

# User Guide

## Information Reporting

**BANKLINK.**

*Another Fiserv Connection*

116 West 32nd Street, 10th floor New York, NY 10001  
t 212.419.3000 f 212.419.3200 [www.banklink.com](http://www.banklink.com)

©2007 BANKLINK. All Rights Reserved

April, 2007 Edition

This information is proprietary and intended solely for the use of the original recipient.

Information in this document is subject to change without notice. Companies, names and data used in examples herein are fictitious unless otherwise noted. No part of this document may be reproduced, stored in a retrieval system, or retransmitted in any form or by any means, electronic or mechanical, without the express written permission of I.

iLINK and iBOSS are service mIBANKLINK. Windows is a trademark of Microsoft Corporation. Quicken and QuickBooks are trademarks of Intuit Inc.

## TABLE OF CONTENTS

---

<b>TABLE OF CONTENTS</b> .....	<b>1</b>
<b>ABOUT INFORMATION REPORTING</b> .....	<b>1</b>
<b>AVAILABLE REPORTS</b> .....	<b>1</b>
<b>BAI FORMATTING</b> .....	<b>1</b>
<b>ACCOUNT STATUS REPORT</b> .....	<b>2</b>
Interpreting the Account Detail Report .....	3
Filtering Account Detail Reports/Creating Favorite Reports .....	5
<b>TRANSACTION REPORT</b> .....	<b>6</b>
Searching for Transactions.....	6
<b>ACCOUNT TARGETS REPORT</b> .....	<b>8</b>
<b>ACCOUNT STATEMENT</b> .....	<b>10</b>
<b>ACCOUNT SUMMARY REPORT</b> .....	<b>12</b>
Interpreting the Account History Report .....	16
Interpreting the Expanded Account Summary Report .....	17
<b>TIME DEPOSIT REPORTING</b> .....	<b>19</b>
<b>CURRENT DAY ACCOUNT REPORTING</b> .....	<b>21</b>
Key Differences from Standard Account Reporting .....	21
Changes to the Account Status Report .....	21
Changes to the Account Summary Report .....	22
Changes to the Expanded Account Summary Report .....	22
Changes to the Account Detail Report .....	23
<b>CONTROLLED DISBURSEMENT REPORTING</b> .....	<b>24</b>
<b>ON-LINE AND CURRENT DAY REPORTING</b> .....	<b>26</b>
Key differences from Standard Account Reporting.....	26
Changes to the Account Status Report .....	26
Changes to the Account Summary Report .....	27
Changes to the Expanded Account Summary Report .....	28
Changes to Account Detail Report .....	28
Changes to Home Page .....	29
<b>CONTROLLED DISBURSEMENT REPORTING</b> .....	<b>29</b>
<b>ON-LINE BALANCE REPORTING</b> .....	<b>31</b>
Key Differences from Standard Account Reporting .....	31
Changes to Account Summary Report .....	31
Changes to Home Page .....	32
<b>LOAN SUMMARY REPORT</b> .....	<b>33</b>
Actions Available from Commercial Loan Screens .....	35
Actions Available from Consumer Loan Screens .....	35

Accessing Consumer Loan/Line of Credit/Mortgage Transaction History .....	36
Prior-Day Loan Summary Detail .....	36
Loan Summary History .....	37
<b>ADMINISTRATION.....</b>	<b>38</b>
<b>SETTING ACCOUNT TARGETS (ADMINISTRATORS).....</b>	<b>38</b>
<b>ORGANIZING ACCOUNTS INTO GROUPS (ADMINISTRATORS) .....</b>	<b>40</b>
<b>ADJUSTING COLUMNS FOR DISPLAY (ALL USERS) .....</b>	<b>41</b>

## ABOUT INFORMATION REPORTING

---

The Information Reporting module provides you with the ability to:

- View, sort, print and export current-day and prior-day balance and transaction information for your bank accounts.
- Access up-to-the minute balance information for your bank and loan accounts.
- View account detail for any account.
- View an account statement for any account.

## AVAILABLE REPORTS

---

The following account reports are available:

- The Account Status report provides the last posted dates on which account balances, debits, and credits were updated for the account.
- The Transaction Report provides you with the ability to generate a report on all transactions created using the system, or on a subset of those transactions determined by criteria that you specify.
- The Transaction Search report provides information on transactions that meet the criteria you specify.
- The Account Targets report provides feedback on how year-to-date and month-to-date average balances match up with pre-set targets.
- The Account Statement report provides account and transaction information for a date range in an easily printable format.
- The Account Summary report provides currently-available summary balance information for each account.
- The Loan Summary report provides information on loan accounts.

