Date (DDMMYYYY) customer file opened.
Date Closed	Date (DDMMYYYY) customer file closed.
Employee? (Y/N)	Not applicable.
Status	Customer status code.
Branch	BSB number of customer domicile branch.
Sensitivity Code	Not applicable.
Send Advertising? (Y/N)	Not applicable.
Sex	Customer sex, ie M – Male, F – Female.
Date Of Birth	Customer birth date (DDMMYYYY).
ID Documents	BSB where account opening documents are held.
Marital Status	Code indicating customer's marital status.
Personal Phone	Customer's personal telephone number.
Bus Phone	Customer's business telephone number.
ANZSIC Code	Australian and New Zealand Standard Industrial Code.
Place Of Work	Name of customer's employer.

Deceased	Date (DDMMYYYY) customer deceased.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Cost Centre	Cost Centre number of controlling Account Manager.

The following fields are not applicable:

- SSN/TID: CODE (0–IND, 1–CORP).
- NO.
- SUFFIX.
- CUST TYPE.

CUC2 Company Customer Combine

Use this screen to combine duplicated company customer files into one when only one should exist.

Customer 01 data will be retained while Customer 02 data will be deleted. Customer-to-Account and Customer-to-Customer relationships for Customer 02 will be transferred to Customer 01 on combining files.

If any Customer 02 data is to be retained, blank out Customer 01 data before using the 'CMB' action code. Data in Customer 02 fields (denoted by an asterisk) is protected.

To access this screen, enter the following on the 'MENU' screen:

1. CUCO in the 'COMMAND' field.

2. Customer 01 name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on customers.
CMB	combine customers, deleting Customer 02 and retaining Customer 01.
SWAP	exchange Customer 01 with Customer 02.

Complete the following fields:

Customer 01 Name	Enter customer 01 name.
Tie	CACHE displays customer tiebreaker number on recall of data.
Customer 02 Name	Enter customer 02 name.
Tie	CACHE displays customer tiebreaker number on recall of data.
CUPR? 1	Enter 'Y' to display 'CUPR – Customer Profile' screen for customer one.
CUPR? 2	Enter 'Y' to display 'CUPR – Customer Profile' screen for customer two.

After completing 'CUSTOMER NAME' fields, press the 'ENTER' key. CACHE displays 'CULO – Customer Locate' screen for each customer. Select customers as described for 'CULO' screen. CACHE redisplays 'CUC2' screen.

CACHE displays the following information for customers one and two:

Last Maint Date	Date (DDMMYYYY) customer one last maintained.

Date Opened	Date (DDMMYYYY) customer file opened.
Date Closed	Date (DDMMYYYY) customer file closed.
Employee? (Y/N)	Not applicable.
Status	Customer status code.
Branch	BSB number of customer domicile branch.
Sensitivity Code	Not applicable.
Send Advertising? (Y/N)	Not applicable.
Date Establish	Date (DDMMYYYY) company established.
ID Documents	BSB where account opening documents are held.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification code.
Contact Name	Name of person to contact at company regarding bank business.
Phone#	Contact's telephone number.
Contact Title	Contact's title, eg Accountant.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Cost Centre	Cost Centre number of controlling Account Manager.

The following fields are not applicable:

- SSN/TID: CODE (0–IND, 1–CORP).
- NO.
- SUFFIX.
- CUST TYPE.

CUCU Customer-to-Customer Relationships

```
        ____ CUCU 0 CIS CUST TO CUST RELATIONSHIPS   15/04/2010  11.06
CUCU                            MESSAGE: 64148 ENTER CUSTOMER NAME
CUSTOMER NAME:                                        TIE 0000
ACT:(VALS: A=ADD, C=CHANGE, D=DELETE, B=BYPASS) EFF-DATE: 15/04/2010 NEXT: 0000

SEQ ACT     RELATED CUSTOMER --------------------- TIE- REL           MSG
```

Use this screen to inquire and maintain customer to customer relationships.
This screen automatically appears during the account setup flow if adding more than
one account to customer relationship on the 'ACCU' screen.

To access this screen, enter the following on the 'MENU' screen:

1. CUCU in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for the 'ACT' field are:

A	add related customer (default during account setup flow).
B	bypass information defaulting from previous screen.
C	change related customer relationship code.
D	delete related customer.

CACHE displays the following information:

Customer Name	Customer name.
Tie	Customer tiebreaker number.
Next	Sequence number of next related customer line to be displayed. Press the 'ENTER' key to display next screen.

Seq	Sequence number of related customer.
ACT	Action code relating to current line only.
Related Customer	Related customer name.
Tie	Related customer tiebreaker number.
Rel	Customer-to-customer relationship code describing the relationship of the 'Customer' to the 'Related Customer'.
Msg	Line message indicating the line in error or the action taken, ie 'ERR', 'ADD', 'CHG', 'DEL'.

CUGM Customer Hierarchy Group Maintenance

```
          ____ CUGM 0 CIS CUST HIERARCHY GROUP MAINT   15/04/2010  11.07
CUGM                             MESSAGE: 64148 ENTER CUSTOMER NAME
ACTION: INQ  (INQ CHG)                                                NXT
GROUP / SUBGROUP  NAME:                                      TIE
ACT:  (VALUE-- C-CHANGE)
SEQ  ACT REL    CUSTOMER NAME                            CCR  SI  ANZSIC
```

Use this screen to inquire and maintain Customer Credit Rating, Security Indicator and ANZSIC codes for a customer group.

To access this screen, enter the following on the CIS common functions 'MENU' screen:

1. CUGM in the 'COMMAND' field.

2. Group/Subgroup/Legal entity name in the 'GROUP/SUBGROUP NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on Group/Subgroup/Legal Entity Customer Credit Rating, Security Indicator and ANZSIC codes. Only displays active customers within the hierarchy.
CHG	change Customer Credit Rating, Security Indicator and ANZSIC code fields.

The line action codes for the 'ACT' field is:

C	change CCR, SI and ANZSIC code fields.

Complete the following fields:

NXT	CACHE displays sequence number of next hierarchy customer to be displayed. Press the 'ENTER' key to display next screen.
Group/Subgroup Name	Enter name of Group/Subgroup/Legal Entity.
Tie	CACHE displays customer tiebreaker number.

Seq	Sequence number of related customer.	
Act	Action code relating to current line only.	
Rel	Relationship code:	
	'PAR'	Parent.
	'SBO'	Subordinate.
	(Customer inquired upon is displayed with '_ _ _' as the relationship code).	
Customer Name	Customer name.	
CCR	Enter customer credit rating code.	
SI	Enter security indicator code.	
ANZSIC	Enter ANZSIC code.	

CACHE displays the following details if the enquiry is at:

Group level:

- All active Subgroups and Legal Entity customers linked to the Group.

Subgroup level:

- All active Subgroups and Legal Entity customers who are linked to that Subgroup.
- Parent of the Subgroup enquired upon (either the Group customer or another Subgroup customer).
- All other Subgroup and Legal Entity customers who report to the parent customer.

Legal entity:

- Parent of the Legal Entity enquired upon (either the Group customer or a Subgroup customer).
- All other Subgroup and Legal Entity customers who report to the parent customer.

CUHA Customer Hierarchy Group/Account Maintenance

```
        ____ CUHA 0 CIS CU HIERARCHY GROUP/AC MAIN  15/04/2010  11.08
 CUHA                            MESSAGE: 64148 ENTER CUSTOMER NAME
 ACTION: INQ  (INQ CHG)                                      NXT 0000
 GROUP/SUB/LEG ENTITY NAME:                                  TIE 0000
 UPDATE WHOLE GROUP Y          ANNUAL REVIEW DATE:

 RELATION/SEQ   GROUP/SUB/LEG ENTITY/TIE -- PRDCT/SUBP/ACCOUNT  --   A/R DATE
```

Use this screen for maintaining the Annual Review date at a Group level. Only accounts within the Group that have a limit or an Annual Review date will be displayed.

To access this screen, enter the following on the CIS common functions 'MENU' screen:

1. CUHA in the 'COMMAND' field.

2. Group/Subgroup/Legal Entity in the 'CUSTOMER NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on Group/Subgroup/Legal Entity Annual Review dates. All accounts within the Group that have a limit or an Annual Review date are automatically displayed.
CHG	change Annual Review date(s).

! After using 'CHG' action, use 'INQ' action to display new Annual Review date against the relevant accounts.

Complete the following fields:

Nxt	CACHE displays sequence number of next account number to be displayed if 'Enter' key is pressed.
Group/Sub/ Leg Entity	Enter name of Group/Subgroup/Legal Entity.
Tie	CACHE displays customer tiebreaker number.

Update Whole Group	Default is 'Y'. Updates Annual Review date for all accounts within the Group that have a limit or an Annual Review date. Enter 'N' to update selected accounts only. Select accounts by entering an 'X' in place of the first digit in the appropriate 'Sequence' field. Where account details are over multiple screens, each screen must be completed individually.
Annual Review Date	Enter Annual Review date for whole Group or selected accounts. Date must be after today but less than or equal to 12 months. Ensure date is a bank business day.
Relation	CACHE displays 'SBO' – subordinate or 'PAR' – parent.
Sequence	CACHE displays sequence number for each account.
Group/Sub/ Leg Entity/Tie	CACHE displays Group, Subgroup or Legal Entity name and tiebreaker number.
Prdct/Subp/ Account	CACHE displays product code, subproduct code and account number linked to a legal entity.
Annual Review Date	CACHE displays current Annual Review date for the account.

CUHF Customer Hierarchy Fees

```
          ____ CUHF 0 CIS CIS CUST HIERARCHY FEES    15/04/2010  11.09
CUHF                              MESSAGE: 64148 ENTER CUSTOMER NAME
ACTION: INQ  (INQ CHG)           FEE TYPE: EX (EX)                 NXT 0000
 GROUP/SUB/LEG ENTITY NAME:                                        TIE 0000

LINE ACTION CODE: C=CHANGE
ACT RELATION  AL GROUP/SUB/LEG ENTITY                TIE          FEE
   SEQ              A/C SHORT NAME          SUBP  ACCT   GLP GLI PI TYPE
```

Use this screen to record the Excess Fee posting account within a group limit.
Additional hierarchy maintenance can be performed on this screen – see below.
To access this screen, enter the following on the CIS common function 'MENU' screen:

1. CUHF in the 'COMMAND' field.

2. Group/Subgroup/Legal Entity in the 'CUSTOMER NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on Group/Subgroup/Legal Entity hierarchy. All DDA accounts within the Group are automatically displayed.
CHG	Use in conjunction with a line action of 'C' to change details on the accounts/groups displayed.

Complete the following fields:

Fee Type	Enter fee type. Default is 'EX' (Excess Fee)
Group/Sub/ Leg Entity	Enter name of Group/Subgroup/Legal Entity.

Line Action Code:

C =change	Can be used against Group/Subgroup/Legal Entity for the Assigned Limit indicator. Can be used against DDA accounts for GLP, GLI and PI indicators and to add or delete a fee type flag.

! Multiple line actions can be performed at the same time.

AL/GLP/GLI/PI	Enter 'Y' or 'N'.
Fee Type	Displays the account within a group limit for charging fees. There can only be one 'EX' fee type loaded for each group limit. The Fee Type flag can only be maintained for accounts with a GLP=Y indicator.

CACHE displays the following information:

Tie	CACHE displays customer tiebreaker number.
Relation/Seq	Displays customers and related accounts under the group hierarchy. CACHE displays 'SBO' – subordinate or 'PAR' – parent. Relationships will be indented according to the subordination level. Sequence for accounts will be in numeric order.
Group/Sub/ Leg Entity	Displays Group, Sub-group and Customer names in the hierarchy.
A/C Short Name	Short name of account displayed.
Subp	Sub product of account number displayed.
Acct	Account number.
Tie (Group/ Sub/Leg Entity)	Displays the tie number of the Group, Sub-group or Legal Entity.

CUHI Customer Hierarchy Inquiry

```
         ____ CUHI 0 CIS CUSTOMER INQUIRY              22/04/2010  17.13
CUHI                              MESSAGE: 64148 ENTER CUSTOMER NAME
GROUP/SUB/LEG ENTITY NAME:                                       TIE
DISPLAY ACCOUNTS ? N

    RELATION          GROUP/SUB/LEG ENTITY/TIE -- PRODUCT/ACCOUNT -----------




```

Use this screen to inquire and display hierarchy relationships from any level within the hierarchy structure.
Accounts belonging to each Legal Entity may also be displayed upon request.

To access this screen, enter the following on the 'CIS Common Functions Menu' screen:

1. CUHI in the 'COMMAND field.

2. Group/Subgroup/Legal Entity name in the 'GROUP/SUB/LEG ENTITY NAME' field.

CACHE displays the following information:

Group/Sub/ Leg Entity Name	Group, Subgroup or Legal Entity name of customer inquired upon.	
Tie	Customer tiebreaker number.	
Display Accounts?	Enter 'Y' to display accounts linked at the Legal Entity level. Default is 'N'.	
Relation	Relationship code	
	'PAR'	Parent.
	'SBO'	Subordinate.
	(Customer inquired upon is displayed with '---' as the Relationship code.)	

	See diagram below for an explanation of relationship codes.
Group/Sub/Leg Entity/Tie	Group, Subgroup or Legal Entity name and tiebreaker number.(First customer in list is customer inquired upon.)
Product/Account	Product codes and account numbers of accounts at the Legal Entity level.

The following example defines the PAR and SBO relationship codes.

Relation							Group/Sub/Leg Entity
(Column)	1	2	3	4	5	6	
		–	–	–			Customer A
	↑	P	A	R			Customer B
		↑	S	B	O		Customer C
		↑	S	B	O		Customer D
		↑	P	A	R		Customer E
			↑	S	B	O	Customer F
		↑	S	B	O		Customer G
			↑	S	B	O	Customer H

Read the screen upwards as follows:

- Customers with codes beginning in column 4 relate only to the immediate customer above whose code begins in column 3.

- Customers with codes beginning in column 3 relate only to the immediate customer above whose code begins in column 2.

- Customers with codes beginning in column 2 relate only to the customer inquired upon.

Therefore:

- Customer B is the parent of Customer A.
- Customers C, D and G are subordinate to Customer B.
- Customer F is subordinate to Customer E.
- Customer H is subordinate to Customer G.
- Customer E is the parent of Customer B.

! Relationship codes appear in varying orders depending on the level (Legal Entity/ Subgroup/Group) of customer inquired upon and the group structure.

CUHM Customer Hierarchy Maintenance

```
        ____ CUHM 0 CIS CUST HIERARCHY MAINTENANCE  22/04/2010  17.13
CUHM                           MESSAGE: 64148 ENTER CUSTOMER NAME
GROUP/SUB/LEG ENTITY NAME:                                      TIE 0000
                                                               NEXT 0000

REMOVE FROM HIERARCHY (Y/N)?
ADD TO HIERARCHY (Y/N)?                   COMBINE TWO HIERARCHIES (Y/N)?
NEW PARENT LINK                                        TIE

                                                            RELATIVE
SEQ            GROUP/SUBGROUP/LEG ENTITY------------- TIE-  LEV   POSITION
0000
0000
0000
0000
0000
0000
0000
0000
0000
0000
0000
0000
0000
0000
```

Use this screen to maintain the structure of a hierarchy.
To access this screen, enter the following on the 'CIS Common Functions Menu' screen:

1. CUHM in the 'COMMAND' field.

2. Group, Subgroup or Legal Entity name in the 'GROUP/SUB/LEG ENTITY NAME' field.

Complete the following fields:

Group/Subgroup/ Leg Entity Name	Enter Group, Subgroup or Legal Entity name.
Tie	CACHE displays customer tiebreaker number.
Next	CACHE displays sequence number of next hierarchy customer to be displayed. Press the 'ENTER' key to display next screen.
Remove From Hierarchy?	Default is 'blank' – no action. Enter 'Y' to remove Subgroup or Legal Entity from the hierarchy.
	! When removing a Subgroup, CACHE automatically promotes it to Group status.
Add To Hierarchy?	Default is 'blank' – no action. Enter 'Y' to add Subgroup or Legal Entity to an existing hierarchy, or to add a group to an existing hierarchy.
	! When adding a Group to an existing hierarchy, this Group is automatically demoted to Subgroup status.

Combine Two Hierarchies?	Default is 'N'. To add a Group to an existing hierarchy, enter 'Y' to indicate an awareness of action. If left at 'N', then a message questioning action will be displayed.
New Parent Link	If 'Y' is entered in the 'Add To Hierarchy' field, enter the Group/Subgroup name for new parent link. CACHE displays 'CULO – Customer Locate' screen for selecting Group/Subgroup.

CACHE displays the following information:

Seq	Sequence number of displayed customer.	
Group/Subgroup/ Leg Entity	Group, Subgroup or Legal Entity name.	
Tie	Customer tiebreaker number.	
Lev	Hierarchy level within Group.	
	G	Group level.
	S	Subgroup level.
	L	Legal Entity.
Relative Position	Relationship code.	
	'PAR'	Parent to customer or
	'SBO'	Subordinate to customer.

CUHX Customer Hierarchy Validations

This screen is part of the CIS (customer information system) accessed via HCIR/HCIS.

Note: the CUHX screen is not displayed in the HCIS menu.

This screen has two functions:
1. To validate that a group is reporting correctly according to the Group it belongs.
2. To transfer an entire group, subgroup, or legal entity (including all subordinates) from one branch and/or cost centre to another.

Purpose:
1. To fix incorrect reporting for a group via one CACHE screen which clearly shows you if there is an error (see field 'OK').
2. To allow transfers including subordinates (such as account, regardless of product type).

```
_____ CUHX 0 CIS CIS CUST HIER VALIDATION    12/10/2010  16.16
CUHX                          MESSAGE: 64132 END OF CUSTOMERS REACHED
ACTION: INQ (INQ/CHG)    GROUP OFF1: 0413   COST CENTRE: 4022
GROUP/SUB/LEG ENTITY NAME: *FOOD GROUP                          TIE: 0002
CURRENT OFF1: 0413   COST CENTRE: 4022
   NEW OFF1:       COST CENTRE:
RELATION   GROUP/SUB/LEGENTITY                     TIE
SEQ            PRD / ACCT                          ALT OFF1   CC  OK
---         *FOOD GROUP                            0002   0413  4022 Y
 SBO        *BYEE PROPERTY PTY LTD                 0001   0413  4022 Y
  0001          DDA    835639371                    N   0413  4022 Y
  0002          LA     850069143                    N   0413  4022 Y
 SBO        *A & A B FOOD FAMILY TRUST             0001   0413  4022 Y
```

Complete the following fields:

Action	Enter 'INQ' or 'CHG'
Group / Sub / Leg Entity Name	Enter account number to be transferred.

The following fields can be completed but are not mandatory:

Tie	Enter the tie of the Group / Subgroup / Legal Entity if known.
Officer 1	Enter the new Officer 1 code. If no change, leave blank.
Cost Centre	Enter the new cost centre number. If no change, leave blank. If changing Cost Centre number, enter new officer code in OFFICER 1 field.

CUHS Customer Hierarchy Setup

Use this screen to link a new customer (Legal Entity or Subgroup) to an existing Group or Subgroup.

This screen automatically appears after the 'CUSU' screen if the customer is a Subgroup. If the customer is a Legal Entity and is to be included as part of a hierarchy, select the 'CUHS' screen from the customer setup (CUS1/CUS2) screen during account setup flow.

This screen can only be accessed during the account/customer setup flow.
CACHE displays the following information:

NEW SUBGROUP/LEGAL ENTITY DETAILS

Subgroup/Legal Entity	CACHE displays Customer/Subgroup name as setup on 'CUSU' screen.
Tie	Customer tiebreaker number.
Hierarchy Level	CACHE displays 'Leg Entity' (Legal Entity) or Subgroup.

Complete the following fields:

LINK TO EXISTING GROUP/SUBGROUP

Group/Subgroup	Enter the Group/Subgroup to link new Customer/Subgroup.
Tie	Leave blank – CACHE displays customer tiebreaker number.
Hierarchy Level	Enter hierarchy level for link, ie Group or Subgroup.

CULO Customer Locate

```
           ____ CULO 0 CIS CUSTOMER LOCATE              22/04/2010  17.16
 CULO                            MESSAGE: 64200 CUSTOMER NAME NOT ENTERED
 CUSTOMER TO BE LOCATED:                                            TIE
                                                                 TOTAL:

 ACTN/                                                       NEXT:    1
 SEQ          SIMILAR CUSTOMER NAMES LOCATED ON FILE
```

Use this screen for locating customer names on CACHE.

CACHE automatically displays this screen for selecting a customer on file after entering a customer name for a previous function.

If adding a customer file, eg during the account/customer setup flow, CACHE searches the customer files for similar customer names as entered on previous screen. If no similar names are located, CACHE displays 'No Customers Found' in the 'Message' field. To proceed with setting up the customer file, press the PF2 key.

To access this screen, enter the following on the 'MENU' screen:

1. CULO in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

CACHE displays the following information:

Customer To Be Located	Customer name as entered on previous screen.
Tie	CACHE allocated tiebreaker number.
Total	The total number of similar customer names located.
Next	Sequence number of next located customer name to displayed. To display next located customer name, press the 'ENTER' key.
Actn/Seq	Sequence number of similar customer names located on file. Use this field to select a customer for current function by entering 'X' in the first position of the sequence number.

	This field may also be used as an action field to perform inquiries or maintenance on the located customer. CUPR - 'Customer Profile' for this customer. If the original screen command is CULO, the following screens can be selected from the 'ACTN/SEQ' field. CUMN - 'Customer Maintenance'. CURM - 'Customer Remarks'. CURE - 'Customer Relationships'. CUCU - 'Customer-to-Customer Relationships'. CUAC - 'Customer-to-Account Relationships'. CUAD - 'Customer Address Setup/Maintenance'. Use the PF3 key to return to the CULO screen.
SIMILAR CUSTOMER NAMES LOCATED	CACHE displays customer name, tiebreaker number and address and address data for similar customers located on file.

CUM1 Individual Customer Maintenance

```
           ____ CUM1 0 CIS INDIVIDUAL CUSTOMER MAINT.  22/04/2010  17.18
CUMN                           MESSAGE: 64148 ENTER CUSTOMER NAME
ACTION INQ   (CHG DEL INQ NXT)                   LAST MAINT DATE
CUSTOMER NAME LINE1                                    TIE
          *                                          *
       NAME LINE2
              *
FSRA INDICATOR:     DIRECT MARKETING:        TFN/EXEMPTION
                                                 ABN
CIP ID:                          NON-RES COUNTRY FOR TAX
DATES:OPENED         CLOSED          STATUS     SEX
         *             *               *        *
BRANCH      COST CENTRE          OFFICER 1       OFFICER 2
       *             *                 *             *
BIRTHDATE          ID DOCUMENTS          MARITAL STATUS    CREDIT RATING
       *                    *                    *                 *
HIERARCHY LEVEL              ASSIGNED LIMIT   (Y/N)    SECURITY IND
                                   *                        *
PLACE OF WORK                                      ANZSIC CODE
       *                                                 *
PSNLPHONE ( 000 )   00 -      BUS PHONE ( 000 )   00 -      DEC'D  *
       * ( 000 )   00 -            * ( 000 )   00 -             *
BANK REL:                          BANK SER:
```

Use this screen to maintain data on the individual customer.

Enter new or changed data in the fields denoted by asterisks (*). To delete data displayed in a field, blank out the data in the appropriate field denoted by an asterisk (*).

To access this screen, enter the following on the 'MENU' screen:

1.   CUMN in the 'COMMAND' field.

2.   Customer name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

CHG	to change customer information.
DEL	to delete customer information.
INQ	(default) to inquire on customer information.
NXT	to display information for next customer.

CACHE displays the following information:

Last Maint Date	Date (DDMMYYYY) customer data last maintained.
CUSTOMER NAME	
Line 1	Customer name line one.

Line 2	Customer name line two.
Tie	Customer tiebreaker number.
FSRA Indicator	Financial Services Reform Act indicator - The Customer Identification Process requires certain information to be provided to customers. Retail customers require the maximum amount of information, so the FSRA field defaults to **Retail** however this can be amended to **Wholesale** or **Professional**
Direct Marketing	The Direct Marketing flag indicates whether direct marketing materials should be sent to the customer.
TFN/Exemption	'000000000' (No TFN or Exemption), or TFN Held, or Tax Exempt.
	! TFN/Exemption number is not displayed.
ABN	Customer's Australian Business Number (ABN).
CIP ID	CIP (Customer Identification Process) ID
Non-Res Country for Tax	Non-Resident Country Code
Date Opened	Date (DDMMYYYY) customer opened.
Date Closed	Date (DDMMYYYY) customer close.
Status	Customer status code.
Sex	Customer sex, ie M -Male, F – Female.
Branch	BSB number of customer domicile branch.
Cost Centre	Cost Centre number of customer's Account Manager.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Birthdate	Customer date (DDMMYYYY) of birth.
ID Documents	BSB where account opening documents are held.
Marital Status	Customer marital status code.
Credit Rating	Credit rating code.
Hierarchy Level	Customer hierarchy level, ie 'LEG ENTITY' (Legal Entity).

Assigned Limit	'Y' if related account excesses are to be reported at this level. 'N if related account excesses report at a higher level, eg Subgroup level.
Security Ind	Security Indicator Code.
Place Of Work	Name of customer's employer.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification Code.
Personal Phone	Customer's personal phone number.
Bus Phone	Customer's business phone number.
Deceased	Date (DDMMYYYY) customer deceased.
Bank Rel	Codes indicating customer's relationship with the bank.
Bank Ser	Codes indicating services provided to the customer.

CUM2 Company Customer Maintenance

```
            ____ CUM2 0 CIS COMMERCIAL CUSTOMER MAINT.  22/04/2010  17.18
 CUMN                                MESSAGE: 64148 ENTER CUSTOMER NAME
 ACTION INQ   (CHG DEL INQ NXT)                       LAST MAINT DATE
         NAME LINE1                                        TIE
               *                                            *
         NAME LINE2
               *
 FSRA INDICATOR:    DIRECT MARKETING:          TFN/EXEMPTION
                                                     ABN
 CIP ID:                            NON-RES COUNTRY FOR TAX
 DATES: OPENED         CLOSED          STATUS     SECURITY IND
         *               *               *              *
 BRANCH       COST CENTRE        OFFICER 1        OFFICER 2
     *             *                 *                *
 DATE ESTABLISH             ID DOCUMENTS        CREDIT RATING
       *                         *                    *
 CONTACT NAME                             PHONE( 000 )  00 - 0000
         *                               * ( 000 )  00 - 0000
 CONTACT TITLE                                   ANZSIC CODE
         *                                             *
 HIERARCHY LEVEL                 ASSIGNED LIMIT  (Y/N)  LEGAL STATUS
                                       *                     *
 BANK REL:                       BANK SER:
```

Use this screen to maintain data on the company customer.

Enter new or changed data in the fields denoted by asterisks (*). To delete data displayed in a field, blank out the data in the appropriate field denoted by an asterisk (*).

To access this screen, enter the following on the 'MENU' screen:

1. CUMN in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

CHG	to change customer information.
DEL	to delete customer information. Before using this code, delete all customer-to-account and customer-to-customer relationships using the CUAC and CUCU screens.
INQ	(default) to inquire on customer information.
NXT	to display information for next customer.

CACHE displays the following information:

Last Maint Date	Date (DDMMYYYY) customer data last maintained.
CUSTOMER NAME	

Line 1	Customer name line one.
Line 2	Customer name line two.
Tie	Customer tiebreaker number.
FSRA Indicator	Financial Services Reform Act indicator - The Customer Identification Process requires certain information to be provided to customers. Retail customers require the maximum amount of information, so the FSRA field defaults to **Retail** however this can be amended to **Wholesale** or **Professional**
Direct Marketing	The Direct Marketing flag indicates whether direct marketing materials should be sent to the customer.
TFN/Exemption	'000000000' (No TFN or Exemption), or TFN Held, or Tax Exempt.
	! TFN/Exemption number is not displayed.
ABN	Customer's Australian Business Number (ABN).
CIP ID	CIP (Customer Identification Process) ID
Non-Res Country for Tax	Non-Resident Country Code
Date Opened	Date (DDMMYYYY) customer opened.
Date Closed	Date (DDMMYYYY) customer closed.
Status	Customer status code.
Security Ind	Security Indicator code.
Branch	BSB number of customer domicile branch.
Cost Centre	Cost Centre number of customer's Account Manager.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Date Established	Date (DDMMYYYY) company established.
ID Documents	BSB where account opening documents are held.
Credit Rating	Credit Rating code.
Contact Name	Name of person to contact at company regarding bank business.

Phone	Phone number of contact at company.
Contact Title	Title of contact person, eg Accountant.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification Code.
Hierarchy Level	Customer hierarchy level, ie 'LEG ENTITY', 'SUBGROUP', 'GROUP'.
Assigned Limit (Y/N)	'Y' if related account excesses are to be reported at this level. 'N' if related account excesses report at a higher level, eg Subgroup level.
Legal Status	Legal status code.
Bank Rel	Codes indicating customer's relationship with the bank.
Bank Ser	Codes indicating services provided to the customer.

CUP1 Individual Customer Profile

```
              ____ CUP1 0 CIS INDIVIDUAL CUSTOMER PROFILE 22/04/2010  17.19
 CUPR                        MESSAGE: 64148 ENTER CUSTOMER NAME
                    ABN                      TFN/EXEMPTION
CUSTOMER NAME        CIP ID             TIE  COST CENTRE        BRN--
N                                            OPENED            OFF01
                                             CLOSED            OFF02
                                             LST MAIN          MAR STATS
                                             BIRTHDATE           SEX-----
                                        DATE DECEASED          FSRA IND
                                          CUSTOMER STATUS   DIRECT MARK
EMPLOYER                                               ANZSIC CODE
BK REL                     PERS PHONE( 000 )   00 - 0000  ID DOCUMENTS
BK SVC                     BUS. PHONE( 000 )   00 - 0000
                    R E M A R K S   S U M M A R Y              NEXT:
     PLCD         EXP DT
     PLCD         EXP DT
ACTN: ACPR ACDT ACLM  R E L A T E D   A C C O U N T S          NEXT:
SEQ-  PRD ACCOUNT--------------- OPENED--- CLOSED--- ST BALANCE-------- REL
```

Use this screen to display an overview of individual customer information, remarks summary and related accounts.

This screen also forms part of the account/customer setup flow and appears after each individual customer setup is completed.

To access this screen, enter the following on the 'MENU' screen:

1.   CUPR in the 'COMMAND' field.

2.   Customer name on the 'CUSTOMER NAME' field.

CACHE displays the following information:

ABN	Australian Business Number (ABN).
TFN/Exemption	'000000000' (No TFN or Exemption), or TFN Held, or Tax Exempt.
	! TFN/Exemption number is not displayed.
CIP ID	CIP (Customer Identification Process) ID
Customer Name	Customer name and up to five lines of customer address information.
Tie	Customer tiebreaker number.

Cost Centre	Cost Centre number of customer's Account Manager.
Branch	BSB number of customer's domicile branch.
Opened	Date (DDMMYYYY) customer file was set up.
Off 1	Account Manager identification code.
Closed	Date (DDMMYYYY) customer file closed, if applicable.
Off 2	Not applicable.
Last Maint Date	Date (DDMMYYYY) customer file last maintained.
Mar Stats	Customer's marital status.
Birthdate	Customer's birthdate (DDMMYYYY).
Sex	Indicates the customer's sex:
	M – Male. F – Female.
Date Deceased	Date (DDMMYYYY) customer deceased, if applicable.
FSRA Ind	Financial Services Reform Act indicator - The Customer Identification Process requires certain information to be provided to customers. Retail customers require the maximum amount of information, so the FSRA field defaults to **Retail** however this can be amended to **Wholesale** or **Professional**
Customer Status	Customer status code.
Direct Mark	The Direct Marketing flag indicates whether direct marketing materials should be sent to the customer.
Employer	Customer's employer name.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification code.
ID Documents	BSB where account opening documents are held.
BK Rel	Codes indicating the customer's relationships with the bank.
Pers Phone	Customer's personal phone number.
BK SVC	Codes indicating the services provided to the customer.
Bus. Phone	Customer's business phone number.

REMARKS SUMMARY	
Next	Sequence number of the next remark line to be displayed. To display next remark line, press the 'ENTER' key. To display all remarks for this customer, enter CURM in the 'COMMAND' field.
Placed	Date (DDMMYYYY) the remark line was added.
Exp Date	Date (DDMMYYYY) the remark line expires.
Remarks	Remarks.
RELATED ACCOUNTS	
Next	Sequence number of next related account to be displayed. To display next related account, press the 'ENTER' key.
Actn/Seq	Sequence number of related account line. Use this field to display the following screens for more information on the related account: ACPR - 'Account Profile' screen. ACDT - 'Account Details' screen. ACLM - 'Account Limit' screen. Use the PF3 key to return to the 'CUP1' screen.
PRD	Product code of related account.
Account	Account number of related account.
Opened	Date (DDMMYYYY) account opened.
Closed	Date (DDMMYYYY) account closed, if applicable.
ST	Account status.
Balance	Account balance.
REL	Code describing the relationship between the account and the customer.

CUP2 Company Customer Profile

```
          ____  CUP2 0 CIS COMPANY CUSTOMER PROFILE    22/04/2010  17.20
   CUPR                         MESSAGE: 64148 ENTER CUSTOMER NAME
   CUSTOMER NAME                              TIE   COST CENTRE        BRANCH
   N                                                OPENED             OFF01
                                                    CLOSED             OFF02
                                                    LAST MAINT. DATE
                                                    DATE CO. ESTABLISHED
                                                    LEGAL STATUS    FSRA INDICATOR
                                                    ANZSIC CODE     DIRECT MARKETG
   ABN            TFN/EXEMPTION            CUSTOMER STATUS   CIP ID
   CONTACT NAME:                                       ID DOCUMENTS
   CONTACT TITLE:                                      PH: ( 000 )   00 - 0000
   BANK REL                     BANK SVC
                         R E M A R K S   S U M M A R Y            NEXT:
   PLACED          EXP. DATE
   PLACED          EXP. DATE
   ACTN: ACPR ACDT ACLM  R E L A T E D   A C C O U N T            NEXT:
   SEQ- PRD ACCOUNT----------------OPENED-----   CLOSED- ST BALANCE-------  REL
```

Use this screen to display an overview of company customer information, remarks summary and related accounts.

This screen also forms part of the account/customer setup flow and appears after each company customer setup is completed.

To access this screen, enter the following on the 'MENU' screen:

1.   CUPR in the 'COMMAND' field.

2.   Customer name on the 'CUSTOMER NAME' field.

CACHE displays the following information:

Customer Name	Customer name and up to five lines of customer address information.
Tie	Customer tiebreaker number.
Cost Centre	Cost Centre number of customer's Account Manager.
Branch	BSB number of customer's domicile branch.
Opened	Date (DDMMYYYY) customer file was set up.
Off 1	Account Manager identification code.
Closed	Date (DDMMYYYY) customer file closed, if applicable.

Off 2	Not applicable.
Last Maint Date	Date (DDMMYYYY) customer file last maintained.
Date Co. Established	Date (DDMMYYYY) company established.
Legal Status	Legal status code.
FSRA Indicator	Financial Services Reform Act indicator - The Customer Identification Process requires certain information to be provided to customers. Retail customers require the maximum amount of information, so the FSRA field defaults to **Retail** however this can be amended to **Wholesale** or **Professional**
ANZSIC Code	Australian and New Zealand Standard Industrial Classification code.
Direct Marketg	The Direct Marketing flag indicates whether direct marketing materials should be sent to the customer
ABN	Australian Business Number (ABN).
TFN/Exemption	'000000000' (No TFN or Exemption), or TFN Held, or Tax Exempt.
	! TFN/Exemption number is not displayed.
Customer Status	Customer status code.
CIP ID	CIP (Customer Identification Process) ID
Contact Name	Name of person to contact at the company regarding bank business.
ID Documents	BSB where account opening documents are held.
Contact Title	Title of person to contact at the company, eg Accountant.
Telephone	Telephone number for contact at company.
Bank Rel	Codes indicating the customer's relationships with the bank.
Bank Svc	Codes indicating the services provided to the customer.
REMARKS SUMMARY	
Next	Sequence number of the next remark line to be displayed. To display next remark line, press the 'ENTER' key. To display all remarks for this customer, enter CURM in the 'COMMAND' field.
Placed	Date (DDMMYYYY) the remark line was added.

Exp. Date	Date (DDMMYYYY) the remark line expires.
Remarks	Remarks.
RELATED ACCOUNT	
Next	Sequence number of next related account to be displayed. To display next related account, press the 'ENTER' key.
Actn/Seq	Sequence number of related account line. Use this field to display the following screens for more information on the related account. ACPR - 'Account Profile' screen. ACDT - 'Account Details' screen. ACLM - 'Account Limit' screen. Use the PF3 key to return to the 'CUP2' screen.
PRD	Product code of related account.
Account	Account number of related account.
Opened	Date (DDMMYYYY) account opened.
Closed	Date (DDMMYYYY) account closed, if applicable.
ST	Current status of the account.
Balance	Account balance.
Rel	Code describing the relationship between the account and the customer.

CURE Customer Relationships

```
          ____ CURE 0 CIS CUSTOMER RELATIONSHIPS      22/04/2010  17.20
 CURE                          MESSAGE: 64200 CUSTOMER NAME NOT ENTERED
 ACTION: INQ   (INQ NXT)
 CUSTOMER NAME:                                   TIE
                        C U S T O M E R   A D D R E S S
 LINE 1:                                          TIE
 LINE 2:
 LINE 3:
 SUBURB/ST/PST                                 000000000 CNTRY

 SEQ: CUPR  ACT: (A, C, D)    R E L A T E D   C U S T O M E R S    NEXT:
 SEQ ACT     CUSTOMER----------------------------- TIE- REL         MSG




 SEQ: ACPR  ACT: (A, C, D)    R E L A T E D   A C C O U N T S      NEXT:
 SEQ ACT     PRD ACCOUNT--------------- RELATIONSHIP------- REPT CUST   MSG
```

Use this screen to display and maintain a customer's relationships to customers and accounts.
To access this screen, enter the following on the 'MENU' screen:

1. CURE in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

INQ	(default) to inquire on customer.
NXT	to inquire on next customer.

The action codes for the 'ACT' field are:

A	to add customer relationship.
C	to change customer relationship.
D	to delete customer relationship.

CACHE displays the following information:

Customer Name	Customer name.
Tie	Customer tiebreaker number.

CUSTOMER ADDRESS	
Customer Address	Customer residential address.
RELATED CUSTOMERS	
Next	Sequence of next related customer line to be displayed. To display next related customer line, press the 'ENTER' key.
Seq	Related customer sequence number. To perform a 'Customer Profile' on the related customer, overwrite the sequence number with 'CUPR' and press the 'ENTER' key. Use the PF3 key to return to the CURE screen.
Act	Action code relating to the current line only.
Customer	Related customer name.
Tie	Related customer tiebreaker number.
Rel	Code describing the relationship of the customer to the related customer.
Msg	Line message indicating the line in error or the action taken, ie 'ERR', 'ADD', 'CHG', 'DEL'.

CACHE displays the following information:

RELATED ACCOUNTS	
Next	Sequence of next related account line to be displayed. To display next related account line, press the 'ENTER' key.
Seq	Related account sequence number. To perform an 'Account Profile' on the related account, overwrite the sequence number with 'ACPR' and press the 'ENTER' key. Use the PF3 key to return to the CURE screen.
Act	Action code relating to the current line only.
Prd	Product code related account.
Account	Related account number.
Relationship	Code describing the relationship of the customer to the related account.
Rept Cust	If a customer has been selected for reporting purposes a 'Y' appears next to the connected account.
Msg	Line message indicating the line in error or the action taken, ie 'ERR', 'ADD', 'CHG', 'DEL'.

CURM Customer Remarks

```
          ____ CURM 0 CIS CUSTOMER REMARKS              22/04/2010  17.21
  CURM                          MESSAGE:      PRESS ENTER FOR DETAILS

  CUSTOMER NAME:                                     TIE 0000
  LINE ACTION CODES: A=ADD, C=CHANGE, D=DELETE
                                 DISPLAY: EFF DATE            THRU
     OCC. DATE      EXP.
  ACT NO. PLACED---- DATE------ REMARKS------------------------------ NEXT: 0000
```

Use this screen to display and maintain customer remarks.
To access this screen, enter the following on the 'MENU' screen:

1. CURM in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for the 'ACT' field are:

A	to add customer remarks. When adding a new remark, use next available remark line.
C	to change customer data in 'REMARKS', 'OCC. NO', 'DATE PLACED', or 'EXP. DATE' fields.
D	to delete customer remarks.

CACHE displays the following information:

Customer Name	Customer name.
Tie	Customer tiebreaker number.
Display: Eff Date	Default is '11111111'. Enter start date (DDMMYYYY) to inquire about remarks in a particular date range.

Thru	Default is today's date. Enter end date (DDMMYYYY) of inquiry range.
Next	Sequence number of next remark line to be displayed. To display next remark line, press the 'ENTER' key.
Act	Action code relating to current line entry only.
Occ. No.	Order of priority in which remarks are displayed.
Date Placed	Defaults to today's date. Enter starting date (DDMMYYYY) for remarks.
Exp. Date	Defaults to '99992799'.Enter expiry date (DDMMYYYY) for remarks.
Remarks	Remarks.
Line Message	Line message indicating the line in error or the action taken, ie '**ERROR*', '–ADDED–', –CHANGED', '–DELETED'.

CUR1 New Customers Report

```
          ____ CUR1 0 CIS NEW CUSTOMERS                    22/04/2010  17.21
 CUR1                              MESSAGE:      ACTION SUCCESSFUL
 DATE 22/04/2010 BRANCH        COST CENTRE

 ACTIONS FOR SEQ FIELD: (CUPR CURM CURE CUCU CUAC CUAD)
                                                              NEXT    1
 SEQ  BRANCH  TIME  CUSTOMER NAME-------------------------   TIE    OPER
```

Use this screen to display customers setup today or the previous six days at all branches or Cost Centres.

This screen also gives the option of displaying customers setup at a particular branch or Cost Centre.

To access this screen, enter the following on the 'MENU' screen:

1. CUR1 in the 'COMMAND' field.

CACHE displays the following information:

Date	Default is today's date. Enter date (DDMMYYYY) to display customers setup on a particular day within the previous 6 days.
Branch	Default is 'blank'. CACHE displays all customers opened Australia-wide for the date entered in the 'DATE' field. Enter BSB number to display customers domiciled at a particular branch.
Cost Centre	Default is 'blank'. Enter Cost Centre number to display customers setup at a particular Cost Centre.
Next	Sequence number of next new customer line to be displayed. To display next new customer, press the 'ENTER' key.
Seq	Sequence number of customer. To display additional screens for more information on the customer, enter one of the following screen codes in the 'SEQ'

	field: CUPR - 'Customer Profile' screen. CURM - 'Customer Remarks' screen. CURE - 'Customer Relationships' screen. CUCU - 'Customer-to-Customer Relationships' screen. CUAC - 'Customer-to-Account Relationships' screen. CUAD - 'Customer Address Setup/Maintenance' screen. Use the PF3 key to return to the CUR1 screen.
Branch	BSB of customer domicile branch.
Time	Time (HH:MM) of customer setup.
Customer Name	Customer name.
Tie	CACHE allocated customer tiebreaker number.
Oper	Operator identification code responsible for the customer setup.

CUS1 Individual Customer Setup

```
           ____ CUS1 0 CIS INDIVIDUAL CUSTOMER SET-UP  22/04/2010  17.22
   CUSU                           MESSAGE: 64148 ENTER CUSTOMER NAME

   CUSTOMER  NAME LN 1                                      TIE
           NAME LN 2
   FSRA INDICATOR: R   DIRECT MARKETING: Y       TFN/EXEMPTION
                                                 ABN
   CIP ID:                          NON-RES COUNTRY FOR TAX
   COST CENTRE:------         ID DOCUMENTS:
   DOMICILE BRANCH:--

   OFFICER 1:      OFFICER 2:       OPEN DATE:          MARITAL STATUS:

   BIRTHDATE:               SEX:         ANZSIC CODE:

   PERSONAL PHONE:( 000 )   00 - 0000    BUSINESS PHONE: ( 000 )   00 - 0000
   PLACE OF WORK:

   BANK RELATIONSHIPS:--
   BANK SERVICES:-------
   CREDIT RATING:      HIERARCHY LEVEL:          ASSIGNED LIMIT:   (Y/N)
   SECURITY IND :  Z


   ADDIT.SETUP SCREENS:   CURM?    CUCU?    CUHS?
```

Use this screen to set up and add individual customer information to CACHE.

This screen also forms part of the account/customer setup flow, and appears after the 'CULO Customer Locate' screen, if customer has to be setup.

To access this screen, enter the following on the 'MENU' screen:

1. CUSU in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

CACHE displays the following information:

Customer Name Line 1	Customer name as entered on the menu screen.

Complete the following fields:

Line 2	If required, enter customer name in LINE 2.
Tie	CACHE allocated tiebreaker number.
FSRA Indicator	Financial Services Reform Act indicator - The Customer Identification Process requires certain information to be provided to customers. Retail customers require the maximum amount of information, so the FSRA field defaults to **Retail** however this can be amended to **Wholesale** or **Professional**
Direct Marketing	The Direct Marketing flag indicates whether direct marketing materials should be sent to the customer

TFN/Exemption	Enter customer's Tax File/Exemption Number.
ABN	Enter customer's Australian Business Number (ABN).
CIP ID	CIP (Customer Identification Process) ID
Non-Res Country for Tax	Non-Resident Country Code
Cost Centre	Enter customer's Account Manager Cost Centre number.
ID Documents	BSB where account opening documents are held.
Domicile Branch	Enter BSB number of customer's domicile branch.
Officer 1	Enter Account Manager identification code.
Officer 2	Not applicable.
Open Date	Defaults to today's date. Enter date customer file opened only if backdating open date. Backdating allowed up to a maximum of 60 days.
Marital Status	Enter customer's marital status.
Birthdate	Enter customer's birthdate (DDMMYYYY).
Sex	Enter customer's sex, ie M – Male F – Female.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification code.
Personal Phone	Enter customer's personal phone number.
Business Phone	Enter customer's business phone number.
Place Of Work	Enter name of customer's employer.
Bank Relationships	Enter codes describing customer's relationships with the bank.
Bank Services	Enter codes describing services provided to the customer.
Credit Rating	Enter credit rating code.
Hierarchy Level	Default is 'LEG ENTITY' (Legal Entity).
Assigned Limit (Y/N)	Default is 'N'. Enter 'Y' if related account excesses are to be reported at this level.

	Enter 'N' if customer is involved in a hierarchy and related account excesses are to report at a higher level, eg Subgroup level.
Security Ind	Enter security Indicator code.

The following additional set up screens may be displayed by entering 'Y' next to the screen code and will appear after the 'CUPR - Customer Profile' screen.

CURM	'Customer Remarks' screen.
CUCU	'Customer-to-Customer Relationships' screen.
CUHS	Hierarchy Set Up screen. Select this screen to establish a hierarchy relationship to a parent customer only. If selected, this screen is displayed after the CUS1 screen.

CUS2 Company Customer Setup

```
          ____ CUS2 0 CIS COMPANY CUSTOMER SET-UP     22/04/2010  17.23
 CUSU                          MESSAGE: 64148 ENTER CUSTOMER NAME

 CUSTOMER NAME LINE 1: *                                    TIE
           LINE 2:
 FSRA INDICATOR:  R   DIRECT MARKETING:  Y   TFN/EXEMPTION
                                             ABN
 CIP ID:                      NON-RES COUNTRY FOR TAX
                                             OPEN DATE:
 COST CENTRE:--          DOMICILE BRANCH:--

 OFFICER 1:               OFFICER 2:               ID DOCUMENTS:

 DATE COMPANY ESTABLISHED:          LEGAL STATUS      ANZSIC CODE:

 CONTACT NAME:
 CONTACT TITLE:
 CONTACT PHONE NO:( 000 )   00 - 0000

 CREDIT RATING:   HIERARCHY LEVEL:         ASSIGNED LIMIT:   (Y/N)
 SECURITY IND : Z
 BANK RELATIONSHIPS:--------
 BANK SERVICES :------------
 ADDIT.SETUP SCREENS:    CURM?    CUCU?    CUHS?
```

Use this screen to set up and add company customer information to CACHE.

This screen also forms part of the account/customer set up flow, and appears after the 'CULO – Customer Locate' screen, if customer has to be setup.

To access this screen, enter the following on the 'MENU' screen:

1. CUSU in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

CACHE displays the following information:

Customer Name Line 1	Customer name as entered on the menu screen.

Complete the following fields:

Line 2	If required, enter customer name in LINE 2.
Tie	CACHE allocated tiebreaker number.
FSRA Indicator	Financial Services Reform Act indicator - The Customer Identification Process requires certain information to be provided to customers. Retail customers require the maximum amount of information, so the FSRA field defaults to **Retail** however this can be amended to **Wholesale** or **Professional**
Direct Marketing	The Direct Marketing flag indicates whether direct marketing materials should be sent to the customer

TFN/Exemption	Enter customer's Tax File/Exemption Number.
ABN	Enter customer's Australian Business Number (ABN).
CIP ID	CIP (Customer Identification Process) ID
Non-Res Country for Tax	Non-Resident Country Code
Open Date	Defaults to today's date. Enter date customer file opened only if backdating open date. Backdating allowed up to a maximum of 60 days.
Cost Centre	Enter customer's controlling Cost Centre number.
Domicile Branch	Enter BSB number of customer's domicile branch.
Officer 1	Enter Account Manager identification code.
Officer 2	Not applicable.
ID Documents	BSB where account opening documents are held.
Date Company Established	Enter date (DDMMYYYY) company was established.
Legal Status	Enter customer's legal status code.
ANZSIC Code	Enter Australian and New Zealand Standard Industrial Classification code.
Contact Name	Enter name of person to contact at the company regarding bank business.
Contact Title	Enter title of person to contact at company.
Contact Phone No	Enter contact's phone number.
Credit Rating	Enter credit rating code.
Hierarchy Level	Default is 'LEG ENTITY' (Legal Entity). Use this field for subgroup/group set up only. Enter 'GROUP' if setting up group file or 'SUBGROUP' if setting up subgroup file.

CACHE displays the following information:

Assigned Limit (Y/N)	Default is 'N'. Enter 'Y' if related account excesses are to be reported at this level.

CACHE Screens Reference Guide

	Enter 'N' if customer is involved in a hierarchy and related account excesses are to report at a higher level, eg subgroup level.
Security Ind	Enter security Indicator code.
Bank Relationships	Enter codes to indicate the customer's relationships with the bank.
Bank Services	Enter codes to indicate the services provided to the customer.

The following additional set up screens may be displayed by entering 'Y' next to the screen code and will appear after the 'CUPR - Customer Profile' screen.

CURM	'Customer Remarks' screen.
CUCU	'Customer-to-Customer Relationship' screen.
CUHS	Hierarchy Set UP screen. Select this screen to establish a hierarchy relationship to a parent customer only. If selected, this screen is displayed after the CUS2 screen.

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CUSE Customer Separate

```
____ CUSE 0 CIS SEPARATE CUSTOMERS          22/04/2010  17.24
 CUSE                                 MS 64200 CUSTOMER NAME NOT ENTERED
               SPLIT/MOVE FROM CUSTOMER 01 TO CUSTOMER 02
ACTION: INQ   (INQ SPLIT)                           EFF DATE: 22/04/2010
CUST COID NAME                                TIE      CUST NO.
 01
 02
CUPR 1   2   CUAD 1   2   CUBK 1   2   CUMN 1   2   CUMI 1   2   CURM 1   2
SEQ: CUPR  ACT: M - MOVE     R E L A T E D   C U S T O M E R S     NEXT:
SEQ ACT COID CUSTOMER------------------------------ TIE- REL OWNER %- APS MSG




 SEQ: ACPR  ACT: M - MOVE    R E L A T E D   A C C O U N T S       NEXT:
 SEQ ACT COID PRD ACCOUNT--------------- RELATIONSHIP-------- OWNER %- APS MSG




```

Use this screen to split a customer file into two files, ie when only one customer has been setup but two should exist.
To access this screen, enter the following on the 'MENU' screen:

1. CUSE in the 'COMMAND' field.

2. Customer name in the 'CUSTOMER NAME' field.

The action codes for this screen are:

NQ	(default) to inquire on customer.
SPLIT	to add a new customer using the name entered in the 'CUSTOMER NAME 02' field. This action copies all data from customer 01 to customer 02, except for 'customer-to-account' and 'customer-to-customer' relationships.

The action code for the 'ACT' field is:

M	to move the relationship from Customer 01 to Customer 02 when the Action code is 'SPLIT'.

Complete the following fields

Cust 01 name	Enter the customer name to be split into two customer files.
Tie	Customer 01 tiebreaker number.

Cust No.	Not applicable.
Cust 02 Name	Enter the customer name to setup using the data from customer 01.
Tie	Customer 02 tiebreaker number.
Cust No.	Not applicable.
CUPR 1	'Y' to display CUPR screen for customer 01.
CUPR 2	'Y' to display CUPR screen for customer 02.
CUAD 1	'Y' to display CUAD screen for customer 01.
CUAD 2	'Y' to display CUAD screen for customer 02.
CUBK1	'Y' to display CUBK screen for customer 01.
CUBK 2	'Y' to display CUBK screen for customer 02.
CUMN 1	'Y' to display CUMN screen for customer 01.
CUMN 2	'Y' to display CUMN screen for customer 02.
CUMI 1	Not applicable.
CUMI 2	Not applicable.
CURM 1	'Y' to display CURM screen for customer 01.
CURM 2	'Y' to display CURM screen for customer 02.
RELATED CUSTOMERS	
Next	Sequence number of next related customer to be displayed. To display next related customer, press the 'ENTER' key.
Seq	Sequence number of related customer. To display more information on the related customer, enter CUPR in this field.

CACHE displays the following information:

ACT	Action code relating to the current line only.
COID	Not applicable.
Customer	Related customer name.

Tie	Related customer tiebreaker number.
REL	Code describing the relationship of the related customer to CUST 01.
Owner %	Not applicable.
APS	Not applicable.
MSG	Line message indicating the line in error or the action taken, ie '**ERROR*', '–MOVED.'.
RELATED ACCOUNTS	
Next	Sequence number of next related account to be displayed. To display next related account, press the 'ENTER' key.
Seq	Sequence number of related account. To display more information on the related account, enter ACPR in this field.
ACT	Action code relating to the current line only.
OID	Not applicable.
PRD	Product code of related account.
Account	Related account number.
Relationship	Code describing the relationship of the related account to CUST 01.
Description	A short description of the 'Relationship' code.
Owner %	Not applicable.
APS	Not applicable.
MSG	Line message indicating the line in error or the action taken, ie '**ERROR*', '–MOVED-.'.

CUTR TFN Restricted Inquiry

```
_____  CUTR 0 CIS TFN RESTRICTED INQUIRY    22/04/2010  17.27
CUTR                           MESSAGE:     PRESS ENTER FOR DETAILS
CUSTOMER NAME                             TIE  COST CENTRE       BRANCH
N                                              OPENED            OFF01
                                               CLOSED            OFF02
                                               LAST MAINT. DATE


                    ABN:                TFN/EXEMPTION:

CONTACT NAME:
CONTACT TITLE:
```

Use this screen to view a customer's Tax File Number (TFN) on Customer Information System (CIS).

This screen is only available to access level 6 and 8 users due to privacy commission regulations.

To access this screen, enter the following on the 'CUPR/CUMN' screens.

1.   CUTR in the 'Command' field.

CACHE displays the following information:

Customer Name	Customer name entered on CUPR/CUMN screen and up to 3 lines of customer address information.
Tie	Customer tiebreaker number.
Cost Centre	Cost Centre number of customer's Account Manager.
Branch	BSB number of customer's domicile branch.
Opened	Date (DDMMYYYY) customer file was set up.
Off 1	Account Manager identification code.
Closed	Date (DDMMYYYY) customer file closed, if applicable.
Last Maint Date	Date (DDMMYYYY) customer file last maintained.

ABN	Customer's Australian Business Number (ABN), if applicable.
TFN/Exemption	Customer's Tax File/Exemption Number.
Contact Name	Name of person to contact at the company regarding bank business.
Contact Title	Title of person to contact at the company, eg Accountant.

IDSR Integrated Deposits System

```
           ____ IDSR 0 IDS INTEGRATED DEP SYS MENU    18/02/2010  12.12
 MENU                           MESSAGE: 53572 TERMINAL RECORDS RESET

                    INTEGRATED DEPOSITS SYSTEM MENU


 SELECT OPTION ===>

                    DDMN - DDA INQUIRY/MAINTENANCE MENU
                    TDMN - TDA INQUIRY/MAINTENANCE MENU
                    THMU - TRANSACTION HISTORY INQUIRY
                    ODMU - OVERDRAFT/LIMIT INQUIRY/MAINTENANCE
                    LNMU - INQUIRY/MAINTENANCE LOANS
                    IYMU - INTEREST RATE & YIELD PROCESSING
                    DDRE - DDA ACCOUNT REOPEN
                    TRAS - TRANSACTION APPROVAL MENU
                    TDPC - TDA PARTIAL PREPAYMENT
                    TPAY - TDA ACCOUNT CLOSURE
                    ANZC - ACCOUNT RECONCILIATION FIELDS
                    TDRE - TDA ACCOUNT REOPEN
                    DDAC - DDA ACCOUNT CLOSURE
                    IAMN - IMPAIRED ASSET INQUIRY/MAINTENANCE MENU (CCR10)
```

The Integrated Deposits System (IDS) menu provides access to the following applications and screens for enquiry and maintenance transactions on DDA and CDA accounts.

Use this screen to select options within the Integrated Deposits System.

To access this screen, enter IDSR on the CACHE Master Menu, or on a clear screen enter IDSR and space bar in the top left-hand corner.

To select required application or transaction, enter the 4 character screen code in the 'Command' field or the 'Select Option' field.

DDMN – DDA Inquiry/Maintenance Menu
The DDA Inquiry/Maintenance menu provides screens for enquiring and maintaining data on DDA accounts covering:

- Account codes.
- Interest and fees.
- Statement cycles.
- Cycle-to-date details.
- Drivers (Sweeps) information.
- Historical balances, interest payments and service charges.
- Withholding tax.

TDMN – TDA Inquiry/Maintenance Menu

The TDA Inquiry/Maintenance menu provides screens for enquiring and maintaining data on CDA accounts covering:

- Account codes.

- Deposit lodgement and deposit/interest disposal details.

- Interest history.

- Withholding tax.

THMU – Transaction History Inquiry

The Transaction History Inquiry menu provides information about transactions posted to DDA accounts.

Cycled and non-cycled transactions are displayed and particular transaction types and ranges can also be displayed when specific search criteria is entered.

This application also allows the processing of reversal transactions and the ordering of casual statement requests for DDA accounts.

Transactions are held in the Transaction History File for an account for 14 days after a statement is issued.

ODMU – Overdraft/Limit Inquiry/Maintenance

The Overdraft Inquiry/Maintenance screen is used for recording and maintaining overdraft limits for DDA accounts, recording Limit Approval Fee and the annual Line Fee rate.

LNMU – Loans Inquiry/Maintenance

The Loans Inquiry/Maintenance screen is used for recording and maintaining details on fixed loan accounts.

IYMU – Interest Rate and Yield Processing

The Interest Rate and Yield Processing application provides up-to-date and historical information about DDA and CDA account interest codes by account classes, eg CABI.

Use this application to enquire on up-to-date information about default and valid interest codes by product or subproduct, interest rates applicable to interest codes and descriptions of subproduct and interest codes.

DDRE – DDA Account Reopen

The DDA Account Reopen screen is used for reopening a DDA account that was closed in error.

CIS and DDA account coding information is retained, however, historical data, eg Maximum/Minimum Balances, is deleted from the database.

Use of this screen is restricted to log-on identification and can only be accessed an authorised operator.

TRAS – Transaction Approval Menu

The Transaction Approval menu provides screens for the entering, approval and posting of DDA and TDA transactions.

This includes:

Entering and approving transactions through the DBD$ and TBD$ screens.
A search on all approval transactions through the TRAP screen.

TDPC – TDA Partial Prepayment

The TDA Partial Prepayment transaction is used for partial prepayments of term deposits.

After completing fields on the 'TDA Partial Prepayment' screen, CACHE displays accrued interest, penalty interest payable on the prepayment, WHT if applicable and the remaining balance..

Use of this transaction is restricted to logon identification and can only be accessed by an authorised operator.

TPAY - TDA Account Closure

The TDA Account Closure screen is used to fully prepay or close term deposits.

After completing fields on the 'TDA Account Closure' screen, CACHE displays accrued interest and balance plus penalty interest payable on the closure of the term deposit.

Use of this transaction is restricted to logon identification and can only be accessed by an authorised operator.

ANZC – CASH XTRA/ANZ ONLINE/VIDEOTEXT Fields

The Account Reconciliation fields screen is used for enquiring and maintaining CASH XTRA, ANZ ONLINE and VIDEOTEXT Account Reconciliation Processing (ARP) details.

Use of this screen is restricted to logon identification and can only be accessed by an authorised operator.

TDRE – TDA Account Reopen

The TDA Account Reopen screen is used for reopening a TDA account that was closed in error.

CIS and TDA account coding information is retained, however, historical data is deleted from the database.

Use of this screen is restricted to log-on identification and can only be accessed an authorised operator.

DDAC – DDA Closure

The DDA Account Closure screen is used to close a DDA account that is currently open.

Use of this screen is restricted to log-on identification and can only be accessed by authorised users.

IAMN – Impaired Asset Inquiry/Maintenance Menu (CCR10)

The IAMN Impaired Asset Inquiry/Maintenance Menu provides screens for impaired (CCR10) accounts.

Use of this menu is HIGHLY restricted and controlled by log-on identification by authorised users.

Program Function (PF) Keys

PF keys are command keys which perform different functions in CACHE. PF keys enable you to perform special functions, to move from one screen to another, to save data on a screen, to return to the previous screen or end a function and return to the main menu.

Functions of the PF keys in IDS are as follows:

Key	Function
PF2 (CONT)	To continue to the next screen in the screen flow. Example: During the account setup screen flow, use PF2 to continue screen flow after viewing and changing codes on the DDA and TDA screens.
PF3 (PLVL)	To display the previous screen within a function. CACHE shows the total number of screens (maximum 9) processed before the screen title. Example: To return to the IDS menu from the 'DDMN' menu.

DDMN DDA Inquiry/Maintenance Menu

```
                    ____ DDMN 1 IDS DDA INQUIRY/MAINTENANCE MENU 18/02/2010  12.14
 DDMN                                MESSAGE:      ACTION SUCCESSFUL
 SELECT OPTION ===>
 ACTION       PRODUCT DDA   ACCOUNT


                         INQUIRY/MAINTENANCE MENU


        INQUIRY/MAINTENANCE                     INQUIRY
        -------------------                     -------
 DD01  ACCOUNT CODING STRUCTURE     DD04  CYCLE-TO-DATE INFORMATION
 DD02  INTEREST/FEES INFORMATION    DD05  DRIVER INFORMATION ORIGINATING ACCT
 DD03  STATEMENT DEFINITIONS        DD06  HISTORY-ACCOUNT BALANCE-PAST 60 DAYS
 DD11  INTEREST-PERCENTAGE/POINTS   DD07  HISTORY-MAX/MIN BALANCE
 DD12  INTEREST-FLAT RATE           DD08  HISTORY-DR/CR INTEREST PAYMENT
 DD13  INTEREST-SPLIT/TIERED RATES  DD09  HISTORY-SERVICE CHARGE-12 CYCLES
 DD14  WITHHOLDING TAX INFORMATION
 DD15  SERVICE CHARGE MAINTENANCE
 DD16  AVERS SELECTION CRITERIA
 DD17  WITHHOLDING TAX ADJUSTMENT
 DD18  FLOAT ADJUSTMENT

 TDMN  TDA INQUIRY/MAINTENANCE MENU
```

The 'DDA Inquiry/Maintenance Menu' provides all the options necessary for inquiries
and maintenance on DDA accounts.

Before maintaining account data, always perform an inquiry (enter INQ in 'ACTION'
field) to display present data; to change information, enter CHG in 'ACTION' field and
enter new details in appropriate fields.

To access this screen, enter 'DDMN' in the 'COMMAND' field on the 'IDSR' menu.
Complete the following fields:

Command Field	Enter required screen code.
Select Option	During initial access of the 'DDMN' menu screen, the cursor automatically appears in this field. Enter the required screen code. If screen code is entered in 'COMMAND' field, do not use 'SELECT OPTION' field.
Action	Enter one of the following Action codes:
INQ	(default) to inquire on account.
NXT	to inquire on next account number.

DD01 Account Coding Structure

```
              ____ DD01 2 IDS DDA ACCOUNT CODING STRUCTURE 08/10/2013  15.40
DDMN                          MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

                         ACCOUNT CODING STRUCTURE
SUB-PRODUCT                           ACCOUNT RESTRAINTS CLASS  1     3
PORTFOLIO PRODUCT:
COST CENTER                           DRIVER PROCESSING INDICATOR
DOMICILE BRANCH                       O/D LIMIT PRESENT
ACCOUNT STATUS                        ARP INDICATOR
OFFICER 1          OFFICER 2
OWNERSHIP CODE                        SETOFF A/C
ANZSIC CODE                           SETOFF A/C OPEN DATE
AGENCY TYPE                           SETOFF START DATE
SECURITY INDICATOR                    CREDIT RATING
LARGE ITEM MONITOR CODE               EXCESS FEE AMOUNT
OUT OF BOUNDS PROC. (OBP) CODE        EXCESS PAYMENT METHOD
PENALTY INTEREST APPLICABLE (Y/N)     DDA ACCT TO DEBIT
DATE EXCESS BEGAN
OVERDRAFT LIMIT OVER 100K (Y/N)       TOTAL LIMITS OVER 500K (Y/N)
GROUP LIMIT PARTICIPANT (Y/N)         GROUP LIMIT INTERCHANGE (Y/N)

EVERGREEN INDICATOR (Y/N)
```

Use this screen to inquire and maintain the different types of codes on 'DDA' accounts.

This screen also forms part of the 'DDA' account set-up flow and appears automatically after the 'ACPR – Account Profile' screen.

To access this screen, enter the following on the DDMN 'MENU' screen:

1. DD01 in the 'COMMAND' or 'Selection' field.

2. INQ in the 'ACTION' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.
CHG	to change displayed account data.

CACHE displays the following information:

Sub Product	Subproduct code.
Portfolio Product	Portfolio Product Indicator (if applicable for sub product).

Cost Centre	Cost Centre number of Account Manager.
Domicile Branch	BSB number of account domicile branch.
Account Status	Account status code.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Ownership Code	Ownership code.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification code.
Agency Type	Agency Type.
Security Indicator	Security Indicator.
Large Item Monitor Code	Large Item Monitor code.
Out of Bounds Proc (OBP) Code	Out-of-Bounds Processing code.
Penalty Interest Applicable (Y/N)	This field defaults on account setup to 'Y' for the following subproducts, but can be changed to 'N' if necessary.00, 01, 02, 04, 08, 50, 52, 54, 55, 59, 89.The field defaults to 'N' for all other subproducts and cannot be changed to 'Y'. If split level interest rates are recorded for the account set this field to 'N'. These defaults are applied for each sub product during account opening and sub product transfers.
Date Excess Began	Date (DDMMYYYY) the account last went into excess. This field is displayed as blank when the account is no longer in excess.
Overdraft Limit Over $100K (Y/N)	'Y' if the account is over the $100,000 direct limit category. Default is 'Y'.
Group Limit Participant (Y/N)	'Y' if the account participates in a group limit arrangement for reporting purposes. Default is 'N'.
Evergreen Indicator (Y/N)	Enter 'Y' if lending arrangements will be automatically renewed at expiry. Default is 'N'.
Account Restraints Class 1	'1' if the account has any restrictions, otherwise '0'.

Account Restraints Class 3	'1' to '9' if account has Stop Payments, otherwise '0'. ! The numbers '1' to '9' do not indicate quantities – they are CACHE codes.
Driver Processing Indicator	'1' if the account is involved in sweep processing (sweeps), (ie an Originating or Related account), otherwise '0'.
O/D Limit Present	'Y' if the account has overdraft facilities, otherwise 'N'.
ARP Indicator	Account Reconciliation Processing (ARP) Indicator.
Setoff A/C	Setoff A/C number.
Setoff A/C Open Date	Setoff A/C Open Date.
Setoff Start Date	Setoff Start Date.
Credit Rating	Credit Rating.
Excess Fee Amount	Use this field to enter the amount for excess charging on accounts (refer Excess Fees section in the CACHE Reference Guide). The Excess Fee can be set from $0.00 to $10,000.00. For accounts not participating in a group limit arrangement the default is $50.00. When an 'EX' flag is loaded against an account participating in a group limit arrangement on the CUHF screen, the DD01 screen will be automatically presented and this field will display the default value of $100.00. To waive an excess fee, the field must be manually set to $0.00.

Excess Payment Method	TA	This account or,
	TT	Nominated third party account

DDA Acct to Debit	Enter nominated third party account for excess fee.
Total Limits Over 500K (Y/N)	'Y' if the total limit arrangement for the customer is over 500K, otherwise 'N'.
Group Limit Interchange (Y/N)	Default is 'N' (account does not participate in a Facility Arrangement). GLI indicator will be system generated from Orion depending on Facility Arrangement Type account is added into.

DD02 Interest/Fees Information

```
           ____ DD02 2 IDS  DDA INTEREST/FEES        18/02/2010  13.37
DDMN                          MESSAGE:  100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

INTEREST INFORMATION   CODE   CYCLE
DEBIT INTEREST                             INTEREST PYMT METHOD
CREDIT INTEREST                            ACCT TO DR/CR - PROD
                                                        - ACCT
INTEREST TERM  - DAYS
DATE NXT DB INT CYCLE

FEES INFORMATION       CHARGE CODE   WAIVE CODE   AMT PER ITEM   NO. OF ITEMS
SERVICE CHARGE
STMT COLLECTION FEE
SWEEP SERVICE FEE
STOP PAYMENT FEE




                                           GOV DUTIES PYMT METHOD
BANK FEES CYCLE CODE                       BANK FEES PYMT METHOD
                                           ACCT TO DEBIT - PROD
                                                         - ACCT
```

Use this screen to inquire and maintain debit or credit interest codes, fee codes, cycle codes and the accounts to which interest, fees and government taxes or duties are to be charged.

This screen also forms part of the 'DDA' account setup flow and appears automatically after the 'DD01 – DDA Account Coding Structure' screen.

To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD02 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.
CHG	to change displayed account data.
SNC	Used for accounts which the following scenario's; • Have current Interest Code of LC and LD • Have previous Interest Code as LC and LD Command is used to SYNC data from CACHE to ORION via the

	Account Refresh message. Only the following fields will be SYNCed; • Credit Interest Code • Debit Interest Code • Interest Payment Method • Account to DR/CR Product • Account to DR/CR Account

CACHE displays the following information:

INTEREST INFORMATION		
DEBIT INTEREST	Code	Debit interest code.
	Cycle	Debit interest cycle code.
CREDIT INTEREST	Code	Credit interest code.
	Cycle	Credit interest cycle code.
Interest Term - Days	Interest term days.(minimum 7 days, maximum 200 days).	
Date Nxt Intrl Db Int Cycl	Date of next debit interest cycle. Applicable to CAAs only.	
INTEREST PYMT METHOD	Debit or credit interest payment code:	
	TA	this account or
	TT	nominated third party account.
ACCT TO DR/CR (Complete the below fields if 'INTEREST PYMT METHOD' code is 'TT').		
Prod	Enter 'DDA'.	
Acct	Enter nominated third party account number to debit/credit interest.	
If setting up a Principal and Interest (P&I) Fixed Rate Fully Drawn Advance - Complete the 'INTEREST PYMT METHOD' code as 'TT' and remaining fields as follows		
Prod	Enter 'DDA'.	
Acct	Enter '000000000' (nine zeros) in this field.	

FEES INFORMATION	
SERVICE CHARGE	
Charge Code	Service charge calculation code.
Waive Code	Service charge waive code.
STMT COLLECTION FEE	
Charge Code	Service charge calculation code.
Waive Code	Service charge waive code.
Amt Per Item	Amount charged per item, determined by service charge type code.
No. of Items	No. of items accumulated per fee charging cycle.
SWEEP SERVICE FEE	
Charge Code	Service charge calculation code.
Waive Code	Service charge waive code.
Amt Per Item	Amount charged per item, determined by service charge type code.
No. of Items	No. of items accumulated per fee charging cycle.
STOP PAYMENT FEE	
Charge Code	Service charge calculation code.
Waive Code	Service charge waive code.
Amt Per Item	Amount charged per item, determined by service charge type code.
No. of Items	No. of items accumulated per fee charging cycle.
Bank Fees Cycle Code	Fee cycle code for all fees displayed.

Gov Duties Payment Method	TA	this account or
	TT	nominated third party account.

Enter 'TT' in this field to debit government duties to a third party account. If bank fees and duties are debited to the same third party account, enter 'TT' in Bank Fees

Payment Method too. This will automatically load instructions on HSSR system.		
Bank Fees Payment Method	Bank fees payment code:	
	TA	this account or
	TT	nominated third party account.
ACCT TO DEBIT (Complete the below fields if 'BANK FEES PYMT METHOD' code is 'TT').		
Prod	Enter 'DDA'.	
Acct	Enter nominated third party account number to debit bank fees.	

Check the following table to determine whether you need to access HSSR screens to load 'TT' instructions for government taxes.

Bank Fees Payment Method	Government Duties Payment Method	Add Third Party Account Number via HSSR menu
TA	TT	Yes.
TT	TT	HSSR menu not required if fees/duties debited to same Third Party Account providing 'TT' is typed in Government duties field. HSSR menu is required if fees/duties are debited to different Third Party Accounts.
TA	TA	Not Applicable.

DD03 DDA Statement Definitions

```
           ____ DD03 2 IDS  DDA STATEMENT DEFINITIONS   18/02/2010  13.37
  DDMN                            MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

                          STATEMENT DEFINITIONS

STATEMENT CYCLE 1                       DATE NEXT DUE
          CYCLE 2                       DATE NEXT DUE

MAILING CODE                            DATE LAST ISSUE

NUMBER OF COPIES                        CASUAL REQUEST(Y/N)

ACCOUNT SHORT NAME
```

Use this screen to inquire and maintain statement cycles and number of statement copies.

This screen also forms part of the 'DDA' account setup flow and appears automatically after the 'DD02 – DDA Interest/Fees Information' screen.

To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD03 in the 'COMMAND' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.
CHG	to change displayed account data.

Complete the following fields:

Statement Cycle 1	Enter statement cycle code.
	Default is 'IS' – half yearly.(Maximum cycle – six months from account opening date or last issue).
Date Next Due	Enter due date (DDMMYYYY) of next statement issue for cycle 1.
	Maximum is 6 months.
	Default is today's date plus 'CYCLE 1'.
	CACHE displays date statement is next issued for all codes except DA, EM or Monthly on a specific business day.
Statement Cycle 2	Enter second cycle code for statement issue.
	Default is 'blank' – no second cycle.

Date Next Due	Enter due date (DDMMYYYY) of next statement issue for cycle 2. Default is today's date plus 'CYCLE 2'. CACHE displays date statement is next issued for all codes except DA, EM or Monthly on a specific business day.
Mailing Code	Enter mailing code for statement handling. Default is 'blank' – statements posted. If statement is 'To Be Called For', enter '09'.
Number of Copies	Number of copies to be produced – (maximum 3).

CACHE displays the following information:

Date Last Issue	Date (DDMMYYYY) statement last produced.
Account Short Name	The account short name.

DD04 Cycle-to-Date Information

```
            ____ DD04 2 IDS  DDA CYCLE-TO-DATE INFO    18/02/2010  13.38
 DDMN                           MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
 ACTION INQ   PRODUCT DDA    ACCOUNT

                        CYCLE-TO-DATE INFORMATION

 DATE LAST DR INT CYCLE                  DATE LAST CR INT CYCLE
  ACCRUED DR INTEREST                     ACCRUED CR INTEREST
  DATE NXT INTRL DR INT CYCLE

 DATE LAST SERVICE CHARGE CYCLE
 SINCE LAST SERVICE CHARGE:
 MAXIMUM DR BALANCE                      MAXIMUM CR BALANCE
  MINIMUM DR BALANCE                      MINIMUM CR BALANCE
                                         AVERAGE CR BALANCE
  NUMBER OF DAYS DR                      NUMBER OF DAYS CR

 ACTIVITY COUNT
 NUMBER OF DEBITS (PAPER)           NUMBER OF CREDITS (PAPER)
 NUMBER OF DEBITS (ELECT)           NUMBER OF CREDITS (ELECT)
                                    NUMBER OF CREDITS (AGENT)


 NUM OF COLLECT ITEMS(NORM)              OVERRIDE
 NUM OF COLLECT ITEMS(AGENT)             OVERRIDE
```

Use this screen to inquire on account cycle-to-date information for debit and credit interest, balance data and account activity.

To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD04 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.

CACHE displays the following information:

CYCLE-TO-DATE INFORMATION	
Date Last Dr Int Cycle	Date (DDMMYYYY) debit interest last charged.
Date Last Cr Int Cycle	Date (DDMMYYYY) credit interest last paid.
Accrued Dr Interest	Debit interest accrued this cycle-to-date.

Accrued Cr Interest	Credit interest accrued this cycle-to-date.
Date Nxt Intrl Dr Int Cycle	Specific cycle date for debit interest. (Applicable only if an FDA and interest code 'IM', 'IQ', 'IS' or 'IY' is used).
Date Last Service Charge Cycle	Date (DDMMYYYY) current account service fee last charge.
SINCE LAST SERVICE CHARGE	
Maximum Dr Balance	Maximum debit balance since last service charge.
Maximum Cr Balance	Maximum credit balance since last service charge.
Minimum Dr Balance	Minimum debt balance since last service charge.
Minimum Cr Balance	Minimum credit balance since last service charge.
Average Cr Balance	Total daily credit balances divided by number of days since last service charge.
Number Of Days Dr	Number of days account in debit since last service charge.
Number Of Days Cr	Number of days account in credit since last service charge.
Activity Count	Number of transactions on account since last service charge.
Number Of Debits (Paper)	Number of paper debits posted to the account since last service charge.
Number Of Credits (Paper)	Number of paper credits posted to the account since last service charge.
Number Of Debits (Electronic)	Number of electronic debits posted to the account since last service charge.
Number Of Credits (Electronic)	Number of electronic credits posted to the account since last service charge.
Number Of Credits (Agent)	Number of agent credits posted to the account since last service charge.
Number Collection Items (Norm)	Number of collection items since last service charge.
Override (Norm)	Change number of collection items (access level 2 & 8 only).
Number Collection Items (Agent)	Number of agent collection items since last service charge.
Override (Agent)	Change number of collection items (access level 2 & 8 only).

DD05 Driver Information-Originating Account

```
              ____ DD05 2 IDS  DDA ORG. ACCT. DRIVER INFO  18/02/2010  13.39
 DDMN                                MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
 ACTION INQ   PRODUCT DDA    ACCOUNT

                           DRIVER INFORMATION ORIGINATING ACCOUNT

 DRIVER TYPE
 DRIVER SEQUENCE NUMBER
 RELATED PRODUCT                            RELATED EXECUTION SEQUENCE NO
 RELATED ACCOUNT NUMBER
 RELATED ACCOUNT STATUS
 DRIVER INSTRUCTION CODE                    COMMON OWNERSHIP


 TARGET BALANCE AMOUNT
 ALLOWABLE DIFFERENCE
 TRANSFER INCREMENT
 DAILY TRANSFER LIMIT
 BALANCE CODE


 DATE DRIVER ESTABLISHED
 DATE LAST TRANSFER                         AMOUNT LAST TRANSFER
```

Use this screen to display driver (Sweep) information on an originating account.
To access this screen, enter the following on the DDMN 'MENU' screen:

1. DD05 in the 'COMMAND' or 'SELECT OPTION' field.

2. INQ in the 'ACTION' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number or if existing, the next driver for the same account number.

CACHE displays the following information:

Driver Type	'TB' – Target Balance.
Driver Sequence Number	Originating account driver sequence number. (Number indicating driver priority. When more than one driver is on the account, drivers operate in order of lowest to highest sequence number).
Related Product	'DDA' code.

Related Execution Sequence No	Related account execution sequence number. (Number indicating the order of access that the Originating account has to the related account – the lower the number, the higher the priority).	
Related Account Number	Related account number, ie account which is debited by the Originating account when funds are required or credited by the Originating account with surplus funds.	
Related Account Status	'A'	account active or
	'I'	account inactive.
Driver Instruction Code	Driver instruction code – the following codes apply:	
E	Equal To: If Originating account balance is not equal to Target Balance Amount, the Related account is debited or credited.	
G	Greater Than: If Originating account balance is greater than 'Target Balance Amount', surplus funds are transferred to the Related account.	
L	Less Than: If Originating account balance is less than 'Target Balance Amount', funds are drawn from the Related account.	
Z	Zero Balance: Originating account is to maintain a zero balance. Funds are transferred from or to the Related account.	
Common Ownership	Y' if the Originating and Related accounts have common ownership, otherwise 'N'.	
Target Balance Amount	Account target balance amount.	
Allowable Difference	Allowable difference between account balance and 'Target Balance Amount' before transfer occurs. If field is blank, then there is no allowable difference.	
Transfer Increment	Indicates the increments in which transfers take place. If field is blank, then target balance is met by one transfer only.	
Daily Transfer Limit	Maximum daily transfer amount for this driver. Once reached, this driver no longer operates.	
Balance Code	Determines the order in which Uncleared Funds (Float) is moved between Originating and Related accounts within a sweep arrangement. Must be either 'U' (Uncleared funds first) or 'A' (Cleared funds first).	
Date Driver Established	Date (DDMMYYYY) driver added to CACHE.	
Date Last Transfer	Date (DDMMYYYY) of last transfer.	
Amount Last Transfer	Amount last transferred.	

DD06 History Account Balance Past 60 Days

```
          ____ DD06 2 IDS DDA BALANCE HISTORY       18/02/2010  13.40
DDMN                          MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT


               ACCOUNT BALANCE HISTORY - PAST 60 DAYS

DAY    BALANCE       DAY    BALANCE       DAY    BALANCE       DAY    BALANCE
01          .00  16           .00  31           .00  46            .00
02          .00  17           .00  32           .00  47            .00
03          .00  18           .00  33           .00  48            .00
04          .00  19           .00  34           .00  49            .00
05          .00  20           .00  35           .00  50            .00
06          .00  21           .00  36           .00  51            .00
07          .00  22           .00  37           .00  52            .00
08          .00  23           .00  38           .00  53            .00
09          .00  24           .00  39           .00  54            .00
10          .00  25           .00  40           .00  55            .00
11          .00  26           .00  41           .00  56            .00
12          .00  27           .00  42           .00  57            .00
13          .00  28           .00  43           .00  58            .00
14          .00  29           .00  44           .00  59            .00
15          .00  30           .00  45           .00  60            .00
```

Use this screen to display account balances for past 60 calendar days.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD06 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.

CACHE displays the following information:

Day	Day to which balance is applicable, ie '01' = previous calendar day.
Balance	Balance for past 60 calendar days.

DD07 History Max/Min Balance

```
          ____ DD07 2 IDS DDA MAX/MIN BALANCE HISTORY  18/02/2010  13.42
 DDMN                         MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
 ACTION INQ   PRODUCT DDA    ACCOUNT

                        MAX/MIN BALANCE HISTORY (PAST 12 MONTHS)

 MTH YEAR          MINIMUM                 MAXIMUM




 CURRENT
  MONTH

 AVERAGE DR HYTD                       DAYS IN DR
 AVERAGE CR HYTD                       DAYS IN CR
```

Use this screen to inquire on maximum and minimum balance history for past 12
months and average debit/credit balance half year-to-date.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD07 in the 'COMMAND' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.

CACHE displays the following information:

Mth Yr	Month and year (MM YYYY) balance data applicable.
Minimum	Minimum balance for month (highest credit/lowest debit).
Maximum	Maximum balance for month (highest debit/lowest credit).
Current Month	Maximum and minimum balance details for the current month-to-date.
Average Dr HYTD	Average debit balance since 1/4 or 1/10.(Aggregate debit balance divided by number of days the account has been open in the half-year).

Days In Dr	Number of days account in debit since 1/4 or 1/10.
Average Cr HYTD	Average credit balance since 1/4 or 1/10.(Aggregate credit balance divided by number of days the account has been open in the half year).
Days In Cr	Number of days account in credit since 1/4 or 1/10.

DD08 History Dr/Cr Interest Payment

```
           ____ DD08 2 IDS DDA INTEREST PAYMENT HISTORY 01/01/0000  01.01
DDMN                            MESSAGE:
ACTION INQ   PRODUCT DDA    ACCOUNT
                        INTEREST PAYMENT HISTORY

        ** DEBIT INTEREST **                      ** CREDIT INTEREST **

     PREVIOUS CYCLE                  AMOUNT       CYCLE        AMOUNT
          1                                        1
          2                                        2
DEBIT INT PAID FOR YEAR ENDED 30/6                 3
DEBIT INTEREST PAID SINCE 30/6                     4
CREDIT INT PAID FOR YEAR ENDED 30/6                5
CREDIT INTEREST PAID SINCE 30/6                    6
                                                   7
                                                   8
MANUAL INTEREST ADJUSTMENT:         AMOUNT         9
MANUAL DR INT PAID PREV FIN YRS                    10
MANUAL DR INT PAID SINCE 30/6                      11
MANUAL CR INT PAID PREV FIN YRS                    12
MANUAL CR INT PAID SINCE 30/6
```

Use this screen to display debit/credit interest history.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD08 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.

CACHE displays the following information:

DEBIT INTEREST	
Previous Cycle 1	Debit interest charged last cycle.
Previous Cycle 2	Debit interest charged two cycles ago.
Debit Int Paid For Year Ended 30/6	Total debit interest charged for the year ended 30/6.
Debit Interest Paid Since 30/6	Total debit interest charged for the year since the 30/6.

CREDIT INTEREST	
Cycle	Cycle applicable to credit interest paid, ie '1' = most recent cycle.
Amount	Credit interest paid for cycle.
Credit Int Paid For Year Ended 30/6	Total credit interest paid for the year ended 30/6.
Credit Interest Paid Since 30/6	Total credit interest paid for the year since the 30/6.
MANUAL INTEREST	
Manual Dr Int Paid Prev Fin Yrs	Manual debit interest charged applicable to previous financial years.
Manual Dr Int Paid Since 30/6	Manual debit interest charged applicable to the current year.
Manual Cr Int Paid Prev Fin Yrs	Manual credit interest paid applicable to previous financial years.
Manual Cr Int Paid Since 30/6	Manual credit interest paid applicable to the current year.

DD09 History Service Charge – 12 Cycles

```
          ____ DD09 2 IDS  DDA SERVICE CHARGE HISTORY  18/02/2010  13.43
 DDMN                         MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
 ACTION INQ   PRODUCT DDA   ACCOUNT

              SERVICE CHARGE AMOUNT HISTORY - PAST 12 CYCLES

  PREVIOUS
   CYCLE        SERVICE AMOUNT        WAIVE AMOUNT

     1
     2
     3
     4
     5
     6
     7
     8
     9
    10
    11
    12
```

Use this screen to display service charge history for the past 12 cycles.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD09 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	to inquire on the next account number.

CACHE displays the following information:

Previous Cycle	Cycle applicable to the service charge amount.
Service Amount	Service charge debited for cycle, (to one decimal place only).
Waive Amount	Service charge waived for cycle, (to one decimal place only).

DD11 Interest – Percentage/Points

```
              ____ DD11 2 IDS DDA INTEREST RATE INFO      18/02/2010  13.44
DDMN                            MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT


                         INTEREST RATE INFORMATION


DEBIT INTEREST CODE

ACCOUNT LEVEL PERCENTAGE FACTOR (%)        .0000
ACCOUNT LEVEL POINTS DIFFERENCE (+/-)    .00000     EFFECTIVE DATE
                                                    EXPIRY DATE


CREDIT INTEREST CODE

ACCOUNT LEVEL PERCENTAGE FACTOR (%)        .0000
ACCOUNT LEVEL POINTS DIFFERENCE (+/-)    .00000     EFFECTIVE DATE
                                                    EXPIRY DATE
```

Use this screen to inquire and maintain percentage factor or points difference on
Reference, Retail Index, BDR or CCR interest rates.

This screen also forms part of the 'DDA' account setup flow and may appear
automatically after the 'DD03 – DDA Statement Definitions' screen depending on the
interest code.

To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD11 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on interest details. Enter today's date in 'Effective Date' field to ensure current details are displayed.
NXT	to inquire on the next account number.
ADD	add interest data for an effective date range other than the date range displayed on screen. Enter new percentage factor or points difference and new effective date. (New effective date can be future dated or backdated up to 60 days).

	change percentage factor or points difference for the displayed effective date range; (displayed effective date must not be greater than 60 days). Use this action to record initial interest data at account setup or to correct an error. If changing percentage factor or points difference for a previous period, CACHE does not recalculate interest for that period (manual adjustments are necessary).However, CACHE charges/pays interest at the new rate for transactions backdated to the previous period.
CHG	

Complete the following fields:

DEBIT INTEREST	
Debit Interest Code	CACHE displays debit interest code.
Account Level Percentage Factor (%)	Enter percentage factor to five decimal places of the Reference rate. **Example**: Enter 80% of the Reference rate as '0.80' If the reference rate is 10% - this will accrue interest at 8%
Account Level Points Difference (+/-)	Enter points difference of the Reference rate. **Example**: Enter 2.5 points below Reference rate as '-2.5' If the reference rate is 10% - this will accrue interest at 7.5%
Effective Date	Enter date (DDMMYYYY) interest rate becomes effective. Take the following action to load new interest criteria, when the account has debit and credit interest rates loaded: • Use an action code of 'ADD'. • Enter new date in 'Effective Date' field for debit interest. • Enter zeros in the 'Effective Date' field for credit interest. This action results in only altering the 'Effective Date' for debit interest.
Expiry Date	Defaults to '31/12/2799'.
CREDIT INTEREST	
Credit Interest Code	CACHE displays credit interest code.
Account Level Percentage Factor (%)	Enter percentage factor (to 5 decimal places) of the Reference/CMA rate. **Example:** Enter 80% of the Reference/CMA rate as '.80' If the reference rate is 10% - this will accrue interest at 8%
Account Level Points Difference (+/-)	Enter points difference of the Reference/CMA rate. **Example:** Enter 2.5 points below the Reference/CMA rate as '-2.5' If the reference rate is 10% - this will accrue interest at 7.5%

Effective Date	Enter date (DDMMYYYY) interest rate becomes effective.
	
	Take the following action to load new interest criteria, when the account has credit and debit interest rates loaded:
	
	    • Use an action code of 'ADD'.
	    • Enter new date in 'Effective Date' field for credit interest.
	    • Enter zeros in the 'Effective Date' field or debit interest.
	
	This action results in only altering the 'Effective Date' for credit interest.

Expiry Date	Defaults to '31/12/2799'.

DD12 Interest – Flat Rate

```
              ____  DD12 2 IDS DDA INTEREST RATE INFO      18/02/2010  13.44
DDMN                              MESSAGE:  100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

                               INTEREST RATE INFORMATION

DEBIT INTEREST CODE

ACCOUNT LEVEL RATE                            .00000
EFFECTIVE DATE                                           EXPIRY DATE


CREDIT INTEREST CODE

ACCOUNT LEVEL RATE                            .00000
EFFECTIVE DATE                                           EXPIRY DATE
```

Use this screen to inquire and maintain account level interest rates.
This screen also forms part of the 'DDA' account setup flow and may appear
automatically after the 'DD02 – DDA Interest/Fees Information' screen depending on the
interest code.

To access this screen, enter the following on the 'DDMN' menu screen:

1.   DD12 in the 'COMMAND' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on interest details. Enter today's date in 'Effective Date' field to ensure current rate is displayed.
NXT	inquire on the next account number.
ADD	add interest rate for an effective date range other than the date range displayed on screen. Enter new interest rate and new effective date. (New effective date can be future dated or backdated up to 60 days).

CHG	change interest rate for the displayed effective date range. (displayed effective date must not be greater than 60 days). Use this action to record initial interest rate at account setup or to correct an error. If changing interest rate for a previous period, CACHE does not recalculate interest for that period (manual adjustments are necessary). However, CACHE charges/pays interest at the new rate for transactions backdated to the previous period.
NXI	inquire on a previous interest rate as at an 'Effective Date', press the 'ENTER' key.

Complete the following fields:

DEBIT INTEREST	
Debit Interest Code	CACHE displays debit interest code.
Account Level Rate	Enter debit interest rate to 5 decimal places. Example: Enter 13.5% as '13.5'.
Effective Date	Enter date (DDMMYYYY) interest rate becomes effective. Take the following action to load new interest criteria, when the account has debit and credit interest rates loaded: • Use an action code of 'ADD'. • Enter new date in 'Effective Date' field for debit interest. • Enter zeros in the 'Effective Date' field for credit interest. This action results in only altering the 'Effective Date' for debit interest.
Expiry Date	Defaults to '31/12/2799'.
CREDIT INTEREST	
Credit Interest Code	CACHE displays credit interest code.
Account Level Rate	Enter credit interest rate to 5 decimal places. Example: Enter 13.5% as '13.5'.

Effective Date	Enter date (DDMMYYYY) interest rate becomes effective. Take the following action to load new interest criteria, when the account has credit and debit interest rates loaded: • Use an action code of 'ADD'. • Enter new date in 'Effective Date' field for credit interest. • Enter zeros in the 'Effective Date' field for debit interest. This action results in only altering the 'Effective Date' for credit interest.
Expiry Date	Defaults to '31/12/2799'.

DD13 Interest – Split/Tiered Rates

```
_____ DD13 2 IDS DDA INTEREST RATE INFO      18/02/2010  13.45
DDMN                           MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

                            INTEREST RATE INFORMATION

DEBIT INTEREST CODE

       PERCENTAGE FACTOR (%)  POINTS DIFFERENCE     LIMIT      EFF DATE

LEVEL 1      .00000                  .00000                 .00
 LEVEL 2       .00000                  .00000                  .00
LEVEL 3      .00000               .00000
                                                   EXPIRY DATE

CREDIT INTEREST CODE

       PERCENTAGE FACTOR (%)  POINTS DIFFERENCE     LIMIT      EFF DATE

LEVEL 1      .00000                  .00000                 .00
 LEVEL 2       .00000                                          .00
LEVEL 3      .00000               .00000
                                                   EXPIRY DATE
```

Use this screen to inquire and maintain a percentage factor and/or points difference of the Reference Rate, Retail Index Rate, BBSY Average Bid Rate, Business Deposit Rate, or Calculated Cash Rate on split interest rates for up to 3 levels.

Applicable debtor interest codes are D5 and D9, and creditor interest codes are A1, A2, C4, C5 and C8.

CACHE calculates interest on the balance up to the first split limit, then on the balance between the first and second limits and then on the balance over the second limit. The second limit must be greater than the first limit otherwise interest is not calculated above the first limit. Examples of loading split limits are detailed on the last page of DD13 screen instructions.

This screen also forms part of the 'DDA' account setup flow and may appear automatically after the 'DD03 – DDA Statement Definitions' screen depending on the interest code.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD13 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on interest details. Enter today's date in 'Effective Date' field to ensure current details are displayed.
NXT	inquire on the next account number.

ADD	add interest data for an effective date range other than the date range displayed on screen. Enter new percentage factor, points difference, limit and new effective date. (New effective date can be future dated or backdated up to 60 days).
CHG	change percentage factor, points difference or limit for the displayed effective date range; (displayed effective date must not be greater than 60 days). Use this action to record initial interest data at account setup or to correct an error.

If changing percentage factor, points difference or limit for a previous period, CACHE does not recalculate interest for that period (manual adjustments are necessary). However CACHE charges/pays interest at the new rate for transactions backdated to the previous period. |
| NXI | inquire on previous interest data as at an 'Effective Date', press the 'ENTER' key. |

Complete the following fields:

DEBIT INTEREST	
Debit Interest Code	CACHE displays debit interest code.
LEVEL 1	
Percentage Factor (%)	Enter percentage factor to 5 decimal places of Reference Rate/Retail Index Rate/BBSY Average BID Rate for calculating interest up to LIMIT for LEVEL 1.Default is 100%.If 100% is not used, the percentage factor is calculated before the points difference if both apply.