## BAI FORMATTING

---

Some reports may be available for export to BAI format. For information on the BAI format, download the BAI [specification](http://www.bai.org/operations/reportingcodes.asp) (<http://www.bai.org/operations/reportingcodes.asp>).

## ACCOUNT STATUS REPORT

---

The Account Status report provides the last posted dates on which account balances, debits, and credits were updated for each of your accounts. Detail on each account is also available, and additional features may be available, depending on your settings.

### To access the Account Status report:

Do one of the following:


- From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Account Status**.
- From any other screen
  1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
  2. In the Information Reporting pane, click the **Account Status** hyperlink.

The Account Status pane is displayed.

The Account Status report presents data in some or all of the following fields:

This column...	Displays the...
Account #	Account number for which balance update dates are displayed.
Account Name/Title	Name (if any) assigned to the account.
Prior Bal	Date the prior-day account balance was last updated.
Prior Dr	Date the prior-day debit balance was last updated.
Prior Cr	Date the prior-day credit balance was last updated.
Current Dr	Date the current debit balance was last updated.
Current Cr	Date the current credit balance was last updated.
Action	Item-specific available actions. Available actions are described below.

Additional fields may also be available.

 **Note:** The **Targets** button can also convey important information, if your System Manager has set account targets.

If an account's average monthly or yearly balance varies from the target balance by a percentage greater than that specified by the System Manager, the **Targets** button changes color; the letters on the button change from black to red.

From the Account Status report, you can do any of the following:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **View prior-day account detail for any listed account**  
Click a hyperlinked account number to view an account detail report. See the “Interpreting the Account Detail Report” section of this document for additional information about the Account Detail report.
- **Print the report**  
Click the **Print** button.
- **Access the Account Summary report**  
Click the **Summary** button. See the “Account Summary Report” section of this document for additional information.
- **Access the Account Targets report**  
Click the **Targets** button. See the “Account Targets Report” section of this document for additional information.

Additional options may also be available.

## INTERPRETING THE ACCOUNT DETAIL REPORT

---


The Account Detail report presents a detailed listing of credit and debit transactions for your accounts.

For each transaction, the Account Detail report presents information in some or all of the following columns:

This column...	Displays the...
Posted	Date the transaction was posted.
Credit Amt.	The amount deposited to the account, if any.
Debit Amt.	The amount debited to the account, if any.
1 Day Float	The portion of the account ledger balance that is not available for the account holder to draw for one business day, if any.
2+ Day Float	The portion of the account ledger balance that is not available for the account holder to draw against for two or more days, if any.
Description	Text description of the transaction.
Bank Ref.	Bank reference number for the transaction.

This column...	Displays the...
Cust Ref.	Customer reference number for the transaction, if any.
Action	Item-specific available actions. Available actions are described below.


From the Account Detail report, you can:


- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
  - **View descriptive transaction information for a transaction (if available)**  
In the **Action** column, click the **Memo** link. Transaction information is displayed in a pop-up window.
  - **View imaged items for a transaction (if available)**  
In the **Action** column, click the **Image** link. A check image is displayed in a pop-up window.
  - **Print the Account Detail report**  
Click the **Print** button.
  - **Export the Account Detail report**
    1. From the **Export** drop-down list, select an export format.
    2. Click the **Export** button.  
  
If you selected **ASCII (csv)**, a pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information. When you have finished making adjustments, click the **Export** button.  
  
If you selected any other export format, or when you click the **Export** button, the File Download dialog box is displayed.
    3. Save the file to a local or network drive.
  - **Filter the Account Detail report, and save the filters as a Favorite Report**  
Click the **Filter** button. See the “Filtering Account Detail Reports/Creating Favorite Reports” section of this document for additional information on filtering Account Detail reports.
  - **View a fixed-format report that can be printed or converted to PDF**
    1. Click the **Report** button. The report is displayed in a pop-up window.
    2. Click the **PDF** button at the bottom of the report to create a– Adobe Acrobat - readable PDF version of the report, or click the **Print** button to print the report.
-  **Note:** Items are grouped in sets of 12. To view the next set, click a **View Items** link (at the bottom of the pane), or click [**View All**] to view all posted items.

## FILTERING ACCOUNT DETAIL REPORTS/CREATING FAVORITE REPORTS

Account detail reports can be filtered so that they display only the information that meets criteria you set. These filtered reports can then be saved as “Favorite Reports,” and accessed from the Information Reporting pane of the All Reports screen.