Example A: Enter 80% of the Reference Rate as '.80'.
Example B: Enter 100% of the Reference Rate as '1.0'. |
| Points Difference | Enter points difference of Reference Rate for calculating interest up to LIMIT for LEVEL 1.

Example: Enter 2.5 points below the Reference Rate as '-2.5'. |
| Limit | Enter limit for LEVEL 1 interest calculation. |
| Effective Date | Enter date (DDMMYYYY) interest rate becomes effective. Take the following action to load new interest criteria, when the account has debit and credit interest rates loaded:
·   Use an action code of 'ADD'.
·   Enter new date in 'Effective Date' field for debit interest.
·   Enter zeros in the 'Effective Date' field for credit interest.
This action results in only altering the 'Effective Date' for debit interest. |

Expiry Date	Default is '31/12/2799'
LEVEL 2	
Percentage Factor (%)	Enter percentage factor (to 5 decimal places) of Reference Rate/Retail Index Rate/BBSY Average BID Rate for calculating interest up to LIMIT for LEVEL 2. Default is 100%.If 100% is not used, the percentage factor is calculated before the points difference if both apply.
Points Difference	Enter points difference of Reference Rate for calculating interest up to LIMIT for LEVEL 2.
Limit	Limit for LEVEL 2 interest calculation.
LEVEL 3	
Percentage Factor (%)	Enter percentage factor (to 5 decimal places) of Reference Rate/Retail Index Rate/BBSY Average BID Rate for calculating interest on balance over LIMIT 2.Default is 100%.If 100% is not used, the percentage factor is calculated before the points difference if both apply.
Points Difference	Enter points difference of Reference Rate for calculating interest on balance over LIMIT 2.
CREDIT INTEREST	
Credit Interest Code	CACHE displays credit interest code.
LEVEL 1	
Percentage Factor (%)	Enter percentage factor (to 5 decimal places) of Business Deposit Rate (BDR)/Calculated Cash Rate for calculating interest up to LIMIT for LEVEL 1.

Default is 100%.

If 100% is not used, the percentage factor is calculated before the points difference if both apply.

Example: Enter 80% of the BDR as '.80'. |
| Points Difference | Enter points difference of BDR for calculating interest up to LIMIT for LEVEL 1.Example: Enter 2.5 points below the BDR as '-2.5'. |
| Limit | Enter limit for LEVEL 1 interest calculation. |
| Effective Date | Enter date (DDMMYYYY) interest rate becomes effective.

Take the following action to load new interest criteria, when the account has credit and debit interest rates loaded:

• Use an action code of 'ADD'.
• Enter new date in 'Effective Date' field for credit interest.
• Enter zeros in the 'Effective Date' field for debit interest.

This action results in only altering the 'EFFECTIVE DATE' for |

	credit interest.
Expiry Date	Default is '31/12/2799'.
LEVEL 2	
Percentage Factor (%)	Enter percentage factor (to 5 decimal places) of Business Deposit Rate (BDR)/Calculated Cash Rate for calculating interest up to LIMIT for LEVEL 2. Default is 100%. If 100% is not used, the percentage factor is calculated before the points difference if both apply.
Points Difference	Enter points difference of BDR for calculating interest up to limit for LEVEL 2.
Limit	Enter limit for LEVEL 2 interest calculation.
LEVEL 3	
Percentage Factor (%)	Enter percentage factor (to 5 decimal places) of Business Deposit Rate (BDR)/Calculated Cash Rate for calculating interest on balance over LIMIT 2. Default is 100%. If 100% is not used, the percentage factor is calculated before the points difference if both apply.
Points Difference	Enter points difference of BDR for calculating interest on balance over LIMIT 2.

Examples of loading split limits are detailed below:

Example 1
To charge Reference Rate (say 20% pa) up to $1,000,000 then 2% over $1,000,000 record as follows:

	PERCENTAGE FACTOR (%)	POINTS DIFFERENCE	LIMIT	EFF DATE
LEVEL 1	1.000	0	1,000,000	....
LEVEL 2	1.000	2.00000	99,999,999,999	
LEVEL 3	....	....	....	
			EXPIRY DATE	....

The interest rate on the account will be:

20% pa up to $1,000,000 then 22% pa.

Example 2

To charge 80% of Reference Rate (say 20% pa) plus 2% up to $1,000,000 and then 100% of reference rate minus 1% record as follows:

	PERCENTAGE FACTOR (%)	POINTS DIFFERENCE	LIMIT	EFF DATE
LEVEL 1	0.8000	2.00000	1,000,000	....
LEVEL 2	1.0000	-1.00000	99,999,999,999	
LEVEL 3	....	....	....	
			EXPIRY DATE	....

The interest rate on the account will be:

18% pa up to $1,000,000 then 19% pa.

Example 3
To charge a flat rate of 15% pa up to $1,000,000 then Reference Rate (say 20% pa) plus 2%, record as follows:

	PERCENTAGE FACTOR (%)	POINTS DIFFERENCE	LIMIT	EFF DATE
LEVEL 1	0	15.00000	1,000,000	....
LEVEL 2	1.000	2.00000	99,999,999,999	
LEVEL 3	....	....	....	
			EXPIRY DATE	....

The interest rate on the account will be:

15% pa up to $1,000,000 then 22% pa.

The default for the 'Limit' field on CACHE is 99,999,999,999.99.

DD14 DDA Withholding Tax Information

```
           ____ DD14 2 IDS  DDA WITHHOLDING TAX INFO   18/02/2010  13.47
DDMN                         MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

                         WITHHOLDING TAX INFORMATION
WITHHOLD CODE                                INVESTOR INDICATOR

INTEREST PAID   - CYCLE TO DATE
INTEREST PAID   - YEAR TO DATE
INTEREST PAID   - PRIOR YEAR

RESIDENT WITHHELD - MONTH TO DATE
RESIDENT WITHHELD - YEAR TO DATE
RESIDENT WITHHELD - PRIOR YEAR

NON-RESIDENT WITHHELD - MONTH TO DATE
NON-RESIDENT WITHHELD - YEAR TO DATE
NON-RESIDENT WITHHELD - PRIOR YEAR

RESIDENT WHT REFUNDS - YEAR TO DATE
RESIDENT WHT REFUNDS - PRIOR YEAR
NON-RESIDENT WHT REFUNDS - YEAR TO DATE
NON-RESIDENT WHT REFUNDS - PRIOR YEAR
```

Use this screen to enquire on withholding tax information, the investor indicator flag and for maintaining the withhold code.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD14 in the 'Command' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account Number in the 'ACCOUNT' field.

The ACTION codes for this screen are:

INQ	(default) to enquire on withholding information for the account.
NXT	to enquire on the next account number.
CHG	to change the withhold code on the account.

CACHE displays the following information.

Withhold Code	Withholding tax code on the account. Default is 'IC' – incomplete TFNs.
Investor Indicator	'S' – Single Investor. 'M' – Multiple Investor. ! This is a protected field. The flag is automatically set by CACHE as a result of the 'Customer to Account' relationship code.
Interest Paid – Cycle To Date	Gross interest paid for last cycle.

Interest Paid – Year To Date	Gross interest paid for the current tax year.
Interest Paid – Prior Year	Gross interest paid for the previous tax year.
Resident Withheld – Month To Date	Withholding tax charged for the current month for resident accounts. The Month to Date amount field will re-set to zero at the EOM and start accumulating again for the new month. The field re-sets online as soon as there is any activity on the account on the first business day of the new month.
Resident Withheld – Year To Date	Withholding tax charged for the current tax year for resident accounts. The year to date amount will roll into the Prior Year amount at the EOFY (online as soon as there is any activity on the account on the first business day of the new financial year). The Year to Date amount will then be re-set to zero and start accumulating again for the new financial year.
Resident Withheld - Prior Year	Withholding tax charged for the previous tax year for resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (online as soon as there is any activity on the account on the first business day of the new financial year).
Non-Resident Withheld – Month To Date	Withholding tax charged for the current month for non-resident accounts. The Month to Date amount field will re-set to zero at the EOM and start accumulating again for the new month. The field re-sets online as soon as there is any activity on the account on the first business day of the new month.
Non-Resident Withheld – Year To Date	Withholding tax charged for the current tax year for non-resident accounts. The year to date amount will roll into the Prior Year amount at the EOFY (online as soon as there is any activity on the account on the first business day of the new financial year). The Year to Date amount will then be re-set to zero and start accumulating again for the new financial year.
Non-Resident Withheld - Prior Year	Withholding tax charged for the previous tax year for non-resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (online as soon as there is any activity on the account on the first business day of the new financial year).
Resident WHT Refunds – Year To date	Withholding Tax refunded for the current tax year for resident accounts. The year to date amount will roll into the Prior Year amount at the EOFY (online as soon as there is any activity on the account on the first business day of the new financial year). The Year to Date amount will then be re-set to zero and start accumulating again for the new financial year.

Resident WHT Refunds – Prior Year	Withholding Tax refunded for the previous tax year for resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (online as soon as there is any activity on the account on the first business day of the new financial year).
Non-Resident WHT Refunds – Year To date	Withholding Tax refunded for the current tax year for non-resident accounts. The year to date amount will roll into the Prior Year amount at the EOFY (online as soon as there is any activity on the account on the first business day of the new financial year). The Year to Date amount will then be re-set to zero and start accumulating again for the new financial year.
Non-Resident WHT Refunds – Prior Year	Withholding Tax refunded for the previous tax year for non-resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (online as soon as there is any activity on the account on the first business day of the new financial year).

DD15 Service Charge Maintenance

```
            ____ DD15 2 IDS  DDA SERVICE CHG MAINT      18/02/2010  13.47
DDMN                         MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA    ACCOUNT

SERVICE CHARGE TYPE-CODE

ANNUAL BASE MAINTENANCE FEE                  -       0.00

FEE PER DEBIT    (PAPER)                     -       00.00

FEE PER DEBIT    (ELECTONIC)                 -       00.00

FEE PER CREDIT   (PAPER)                     -       00.00

FEE PER CREDIT   (ELECTONIC)                 -       00.00

FEE PER CREDIT   (AGENT)                     -       00.00

FEE PER COLLECTION ITEM                      -       00.00

FEE PER COLLECTION ITEM (AGENT)              -       00.00

LAST MAINT              TIME         SOURCE           OPER
```

Use this screen to enquire and maintain current account service fees based on transaction type.

This screen also forms part of the 'DDA' account setup flow and appears automatically after the 'DD02 – DDA Interest/Fees Information' screen if the 'Current Account Service Charge Code' of '71' is recorded.

To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD15 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.
NXT	inquire on the next account number.
CHG	change the current account service fees on the account.

Complete the following fields:

Product	'DDA' (default).
Account	Enter account number for inquiry/maintenance.

CACHE displays the following information:

Service Charge Type Code	Service code recorded on DD02 screen (default).
Annual Base Maintenance Fee	Annual base maintenance fee to be charged to the account.
Fee Per Debit (Paper)	Fee to be charged for each paper based debit transaction to the account.
Fee Per Debit (Electronic)	Fee to be charged for each electronic based debit transaction to the account.
Fee Per Credit (Paper)	Fee to be charged for each paper based credit transaction to the account. Transactions with trancode of '60' are not applicable.
Fee Per Credit (Electronic)	Fee to be charged for each electronic based credit transaction to the account. Transactions with trancode '60' are not applicable.
Fee Per Credit (Agent)	Fee to be charged for each agent deposit with a trancode of '60' to the account.
Fee Per Collection Item	Fee to be charged for each 'collection item' deposit with a transaction code of '60'.
Fee Per Collection Item (Agent)	Fee to be charged for each 'collection item' agent deposit with a transaction code of '60'.To increase or decrease collection items, you must use the IDSR/DD04 screen.

DD16 AVERS Selection Criteria

```
          ____  DD16 2 IDS DDA AVERS EXTRACT CRITERIA  18/02/2010  13.47
 DDMN                         MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
 ACTION INQ   PRODUCT DDA    ACCOUNT

                         AVERS EXTRACTION CRITERIA

 AVERS INDICATOR       (D/S)


 AVERS TYPE (CR)       (1-99)

 AVERS TYPE (DR)       (1-99)



 AVERS START DATE      (DD/MM/CCYY)

 AVERS EXPIRY DATE     (DD/MM/CCYY)



```

Use this screen to enquire and maintain voucher extraction details from diary cards and specified entries.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD16 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on voucher extraction details for the account.
NXT	inquire on the next account number.
CHG	change voucher extraction details on the account.

Complete the following fields:

Product	'DDA' (default).
Account	Enter account number for inquiry/maintenance.

CACHE displays the following information:

AVERS Indicator (D/S)	'D' if 'Diary Card' vouchers are to be extracted.
	'S' if 'Specified Entry' vouchers are to be extracted.
	Default is 'Blank' – No vouchers extracted.
	Both (D/S) is not an option.
AVERS Type (CR) (1-99)	Enter AVERS type code to extract credit vouchers.
AVERS Type (DR) (1-99)	Enter AVERS type code to extract debit vouchers.
AVERS Start Date (DD/MM/YYYY)	Start date for voucher extraction (default is current date, if no date entered).
AVERS Expiry Date (DD/MM/YYYY)	Expiry date for voucher extraction (default is 12 months from start date, if no date entered).

DD17 Withholding Tax Adjustment

```
          ____ DD17 1 IDS  W'HOLDING TAX ADJUSTMENT   DD/MM/YYYY  HH.MM
DD17                             MESSAGE:      ACTION SUCCESSFUL

ACTION  INQ/ADD    PRODUCT  DDA        ACCOUNT
                   SUBPRODUCT          SHORT NAME

WITHHOLD CODE
REQUESTOR ID
ENTER OPTION (R/N)                     (R = RESIDENT N=NON-RESIDENT)
CREDIT/DEBIT (C/D)                     (C = CREDIT/REFUND D = DEBIT/CHARGE)
AMOUNT
EFFECTIVE DATE OF ADJUSTMENT
DATE WITHHOLDING TAX APPLICABLE

CURRENT YEAR
PRIOR YEAR


ALTERNATE ACCOUNT
```

Use this screen to inquire on or to add a Withholding Tax Adjustment transaction.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD17 in the 'Command' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account Number in the 'ACCOUNT' field.

The action codes for this screen are:

ADD	to post a transaction to the account.
INQ	(default) to enquire on the account. CACHE will display the Sub Product, Short Name and Withhold Code of the account.

Complete the following fields:

Product	CACHE displays the product code for the account which will be 'DDA' only.
Account	Enter account number.
Subproduct	CACHE displays the Subproduct code for the account.
Short Name	CACHE displays the Account Short Name.
Withhold Code	CACHE displays the current Account Withhold Code.
Enter Option (R/N)	Enter 'R' if choosing a Resident tax refund. Enter 'N' if choosing a Non-Resident tax refund.

Credit/Debit (C/D)	Enter 'C' if processing a Refund transaction. Enter 'D' if processing a Charge transaction.
Amount	Enter the Amount of Withholding Tax adjustment.
Effective Date of Adjustment	Enter the Effective date of the Adjustment transaction. Default is the current business day. Backdating of the transaction will be allowed by entering an Effective Date up to 60 calendar days from the current business day. Backdating will only be allowed on the Originating Account, and the account must be open.
Date Withholding Tax Applicable	Enter the date on which the Withholding Tax was originally charged or should have been charged. Prior year Refund Adjustments are allowed at the beginning of the financial year after the year in which withholding tax was withheld. The Refund Adjustment is allowed from the start of the financial year through to an Adjustment Period End Date (DD/MM) plus a Business Day Grace Period. The Adjustment Period End Date and Business Day Grace Period values are stored on PCD 51549. e.g. The Adjustment Period End Date = 21/07, Business Day Grace Period = 7. Therefore, a Prior Year Refund Adjustment transaction can only be done from 01/07/2010 to 28/07/2010 for Withholding Tax charged during 01/07/2009 to 30/06/2010. Prior year Charge Adjustments are allowed at the beginning of the financial year after the year in which withholding tax was withheld. The Charge Adjustment is allowed from the start of the financial year through to an Adjustment Period End Date (DD/MM). The Adjustment Period End Date value is stored on PCD 51549. e.g. The Adjustment Period End Date = 21/07. Therefore, a Prior Year Charge Adjustment transaction can only be done from 01/07/2010 to 21/07/2010 for Withholding Tax that should have been charged during 01/07/2009 to 30/06/2010.
Current Year	CACHE displays either 'Y' or 'N' after enter is pressed to process the transaction. 'Y' displays if the date entered in the Date Withholding Tax Applicable field is in the current financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Current Year). 'N' displays if the date entered in the Date Withholding Tax Applicable field is not in the current financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Current Year).

Prior Year	CACHE displays either 'Y' or 'N' after enter is pressed to process the transaction. 'Y' displays if the date entered in the Date withholding Tax Applicable field is in the prior financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Prior Year). 'N' displays if the date entered in the Date withholding Tax Applicable field is not in the prior financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Prior Year).
Requestor ID	Enter the Requestor ID for the Adjustment transaction.
Alternate Account	Dynamic field that only appears if the Originating Account entered is closed or closing. Enter the Alternate Account for the withholding tax adjustment. Must be a valid DDA account.

DD18 Float Adjustment

```
_____ DD18 2 IDS DDA FLOAT ADJUSTMENT        12/10/2010  09.41
DDMN                          MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION INQ   PRODUCT DDA   ACCOUNT
SUBPRODUCT      SHORT NAME

AMOUNT ADJUSTMENT                    DAY MOVEMENT ADJUSTMENT
INCREASE AMT BY            0.00      MOVE AMOUNT                      0.00
DECREASE AMT BY            0.00      FROM FLOAT DAY
FLOAT DAY                            TO   FLOAT DAY
REASON FOR CHANGE

FLOAT AMT DAY1            0.00
FLOAT AMT DAY2            0.00
FLOAT AMT DAY3            0.00
FLOAT AMT DAY4            0.00
FLOAT AMT DAY5            0.00

OBP CODE
UCF TOLERANCE THRESHOLD                      0.00
CURRENT BAL                                  0.00
CURRENT COLLECTED BAL                        0.00
CTM   AVAILABLE BAL                          0.00
CACHE AVAILABLE BAL                          0.00
```

Use this screen to inquire on float or perform float adjustments for DDA accounts only.
To access this screen, enter the following on the DDMN 'MENU' screen:

1.   DD18 in the 'Command' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account Number in the 'ACCOUNT' field.

The action codes for this screen are:

CHG	To perform a float adjustment to the account.
INQ	(default) To enquire on the account. CACHE will display the following; • Sub Product Code • Account Short Name • Float Amount under applicable FLOAT AMT DAY field • OBP Code • Uncleared Funds Tolerance Threshold • Current Balance • Current Collected Balance • CTM Available Balance • CACHE Available Balance

Complete the following fields:

Product	CACHE displays the product code for the account which will be 'DDA' only.
Account	Enter account number.

Subproduct	CACHE displays the Subproduct code for the account.
Short Name	CACHE displays the Account Short Name.
Amount Adjustment	Display only heading field
Increase Amt By	Enter the amount float to be increased by *Note: Increase and Decrease must be done as separate transactions*
Decrease Amt By	Enter the amount float to be decreased by *Note: Increase and Decrease must be done as separate transactions*
Float Day	Enter the nominated Float Day where the adjustment is applicable
Day Movement Adjustment	Display only heading field
Move Amount	Enter amount of float to be moved from one day to another. To be used in conjunction with From Float Day and To Float Day fields.
From Float Day	Enter the FLOAT AMT DAY float is to be moved from. To be used in conjunction with To Float Day and Move Amount fields.
To Float Day	Enter the FLOAT AMT DAY float is to be moved to. To be used in conjunction with From Float Day and Move Amount fields.
Reason For Change	Enter the reason for the float being adjusted.
OBP Code	CACHE displays the OBP Code of the account. Non-maintainable field.
UCF Tolerance Threshold Amount	CACHE displays the Uncleared Funds Tolerance Threshold applicable to the account. Data sourced from PCD 71241. Non-maintainable field.
Current Balance	CACHE displays the CACHE Current Balance of the account. Non-maintainable field.
Current Collected Balance	CACHE displays the CACHE Current Collected Balance of the account. Non-maintainable field.
CTM Available Balance	CACHE displays the CTM Available Balance of the account. Non-maintainable field.
CACHE Available Balance	CACHE displays the CACHE Available Balance of the account. Non-maintainable field.

TDMN TDA Inquiry/Maintenance Menu

```
_____ TDMN 1 IDS TDA INQUIRY/MAINTENANCE MENU 18/02/2010  13.51
 TDMN                           MESSAGE:      ACTION SUCCESSFUL
SELECT OPTION ===>
ACTION     PRODUCT CDA    ACCOUNT


                        TDA INQUIRY/MAINTENANCE MENU


 TD01  ACCOUNT CODING STRUCTURE
 TD02  LODGEMENT/DISPOSAL DETAILS
 TD03  INTEREST HISTORY INQUIRY
 TD04  WITHHOLDING TAX INFORMATION
 TD05  WITHHOLDING TAX ADJUSTMENT






 DDMN  INQUIRY/MAINTENANCE MENU

```

The 'TDA Inquiry/Maintenance Menu' provides all the options necessary for inquiries and maintenance on 'CDA' accounts.

Before maintaining account data, always perform an inquiry (enter 'INQ' in Action field) to display present data; to change information, enter 'CHG' in Action field and enter new details in appropriate fields.

To access this screen, enter TDMN in the 'COMMAND' field on the IDSR 'MENU' screen.
Complete the following fields:

Command Field	Enter required screen code.
Select Option	During initial access of the TDMN menu screen, the cursor automatically appears in this field. Enter the required screen code. If screen code is entered in 'COMMAND' field, do not use 'SELECT OPTION' field.
Action	Enter one of the following Action codes: INQ
Product	Enter 'CDA'.
Account	Enter account number for inquiry/maintenance.

TD01 TDA Account Coding Structure

```
           ____ TD01 2 IDS TDA ACCOUNT CODING STRUCTURE 18/02/2010  13.52
 TDMN                          MESSAGE: 50752 CRT DATE DOESN'T MATCH BCTL DA
 ACTION      PRODUCT CDA    ACCOUNT

                          ACCOUNT CODING STRUCTURE

 SUB-PRODUCT
 COST CENTRE
 DOMICILE BRANCH
 ACCOUNT STATUS
 SHORT NAME
 OFFICER 1          OFFICER 2
 OWNERSHIP
 ANZSIC CODE

 INTEREST - CODE
         - RATE          0.00000

 TERM CODE
 TERM
 TIMES TO RENEW

 GROUP LIMIT INTERCHANGE
```

Use this screen to inquire and maintain the different types of codes on 'CDA' accounts. This screen also forms part of the 'CDA' account setup flow and appears automatically after the 'ACPR – Account Profile' screen.

To access this screen, enter the following on the TDMN 'MENU' screen:

1.   TD01 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on the account data.
NXT	inquire on the next account number.
CHG	change displayed account data.

CACHE displays the following information:

Sub Product	Subproduct code.
Cost Centre	Cost Centre number of controlling Account Manager.
Domicile Branch	BSB number of account domicile branch.
Account Status	Account status code.
Short Name	Account short name.
Officer 1	Account Manager identification code.

Officer 2	Not applicable.
Ownership	Ownership code.
ANZSIC Code	Australian and New Zealand Standard Industrial Classification code.
INTEREST	
Code	Interest code.
Rate	Interest rate (to 5 decimal places) if interest code is T1, T2 or T3.
Term Code	Code indicating term in days, months or years: D - Days. M - Months. Y - Years.
Term	Term of deposit (numerical value).
Times to Renew	Number of times the deposit will be automatically renewed.

TD02 TDA Lodgement/Disposal Details

```
              ____ TD02 2 IDS TDA LODGEMNT/DISPOSAL DETAIL 18/02/2010  13.52
TDMN                              MESSAGE: 50752 CRT DATE DOESN'T MATCH BCTL DA
ACTION     PRODUCT CDA   ACCOUNT

                            LODGEMENT/DISPOSAL DETAILS

DATE OPENED                          RESTRAINTS CLASS 1
DATE CLOSED
LODGEMENT/RENEWAL DATE
CURRENT MATURITY DATE
FINAL MATURITY DATE

TIMES RENEWED

INTEREST DISPOSAL INSTRUCTIONS:       PRINCIPAL DISPOSAL INSTRUCTIONS:
-----------------------------        --------------------------------
INTERIM INTEREST CODE
INTEREST PAYMENT METHOD               PRINCIPAL DISPOSAL METHOD
ACCT TO CREDIT:                       ACCT TO CREDIT:
       - PRODUCT CODE                             - PRODUCT CODE
       - ACCOUNT                                  - ACCOUNT
```

Use this screen to inquire on term deposit lodgement details and to inquire/maintain principal and interest disposal instructions.
This screen also forms part of the 'CDA' account setup flow and appears automatically after the 'TD01 – TDA Account Coding Structure' screen.
To access this screen, enter the following on the TDMN 'MENU' screen:

1.   TD02 in the 'COMMAND' or 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on the account data.
NXT	to inquire on the next account number.
CHG	to change displayed account data.

CACHE displays the following information:

LODGEMENT/DISPOSAL DETAILS	
Date Opened	Date (DDMMYYYY) account opened.
Date Closed	Date (DDMMYYYY) account closed.
Lodgement/Renewal Date	Date (DDMMYYYY) of last automatic renewal or lodgement date.
Current Maturity Date	Date (DDMMYYYY) deposit matures this term.

Final Maturity Date	Date (DDMMYYYY) deposit finally matures. This date is based on term of deposit and number of times to automatically renew.
Times Renewed	Number of times the deposit has automatically renewed.
Restraints Class 1	'1' if any restraints are on the account, otherwise '0'.
INTEREST DISPOSAL INSTRUCTIONS	
Interim Interest Code	Default is 'IY' – interest must be paid annually, or on maturity if term is less than one year.

Interest Payment Method	Interest payment method code:	
	TA	(default) this account or
	TT	nominated third party account.

ACCT TO CREDIT	
Product Code	Complete this field if 'INTEREST PAYMENT METHOD' code is 'TT'. Enter product code of nominated third party account to credit interest.
Account	Complete this field if 'INTEREST PAYMENT METHOD' code is 'TT'. Enter nominated third party account number to credit interest.

PRINCIPAL DISPOSAL INSTRUCTIONS		
Principal Disposal Method	Method of disposal on final maturity:	
	TA	This account or
	TT	Nominated third party account if disposal instructions are advised.

ACCT TO CREDIT	
Product Code	Complete this field if 'PRINCIPAL DISPOSAL METHOD' code is 'TT'. Enter product code of nominated third party account to credit principal on final maturity.
Account	Complete this field if 'PRINCIPAL DISPOSAL METHOD' code is 'TT'. Enter third party account number to credit principal on final maturity.

TD03 TDA Interest History Inquiry

```
           ____ TD03 2 IDS TDA INTEREST HISTORY INQ    01/01/0000  01.01
TDMN                              MESSAGE:
ACTION    PRODUCT CDA   ACCOUNT

                        TDA INTEREST HISTORY INQUIRY
CURRENT BALANCE                           .00   DATE INT LAST ACCRUED

INTEREST ACCRUED NOT PAID                                   0.00
TOTAL INTEREST PAID SINCE LODGEMENT DATE                    0.00
INTEREST PAID PRIOR YEAR TO 30/6                            0.00
INTEREST PAID 1/7 TO DATE                                   0.00

INTEREST PAID PREVIOUS CYCLES:
1       AMOUNT          0.00      7       AMOUNT          0.00
2       AMOUNT          0.00      8       AMOUNT          0.00
3       AMOUNT          0.00      9       AMOUNT          0.00
4       AMOUNT          0.00      10      AMOUNT          0.00
5       AMOUNT          0.00      11      AMOUNT          0.00
6       AMOUNT          0.00      12      AMOUNT          0.00

MANUAL INTEREST ADJUSTMENT           AMOUNT
MANUAL CR INT PAID PREV FIN YRS
MANUAL CR INT PAID 1/7 TO DATE
```

Use this screen to inquire on term deposit account interest history.

To access this screen, enter the following on the TDMN 'MENU' screen:

1. TD03 in the 'COMMAND' or 'SELECT OPTION' field.

2. INQ in the 'ACTION' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on the account data.
NXT	to inquire on the next account number.

CACHE displays the following information:

Current Balance	Account balance.
Date Int Last Accrued	Date (DDMMYYYY) interest accrued last calculated.
Interest Accrued Not Paid	Interest accrued but not paid.
Total Interest Paid Since Lodgement Date	Total interest paid since initial deposit.
Interest Paid Prior Year To 30/6	Total interest paid for the previous financial year.

Interest Paid 1/7 To Date	Total interest paid for the current financial year.
INTEREST PAID PREVIOUS CYCLES	
Amount	Interest paid for last 12 cycles.
MANUAL INTEREST ADJUSTMENT	
Manual Cr Int Paid Prev Fin Yrs	Manual credit interest paid applicable to previous financial years.
Manual Cr Int Paid 1/7 To Date	Manual credit interest paid within current financial year.

TD04 TDA Withholding Tax Information

```
____ TD04 2 IDS  CDA WITHHOLDING TAX INFO    01/01/0000  01.01
TDMN                              MESSAGE:
ACTION      PRODUCT CDA    ACCOUNT


                      WITHHOLDING TAX INFORMATION
WITHHOLD CODE                              INVESTMENT INDICATOR


INTEREST PAID  - CYCLE TO DATE
INTEREST PAID  - YEAR TO DATE
INTEREST PAID  - PRIOR YEAR
TOTAL INTEREST PAID

RESIDENT WITHHELD - MONTH TO DATE
RESIDENT WITHHELD - YEAR TO DATE
RESIDENT WITHHELD - PRIOR YEAR

NON-RESIDENT WITHHELD - MONTH TO DATE
NON-RESIDENT WITHHELD - YEAR TO DATE
NON-RESIDENT WITHHELD - PRIOR YEAR

RESIDENT WHT REFUNDS - YEAR TO DATE
RESIDENT WHT REFUNDS - PRIOR YEAR
NON-RESIDENT WHT REFUNDS - YEAR TO DATE
NON-RESIDENT WHT REFUNDS - PRIOR YEAR
```

Use this screen to enquire on withholding tax information, the investor indicator flag and maintaining the withhold code.
To access this screen, enter the following on the TDMN 'MENU' screen:

1.   TD04 in the 'Command' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The ACTION codes for this screen are:

INQ	(default) to enquire on withholding information for the account.
NXT	to enquire on the next account number.
CHG	to change the withhold code on the account.

CACHE displays the following information:

Withhold Code	Withholding tax code on the account. Default is 'IC' – incomplete TFNs.
Investor Indicator	'S' – Single Investor. 'M' – Multiple Investor. ! This is a protected field. The flag is automatically set by CACHE as a result of the 'Customer to Account' relationship code.
Interest Paid – Cycle To Date	Gross interest paid for this cycle.

Interest Paid – Year To Date	Gross interest paid for the current tax year.
Interest Paid – Prior Year	Gross interest paid for the previous tax year.
Total Interest Paid	Total interest paid since account opening.
Resident Withheld – Month To Date	Withholding tax charged for the current month for resident accounts. The Month to Date amount will re-set to zero at EOM, post batch on the last business day of the month.
Resident Withheld – Year To Date	Withholding tax charged for the current tax year for resident accounts. The year to Date amount will roll into the Prior Year amount at EOFY (Post Batch last business day of the financial year). The Year to Date amount will then be re-set to zero.
Resident Withheld - Prior Year	Withholding tax charged for the previous tax year for resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (Post Batch last business day of the financial year).
Non-Resident Withheld – Month To Date	Withholding tax charged for the current month for non-resident accounts. The Month to Date amount will re-set to zero at EOM, post batch on the last business day of the month.
Non-Resident Withheld – Year To Date	Withholding tax charged for the current tax year for non-resident accounts. The year to Date amount will roll into the Prior Year amount at EOFY (Post Batch last business day of the financial year). The Year to Date amount will then be re-set to zero.
Non-Resident Withheld - Prior Year	Withholding tax charged for the previous tax year for non-resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (Post Batch last business day of the financial year).
Resident WHT Refunds – Year To date	Withholding Tax refunded for the current tax year for resident accounts. The year to Date amount will roll into the Prior Year amount at EOFY (Post Batch last business day of the financial year). The Year to Date amount will then be re-set to zero.
Resident WHT Refunds – Prior Year	Withholding Tax refunded for the previous tax year for resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (Post Batch last business day of the financial year).

Non-Resident WHT Refunds – Year To date	Withholding Tax refunded for the current tax year for non-resident accounts. The year to Date amount will roll into the Prior Year amount at EOFY (Post Batch last business day of the financial year). The Year to Date amount will then be re-set to zero.
Non-Resident WHT Refunds – Prior Year	Withholding Tax refunded for the previous tax year for non-resident accounts. The Prior Year amount will be updated with the Year to Date amount at EOFY (Post Batch last business day of the financial year).

TD05 Withholding Tax Adjustment

```
         ____ TD05 1 IDS  W'HOLDING TAX ADJUSTMENT   DD/MM/YYYY  HH.MM
 TD05                   MESSAGE:      ACTION SUCCESSFUL


 ACTION  INQ/ADD    PRODUCT  CDA    ACCOUNT
                    SUBPRODUCT      SHORT NAME


WITHHOLD CODE
REQUESTOR ID
ENTER OPTION (R/N)                       (R = RESIDENT N=NON-RESIDENT)
CREDIT/DEBIT (C/D)                       (C = CREDIT/REFUND D = DEBIT/CHARGE)
AMOUNT
EFFECTIVE DATE OF ADJUSTMENT
DATE WITHHOLDING TAX APPLICABLE


CURRENT YEAR
PRIOR YEAR



ALTERNATE ACCOUNT
```

Use this screen to inquire on or to add a Withholding Tax Adjustment transaction.
To access this screen, enter the following on the TDMN 'MENU' screen:

1.   TD05 in the 'Command' or 'Selection' field.

2.   INQ in the 'ACTION' field.

3.   Account Number in the 'ACCOUNT' field.

The ACTION codes for this screen are:

ADD	to post a transaction to the account.
INQ	(default) to enquire on the account. CACHE will display the Sub Product, Short Name and Withhold Code of the account.

CACHE displays the following information:

Product	CACHE displays the product code for the account which will be 'CDA' only.
Account	Enter TDA account number.
Subproduct	CACHE displays the Subproduct code for the account.
Short Name	CACHE displays the Account Short Name.
Withhold Code	CACHE displays the current Account Withhold Code.
Enter Option (R/N)	Enter 'R' if choosing a Resident tax refund. Enter 'N' if choosing a Non-Resident tax refund.

Credit/Debit (C/D)	Enter 'C' if processing a Refund transaction. Enter 'D' if processing a Charge transaction.
Amount	Enter the Amount of Withholding Tax adjustment.
Effective Date of Adjustment	Enter the Effective date of the Adjustment transaction. Default is the current business day. Backdating of the transaction will be allowed by entering an Effective Date up to the day the TD last rolled or matured. Backdating will only be allowed on the Originating Account, and the account must be open.
Date Withholding Tax Applicable	Enter the date on which the Withholding Tax was originally charged or should have been charged. Prior year Refund Adjustments are allowed at the beginning of the financial year after the year in which withholding tax was withheld. The Refund Adjustment is allowed from the start of the financial year through to an Adjustment Period End Date (DD/MM) plus a Business Day Grace Period. The Adjustment Period End Date and Business Day Grace Period values are stored on PCD 51549. e.g. The Adjustment Period End Date = 21/07, Business Day Grace Period = 7. Therefore, a Prior Year Refund Adjustment transaction can only be done from 01/07/2010 to 28/07/2010 for Withholding Tax charged during 01/07/2009 to 30/06/2010. Prior year Charge Adjustments are allowed at the beginning of the financial year after the year in which withholding tax was withheld. The Charge Adjustment is allowed from the start of the financial year through to an Adjustment Period End Date (DD/MM). The Adjustment Period End Date value is stored on PCD 51549. e.g. The Adjustment Period End Date = 21/07. Therefore, a Prior Year Charge Adjustment transaction can only be done from 01/07/2010 to 21/07/2010 for Withholding Tax that should have been charged during 01/07/2009 to 30/06/2010.
Current Year	CACHE displays either 'Y' or 'N' after enter is pressed to process the transaction. 'Y' displays if the date entered in the Date Withholding Tax Applicable field is in the current financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Current Year). 'N' displays if the date entered in the Date Withholding Tax Applicable field is not in the current financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Current Year).
Prior Year	CACHE displays either 'Y' or 'N' after enter is pressed to process the transaction. 'Y' displays if the date entered in the Date withholding Tax

	Applicable field is in the prior financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Prior Year). 'N' displays if the date entered in the Date withholding Tax Applicable field is not in the prior financial year. (01/07/YYYY – 30/06/YYYY where YYYY = Prior Year).
Requestor ID	Enter the Requestor ID for the Adjustment transaction.
Alternate Account	Dynamic field that only appears if the Originating Account entered is closed, mature or outside of grace. Enter the Alternate Account for the withholding tax adjustment. Must be a valid DDA account.

THMU Transaction History Menu

```
             ____ THMU 0 THF  TRANSACTION HISTORY MENU    18/02/2010  13.54
 THMU                              MESSAGE:      ACTION SUCCESSFUL
 OPTION


 PRODUCT CODE          ACCOUNT 000000000000000


 TRANSACTION DISPLAY CRITERIA:


 CYCLED/NON-CYCLED ITEMS            (C=CYCLED, N=NON-CYCLED, DFLT=ALL)
 DEBIT/CREDIT ITEMS                 (D=DEBIT, C=CREDIT, DFLT=ALL)


 TRANSACTION SEARCH CRITERIA:     BEGIN RANGE           END RANGE
           POST/STMT DATE
           EFFECTIVE DATE
            SERIAL NUMBER
                 AMOUNT


 OPTIONS:

      01 THMU-TRANSACTION HISTORY MENU
      02 THFI-TRANSACTION HISTORY INQUIRY
      03 STMT-STATEMENT FORMAT INQUIRY
      04 DBAL-DAILY DR/CR TOTALS INQUIRY
      05 LFTR-LAST 15 TRANSACTIONS TODAY (NOT PROCESSED BY CACHE)
```

Use the 'Transaction History Menu' to display transactions posted to 'DDA' accounts within specific date ranges, serial numbers or amounts, view items in statement format, display daily DR/CR totals and display 30 day balance history.

To display this screen, enter THMU in the 'Command' field on the IDSR 'MENU' screen.

This screen can also be accessed by entering THFR on the CACHE Master menu screen or on a clear screen enter THFR and the spacebar in the top left-hand corner.

Complete the following fields:

OPTION	Enter one of the option numbers listed at the bottom of the screen.
PRODUCT CODE	Enter 'DDA'.
ACCOUNT	Enter account number for inquiry.

Complete the following fields for defining display and search criteria:

TRANSACTION DISPLAY CRITERIA	
Cycled/Non-Cycled Items	Select cycled or non-cycled items to be displayed. Default displays both cycled and non-cycled items.
Debit/Credit Items	Select debit or credit items to be displayed. Default displays both debit and credit items.

TRANSACTION SEARCH CRITERIA	
	For options 2, 3 and 4, enter the beginning date (DDMMYYYY) and/or ending date (DDMMYYYY) to display items for selected option. Default displays all transactions on file.
Post/Cut Off Stmt Date	Not applicable.
Effective Date	Enter the beginning date (DDMMYYYY) and/or ending date (DDMMYYYY) to display items for selected option. Default displays all transactions on file.
Serial Number	Enter the beginning and/or ending serial number range to display items for selected option. Default displays all transactions on file.
Amount	Enter the beginning and/or ending transaction amount range to display items for selected option. Default displays all transactions on file.

THFI Transaction History Inquiry

Reach this screen by using option 02 from the THFP screen.

```
_____ THFI 1 THF TRANSACTION HISTORY INQUIRY  30/12/2010  14.46
THDI                         MESSAGE: 50852 ACTION COMPLETE

PROD CODE DDA  ACCOUNT 000000001233567                    PAGE   00001

VALID ACTN:  (SDET, RVTR, DISH)

SEL/     POST     TRAN   DR     TRANSACTION        AUX     GLI     TRANS
ACTN     DATE     CODE   CR       AMOUNT           DOM     CODE    NUMBER
         01/05/2010  1051   D         111.27       1814    5    0869191858
         01/05/2010  1118   C          10.72               Y
         06/05/2010  1051   D      29,903.89       1813    5    0870208334
         12/05/2010  4569   C          20.91               8    0874012104
         14/05/2010  4567   C       4,000.00               8    0876019305
         14/05/2010  4581   D       3,668.15               8    0876000005
         19/05/2010  1003   C      37,785.00               F    0879132936
         20/05/2010  1051   D       1,238.52       1817    5    0880115515
         20/05/2010  1051   D       8,199.40       1816    5    0880115516
         22/05/2010  1051   D       4,087.50       1818    5    0882116738
         23/05/2010  1051   D       6,046.17       1815    5    0883131700
         03/06/2010  1118   C           2.43               Y
```

Use this screen (for DDA accounts only) to display up to 14 transactions in posting date order beginning with the first transaction according to the Transaction Display/Search criteria entered on the 'THMU' screen.

To display more than 14 transactions, press the 'ENTER' key to display next page or change the page number in the 'Page' field and press the 'ENTER' key.

To access this screen, enter the following on the 'THMU' screen:

1.   02 in the 'OPTION' field.

2.   DDA in the 'PRODUCT' field.

3.   Account number in the 'ACCOUNT' field.

CACHE displays the following information:

Page	Page currently on display. Default is '1'.
Sel/Actn	Action field for the displayed transaction. Enter 'SDET' to display the 'Single Transaction Detail' screen , 'RVTR' to display the 'Reverse Transaction' screen for this transaction or 'DISH' to display 'Dishonour Transaction' screen for this transaction. Use the PF3 key to return to the THFI screen.

Post Date	Date (DDMMYYYY) the transaction was posted.	
Tran Code	CACHE trancode used to process the transaction.	
DR/CR	Transaction type:	
	D	Debit or
	C	Credit or.
	F	Float.
Transaction Amount	Amount of the transaction.	
Aux Dom	The serial number of the transaction if any, otherwise displays zeros.	
GLI Code	Code indicating transaction source.	

DISH Dishonour Transaction

When performing on Outward Dishonour on a CACHE account via Transaction History screens in CACHE, they can be performed either of two ways;

- Access the THFR screen and enter the account number

- Refer *<insert link>* for details of the THFR screen

1. Via SDET (Statement Format Inquiry) screen

- In OPTION field enter '03'

- Search for the transaction to be dishonoured and type 'SDET' in the "VALID ACTN" field beside the nominated transaction

- The SDET screen will be displayed with the transaction details

- Refer *<insert link>* for details of the SDET screen

- In the ACTION field type 'DISH'

OR

2. Via THFI (Transaction History Inquiry) screen

- In OPTION field enter '02'

- Refer *<insert link>* for details of the THFI screen

- Search for the transaction to be dishonoured and type 'DISH' in the "SEL/ACTN" field beside the nominated transaction.

- The following screen will be displayed;

```
              ____ DISH 2 THF DDA DISHONOUR TRANSACTION   30/12/2010  14.53
THDI                              MESSAGE: 50852 ACTION COMPLETE

ACTION DISH (SDET,DISH)

PRODUCT  DDA
ACCOUNT 000000001234567
AMOUNT         6046.17     TRAN CODE     1052




DISHONOUR REASON:
FREE FORM TEXT:



```

Use this screen to record the dishonour code on DDA accounts. This screen displays the transaction amount selected on the 'Transaction History Inquiry' screen.
To access this screen, enter the following on the THFI 'MENU' screen:

1.   Enter 'DISH' in the 'Valid Actions' field.

CACHE displays the following information:

Action	(SDET, DISH) defaults to 'DISH'.
Product	'DDA' (default).
Account	Account number (default).
Amount	Amount of transaction (default).
Trancode	Valid trancode (default).

Complete the following fields:

Dishonour Reason	Enter dishonour code. If an invalid code or a code is not entered, the 'THF Select Dishonour' screen is displayed, listing all valid codes for the transaction.
Free Form Text	Optional field, enter 'Remarks' if applicable, eg customer in liquidation.
PF3	Cancel transaction and return to previous screen.

CACHE outward dishonour processing
When a valid dishonour code is entered CACHE will:

charge/not charge dishonour fee (depending on dishonour code).

- redirect dishonour fee when Bank Fees are redirected to another account.

- process a reversal transaction to the account.

- send the dishonour to Hogan for Australia (HFA) Dishonour Returned Items File (DRIF). (Including the account number, amount, trace ID, dishonour reason code, free form text, Cost Centre, TPC-
- BSB).

- return to the 'THFI' screen and display a message 'Action Successful'.

DISH Paper Transaction Dishonour Codes

PAGE 1 of 3

```
          ____ DISH 2 THF SELECT DISHONOUR CODE        14/05/2010  14.54
THDI                          MESSAGE:  1825 SELECT DISHONOUR REASON CODE

ACTN (VALUE: S=SELECT)                      NEXT:  IMA

   ACW   ACCOUNT CLOSED
   AIC   ARRANGEMENTS INCOMPLETE
   AIW   ARRANGEMENTS INCOMPLETE
   ARI   ALTERATION REQUIRES DRAWER'S INITIAL
   ARS   ALTERATION REQUIRES DRAWER'S SIGNATURE
   ASR   ANOTHER SIGNATURE REQUIRED
   AUD   INSTRUMENT NOT PAYABLE IN AUSTRALIA
   CRP   COURT ORDER RESTRAINING PAYMENT
   DCR   DRAWERS' CONFIRMATION REQ PLS REPRESENT
   DDN   DRAWER DECEASED
   DSR   DRAWER'S SIGNATURE REQUIRED
   DUP   DUPLICATE ITEM
   ENC   EFFECTS NOT CLEAR (CHG FEE)
   ENW   EFFECTS NOT CLEAR
   FCD   FOREIGN CURRENCY DRAFT
   FCI   FORGED OR COUNTERFEIT INSTRUMENT
   FIB   FAIL OF CONSID FOR THE ISSUE OF BANK CHQ
   ILS   INSTRUMENT REPORTED LOST OR STOLEN
```

PAGE 2 of 3

```
          ____ DISH 2 THF SELECT DISHONOUR CODE        14/05/2010  14.55
THDI                          MESSAGE:     ACTION SUCCESSFUL

ACTN (VALUE: S=SELECT)                      NEXT:  SUS

   IMA   ITEM MATERIALLY ALTERED
   MTL   MUTILATED
   NAU   NOT AUTHORISED
   NSA   NOT SIGNED IN ACCORD WITH AUTHORITY HELD
   NTH   ITEM NOT TO HAND
   PCI   PHOTOCOPIED ITEM
   PDT   POST-DATED
   RDC   REFER TO DRAWER (CHG FEE)
   RDL   REFER TO DRAWER,OTHER LEGAL REASONS
   RDW   REFER TO DRAWER
   RLC   REFER TO DRAWER,OTH LEGAL REASON CHG FEE
   SCC   PYMT STOPPED AWAITING CONFIRM (CHG FEE)
   SCW   PYMT STOPPED AWAITING CONFIRM
   STC   PAYMENT STOPPED (CHG FEE)
   STL   STALE
   STP   PAYMENT STOPPED
   STW   PAYMENT STOPPED
   SUN   SIGNATURE UNKNOWN
```

PAGE 3 of 3

```
         ____ DISH 2 THF SELECT DISHONOUR CODE       14/05/2010  14.55
THDI                             MESSAGE:     ACTION SUCCESSFUL

ACTN (VALUE: S=SELECT)                    NEXT:  ACW

   SUS   SIGNATURE UNLIKE SPECIMEN HELD
   TBI   TURNED BACK ITEM
   TFR   ACCOUNT TRANSFERRED TO (BSB NUMBER)
```

Use this screen to select a paper transaction dishonour code.

CACHE automatically displays this screen, if an invalid dishonour code or a dishonour code is not entered on the 'Dishonour Transaction' screen.

Complete the following fields:

Actn	Select appropriate dishonour code by typing 'S' in action field and press the 'ENTER' key. CACHE automatically returns to the 'Dishonour Transaction' screen, with the selected code in the dishonour field. To complete dishonour, press the 'ENTER' key. To cancel and return to previous screen (THFI) press the PF3 key.

DISH Direct Entry Transaction Dishonour Codes

```
            ____ DISH 2 THF SELECT DISHONOUR CODE        14/05/2010  14.58
 THDI                             MESSAGE:  1825 SELECT DISHONOUR REASON CODE

 ACTN (VALUE: S=SELECT)                        NEXT:  ACU

    ACU   TECHNICALLY INVALID
    ACW   ACCOUNT CLOSED
    AFC   PAYMENT STOPPED
    AFC   FORM PD-C CANCELLED
    BSB   INVALID BSB NUMBER
    CDN   CUSTOMER DECEASED
    NAA   INVALID USER ID NUMBER
    NAC   NO ACCOUNT OR INCORRECT ACCOUNT NUMBER
    RCC   REFER TO CUSTOMER (CHG FEE)
    RCW   REFER TO CUSTOMER
    STP   PAYMENT STOPPED
```

Use this screen to select a direct entry transaction dishonour code.

CACHE automatically displays this screen, if an invalid dishonour code or a dishonour code is not entered on the 'Dishonour Transaction' screen.

Complete the following fields:

Actn	Select appropriate dishonour code by typing 'S' in action field and press the 'ENTER' key. This will return you to the 'Dishonour Transaction' screen with selected code in the dishonour field.
	To complete dishonour, press the 'ENTER' key.
	To cancel and return to previous screen (THFI) press the PF3 key.

STMT Statement Format Inquiry

```
              ____ STMT 1 THF STATEMENT FORMAT INQUIRY      30/12/2010  14.59
 STFD                            MESSAGE: 50852 ACTION COMPLETE

 ACCOUNT  000000001234567                          FROM      THRU      PAGE
                                                01/04/2010 03/05/2010 00001
 VALID ACTN: SDET                     PREVIOUS BALANCE       33,099.12
 ACTN   POST    EFF    DESCRIPTION
        DATE    DATE                 DEBITS      CREDITS       BALANCE AFTER
        01/05  0000004844                                      POSTING
               01/04               111.27                      32,987.85
        01/05  INTEREST
               01/04                             10.72         32,998.57
        06/05  0000004813
               06/04            29,904.89                       3,094.68
        12/05  IAG DIVIDEND     APR10/01311647
               12/04                             20.91          3,115.59
        14/05  MTCF             MUTUAL TRUST
               14/04                           4,000.00         7,115.59
        14/05  MARHONY MCINTOSH ADORINA SALARY
               14/04            3,668.15                        3,447.44
        19/05  CASH/CHQS
               19/04                          37,785.00        41,232.44
```

Use this screen to display up to 7 transactions in statement format, the previous
balance of account and the new balance after the displayed transactions are posted.

Transactions are displayed in posting date order beginning with the first transaction
according to the selection criteria entered on the 'THMU' screen.

To display more than 7 transactions, press the 'ENTER' key to display next page or
change the page number in the 'PAGE' field and press the 'ENTER' key.

To access this screen, enter the following on the 'THMU' screen:

1.   03 in the 'OPTION' field.

2.   DDA in the 'PRODUCT' field.

3.   Account number in the 'ACCOUNT' field.

CACHE displays the following information:

From	Beginning date (DDMMYYYY) of display range.
Thru	Ending date (DDMMYYYY) of display range.
Page	Page number. Enter desired page number or press the 'ENTER' key to page through transactions.
Previous Balance	Account balance before first displayed transaction was posted.

Actn	Enter 'SDET' to display 'Single Transaction Detail' screen for the transaction on this line. Use the PF3 key to return to the STMT screen.
Date	Date (DDMMYYYY) transaction posted to the account.
Description	Transaction description.
Debits	Debit amount.
Credits	Credit amount.
Balance After Posting	Balance of account as a result of posting this transaction. This field is calculated on the transactions that met the search criteria entered on the 'THMU' screen.

STMT SDET Single Detail Transaction Inquiry – Value Transaction

```
           ____ SDTD 2 THF SINGLE TRANS DETAIL INQ     14/05/2010  15.05
 STFD                           MESSAGE: 50852 ACTION COMPLETE
 ACTION       (RVTR, DISH)

 PRODUCT  DDA   ACCOUNT  000000001234567   SUB-PRODUCT  50  BRANCH  3006
 TRAN CODE  1051  DESCRIPTION  0000008814

 POST DATE 01/05/2010 EFFECTIVE DATE 01/04/2010  TRACE ID  9598Y8322960
 TRANSACTION AMOUNT            111.27        DR/CR      D
 AUX DOM      1814  EX.AUX.DOM  0000000000   COLLECTION ITEMS

 CURR BALANCE AFTER POST        32,987.85
 CURR COLL BAL AFTER POST       32,987.85
                      FLOAT     99,999,999,999.99
 TRANSACTION REVERSED   N
 REVERSAL TRANSACTION   N
 INTERNALLY GENERATED   N
 GLI SOURCE          5

 TRANSFER TO ACCT
 TRANSFER FROM ACCT
```

Use this screen to display detailed information for the requested value transaction.

To access this screen enter SDET in the 'SEL/ACTN' field for the required transaction on the 'Transaction History Inquiry' screen or SDET in the 'ACTN' field on the 'Statement Format Inquiry' screen.

CACHE displays the following information:

Action	Blank	no action.
	RVTR	to display 'Reverse Transaction' screen.
Product	'DDA'.	
Account	Account number.	
Subproduct	Subproduct code of account.	
Branch	BSB number of account domicile branch.	
Tran Code	CACHE transaction code used for processing item.	
Description	Transaction narrative used for statement purposes.	
Post Date	Date (DDMMYYYY) transaction posted to account.	

Effective Date	Effective date (DDMMYYYY) of transaction.	
Trace Id	**Externally Entered Transactions** The trace identifier assigned during CTM/Batch processing. **Internally Generated Transactions** Identifies the source, posting date and CACHE assigned sequence number.	
Transaction Amount	Transaction amount.	
DR/CR	Transaction type:	
	D	Debit or
	C	Credit.
Aux Dom	Transaction serial number.	
Ex. Aux Dom	Extra auxiliary domicile number.	
Collection Items	Number of collections included in the deposit.	
Curr Balance After Post	CACHE displays the CACHE Current Balance after the transaction is posted.	
Curr Coll Bal After Post	CACHE displays the CACHE Current Collected Balance after the transaction is posted.	
Float	CACHE displays the amount of float associated for this value transaction (e.g. if total CR txn is for $10,000.00 and chq amt is $4,000.00 & cash amt is $6,000.00, field will display $4,000.00). This field is only applicable and will only be displayed for batch related credit transactions.	
Transaction Reversed	'Y' if transaction has been reversed. This field is updated when the matching reversal is posted.	
Reversal Transaction	'Y' indicates that the transaction appears on the customer's statement.	
Internally Generated	'Y' if the transaction was internally generated.	
GLI Source	Code indicating transaction source.	
Transfer To Acct	Account to which the funds were transferred.	
Transfer From Acct	The account from which the funds were transferred.	

STMT SDET Single Detail Transaction Inquiry – Non-Value Transaction

```
             ____  SDTD 2 THF SINGLE TRANS DETAIL INQ    14/05/2010  15.05
 STFD                          MESSAGE: 50852 ACTION COMPLETE
 ACTION        (RVTR, DISH)

 PRODUCT  DDA   ACCOUNT 000000001234567   SUB-PRODUCT  50  BRANCH  3006
 TRAN CODE   1228  DESCRIPTION  FLOAT ADJ +

 POST DATE 01/05/2010 EFFECTIVE DATE 01/05/2010  TRACE ID  4141G7400020
 TRANSACTION AMOUNT                 0.00      DR/CR      F
 AUX DOM          EX.AUX.DOM                  COLLECTION ITEMS

 CURR BALANCE AFTER POST       32,987.85
 CURR COLL BAL AFTER POST      32,987.85
                       FLOAT-0    99,999,999,999.99
 TRANSACTION REVERSED  N   FLOAT-1    99,999,999,999.99
 REVERSAL TRANSACTION  N   FLOAT-2    99,999,999,999.99
 INTERNALLY GENERATED  Y   FLOAT-3    99,999,999,999.99
 GLI SOURCE            Y   FLOAT-4    99,999,999,999.99
                       FLOAT-5    99,999,999,999.99
 TRANSFER TO ACCT
 TRANSFER FROM ACCT
```

Use this screen to display detailed information for the requested non-value transaction.

To access this screen enter SDET in the 'SEL/ACTN' field for the required transaction on the 'Transaction History Inquiry' screen or SDET in the 'ACTN' field on the 'Statement Format Inquiry' screen.

CACHE displays the following information:

Action	Blank – no action
Product	'DDA'.
Account	Account number.
Subproduct	Subproduct code of account.
Branch	BSB number of account domicile branch.
Tran Code	CACHE transaction code used for processing non-value transaction (will always be either 1228 or 1229.
Description	Transaction narrative used for statement purposes (will always be either FLOAT ADJ + (t/c 1228) or FLOAT ADJ – (t/c 1229).
Post Date	Date (DDMMYYYY) transaction posted to account.
Effective Date	Effective date (DDMMYYYY) of transaction.

Trace Id	**Externally Entered Transactions** The trace identifier assigned during CTM/Batch processing. **Internally Generated Transactions** For adjustments performed via DD18 screen, Trace Id will be mainframe logon id of user who performed the adjustment (e.g. GTS120).
Transaction Amount	For Non-value Float Adjustments, the Transaction Amount will always be $0.00.
Txn Type	F	Float
Aux Dom	Blank for non-value transactions
Ex. Aux Dom	Blank for non-value transactions
Collection Items	Blank for non-value transactions
Curr Balance After Post	CACHE displays the CACHE Current Balance after the transaction is posted.
Curr Coll Bal After Post	CACHE displays the CACHE Current Collected Balance after the transaction is posted.
Float-1 Float-2 Float-3 Float-4 Float-5	The Float amount associated with the value transaction or Float Adjustment amount will be displayed under the appropriate float day, in one of Float-1, Float-2, Float-3, Float-4, Float-5 fields, determined and sent by CTM in the non-value file.
Transaction Reversed	'N' will always be N as these transactions cannot be reversed.
Reversal Transaction	'N' will always be N as these transactions will never be a reversal transaction.
Internally Generated	'Y' if the transaction was internally generated.
GLI Source	Code indicating transaction source.
Transfer To Acct	Account to which the funds were transferred.
Transfer From Acct	The account from which the funds were transferred.

STMT RVTR Reverse Transaction

```
           ____ RVTD 2 THF DDA REVERSE TRANSACTION     14/05/2010  15.06
 STFD                          MESSAGE: 50852 ACTION COMPLETE


 ACTION     (SDET)


 PRODUCT  DDA
 ACCOUNT 000000001234567
 AMOUNT          111.27     TRAN CODE    1052

 BACKDATE TRANSACTION REQUIRED (Y,N)        (DEFAULT 'Y')



 PRESS ENTER TO REVERSE TRANSACTION
```

CACHE automatically displays this screen when 'RVTR' is entered in the 'Action' field on the 'SDET – Single Transaction Detail' screen or in the 'SEL/ACTN' field on the 'THFI – Transaction History Inquiry' screen.

Use this screen to reverse the selected transaction, CACHE automatically generates an entry to the CACHE DDA Posting Suspense Account 95 02293.

Press the 'ENTER' key to action the reversal transaction or the PF3 key to cancel and return to previous screen.

CACHE displays the following information:

Action	RVTR	(default) to reverse the transaction.
	SDET	display 'Single Transaction Inquiry' screen.
Product	'DDA'.	
Account	Account number.	
Amount	Transaction amount.	
Tran Code	Trancode used to process the transaction.	
Backdate Transaction Required (Y/N)	'Y' (default) to display 'DBD$ – DDA OnLine Transaction' screen on completion of reversal. 'N' to return to SDET after posting reversal.	

DBAL1 Daily DR/CR Totals

```
          ____  DBAL 1 THF DAILY DR/CR TOTALS INQUIRY  15/12/2010  15.07
 DBAD                       MESSAGE: 50852 ACTION COMPLETE

 PROD CODE DDA  ACCOUNT 000000001234567                    PAGE   00001

    DATE          TOTAL DEBITS        TOTAL CREDITS         NET CHANGE

  01/04/2010           111.27               10.72              100.55-
  06/04/2010        29,903.89                               29,903.89-
  12/04/2010                                 20.91               20.91
  14/04/2010         3,668.15            4,000.00              331.85
  19/04/2010                            37,785.00           37,785.00
  20/04/2010         9,437.92                             9,437.92-
  22/04/2010         4,087.50                             4,087.50-
  23/04/2010         6,046.17                             6,046.17-
  03/05/2010                                  2.43                2.43
```

Use this screen to display total debits/total credits on an account for the days the
account operates. The data is held for 14 days after the statement is cycled.
To access this screen, enter the following on the THMU 'MENU' screen:

1.	04 in the 'OPTION' field.

2.	DDA in the 'PRODUCT' field.

3.	Account number in the 'ACCOUNT' field.

DBAL2 Balance History Past 30 Days

```
              ____ DBAL 2 THF DAILY DR/CR TOTALS INQUIRY   15/12/2010  15.08
 DBAD                         MESSAGE:      ACTION SUCCESSFUL

 PROD CODE DDA  ACCOUNT 000000001234567

    DATE        BALANCE AT CLOSE        DATE       BALANCE AT CLOSE

  09/05/2010         21,663.28        24/04/2010        21,660.85
  08/05/2010         21,663.28        23/04/2010        21,660.85
  07/05/2010         21,663.28        22/04/2010        27,707.02
  06/05/2010         21,663.28        21/04/2010        31,794.52
  05/05/2010         21,663.28        20/04/2010        31,794.52
  04/05/2010         21,663.28        19/04/2010        41,232.44
  03/05/2010         21,660.85        18/04/2010         3,447.44
  02/05/2010         21,660.85        17/04/2010         3,447.44
  01/05/2010         21,660.85        16/04/2010         3,447.44
  30/04/2010         21,660.85        15/04/2010         3,447.44
  29/04/2010         21,660.85        14/04/2010         3,447.44
  28/04/2010         21,660.85        13/04/2010         3,115.59
  27/04/2010         21,660.85        12/04/2010         3,115.59
  26/04/2010         21,660.85        11/04/2010         3,094.68
  25/04/2010         21,660.85        10/04/2010         3,094.68
```

Use this screen to display the balance history of an account for the past 30 calendar days. The data for this screen is derived from the 'DD06 – DDA Account Balance History' screen.

To access this screen, use the PF2 key from 'DBAL1 – Daily DR/CR Totals' screen.

To return to 'DBAL1 – Daily DR/CR Totals' screen, use the PF3 key.

ODMU Overdraft/Limit Inquiry/Maintenance

```
____ ODMU 0 IDS O/D LIMITS INQ/MAINT        04/05/2012  16.28
ODMU                          MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION:    (INQ/ADD/CHG/DEL/NXT/RVL/RPY)    SP CODEC     (FUNDED)

ACCOUNT :              SHORT NAME :

OD LIMIT:                       0.00    DATE EXCESS BEGAN
UNAVAILABLE FUNDS:              0.00    PURPOSE CODE:        000
NET LIMIT:                      0.00    REFIN/ADD/ALT (R/A):
LIMIT CHANGE DATE:                      LOCATION OF RISK: 0000
ACT FIELD VALUES: A=ADD, C=CHANGE, D=DELETE
ACT  TYPE              LIMIT       START     EXPIRY    REVOLV/TERMIN(R/T)
                       0.00
                       0.00
                       0.00
LINE FEE CALCULATION:  PA% RATE    0.000
PROPERTY SECURITY AMT:             0.00    WAIVE FEE (Y/N)
NON PROPERTY SCTY AMT:             0.00    FUND IND (NEW,CAN,IN,OUT):
CAPITAL ADEQUACY:                          FUNDED AMT:            0.00
MANAGER'S REVIEW DATE:                     UNFUNDED AMT:          0.00
ANNUAL REVIEW DATE:                        LAF TO BE CHARGED (Y/N):
SPECIAL REVIEW DATE:                       LIMIT APPROVAL FEE:    0.00
A/C SECURITISATION:                        SECURITY INDICATOR:
LAST MAINT DATE:         TIME:        SOURCE:        OPERATOR
```

Use this screen for recording and maintaining overdraft limits, effective and expiry dates, Line Fee and LAF charges. Before recording a limit on an account, perform an 'INQ' action.

To access this screen, enter ODMU in the 'COMMAND' field on the IDSR 'MENU' screen.

The action codes for this screen are:

INQ	(default) to inquire on the account data.
ADD	add initial limit details and other information.
CHG	change limit details and other information. (Use this action together with a line action of 'D' to delete line limits).
DEL	use only when all line limits have been deleted. This action deletes all remaining screen data for the account.
NXT	inquire on next account number.
RVL	reverse limit details.
RPY	For sub products that are allowed a 'repayment schedule' this action will take the user to the LNRS screen.

The 'CHG' action code can only be used once during the day to change the 'O/D LIMIT' and/or 'UNAVAILABLE FUNDS' fields. To perform further changes to these fields on the same day, enter 'RVL' code to reverse changes, then enter 'CHG' code and new data.

The action codes for the 'ACT' field are:

A	add limit details.
C	change limit details. If changing both the limit and the Line Fee rate, enter new data for both fields before pressing the 'ENTER' key.
D	delete limit details.

Complete the following fields:

SP Code	CACHE displays subproduct code for the account and the message 'Funded'.
Account	Enter account number.
Short Name	CACHE displays short name.
OD Limit	CACHE displays total gross overdraft limits on the account, ie the total limits recorded in the 'LIMIT' fields.
Date Excess Began	CACHE displays date (DDMMYYYY) account first went into excess. This field is set to zeros when the account is no longer in excess.
Unavailable Funds	CACHE displays total of any future dated limits (Bank's commitment). Total is automatically reduced when start dates are reached, and 'O/D LIMIT' is increased by the amount 'UNAVAILABLE FUNDS' is reduced.
Purpose Code (Mandatory)	Enter code which specifies purpose of the limit.
Net Limit	Enter net limit on the group of accounts, ie the maximum allowable debit balance in the Group/Subgroup after taking into account credit balances in setoff accounts. CACHE uses this field for reporting accounts on the Refer List.
Refin/Add/Alt (R/A)	Enter Refinance Indicator code to identify whether a facility is refinanced, additional or altered.
Limit Change Date	CACHE displays date 'O/D LIMIT' field last changed.
Location Of Risk	Enter Location of Risk code.
Act	Enter action code for current line.
Type (Mandatory)	Enter limit type code.

Description	CACHE displays a description of the limit type.
Limit (Mandatory)	Enter amount of limit (whole dollars).
Start	Enter effective date (DDMMYYYY) of limit. Default is today's date.
Expiry	Enter expiry date (DDMMYYYY) of limit. Defaults according to LIMIT TYPE.
Revol/Term (R/T)	Enter 'T' if limit is to reduce/terminate at periodic review. Default is 'R' – limit is to be renewed.
Line Fee Calculation PA % Rate	If other than Bank scale rate, enter the annual rate for calculating Line Fee. If field is zero, CACHE will charge the Bank scale rate. Line Fee is calculated on the 'O/D LIMIT' field.
Waive Fee (Y/N)	Enter 'Y' if line fee is to be waived. Default is 'N'.
Property Security Amt	Enter value of property security for the Loan.
Fund Ind (New/Can/In/Out) (Mandatory)	Enter 'New' if facility is new and has not been transferred from another account. Also complete 'FUNDED AMT' field. Enter 'Can' if facility is cancelled. Also complete 'FUNDED AMT' field. Enter 'In' if facility is transferred from another account. Also complete 'FUNDED AMT' or 'UNFUNDED AMT' field as appropriate. Enter 'Out' if facility is transferred to another account. Also complete 'FUNDED AMT' field. If a new or increased limit is made up of 'In' and 'New' funds, record Fund Indicator as 'In', and the amount transferred in, in the Funded/Unfunded amount fields. CACHE automatically calculates the difference as 'New' funds. If a decrease to the limit involves cancelling and transferring out funds, record Fund Indicator as 'Out', and the amount transferred out, in the Funded/ Unfunded amount fields. CACHE automatically calculates the difference as 'Can' (cancelled) funds.
Non Property Scty Amt	Enter value of non property security for the Loan.
Funded Amt	Enter funded amount referred to in the 'FUND INDICATOR' field. If 'FUND INDICATOR' field is 'New', 'Can' or 'Out', this field is mandatory.

	If 'FUND INDICATOR' field is 'In', complete this field only if funds are transferred from a funded subproduct – otherwise, complete 'UNFUNDED AMT' field. CACHE automatically resets this field to blank after you exit the screen.
Capital Adequacy	Enter risk weighting percentage for capital adequacy purposes. Default is 100%.
Unfunded Amt	Enter unfunded amount referred to in the 'FUND INDICATOR' field. If 'FUND INDICATOR' field is 'In', complete this field only if funds are transferred from an unfunded subproduct – otherwise complete 'FUNDED AMT' field. CACHE automatically resets this field to blank after you exit the screen.
Manager's Review Date	Enter date (DDMMYYYY) of Account Manager's review.
LAF To Be Charged (Y/N)	Enter 'Y' to automatically charge LAF amount entered in 'LIMIT APPROVAL FEE' field. Default is 'N'.
Annual Review Date	Enter date (DDMMYYYY) of annual limit review (maximum date 15 months).Default is START date plus 15 months.
Limit Approval Fee	Enter amount of LAF to be charged by CACHE.
Special Review Date	If applicable, enter date (DDMMYYYY) of special review.
A/C Securitisation (Mandatory for DDA39)	Enter Account Securitisation Indicator code. Default value is 00
Security Indicator	Enter Security Indicator code.

CACHE displays the following information:

Last Maint Date	Date of last maintenance on this screen.
Time	Time of last maintenance on this screen.
Source	Terminal number where maintenance was last performed.
Operator	Logonid of the operator who performed last maintenance.

LNMU Inquiry/Maintenance Loans

```
                        LNMU 0 IDS LOANS INQUIRY/MAINT        04/05/2012  16.41
LNMU                              MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
ACTION:     (INQ,NXT,CHG,ADD,RVL,RPY)           SP CODE:      (FUNDED)

ACCOUNT*:                  SHORT NAME :
ORIGINAL AMOUNT*:                        PURPOSE CODE:     REFIN/ALT/ADD(R/A)
PRO-FORMA BALANCE:                       LIMIT EXP DATE:
LIMIT APPROVAL FEE:                      CALCULATE LAC FEE (Y/N/O) :
DRAWN DATE:                              LAC FEE AMOUNT:
TERM OF LOAN (DAYS)*:       0000         LAC FEE QRTLY % AMOUNT:
ANNUAL REVIEW DATE:*                     LAF TO BE CHARGED (Y/N):
MGR'S REVIEW DATE:                       INTEREST REVIEW DATE:
SPECIAL REVIEW DATE:                     LOCATION OF RISK:
LIMIT CHANGE DATE:                       REVOLVING/TERMINATING(R/T):
NEXT REPAYMENT DUE                       LAST REPAYMENT DUE
PROPERTY SECURITY AMT:                   FUND IND(NEW,CAN,IN,OUT):
NON PROPERTY STY AMT:                    FUNDED AMT:
CAPITAL ADEQUACY:                        UNFUNDED AMT:
A/C SECURITISATION:                      SECURITY INDICATOR:




LAST MAINT DATE:           TIME:        SOURCE:          OPERATOR:
```

Use this screen for recording and maintaining details on fixed loans.

To access this screen, enter LNMU in the 'COMMAND' field on the IDSR 'MENU' screen.

The action codes for this screen are:

INQ	to inquire on loan details.
NXT	to inquire on next account number.
CHG	to change loan details.
ADD	to add loan details.
RVL	to reverse original amount data.
RPY	For sub products that are allowed a 'repayment schedule' this action will take the user to the LNRS screen.

Complete the following fields:

SP Code	CACHE displays subproduct code for the account and the message 'Funded'.
Account	Enter account number.

Short Name	CACHE displays short name.
Original Amount (Mandatory)	Enter original amount of loan. (This value must remain on CACHE even after account is closed.)
Purpose Code (Mandatory)	Enter code which specifies purpose of the loan.
Refin/Alt/Add (R/A)	Enter Refinance Indicator code to identify whether a facility is refinanced, additional or altered.
Pro Forma Balance	CACHE calculates the pro forma balance based on amount of drawdown transaction(s) and 'REPAYMENT AMOUNT' fields. Amend this field only when lump-sum payments are made ahead of the repayment schedule.
Security Indicator	Enter Security Indicator.
Limit/Loan Approval Fee	Enter amount of Limit/Loan Approval Fee to be charged by CACHE.
Calculate LAC Fee (Y/N/O)	Default is 'Y' for calculating Loan Administration Charge (except RI and INC accounts). Enter 'N' if LAC Fee is to be waived. Change 'LAC FEE AMOUNT' field to $0.00. Enter 'O' if non-standard LAC Fee is to be charged. A dollar amount must be entered in 'LAC FEE AMOUNT' field OR Percentage (%) rate recorded in 'LAC Fee Qrtly % Amount' field.
Drawn Date	Enter date (DDMMYYYY) the loan is originally drawn, regardless of subsequent renewals. Date must be same as the date account opened or later, but earlier than 'START DATE' field.
LAC Fee Amount	Amount of LAC Fee to be charged.
Term Of Loan (yymm) (Mandatory)	Enter period from original draw down date to expiry date. If loan is renewed for a further period, add term extension to original term.
LAC Fee Qrtly % Amount	Enter % for calculating LAC Fee. Fee is calculated on the highest debt for the quarter.
Annual Review Date (Mandatory)	Enter date (DDMMYYYY) of annual review (maximum date 15 months). Default is 15 months from 'DRAWN DATE'.
LAF To Be Charged (Y/N)	Enter 'Y' to automatically charge LAF amount entered in 'LIMIT/LOAN APPROVAL FEE' field. Default is 'N'.
Mgr's Review Date	Enter date (DDMMYYYY) of Account Manager's review. For Fixed Rate FDAs, date must be set at 10 calendar days before the date of interest review to allow time to contact the customer.

Interest Review Date	Enter interest review date (DDMMYYYY) for fixed rate FDAs only. (Due to CACHE constraints, date must be set two working days before the date of interest review for reporting on Refer List).
Special Review Date	If applicable, enter date (DDMMYYYY) of special review. Use this field to record interim review dates only.
Location Of Risk	Enter Location of Risk code.
Limit Change Date	CACHE displays date 'ORIGINAL AMOUNT' field last changed.
Revol/Term (R/T)	Enter 'R' if loan is to be renewed at periodic review. Default is 'T' – loan is to reduce/terminate.
Next Repayment Due	CACHE displays date (DDMMYYYY) of next repayment.
Last Repayment Due	CACHE displays date (DDMMYYYY) the last repayment was due.
Property Security Amt	Enter value of property security for the Loan.
Fund Ind (New/Can/In/Out) (Mandatory)	Enter 'New' if facility is new and has not been transferred from another account. Also complete 'FUNDED AMT' field. Enter 'Can' if facility is cancelled. Also complete 'FUNDED AMT' field. Enter 'In' if facility is transferred from another account. Also complete 'FUNDED AMT' or 'UNFUNDED AMT' field as appropriate. Enter 'Out' if facility is transferred to another account. Also complete 'FUNDED AMT' field. If the Original Amount is made up of 'In' and 'New' funds, record Fund Indicator as 'In', and the amount transferred in, in the Funded/Unfunded amount fields. CACHE automatically calculates the difference as 'New' funds. If a reduction in the balance involves cancelling and transferring out funds, record Fund Indicator as 'Out'; and the amount transferred out, in the Funded/Unfunded amount fields. CACHE automatically calculates the difference as 'Can' (cancelled) funds.
Non Property Scty Amt	Enter value of non-property security for the Loan.
FUNDED AMT	Enter funded amount referred to in the 'FUND INDICATOR' field. If 'FUND INDICATOR' field is 'New', 'Can' or 'Out', this field is mandatory. If 'FUND INDICATOR' field is 'In', complete this field only if funds are transferred from a funded subproduct – otherwise complete

	'UNFUNDED AMT' field. CACHE automatically resets this field to blank after you exit the screen.
Capital Adequacy	Enter risk weighting percentage for capital adequacy purposes – (lowest value permitted by CACHE is 1.0%). Default is 100%.
Unfunded Amt	Enter unfunded amount referred to in the 'FUND INDICATOR' field. If 'FUND INDICATOR' field is 'In', complete this field only if funds are transferred from an unfunded subproduct – otherwise complete 'FUNDED AMT' field. CACHE automatically resets this field to blank after you exit the screen.
A/C Securitisation (Mandatory)	Enter Account Securitisation Indicator code. Default value is 00.

CACHE displays the following information:

Last Maint Date	Date of last maintenance on this screen.
Time	Time of last maintenance on this screen.
Source	Terminal number where maintenance was last performed.
Operator	Logonid of the operator who performed last maintenance.

LNRS Inquiry/Maintenance Loans

```
        ____ LNRS 1 IDS   IDS REPAYMENT SCHEDULES    07/05/2012  15.50
  LNMT                          MESSAGE: 53557 FUNCTION CURRENTLY ACTIVE

  ACTION:  INQ  (INQ,CHG)         SP CODE:  48    (FUNDED)
  ACCOUNT :  837404824            SHORT NAME :  JK (SA) TEST 48-0
  PRINCIPAL DEBIT A/C:  215402541   DATE NEXT PAYMENT:  07/05/2012
  LIMIT:       44000.00-   TOTAL SCHEDULED:       44000.00   PAGE:  1
  REPAYMENT AMOUNT         START DATE    EXPIRY DATE     CYCLE




















  LAST MAINT DATE: 01/02/2012 TIME: 104553   SOURCE:         OPERATOR: ORN00021
```

Use this screen for recording and maintaining details on fixed loans.

To access this screen, enter the action of 'RPY' in the 'ACTION' field on the ODMU or LNMU screens.

Note: This screen will only display when the sub product allows a Limit Repayment Schedule (refer Release 12.2 for in scope sub products) and there is a schedule present.

The action codes for this screen are:

INQ	to inquire on loan details.
CHG	to change limit repayment details.

Note: Only a Superuser (Support) can update via CHG and can only amend (change) existing repayment lines. New lines cannot be created or current repayment lines removed. |

The following fields should already be populated and display information. There will be a minimum of 1 repayment schedule line present which must have data for ALL the following fields.

An action of CHG can amend (but not remove) any of the following fields:

Action	INQ or CHG
Principal Debit A/C	Displays the CACHE Account Number which will be debited to repay the loan.

Repayment Amount	Enter amount of repayment per cycle. If loan is to be repaid as a lump sum at end of term, enter full principal amount (Maximum 3 repayment schedules).
Start Date	Enter first date (DDMMYYYY) of repayment. If loan is to be repaid as a lump sum at end of term, enter expiry date (Maximum 3 repayment schedules).
Expiry Date	Enter date (DDMMYYYY) loan is to be repaid in full, – this applies also to loans which will be repaid as a lump sum (Maximum 3 repayment schedules).
Cycle	Enter cycle code for frequency of repayment. If principal is to be repaid by a lump sum, record cycle code 'DA' with 'START DATE' equal to 'EXPIRY DATE', (ie date of repayment).

Other fields on screen (which are uneditable):

Account:	The account number being inquired or changed upon.
SP Code	The Sub Product Code (always DDA)
Date Next Payment	Next automatic loan repayment due (calculated using the start & expiry dates along with the cycle code).
Limit	The Limit (aka Pro Forma Balance).
Total Scheduled	While calculated in Orion, this field has no calculation or validation and is a reflection of the Limit field.
Page	This can be 1 of 3 (i.e., 1, 2 or 3) – which loops when enter is pressed if there are further repayment schedule details to display.

IYMU Interest Rate & Yield Processing Menu

```
            ____   IYMU 0 IDS INT RATE INQUIRY MENU        22/04/2010  17.38
   IYMU                              MESSAGE:     ACTION SUCCESSFUL
   SELECTION:

   ACCOUNT CLASS:              EFFECTIVE DATES: START           END
   PRODUCT:                         SUBPRODUCT:             INTEREST CODE:

                           INTEREST RATE PROCESSING MENU

            01  - ACCOUNT CLASSIFICATIONS
            02  - INTEREST RATE HISTORY
            03  - SUB-PRODUCT INFORMATION/DESCRIPTIONS
            04  - CURRENT CLASS INFORMATION
            05  - INT CODE / RATES BY EFF DATES
```

The 'Interest Rate and Yield Processing' menu provides screens for enquiring and displaying information on account classifications (eg CANBI), subproduct codes, interest codes and interest rate history.

To access this screen, enter IYMU in the 'COMMAND' field on the IDSR 'MENU' screen.

Complete the following fields:

Selection	Enter selection number of required screen.
Account Class	Enter account classification to inquire on, eg CANBI. If not entered, the Account Classifications screen is displayed.
EFFECTIVE DATES	
Start	Enter the start date on which to begin the inquiry range. Default is 010178.
End	Enter the date on which to end inquiry. Default is today's date.
Product	If 'ACCOUNT CLASS' not entered, enter the product code.
Subproduct	If 'ACCOUNT CLASS' not entered, enter the subproduct code.

Interest Code	If 'ACCOUNT CLASS', 'PRODUCT', or 'SUBPRODUCT' is not entered, enter the interest code. These fields are common to all Interest Rate and Yield Processing screens.

IYSG Account Classifications

```
        ____  IYSG 0 IDS ACCOUNT CLASSIFICATIONS      22/04/2010  17.39
 IYSG                      MESSAGE:     ACTION SUCCESSFUL
 ACCOUNT CLASS:            EFFECTIVE DATES:START 01/01/1978 END 22/04/2010
 PRODUCT:                  SUBPRODUCT:              INTEREST CODE:
      *     CLASS NAME                   CLASS DESCRIPTION
          A/P BK CHQ          ACCOUNTS PAYABLE BANK CHEQUE
          BDG                 BRIDGING FINANCE
          CABI                CURRENT ACCOUNT BEARING INTEREST
          CANBI               CURRENT ACCOUNT NOT BEARING INTEREST
          FARM LOAN           FARM DEVELOPMENT LOAN
          FDA                 FULLY DRAWN ADVANCE
          INC/RI              INTEREST NOT CHARGED/RESERVED INTEREST
          LEASING             LEASING
          RFL/TLA             REFINANCED/TERM LOAN
          TB HOUSING          TB HOUSING LOAN
          TD OVER 50K         TERM DEPOSIT OVER 50K
          TD UNDER 50K        TERM DEPOSIT UNDER 50K
          ...............     ......................................
          ...............     ......................................
          ...............     ......................................
          ...............     ......................................
          ...............     ......................................
          ...............     ......................................
 PF: 2-MENU 3-END 6-HIST 7-CURR 8-DESC 9-EFDATE
```

This screen is displayed if Option '01' is selected on the IYMU menu or if 'ACCOUNT CLASS', 'PRODUCT', or 'SUBPRODUCT' fields are not completed on any of the 'IYMU' screens.

This screen displays a list of all account classifications and a description of each one.

CACHE displays the following information:

*	Selection field. Enter an 'X' to select the displayed Account Classification to continue with inquiry.
Class Name	The Account Classification name.
Class Description	A short description of the Account Classification.

IYHI Interest Rate History

```
          ____ IYHI 0 IDS INTEREST RATE HISTORY      22/04/2010  17.40
 IYHI                          MESSAGE: 51028 NO INTEREST CODE WAS ENTERED

 ACCOUNT CLASS:              EFFECTIVE DATES:START 01/01/1978 END 22/04/2010
 PRODUCT:                    SUBPRODUCT:              INTEREST CODE:
 INTEREST CODE DESCRIPTION:
 INT RATE    AVG RATE          BALANCE 2          RATE 2   AVG RATE 2
      EFF DATE    EXP DATE        BALANCE 3        RATE 3   AVG RATE 3











 PF: 2-MENU 3-END 5-GROUPS 7-CURR 8-DESC 9-EFDATE
```

This screen displays data relating to an interest code's history by effective date periods.

To access this screen, select option '02' on the IYMU 'MENU' screen.

CACHE displays the following information:

Interest Code Description	Description of interest code entered.

The following fields display a table of two lines of information for each effective date period. A maximum of seven effective date periods can be displayed on the screen:

Int Rate	Interest rate for the effective date range entered.
Average Rate	Average rate that was calculated for the interest rate for the effective date period.
Balance 2	Balance limit 2 for this effective date period.
Rate 2	Interest rate 2 for this effective date period.
Average 2	Average rate calculated on RATE 2 for this effective date period.

*LINE 2 FOR EACH OCCURRENCE

Eff Date	Start date for this effective date period.

Exp Date	Ending date for this effective date period.
Balance 3	Balance limit 3 for this effective date period.
Rate 3	Interest rate 3 for this effective date period.
Average 3	Average rate calculated on RATE 3 for this effective date period.

IYDI Sub-Product Information/Descriptions

```
          ____ IYDI 0 IDS SUBPRODUCT DESCRIPTION      22/04/2010  17.41
 IYDI                              MESSAGE:     ACTION SUCCESSFUL

 ACCOUNT CLASS:  A/P BK CHQ     EFFECTIVE DATES:START 01/01/1978 END 22/04/2010
 PRODUCT:                       SUBPRODUCT:             INTEREST CODE:
 CLASS DESCRIPTION: ACCOUNTS PAYABLE BANK CHEQUE
         COMMENTS:



  *   PRODUCT  SP   IC    SHORT DESCRIPTION
      DDA    03   00    A/P BK CHQ








 PF: 2-MENU 3-END 5-GROUPS 6-HIST 7-CURR 9-EFDATE
```

This screen displays data relating to the 'ACCOUNT CLASS' entered, ie Product codes, Subproduct codes and default interest code, and descriptions of default interest code and subproduct code.

To access this screen, select Option '03' on the IYMU 'MENU' screen.

CACHE displays the following information:

Class Description	Description of the Account Classification.
Comments	Comments relating to the Account Classification.

12 sets of information are displayed for the following fields:

*	Selection field. Enter an 'X' to select the interest code for display on the IYHI screen.
Product	Products which are included in the 'ACCOUNT CLASS'.
SP	Subproducts which are included in the 'ACCOUNT CLASS'.
IC	Default interest code default for the subproduct.
Short Description	Description of the interest code and subproduct code.

IYIN Current Class Information

```
             _____ IYIN 0 IDS INT RATE / SUBPRODUCT INQ   22/04/2010  17.42
   IYIN                            MESSAGE:      ACTION SUCCESSFUL

 ACCOUNT CLASS: A/P BK CHQ     EFFECTIVE DATES: START 01/01/1978 END 22/04/2010
 PRODUCT:                   SUBPRODUCT:                  INTEREST CODE:
                        M  CURRENT CURRENT  EFFECTIVE DATES       INT
 * PRD SP    DESC    IC  T   RATE    AVER     START      END   CYCLE MTHD

   DDA 03 A/P BK CHQ 00                      01/01/1985 31/12/2799 00 TA













 PF: 2-MENU 3-END 5-GROUPS 6-HIST 8-DESC 9-EFDATE
```

This screen displays data relating to current interest rates.

To access this screen, select Option '04' on the IYMU 'MENU' screen.

CACHE displays the following information:

*	Selection field. Enter an 'X' to select the interest code for display on the IYHI screen.
Prd	Products which are included in the 'ACCOUNT CLASS'.
SP	Subproduct code included in the 'ACCOUNT CLASS'.
Desc	Description of the subproduct.
IC	Default interest code for the displayed subproduct.
Open Dep	Minimum opening deposit required for CDA subproducts.
Matrix/Tier	If the interest code uses Rate/Term Matrix, 'M' is displayed in this field and the remaining fields are blank (CDA only).
Current Rate	Interest rate for interest code's current effective date period.
Current Average Rate	Average rate for the interest code's current effective date period.
Effective Dates Start	Beginning effective date range for the interest code's second most current rate and average rate.

End	Ending effective date range for interest code's second most current rate and average rate.
Int Cycle	Default interest cycle for displayed subproduct.
Int Method	Default interest payment method for displayed subproduct.

IYEF Interest Code/Rates by Effective Date

```
          ____ IYEF 0 IDS INT/RATE EFFECTIVE DATES    22/04/2010  17.43
 IYEF                       MESSAGE: 51028 NO INTEREST CODE WAS ENTERED
 ACCOUNT CLASS:                EFFECTIVE DATES:START 01/01/1978 END 22/04/2010
 PRODUCT:               SUBPRODUCT:                 INTEREST CODE:
 INTEREST CODE DESCRIPTION:
 INTEREST   BEGIN      ENDING       MATRIX   FLOATING/SPLIT RATE INFORMATION
 RATE       EFF DATE   EFF DATE     KEY                BALANCE 2    RATE 2
                                                       BALANCE 3    RATE 3




 PF: 2-MENU 3-END 5-GROUPS 6-HIST 7-CURR 8-DESC
```

This screen displays data relating to an interest code for all of the effective date periods which are within the date range specified.

To access this screen, select Option '05' on the IYMU 'MENU' screen.

CACHE displays the following information:

Interest Code Description	Description of the interest code.

The following fields display a table of two lines of information for each effective date period. A maximum of seven effective date periods can be displayed on the screen.

Interest Rate	Interest rate applicable for the effective date period displayed in the next two fields. This field is blank if the interest code uses the Rate/Term Matrix (CDA's only).

CACHE displays the following information:

BEGIN EFF DATE	Start date for this effective date period.
ENDING EFF DATE	Ending date for this effective date period.
MATRIX KEY	Interest matrix key for the interest code for this effective date period (TD's only).

The following are used for split rate interest:

BALANCE 2	Balance limit 1 for the interest code for this effective date period.
RATE 2	Interest rate 2 for the interest code for this effective date period.
BALANCE 3	Balance limit 2 for the interest code for this effective date period.
RATE 3	Interest rate 3 for the interest code for this effective date period.

DDRE DDA Account Reopen

```
              ____ DDRE 1 IDS   DDA ACCOUNT REOPEN TRAN   18/02/2010  14.04
 DDRE                             MESSAGE:   350 ENTER ACCOUNT NUMBER

  PRODUCT  DDA       ACCOUNT NUMBER
                     EFFECTIVE DATE  18/02/2010


  COST CENTRE
  DOMICILE BRANCH

  OFFICER 1
  OFFICER 2
```

Use this screen to reopen a 'DDA' account that was closed in error. Only accounts closed in the last three months may be reopened using the same account number.

On completion, verify the account coding structure by enquiring on the DD01, DD02 and DD03 screens.

To access this screen, enter DDRE in the 'Command' field on the IDSR 'MENU' screen.

Complete the following fields:

Product	Default is 'DDA'.
Account Number	Enter account number to be reopened.
Effective Date	Default is today's date. Enter effective date (DDMMYYYY) date that account is to reopen.

CACHE displays the following information:

Cost Centre	Cost Centre number.
Domicile Branch	BSB number of account domicile branch.
Officer 1	Account Manager identification number.
Officer 2	Not applicable.

Message	A message.

TRAS – Transaction Approval Menu

```
              ____ TRAS 1 IDS TXN APPROVAL MENU          01/01/0000  01.01
 TRAS                          MESSAGE:     ACTION SUCCESSFUL

                          TRANSACTION APPROVAL MENU

 SELECT OPTION ===>

                  DBD$ - DDA ON-LINE TRANSACTION
                  DOIA - DDA ON-LINE INTEREST TRANSACTION
                  TBD$ - TDA ON-LINE TRANSACTION
                  TOIA - TDA ON-LINE INTEREST TRANSACTION
                  TRAP - TRANSACTION APPROVAL INQUIRY
```

The Transaction Approval menu provides access to the following applications and screens for enquiry and maintenance transactions on DDA and CDA accounts.

Use this screen to select options within the Integrated Deposits System.

To access this screen, enter TRAS on the IDSR INTEGRATED DEPOSITS SYSTEM MAIN Menu, or on a clear screen enter TRAS and space bar in the top left-hand corner.

To select required application or transaction, enter the 4 character screen code in the 'Command' field or the 'Select Option' field.

DBD$ – DDA OnLine Transaction

The DDA OnLine Transaction is used for backdating (effective date) a transaction posted to a DDA account. Transactions posted to the account can be reversed and effective dated using the appropriate CACHE trancodes.

After posting the effective dated transaction, CACHE automatically adjusts accrued fields according to the effective date on the transaction.

Use of this transaction is restricted to logon identification and can only be accessed by an authorised operator.

DOIA – DDA OnLine Interest Transaction

The DDA OnLine Interest Transaction screen is used to post manual interest adjustments online on a DDA account. Transactions posted to the account can be reversed and effective dated using the appropriate CACHE trancodes.

After posting the effective dated transaction, CACHE automatically adjusts accrued fields according to the effective date on the transaction.

Use of this transaction is restricted to logon identification and can only be accessed by an authorised operator.

TBD$ – TDA OnLine Transaction

The TDA OnLine Transaction is used to effective date (backdate) a term deposit to a CDA account.

After posting the effective dated term deposit, CACHE automatically adjusts accrued interest according to the effective date on the transaction.

Use of this screen is restricted to logon identification and can only be accessed by an authorised operator.

TOIA – TDA OnLine Interest Transaction

The TDA OnLine Interest Transaction screen is used to post manual interest adjustments online to a TDA account. Transactions posted to the account can be reversed and effective dated using the appropriate CACHE trancodes.

After posting the effective dated transaction, CACHE automatically adjusts accrued fields according to the effective date on the transaction.

Use of this transaction is restricted to logon identification and can only be accessed by an authorised operator.

TRAP – Transaction Approval Inquiry

Use this screen to enter a range of optional search criteria of approval transactions. From the search results a list is returned of approval transactions that can be selected for further processing. (Amendment, Rejection or Approval).

DBD$ DDA Online Transaction

```
              ____ DBD$ 1 IDS DDA ON-LINE TRANSACTION      18/02/2010  14.06
 DBD$                             MESSAGE:   365 ENTER DETAILS

 ACTION
 (ADD, AMD, REJ, APR)              REJECT COMMENT
 PRODUCT          DDA
 ACCOUNT

 TRAN CODE
 AMOUNT                       .00

 EFFECTIVE DATE


 STATEMENT NARRATIVE:

 AUX DOM
 EX. AUX DOM
 DESCRIPTION
 CTM AVAILABLE BALANCE         .00     BEFORE POSTING
 CURRENT BALANCE               .00     AFTER POSTING


 MESSAGE          ENTER DETAILS
```

Use this screen to post backdated entries and reversal entries to DDA accounts.

CACHE will automatically process a corresponding entry to the CACHE DDA Posting Suspense Account 95 02293.

To access this screen, enter DBD$ in the 'Command' field on the TRAS TRANSACTION APPROVAL MENU screen.

Complete the following fields:

Action	Enter 'ADD' to post a value transaction. Enter 'AMD' to amend an approval transaction in Reject status Enter 'REJ' to reject an approval transaction in Unposted status. Enter APR' to approve an approval transaction in Unposted status.
Reject Comment	Enter an optional reject comment on an action of 'REJ'
Product	Default is 'DDA'.
Account	Enter account number.
Tran Code	Enter CACHE trancode for processing transaction. For OTP credit entries use trancode 1048. Only use trancode 1003 for adding an amount in Aux Dom field to collection item data.
Amount	Enter the dollars and cents amount (with decimal point) of the transaction and delete any default zeros.
Effective Date	Enter date (DDMMYYYY) transaction is to be effective.

	Default is today's date.
Statement Narrative	If AUX DOM, EX AUX DOM or DESCRIPTION fields are not completed, CACHE defaults to narrative for the trancode entered.
Aux Dom	Enter auxiliary domicile number (cheque number).
Ex Aux Dom	Enter extra auxiliary domicile number.
Description	Enter transaction description if AUX DOM and/or EX AUX DOM fields are not completed. Details recorded in this field appear on statement and must be in terms of IM.
CTM Available Balance	CACHE displays CTM Available Balance before posting is complete.
Current Balance	CACHE displays new Current Balance after posting transaction.
Message	If successful, CACHE displays 'TRANS POSTED'. If the transaction did not post, the reason is displayed.