### To filter account detail reports:

1. From the Account Detail report, click the **Filter** button. The Filter for [account number] screen is displayed.
  2. *[Optional]* If you have previously saved filtering criteria (“Favorite Reports”), you can use them. Do the following:
    1. From the **Favorite Reports** drop-down list, select a report name to load that set of filtering settings.
    2. Make changes as per the instructions below to customize the Favorite Report to your current needs.
-  **Note:** Optionally, you can save your changes; after you make the changes to be saved, click the **Save** button in the **Favorite Reports** row.
3. Use the **Credits/Debits/Checks** radio buttons to specify the type of transactions to view:
    - To view only credits, select the **Credit Only** radio button.
    - To view only debits, select the **Debits Only** radio button.
    - To view only checks, select the **Checks** radio button.
    - To view all, select the **All** radio button.
  4. *[Optional]* In the **Minimum Amount** field, enter a minimum amount. Any transaction of a value less than the amount specified is excluded from the report.

 **Note:** Enter only digits and, if necessary, a decimal point.
  5. *[Optional]* From the **Transaction Codes** drop-down lists, select up to three transaction codes. Only transactions that match these codes will be displayed.
  6. *[Optional]* In the **Date Range From** and **To** fields, enter a settlement date range. You can also click the **Calendar** buttons to select dates using the Calendar utility.
  7. In the **Transaction Memos** row, select the **Yes** or **No** radio buttons to indicate whether or not transaction memos are to be displayed.
  8. In the **Transaction Descriptions** row, select the **Yes** or **No** radio buttons to indicate whether or not explanations for transaction codes are to be displayed.

9. *[Optional]* To save the filtered report as a Favorite Report:
  1. In the **Favorite Reports** row, click the **Add** button. A pop-up window is displayed.
  2. In the **Report Name** field, enter a name for the report.
  3. Click **OK**. The pop-up window closes, and the report is saved. Later, you can access this filtered report from the Information Reporting pane on the All Reports screen.
10. Click the **Submit** button to display the filtered report.  
*[Optional]* To remove the filter and display all data, click the **Clear Filter** button.

## TRANSACTION REPORT

---

The Transaction Report provides an Account Detail view of all transactions that meet search criteria you specify.

## SEARCHING FOR TRANSACTIONS


---

**To generate a report of all transactions matching a specific set of criteria:**

1. Do one of the following:
  - From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Transaction Search**.
  - From any other screen
    1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
    2. In the Information Reporting pane, click the **Transaction Search** hyperlink.  
The Account Status pane is displayed.
2. In the **Account** list, click an account number to select it.

3. *[Optional]* Specify any or all of the following criteria:
  - In the **Current/Prior** row, select one of the following radio buttons:
    - **Prior Day**: Restrict the transaction search to the prior-day database.
    - **Current Day**: Restrict the transaction search to the current-day database.
  - In the **Credits/Debits/Checks** row, select one of the following radio buttons:
    - **All**: Display debits, credits, and checks paid.
    - **Credits Only**: Display only credit transactions.
    - **Debits Only**: Display only debit transactions.
    - **Checks Only**: Display only checks paid.
  - In the **Minimum Amount** field, enter the minimum transaction value to be displayed.
  - In the **Maximum Amount** field, enter the maximum transaction value to be displayed.
  - In the **Bank Reference Number** field, enter a bank reference number to limit the displayed transactions to those with that number.
  - In the **Customer Reference Number** field, enter a customer reference number to limit the displayed transactions to those with that number.
  - From the **Transaction Codes** drop-down lists, select one or more transaction types to limit the displayed transaction to those of that type.
  - In the **Date Range From** and **To** fields, enter a start date and an end date to limit the displayed transactions to those that were reconciled between those dates. Use **mm/dd/yyyy** format. You can also click the **Calendar** buttons to select dates using the Calendar utility.
4. Set display options:
  - In the **Transaction Memos** row, select the **Yes** or **No** radio buttons to indicate whether or not transaction memos are to be displayed.
  - In the **Transaction Descriptions** row, select the **Yes** or **No** radio buttons to indicate whether or not explanations for transaction codes are to be displayed.
5. Click the **Submit** button. Transactions that meet your criteria are displayed on the Account Detail screen.

The results of the transaction search are displayed on the Account Detail screen. The fields displayed and actions available are therefore the same as those discussed in the “Interpreting the Account Detail Report” section of this document.