DOIA DDA Online Interest Transaction

```
          ____  DOIA 2 IDS  DDA ONLINE INTEREST TRANS   01/01/0000  01.01
TRAS                             MESSAGE:

ACTION INQ   PRODUCT  DDA    ACCOUNT
             SUBPRODUCT      SHORT NAME
                             OVERRIDE TRAS./ALTERNATE ACCOUNT? O/A or
                             OVERRIDE THE TRANSACTION? Y/N or
                             PROCEED WITH POSTING? Y/N

CREDIT/DEBIT (C/D)           (C=CREDIT INTEREST,D=DEBIT INTEREST)
INCREASE/DECREASE (I/D)      (I=INCREASE,D=DECREASE)

AMOUNT            .00
EFFECTIVE DATE OF ADJUSTMENT                     (DD/MM/YYYY)
DATE INTEREST ADJUSTMENT APPLICABLE              (DD/MM/YYYY)

CURRENT YEAR
PRIOR YEAR
OTHER



ALTERNATE ACCOUNT
```
**Fields in Blue are Dynamic fields and will only be displayed when required

Use this screen to post a manual interest adjustment online on a DDA account.

To access this screen, enter DOIA in the 'Command' field on the TRAS
TRANSACTION APPROVAL MENU screen.

Complete the following fields:

Message	CACHE will provide a message for the user, in result of the status of the account or other validation results
Action	Enter 'INQ' to inquire on the account. Enter 'ADD' to post a value transaction.
Product	Default is 'DDA'.
Account	Enter account number.
Subproduct	Sub product code of the account will be displayed.
Short Name	Account short name will be displayed.
Override Tras./ Alternate Account? O/A	This field is a dynamic field and will appear on screen if the ORIGINATING account entered has: • A restraint present, or • Insufficient funds. Enter 'O' to override the transaction to the ORIGINATING account. Enter 'A' to process the transaction to an ALTERNATE account.

Override the Transaction? Y/N	This field is a dynamic field and will appear on screen if the THIRD PARTY account attached to the ORIGINATING account has: • A restraint present, or • Insufficient funds. Enter 'Y' to override the transaction to the THIRD PARTY account. Enter 'N' to cancel the transaction.
Proceed with Posting? Y/N	This field is a dynamic field and will appear on the screen once all the fields have been completed and transaction is ready to be processed. Enter 'Y' to post the transaction. Enter 'N' to cancel the transaction.
Credit/Debit	Enter 'D' to post a debit interest adjustment. Enter 'C' to post a credit interest adjustment.
Increase/Decrease	Enter 'I' to post an increase debit/credit adjustment. Enter 'D' to post a decrease debit/credit adjustment.
Amount	Enter the dollars and cents amount (with decimal point) of the adjustment and delete any default zeros.
Effective date of adjustment	Enter date (DDMMYYYY) adjustment is to be effective. Default is today's date. Note: Effective Date is used to backdate the transaction posted, the Effective Date can not be: • more than 60 days old • a future date • before the account open date This field is used to enter the effective date of adjustment and will also be applied to the adjustment transaction on the THIRD PARTY account or ALTERNATE account where applicable.
Date interest adjustment applicable	This field is used to enter the applicable date of the interest adjustment e.g. if the interest was supposed to be paid on 01/10/2006 then the date applicable will be 01/10/2006.
Current Year	This field indicates if the adjustment is applicable to the current year.
Prior Year	This field indicates if the adjustment is applicable to the prior year.
Other	This field indicates if the adjustment is applicable to any year earlier than the prior year.
Alternate Account	This field is a dynamic field and will appear on the screen if the ORIGINATING account entered: • Is closed, or • Has a restraint present and the user has selected to process the transaction to an ALTERNATE account, or • Has insufficient funds and the user has selected to process the transaction to an ALTERNATE account.

TBD$ TDA Online Transaction

```
          ____ TBD$ 1 IDS   TDA ON-LINE TRANSACTION   18/02/2010  14.06
 TBD$                            MESSAGE:   374 ENTER TRANSACTION DETAILS

 ACTION
 (ADD, AMD, REJ, APR)           REJECT COMMENT
 PRODUCT        CDA
 ACCOUNT

 TRAN CODE
 AMOUNT                   .00

 EFFECTIVE DATE

 CURRENT BALANCE             .00

 AUX DOM
 EX AUX DOM

 DESCRIPTION

 MESSAGE:        ENTER TRANSACTION DETAILS
```

Use this screen to post a backdated term deposit to a CDA account.

CACHE will automatically process a corresponding entry to the CACHE TDA Posting Suspense Account 95 02306.

To access this screen, enter TBD$ in the 'Command' field on the TRAS TRANSACTION APPROVAL'MENU' screen.

Complete the following fields:

Action	Enter 'ADD' to post a value transaction. Enter 'AMD' to amend an approval transaction in Reject status. Enter 'REJ' to reject an approval transaction in Unposted status. Enter APR' to approve an approval transaction in Unposted status
Reject Comment	Enter an optional reject comment on an action of 'REJ'
Product	Default is 'CDA'.
Account	Enter account number.
Tran Code	Enter CACHE trancode for processing transaction.
Amount	Enter the dollars and cents amount (with decimal point) of the deposit and delete any default zeros.
Effective Date	Enter date (DDMMYYYY) transaction is to be effective. Default is today's date.

Current Balance	CACHE displays new balance after posting transaction.
Description	CACHE displays a description of the transaction.
Message	If successful, CACHE displays 'TRANS POSTED'. If the transaction did not post, the reason is displayed.

TOIA - TDA Online Interest Transaction

```
              ____  TOIA 2 IDS  TDA ONLINE INTEREST TRANS   01/01/0000  01.01
 TRAS                              MESSAGE:

ACTION INQ   PRODUCT  CDA     ACCOUNT
             SUBPRODUCT        SHORT NAME
                              OVERRIDE TRAS./ALTERNATE ACCOUNT? O/A or
                              PROCEED WITH POSTING? Y/N


 CREDIT INTEREST (C)        C
 INCREASE/DECREASE (I/D)        (I=INCREASE,D=DECREASE)

 AMOUNT            .00
 EFFECTIVE DATE OF ADJUSTMENT                  (DD/MM/YYYY)
 DATE INTEREST ADJUSTMENT APPLICABLE           (DD/MM/YYYY)

 CURRENT YEAR
 PRIOR YEAR
 OTHER



 ALTERNATE ACCOUNT
```

**Fields in Blue are Dynamic fields and will only be displayed when required

Use this screen to post manual TDA Interest adjustments online.

To access this screen, enter TOIA in the 'Command' field on the TRAS-TRANSACTION APPROVAL MENU screen.

Complete the following fields:

Message	CACHE will provide a message for the user, in result of the status of the account or other validation results
Action	Enter 'INQ' to inquire on the account. Enter 'ADD' to post a value transaction.
Product	Default is 'CDA'.
Account	Enter account number.
Subproduct	Sub product code of the account will be displayed.
Short Name	Account short name will be displayed.

Override Tras./ Alternate Account? O/A	This field is a dynamic field and will appear on screen if the ORIGINATING account entered is: • Closed, or • Has a restraint present, or • Has matured, or • Is out of grace. Enter 'O' to override the transaction to the ORIGINATING account (where possible). Enter 'A' to enter an ALTERNATE account where you want the transaction to be posted.
Proceed with Posting? Y/N	This field is a dynamic field and will appear on the screen once all the fields have been completed and transaction is ready to be processed. Enter 'Y' to post the transaction. Enter 'N' to cancel the transaction.
Credit Interest (C)	This field will default to credit.
Increase/Decrease	Enter 'I' to post an increase debit/credit adjustment. Enter 'D' to post a decrease debit/credit adjustment.
Amount	Enter the dollars and cents amount (with decimal point) of the adjustment and delete any default zeros.
Effective Date of Adjustment	Enter date (DDMMYYYY) adjustment is to be effective. Default is today's date. Note: Effective Date is used to backdate the transaction posted, the Effective Date can not be: • more than 60 days old • a future date • before the account open date This field is used to enter the effective date of adjustment and will also be applied to the adjustment transaction on the THIRD PARTY account or ALTERNATE account where applicable, however will default to the last roll over date if the transaction is being processed to the ORIGINATING ACCOUNT.
Date interest adjustment applicable	This field is used to enter the applicable date of the interest adjustment e.g. if the interest was supposed to be paid on 01/10/2006 then the date applicable will be 01/10/2006.
Current Year	This field indicates if the adjustment is applicable to the current year.
Prior Year	This field indicates if the adjustment is applicable to the prior year.
Other	This field indicates if the adjustment is applicable to any year earlier than the prior year.

Alternate Account	This field is a dynamic field and will appear on the screen if the ORIGINATING account entered is: • Closed, or • Has a restraint present and the user has selected to process the transaction to an ALTERNATE account, or • Has matured, or • Is out of grace.

TRAP Transaction Approval Inquiry

```
                ____  TRAP 0 IDS  TRANSACTION APPROVAL INQUIRY 1/03/2011  13.55
  TRAP                             MESSAGE: 53552 PREVIOUS SCREEN RETURNED

  ACTION    (DFLT=ALL)

  TRANSACTION SEARCH CRITERIA:

                    PRODUCT:
                    ACCOUNT:
                    USER ID:

                            BEGIN RANGE            END RANGE
                EFFECTIVE DATE:
                      AMOUNT:

        TRANSACTION STATUS:    (DEFAULT=U)

            STATUS OPTIONS: U – UNPOSTED  R – REJECTED
                            P – POSTED    S - SYSTEM POSTED  X - ALL


```

Use this screen to perform a search of all approval transactions currently on the CACHE system. All search criteria fields are optional.

To access this screen, enter TRAP in the 'Command' field on the TRAS TRANSACTION APPROVAL 'MENU' screen.

Complete the following fields:

Action	Default is 'ALL'
Product	Default is 'DDA' or 'CDA' depending on Account entered. Enter 'DDA' or 'CDA' if no Account specified.
Account	Enter optional account number. Default is blank.
User ID	Enter optional User ID. Default is blank.
Begin Range	Enter optional effective start date (DDMMYYYY) of the application transaction search. Default is blank.
End Range	Enter optional effective end date (DDMMYYYY) of the application transaction search. End Range must not be less than Begin Range. Default is blank.
Begin Range Amount	Enter optional minimum transaction amount. (99,999,999,999.99). Default is zero.
End Range Amount	Enter optional maximum transaction amount. (99,999,999,999.99). End Range Amount must not be less than Begin Range Amount. Default is zero.

Transaction Status	Enter Transaction Status. Valid values are 'U', 'P', 'R', 'S', 'X'. Default is 'U'.

TRAL Transaction Approval Listing

```
         ____ TRAL 1 IDS THF TRANSACTION APPROVAL LISTING  18/02/2010  14.06
 TRAL                         MESSAGE:  50852 ACTION COMPLETE
                                                                   PAGE 001
                              BEGIN RANGE         END RANGE
 PRODUCT:                EFF DATE:
 ACCOUNT:                  AMOUNT:
 USER ID:
 TXN STATUS:    (U-UNPOSTED, R-REJECTED, P-POSTED, S-SYSTEM POSTED)

 SEL PRODUCT ACCOUNT     TRAN  DR    TRANSACTION       EFF       USER     TXN
             NUMBER      CODE  CR      AMOUNT          DATE       ID    STATUS
```

Use this screen to display a selected listing of approval transactions within the approval database.
To display more approval transactions, press the 'ENTER' key to display the next page.

To access this screen, enter approval transaction search criteria via the TRAP (Transaction Approval Inquiry) screen.

Use PF3 key to return to the TRAP screen.

CACHE displays the following information:

Product	Search value that was entered on the TRAP screen. 'DDA', 'CDA' or blank.
Begin Range Eff Date	Search value that was entered on the TRAP screen. DD/MM/YYYY or blank.
End Range Eff Date	Search value that was entered on the TRAP screen. DD/MM/YYYY or blank.
Account	Search value that was entered on the TRAP screen. Account number or blank.
Begin Range Amount	Search value that was entered on the TRAP screen. Minimum amount or blank.
End Range Amount	Search value that was entered on the TRAP screen. Maximum amount or blank.
User ID	Search value that was entered on the TRAP screen. User ID or blank.

TXN Status	Search value that was entered on the TRAP screen. 'U' - Unposted. 'R' - Rejected. 'P' - Posted. 'S' - System Posted.
Sel	Action field for selecting the displayed approval transaction. Under the SEL column, type 'S' next to the transaction and press ENTER, or position the curser next to the transaction and press ENTER, to select the transaction for processing.
Product	Approval Transaction Product type.
Account Number	Approval Transaction account number.
Tran Code	Approval Transaction Tran Code.
DR/CR	Approval Transaction debit/credit indicator. 'D' Debit or 'C' Credit.
Transaction Amount	Approval Transaction amount.
Eff Date	Approval Transaction effective date.
User ID	Approval Transaction User ID of the user who created the transaction.
TXN Status	Approval Transaction current status. 'U' - Unposted. 'R' - Rejected. 'P' - Posted. 'S' - System Posted. 'X' - System Rejected.

TDPC TDA Partial Prepayment

```
              _____  TDPC 0 IDS TDA PARTIAL PREPAYMENT     18/02/2010  14.07
    TDPC                         MESSAGE:   299 ENTER ACCOUNT NO

    ACCOUNT NUMBER

    EFFECTIVE DATE               18/02/2010

    PENALTY RATE                   1.000   (DEFAULT 1%)

    APPLY PENALTY (Y/N)              Y   (DEFAULT  Y)

    PARTIAL WDL AMOUNT               .00
    DISPERSAL ACCT/METHOD

    CURRENT BALANCE                  .00
    ACCRUED INTEREST                 .00
    PENALTY INTEREST                 .00
    FID                              .00
    WITHHOLDING TAX                  .00
    WITHDRAWAL AMOUNT                .00

    DESCRIPTION
```

Use this screen for partial prepayments on a Term Deposit (for full prepayment/closure use TPAY 'TDA Account Closure' screen).

CACHE automatically generates the prepayment amount to CACHE TDA Posting Suspense Account 95 02306 to be cleared manually.

To access this screen, enter TDPC in the 'Command' field on the IDSR 'MENU' screen.

Complete the following fields:

Account Number	Enter account number of deposit to be prepaid.
Effective Date	Default is today's date, CACHE willprocess partial prepayment during grace period using **current date** as populated by system. DO NOT change Effective date
Penalty Rate	For Institutional Banking term deposits – use default rate of 1%. For Corporate Banking term deposits, enter the penalty rate (to 3 decimals places) from the Calculation Sheet, ie the difference between the 'Prepayment rate' and 'Original rate'.
Apply Penalty (Y/N)	Default is 'Y'. Enter 'N' to waive penalty on the interest accrued.
Partial Wdl Amount	Default is zero. Enter the withdrawl amount to 2 decimal places.

Dispersal Acct/Method	Enter Account details for funds (this needs to still be processed manually).

CACHE displays the following information:

Current Balance	Balance of the account.
Accrued Interest	Adjusted interest accrued.
Penalty Interest	Calculated penalty interest if applicable.
FID	No longer applicable.
Withholding Tax	Adjusted Withholding Tax applicable on accrued interest.
Withdrawal Amount	The prepayment amount.
Description	After completing the fields, press the 'ENTER' key and CACHE will display the following message: `00314 *** GRACE PERIOD PROCESSING APPLIES ***` Grace period processing - CACHE will adjust balance and accruals accordingly once user has completed function by pressing PF2. Press PF2 to perform the partial prepayment, or clear screen to cancel transaction.

TPAY TDA Account Closure

```
_____     TPAY 0 IDS TDA ACCOUNT CLOSURE          18/02/2010  14.08
 TPAY                            MESSAGE:   299 ENTER ACCOUNT NO

               ======= TDA ACCOUNT CLOSURE SCREEN =======

 ACCOUNT NUMBER

 EFFECTIVE DATE                18/02/2010

 PENALTY RATE                       1.000 (DEFAULT 1%)

 APPLY PENALTY (Y/N)                Y (DEFAULT  Y)
 DISPERSAL ACCT/METHOD

 CURRENT BALANCE                       .00
 ACCRUED INTEREST                      .00
 PENALTY INTEREST                      .00
 FID                                   .00
 WITHHOLDING TAX                       .00
 SERVICE CHARGE                        .00

 CLOSING BALANCE                       .00
```

Use this screen for full prepayments or account closure on a Term Deposit. CACHE calculates interest including any penalty and automatically generates the prepayment amount plus interest to CACHE TDA Posting Suspense Account 95 02306.

To access this screen, enter TPAY in the 'Command' field on the IDSR 'MENU' screen.

Account Number	Enter account number of deposit to be closed.
Effective Date	Default is today's date. Complete this field only if the effective date (DDMMYYYY) of the prepayment is to be backdated up to a maximum of 10 days.
Penalty Rate	For Institutional Banking term deposits – use default rate of 1%. For Corporate Banking term deposits, enter the penalty rate (to three decimals places) from the Calculation Sheet, ie the difference between the 'Prepayment rate' and 'Original rate'.
Apply Penalty (Y/N)	Default is 'Y'. Enter 'N' to waive penalty interest.

CACHE displays the following information:

Current Balance	Balance of the account.
Accrued Interest	Interest accrued but not posted to the account.
Penalty Interest	Calculated penalty interest if prepayment actioned.

FID	Not applicable.
Withholding Tax	Withholding Tax charged on accrued interest but not posted to the account.
Service Charge	Not applicable (ODTD only).
Closing Balance	Closing balance of the account.

ANZC Reconciliation Fields

```
              ____ ANZC 1 IDS   RECONCILIATION FIELDS    18/02/2010  14.08
 ANZC                           MESSAGE:   100 ENTER ACCOUNT NO AND ACTION
 ACTION INQ   PRODUCT        ACCOUNT

        A C C O U N T   R E C O N C I L I A T I O N   F I E L D S


 CASH XTRA          (Y/N)
 CASH XTRA LIMIT - CREDIT                        0
 CASH XTRA LIMIT - DEBIT                         0
 ANZ MARK 3 CUSTOMER NUMBER


 ANZ ONLINE FACILITY  (Y/N)
 ANZ ONLINE LIMIT - CREDIT                       0
 ANZ ONLINE LIMIT - DEBIT                        0
 ANZ ONLINE CUST NUMBER


 CUSTOMER REC       (Y/N)

```

Use this screen to inquire on ANZCASH, ANZ ONLINE and VIDEOTEXT details.

To access this screen, enter ANZC in the 'Command' field on the IDSR 'MENU' screen.

The action codes for this screen are:

INQ	(default) to inquire on account.
CHG	to change account details (access Level 2 only).
NXT	to inquire on next account.

Complete the following fields:

Product	Default is 'DDA'.
Account	Enter account number.

CACHE displays the following information:

CASH XTRA (Y/N)	Enter 'Y' if CASH XTRA is applicable.
	Default is 'N'.

CASH XTRA Limit – Credit	Amount up to which credit transactions are to be combined into one for CASH XTRA processing. Default is '0'.
CASH XTRA Limit – Debit	Amount up to which debit transactions are to be combined into one for CASH XTRA processing. Default is '0'.
ANZ Mark 3 Customer Number	ANZCASH identification number allocated by the ANZCASH Administrator.
ANZ ONLINE Facility (Y/N)	Enter 'Y' if ANZ ONLINE facility is applicable. Default is 'N'.
ANZ ONLINE Limit – Credit	Amount up to which credit transactions are to be combined into one for ANZ ONLINE processing. Default is '0'.
ANZ ONLINE Limit – Debit	Amount up to which debit transactions are to be combined into one for ANZ ONLINE processing. Default is '0'.
ANZ ONLINE Customer Number	ANZ ONLINE identification number allocated by the ANZ ONLINE Administrator.
Customer Rec (Y/N)	ANZ ONLINE use only.
VIDEOTEXT Facility (Y/N)	Enter 'Y' if VIDEOTEXT facility is applicable. Default is 'N'.
VIDEOTEXT Limit – Credit	Amount up to which credit transactions are to be combined into one for VIDEOTEXT processing. Default is '0'.
VIDEOTEXT Limit – Debit	Amount up to which debit transactions are to be combined into one for VIDEOTEXT processing. Default is '0'.
VIDEOTEXT Customer Number	VIDEOTEXT identification number allocated by the VIDEOTEXT Administrator.

TDRE TDA Account Reopen

```
           ____  TDRE 1 IDS   TDA ACCOUNT REOPEN TRAN    18/02/2010  14.05
 TDRE                           MESSAGE:   350 ENTER ACCOUNT NUMBER

  PRODUCT  CDA      ACCOUNT NUMBER
                    EFFECTIVE DATE  18/02/2010


  COST CENTRE
  DOMICILE BRANCH

  OFFICER 1
  OFFICER 2
```

Use this screen to reopen Term Deposit accounts that were closed in error. Only Term Deposit accounts closed in the last three months may be reopened using the same account number.

On completion, verify the account coding structure by enquiring on the TD01, TD02 and TD03 screens.

To access this screen, enter TDRE in the 'Command' field on the IDSR 'MENU' screen.

Complete the following fields:

Product	Default is 'CDA'.
Account Number	Enter account number to be reopened.
Effective Date	Default is today's date. Enter effective date (DDMMYYYY) date that account is to reopen.

CACHE displays the following information:

Cost Centre	Cost Centre number.
Domicile Branch	BSB number of account domicile branch.
Officer 1	Account Manager identification number.

Officer 2	Not applicable.
Message	A message.

DDAC – DDA Closure

```
        ____ DDAC 1 IDS   DDA ACCOUNT CLOSURE        30/12/2011  10.03
DDAC                              MESSAGE:   350 ENTER ACCOUNT NUMBER


  PRODUCT   DDA     ACCOUNT NUMBER
```

The DDA Account closure screen is used for the closure of an open DDA account.

Use of this screen is restricted to log-on identification and can only be accessed by authorised users.

Command Field	Enter required screen code.
Account Number	Enter a valid open DDA account number.

When a valid DDA account number has been entered, once <ENTER> is pressed the following message/confirmation will appear:

```
        ____ DDAC 1 IDS   DDA ACCOUNT CLOSURE      30/12/2011  11.13
DDAC                  MESSAGE:    ACTION SUCCESSFUL

TO CONTINUE WITH ACCOUNT CLOSURE, PRESS ENTER. OR, F3 OR CLEAR SCREEN TO QUIT

 PRODUCT   DDA     ACCOUNT NUMBER      #########
```

When the account closure is confirmed, the account status is updated to 12 (closing) a CLOSED restraint is placed on the account and CTM is sent an MQ to stop further transactions.

IAMN Impaired Asset Inquiry/Maintenance Menu

```
              ____ IAMN 1 IDS DDA INQUIRY/MAINTENANCE MENU 22/04/2010  17.28
 IAMN                          MESSAGE:     ACTION SUCCESSFUL
SELECT OPTION ===>
ACTION       PRODUCT DDA    ACCOUNT

                IMPAIRED ASSET INQUIRY/MAINTENANCE MENU (CCR10)



                 IA01  IMPAIRED ASSET INQUIRY
                 IA02  IMPAIRED ASSET MAINTENANCE & PROVISION
                 IA03  IMPAIRED ASSET RECONCILIATION
                 IA04  IMPAIRED ASSET HISTORICAL INQUIRY
                 IA05  IMPAIRED ASSET CONVERSION
```

The 'IAMN DDA Inquiry/Maintenance Menu' provides all the options necessary for inquiries and maintenance on Impaired Assets DDA accounts.

To access this screen, enter 'IAMN' in the 'COMMAND' field on the 'IDSR' menu. Complete the following fields:

Select Option	During initial access of the 'IAMN' menu screen, the cursor automatically appears in this field. Enter the required screen code.
Action	Enter INQ to inquire on the account.
Product	(default) to DDA.
Account	Enter account number you wish to display.

IA01 Impaired Asset Inquiry

```
           ____ IA01 2 IDS IMPAIRED ASSET INQUIRY      22/04/2010  17.29
    IAMN                          MESSAGE:  3089 ENTER ACCOUNT NO AND ACTION
    ACTION INQ (INQ)   PRODUCT DDA    ACCOUNT
                       SHORT NAME                               SUBPROD

    CUSTOMER BALANCE              0.00   ACCT TYPE
                                         SUBPRODUCT WHEN PRODUCTIVE
    INTEREST FOREGONE             0.00   DATE DOWNGRADED TO INC
    FEES FOREGONE                 0.00   DATE STATUTE BARRED
    INT/FEES FROM INC             0.00   RE-STRUCTURED LOAN?
    INT/FEES TO INC  -            0.00   PERFORMANCE
    INTEREST W/BACK               0.00   INITIAL PROVISION AMT           0.00
    FEES W/BACK                   0.00   PROVISION TOP UP AMT            0.00
    AMTS WRITTEN OFF              0.00   PROVISION W/BACK                0.00
    COSTS MET BY ANZ -            0.00   PROVISION HELD                  0.00
    AMTS RECOVERED   -            0.00
    TAXES ACCRUED    -            0.00   DATE LAST WRITE OFF
    CONVERSION DIFFS              0.00   INT TAKEN TO PROFIT             0.00
    CNV INT/FEES                  0.00   FEES TAKEN TO PROFIT            0.00
    CNV WRITE OFFS                0.00   CNV INT/FEES TO PROF            0.00
    CNV RECOVERIES   -            0.00
                        ----------------   PRINC BAL PRV 31/3            0.00
    PRINCIPAL BALANCE             0.00   PRINC BAL PRV 30/9              0.00
```

Use this screen to inquire on Impaired Asset accounts.

To access this screen, enter the following on the IAMN 'MENU' screen:

1. IA01 in the 'SELECT OPTION' field.

2. INQ in the 'ACTION' field.

3. Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	(default) to inquire on account data.

CACHE displays the following information:

Short Name	Account Short Name.
Sub Prod	Subproduct code.
Customer Balance	Account Balance.
Interest Foregone	Amount of debit Interest foregone, recorded against account since downgrade.
Fees Foregone	Amount of Fees foregone, recorded against account since downgrade.

Int/Fees from INC	Represents amount of Interest/Fee charges **from** another INC account that was paid by this (INC) account since downgrade.
Int/Fees to INC	Represents amount of Interest/Fees **to** be paid by another INC account since downgrade.
Interest W/Back	Amount of Interest written back, recorded against account since downgrade.
Fees W/Back	Amount of all fees written back, recorded against account since downgrade.
Amts Written Off	Represents amount written off against the account since downgrade.
Costs Met by ANZ	Represents amount of Internal Costs Met By ANZ recorded against the account since downgrade. Internal Charges are charges that cannot be enforced to the customer.
Amts Recovered	Represents amount of principal recovered against the account since downgrade.
Taxes Accrued	System Populated (System Populates current Recoverable Taxes accrued (incl. WHT) on Account from HISS).
Conversion Diffs	Represents the amount used to prime the account balance of an existing INC account.
CNV Int/Fees	Represents the amount of Interest & Fees (Foregone & Written Back) (if known) prior to conversion.
CNV Write Offs	Represents the amount of write offs (if known) prior to conversion.
CNV Recoveries	Represents the amount of principal recoveries (if known) prior to conversion.
Principal Balance	Represents the PRINCIPAL Reporting (Internal) balance.
Acct Type	Identifies whether the account is: Downgraded Converted Opened Legacy Historical
Subproduct When Productive	Represents the subproduct of the account prior to downgrade to the INC subproduct (includes RI).
Date Downgraded to INC	Represents the date of the downgrade to the INC subproduct (includes RI and existing INC Subproducts).
Date Statute Barred	Represents the approximate date that the INC account becomes statute barred.
Re-structured Loan?	Indicates whether the facility is/will be a restructured loan facility.
Performance	Represents the performance of the INC account. Valid values are: 'F' – Full Performance 'P' - Partial Performance 'N' – No Performance
Initial Provision Amount	Represents the initial amount of specific provision raised for the INC account.

Provision Top-up Amt	Represents the subsequent amount/s of specific provision raised for the INC account.
Provision W/Back	Represents the amount of specific provision written back for the INC account.
Provision Held	Represents the amount of specific provision held currently for the INC account.
Date Last Write Off	Represents the date of the last write off transaction that was effected for the INC account.
Int Taken to Profit	Represents the amount of interest Foregone and/or interest written back taken to income since downgrade.
Fees Taken to Profit	Represents the amount of fees Foregone and/or fees written back taken to income since downgrade.
CNV Int/Fees to Prof	Represents the amount of interest/fees Foregone and/or interest/fees written back (pre conversion) taken to income since downgrade.
Princ Bal Prv 31/3	Represents the PRINCIPAL Balance as at the previous balance date of 31/3.
Princ Bal Prv 30/9	Represents the PRINCIPAL Balance as at the previous balance date of 30/9.

IA02

```
_____ IA02 2 IDS IMPAIRED ASSET MAINTENANCE   22/04/2010  17.29
 IAMN                          MESSAGE:  3089 ENTER ACCOUNT NO AND ACTION
 ACTION    (INQ,CHG,PST,RVS)    PRODUCT DDA       ACCOUNT
                  SHORT NAME                              SUBPROD

 CUSTOMER BALANCE              0.00    ACCT TYPE
                                       DATE STATUTE BARRED
 INTEREST FOREGONE             0.00    RE-STRUCTURED LOAN?
 FEES FOREGONE                 0.00    W/BACK INTEREST                  0.00
 INT/FEES FROM INC             0.00    W/BACK LINE FEES                 0.00
 INT/FEES TO INC   -           0.00    W/BACK OTHER FEES                0.00
 INTEREST W/BACK               0.00    WRITE OFF AMT                    0.00
 FEES W/BACK                   0.00    COSTS MET BY ANZ                 0.00
 AMTS WRITTEN OFF              0.00    RECOVER AMT                      0.00
 COSTS MET BY ANZ -            0.00    PERFORMANCE
 AMTS RECOVERED    -           0.00    RECORD PROVISION                 0.00
 TAXES ACCRUED     -           0.00    W/BACK PROVISION                 0.00
 CONVERSION DIFFS              0.00    INTEREST TO PROFIT               0.00
 CNV INT/FEES                  0.00    FEES TO PROFIT                   0.00
 CNV WRITE OFFS                0.00    INT WB TO PROFIT                 0.00
 CNV RECOVERIES    -           0.00    FEES WB TO PROFIT                0.00
                    ----------------   CNV INT/FEES TO PROF             0.00
 PRINCIPAL BALANCE             0.00
```

The primary function of this screen is to maintain data, raise provisions and perform specific internal transactions that effect the Principal balance (i.e. W/back, Write offs, Recoveries etc).

Only one maintenance item at a time will be allowed.

Fields in the right hand column are maintainable, however fields in the left hand column are display only and represent the running aggregate totals of the internal GL transactions.

To access this screen, enter the following on the IAMN 'MENU' screen:

1.   IA02 in the 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	to inquire on account data.
CHG	To amend non-value data.
PST	To post a GL value transaction.
RVS	To reverse a GL value transaction

Note: You must INQ first before performing an action of CHG, PST or RVS

CACHE displays the following information:

Short Name	Account Short Name
Sub Prod	Subproduct code.
Customer Balance	Account Balance.
Interest Foregone	Amount of debit Interest foregone, recorded against account since downgrade.
Fees Foregone	Amount of Fees foregone, recorded against account since downgrade.
Int/Fees from INC	Represents amount of Interest/Fee charges **from** another INC account that was paid by this (INC) account since downgrade.
Int/Fees to INC	Represents amount of Interest/Fees **to** be paid by another INC account since downgrade.
Interest W/Back	Amount of Interest written back, recorded against account since downgrade.
Fees W/Back	Amount of all fees written back, recorded against account since downgrade.
Amts Written Off	Represents amount written off against the account since downgrade.
Costs Met by ANZ	Represents amount of Internal Costs Met By ANZ recorded against the account since downgrade. Internal Charges are charges that cannot be enforced to the customer.
Amts Recovered	Represents amount of principal recovered against the account since downgrade.
Taxes Accrued	System Populated (System Populates current Recoverable Taxes accrued (incl. WHT) on Account from HISS).
Conversion Diffs	Represents the amount used to prime the account balance of an existing INC account.
CNV Int/Fees	Represents the amount of Interest & Fees (Foregone & Written Back) (if known) prior to conversion.
CNV Write Offs	Represents the amount of write offs (if known) prior to conversion.
CNV Recoveries	Represents the amount of principal recoveries (if known) prior to conversion.
Principal Balance	Represents the PRINCIPAL Reporting (Internal) balance.
Acct Type	Identifies whether the account is: D = Downgraded C = Converted O = Opened/Reopened L = Legacy H = Historical
Date Statute Barred	Represents the approximate date that the INC account becomes statute barred.

Re-structured Loan?	Indicates whether the facility is/will be a restructured loan facility.
W/Back Interest	Use to post (& reverse) a write back of interest on the account.
W/Back Line Fees	Use to post (& reverse) a write back of line fees on the account.
W/Back Other Fees	Use to post (& reverse) a write back of all other fees on the account.
Write Off Amt	Use to post (& reverse) a write-off upon the account.
Costs Met by ANZ	Use to post (& reverse) an Costs Met By ANZ upon the account.
Recover Amt	Use to post (& reverse) a debt recovery upon the account.
Performance	Use to record the performance of the account. Valid values are: 'F' – Full Performance 'P' - Partial Performance 'N' – No Performance
Record Provision	Use to record & post Specific Provision against the account.
W/Back Provision	Use to reduce Specific Provision posted against the account.
Interest to Profit	Use to reclassify interest Foregone as Income.
Fees to Profit	Use to reclassify fees Foregone as Income.
Int WB to Profit	Use to reclassify INT WB as Income.
Fees WB to Profit	Use to reclassify FEES WB as Income.
CNV Int/Fees to Prof	Use to reclassify INT/FEES (including Write backs) from Conversion as Income.

IA03

```
          ____ IA03 2 IDS IMPAIRED ASSET RECONCILE    22/04/2010  17.29
 IAMN                         MESSAGE:  3089 ENTER ACCOUNT NO AND ACTION
 ACTION    (INQ,CHG,ADJ+,ADJ-)    PRODUCT DDA      ACCOUNT
                 SHORT NAME                              SUBPROD

 CUSTOMER BALANCE            0.00   PREPARE CLOSE?

 INTEREST FOREGONE           0.00   RECONCILE ACCT                0.00
 FEES FOREGONE               0.00   RECONCILE ACCT                0.00
 INT/FEES FROM INC           0.00   RECONCILE                     0.00
 INT/FEES TO INC   -         0.00   RECONCILE                     0.00
 INTEREST W/BACK             0.00   RECONCILE ACCT                0.00
 FEES W/BACK                 0.00   RECONCILE ACCT                0.00
 AMTS WRITTEN OFF            0.00   RECONCILE ACCT                0.00
 COSTS MET BY ANZ -          0.00   RECONCILE ACCT                0.00
 AMTS RECOVERED   -          0.00   RECONCILE ACCT                0.00
 TAXES ACCRUED    -          0.00
 CONVERSION DIFFS            0.00   RECONCILE ACCT                0.00
 CNV INT/FEES                0.00   RECONCILE ACCT                0.00
 CNV WRITE OFFS              0.00   RECONCILE ACCT                0.00
 CNV RECOVERIES   -          0.00   RECONCILE ACCT                0.00
                    ----------------
 PRINCIPAL BALANCE           0.00
```

The primary function of this screen is to reconcile internal transactions, prepare to close, and adjust any internal transactions on unproductive accounts.

Only one maintenance item at a time will be allowed.

Fields in the right hand column are maintainable, however fields in the left hand column are display only and represent the running aggregate totals of the maintainable fields on the right hand side.

To access this screen, enter the following on the IAMN 'MENU' screen:

1.   IA03 in the 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	to inquire on account data.
CHG	To amend non-value data.
ADJ+	For posting an increase amount.
ADJ-	For posting a decrease amount.

Note: You must INQ first before performing an action of CHG, ADJ+ or ADJ-

CACHE displays the following information:

Short Name	Account Short Name
Sub Prod	Subproduct code.
Customer Balance	Account Balance.
Interest Foregone	Amount of debit Interest foregone, recorded against account since downgrade.
Fees Foregone	Amount of Fees foregone, recorded against account since downgrade.
Int/Fees from INC	Represents amount of Interest/Fee charges **from** another INC account that was paid by this (INC) account since downgrade.
Int/Fees to INC	Represents amount of Interest/Fees **to** be paid by another INC account since downgrade.
Interest W/Back	Amount of Interest written back, recorded against account since downgrade.
Fees W/Back	Amount of all fees written back, recorded against account since downgrade.
Amts Written Off	Represents amount written off against the account since downgrade.
Costs Met by ANZ	Represents amount of Internal Costs Met By ANZ recorded against the account since downgrade. Internal Charges are charges that cannot be enforced to the customer.
Amts Recovered	Represents amount of principal recovered against the account since downgrade.
Taxes Accrued	System Populated (System Populates current Recoverable Taxes accrued (incl. WHT) on Account from HISS).
Conversion Diffs	Represents the amount used to prime the account balance of an existing INC account.
CNV Int/Fees	Represents the amount of Interest & Fees (Foregone & Written Back) (if known) prior to conversion.
CNV Write Offs	Represents the amount of write offs (if known) prior to conversion.
CNV Recoveries	Represents the amount of principal recoveries (if known) prior to conversion.
Principal Balance	Represents the PRINCIPAL Reporting (Internal) balance.
Prepare Close?	Allows the user to prepare the INC account for closure by setting the flag to Y.
Reconcile Acct	Use this field to reconcile value in its corresponding GL account. This field maps directly **left** on screen to its corresponding field and subsequent GL account.
Reconcile	Allows user to ADJUST the following fields: INT/FEES FROM INC INT/FEES TO INC

IA04

```
             ____ IA04 2 IDS IMPAIRED ASSET HISTORY      22/04/2010  17.30
   IAMN                          MESSAGE:  3089 ENTER ACCOUNT NO AND ACTION
   ACTION    (INQ,NXTR)   PRODUCT DDA       ACCOUNT
                    SHORT NAME                           SUBPROD

   CUSTOMER BALANCE               0.00   EFFECTIVE DATE:
                                         SEQUENCE:                    000
   INTEREST FOREGONE              0.00   ACCT TYPE
   FEES FOREGONE                  0.00   SUBPRODUCT WHEN PRODUCTIVE
   INT/FEES FROM INC              0.00   DATE DOWNGRADED TO INC
   INT/FEES TO INC   -            0.00   DATE STATUTE BARRED
   INTEREST W/BACK                0.00   RE-STRUCTURED LOAN?
   FEES W/BACK                    0.00   PERFORMANCE
   AMTS WRITTEN OFF               0.00   INITIAL PROVISION AMT        0.00
   COSTS MET BY ANZ -             0.00   PROVISION TOP UP AMT         0.00
   AMTS RECOVERED   -             0.00   PROVISION W/BACK             0.00
   TAXES ACCRUED    -             0.00   PROVISION HELD               0.00
   CONVERSION DIFFS               0.00   DATE LAST WRITE OFF
   CNV INT/FEES                   0.00   INT TAKEN TO PROFIT          0.00
   CNV WRITE OFFS                 0.00   FEES TAKEN TO PROFIT         0.00
   CNV RECOVERIES   -             0.00   CNV INT/FEES TO PROF         0.00
                           ----------------   PRINC BAL PRV 31/3      0.00
   PRINCIPAL BALANCE              0.00   PRINC BAL PRV 30/9           0.00
   LAST MAINT: DT          TIME  0.00.00 CC          OPER
```

The primary function of this screen is to provide (Internal) transaction history details.

The information is display only and only the Account Number, Effective Date, and Sequence number can be amended to determine values when inquired upon.

To access this screen, enter the following on the IAMN 'MENU' screen:

1.   IA04 in the 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	to inquire on account data.
NXTR	To inquire on next record.

Note: You must INQ first before performing an action of NXTR

CACHE displays the following information:

Short Name	Account Short Name
Sub Prod	Subproduct code.

Customer Balance	Account Balance.
Interest Foregone	Amount of debit Interest foregone, recorded against account since downgrade.
Fees Foregone	Amount of Fees foregone, recorded against account since downgrade.
Int/Fees from INC	Represents amount of Interest/Fee charges **from** another INC account that was paid by this (INC) account since downgrade.
Int/Fees to INC	Represents amount of Interest/Fees **to** be paid by another INC account since downgrade.
Interest W/Back	Amount of Interest written back, recorded against account since downgrade.
Fees W/Back	Amount of all fees written back, recorded against account since downgrade.
Amts Written Off	Represents amount written off against the account since downgrade.
Costs Met by ANZ	Represents amount of Internal Costs Met By ANZ recorded against the account since downgrade. Internal Charges are charges that cannot be enforced to the customer.
Amts Recovered	Represents amount of principal recovered against the account since downgrade.
Taxes Accrued	System Populated (System Populates current Recoverable Taxes accrued (incl. WHT) on Account from HISS).
Conversion Diffs	Represents the amount used to prime the account balance of an existing INC account.
CNV Int/Fees	Represents the amount of Interest & Fees (Foregone & Written Back) (if known) prior to conversion.
CNV Write Offs	Represents the amount of write offs (if known) prior to conversion.
CNV Recoveries	Represents the amount of principal recoveries (if known) prior to conversion.
Principal Balance	Represents the PRINCIPAL Reporting (Internal) balance.
Effective Date	Represents the effective date of the historical enquiry.
Sequence	Represents the individual history records (linked to an effective date).
Acct Type	Identifies whether the account is: Downgraded Converted Opened Legacy Historical
Subproduct When Productive	Represents the subproduct of the account prior to downgrade to the INC subproduct (includes RI).
Date Downgraded to INC	Represents the date of the downgrade to the INC subproduct (includes RI and existing INC Subproducts).

Date Statute Barred	Represents the approximate date that the INC account becomes statute barred.
Re-structured Loan?	Indicates whether the facility is/will be a restructured loan facility.
Performance	Represents the performance of the INC account. Valid values are: 'F' – Full Performance 'P' - Partial Performance 'N' – No Performance
Initial Provision Amt	Represents the initial amount of specific provision raised for the INC account.
Provision Top Up Amt	Represents the subsequent amount/s of specific provision raised for the INC account.
Provision W/Back	Represents the amount of specific provision written back for the INC account.
Provision Held	Represents the amount of specific provision held currently for the INC account.
Date Last Write Off	Represents the date of the last write off transaction that was effected for the INC account.
Int Taken to Profit	Represents the amount of interest Foregone and/or interest written back taken to income since downgrade.
Fees Taken to Profit	Represents the amount of fees Foregone and/or fees written back taken to income since downgrade.
CNV Int/Fees to Prof	Represents the amount of interest/fees Foregone and/or interest/fees written back (pre conversion) taken to income since downgrade.
Princ Bal Prv 31/3	Represents the PRINCIPAL Balance as at the previous balance date of 31/3.
Princ Bal Prv 30/9	Represents the PRINCIPAL Balance as at the previous balance date of 30/9.
Last Maint	Date last maintenance was performed on the account.
Time	Time of maintenance.
Oper	Operator ID who performed the maintenance.

IA05

```
           ____ IA05 2 IDS IMPAIRED ASSET CONVERSION   22/04/2010  17.30
 IAMN                          MESSAGE:  3089 ENTER ACCOUNT NO AND ACTION
 ACTION    (INQ,CHG,PST,RVS)    PRODUCT DDA       ACCOUNT
                 SHORT NAME                              SUBPROD

 CUSTOMER BALANCE                0.00   USE DBD$ TO ADJUST CUST BALANCE IF REQD

 INTEREST FOREGONE               0.00   SUBPRODUCT WHEN PRODUCTIVE
 FEES FOREGONE                   0.00   DATE DOWNGRADED TO INC
 INT/FEES FROM INC               0.00   DATE STATUTE BARRED
 INT/FEES TO INC  -              0.00   LAST STATEMENT PAGE #            000
 INTEREST W/BACK                 0.00
 FEES W/BACK                     0.00   INITIAL PROVISION AMT            0.00
 AMTS WRITTEN OFF                0.00   PROVISION TOP UP AMT             0.00
 COSTS MET BY ANZ -              0.00   PROVISION W/BACK                 0.00
 AMTS RECOVERED   -              0.00
 TAXES ACCRUED    -              0.00   PRIME FROM CONV DIFFS:
 CONVERSION DIFFS                0.00   INT/FEES                         0.00
 CNV INT/FEES                    0.00   WRITE OFFS                       0.00
 CNV WRITE OFFS                  0.00   RECOVERIES                       0.00
 CNV RECOVERIES   -              0.00   COSTS MET BY ANZ                 0.00
                 -----------------
 PRINCIPAL BALANCE               0.00
```

The primary function of this screen is to maintain specific internal transactions for accounts that have been converted onto the new system.

This screen will not perform (pro-forma) account balance adjustments.

Only one maintenance item at a time will be allowed.

Fields in the right hand column are maintainable, however fields in the left hand column are display only and represent the running aggregate totals of the maintainable fields on the right hand side.

To access this screen, enter the following on the IAMN 'MENU' screen:

1.   IA03 in the 'SELECT OPTION' field.

2.   INQ in the 'ACTION' field.

3.   Account number in the 'ACCOUNT' field.

The action codes for this screen are:

INQ	to inquire on account data.
CHG	To amend non-value data.
PST	To post a GL value transaction.
RVS	To reverse a GL value transaction

Note: You must INQ first before performing an action of CHG, PST or RVS

CACHE displays the following information:

Short Name	Account Short Name
Sub Prod	Subproduct code.
Customer Balance	Account Balance.
Interest Foregone	Amount of debit Interest foregone, recorded against account since downgrade.
Fees Foregone	Amount of Fees foregone, recorded against account since downgrade.
Int/Fees from INC	Represents amount of Interest/Fee charges **from** another INC account that was paid by this (INC) account since downgrade.
Int/Fees to INC	Represents amount of Interest/Fees **to** be paid by another INC account since downgrade.
Interest W/Back	Amount of Interest written back, recorded against account since downgrade.
Fees W/Back	Amount of all fees written back, recorded against account since downgrade.
Amts Written Off	Represents amount written off against the account since downgrade.
Costs Met by ANZ	Represents amount of Internal Costs Met By ANZ recorded against the account since downgrade. Internal Charges are charges that cannot be enforced to the customer.
Amts Recovered	Represents amount of principal recovered against the account since downgrade.
Taxes Accrued	System Populated (System Populates current Recoverable Taxes accrued (incl. WHT) on Account from HISS).
Conversion Diffs	Represents the amount used to prime the account balance of an existing INC account.
CNV Int/Fees	Represents the amount of Interest & Fees (Foregone & Written Back) (if known) prior to conversion.
CNV Write Offs	Represents the amount of write offs (if known) prior to conversion.
CNV Recoveries	Represents the amount of principal recoveries (if known) prior to conversion.
Principal Balance	Represents the PRINCIPAL Reporting (Internal) balance.
Subproduct When Productive	Represents the subproduct of the account prior to downgrade to the INC subproduct (includes RI).
Date Downgraded to INC	Represents the date of the downgrade to the INC subproduct (includes RI and existing INC Subproducts).
Date Statute Barred	Represents the approximate date that the INC account becomes statute barred.
Last Statement Page #	Last Statement page number issued.

Initial Provision Amt	Represents the initial amount of specific provision raised for the INC account.
Provision Top Up Amt	Represents the subsequent amount/s of specific provision raised for the INC account.
Provision W/Back	Represents the amount of specific provision written back for the INC account.
Prime From Conv Diffs	User can (if known) prime the following CNV Accts to make metric reporting more accurate.
Int/Fees	Represents the amount of Interest & Fees prior to conversion.
Write Offs	Represents the amount written off prior to conversion.
Recoveries	Represents the amount of recoveries (if known).
Costs met by ANZ	Represents amount of Internal Costs Met By ANZ recorded against the account since downgrade. Internal Charges are charges that cannot be enforced to the customer.

RSMU Restraints Menu

The CACHE Restraints system maintains restraint data for DDA and CDA accounts. CACHE supports two classes of restraints and various types within each class. They are:

Hard Hold – Class 1

Record Hard Holds (Restrictions) for DDA and CDA accounts via TBS. Hard Holds may be enquired upon, maintained or deleted using CACHE RSMU – option 4 'Hard Hold' screen.

The types are:

01	Deceased.
02	Stopped Account.
05	Advanced Against (CDA only).
06	Refer all Drawings.
07	Funds in Manager Account.
18	Minor.
19	Interest Not Charged.
22	Reserved Interest.

Stop payment – Class 3

Record stop payment data (except duplicate cheque stop payments) via TBS. Stop payments may be enquired upon, maintained or deleted using CACHE RSMU – option 1 'Stop Payments' and option 2 'Duplicate Cheques' screens.