-  **Note:** Since the search action functions as a type of filter, the **Clear Filter** button will be available when you access the Account Detail screen through the Transaction Search utility. Clicking this button will result in all data being displayed for the accounts.

## ACCOUNT TARGETS REPORT


---

The Account Targets report provides a snapshot view of your average month-to-date and year-to-date balances, and provides feedback on how those average balances match up with pre-set targets.

Account targets are set by System Managers. See the “Setting Account Targets” section of this document for additional information.

### To access the Account Targets report:

1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
2. In the Information Reporting pane, click the **Account Targets** hyperlink. The Account Targets pane is displayed.

 **Note:** From the Home Page or from any report in the Information Reporting module, you can also select **Account Status** from the **Reporting** menu to access the Account Status report, then click the **Targets** button.

For each account, the Account Targets report presents some or all of the following data:

This column...	Displays the...
Account #	Account number for which target information is displayed.
Account Name/Title	Name (if any) assigned to the account.
MTD/YTD Average	Average collected balance for the month- or year-to-date.
MTD/YTD Target	Balance notification level. If the month- or year-to-date average account balance moves above or below this amount, the user will be notified.  On the Account Status report, the <b>Targets</b> button changes color if any account has an average balance outside the specified notification level.
MTD/YTD Diff	Value obtained by subtracting the MTD or YTD target from the MTD or YTD average.

This column...	Displays the...
MTD/YTD Bulls Eye	Amount that would need to have been deposited or withdrawn on the previous day in order to hit the target average for the month- or year-to-date.  Bull's-eye is derived as follows: Bull's-eye = (target * [number of days elapsed –n month/year]) - (sum of all daily balances for month/year).
Action	Item-specific available actions. Available actions are described below.

If accounts have been organized into groups, they will be displayed according to those groups on this screen. See the “Organizing Accounts into Groups” section of this document for information on grouping accounts.

From the Account Targets report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **View account detail for an account**  
In the **Account #** column, click an account number to view account detail for that account. See the “Interpreting the Account Detail Report” section of this document for information about the fields available in this report.
- **Print the report**  
Click the **Print** button to print this report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. A pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data.  
  
See the “Notes on ASCII Export” section of the **Getting Started** document for additional information on ASCII exports.
- **[System Managers only] Modify account targets for an account**  
Click an account's modify hyperlink to modify account targets for that account.  
  
See the “Setting Account Targets (Administrators)” section of this document for additional information.

## ACCOUNT STATEMENT

---

The Account Statement report provides account and transaction information for a date range in an easily printable or exportable format. Data for one or more accounts can be accumulated into the same Statement report.

### To access the Account Statement report:

1. Do one of the following:
  - From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Account Statement**.
  - From any other screen
    1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
    2. In the Information Reporting pane, click the **Account Statement** hyperlink.

The Account Statement pane is displayed.

2. In the **Account** list, click an account number to select it. You can also hold down the **Ctrl** button on your keyboard and click multiple accounts to select them.
3. In the **From** field, enter the first date to be included in the report; in the **To** field, enter the last date to be included. Use **mm/dd/yyyy** format.
4. Select the **Yes** or **No** radio buttons in the **Transaction Memos** and **Transaction Descriptions** rows to indicate whether these features are to be included in the report. If transaction descriptions are not included in the report, transaction codes will be displayed instead.
5. Do one of the following:
  - To view a formatted report that can be printed or converted to Adobe Acrobat-readable PDF format, select the **Screen** radio button.
  - To save the information to a comma-delimited ASCII file, select the **File** radio button.
6. Click the **Submit** button.
  - If you selected the **Screen** radio button, the Account Statement pop-up window opens, displaying the report on-screen. From this screen, you can print the report or convert it to an Adobe Acrobat-readable PDF file.
  - If you selected the **File** radio button, a pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data.

 **Note:** See the “Notes on ASCII Export” section of the **Getting Started** document for additional information about the export of ASCII files.

The Account Statement report provides balance and transaction information for selected accounts. The online version of the report is grouped into four sections for each account:

- The first section provides information about the account itself, including opening and closing ledger balances.
- The second section provides a list of checks paid, in date order.
- The third section provides a list of debit transactions, in date order.
- The fourth section provides a list of credit transactions, in date order.

If more than one account is included in the report, the first section for the second report is displayed beneath the last section for the first report, etc.