The types three are:

01	Stop payment - cheque.
02	Stop payment - PDA.
03	Stop payment - duplicate cheque.

RSMU Restraints Inquiry/Maintenance Menu

```
                     RESTRAINTS ADD/INQUIRY MENU

  1. STOP PAYMENT                    21.
  2. DUPLICATE CHECK                 22.
  3. PLEDGE                          23.
  4. HARD HOLD                       24.
  5. STOP PAYMENT (SEARCH)           25.
  6. MERCHANT AUTHORIZATION          26.
  7. STOP PAYMENT LIST INQUIRY       27.
  8. PDC STOP LIST INQUIRY           28.
  9. RESTRICTION LIST INQUIRY        29.
 10.                                 30.
 11.                                 31.
 12.                                 32.
 13.                                 33.
 14.                                 34.
 15.                                 35.
 16.                                 36.
 17.                                 37.
 18.                                 38.
 19.                                 39.
 20.                                 40.

 ENTER NUMBER OF DESIRED PROMPT:
```

Use this menu screen to select restraint inquiry/maintenance options for Stop Payments, Duplicate Cheques, Hard Holds, and Stop Payment (search) (options 1, 2, 4 and 5).

Restraint options 3 and 6 are not applicable.

To access this screen, enter RSMU on the CACHE Master menu or on clear screen in the top left-hand corner.

To select required screen, enter option number:

- 1 - Stop Payment.

- 2 - Duplicate Cheques.

- 4 - Hard Hold.

- 5 - Stop Payment (Search).

Option 1 Stop Payment Inquiry/Maintenance

```
                ACTION:     (ADD,CHG,DEL,FAD,INQ,NXT)
                            RETURN:
   KEY DATA:
PROD:     ACCT NO:                CLASS:  (1,2,3)  TYPE:
              RESTRAINTS STOP PAY INQUIRY/MAINT

STOP PAY DATA :                      TIME PLACED............
DATE PLACED............               DATE EXPIRES...........
STATUS CODE............               CHECK DATE.............
LOW CHECK AMOUNT.......               HIGH CHECK AMOUNT......
LOW SERIAL NUMBER......               HIGH SERIAL NUMBER.....
NUMBER OF CHKS OUT.....               NUMBER CHKS RETURNED...
DATE LAST CHK RETURNED.               CHARGE CODE............


PAYEE.................
SPECIAL COMMENTS


RESTRAINT REASON


STATUS CODE VALUES :
        1 = ACTIVE                 2 = DELETE
        A = ACTIVE PAID            B = DELETE PAID
```

Use this screen to inquire and maintain Stop Payment details on 'DDA' accounts for cheques and PDAs.

To access this screen, select option 1 from the RSMU 'MENU' screen.

The action codes for this screen are:

ADD	add stop payment.
CHG	change displayed stop payment.
DEL	delete displayed stop payment.
FAD	not applicable.
INQ	inquire on a specific stop payment.
NXT	display next stop payment for this account. use this action code for initial inquiry.

Complete the following fields:

Prod	Enter DDA.
Acct No	Enter account number.
Class	Enter '3' – Stop Payment.
Type	Enter '01' – if stop payment is a cheque or enter '02' if stop payment is a PDA.
STOP PAY DATA	
Time Placed	Default is CACHE time (HH.MM.SS).
Date Placed	Default is today's date.

Date Expires	Default is 'DATE PLACED' plus 450 days.
Status Code	'1' - Stop Payment is active or '2' - Stop Payment expired.
Cheque Date	Enter date (DDMMYYYY) of cheque, if known.
Low Cheque Amount	Enter dollars and cents amount indicating the lowest amount within a range if this stop is to be checked for more than one item. If one item only, leave blank, 'LOW CHEQUE AMOUNT' will default to 'HIGH CHEQUE AMOUNT'. If both fields are left blank, 'LOW CHEQUE AMOUNT' will default to zero.
High Cheque Amount	Enter dollars and cents amount indicating the highest amount within a range if this stop is to be checked for more than one item. If one item only, enter amount in this field, 'LOW CHEQUE AMOUNT' will default to this amount. If both fields are left blank, 'HIGH CHEQUE AMOUNT' will default to '999999999.99'.
Low Serial Number	Enter serial number indicating the lowest serial number within a range if this stop is to be checked for more than one item. If for one item only, leave blank, 'LOW SERIAL NUMBER' will default to 'HIGH SERIAL NUMBER'. If both fields are left blank, 'LOW SERIAL NUMBER' will default to zero.
High Serial Number	Enter serial number indicating the highest serial number within a range if this stop is to be checked for more than one item. If one item only, enter the serial number in this field, 'LOW SERIAL NUMBER' will default to this number. If both fields are left blank, 'HIGH SERIAL NUMBER' will default to '99999999999'.If stop payment is for a periodical debit authority, enter PDA User number.
Number Of Chqs Out	Not applicable.
Number Chqs Returned	Not applicable.
Date Last Chq Returned	Not applicable.
Charge Code	Enter 'Y' (to charge fee), or 'N' (to waive fee).Mandatory field.
Charge Amount	Not applicable.
Payee	If known, enter name of cheque payee.

Special Comments	If applicable, enter comments about the stop payment.
Restraint Reason	If applicable, enter reason for the stop payment.

How to enquire on a stop payment:

1. Enter action code 'NXT'.

2. Complete 'PROD' and 'ACCT NO' fields.

3. Enter class '3' and type '01'.

4. Press the 'ENTER' key.

5. CACHE displays the first stop payment for the account.

6. To display further stop payments for the account, press the 'ENTER' key.

7. If no stop payments are located, CACHE displays first stop payment for the next account number.

Option 2 Duplicate Cheques Inquiry/Maintenance

```
                    ACTION:    (ADD,CHG,DEL,FAD,INQ,NXT)
                                 RETURN:
     KEY DATA:
 PROD:    ACCT NO:              CLASS:   (1,2,3)  TYPE:

                  RESTRAINTS DUPLICATE CHECK INQUIRY MAINT

 DUPLICATE CHECK DATA :              TIME PLACED............

 DATE PLACED............             DATE EXPIRES...........
 STATUS CODE............             CHECK DATE.............
 LOW SERIAL NUMBER......             HIGH SERIAL NUMBER.....
 DUPLICATE CODE.........             NUMBER CHKS OUT........
 NUMBER OF CHKS PAID....             DATE LAST PAID.........
 SPECIAL COMMENTS


 RESTRAINT REASON



 STATUS CODE VALUES :
         1 = ACTIVE              2 = DELETE
         A = ACTIVE PAID         B = DELETE PAID
```

Use this screen to inquire and maintain duplicate cheque stop payment details on DDA accounts.

To access this screen, select option 2 from the RSMU 'MENU' screen.

The action codes for this screen are:

ADD	add duplicate cheque stop payment.
CHG	change displayed duplicate stop payment.
DEL	delete displayed duplicate stop payment.
FAD	not applicable.
INQ	inquire on duplicate stop payment.
NXT	display next duplicate stop payment for this account. use this action code for initial inquiry.

Complete the following fields:

Prod	Enter DDA.
Acct No	Enter account number.
Class	Enter '3' – Stop payment.
Type	Enter '03' – Duplicate cheque.
DUPLICATE CHEQUE DATA	
Time Placed	Default is CACHE time (HH.MM.SS).

Date Placed	Date (DDMMYYYY) duplicate stop payment added.
Date Expires	Default is 'DATE PLACED' plus 450 days.
Status Code	'1' Stop payment is active or '2' Stop payment expired.
Cheque Date	Enter date (DDMMYYYY) of cheque, if known.
Low Serial Number	Enter serial number indicating the lowest serial number within a range if this stop is to be checked for more than one item. If one item only, leave blank, 'LOW SERIAL NUMBER' will default 'HIGH SERIAL NUMBER'. If both fields are left blank, 'LOW SERIAL NUMBER' will default to zero.
High Serial Number	Enter serial number indicating the highest serial number within a range if this stop is to be checked for more than one item. If one item only, enter the serial number in this field, 'LOW SERIAL NUMBER' will default to this number. If both fields are left blank, 'HIGH SERIAL NUMBER' will default to '99999999999'.
Duplicate Code	Not applicable.
Number Of Chqs Out	Not applicable.
Number Chqs Paid	Not applicable.
Date Last Paid	Not applicable.
Special Comments	If applicable, enter comments about the duplicate stop payment.
Restraints Reason	If applicable, enter reason for the duplicate stop payment.

Option 4 Hard Hold Inquiry/Maintenance

```
                    ACTION:     (ADD,CHG,DEL,FAD,INQ,NXT)
                                   RETURN:
     KEY DATA:
PROD:     ACCT NO:                 CLASS:  (1,2,3) TYPE:     SEQ:


                     RESTRAINTS HARD HOLD INQUIRY/MAINT


HARD HOLD

DATE PLACED............             DATE EXPIRES...........
STATUS CODE............             TYPE CODE..............
REASON CODE............
SPECIAL COMMENTS

RESTRAINT REASON




STATUS CODE VALUES :
        1 = ACTIVE                  2 = DELETE
        A = ACTIVE PAID             B = DELETE PAID
```

Use this screen to inquire and maintain Class 1 (Hard Hold) Restriction details on DDA and CDA accounts.

To access this screen, select Option 4 from the RSMU 'MENU' screen.

The action codes for this screen are:

ADD	add Hard Hold.
CHG	change displayed Hard Hold.
DEL	delete displayed Hard Hold.
FAD	not applicable.
INQ	inquire on Hard Hold.
NXT	display next Hard Hold for this account. use this action code for initial inquiry.

Complete the following fields:

Prod	Enter DDA or CDA.
Acct No	Enter account number.
Class	Enter '1' – Hard Hold (Restriction).
Type	Enter Hard Hold (Restriction) type code.
Seq	CACHE displays Hard Hold sequence number.
HARD HOLD	

Date Placed	Default is today's date.
Date Expires	Default is 31/12/2799.If required, enter expiry date.
Status Code	CACHE displays: '1' - Hard Hold is active or '2' - Hard Hold has expired.
Type Code	Not applicable.
Reason Code	Not applicable.
Special Comments	If applicable, enter comments about the Hard Hold.
Restraints Reason	If applicable, enter reason for the Hard Hold.

How to enquire on a Hard Hold:

1. Enter Action code 'NXT'.

2. Complete 'PROD' and 'ACCT NO' fields.

3. Enter Class '1' and Type '01'.

4. Press the 'ENTER' key.

5. CACHE displays the first Hard Hold for the account.

6. To display further Hard Holds for the account, press the 'ENTER' key.

7. If no Hard Holds are located, CACHE displays first stop payment for the account, or if no stop payments are located, the first Hard Hold/stop payment for the next account number.

Option 5 Stop Payment Inquiry

```
                        STOP PAY INQUIRY


    PRODUCT CODE:        ACCOUNT:                    CLASS: 3    TYPE:

    CHECK SERIAL NUMBER:                    CHECK AMOUNT:

    DATE LAST CHECK RETURNED:               DATE PLACED:

    PAYEE:



                         RESULT:
```

Use this screen to search for specific Stop Payment details for cheques and direct debits.

Complete the following fields:

Product Code	Enter DDA.
Account	Enter account number.
Type	Enter '01' if stop payment is a cheque or '02' if stop payment is a direct debit.
Check Serial Number	Enter cheque serial number.
Date Placed	Enter date cheque was loaded via Option 1 screen.
Payee	Not applicable.

If any field matches a current stop payment, it displays the stop payment on the 'Stop Payment Inquiry Maintenance' (Option 1) screen.

If you search the 'Date Placed' field, CACHE displays only the first stop payment on the account which matches the date placed.

Cheque serial number ranges cannot be entered. Stop payments loaded via TBS on day of inquiry will not appear.

DDTO DDA Account Branch/Cost Centre Transfer

```
                    DDA ACCOUNT BRANCH/COST CENTRE TRANSFER

  PRODUCT CODE
  ACCOUNT

  COST CENTRE
  DOMICILE BRANCH

  OFFICER 1
  OFFICER 2


  MESSAGE:
```

Use this screen to transfer a 'DDA' account from one branch and/or cost centre to another.

To access this screen, enter 'DDTO' on the CACHE Master menu or on a clear screen in the top left-hand corner.

Complete the following fields:

Product Code	Enter 'DDA'.
Account	Enter account number to be transferred.
Cost Centre	Enter the new cost centre number. If no change, leave blank. If changing Cost Centre number, enter new officer code in OFFICER 1 field.
Domicile Branch	Enter BSB number of the new domicile branch. If no change, leave blank.
Officer 1	Enter the new Officer 1 code. If no change, leave blank.
Officer 2	Not applicable.
Message	CACHE displays a message indicating action successful or data in error. To change officer codes only, use 'ACMN' screen. If transferring all accounts belonging to the customer, use 'CUMN – Customer Maintenance' screen to transfer customer file.

DDT2 DDA Sub-Product Change

```
                        DDA SUB-PRODUCT CHANGE

 PRODUCT CODE
 ACCOUNT

 NEW SUB-PRODUCT CODE


 COST CENTRE
 DOMICILE BRANCH


 MESSAGE:
```

Use this screen to change the subproduct code of a 'DDA' account.

On completion, use 'DDO1 – DDA Account Coding Structure' and 'DDO2 – DDA Interest/Fees' screens to verify the account codes and interest/fees information against the new subproduct code.

To access this screen, enter 'DDT2' on the CACHE Master menu or on a clear screen in the top left-hand corner.

Complete the following fields:

Product Code	Enter 'DDA'.
Account Number	Enter account number.
New Subproduct Code	Enter the new subproduct code.

CACHE displays the following information:

Cost Centre	Cost Centre number.
Branch	BSB number of account domicile branch.
Message	A message indicating action successful or data error.

TDT0 TDA Branch/Cost Centre Transfer

```
                    TDA TRANSFER BRANCH/COST CENTRE

 PRODUCT CODE
 ACCOUNT

 COST CENTRE
 DOMICILE BRANCH

 OFFICER 1
 OFFICER 2




 MESSAGE:
```

Use this screen to transfer a 'CDA' account from one branch and/or cost centre to another.

To access this screen, enter 'TDT0' on the CACHE Master menu or on a clear screen in the top left-hand corner.

Complete the following fields:

Product Code	Enter 'CDA'.
Account	Enter account number to be transferred.
Cost Centre	Enter the new cost centre number. If no change, leave blank. If changing cost centre number, enter new officer code in OFFICER 1 field.
Domicile Branch	Enter BSB number of the new domicile branch. If no change, leave blank.
Officer 1	Enter the new Officer 1 code. If no change, leave blank.
Officer 2	Not applicable.
Message	CACHE displays a message indicating action successful or data in error. To change officer codes only, use 'ACMN' screen. If transferring all accounts belonging to the customer, use 'CUMN – Customer Maintenance' screen to transfer customer file.

TDT2 TDA Sub-Product Change

```
                    TDA SUB-PRODUCT CHANGE

 PRODUCT
 ACCOUNT

 NEW SUB-PRODUCT CODE

 COST CENTRE
 -----------
 BRANCH
 ------




 MESSAGE:
```

Use this screen to change the subproduct code of a 'CDA' account.

On completion, use 'TDO1 – TDA Account Coding Structure' to verify the account coding structure against the new subproduct code.
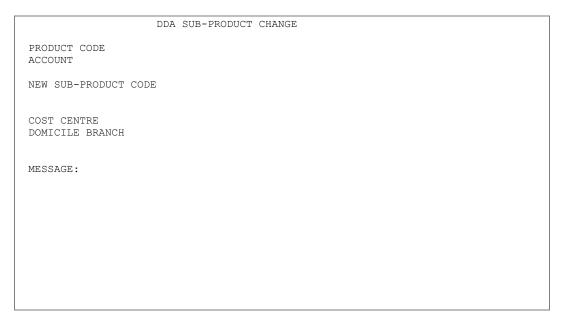
To access this screen, enter 'TDT2' on CACHE Master menu or on a clear screen in the top left-hand corner.

Complete the following fields:

Product Code	Enter 'CDA'.
Account	Enter account number.
New Subproduct Code	Enter the new subproduct code.

CACHE displays the following information:

Cost Centre	Cost Centre number.
Domicile Branch	BSB number of account domicile branch.
Message	A message indicating action successful or data in error.

TD$4 Transaction History

```
                    TIME DEPOSITS TRANSACTION INQUIRY
                    PROD CODE      ACCT                    PAGE
  SEARCH DATE
  EFF DATE    TYPE   T/C     AMOUNT     AUX DOM     EX AUX DOM       FLAGS




















                              FLAG MEANINGS:
   POS:  3 - MATCHED REVERSAL   5 - NEEDED FOR ACCRUALS   6 - NEED FOR PNLTS
```

Use this screen for CDA accounts only to display up to 17 transactions (deposits and withdrawals) posted to a term deposit.

If more than 17 transactions are on file, press the 'ENTER' key to display next page, or change the page number in the 'PAGE' field and press the 'ENTER' key.

To access this screen, enter TD$4 on the CACHE Master Menu or on a clear screen enter TD$4 and the space-bar in the top left-hand corner.

Complete the following fields:

Prod Code	Enter 'CDA'.
Acct	Enter account number.

CACHE displays the following information:

Page	Page currently on display. Default is '1'.
Search Date	Search date (DDMMYYYY) of the transaction. If you enter a date, CACHE displays all transactions after this date (transactions are not displayed for the 'Search Date').
Eff Date	Effective date (DDMMYYYY) of the transaction.
Type	Type of transaction eg. deposit or withdrawal.
T/C	CACHE trancode.
Amount	Transaction amount.

Aux Dom	Transaction serial number.
Ex Aux Dom	Extra auxiliary domicile number.
Flags	Transaction flag format 'NNNNNN'. If 'Y' appears in one of the following positions, it indicates: Position 1, 2 and 4 – not applicable. Position 3 – the transaction was a matched reversal. Position 5 – the transaction was used for interest accruals. Position 6 – penalty interest was calculated.

OTP Outstanding Transaction Processing

```
_____      MENU 0 OTP OTP ON-LINE SERVICES        18/02/2010  14.22
 MENU                         MESSAGE: 53572 TERMINAL RECORDS RESET


                    OTP - ON-LINE SESSION INITIALIZATION


 SELECTION:                   'STD' - STANDARD ON-LINE SEVICES (DEFAULT)
                              'OLT' - VIEW ON-LINE TOTALS


 ACTION:      (NXT)     OPTION:        (NXT:ANY,REV,NON)


 MODE:           (NORMAL,REVIEW)

 OFFICER CODE TO REVIEW:
```

Program Function (PF) keys

PF keys are command keys which perform different functions in CACHE. PF keys enable a user to perform special functions, to move from one screen to another, to save data on a screen, to return to the previous screen or end a function and return to the main menu.

Functions of the PF keys within OTP/NSF are as follows:

Key	Function
PF1	Display session totals (NSF/STD).
PF2	FNC – Force post item no charge (NSF).
PF3	Return to previous screen (NSF/STD).
PF4	RNC – Return item no charge (NSF).
PF6	VNC – Reverse posted item no charge (NSF).
PF7	NXT – Skip to next (NSF/STD).

OTPR OTP Session Initialization

Use this screen to initiate review session for OTP Standard (STD) items.
Transactions may be viewed for each Officer code, (one item per screen) or reviewed (action taken) in account number order.

If no value items exist for the selected Officer code, CACHE displays a message in the 'Message' field.

To access this screen, enter OTPR on the CACHE Master menu or on a clear screen in the top left-hand corner.
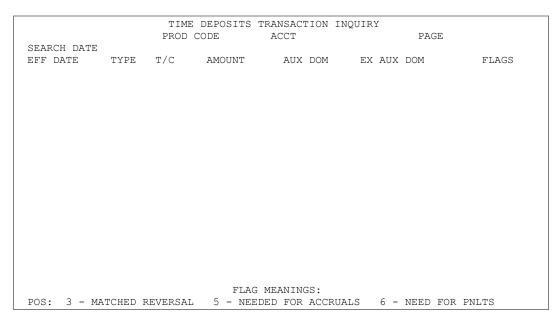
Complete the following fields:

Selection	Std	(default) to begin standard online review.
	Olt	to view online totals, press the PF1 key. Do not enter OLT in 'Selection' field.
Action	Nxt	to inquire on next item as selected in 'Option' field.
Option	Any	first OTP item.
	Rev	items already reviewed.
	Non	(default) items not yet reviewed.
Mode	Review	(default) to display items and review.
	Normal	to view items without review.
Officer Code to Review		enter the Officer code.

OTP/STD OTP Monetary Items

```
_____  MWF  0 OTP MONETARY WITH FLOAT       16/05/2013  10.28
MENU                          MESSAGE: 45100 ACTION SUCCESSFUL
 ACTION: INQ   MODE: NORMAL    OFFICER: 0103

 PRODUCT: DDA ACCT:            775811111 SEQ:       1 DATE ADD:  30/12/2013
 DISPOSITION: REL   RELEASE AS IS
 REJ REASON:  42418 TRANS IS EXCESSIVELY BACK DATED          REVIEWED? N

 TRANS AMOUNT:             .02    TRANCODE:  1544
 AUX DOM:           EXTRA AUX DOM:            EFFECTIVE DATE: 02/01/2013
 TRACE ID: I-GEN113010300000454
 DESCRIPTION: INTEREST                              2229

 TRANSFER TO:   PRODUCT DDA  ACCOUNT      775813402
 TRANSFER FROM: PRODUCT DDA  ACCOUNT      845259022




 LAST UPDATE: TIME: 19.11.21   DATE: 06/05/2013 OPERATOR: BTCH ADD
```

Use this screen to display and review OTP monetary items rejected for: Stop Payment, Invalid

Account Number and Account Number Not Found. This screen also displays information for third party account transfers between CDA and DDA accounts.

CACHE displays this screen upon selecting 'STD' on the 'OTP Session Initialization' screen.

The action codes for this screen are:

REV	(default) to review the item.
ACT	to change the item's account number.
CHG	to change the item's information/trancode.
DSP	to change the item's disposition.
NXT	to display next item for this officer 1.
RSP	to change the item's responsibility, ie the officer code.

CACHE displays the following information:

Mode	NORMAL - displays items without review facility.
	REVIEW - indicates review facility is active. On pressing the 'ENTER' key, item is marked as reviewed.
Officer 1	Officer code.
Product	Product code.

Acct	Account number.
Seq	CACHE allocated sequence number for identifying more than one rejected item on the same account.
Date Added	Date (DDMMYYYY) transaction was rejected and sent to OTP.
Disposition	Defaults according to reject reason. Indicates the action OTP will take on an item if there is no user intervention. If changed by operator, CACHE displays an '*' (asterisk) in the next field. A description of the disposition is displayed.
Rej Reason	Reason transaction was sent to OTP. A reject number and description are displayed.
Reviewed?	Displays 'N' if item not yet reviewed, or 'Y' if reviewed.
Trans Amount	Amount of the transaction.
Tran Code	CACHE trancode used to process the item.
Aux Dom	Transaction serial number.
Extra Aux Dom	Extra auxiliary domicile number.
Effective Date	Effective date (DDMMYYYY) of the transaction. If not entered, it is the same as the posting date.
Trace ID	Transaction trace identification number.
Description	Description of the transaction on customer's statement. If changing the description, make sure the statement specification is in terms of IM.
TRANSFER TO	
Product	Product of the account to which funds were transferred.
Account	Account to which funds were transferred.
TRANSFER FROM	
Product	Product of the account from which funds were transferred.
Account	Account from which funds were transferred.
FLOATS	
0) – 7)	Displayed for float adjustments. Displays the amount of uncleared funds next to the relevant days. Float day is determined by CTM and sent to CACHE.
LAST UPDATE	
Time	Time the OTP transaction was last updated.
Date	Date (DDMMYYYY) the OTP transaction was last updated.
Operator	The operator identification number of the user who last updated the OTP transaction.

How to change an item's information:

1. Enter 'Action' code required for field maintenance.

2. Enter new data in appropriate field by overwriting existing data and press the 'ENTER' key.

3. CACHE displays a message 'ACTION SUCCESSFUL', if not, a message indicating error will be displayed. Take appropriate action.

4. Repeat above steps for each field requiring maintenance.

5. If actions are successful, CACHE returns the action code to 'REV'. Press the 'ENTER' key to mark item as reviewed and to continue with review session.

Invalid Data Entered:

1. If the data entered in the ACTION field is anything other than REV, ACT, CHG, DSP, NXT or RSP, the following error message will be displayed;
    i.   45151 INVALID ACTION CODE

2. If the data entered in the DISPOSITION field is invalid (refer to CACHE Codes BFS for list of valid disposition codes), the following error will be displayed;
    i.   45151 INVALID ACTION CODE

OTP/STD OTP OnLine Totals Inquiry

Use this screen to determine how many items have been reviewed and how many are yet to be reviewed.

Press the PF1 key to display this screen during review session of OTP Standard items and change Officer code to view different officer totals. Press the PF3 key to return to previous screen.

CACHE displays the following information:

Officer 1	Officer code for totals inquiry.
OUTSTANDING	
Debits	Number and amount of debit items yet to be reviewed.
Credits	Number and amount of credit items yet to be reviewed.
Total	Total number and amount of items yet to be reviewed.
REVIEWED	
Debits	Number and amount of debit items reviewed.
Credits	Number and amount of credit items reviewed.
Total	Total number and amount of items reviewed.

NSFR NSF Review Start Up

```
                        NSF REVIEW START UP



  ENTER OFFICER CODE TO BE REVIEWED:


  OPERATOR ID:
  PASSWORD:



  MESSAGE:
```

Use this screen to initiate NSF review session.

To access this screen, enter NSFR on the CACHE Master menu or on a clear screen in the top left-hand corner.

Complete the following fields:

Officer Code	Enter the Officer code.

OTP/NSF NSF Review

```
                        OFFICER 1  0216
PRODUCT DDA  ACCT           832713169  45100 ACTION SUCCESSFUL
 ========================= SIX MONTHS HISTORY =============================
RET CHQS    NSF ITEMS  OD ITEMS  TIMES OD   DATE OPENED  LAST CREDIT DATE OD
               9                             31/01/1992   03/07/2013
 ================== ACCOUNT ACTIVITY FOR  30/12/2013  ======================
BEG BAL:        405.39  DR:                     CR:
END BAL:        405.39  NSF:      3     61,755.00  PRJ BAL:     61,349.61-

 *  AUX DOM        AMOUNT     DISP       TRANSACTION INFORMATION
                 20,585.00- REL   INSUFFICIENT FUNDS - OUT OF BOUNDS
                 20,585.00- REL   INSUFFICIENT FUNDS - OUT OF BOUNDS
                 20,585.00- REL   INSUFFICIENT FUNDS - OUT OF BOUNDS




 =========================== CONTROL FIELDS ================================
AFFECT ENTIRE ACCOUNT? NO   SHOW POSTED ITEMS? YES  SHOW REVIEWED ITEMS? YES
REQUIRED FUNCTION: ____
```

Use this screen to display and review Non-Sufficient Funds (NSF) rejects or overdrawn activity items. The screen displays up to 10 transactions per account.

This screen is automatically displayed after completing the 'NSF Review Start Up' screen.

CACHE displays the following information:

Product	'DDA'.
Acct	Account number.
SIX MONTHS HISTORY	
Ret Chqs	Number of cheques returned on this account for the last six months.
NSF Items	The number of NSF items on this account for the last six months.
OD Items	The number of OD items on this account for last six months.
Times OD	The number of times the account went in to overdraft for the last 6 months.
Date Opened	Date (DDMMYYYY) account opened.
Last Credit	Date (DDMMYYYY) of last deposit.
Date OD	Date (DDMMYYYY) the account was last overdrawn.
ACCOUNT ACTIVITY FOR	
Beg Bal	Previous day's starting balance.
DR	Number and amount of debits posted for the previous business day.
CR	Number and amount of credits posted for the previous business day.
End Bal	Balance as at end of processing for the previous business day.
NSF	Number and amount of items rejected for NSF.

PRJ BAL	The projected balance had all NSF items posted to the account. CACHE automatically updates this field after action to each of the displayed NSF and OD items.

*	The individual item action field. Use this field to mark an item for change of disposition or to display more information about the item:	
	C	show transaction code.
	D	show disposition description.
	I	show trace ID.
	R	show reject description.
	S	change disposition.
	T	show transaction description.
	X	show reject code.

Aux Dom	Transaction serial number.
Amount	Amount of the transaction.
Disp	Indicates the action OTP will take if there is no user intervention. An '*' (asterisk) is displayed in the next field if the disposition has been changed online.
Transaction Information	For posted items, this field contains the transaction description. For rejected items, this field contains the reject reason description. If the item's disposition has been changed online, this field will contain a description of the new disposition. Transaction information as requested in the individual item action field (*) is also displayed.

CONTROL FIELDS		
Affect Entire Account	NO	(default) affect only those items marked when changing a disposition.
	YES	affect all items displayed when changing a disposition.
Show Posted Items?	NO	(default) display only those items rejected
	YES	display all items posted and rejected to the account.
Show Reviewed items?	NO	(default) display only those item still to be reviewed.
	YES	display items reviewed and yet to be reviewed.
Required Functions	Use this field to enter the required disposition when not supported by a PF key. Example: RNC – Return No Charge.	

How to change an item's disposition:

1. Enter 'S' in the '*' field for the required transaction.

2. Use appropriate PF key for the required disposition. If required disposition does not have a PF key, enter the disposition in the 'REQUIRED FUNCTION' field and press the 'ENTER' key.

3. Repeat above steps for each transaction requiring a disposition change.

More than one transaction can be changed at the same time by entering 'S' in the '*' field for each transaction requiring the same disposition.

4. Press the 'ENTER' key to mark the account as reviewed and to continue with review session.

Invalid Data Entered:

3. If the data entered in the DISPOSITION field is invalid (refer to CACHE Codes BFS for list of valid disposition codes), the following error will be displayed;
    i. 53581 INVALID ALTERNATIVE COMMAND

OTP/NSF NSF Totals Inquiry

Use this screen to view totals of reviewed and yet to be reviewed items for the Officer code specified.

Also, use the PF1 key to display this screen during review session of NSF items. Press the PF3 key to return to previous screen.

OTP/NSF End of Session Totals

On displaying the last item for the Officer code, OTP checks if all the items were marked as reviewed. If not, this screen is displayed indicating totals for items reviewed and those yet to be reviewed.

To view items still awaiting review, press the 'ENTER' key.

To end session (and return at a later stage) clear the screen.

OTP/NSF All Items Reviewed

On displaying the last item for the Officer code, OTP checks to see if all the items were marked as reviewed. If all items have been marked as reviewed this screen is displayed.

To view items reviewed, press the 'ENTER' key.

To end session, clear the screen.

DP00 Driver Processing Inquiry/Maintenance

```
                    DRIVER PROCESSING INQUIRY/MAINTENANCE

 ACTION:     (INQ,ADD,CHG,DEL,NXT) MESSAGE:

 DRIVER TYPE:   (TB,SO)

 ORIGINATING PRODUCT:            DDA    RELATED PRODUCT:            DDA
 ORIGINATING ACCT NO:                   RELATED ACCT NO:
 DRIVER SEQUENCE NO.:                   RELATED EXEC SEQUENCE NO.:

 EXECUTION PROCESSING SEQ. CODE:        (Y-YES,N-NO)

 COMMON OWNERSHIP:                      (Y-YES,N-NO)
 INSTRUCTION CODE:                      (Z-ZBA,L-LT,G-GT,E-EQUAL)

 TARGET BALANCE AMOUNT:                 (DOLLARS & CENTS)
 ALLOWABLE DIFFERENCE:                  (DOLLARS & CENTS)
 TRANSFER INCREMENT:                    (DOLLARS ONLY)
 DAILY TRANSFER LIMIT:                  (DOLLARS & CENTS)
 BALANCE CODE:                          (U-UCF/CF, A-CF/UCF)

 SWEEP ESTABLISH FEE AMT:               CHARGE FEE (Y/N):
```

Use this screen to inquire and maintain driver processing (Sweep) instructions for DDA accounts.

To access this screen, enter DP00 on the CACHE Master menu or on a clear screen in the top left-hand corner enter DP00 followed by a space-bar.

The action codes for this screen are:

INQ	to inquire on driver instruction.
ADD	to add driver instruction.
CHG	to change driver instruction.
DEL	to delete driver instruction.
NXT	to display next driver instruction for the originating account.

CACHE displays the following information:

Driver Type	'TB'	Target Balance driver.
Originating Product	'DDA'.	

Complete the following fields:

Originating Acct No	Enter the Originating account number for establishing the 'Target Balance' driver.

Driver Sequence No	Enter the next driver sequence number when adding an additional target balance driver. If multiple target balance drivers exist on the Originating account, they operate in order of lowest to highest sequence number.
Related Product	'DDA'.
Related Acct No	Enter the Related account number, ie the account to debit if funds are required or the account to credit with surplus funds
Related Exec Sequence No	Complete this field only if 'Y' is entered in the 'EXECUTION PROCESSING SEQ CODE' field. Enter the next sequence number for the Related account. This number represents the order in which different Originating accounts debit or credit funds from/to the Related account.
Execution Processing Seq. Code	Default is 'N'. Enter 'Y' to use the 'RELATED EXECUTION SEQUENCE NUMBER' field when more than one Originating account uses the Related account for debiting or crediting funds.
Common Ownership	Default is 'Y'. Enter 'N' if the Originating and Related accounts are not owned by the same customer.

Instruction Code	Enter one of the following instruction codes:	
	E	Equal To: If Originating account balance is not equal to 'TARGET BALANCE AMOUNT', the Related account is debited or credited.
	G	Greater Than: If Originating account balance is greater than 'TARGET BALANCE AMOUNT', surplus funds are transferred to the Related account.
	L	Less Than: If Originating account balance is less than 'TARGET BALANCE AMOUNT', funds are drawn from the Related account.
	Z	Zero Balance: Originating account is to maintain a zero balance. Funds are transferred from or to the Related account.

Target Balance Amount	Enter the balance in dollars and cents (no decimal point) that must be in the Originating account at the end of the day. If 'INSTRUCTION CODE' is 'Z', enter '0'.
Allowable Difference	Enter the dollars and cents (no decimal point) amount representing the allowable difference between Originating account balance and 'TARGET BALANCE AMOUNT' before the transfer operates. If there is no 'ALLOWABLE DIFFERENCE' on the 'TARGET BALANCE AMOUNT', enter '0'.

Transfer Increment	Enter the dollar amount for which transfers are to be made.

If the target balance is to be met exactly by one transfer only, enter '0'. |
| Daily Transfer Limit | Enter the maximum daily transfer amount in dollars and cents (no decimal point) for this driver instruction.

Once reached, this driver will no longer operate.

Default is '999,999,999.99'. |
| Balance Code | Determines the order in which Uncleared Funds (Float) is moved between Originating and Related accounts within a sweep arrangement.
Must be either 'U' (Uncleared funds first) or 'A' (Cleared funds first). |
| Sweep Establish Fee Amt | Standard Sweep establishment fee will default, once a new Sweep instruction has been recorded.

A non-standard fee can be entered on request. |
| Charge Fee (Y/N) | Default is 'Y'.

Enter 'N' if the fee is to be waived. |

How to enquire on a driver instruction:

1. Enter 'ACTION' code 'INQ'.

2. Complete 'ORIGINATING ACCT NO.' and 'DRIVER SEQUENCE NO.' field, press the 'ENTER' key.

3. CACHE displays driver instruction for the specified 'DRIVER SEQUENCE NO.' for this account.

DP02 Driver Processing Inquiry

```
                    DRIVER  PROCESSING
                 PROD      -        ACCOUNT -
                 RESULT    -
 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
  RELATIONSHIP   PROD   ACCOUNT NUMBER  DRVR    SEQ        DATE      DATE
                 CODE                   TYPE     #       RELATED  LST ACTIV
 - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
```

Use this screen to inquire and display Originating and Related drivers connected to a DDA account.

To access this screen, enter DP02 on the CACHE Master menu or on a clear screen in the top left-hand corner enter DP02 followed by a space-bar.

Complete the following fields:

Prod	Enter 'DDA'.
Account	Enter account number.

CACHE displays the following information:

Result	CACHE displays a message.
Relationship	CACHE displays 'ORIGINATING' or 'RELATED', which is the relationship to the account displayed in the 'ACCOUNT NUMBER' field.
Prod Code	'DDA'.
Account Number	Connected account number. Related account if 'ORIGINATING' is displayed under 'RELATIONSHIP' field, or Originating account if 'RELATED' is displayed under 'RELATIONSHIP' field.
Drvr Type	'TB' - Target Balance.
Seq #	If the account inquired upon is an Originating account, this field displays Driver Sequence Numbers. If the account inquired upon is a related account, this field displays Related Execution Sequence Numbers.

Date Related	Date (DDMMYYYY) the driver instruction was established on the Originating account.
Date Lst Active	Date (DDMMYYYY) driver last activated if the account of inquiry is the Originating account, otherwise CACHE displays blanks.

KDRS Cycle Data System

```
____ KD01   CDS MAINTENANCE  PS:      MORE?     AUTO CLR?
 ACTION    OPTION:    ADD,CHG(CLR),DEL(OVR),INQ,NXT(CAT,CUS),MEN,HLP,CLR
      CUS:                                          TIE:         CAT
INQ/ADD CUS:                                        TIE:
INQ/CLR CAT:     SELECT CAT:     DEL APPL/ACCT
RESULT:  53572 TERMINAL RECORDS RESET


    VALID CATEGORIES:
FTFR - FUNDS TNSFR & ZERO BAL ACCTS     FXFR - FUNDS TRANSFER X DAYS NOTICE
TARG - TARGET BALANCE TRIGGERS          COMB - COMBINED STATEMENT
TRIG - STMT REQUESTS AND TRIGGERS       RPMC - RPM CUSTOMER TRANS
CMBC - COMBINED STATEMENT FROM CIS      RPMR - RPM REPORT TRANS
FEES - LOAN ADMIN CH. , O/D LINE FEE    PCSC - PCS CLIENT PLANS
    ACTION CODES/ACTION OPTION CODES USAGE:
      1. INQ  - DISPLAY THE FIRST  5  TRANSACTION DEFINITIONS
                 FOR THE CUSTOMER AND CATEGORY
      2. NXT  - DISPLAY THE NEXT  5  TRANSACTION DEFINITIONS
                 CUSTOMER AND CATEGORY.   CAT OPTION SKIPS TO THE NEXT
                 CATEGORY.   CUS OPTION SKIPS TO THE NEXT CUSTOMER.
      3. CHG  - CHANGE TRANSACTION DEFINITIONS WITH ACT VALUES OF C (CHG)
                 OR D (DELETE). CLR OPTION TO PREP FOR ADD FOR CUSTOMER.
      4. ADD  - ADD TRANSACTION DEFINITIONS WITH ACT VALUES OF A.
      5. DEL  - DEL KEY OR TRAN DEFINITIONS FOR DEL APPL/ACCT
      6. CLR  - PRESENT CLEARED SCREEN FOR CAT FOR ADD OF NEW CUSTOMER.
```

Outline

The Cycle Data System (CDS) maintains trigger type transactions for DDA and CDA accounts.

The trigger transactions are stored in categories within the Cycle Data System and released for processing according to cycle criteria or predefined effective dates.

CACHE supports three types of trigger transactions within the Cycle Data System.

Certificate Of Balance cycles

The Certificate Of Balance cycle (or trigger) is recorded and maintained in the CDS category 'TRIG – Statement Requests And Triggers'.

Certificate Of Balance cycle information is accessed by enquiring on the account for the category 'TRIG'. CACHE displays existing Certificate Of Balance cycles which can be updated or further cycles added.

Certificate Of Balance cycles are triggered by frequency within a period, for example:

- First Tuesday for calendar month.

- Last business day monthly.

- Each Monday weekly.

See Certificate of Balance cycle codes in the codes section of the CACHE Reference Guide.

Line Fees

The overdraft Line Fee (LF) is automatically calculated and stored in the CDS category 'FEES – Line Fees' for each Officer 1 code. This fee can be reviewed up to 15 days before it is posted to an account. After the fee has been posted, the fee no longer displays on the Line Fees screen.

The following options are available for reviewing calculated Line Fees:

- Delete transaction to waive fee.

- Change calculated fee.

- Change nominated account for posting fee.

Funds Transfer x Days Notice

For recording 'Notices of Withdrawal' and 'Notices of Closure' on ANZ Premium Cash Accounts, and maintaining data in the Cycle Data System – 'Funds Transfer x Days Notice' screens.

KD00 Cycle Data Menu

Use this screen to access Certificate of Balance triggers – 'TRIG' category and Line Fee – 'FEES' category.

The other categories on the screen are not applicable.

To access this screen, enter KDRS on the CACHE Master menu or on a clear screen enter
KDRS followed by space-bar in the top left-hand corner.

Complete the following fields for the 'TRIG' category:

Action	INQ	to inquire on account number. (Always enquire on account number before adding a Certificate of Balance cycle).
	CLR	to request a clear page for the account number within 'TRIG' category when adding the first Certificate of Balance cycle on an account. Use this action code when CACHE displays 'CUSTOMER NOT FOUND' after 'INQ' action.
Inq/Add Cus	Enter account number.	
Inq/Clr Cat	Enter 'TRIG' for Certificate Of Balance trigger category.	

Complete the following fields for the 'FEES' category:

Action	INQ – to inquire on Officer code.
Inq/Add Cus	Enter 4 digit Officer Code followed by 9 digit account number (ie 13 digit number) for review of fees on the account.(Prefix 7 digit account numbers with '00').Example: Enter Officer Code '0932' and account number '1234567' as '0932001234567'.
Inq/Clr Cat	Enter 'FEES' for Line Fee category.

TRIG Trigger Requests – Certificate of Balance

```
         ____  KD01   CDS MAINTENANCE  PS:      MORE? N   AUTO CLR?
ACTION  NXT OPTION:     ADD,CHG(CLR),DEL(OVR),INQ,NXT(CAT,CUS),MEN,HLP,CLR
        CUS: 7601001152209                          TIE:        CAT TRIG
INQ/ADD CUS:                               TIE:
INQ/CLR CAT:      SELECT CAT:     DEL APPL/ACCT
RESULT:       ENTER NEXT ACTION
CT TYPE  RECEIVING ACCT PER FREQ EXC LAST CYC  FIRST DATE LAST DATE  APPL TRAN
   CB           1111111  D        D            17/05/2013 13/05/2014 DDA  1525




















  CB – CERTIFICATE OF BALANCE
```

Use this screen to inquire and maintain Certificate of Balance (COB) cycles on 'DDA' and 'CDA' accounts.
To access this screen, enter the following on the KD00 'MENU' screen:

1. 'INQ' in the 'ACTION' field for accounts with existing Certificate of Balance cycles, or 'INQ' and then 'CLR' in the 'ACTION' field for accounts without existing cycles.

2. Account number in the 'INQ/ADD CUS' field.

3. 'TRIG' in the 'INQ/CLR CAT' field.

The action codes for this screen are:

INQ	to inquire on account.
ADD	to add COB cycle.
CHG	to change/delete COB cycles.
MEN	to return to the 'KD00' screen.

The action codes for the 'ACT' field are:

ACT	A	to add COB cycle.
	C	to change COB cycle.
	D	to delete COB cycle.

CACHE displays the following information:

Cus	Account number.
Tie	CACHE allocated tiebreaker number.
Category	'TRIG'.
Result	A message.

Complete the following fields:

Act	Action code relating to current line only.
Type	Enter CB.
Account	Enter account number.
Per	Enter period code.
Freq	Enter frequency for the period code.
Exc	Enter 'D'.
Last Cyc	CACHE displays date (DDMMYYYY) COB was last produced.
First DT	Enter date (DDMMYYYY) the COB trigger becomes effective. Default is today's date.
Last DT	If required, enter date (DDMMYYYY) the COB trigger expires. Default is '99992799'.
Appl	Enter product code.
Tran	CACHE displays trancode '1525' – COB trigger.

Line Fees

```
            ____  KD01   CDS MAINTENANCE  PS:      MORE? N   AUTO CLR?
  ACTION  NXT OPTION:     ADD,CHG(CLR),DEL(OVR),INQ,NXT(CAT,CUS),MEN,HLP,CLR
        CUS: 7601001152209                             TIE:        CAT FEES
 INQ/ADD CUS:                                      TIE:
 INQ/CLR CAT:      SELECT CAT:     DEL APPL/ACCT
 RESULT:       ENTER NEXT ACTION
           LOAN/OVERDRAFT      CHARGE        CALC     NEW
 ACT   TYPE   APPL  ACCOUNT      ACCOUNT       FEE      FEE         REMARKS
       LF     42  1111111      1111111     1487.50  1487.50




                                                                
                                                                
                                                                
                                                                
                                                                
                                                                
                                                                
                                                                
        AC - LOAN ADMINISTRATION  LF - LINE FEE
```

Use this screen to review Line Fees.
To access this screen, enter the following on the KD00 'MENU' screen:

- INQ in the 'ACTION' field.

- Officer code and account number (prefix 7 digit account numbers with 00) in the 'INQ/ADD CUS' field.

- FEES in the 'INQ/CLR CAT' field.

The action codes for this screen are:

INQ	(default) to inquire on officer code.
CHG	to change details in 'CHARGE ACCOUNT' or 'CALCULATED FEE' fields.
MEN	to return to the 'KD00' screen.

CACHE displays the following information:

Cus	Four digit Officer Code and account number.	
Category	'FEES'.	
Result	A message.	
Act	Enter action code 'C' to change line information.	
	To delete fee, change 'NEW FEE' to zero.	
Type	Fee type:	
	'LF'	Line Fee

Appl	CACHE displays 'DDA'.
Loan/Overdraft Account	Account that attracts the fee.
Charge Account	The account to be charged. If fee is to be charged to another account, enter account number.
Calc Fee	Calculated fee.
New Fee	Calculated fee. To change the calculated fee, enter new fee. To delete fee, enter zero.
Remarks	CACHE displays the operator's logon identification number after the line information is changed.

HSSR FID/State Debits Duty/SAD Menu

```
                              0 HSS  TRANS.TAX INQ/MAINT MENU    25/05/11  0.15.17
 MENU                                 MESSAGE: 53572 TERMINAL RECORDS RESET

======  HISS B.A.T.T.  ========   BANK ACCOUNT TRANSACTION TAXES  ===========


          SELECT A NUMBER OPTION AS SHOW BELOW

 OPTION :

          01   ACCOUNT LEVEL FUNCTIONS   MENU

          02   TAX CRITERIA - INQUIRY    MENU

          03   TAX CRITERIA MAINTENANCE  MENU


     OPTION 03   ACCESS IS RESTRICTED TO AUTHORISED USERS ONLY




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```

HSSR screens provide access to various options for enquiring, maintaining and displaying state duties and taxes. The type of information available on the HSSR system is as follows:

- Type of tax applicable to subproduct codes, states and CACHE transaction codes.

- Tax rates applicable to each state.

- The 'Account Level Tax Profile' screen displays information of account domicile, the subproduct code, tax accruals, exemptions loaded, TT instructions loaded and if an account is closed.

- Available balance screen.

- The 'Payout/Payoff Inquiry' screen displays the closing balance on an account and any taxes accrued.

- Bank fees and charges screen.

PF function keys also apply to the 'HSSR' screens.

HSSR Main Menu

Use this menu to select screens for account payout details, accrued fee details and to enquire on State Debits Duty and other tax details.

To access this screen, enter HSSR on the CACHE Master menu or on a clear screen enter HSSR and the spacebar in the top left-hand corner.

Available options are as follows:

01	Count Level Functions menu: Option 01 reveals the Account Level menu.
02	Tax Criteria – Inquiry menu: Option 02 allows you to view tax information valid for each State.
03	Tax Criteria Maintenance menu: Access to Option 03 is controlled by ACF and only authorised staff in Business Systems can access this option.

Account Level Functions Menu

```
                 ____      1 HSS  ACCOUNT INQ/MAINT MENU    25/05/11  0.15.19
   MEN1                               MESSAGE:     ACTION SUCCESSFUL


   ======  HISS B.A.T.T.  =========  ACCOUNT LEVEL INQ/MAINT MENU  =============


        ENTER THE CUSTOMER ACCOUNT NUMBER AND PRODUCT AND THEN
        SELECT A NUMBERED OPTION AS SHOWN BELOW

   OPTION :
   PROD   :      ACCOUNT   :


              01    ACCOUNT LEVEL TAX PROFILE

              02    AVAILABLE BAL.  INCL TAXES DUE
              03    PAYOFF / PAYOFF INQUIRY
              04    BANK FEES (DDA) INQUIRY




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```

Use this menu to obtain the following options.

To access this screen, select option 01 from the 'HSSR MAIN MENU' screen.

Complete the following fields:

Option	Enter applicable option, ie 1 to 4.
Product	Enter DDA.
Account	Enter account number.

Options are as follows:

01	Account Level Tax Profile: Option 01 displays tax details applicable to the account.
02	Available bal. incl taxes due: Option 02 displays the available balance for an account when taking all duties and fees into consideration.
03	Payoff/Payoff Inquiry: Option 03 displays account payoff figure for closing accounts including all duties, interest and Bank charges.
04	Bank Fees (DDA) Inquiry: Option 04 displays the breakdown of Bank fees (eg. Service Charge, Line Fee) applicable to the account.

Account Level Tax Profile

DDA

```
              ____          2 HSS  ACCT LEVEL PROFILE          25/05/11  0.15.21
 MEN1                            MESSAGE:  5962 HSS - ACCOUNT NOT FOUND

======  HISS B.A.T.T.  =========  ACCOUNT LEVEL TAX PROFILE =================

        FOR MORE INFORMATION SELECT A NUMBER OPTION AS SHOWN BELOW
             OR ENTER AN ACTION OF EITHER INQ OR NXT

 OPTION        ACTION        (INQ NXT)        STATE OF DOMICILE :
 PROD   :  DDA  ACCOUNT   :                                    :

 ===========   APPLICABLE TAXES :  NONE          =====================

         01    ACCOUNT LEVEL EXEMPTIONS LOADED            NO
         02    REDIRECTION INSTRUCTIONS LOADED            NO
         03       ====>   RECOVERABLE ACCRUAL               0.0000
         04               INST EXEMPT ACCRUAL               0.0000
         05               STD BALANCE HISTORY      NO
         06       ====>   RECOVERABLE ACCRUAL               0.0000
         07               INST EXEMPT ACCRUAL               0.0000
         08       ====>   RECOVERABLE ACCRUAL               0.0000
         09               INST EXEMPT ACCRUAL               0.0000

 PF: 3-PLVL 6-INQ 9-NXT
```

TDA

```
              ____          2 HSS  ACCT LEVEL PROFILE          25/05/11  0.15.24
 MEN1                            MESSAGE:  5962 HSS - ACCOUNT NOT FOUND

======  HISS B.A.T.T.  =========  ACCOUNT LEVEL TAX PROFILE =================

        FOR MORE INFORMATION SELECT A NUMBER OPTION AS SHOWN BELOW
             OR ENTER AN ACTION OF EITHER INQ OR NXT

 OPTION        ACTION        (INQ NXT)        STATE OF DOMICILE :
 PROD   :  CDA  ACCOUNT   :                                    :

 ===========   APPLICABLE TAXES :  NONE          =====================

         01    ACCOUNT LEVEL EXEMPTIONS LOADED            NO
         02    REDIRECTION INSTRUCTIONS LOADED            NO
         03       ====>   RECOVERABLE ACCRUAL               0.0000
         04               INST EXEMPT ACCRUAL               0.0000
         05               STD BALANCE HISTORY      NO
         06       ====>   RECOVERABLE ACCRUAL               0.0000
         07               INST EXEMPT ACCRUAL               0.0000
         08       ====>   RECOVERABLE ACCRUAL               0.0000
         09               INST EXEMPT ACCRUAL               0.0000

 PF: 3-PLVL 6-INQ 9-NXT
```

This screen displays the current status of all duties applicable to an account, and any accrual or exemption details.

To access this screen, select Option 01 from the Account Level Inq/Maint 'MENU' screen.
CACHE only allows you to select an option that is valid for that particular account.

The action codes for this screen are:

CACHE Screens Reference Guide

INQ	to inquire on tax profile details.
NXT	to display next account.

Complete the following fields:

Option	Enter inquiry option number which is valid for that particular account.
Product	Enter DDA or CDA.
Account	Enter account number.

The product and account must be entered on this screen. The account details will carry over to whichever option is selected.

CACHE displays the following information:

State of Domicile	State of account domicile.
Subprod	Subproduct of the account.
Applicable Taxes	Duties that are applicable to the account.

PF keys:

3	PLVL	Previous level takes you back to the previous screen.
6	INQ	To inquire on the details entered.
9	NXT	To inquire on the next account details.

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Acct Level Exemptions Loaded

This screen enables you to inquire and maintain government duty/tax exemptions on accounts.

To access this screen, select Option 01 from the Account Level Tax Profile 'MENU' screen.

The action codes for this screen are:

INQ	to inquire on exemption details.
CHG	to change exemption details, add subsequent exemptions and delete exemptions.
ADD	to add first exemption on the account if no details exist. To load subsequent exemptions, use the action of 'CHG'.

CACHE displays the following information:

State of Domicile	State of account domicile.
Product	'DDA'.
Account	Account number.
Subproduct	Subproduct of the account.

Complete the following fields:

<table>
<tr><td rowspan="6">Exemption Code</td><td colspan="2">The following codes are applicable:</td></tr>
<tr><td>'BLANK'</td><td>Not exempt (default).</td></tr>
<tr><td>'O'</td><td>Account is officially exempt from this tax. A blank exemption code (see below) or an official exemption number must be entered.</td></tr>
<tr><td>'C'</td><td>Official exemption has been cancelled.</td></tr>
<tr><td>'I'</td><td>Bank pays this tax on the customer's behalf for this account. Not applicable.</td></tr>
<tr><td>'D'</td><td>Bank has discontinued paying tax on the customer's behalf for this account. Not applicable.</td></tr>
<tr><td>Effective Date</td><td colspan="2">Default is today's date.

Enter date exemption becomes effective.

! There is no automatic re-calculation if an exemption is loaded with an effective date before the date of last accrual.</td></tr>
</table>

Expiry Date	Date (if applicable) on which exemption expires. Default is 31/12/2799.
Certificate No.	Enter exemption certificate number. If account is officially exempt from this tax, load 'Exempted' – (load 'CL, Exempt' if domiciled in Victoria).
Other No.	Bank-defined exemption code – (see below). Not applicable to State Debits Duty.
Load Date	CACHE displays the date exemption was recorded.
Can/Del Date	Date (if applicable) when exemption code 'C' or 'D' was entered. Default is today's date.

PF keys:

3	PLVL	Previous level takes you back to the previous screen.
4	CHG	To change exemption account details.
5	ADD	To add exemption account details.
6	INQ	To inquire on the details entered.

Bank exemption codes for FIDD
One of the following codes must be entered in 'Other No.' field to show the category in which the account has been exempted from FIDD.

State Debits – FIDD (Tasmania only)

Code	Description
45	Accounts of Charitable Organisations.
46	Tasmanian Government Account.
47	Clearing Account with other Bank.
48	Friendly Society Account.
49	Director of Ambulance Services.
50	Hospital Board.
51	Tas. State Institute of Technology.
52	University of Tasmania Account.
53	Commonwealth Government Account.
54	Account of other Financial Institutions.

Redirection/Instructions Loaded

This screen enables you to inquire and maintain 'TT' instructions for posting all duties when they are cycled.

Third party account instructions applicable to fees and duties must be loaded via the 'DD02' screen. If the third party account instructions are identical for fees and duties, and they have been recorded on the 'DD02' screen, they will automatically appear on this screen. If third party account instructions for fees and duties are debited to different accounts, the government duties instructions must be loaded through this screen.

To access this screen, select Option 02 from the Account Level Tax Profile 'MENU' screen.

The action codes for this screen are:

INQ	Inquire on 'TT' instructions.
CHG	To change current 'TT' (Third Party) instructions.
ADD	To add new 'TT' (Third Party) instructions. (Refer to DDMN, DD02 screen).

CACHE displays the following information:

Product	DDA.
Account	Account number.
State of Domicile	State of account domicile.
Subproduct	Subproduct of the account.
Charge To Alternate Acct	'Y' indicates that duties are debited to an alternate account.
	'N' indicates that duties are debited to the originating account.
Product Code To Charge	DDA.
Account Number To Charge	Account number that is debited.
Override Debit Trancode	Not applicable.

PF keys:

3	PLVL	Previous level takes you back to the previous screen.
4	CHG	To change current 'TT' (Third Party) instructions.
5	ADD	To add new 'TT' (Third Party) instructions.

6	INQ	To inquire on the account details.

Bad – Recoverable Accrual

Use this screen to display State Debits Duty statistics for the month-to-date, cycle-to-date and year-to-date.

To access this screen, select Option 06 from the Account Level Tax Profile 'MENU' screen.

The action codes for this screen are:

INQ	to inquire on Debits Duty accruals.
ADJ	available to Business Systems only.
TIER	available to Business Systems only.

CACHE displays the following information:

Product	DDA.
Account	Account number.
MONTH TO DATE TRANSACTION STATS	
No of Debits	Number of dutiable debits this month.
Amt of Debits	Amount of dutiable debits this month.
MTD ADJUSTMENTS	
No of Adjusts	Number of online adjustments made to accrued State Debits Duty for month-to-date.
Amt of Adjusts	Amount of online adjustments to accrued State Debits Duty for month-to-date.
Date Last Adjusts	Date (DDMMYYYY) accrued State Debits Duty last adjusted.
CTD ACCRUAL	
BAD Accrued Deducted From AI	Accrued State Debits Duty for cycle-to-date. Not applicable
LAST TRANSACTION	
Trancode	Trancode used to process the last dutiable transaction for cycle-to-date

Amount Effective Date Calculated Tax	Amount of last dutiable transaction for cycle-to-date. Date (DDMMYYYY) transaction was effective. State Debits Duty calculated on the last dutiable transaction.	
HISTORY STATISTICS		
Last MTD Collect Date	Date (DDMMYYYY) State Debits Duty last collected.	
Mth-to-Date	CHARGED	Amount of State Debits Duty charged for month-to-date.
	WAIVED	Not applicable.
	EXEMPT	Not applicable.
	XFER	Amount of State Debits Duty charged to a third party account.
Yr-to-Date	CHARGED	Amount of State Debits Duty charged for year-to-date.
	WAIVED	Not applicable.
	EXEMPT	Not applicable.
	XFER	Amount of State Debits Duty charged to a third party account.

PF keys:

3	PLVL	Previous level takes you back to the previous screen.
6	INQ	To inquire on the account details entered.
10	ADJ	To make adjustments to bad accrued (Business Systems only).
11	TIER	To view bad tax accrual breakdown by tax tiers (Business Systems only).

Avail Bal Include Taxes Due

```
                  ____   2 HSS  HISS AVAILABLE BAL INQ    25/05/11  0.19.22
   MEN1                          MESSAGE:  5962 HSS - ACCOUNT NOT FOUND


   ====== HISS B.A.T.T.  =====  AVAILABLE BALANCE INQUIRY  LESS TAXES DUE  =====

   ACTION :        (PAYI NXT)    <=== DEFAULTS TO 'INQ'
   PROD   : DDA ACCOUNT  :                             STATE OF DOMICILE
   SUBPROD                                             BRANCH
   CURRENT BALANCE                   .00               OBP CODE
   AUTHORIZED OD                     .00  +   CREDIT INTEREST CODE     WAIVE
   MEMO    CREDITS                   .00  +           CYCLE CODE
   FLOAT ALLOWANCE                   .00  +           PAYT METHOD
   RESTRAINTS VALUE                  .00  -   DEBIT  INTEREST CODE     WAIVE
   MEMO    DEBITS                    .00  -           CYCLE CODE
   RESTR   DEPOSITS                  .00  -           PAYT METHOD
   RECOVERABLE TAXES                 .00  -   STATEMENT CYCLE CODE
   UNCOLLECTED BAL                   .00  -   SERVICE  CHARGE CODE     WAIVE
                          -----------------           CYCLE CODE
   AVAILABLE BALANCE                 .00      INST. EXEMPT TAXES          .00
                          =================  RESTRAINTS PRESENT ?
   ACCRUED INTEREST                  .00      DRIVERS    PRESENT ?
   DEBIT INTEREST                    .00      ARP INDICATOR
   AMOUNT WITHHELD                   .00
   PF: 3-PLVL 6-INQ 9-NXT 10-PAYI
```

Use this screen to obtain the available balance for an account, less government fees and duties.
The following items are not included in the available balance:

- Items – Rejected to 'OTP'.

- TBS transactions processed today.

To access this screen, select Option 02 from the Account Level Inq/Maint. 'MENU' screen.

The action codes for this screen are:

NXT	to inquire on next account.
PAYI	to inquire on account payoff screen.

CACHE displays the following information:

NXT	to inquire on next account.
PAYI	to inquire on account payoff screen.
Product	DDA.
Account	Account number.
State of Domicile	State of account domicile.

Sub Product	Subproduct code.
Branch	Domicile branch.
Ledger Balance	Balance of account as at end of previous business day excluding interest, fees and duties.
Authorised OD	Overdraft limit.
Memo Credits	Not applicable.
Float Allowance	The amount of float the account has access to for payment processing. Amount displayed depends on OBP code on account. For OBP Code 01, 03, 61 & 81 Float Allowance will always equal the value of Uncollected Bal. For OBP Code 63 Float Allowance will always be $0.00 For OBP Code 83 Float Allowance will take into account the Tolerance Threshold loaded for the Business Unit account is attached to. Account will be allowed to access uncleared funds up to Tolerance Threshold of the account.
Restraints Value	Total value of restraints on account.
Memo Debits	Not applicable.
Recoverable Taxes	Amount of government duties.
Uncollected Bal	Total amount of Uncleared Funds (Float) on the account.
Available Balance	Available funds as at end previous business day.
Accrued Interest	Accrued credit interest.
Debit Interest	Debit interest accrued.
Amount Withheld	Amount of withholding tax applicable if no TFN is loaded.
Credit Interest Code	Credit interest code.
Waive	Not applicable.
Cycle Code	Credit Interest Cycle Code.
Payt Method	'TA' or 'TT'.
Debit Interest Code	Debit interest code.
Waive	Not applicable.
Cycle Code	Debit Interest Code Cycle.
Payt Method	'TA' or 'TT'.

Statement Cycle Code	Statement cycle code.
Service Charge Code	Service charge code.
Waive	Service charge waive code.
Cycle Code	Service Charge Cycle Code.
Inst Exempt Taxes	Not applicable.
Restraints Present	'Y' if any restrictions or Stop Payments are on the account.
Drivers Present	'Y' if driver processing (sweeps) instructions are on the account, ie an Originating or Related account.
ARP Code Present	'Y' if any account reconciliation processing is performed on the account.

PF keys:

3	PLVL	Previous level takes you back to the previous screen.
6	INQ	To inquire on the account details.
9	NXT	To inquire on the next account.
10	PAYI	To inquire on the account payoff screen.

Payoff/Payoff Inquiry

```
              ____     2 HSS  ACCOUNT PAYOFF INQUIRY    25/05/11  0.15.27
   MEN1                       MESSAGE: 50752 CRT DATE DOESN'T MATCH BCTL DA

   ======  HISS B.A.T.T.  ========  ACCOUNT PAYOFF INQUIRY  ==================

   PROD  :  DDA   ACCOUNT  : 000000000000000     STATE OF DOMICILE :
   ACTION :       (INQ  NXT ABAL FEEI)                   SUB PRODUCT :

   ACCOUNT PAYOUT CALCULATION:   APPLICABLE TAXES :   NONE

   OVERDRAFT LIMIT                              .00
   CURRENT BALANCE                              .00      DRIVERS    PRESENT
        ACCRUED - SERVICE CHARGE                .00      RESTRAINTS PRESENT
                - LINE/LAC FEE                  .00      ARP INDICATOR
                - DEBIT INTEREST                .00
        ACCRUED - CREDIT INTEREST               .00
        WITHHOLDING TAX                         .00
              - ACCRUED + PAYOUT                .00      ACCRUED        .00
              - ACCRUED + PAYOUT                .00                     .00
              - ACCRUED + PAYOUT                .00                     .00
                                  -----------------
   CLOSING BALANCE                              .00
                                  =================
   PF: 3-PLVL 6-INQ 9-NXT 10-ABAL 11-FEEI
```

Use this screen to obtain the closing balance of a 'DDA' account.

To access this screen, select Option 03 from the Account Level Inq/Maint. 'MENU' screen.

The action codes for this screen are:

INQ	to inquire on account (default).
NXT	to inquire on next account number
ABAL	to inquire on the available balance (Business Systems only).
FEEI	to inquire on accrued service charge and accrued Line/LAC Fee.

CACHE displays the following information:

Product	DDA.
Account	Account number.
State of Domicile	State of account domicile.
Sub Product	Subproduct code.
Applicable Taxes	Duties on the account.
Overdraft Limit	Limit on account, if applicable.
Ledger Balance	Balance as at end of previous business day.

Accrued – Service Charge	Accrued Service Charge. If third party instructions on account, refer Option 04 – Bank Fees (DDA) Inquiry.
LINE/LAC Fee	Calculated line fee or loan administration charge, if applicable. If third party instructions on account, refer Option 04 – Bank Fees (DDA) Inquiry.
Debit Interest	Accrued debit interest.
Credit Interest	Accrued credit interest.
Withholding Tax	Withholding tax.
BAD-Accrued/Payout	Accrued State Debits Duty plus State Debits Duty on debit payout balance.
FIDD-Accrued/Payout	Accrued FIDD plus FIDD debit on payout balance. This field applies to accounts domiciled in Tasmania only.
Closing Balance	Closing balance of account.
Drivers Present	'Y' if driver processing (sweeps) instructions are on the account, ie an Originating or Related account. Drivers must be cancelled before account is closed.
Restraints Present	'Y' if any restrictions or stop payments are on the account.
ARP Indicator	'Y' if any account reconciliation processing is performed on the account.
Accrued	Accrued duties on the account. This figure is the accrued amount at the time of the inquiry. It does not include the payout.

PF keys:

3- PLVL	Previous level takes you back to the previous screen.
6- INQ	To inquire on the account details.
9- NXT	To inquire on the next account.
10- ABAL	To inquire on the available balance of the account less taxes due (Business Systems only).
11- FEEI	To inquire on accrued service charge and accrued Line/LAC Fee.

Bank Fees (DDA) Inquiry

```
                ____      2 HSS BANK FEES/CHARGES INQ      25/05/11  0.15.28
MEN1                              MESSAGE: 50752 CRT DATE DOESN'T MATCH BCTL DA
======  HISS B.A.T.T.  =======  BANK FEES / CHARGES INQUIRY  ================

     ENTER A PRODUCT CODE AND EITHER AN ACTION OF 'INQ' WITH AN ACCOUNT NBR
                              OR AN ACTION OF 'NXT'
ACTION  :       (INQ  NXT  PAYI)    <==== DEFAULTS TO INQ
PRODUCT :  DDA   ACCOUNT   :

SUBPROD :        ALTERNATE :

SERVICE CHARGE :           .00     CODE  :     PAYMENT METHOD :
                                   WAIVE :
                       TRANS: CREDITS                 DEBITS
                              PAPER       :           PAPER     :
                              ELECTRONIC  :           ELECTRONIC:
                              AGENT CR TXNS:

LINE / LAC FEE :           .00     CODE  :     PAYMENT METHOD :
                                   WAIVE :
                      ------------
                              .00
                      ============
PF: 3-PLVL 6-INQ 9-NXT 10-PAYI
```

Use this screen to obtain Bank fees and charges, including 'TT' instructions on the account.

To access this screen, select Option 04 from the Account Level Inq/Maint. 'MENU' screen.

The action codes for this screen are:

INQ	to inquire on account (default).
NXT	to inquire on next account number.
PAYI	to inquire on the 'Account Payoff' screen.

CACHE displays the following information:

Product	'DDA'.
Account	Account number.
Subprod	Subproduct code.
Alternate	Third party account number if applicable.
Service Charge	Accrued service charge.
Code	Service Charge Fee code.
Payment Method	'TA' or 'TT'.

Waive	Service charge waive code.	
Trans	CREDITS	Number of credits accrued for service charge, ie paper, electronic.
	DEBITS	Number of debits accrued for service charge, ie paper, electronic.
	AGENT CR TXNS	Number of agent no. credits accrued for service charge.
LINE/LAC Fee	Accrued Line/LAC fee charge.	
Code	Line/LAC fee code.	
Payment Method	'TA' or 'TT'.	
Waive	Not applicable.	

PF keys:

3- PLVL	Previous level takes you back to the previous screen.
6- INQ	To inquire on the account details.
9- NXT	To inquire on the next account.
10- PAYI	To inquire on the account payoff.

Tax Criteria – Inquiry Menu

```
                   ____    1 HSS   HISS PCD INQ. ONLY MENU    25/05/11  0.19.07
   MEN2                                 MESSAGE:      ACTION SUCCESSFUL

   ======  HISS B.A.T.T.  =========  TAX CRITERIA - INQUIRY MENU  ==============



   SELECT :        A NUMBER OPTION AS SHOWN BELOW


            01    CREDITS TAX RATE  CRITERIA
            02    DEBITS   TAX RATE  CRITERIA
            03    PRODUCT TAXABLE   STATUS
            04    ACCT EXEMPTION    OTHER NO
            05    BANK LEVEL        CONTROLS
            06    BRANCH => STATE   CODES
            07    TRANSACTION TAX   STATUS
            08    TRANSACTION TAX   STATUS - STATE BASED
            09    TRAN POSTING CONTROL  - SUBPROD LEVEL



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```

Use this menu to select options to view tax information for each State.

To access this screen, select Option 02 from the HSSR Main 'MENU' screen.

The following options are not available:

05	Bank Level Controls.
06	Branch State Codes.
08	Transactions Tax Status - State based.
09	Tran Posting Control - Subprod Level.

The following options display various tax rates for all States:

01	Credits Tax Rate Criteria: Not applicable.
02	Debits Tax Rate Criteria: State Debits Duty applicable to debit transactions.
03	Product Taxable Status: FID – Not applicable. State Debits Duty applicable to product/subproduct codes.
04	Account Exemption Other No.: Valid tax exemptions for each tax type.

07	Transaction Tax Status: Debit and Credit Duties applied for various debit and credit transaction codes.

Debits Tax Rate Criteria

```
              ____         2 HSS  PCD 59001 INQ. ONLY       25/05/11  0.19.0
   MEN2                              MESSAGE:     ACTION SUCCESSFUL

   ======  HISS B.A.T.T.  ========= DEBITS TAX - RATE INQUIRY  ==============

           STATE :          INDICATE CHEQUE (B) OR NON-CHEQUE (S)
   INQUIRY DATE :                      <=== DEFAULTS TO TODAY'S DATE

   EFFECTIVE FROM              THRU

   TRAN AMOUNT LESS THAN                 0.00  =    0.00   PER TRAN
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00
                                         0.00  =    0.00

   APPLICABLE PRODUCTS

   PF: 3-PLVL 6-INQ
```

Use this screen to obtain State Debits Duty applicable to debit transactions for all States.

To access this screen, select Option 02 from the Tax Criteria – Inquiry 'MENU' screen.

The action fields for this screen are:

State	Enter State you wish to enquire on.
Indicate Cheque/ Non Cheque	Enter (B) indicate cheque or (S) non-cheque.
Inquiry Date	Enter date of Enquiry (default's to today's date).

CACHE displays the following information:

Effective From/Thru	Dates in which the rate is effective.
Tran Amount Less Than	Rates of State Debits Duty for the transaction ranges.
Applicable Products	DDA.

PF keys:

3	PLVL	Previous level takes you back to the previous screen.
6	INQ	To inquire on the account details.

Product Taxable Status

```
                ____        2 HSS   PRODUCT TAX STATUS          25/05/11  0.19.09
 MEN2                                MESSAGE:      ACTION SUCCESSFUL

 ======  HISS B.A.T.T.  =========  PRODUCT TAXABLE STATUS INQUIRY  ===========

          ENTER PRODUCT CODE, SUB-PRODUCT CODE, AND STATE CODE
                 AND THEN PRESS THE 'ENTER' KEY


 PRODUCT :       SUBPRODUCT :
   STATE :


 APPLICABLE TAXES ===>   CREDITS TAX :    FID
                                          STD
                         DEBITS  TAX :    BAD
                                          FIDD

 POSTED TO ACCOUNT ==>



 PF: 6-INQ -ENTER
```

Use this screen to obtain details of State Debits Duty applicable to product/subproduct codes for all States.

To access this screen, select Option 03 from the Tax Criteria – Inquiry 'MENU' screen.

The action fields for this screen are:

Product	Enter DDA.
Sub Product	Enter subproduct code.
State	Enter State of inquiry.

CACHE displays the following information:

APPLICABLE TAXES	
Credits Tax	Not applicable.
Debits Tax	Yes or No – State Debits Duty/FIDD applicable to product/subproduct.
Posted to Account	Description of when duties are posted to the account.

PF Keys:

6	INQ	To inquire on the account details.

ACC Exemption Other No.

```
                          2 HSS  PCD 59004 INQ. ONLY        25/05/11  0.19.10
 MEN2                                 MESSAGE:      ACTION SUCCESSFUL

 ======  HISS B.A.T.T.  ====  ACCOUNT EXEMPTION - 'OTHER NO' TRANSLATION  ====


 TAX TYPE :              STATE :       <=== DEFAULTS TO 'ALL' STATES
                         OTHER NO :    <=== DEFAULTS TO DISPLAY ALL CODES
   ACTION :              (INQ  NXT)


          CODE        EXEMPTION REASON
```

Use this screen to obtain details of exemption codes for each type of duty for all States.

To access this screen, select Option 04 from the Tax Criteria – Inquiry 'MENU' screen.

The action fields for this screen are:

Tax Type		Enter type of duty, eg BAD, FIDD.
State		Enter State.
Other No		Defaults to display all exemption codes.
Action	INQ	To inquire on dutiable type details.
	NXT	To display further details.

CACHE displays the following information:

Code	Exemption code.
Exemption Reason	Reason for exemption.

PF keys:

6- INQ	To inquire on details entered.

Trans Tax Status

```
               ____        2 HSS  DEFINE TAXABLE TRAN         25/05/11  0.19.12
   MEN2                                  MESSAGE:       ACTION SUCCESSFUL

   ======  HISS B.A.T.T.  ====  TRANSACTION TAXABLE STATUS - INQ/MAINT  ========

        ENTER THE TRANCODE AND ALPHA PRODUCT FOR THE TRANSACTION TO BE REVIEWED


   TRAN CODE         PRODUCT CODE
      ACTION         (INQ  NXT)   <==== DEFAULTS TO INQ


   TRAN TYPE             DESCRIPTION


   TAXABLE STATUS :

   APPLICABLE TAXES    FID      BAD       FIDD




   PF: 6-INQ 9-NXT
```

Use this screen to obtain details of applicable duties for transactions using relevant product code and trancode.

To access this screen, select option 07 from the Tax Criteria – Inquiry 'MENU' screen.

The action fields for this screen are:

Tran Code	Enter type of trancode you wish to enquire on, eg 1003, 1197.	
Product Code	Enter DDA or CDA.	
Action	INQ	To inquire on current screen.
	NXT	To inquire on next available trancode.

CACHE displays the following information:

Tran Type	Debit or credit.
Taxable Status	Indicates in which state trancodes are dutiable.
Applicable Taxes	'Y' or 'N' which duty is applicable.

PF keys:

6	INQ	To inquire on details entered.
9	NXT	To inquire on next available trancode.

FINT Interest Forecast Inquiry

```
                          INTEREST FORECAST

AMOUNT
INTEREST PERIOD  (ENTER END DATE OR ENTER TERM DATA)
   BEGIN DATE             END DATE              TERM CODE     TERM VALUE
CALCULATION DATA (ENTER INTEREST CODE OR ENTER THE VARIABLES)
   INTEREST CODE         ACCRUAL METHOD     ACCRUAL TYPE
   BYPASS RATE CHG?      ANNUAL RATE
------------------------------------- -------------------------------------
ABOVE RATE EFFECTIVE THROUGH             THE FINAL ANNUAL RATE WAS
    FINAL RATE WAS EFFECTIVE             WITH DAILY FACTOR OF
                                         INTEREST EARNED
TOTAL NO OF DAYS          TOTAL INTEREST PLUS PRINCIPAL
------------------------------------- -------------------------------------
                          VALID VALUES
DATES          - ENTER DDMMYYYY (BEGIN DATE DEFAULT IS TODAY)
TERM DATA      - CODE: D=DAY,M=MONTH,Y=YEAR   - VALUE: 1 TO 999  (NO DEFAULTS)
 INTEREST CODE - MUST BE A VALID USER KEY ON PCD-ID'S 1678 AND 1691
BYPASS RATE CHG- Y=USE RATE IN EFFECT ON BEGIN DATE FOR INTEREST CODE ENTERED
ACCRUAL METHOD - E=365(DFLT)-NONLEAP/LEAP, B=365/360, C=360/365, D=360/360
ACCRUAL TYPE   - S=SIMPLE=DFLT, D=DAILY COMPOUNDING, C=CONTINUOUS COMPOUNDING
ANNUAL RATE    - 1 TO 99 PERCENT AND FIVE DECIMAL PLACES: 12.12345 (5%=500000)
```

Use this screen to calculate interest on an amount over a given period.

To access this screen, enter FINT on the CACHE Master Menu or on a clear screen in the top left-hand corner, enter FINT followed by a space-bar.

Complete the following fields:

Amount	Enter amount for which interest is to be calculated.	
INTEREST PERIOD		
Begin Date	Enter date (DDMMYYYY) the interest accrual is to begin. Default is today's date.	
End Date	For DDAs, enter date (DDMMYYYY) one day after date to which interest is to accrue. Do not enter a date for CDAs – (CACHE automatically enters a date according to Begin Date, Term Code and Term Value).	
Term Code	For CDAs only: If `END DATE' not entered, enter the term code;	
	D	Day.
	M	Month.
	Y	Year.
Term Value	For CDAs only: If `END DATE' not entered, enter the term value ie number of days, months or years.	

CALCULATION DATA		
Interest Code	Not in use – leave blank.	
Accrual Method	Leave blank – CACHE will display the default code.	
	A	Actual days (annual rate/365).
Accrual Type	Leave blank – CACHE will display the default code.	
	S	Simple.
Bypass Rate Chg?	Leave blank.	
Annual Rate	Enter the annual rate to 5 decimal places for interest calculation eg. 9.75% = 975000.	
Daily Factor	Leave blank – CACHE displays the annual rate expressed as a daily factor.	

CACHE displays the following information:

Above Rate Effective Through	Due to CACHE constraints, only the End Date is displayed.
The Final Annual Rate Was	Due to CACHE constraints, only the Annual Rate is displayed.
Final Rate Was Effective	Due to CACHE constraints, only the Begin Date is displayed.
With Daily Factor of	Final Annual Rate expressed as a daily factor.
Interest Earned	Total interest calculated.
Total No of Days	Total number of days for calculation period.
Total Interest Plus Principal	Total of the 'AMOUNT' field plus 'INTEREST EARNED' field.

MTXO Interest Matrix Inquiry

Use this screen to inquire and display a table of carded interest rates (Codes TA, TB and TC), terms and minimum/maximum amounts for the different types of term deposits.

To access this screen, enter MTX0 on the CACHE Master Menu or on a clear screen in the top left-hand corner.

The following inquiry options are available:

- Enter interest code, term and term code to display a table of balances and rates.

- Enter interest code and balance to display a table of terms and rates.

- Enter interest code, term, term code and dollar amount to display the specific rate. For previous specific rates, change date field.

- Enter interest code and a rate to display a table of terms and balances with rates plus or minus .50% of rate entered.

Complete the following fields:

Date	Default is today's date. If a past date is entered, CACHE displays historical rates.
Int Code	Enter interest code, TA, TB or TC.
Product Code	Enter CDA.
Sub Prod	Enter subproduct code.
Term Amt	Enter term of deposit (numeric value).
Term Code	Enter term code:
	D	Day.
	M	Month.
	Y	Year.
Dollar Amt	Enter amount within carded TD range.
Interest Rate	CACHE displays the interest rate (to 5 decimal places).

CACHE displays the following information:

TERM	
Low	Minimum term for this inquiry.
High	Maximum term for this inquiry.
Term Code	Term code:

	D	Day.
	M	Month.
	Y	Year.
DOLLAR AMOUNT		
Low	Minimum balance for this inquiry.	
High	Maximum balance for this inquiry.	
Interest Rate	Rate applicable to the displayed balance and term ranges.	

XLAR Liability Accounting Inquiry/Maintenance

```
              XLAR 0 XLA  INQUIRY/MAINTENANCE           25/05/2011  15.34
  MENU                          MESSAGE: 53572 TERMINAL RECORDS RESET

  SELECT OPTION ===>

  PRODUCT: LA                         ACCOUNT NO.:


                    LA INQUIRY/MAINTENANCE MENU

              LAMN - LA ACCOUNT MAINTENANCE MENU
              LATR - LA TRANSACTION DETAILS INQUIRY
              LABD - COMMERCIAL BILL DRAWDOWN
              LABR - COMMERCIAL BILL RELEASE AUTHORIZATION
              LABP - PRINT PARTIAL COMMERCIAL BILL SCHEDULE
              LACC - CLEAN CREDIT ESTABLISHMENT/MAINTENANCE
              LACR - CLEAN CREDIT RELEASE AUTHORIZATION
```

This section details the three CIS Liability Accounting screens for establishing, enquiring and maintaining data for Liability Accounts.

The XLAR Inquiry/Maintenance Menu provides options for establishing, enquiring, and processing transactions to the following LA subproducts: CBA, CBE, CBAD, CBED, MAXRATE BILL, I/G, F/G and CLCR-L. Liability Accounts can also be maintained through LAMN screens.

To access the XLAR screen, enter XLAR in the `OPTION' field on the CACHE Master Menu, or on a clear screen enter XLAR followed by spacebar in the top left-hand corner.

Complete the following fields:

Command field	Enter required screen code.
Select option	Cursor defaults to this field. Enter required screen code if not entered in the 'Command' field.
Product	Defaults to 'LA'.
Account	Enter account number for inquiry and maintenance.

ACDT Liability Account Details

```
          ____ ACDT 0 CIS LIABILITY ACCOUNT DETAILS   25/05/2011  15.38
 ACDT                          MESSAGE: 64110 ACCOUNT NOT ON FILE


 ACTION: INQ (INQ,NXT)


 PRODUCT: LA     ACCOUNT NO:  0000-00000


 SUB PRODUCT   :                       OWNERSHIP CODE    :
 ACCOUNT SHORT NAME:                    OPEN DATE         :
 ACCOUNT LIMIT :           0.00         LIMIT REVIEW DATE :
 ACCOUNT BALANCE:          0.00         BAL LAST MAINT DATE:
                                        ACT LAST MAINT DATE:
 COST CENTRE OVERRIDDEN :
 COST CENTRE   :                        DOMICILE BRANCH   :
 SERVICE BRANCH :                       ANZSIC CODE       :
 OFFICER 1     :                        OFFICER 2         :


 GROUP LMT INTERCHANGE (Y/N)  :         ACCOUNT STATUS    :
 $100K INDICATOR       (Y/N)  :
 COMPANY INDICATOR     (Y/N)  :
 EVERGREEN INDICATOR   (Y/N)  :
 INC/RI                (I/R)  :
```

Use this screen to display information for Liability Accounts.
To access this screen, enter the following on the 'CIS COMMON FUNCTIONS MENU'
screen:

1. ACDT in the `Command' field.

2. LA in the `PRODUCT' field.

3. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are:

INQ	(default) to inquire on account.
NXT	to display information for next Liability Account.

CACHE displays the following information.

Product	LA code.
Account no	Account number for inquiry.
Sub Prd	Subproduct code.
Ownership code	Ownership code.
Account short name	Account short name.
Open date	Date (DDMMYYYY) account opened.
Account limit	Authorised limit for account.
Limit review date	Date (DDMMYYYY) annual limit review.
Account balance	Account balance.

Bal last maint date	Date (DDMMYYYY) of last account balance.
Act last maint date	Date (DDMMYYYY) of last account maintenance (Includes date of account closure).
Cost Centre	Account Manager Cost Centre number.
Domicile branch	BSB number of Account Manager.
Service branch	BSB number of branch which provides the service.
ANZSIC code	Australian and New Zealand Standard Industrial Classification code.
Officer 1	Account Manager identification code.
Officer 2	Not applicable.
Account status	Status of the account.
Group lmt interchange	Not applicable.
$100K indicator	Not applicable.
Company indicator	Not applicable.
Evergreen indicator	Not applicable.
INC/RI	'I' if INC account or 'R' if RI account.

ACSU Liability Account Setup

```
          ____ ACSU 0 CIS LA ACCOUNT SETUP              25/05/2011  15.40
 ACSU                            MESSAGE: 64502 ENTER ACCT SETUP DATA & NM/ADR

 PRODUCT LA  ACCOUNT NUMBER  0000-00000              DATE OPENED
 SUB-PRODUCT CODE     OWNERSHIP CODE       ANZSIC CODE
 COST CENTRE          DOMICILE BRANCH      OFFICER 1       OFFICER 2
 ACCOUNT SHORT NAME
 C/BILL PROCEEDS      DISPOSAL ACCT NO:
 METHOD OF FEE PAYMENT  ACCT TO DR PRD:
                        ACCT TO DEBIT :

 ACCOUNT NAME  LINE 1:
              LINE 2:
              LINE 3:
       ACCOUNT TITLE:

 MAILING TITLE LINE 1:
              LINE 2:

 ACCOUNT ADDRESS: LINE 1:                                  TIE    0
                  LINE 2:
                  LINE 3:
                  SUBURB:                        STATE:
                  POSTCODE:                      COUNTRY:
```

This is the first screen in the 'LA' account setup flow. Use this screen to set up new Liability Accounts.

To access this screen, enter the following in the HCIR 'MENU' screen.

1. ACSU in the 'Command' field.

2. LA in the 'PRODUCT' field.

3. Account number in the 'ACCOUNT' field.

CACHE displays the following information.

Product	'LA' code.
Account Number	Account number to set up.
Date opened	Default is today's date (Liability Accounts cannot be backdated).
Subproduct code	Enter subproduct code.
Ownership code	Enter ownership code.
ANZSIC code	Enter ANZSIC code.
Cost Centre	Enter Cost Centre number of Account Manager.
Domicile branch	Enter Cost Centre number of Account Manager.
Officer 1	Enter Account Manager identification code.
Officer 2	Not applicable.
Account short name	Enter account short name (company short name or surname and initials). Maximum of 18 characters.

	Example	
	Company Account	**Joint Account**
	AUST ENTRPRIS P/L	MASON MA/SC
C/Bill Proceeds – Disposal Acct Number	Enter a valid DDA account number (mandatory for C/Bill sub-product codes 04, 05, 06, 07 and 51).	
METHOD OF FEE PAYMENT		
Account to debit product	Enter DDA.	
Account to debit	Enter account number for debiting fees.	
Account name	Enter account name details.	
	Examples	
	Company account	**Joint account**
Line 1	Australian Enterprise Pty Ltd T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christie Mason
Line 3	Use only if insufficient space in Line 1 and Line 2.	
Account Title	Enter account title, eg CBA. (Only use abbreviations detailed under subproducts in the Codes section of the CACHE Manual).	

Complete the following fields.

Mailing Title	Enter mailing title details.	
Enter DDA code	Enter account number for debiting fees.	
	Examples	
	Company Account	**Joint Account**
Line 1	The Secretary	Mr & Mrs MA Mason
Line 2	Australian Enterprises Pty Ltd	
Address	Enter address (street number and name).	
	Examples	
Line 1	4/55 Collins Street	Suite 5
Line 2		420 Smith Street
Line 3	Use only if insufficient space in Line 1 and Line 2.	
Tie	Address tiebreaker number automatically allocated.	
Suburb	Enter suburb.	
State	Enter state.	
Postcode	Enter postcode.	
Country	CACHE defaults to blank – Australia.	

ACMN Liability Account Maintenance

```
         ____ ACMN 0 CIS  LA ACCOUNT MAINTENANCE     25/05/2011  15.42
  ACMN                              MESSAGE: 64110 ACCOUNT NOT ON FILE

  ACTION: INQ    (INQ NXT NXTNA ADDNA CHG DELNA)
  PRODUCT LA  ACCOUNT  0000-00000                       LAST MAINT
  SHORT NAME:                        OFFICER 1          OFFICER 2
  NAME/ADDR: ADDRESS USE CODE ST   SEQ WITHIN USE CODE  00
             TEMP (Y/N)? N  INQ. EFF. DATE 25/05/2011    LAST MAINT
             ADDRESS DATES: EFFECTIVE DATE              EXPIRY DATE

  ACCOUNT NAME  LINE 1:
               LINE 2:
               LINE 3:
        ACCOUNT TITLE:

  MAILING TITLE LINE 1:
               LINE 2:

      ACCOUNT ADDRESS: LINE 1:                                      TIE
                       LINE 2:
                       LINE 3:
                       SUBURB:                          STATE:
                       POSTCODE:                        COUNTRY:
```

Use this screen to display and maintain data on Liability Accounts.
To access this screen, enter the following on the CIS common functions `MENU'
screen:

1. ACMN in the `Command' field.

2. LA in the `PRODUCT' field.

3. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are.

INQ	(default) to inquire on account.
NXT	To display information for next Liability Account.
NXTNA	Not applicable.
ADDNA	Not applicable.
CHG	To change displayed account information.
DELNA	Not applicable.

CACHE displays the following information.

Product	LA code.
Account	Account number for maintenance.
Last maint	Date (DDMMYYYY) of last account maintenance.
Account short name	Account short name (company short name or surname and initials). Maximum of 18 characters.
	Examples

	Company account	**Joint account**
	Aust Entrpris P/L	Mason MA/SC
Officer 1	Account Manager identification code.	
Officer 2	Not applicable.	
NAME/ADDR		
Address use code	Default is 'ST'.	
Seq within use code	Default is '00'.	
Temp (Y/N)	Default is 'N'.	
Inq eff date	Defaults to today's date.	
Last maint	Date (DDMMYYYY) of last maintenance to the name and address data.	
Effective date	Defaults to '11111111'.	
Expiry date	Defaults to '99992799'.	
Account name	Account name details.	
	Examples	
	Company account	**Joint account**
Line 1	Aust Enterprises P/L T/A	Michael Anthony Mason &
Line 2	ABC Sales Pty Ltd	Susan Christine Mason
	Line 3 Use only if insufficient space in 'Line 1' and 'Line 2'.	
Account title	The account title, eg CBA.	
Mailing title	Mailing title details.	
	Examples	
	Company account	**Joint account**
Line 1	The Secretary	Mr & Mrs M A Mason
Line 2	Australian Enterprises Pty Ltd	
Account address	Account address (street number and name).	
	Examples	
Line 1	4/55 Collins street	Suite 5
Line 2		420 Smith street
Line 3	Use only if insufficient space in 'Line 1 and 'Line 2'.	

If changing address Lines 1,2 or 3, then complete all lines.

Tie	Address tiebreaker number.
Suburb	Address suburb.
State	Address state.

Postcode	Address postcode.
County	Default is 'blank' – Australia.

LAMN Account Maintenance

```
          ____ LAMN 0 XLA  ACCOUNT MAINTENANCE          25/05/2011  15.43
 LAMN                           MESSAGE:     ACTION SUCCESSFUL

 SELECT OPTION ===>

 PRODUCT : LA                        ACCOUNT NO.:


                    LA ACCOUNT MAINTENANCE MENU


            LA01 - LA ACCOUNT DETAIL MAINTENANCE

            LA02 - LA ACCOUNT FEE MAINTENANCE

            LA03 - LA INC PROVISION MAINTENANCE
```

The LA Maintenance menu provides options for enquiring on, and maintaining Liability
Accounts.
To access this screen, enter the following on the XLAR menu screen:

1. 'LAMN' in the 'Command' or 'Select option' field.

2. Account number in 'Account' field.

LA01 Account Details Maintenance

```
                    LA01 1 XLA  ACCOUNT DETAIL MAINTENANCE  04/05/2012  16.49
  LA01                          MESSAGE:  2550 ENTER ACCOUNT NUMBER

 ACTION: INQA   (INQA,NXTA,CHGA,CLOA,RVLA,LPAY)
 ACCOUNT NO.:                        ACCOUNT SHORT NAME:
 SUB PRODUCT:                             OWNERSHIP CODE:
 PORTFOLIO PRODUCT:
 ACCOUNT LIMIT:                           OPEN DATE:
 UNAVAILABLE FUNDS:                       ANNUAL REVIEW DATE:
 ACCOUNT BALANCE:                         LIMIT CHANGE DATE:
 BAL LAST MAINT DATE:                     LIMIT EXPIRY DATE:
                                          CREDIT RATING:
 COST CENTRE:         DOMICILE BRANCH:    SERVICE BRANCH:
 OFFICER 1:           OFFICER 2:         DISPOSAL BSB:
 GROUP LIMIT INTERCHANGE:               DISPOSAL ACCT NO.
 LOCATION OF RISK: 0000                   ACCOUNT STATUS:
 FUND INDICATOR (OUT/IN/NEW/CAN):         ANZSIC CODE:
 FUNDED AMT:                              PURPOSE CODE:
 UNFUNDED AMT:                            REFIN/ALT/ADD (R/A):
 PROPERTY SCTY AMT:                       CAPITAL ADEQUACY:    0
 NON PROPERTY SECU AMT:                   INC/RI (I/R):
 REVOLVING/TERMINATING   (R/T):           REQUEST COL (Y/N):
 SECURITY INDICATOR:                      A/C SECURITISATION:
 LAST MAINT DATE:        TIME:         SOURCE:        OPERATOR:
```

Use this screen for enquiring, recording and maintaining account detail information. This screen also forms part of the 'LA' setup flow and appears automatically after the 'ACPR – Account Profile' screen.

To access this screen, enter the following on the LAMN 'MENU' screen:

1. LA01 in the 'Command' or 'SELECT OPTION' field.

2. Account number in the 'ACCOUNT' field.

The ACTION codes for this screen are.

INQA	To inquire on specified account (default).
NXTA	To display information for next account.
CHGA	To change account information.
CLOA	To close an account. (Before using this action, refer to closing Liability Accounts).
RVLA	To reverse changes made today to 'ACCOUNT LIMIT' and/or 'UNAVAILABLE FUNDS' fields.
LPAY	For sub products that are allowed a 'limit reduction schedule' this action will take the user to the LPAY screen.

The 'CHGA' action can only be used once during the day to change the 'ACCOUNT LIMIT' and/or 'UNAVAILABLE FUNDS' fields.

To perform further changes to these fields on the same day, enter 'RVLA' code to reverse changes made today to 'ACCOUNT LIMIT' and/or 'UNAVAILABLE FUNDS' fields, then enter 'CHGA' code and new data.

Complete the following fields.

Account short name	CACHE displays account short name. Field can be amended if required.
Sub product	CACHE displays subproduct code for the account and the message 'Funded' or 'Unfunded'.
Ownership code	Enter Ownership code.
Account limit (Mandatory)	Enter authorised limit for the account. Ensure limit is greater than or equal to the account balance. If reducing limit and balance for a non-value subproduct account, use two separate change actions.
Open date	CACHE displays date (DDMMYYYY) account was opened.
Unavailable funds	Enter any additional limit that the bank will provide at a future date (bank's commitment).
Annual review date	Enter date (DDMMYYYY) of annual limit review (maximum date 15 months). Default is START date plus 15 months.
Account balance	CACHE displays account balance for subproducts CBA, CBE, CBAD, CBED, MAXRATE BILL, I/G, F/G and CLCR-L. For all non-value subproducts you may enter account balance. If reducing limit and balance for a non-value subproduct account, use two separate change actions.
Limit change date	CACHE displays date (DDMMYYYY) account limit is changed.
Bal last maint date	CACHE displays date (DDMMYYYY) of last account balance maintenance.
Limit expiry date	Enter limit expiry date (DDMMYYYY).
Cost Centre	Enter Account Manager Cost Centre number.
Domicile branch	Enter Account Manager Cost Centre number.
Service branch	Enter BSB number of branch which provides the service.
Officer 1	Enter Account Manager identification code.
Officer 2	Not applicable.
Disposal BSB	Protected field, defaults automatically.
Disposal Acct Number	Enter valid DDA account number.
Location of risk	Enter Location of Risk code.
Account status	CACHE displays account status code.
Account short name	CACHE displays account short name. Field can be amended if required.

Sub product	CACHE displays subproduct code for the account and the message 'Funded' or 'Unfunded'.
Ownership code	Enter Ownership code.
Account limit (Mandatory)	Enter authorised limit for the account. Ensure limit is greater than or equal to the account balance. If reducing limit and balance for a non-value subproduct account, use two separate change actions.
Open date	CACHE displays date (DDMMYYYY) account was opened.
Unavailable funds	Enter any additional limit that the bank will provide at a future date (bank's commitment).
Annual review date	Enter date (DDMMYYYY) of annual limit review (maximum date 15 months). Default is START date plus 15 months.
Account balance	CACHE displays account balance for subproducts CBA, CBE, CBAD, CBED, MAXRATE BILL, I/G, F/G and CLCR-L. For all non-value subproducts you may enter account balance. If reducing limit and balance for a non-value subproduct account, use two separate change actions.
Limit change date	CACHE displays date (DDMMYYYY) account limit is changed.
Bal last maint date	CACHE displays date (DDMMYYYY) of last account balance maintenance.
Limit expiry date	Enter limit expiry date (DDMMYYYY).
Cost Centre	Enter Account Manager Cost Centre number.
Domicile branch	Enter Account Manager Cost Centre number.
Service branch	Enter BSB number of branch which provides the service.
Officer 1	Enter Account Manager identification code.
Officer 2	Not applicable.
Disposal BSB	Protected field, defaults automatically.
Disposal Acct Number	Enter valid DDA account number.
Location of risk	Enter Location of Risk code.
Account status	CACHE displays account status code.
Fund Indicator (Out/In/New/Can) (Mandatory)	Enter `Out' if facility is transferred to another account. Enter `In' if facility is transferred from another account. Enter `New' if facility is new and has not been transferred from another account. Enter `Can' if facility is cancelled. Also complete 'Funded Amt' or 'Unfunded Amt' field as appropriate. If the new or increased limit is made up of `In' and `New' funds,

	record Fund Indicator as `In', and the amount transferred in, in the Funded/Unfunded amount fields. CACHE automatically calculates the difference as `New' funds. If a decrease to the limit involves cancelling and transferring out funds, record Fund Indicator as `Out', and the amount transferred out, in the Funded/Unfunded amount fields. CACHE automatically calculates the difference as `Can' (cancelled) funds.
ANZSIC code	Enter ANZSIC code.
Funded Amt	Enter funded limit amount referred to in the `Fund Indicator' field. If `Fund Indicator' field is `Out' or `In', complete this field only if funds are transferred to or from a funded subproduct – otherwise complete `Unfunded Amt' field. CACHE automatically resets this field to blank after you exit the screen.
Purpose code (Mandatory)	Enter code which specifies purpose of the limit.
Unfunded Amt	Enter unfunded limit amount referred to in the `Fund Indicator' field. If `Fund Indicator' field is `Out' or `In', complete this field only if funds are transferred to or from an unfunded subproduct – otherwise complete `Funded Amt' field. CACHE automatically resets this field to blank after you exit the screen.
Refin/Add/Alt (R/A)	Enter Refinance Indicator code to identify whether a facility is refinanced, additional or altered.
Property Scty Amt	Enter value of property security for the account.
Capital adequacy	Enter risk weighting percentage for capital adequacy purposes. Default is 100%.
Non Property Secu Amt	Enter value of non-property security for the account.
INC/RI (I/R)	Enter 'I' if customer's accounts have transferred to INC status (CACHE will cease charging fees). Enter 'R' if customer's accounts have transferred to RI status (CACHE will redirect fees to Reserved Interest General Ledger Account). This field is not applicable to Clean Credits – Local.
Revolving/ Terminating (R/T)	Enter `T' if limit is to reduce/terminate. Default is `R' – (limit is to be renewed at periodic review).
Request Col (Y/N)	Enter `Y' for CACHE to produce a Certificate of Outstanding Liabilities overnight. CACHE automatically resets this field to 'N' after you exit the screen.
Security indicator	Enter Security Indicator code.
A/C Securitisation (Mandatory)	Enter Account Securitisation Indicator code. Default value is 00.

CACHE displays the following information.

Last maint date	Date of last maintenance .
Time	Time of last maintenance on this screen.
Source	Terminal number where maintenance was last performed.
Operator	Logonid of the operator who performed last maintenance.

LA02 Account Fee Maintenance