For each account, the Account Statement report presents some or all of the following data, as applicable:

This field/column...	Displays the...
Account Title	Name of the account, if one has been specified.
Posted Date	Last date ledger balances were posted.
Number	Account number.
Currency	Type of currency with which transactions with the account are conducted.
Opening Ledger Balance	The ledger balance for the account at the start of the business day on the posted date.
Closing Ledger Balance	The ledger balance for the account at the end of the business day on the posted date.
Credits	The number and dollar amount of all credits posted to the account on the posted date.
Debits	The number and dollar amount of all debits posted to the account on the posted date.
Check	Check number of the paid check.
Date Paid	Date the check was paid.
Amount	Amount of the paid check.
Posted Date	Date the debit or credit transaction was posted to the account.
Amount	Amount of the debit or credit transaction.

This field/column...	Displays the...
Tran Code	Text or code describing the debit or credit transaction.
Bank Reference	Reference number assigned by the bank for the transaction.
Customer Reference	Reference number (if any) assigned by the customer for the transaction. If no customer reference was assigned, "N/A" will be displayed in this column.
Memo (unlabeled)	If memos were requested, any memo information included with the transaction is displayed beneath the transaction record.

From the online version of the Account Statement report, you can:

- **Save the report as an Adobe Acrobat-readable PDF file**  
Click the **PDF** button, then specify a file location.
- **Print the report**  
Click the **Print** button.

## ACCOUNT SUMMARY REPORT

---

The Account Summary report uses the most currently posted data to provide available summary balance information for all your accounts. Use the Account Summary report for a snapshot view of the posted balances, credit, debit and float totals for all accounts.

For ease of reference, accounts for which information is displayed in the Account Summary report can be organized into groups. See the "Organizing Accounts into Groups" section of this document for information on grouping accounts.

### To access the Account Summary report:

Do one of the following:

- From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Account Summary**.
- From any other screen
  1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
  2. In the Information Reporting pane, click the **Account Summary** hyperlink.

The Account Summary pane is displayed.

For each account, the Account Summary report presents some or all of the following data, as applicable:

This column...	Displays the...
Account #	Account number.
Account Name/Title	Name (if any) assigned to the account.
Posted Date	Date the account balance was posted.
Ledger	Account balance that is the result of the total debit and credit activity as of a specific date and time. There is no indication of funds availability or usability. This is sometimes "reference" to as "book," "gross" or "statement" balance.
Collected	Portion of the account ledger balance available for the account holder to draw against. This balance is also "referred to" as "good funds," "immediately available funds," or "usable funds." It is equal to ledger balance less total float.
Available	Available balance at the start of the business day following the day for which the activity is reported. It is equal to ledger balance less 2+ day float.
Action	Item-specific available actions. Available actions are described below.

If accounts have been organized into groups, subtotals for each group are presented in a **Subtotals** row beneath the last account in the group.

If additional summary information is available for an account, the **more** link will be displayed in the **Action** column for that account. Click the **more** link to display this information in the bottom pane of the Account Summary screen.

The following additional information may be available:

This column...	Displays the...
1 Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw for one business day.
2+ Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw against for two or more days.

This column...	Displays the...
Cr Amount	The dollar amount of all credit transactions posted to the account on the posted date.
# Crs	The number of credit transactions posted to the account on the posted date.
Dr Amount	The dollar amount of all debit transactions posted to the account on the posted date.
# Drs	The number of debit transactions posted to the account on the posted date.
Action	Item-specific available actions. Available actions are described below.

From the Account Summary report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **View additional account information**  
Click the **more** link, if available, to display additional account information in the bottom pane of the Account Summary screen.
- **View a fixed-format report for an account**  
Click the **report** link to view the account's report information in a fixed-format report, displayed in a pop-up window. From that window, you can print the report or save it as a PDF document.
- **View account history**  
Click the **history** link to view available account history; the Account History pane is displayed. See the "Interpreting the Account History Report" section of this document for additional information.
- **View account details**  
Click the account number, or click the **details** link in the **Action** column. The Previous Day Account Detail pane is displayed. See the "Interpreting the Account Detail Report" section of this document for additional information.
- **Print the report**  
Click the **Print** button.
- **View all summary information for all accounts**  
Click the **Report** button. The expanded Account Summary report is displayed.
- **Export the report to ASCII or BAI v.2 format**
  - I. From the **Export** drop-down list, select the desired format.

2. Do one of the following:

- If you selected ASCII

1. Click the **Export** button. A pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information.
2. Click the **Export** button when you have finished making adjustments.