```
          ____ LA02 1 XLA  ACCOUNT FEE MAINTENANCE    09/09/2011  17.34
   LA02                          MESSAGE:  2550 ENTER ACCOUNT NUMBER

   ACTION: INQA   (INQA,NXTA,CHGA,RVLA)

   PRODUCT: LA      ACCOUNT NO.:                 SUB PRODUCT:


   COMMITMENT FEE %:                LIMIT APPROVAL FEE:
   MARGIN (FCL,MML,ETC.) %:         LAF TO BE CHARGED (Y/N):
                                    LAF CHARGED YEAR TO DATE:



   LINE FEE DETAILS:
   NON-REBATE LINE FEE %:           METHOD OF FEE PAYMENT:
   LINE FEE CYCLE CODE:             ACCT TO DR PROD:
   NEXT PAYMENT DATE:                       ACCT:



   CHARGE LINE FEE OPTION:          FOR COMMERCIAL BILLS ONLY:
   A - ACCEPT OF LOO                ACCEPTANCE/ENDOR. FEE %:
   B - 1ST DRAWDOWN                 A/C BILL HANDLING FEE:      0.00
   C - SPECIFIC DATE
   CHARGE PRO-RATA LINE FEE (Y/N):
```

Use this screen for enquiring, recording and maintaining fee rates and line fee cycle.
This screen also forms part of the `LA' account setup flow and appears automatically
after the `LA01 – Account Detail Maintenance' screen.
To access this screen, enter the following on the LAMN 'MENU' screen:

1. LA02 in the `Command' or `SELECT OPTION' field.

2. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are:

INQA	To inquire on an account (default).
NXTA	To display information for next account.
CHGA	To change account fee information.
RVLA	To reverse changes made today

Complete the following fields.

Product	CACHE displays 'LA'.
Account Number	CACHE displays account number.
Sub product	CACHE displays Subproduct code.

Commitment Fee (%)	If the facility is not fully drawn within a reasonable time after approval, enter rate of commitment fee. Fee must be charged manually.
Limit approval fee	Enter amount of LAF to be charged by the CACHE – (Commercial Bill and Indemnity/Financial Guarantee accounts only).
Margin (FCL, MML, Etc)	Enter margin percentage on the facility (information only – must be charged manually).
LAF to be charged (Y/N)	Enter 'Y' to automatically charge LAF amount entered in 'LIMIT APPROVAL FEE' field. Default is 'N'.
LAF charged year to date	CACHE displays total (Limit Approval Fees charged) since 1 October.
METHOD OF FEE PAYMENT	
Non rebate Line fee (%)	Enter annual non-rebateable line fee rate. This will display Line fee value received from Orion for I/G, F/G products, however will no longer generate fee charging transaction as Guarantee transaction functionality has been decommissioned in CACHE.
Acct to DR prod	Enter 'DDA'. Mandatory field for subproducts CBA, CBE, CBAD, CBED, Maxrate Bill and CLCR-L.
Acct	Enter third party account for debiting fees. Mandatory field for subproducts CBA, CBE, CBAD, CBED, MAXRATE BILL and CLCR-L.
FOR COMMERCIAL BILLS ONLY	
Rebateable line fee (%)	Not Applicable.
Acceptance/Endor fee (%)	Enter acceptance/endorsement fee percentage on the drawing of new bills.
Line fee cycle code	Enter line fee cycle code.
Next payment date	Enter date (DDMMYYYY) of next line fee payment. Default is today's date. CACHE automatically calculates subsequent payment dates according to line fee cycle code.
FOR TAILORED COMMERCIAL FACILITY (LA72) ONLY	
NOTE	None of the fees fields in LA02 screen are applicable for Tailored Commercial Facility – LA72.

LA03 LA INC Provision Maintenance

```
             ____ LA03 1 XLA  PROVISION MAINTENANCE        25/05/2011  17.56
LA03                              MESSAGE:  2550 ENTER ACCOUNT NUMBER

ACTION: INQA   (INQA,PST,RVS)

PRODUCT: LA      ACCOUNT NO.:                    SUB PRODUCT:


FOR INC ACCOUNT ONLY
INITIAL PROVISION AMOUNT               0.00  RECORD PROVISION              0.00
PROVISION TOP UP AMOUNT                0.00  W/BACK PROVISION              0.00
PROVISION W/BACK                       0.00  PROV USED OTH BU              0.00
PROVISION HELD                         0.00
```

The primary function of this screen is to maintain specific provisioning transactions for liability accounts.

LA Accounts can only be maintained in this screen if flagged as INC via the LA01 Account Detail maintenance screen.

To access this screen, enter the following on the LAMN 'MENU' screen:

1. LA03 in the `Command' or `SELECT OPTION' field.

2. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are:

INQA	To inquire on an account (default).
PST	To post provision amount for the account.
RVS	To reverse the provision amount for the account.

Complete the following fields.

Product	CACHE displays 'LA'.
Account Number	CACHE displays account number.
Sub product	CACHE displays Subproduct code.

FOR INC ACCOUNT ONLY	
Initial Provision Amount	CACHE displays the initial provision amount for the account.
Provision Top Up Amount	CACHE displays the additional top up amount added as the provision for the account.
Provision W/Back	CACHE displays the Write back amount. Provision Held amount will be reduced by this amount.
Provision Held	CACHE displays the total Provision held on the account.
Record Provision	Enter amount to be held as the provision for the account.
W/Back Provision	Enter amount to be write back from the provision amount.
Prov Used Oth Bu	Enter amount to be used for other business.
Please Confirm Changes (Y/N)	Enter Y to confirm changes and N to reject changes. NB: This appears at bottom of screen (when required – i.e. not always visible).

LPAY LA Limit Schedules

```
              ____   LPAY 2 XLA  XLA LIMIT SCHEDULES      04/05/2012  17.03
 LA01                          MESSAGE:

 ACTION:      (INQ,CHG)     SP CODE:
 ACCOUNT :                  SHORT NAME :
 DATE NEXT LIMIT REDUCTION:
 LIMIT:           0.00-  TOTAL SCHEDULED:         0.00   PAGE:  1
 LIMIT AMOUNT        START DATE    EXPIRY DATE        CYCLE









 LAST MAINT DATE: 27/01/2012 TIME: 134101   SOURCE:        OPERATOR: ORN00074
```

Use this screen for recording and maintaining details on in scope LA sub products.

To access this screen, enter the action of 'RPY' in the 'ACTION' field on the LA01 screen.

Note: This screen will only display when the sub product allows a Limit Reduction Schedule (refer Release 12.2 for in scope sub products) and there is a schedule present.

The action codes for this screen are:

INQ	to inquire on limit details.
CHG	to change limit reduction schedule details. *Note: Only a Superuser (Support) can update via CHG and can only amend (change) existing limit reduction schedule lines. New lines cannot be created or current limit reduction schedule lines removed.*

The following fields should already be populated and display information. There will be a minimum of 1 repayment schedule line present which must have data for ALL the following fields.

An action of CHG can amend (but not remove) any of the following fields:

Action	INQ or CHG

Limit Amount	Enter amount of limit reduction per cycle. If limit is to be repaid as a lump sum at end of term, enter full principal amount (Maximum 45 repayment schedules over 1 – 3 screens).
Start Date	Enter first date (DDMMYYYY) of repayment. If limit is to be repaid as a lump sum at limit expiry, enter expiry date
Expiry Date	Enter date (DDMMYYYY) limit is to be reduced in full, – this applies also to limits which will be reduced as a lump sum.
Cycle	Enter cycle code for frequency of the limit reduction. If principal is to be repaid by a lump sum, record cycle code 'DA' with 'START DATE' equal to 'EXPIRY DATE', (i.e. date of reduction).

Other fields on screen (which are uneditable):

Account:	The account number being inquired or changed upon.
SP Code	The Sub Product Code (always LA)
Date Next Payment	Next automatic limit reduction due (calculated using the start & expiry dates along with the cycle code).
Limit	The LA Account Limit
Total Scheduled	While calculated in Orion, this field has no calculation or validation and is a reflection of the Limit field.
Page	This can be 1 of 3 (i.e., 1, 2 or 3) – which loops when enter is pressed if there are further limit reduction schedule details to display.

LATR Transaction Details Inquiry

```
 ____   LATR 1 XLA TRANSACTION DETAILS INQUIRY  25/05/2011  17.57
 LATR                      MESSAGE:  2550 ENTER ACCOUNT NUMBER

 PRODUCT: LA

 ACCOUNT NO.:


      TRANSACTION SEARCH CRITERIA:

           POSTED DATE:

              BEGIN RANGE:
              END RANGE  :

           TRANSACTION STATUS:

              OPTIONS:

               X - ALL            P - POSTED         F - FORWARD START
               M - MATURED        R - REVERSED       C - CANCELLED
               A - UNPOSTED
```

Use this screen for displaying transactions posted to LA subproducts CBA, CBE, CBAD, CBED, MAXRATE BILL and CLCR-L within specific date ranges. This screen also provides access to LATB, LATI and LATC screens for processing reversal transactions, amendments and cancellations of Clean Credits, and rollovers or future dated Commercial Bills.

To access this screen, enter the following on the XLAR 'MENU' screen:

1. LATR in the `Command' or `Select Option' field.

2. Account number in the `Account' field.

Complete the following fields:

POSTED DATE		
Begin range	Enter date (DDMMYYYY) which begins date range.	
End range	Enter date (DDMMYYYY) which ends date range.	
Transaction status	Enter one of the following codes:	
	'X'	to select all transactions.
	'P'	to select posted transactions.
	'F'	to select future dated transactions.
	'M'	to select matured transactions.

	'R'	to select reversed transaction.
	'A'	to select unposted transactions.
	'C'	to select cancelled transactions.

Press the 'Enter' key to display the LATB, LATI or LATC screen depending on the subproduct code of the account.

LATB CB Transaction Details Inquiry

```
           ____  LATB 2 XLA CB TRAN DETAILS INQUIRY    25/05/2011  18.18
LATR                          MESSAGE:  2549 NO MORE TRANSACTIONS

PRODUCT: LA     ACCOUNT NO.:                SUB PRODUCT: 06   PAGE:    1

ACCOUNT SHORT NAME: XXXXXXXXXXXXXXXXXX   ACCOUNT BALANCE:     6,800,000.00-

ACCOUNT LIMIT:     6,800,000.00-          LIMIT REVIEW DATE: 11/08/2011

VALID ACTIONS: (LABD,LABI,LARV,LABF)

   SEL/    POSTED       CB            DUE              FACE       ST
   ACTN     DATE        NO.    TERM   DATE             VALUE      CD

          31/12/2010  000000111111  180  29/06/2011    6,800,000.00  P
```

Use this screen to access screens for printing partial and full 481/490 schedules and reversing/backdating Commercial Bill transactions. If more than eight transactions are on CACHE, press the 'ENTER' key to display next page or change page number and press the 'ENTER' key.

To access this screen, enter the following on the 'LATR Transaction Details Inquiry' Screen:

1. Account number in the 'ACCOUNT' field.

2. Search dates in the 'BEGIN RANGE' and "END RANGE' fields.

3. Transaction status code.

The ACTION codes for this screen are.

LABD	To display LABD screen for rollover of a matured Commercial Bill.
LABI	To display LABI screen for enquiring on a current Commercial Bill and printing partial or full 481/490 schedules.
LARV	To display LARV screen for reversing/backdating a posted Commercial Bill.
LABF	To display LABF screen for rolling of Fixed Rate Commercial Bills.

CACHE displays the following information:

Product	'LA'.

Account number	Account number.
Sub product	Sub product code.
Page	Page number.
Account short name	Account short name.
Account balance	Account balance.
Account limit	Account limit.
Limit review date	Date (DDMMYYYY) of limit review.
Sel Actn	Enter LABD, LABI, LARV or LABF screen code.
Posted date	Date (DDMMYYYY) Commercial Bill was posted.
CB number	Commercial Bill number.
Term	Term of Commercial Bill in days.
Due date	Date (DDMMYYYY) Commercial Bill matures.
Face value	Face value of Commercial Bill.
ST CD	Status code for Commercial Bill transaction (see LATR screen for list of codes).

LABF Fixed Rate Commercial Bill Rollovers

```
            ____ LABF 3 XLA FIXED RATE C/B ROLLOVERS    16/08/2010  12.01
  LATR                               MESSAGE:  2549 NO MORE TRANSACTIONS

  ACTION: chgt   (CHGT)     ACCOUNT NO.:                        PAGE   1

  CURR. FACE VALUE OF BILLS        20,000.00   NO. OF ROLL DATES     01
  CURR. DRAWDOWN DATE        28/07/2010        AMORT. IND. (Y/N)      N
  CURR. 1ST ROLL DATE        04/08/2010        NO. OF AMORT. VALUES  00

        SEQ     ROLL DATE    TERM     AMORT. VALUE

         1    04/08/2010            21000.00
         2    05/08/2010
         3    06/08/2010            19000.00
         4    07/08/2010
         5
         6
         7
         8
         9
        10
```

Use this screen to automatically rollover Fixed Rate Commercial Bills until final maturity. This screen is only available for new or existing Fixed Rate Commercial Bill transactions. Up to 60 rollover dates and amortising values may be recorded, with a maximum of 10 rollover dates per page.

When the last rollover date is entered on the current page, CACHE will validate the data and then display the next page for input. The 'Final Maturity Date' must be the last date entered. CACHE will not process transactions past the final maturity date.

To access this screen, enter the following on the 'LATB CB Transaction Details Inquiry' screen:

1. Enter 'LABF' in 'SEL/ACTN' field.

The ACTION codes for this screen are:

CHGT	To change or add rollover dates and amortising value (if applicable).

CACHE displays the following information:

Account Number	Account Number.
Curr Face Value of Bills	Face value of Commercial Bill (defaults from LABI screen).
Curr Drawdown Date	Drawdown date of Commercial Bill (defaults from LABI screen).
Curr 1st Roll Date	First Rollover date (defaults from LABI screen).
No of Roll Dates	Number of rollover dates recorded.

Amort Ind Y/N	Defaults to 'N', updated to 'Y' when values are entered.
No of Amort Values	Number of amortising values remaining.
Seq 1, Roll Date	Protected field, interim rollover date, same as current first roll date.

Complete the following fields:

Roll Date	Date of new rollover.
Term	CACHE calculates the term after rollover dates are entered.
Amort Value	Face value of Commercial Bill at next rollover.

LABI Commercial Bill Inquiry

```
          ____ LABI 3 XLA  COMMERCIAL BILL INQ/MAINT  25/05/2011  18.23
 LATR                           MESSAGE:  2532 ENTER REQUIRED ACTION

 ACTION:    (PRTF,PRTP,EDIT,CHG,CAN)   PRODUCT: LA    SUB PRODUCT:  06

 ACCOUNT NO.:                    POSTED DATE: 31/12/2010 SEQUENCE NO:   2

 DRAWDOWN DATE: 31/12/2010           COST CENTRE:              3072
 POWER OF ATTY.(Y/N): Y              ACCT LIMIT:       6,800,000.00-
 CONTACT NAME: XXXXXXXXXXXXX         ACCT BALANCE:     6,800,000.00-
 TELEPHONE NO.: 03 9999 9999         ACCEPTANCE/ENDOR FEE%:      .500
 FACE VALUE OF BILLS:    6,800,000.00   ACCEPT/ENDOR FEE:    16,767.12
 DETAILS OF BILLS: A)                 DDA TO DR FEE:
              B) BBSY FLAT 180        TXN BILL HANDLING FEE:      0.00
              C) DAYS TIL 29/06       DISPOSAL BSB:      3006
 BILL NO.: 0000001111111             DISPOSAL ACCT NO.:
 TERM: 180
 DUE DATE: 29/06/2011
 DEALER DIRECT (Y/N) : Y             FOR FIXED RATE BILL ONLY:
 DISCOUNT/YIELD (D/Y): Y             1ST ROLLOVER DATE:
 RATE %:  5.2800                     FINAL MATURITY DATE:
```

Use this screen for enquiring on a Commercial Bill and for printing partial or full Commercial Bill 481/490 schedules. If editing for rollover, enter action code `EDIT' and press the 'ENTER' key. This results in the copying of data in `DUE DATE' field to `DRAWDOWN DATE' field. Proceed with editing once this has been done.

To access this screen, enter LABI in the `SEL.ACTN' field on the 'LATB Commercial Bill Transaction Details Inquiry' screen against the desired transaction.

The ACTION codes for this screen are.

PRTF	To print full 481 or 490 schedule.
PRTP	To print partial 481 or 490 schedule.
EDIT	To edit of 481 or 490 schedule (not applicable to 'Future Dated' Commercial Bills).Information will not be retained after printing.
CHG	To change details on 'Future Dated' Commercial Bills.
CAN	To cancel details on 'Future Dated' Commercial Bills.

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.
Account number	Account number.

Posted date	Post date (DDMMYYYY) of the transaction.
Sequence number	Sequence number of the transaction.
Drawdown date	Drawdown date of the transaction (for 'Future Dated' Commercial Bills, this field cannot be changed to today's date or backdated).
Cost Centre	Cost Centre code.

Complete the following fields.

Power of attorney (Y/N)	Enter 'Y' if customer has given the Bank power of attorney.
Account limit	CACHE displays limit.
Contact name	Enter name of contact person at Region.
Account balance	CACHE displays account balance (includes maturities due today).
Telephone number	Enter telephone number of contact person at Region.
Acceptance/ Endor fee (%)	CACHE displays acceptance/endorsement fee percentage.
Face value of bills	Enter face value of Commercial Bills.
Acceptance/ Endor fee	CACHE displays acceptance/endorsement fee amount charged when the Commercial Bill was drawn down.
Details of bills	Enter details of sets of Commercial Bills.
Example	2 X $100,000 1 X $50,000 2 X $25,000
DDA to DR fee	CACHE displays DDA account for debiting fees.
Bill handling fee	CACHE displays Commercial Bill handling fee. Default is $0.00. Fee can be set up to $10,000.00, and will charge automatically on new drawdowns and automatic rollovers. A different fee may be charged for each transaction. The fee can be altered before the transaction is released.
DISPOSAL OF NET PROCEEDS	
Disposal BSB	CACHE displays BSB of account for crediting net proceeds.
Disposal Acct No.	CACHE displays account number for crediting net proceeds.

Bill number	Enter Commercial Bill number.
Term	Enter term of Commercial Bill transaction in days.
Due date	CACHE displays due date of Commercial Bill – (drawdown date plus term). If due date is a non-business day, change term.
Discount or yield (D/Y)	If Treasury advise rate, enter 'D' if discount rate or 'Y'' if yield rate. Leave blank if rate is not advised.
Rate (%)	Enter discount or yield percentage rate, if advised by Treasury.
For Fixed Rate Bill only	
First rollover date	Enter due date 'DDMMYYYY' of rollover.
Final maturity date	Enter date 'DDMMYYYY' the Commercial Bills are due for repayment.

LATC CLCR Transaction Details Inquiry

```
              ____ LATC 2 XLA CLCR TRAN DETAILS INQUIRY   25/05/2011  18.00
LATR                         MESSAGE:  2549 NO MORE TRANSACTIONS

PRODUCT: LA    ACCOUNT NO.:               SUB PRODUCT: 17   PAGE:   1

ACCOUNT SHORT NAME:                 ACCOUNT BALANCE:       15,500.00-

ACCOUNT LIMIT:         16,000.00-    LIMIT REVIEW DATE: 29/12/2011

VALID ACTIONS: (LACC,LARV)
                                  EXPIRY/
SEL/    POSTED      IN WHOSE      CANCEL        AMOUNT         ST
ACTN     DATE        FAVOUR       DATE          OF CLCR        CD

     21/03/1997 XXXXXXXXXXXXXXXXXX   31/12/2799      15,000.00   P

     21/03/1997 XXXXXXXXXXXXXXXXXX   31/12/2799         500.00   P
```

Use this screen for enquiring, amending or cancelling Clean Credit transactions via the LACC screen, and to access the LARV screen for reversing/backdating posted Clean Credit transactions.

If more than eight transactions are on CACHE, press the 'ENTER' key to display next page or change page number and press the 'ENTER' key.

To access this screen, enter the following on the 'LATR Transaction Details Inquiry' Screen:

1. Account number in the `Account' field.

2. Search dates in the `Begin Range' and `End Range' fields.

3. Transaction status code.

The ACTION codes for this screen are.

LACC	To enquire on, cancel or change value and non-value data of Clean Credit transactions via the LACC screen.
LARV	To reverse or backdate a posted Clean Credit transaction via the LARV screen.

CACHE displays the following information.

Product	'LA'.
Account number	Account number.
Sub product	Subproduct code.

Account short name	Account short name.
Account balance	Account balance.
Limit	Account limit.
Limit review date	Date 'DDMMYYYY' of limit review.
Sel Actn	Enter LACC or LARV screen code.
Posted date	Date 'DDMMYYYY' Clean Credit was established.
In whose favour	Name of branch where Clean Credit was established.
Expiry or Cancel date	Date 'DDMMYYYY' Clean Credit expired or was cancelled.
Amount of CLCR	Amount of Clean Credit.
ST CD	Status code for the Clean Credit transaction (see LATR screen for list of codes).

LARV Reverse LA Transaction

```
            ____ LARV 3 XLA  REVERSE LA TRANSACTION      25/05/2011  18.05
 LATR                           MESSAGE:     ACTION SUCCESSFUL

 ACTION (RVSE):              PRODUCT: LA            SUB PRODUCT: 17

 ACCOUNT NO.:                POSTED DATE: 21/03/1997  SEQUENCE NO.:   2


 DRAWDOWN/ESTABLISHMENT DATE: 21/03/1997

 TRANSACTION AMOUNT:        15,000.00


 BACKDATE TRANSACTION REQUIRED (Y/N):    (DEFAULT 'Y')

 PRESS ENTER TO REVERSE TRANSACTION
```

Use this screen for reversing incorrectly posted Commercial Bill draw downs, or incorrect Clean Credits. (Transactions on RI/INC accounts, must not be reversed.)

To access this screen, enter `LARV' action in the `SEL ACTN' field against the incorrect transaction on the LATB, LATI or LATC screen.

The ACTION code for this screen is `RVSE' (reverse transaction):
When this code is used, CACHE:

1. Gives the transaction a status code of `R' (reversed).

2. Credits the LA account and debits CB/ CLCR-L General Ledger account.

3. Reverses any fees by crediting the customer's DDA account and debiting the appropriate General Ledger account.

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.
Account number	Account number.
Posted date	Date 'DDMMYYYY' transaction was posted.

Sequence number	Sequence number of the transaction on the LATB, LATC or LATI screen.
Drawndown/ Establishment date	Date 'DDMMYYYY' Commercial Bill was drawn down or Clean Credit established.
Transaction amount	Face value of Commercial Bill or amount of Clean Credit.

Complete the following fields.

Backdate transaction required (Y/N)	Enter 'N' if a new backdated transaction is not required. Default is 'Y' – To display LABD, LAIG or LACC screen for creating new backdated transaction.

LABP Print Partial CB Schedule

```
            ____ LABP 1 XLA   PRINT PARTIAL CB SCHEDULE  25/05/2011  18.26
LABP                             MESSAGE:      ACTION SUCCESSFUL

ACTION: INQA   (INQA,P481,P490)    PRODUCT: LA       SUB PRODUCT: 06
ACCOUNT NO.:                                  COST CENTRE:   3072
ACCT LIMIT:      6,800,000.00               ANZSIC CODE: 7841
------------   DATA ENTERED BELOW IS FOR PRINTING PURPOSES ONLY   ---------
DRAWDOWN DATE:                            TERM:
POWER OF ATTY. (Y/N):                     DISCOUNT/YIELD (D/Y):
CONTACT NAME:                             DUE DATE:
TELEPHONE NO:                             DISPOSAL BSB:
FACE VALUE OF BILLS:                      DISPOSAL A/C:
DETAILS OF BILLS:                         FOR FIXED RATE BILL ONLY:
                                          1ST ROLLOVER DATE:
                                          FINAL MATURITY DATE:
SPECIAL INSTRUCTIONS:

------------   DATA ENTERED ABOVE IS FOR PRINTING PURPOSES ONLY   ---------
ACCOUNT NAME:     XXXXXXXXXXXXXXXXXXXX
ADDRESS:   LINE 1:
           LINE 2: 22/333 COLLINSER ST
           LINE 3:
           SUBURB: MELBOURNE                STATE: VIC
           POSTCODE: 03000                COUNTRY:
```

Use this screen for printing partial 481/490 Commercial Bill schedules.
Information entered on this screen is not retained by CACHE after printing.
To access this screen, enter the following on the XLAR 'MENU' screen:

1. `LABP' in the `Command' or `SELECT OPTION' field.

2. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are.

INQA	To inquire on account (default).
P481	To print partial 481 schedule.
P490	To print partial 490 schedule.

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.
Account number	Account number.
Cost Centre	Cost Centre code.
Acct limit	Account limit.
ANZSIC code	Australian and New Zealand Standard Industrial Classification code.

Complete the following fields.

Drawdown date (Mandatory)	Enter draw down date 'DDMMYYYY' of Commercial Bill.
Term	Enter term of Commercial Bill in days.
Power of Atty (Y/N) (Mandatory)	Enter 'Y' if customer has given Bank power of attorney.
Discount/Yield (D/Y)	Leave this field blank.
Contact name (Mandatory)	Enter name of contact person at C&IB Region.
Due date	Enter due date 'DDMMYYYY' of Commercial Bills.
Telephone number (Mandatory)	Enter telephone number of contact person at C&IB Region.
Disposal BSB (Mandatory)	Enter BSB of account to receive net proceeds.
Face value of bills (Mandatory)	Enter face value of Commercial Bills.
Account (Mandatory)	Enter account number to receive net proceeds.
Details of bills	Enter details of sets of Commercial Bills.
Example	2 X $100,000 1 X $50,000 2 X $25,000

For Fixed Rate Bill Only

Complete the following fields.

First rollover date	Enter due date 'DDMMYYYY' of rollover.
Final maturity date (Mandatory for 490 schedule – Fixed Rate Bills)	Enter date 'DDMMYYYY' the Commercial Bills are due for repayment.
Special instructions	Enter any special instructions.
Account name	CACHE displays account name.
Address	CACHE displays account address.

LABD Commercial Bill Drawdown

```
          ____ LABD 1 XLA  COMMERCIAL BILL DRAWDOWN   25/05/2011  18.10
  LABD                         MESSAGE:  2536 ENTER CB DRAWDOWN DATA

  ACTION: INQA (INQA,ADDT)     PRODUCT: LA           SUB PRODUCT:  06

  ACCOUNT NO.:                 POSTED DATE:          SEQUENCE NO.:
                                                     TRANS STATUS:

  DRAWDOWN DATE:                         COST CENTRE:   3072
  POWER OF ATTY.(Y/N):                   ACCT LIMIT:
  CONTACT NAME:                          ACCT BALANCE:
  TELEPHONE NO.:                         ACCEPTANCE/ENDOR FEE %:
  FACE VALUE OF BILLS:                   ACCEPT/ENDOR FEE:
  DETAILS OF BILLS: A)                   DDA ACCT TO DR FEE:       260725614
                    B)                   TXN BILL HANDLING FEE:      100.00
                    C)                   DISPOSAL BSB:     3333
  BILL NO.:                              DISPOSAL ACCT NO:        260725614
  TERM:
  DUE DATE:
  DEALER DIRECT (Y/N):                   FOR FIXED RATE BILL ONLY:
  DISCOUNT/YIELD(D/Y):                   1ST ROLLOVER DATE:
  RATE %: 999.9999                       FINAL MATURITY DATE:
```

Use this screen to draw down, future date, backdate and rollover Commercial Bill transactions.
To access this screen, enter the following on the XLAR 'MENU' screen:

1.   `LABD' in the `Command' or `SELECT OPTION' field.

2.   Account number in the `ACCOUNT' field.

If rolling over or backdating transactions, access this screen via the LATR – LATB screens to display default information from these screens, and only enter new information. (The previous data remains in the transaction history file.)

The ACTION codes for this screen are:

INQA	To inquire on account (default).
ADDT	To create new draw down transaction.

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.
Account number	Account number.
Posted date	Date 'DDMMYYYY' of transaction posting.

Sequence number	CACHE generated transaction number.
Transaction status	Transaction status code (see LATR screen for list of codes).

Complete the following fields.

Drawdown date (Mandatory)	Defaults to today's date. Enter date only if backdating up to 60 days.
Cost Centre	CACHE displays Cost Centre code.
Power of Atty (Y/N)	Enter 'Y' if customer has given Bank power of attorney.
Acct limit	CACHE displays account limit.
Contact name	Enter name of contact person at C&IB Region.
Acct balance	CACHE displays account balance (including maturities due today).
Telephone number	Enter telephone number of contact person at C&IB Region.
Acceptance/ Endor fee (%)	CACHE displays acceptance/endorsement fee percentage.
Face value of bills	Enter face value of Commercial Bills.
Acceptance/ Endor fee	CACHE displays acceptance/endorsement fee (after transaction is entered).
Details of bills	Enter details of sets of Commercial Bills.
Example	2 X $100,000 1 X $50,000 2 X $25,000
DDA Acct to DR fee	CACHE displays DDA account for debiting fees.
Bill handling fee	CACHE displays Commercial Bill handling fee. Default is $0.00. Fee can be set up to $10,000.00, and will charge automatically on new drawdowns and automatic rollovers. A different fee may be charged for each transaction. The fee can be altered before the transaction is released.

Disposal of Net Proceeds
Complete the following fields.

BSB	CACHE displays BSB of account for crediting net proceeds.
Account number	CACHE displays account number for crediting net proceeds.

Bill number	Enter Commercial Bill number.
Term	Enter term of Commercial Bill transaction in days.
Due date	CACHE displays due date of Commercial Bill – (drawdown date plus term). If due date is a non-business day, change term.
Discount/Yield (D/Y)	Enter 'D' if discount rate or 'Y' if yield rate.
Rate (%) (Mandatory)	Enter discount/yield percentage rate. (Enter `0.00' if no rate is advised).

For Fixed Rate Bill only

First rollover date	Enter due date 'DDMMYYYY' of rollover.
Final maturity date	Enter date 'DDMMYYYY' the Commercial Bills are due for repayment.

LABR CB Release Authorisation

```
          ____ LABR 1 XLA  CB RELEASE AUTHORIZATION   25/05/2011  18.12
LABR                      MESSAGE:  2549 NO MORE TRANSACTIONS

ACTION:  INQT (INQT,NXTT,CHGT,RLSE)   PRODUCT: LA    SUB PRODUCT:

ACCOUNT NO.:              POSTED DATE:             SEQUENCE NO.:
                                                   TRANS STATUS:


DRAWDOWN DATE:                        COST CENTRE:
POWER OF ATTY.(Y/N):                  ACCT LIMIT:
CONTACT NAME:                         ACCT BALANCE:
TELEPHONE NO.:                        ACCEPTANCE/ENDOR FEE %:
FACE VALUE OF BILLS:                  ACCEPT/ENDOR FEE:
DETAILS OF BILLS: A)                  DDA ACCT TO DR FEE:
                  B)                  TXN BILL HANDLING FEE:      0.00
                  C)                  DISPOSAL BSB:
BILL NO.:                             DISPOSAL ACCT NO:
TERM:
DUE DATE:
DEALER DIRECT (Y/N):                  FOR FIXED RATE BILL ONLY:
DISCOUNT/YIELD(D/Y):                  1ST ROLLOVER DATE:
RATE %:                               FINAL MATURITY DATE:
```

Use this screen for enquiring, maintaining and releasing of all unposted Commercial Bills. This screen can only be accessed by an officer with level seven access.

If a Fixed Rate Commercial Bill needs amending, see note below.

To access this screen, enter the following on the XLAR 'MENU' screen:

1. `LABR' in the `Command' or `SELECT OPTION' field.

2. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are:

INQA	To inquire on first unposted transaction for the account (default).
NXTT	To display details for next unposted transaction for the same account.
CHGT	To change information on the unposted transaction. (Valid only before RLSE action.
RLSE	To release transaction for processing online. CACHE automatically debits the Liability Account and credits the Commercial Bill General Ledger account.

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.

Account number	Account number.
Posted date	Today's date 'DDMMYYYY'.
Sequence number	CACHE generated transaction number. If performing an inquiry, this field can be changed to enquire on transactions with different sequence numbers.
Transaction status	Transaction status code (see LATR screen for list of codes).

Complete the following fields.

Drawdown date (Mandatory)	Defaults to today's date. Enter date only if backdating up to 60 days (protected field for 'Future Dated' Fixed Rate Commercial Bill).
Cost Centre	CACHE displays Cost Centre code.
Power of Atty (Y/N)	Enter 'Y' if customer has given the Bank power of attorney.
Acct limit	CACHE displays account limit.
Contact name	Enter name of contact person at C&IB Region.
Acct balance	CACHE displays account balance (including maturities due today).
Telephone number	Enter telephone number of contact person at C&IB Region.
Acceptance/ Endor fee (%)	CACHE displays acceptance/endorsement fee percentage.
Face value of bills	Enter face value of Commercial Bills.
Acceptance/ Endor fee	CACHE displays acceptance/endorsement fee.
Details of bills	Enter details of sets of Commercial Bills.
Example	2 X $100,000 1 X $50,000 2 X $25,000
DDA to DR fee	CACHE displays DDA account for debiting fees.

Bill handling fee	CACHE displays Commercial Bill handling fee. Default is $0.00. Fee can be set up to $10,000.00, and will charge automatically on new drawdowns and automatic rollovers. A different fee may be charged for each transaction. The fee can be altered before the transaction is released.

Disposal of Net Proceeds:

Complete the following fields.

Disposal BSB	CACHE displays BSB of account for crediting net proceeds.
Disposal Acct number	CACHE displays account number for crediting net proceeds.
Bill number	Enter Commercial Bill number.
Term	Enter term of Commercial Bill transaction in days (protected field for 'Future Dated' Fixed Rate Commercial Bill).
Due date	CACHE displays due date of Commercial Bill – (drawdown date plus term). If due date is a non-business day, change term.
Discount/Yield (D/Y)	Enter 'D' if discount rate or 'Y' if yield rate.
Rate (%) (Mandatory)	Enter discount/yield percentage rate. (Enter `0.00' if no rate is advised).

For Fixed Rate Bill only

First rollover date	Enter due date 'DDMMYYYY' of rollover (protected field for 'Future Dated' Fixed Rate C/Bill).
Final maturity date	Enter date 'DDMMYYYY' the Commercial Bills are due for repayment.

! Fixed Rate Commercial Bill – If the 'Drawndown Date' , 'Term' or '1st Rollover Date' fields need amending, the transaction must be reversed via the LABF screen.

LACC CLCR Establishment/Maintenance

```
_____ LACC 1 XLA  CLCR  EST/MAINTENANCE       25/05/2011  18.28
 LACC                          MESSAGE:  2550 ENTER ACCOUNT NUMBER

 ACTION: INQA  (INQA,ADDT,INQT,NXTT,CHGT,CANT)  PROD: LA     SUB PRODUCT:

 ACCOUNT NO.:                  POSTED DATE:                SEQUENCE NO.:
                                                           TRANS STATUS:

 ESTABLISHMENT DATE:                        ACCT LIMIT  :
 EXPIRY DATE      :                         ACCT BALANCE:

 CLCR AMOUNT      :                         CLCR FEE:

 IN WHOSE FAVOUR  :

                                            CLCR FEE CYCLE CODE:
                                            NEXT PAYMENT DATE    :
```

Use this screen for establishing, enquiring, cancelling or changing value and non-value data of Clean Credits.
To access this screen, enter the following on the XLAR 'MENU' screen:

1. `LACC' in the `Command' or `SELECT OPTION' field.

2. Account number in the `ACCOUNT' field.

! This screen can also be accessed via the LATC screen.

The ACTION codes for this screen are:

INQA	to enquire on account (default if entering via XLAR menu screen).
ADDT	to add new Clean Credit.
INQT	to enquire on the first CLCR-L for the account.
NXTT	to display details of next CLCR-L for the same account.
CHGT	to change value and non-value information on a CLCR-L. (default if entering via LATC screen). (If changing the Clean Credit amount, CACHE reverses the original entries and passes entries for the new amount).
CANT	to cancel CLCR-L. (CACHE credits the LA account and debits the CLCR-L General Ledger account).

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.
Account number	Account number.
Posted date	Date 'DDMMYYYY' of transaction posted.
Sequence number	CACHE generated transaction number.
Transaction status	Transaction status code (see LATR screen for list of codes).

Complete the following fields.

Establishment date	Defaults to today's date. Enter date only if backdating (up to 60 days).
Acct limit	CACHE displays the account limit.
Expiry date	Enter date 'DDMMYYYY' the Clean Credit expires. Date must be a Bank business day. Default is '99/99/2799'.
Acct balance	CACHE displays account balance.
CLCR amount	Enter Clean Credit amount. (Clean Credit amount and existing account balance must not exceed account limit).
CLCR fee	Enter Clean Credit establishment/service fee to be debited to DDA account specified on LA02 screen. Default is zero.
In whose favour	Enter name of branch where Clean Credit was established.
CLCR fee cycle code	Enter fee cycle code.
Next payment date	Enter next payment date 'DDMMYYYY' for Clean Credit establishment/service fee. Default is today's date. CACHE automatically calculates subsequent payment dates according to CLCR fee cycle code.

LACR CLCR Release Authorisation

```
          ____ LACR 1 XLA  CLCR RLSE AUTHORIZATION    25/05/2011  18.28
 LACR                         MESSAGE:  2550 ENTER ACCOUNT NUMBER

 ACTION: INQT  (INQT,NXTT,CHGT,RLSE)        PRODUCT: LA     SUB PRODUCT:

 ACCOUNT NO.:                  POSTED DATE:               SEQUENCE NO.:
                                                          TRANS STATUS:

 ESTABLISHMENT DATE:                    ACCT LIMIT  :
 EXPIRY DATE      :                     ACCT BALANCE:

 CLCR AMOUNT      :                     CLCR FEE:

 IN WHOSE FAVOUR  :
                                        CLCR FEE CYCLE CODE:
                                        NEXT PAYMENT DATE    :
```

Use this screen for enquiring, maintaining and releasing all unposted Clean Credits.
This screen can only be accessed by an officer with level seven access.

To access this screen, enter the following on the XLAR 'MENU' screen:

1. `LACR' in the `Command' or `SELECT OPTION' field.

2. Account number in the `ACCOUNT' field.

The ACTION codes for this screen are:

INQT	to inquire on the first unposted transaction for the account (default).
NXTT	to display details for next unposted transaction for the same account.
CHGT	to change information on the transaction. (Valid only before RLSE action).
RLSE	to release transaction for posting online. CACHE automatically debits the Liability Account and credits the CLCR-L General Ledger account.

CACHE displays the following information.

Product	'LA'.
Sub product	Subproduct code.

Account number	Account number.
Posted date	Today's date 'DDMMYYYY'.
Sequence number	CACHE generated transaction sequence number. This field can be changed to inquire on transactions with different sequence numbers.
Transaction status	Transaction status code (see LATR screen for list of codes).

Complete the following fields.

Establishment date	Enter date 'DDMMYYYY' only if backdating (up to 60 days).
Acct limit	CACHE displays the account limit.
Expiry date	Enter date 'DDMMYYYY' the Clean Credit expires. Date must be a Bank business day. Default is '99/99/2799'
Acct balance	CACHE displays account balance.
CLCR amount	Enter Clean Credit amount. (Clean Credit amount and existing account balance must not exceed account limit).
CLCR fee	Enter Clean Credit fee. (CACHE debits this fee to the DDA account nominated during account setup).
In whose favour	Enter name of branch where Clean Credit was established.
CLCR fee cycle code	Enter fee cycle code.
Next payment date	Enter next payment date (DDMMYYYY) for Clean Credit fee. CACHE automatically calculates subsequent payment dates according to CLCR fee cycle code.

Screens/Fields populated via CIMS (Orion)

Some fields for CACHE screens detailed below will be automatically populated via CIMS. C&IB staff are responsible for maintaining data on these fields via CIMS. The CTSC must not perform any maintenance to the fields detailed under each of these screens.

Customer Credit Rating (CCR) and Security Indicator (SI) codes will be loaded onto CIMS and CACHE via the 'Customer Setup Advice' which is completed by C&IB staff. Any subsequent changes to these codes will be the responsibility of C&IB.

The screens are as follows:

Integrated Deposit System

- DD01 Account Coding Structure
- DD02 Interest/Fees Information
- DD11 Interest, Percentage/Points
- DD12 Interest, Flat Rate
- DD13 Interest, Split/Tiered Rates
- LNMU Inquiry/Maintenance Loans
- ODMU Overdraft/Limit Inquiry/Maintenance

Liability Accounting Inquiry/Maintenance System

- LA01 Account Details Maintenance
- LA02 Account Fee Maintenance

DD01 Account Coding Structure

The following fields will be populated by Region staff via CIMS.
- Penalty Interest Applicable (Y/N).

DD02 Interest/Fees Information

The following fields will be populated by Region staff via CIMS.
- Bank Fees Payment Method
- Acct to Debit.
- Date Nxt Intrl DB Int Cycle (this field applies to CAAs when a debit interest cycle code and the interest term (in days) is recorded on CIMS. CACHE automatically calculates the next debit interest cycle date).
- Debit Interest Code.
- Debit Interest Cycle.
- Interest Term Days.
- Method of Interest Payment

- Acct to DR/CR.

DD11 Interest, Percentage/Points

The following fields will be populated by Region staff via CIMS.
- Account Level Percentage Factor %.
- Account Level Points Difference + / -.
- Effective Date.

Debit Interest details only apply to these fields.

DD12 Interest, Flat Rate

The following fields will be populated by Region staff via CIMS.
- Account Level Rate.
- Effective Date.

Debit Interest details only apply to these fields.

DD13 Interest, Split/Tiered Rates

The following fields will be populated by Region staff via CIMS.
Debit Interest Code (default code, maintained via DD02 screen).
- Effective Date (Split Levels 1, 2 & 3).
- Limit (Split Levels 1 & 2).
- Percentage Factor % (Split Levels 1, 2 & 3).
- Points Difference (Split Levels 1, 2 & 3).

Debit Interest details only apply to these fields.

LNMU Inquiry/Maintenance Loans

The following fields will be populated by Region staff via CIMS.
- Annual Review Date.
- Calculate LAC Fee (Y/N/O).
- Capital Adequacy.
- Drawn Date.
- Funded Amt.
- Fund Ind (New, Can, In, Out).
- Interest Review Date.
- LAC Fee Amount.
- Location of Risk.
- Mgr's Review Date.
- Original Amount.
- Purpose Code.
- Refin/Alt//Add (R/A).
- Repayment Amount (Repayment 1, 2 & 3).

- Start Date (Repayment 1, 2 & 3).
- Expiry Date (Repayment 1, 2 & 3).
- Cycle (Repayment 1, 2 & 3).
- Revolving/Terminating (R/T).
- Security Indicator.
- Special Review Date.
- Term of Loan.
- Unfunded Amt.

ODMU Overdraft/Limit Inquiry/Maintenance

The following fields will be populated by Region staff via CIMS.
- Annual Review Date.
- Capital Adequacy.
- Funded Amt.
- Fund Ind (New, Can, In, Out).
- LAF to be Charged (Y/N).
- Limit Approval Fee.
- Line Fee Calculation, PA% Rate.
- Location of Risk.
- Manager's Review Date.
- Purpose Code.
- Refin/Add/Alt (R/A).
- Security Indicator.
- Special Review Date.
- Type (Limit 1, 2 & 3).
- Limit (Limit 1, 2 & 3).
- Start (Limit 1, 2 & 3).
- Expiry (Limit 1, 2 & 3).
- Revolv/Termin (R/T) (Limit 1, 2 & 3).
- Unfunded Amt.
- Waive Fee (Y/N).

LA01 Account Details Maintenance

The following fields will be populated by Region staff via CIMS.
- Account Limit.
- Annual Review Date.
- Capital Adequacy.
- Funded Amt.
- Fund Indicator (Out/In/New/Can).
- INC/RI (I/R).
- Limit Expiry Date.
- Location of Risk.
- Purpose Code.
- Refin/Alt/Add (R/A).
- Revolving/Terminating (R/T).
- Security Indicator.
- Unavailable Funds.
- Unfunded Amt.

LA02 Account Fee Maintenance

The following fields will be populated by Region staff via CIMS.

- Acceptance/Endor Fee %.
- Acct to DR Prod
- Acct.
- Commitment Fee %.
- LAF Charged Year to Date.
- LAF to be Charged (Y/N).
- Limit Approval Fee.
- Line Fee Cycle Code.
- Margin (FCL, MML, etc).
- Method of Fee Payment.
- Next Payment Date.
- Non-Rebate Line Fee %.