See the “Notes on ASCII Export” section of the **Getting Started** document for additional information on ASCII-format export.

- If you selected BAI

An additional information entry area is displayed below the report pane. Do the following:

1. In the **Account** list, click the account numbers for which the report is to be generated.  
To select multiple account numbers, hold down the **Ctrl** key while clicking each.
2. Select the **Group Status** radio button of the current BAI file status:
  - **Update:** Most balance reporting transmissions are updates. Update is intended both for previous-day and same-day reporting. Update reports all status, summary and detail data.
  - **Deletion:** Deletion removes all previously reported information for the indicated group of accounts on a particular As-Of date.
  - **Correction:** Correction is used when previously transmitted data is substantially wrong. It allows all previously reported data to be deleted and replaced with corrected data.
  - **Test Only:** Test Only indicates a file that must be edited for syntax and batch totals but does not affect the receiver's live files. Test Only transmission is point to point only.
3. In the **Date** field, enter the posting date of the summary and/or transaction items.  
If the **Prior Day** radio button is selected (see below), a date range may be exported; the **To Date** field is displayed. Enter the end date for the range.
4. In the **Sender**, **Receiver**, and **Ultimate Receiver** fields, respectively, enter ABAs for the sender, receiver, and ultimate receiver.
5. Select the **Current Day** or **Prior Day** radio buttons to indicate whether the report is to include information from the current-day or prior-day “databases.” The “Current Day” report may contain detail information that is not available in the “Prior Day” report. The “Prior Day” report may contain transactions that are not included in the “Current Day” report.
6. Click the **Export** button, located beneath the report pane.

The File Download dialog box is displayed, allowing you to save or open the downloaded file.

## INTERPRETING THE ACCOUNT HISTORY REPORT

The Account History report displays historical balance, float, and transaction information for an account. It also offers access to transaction details for all dates recorded.

For each date for which history is available, the Account History report presents some or all of the following data, as applicable:

This column...	Displays the...
Posted Date	Date for which the balance, float, and transaction information was posted to the account.
Ledger	Account balance that is the result of the total debit and credit activity as of a specific date and time. There is no indication of funds availability or usability. This is sometimes "reference" to as "book," "gross" or "statement" balance.
Collected Balance	Portion of the account ledger balance available for the account holder to draw against. This balance is also "referred to" as "good funds," "immediately available funds," or "usable funds." It is equal to ledger balance less total float.
1 Day Float	Portion of the account ledger balance that is not available for the account holder to draw for one business day.
2+ Day Float	Portion of the account ledger balance that is not available for the account holder to draw against for two or more days.
Cr Amount	The dollar amount of all credit transactions posted to the account on the posted date.
# Crs	The number of credit transactions posted to the account on the posted date.
Dr Amount	The dollar amount of all debit transactions posted to the account on the posted date.
# Drs	The number of debit transactions posted to the account on the posted date.
MTD Average	Average collected balance, calculated on a monthly basis.
YTD Average	Average collected balance, calculated on a yearly basis.

From the Account History report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **View transaction detail for a specific date**  
Click a hyperlinked date in the **Posted Date** column to display an Account Detail report for the selected date. See the “Interpreting the Account Detail Report” section of this document for additional information on the contents of this report.
- **Print the report**  
Click the **Print** button.
- **Export the report in ASCII format**  
Click the **Export** button to export the report in comma-delimited ASCII format. A pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data.

See the “Notes on ASCII Export” section of the **Getting Started** document for additional information on ASCII-format export.

## INTERPRETING THE EXPANDED ACCOUNT SUMMARY REPORT

The expanded Account Summary report displays all available account summary information for each of your accounts on a single screen.

For each account, summary information is presented in some or all of the following columns:

This column...	Displays the...
Account #/Title	Account number and title, if a title was assigned by the System Manager.
Posted Date	Date balances were posted to the system.
Ledger Balance	Account balance that is the result of the total debit and credit activity as of the posted date. There is no indication of funds availability or usability.
Available Balance	Portion of the account ledger balance available for the account holder to draw against, as of the posted date.
I Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw for one business day.

This column...	Displays the...
2+ Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw against for two or more days.
# Cr	The number of credit transactions posted to the account on the posted date.
Amt Cr	The dollar amount of all credit transactions posted to the account on the posted date.
# Dr	The number of debit transactions posted to the account on the posted date.
Amt Dr	The dollar amount of all debit transactions posted to the account on the posted date.
Current Ledger	Account balance that is the result of the total debit and credit activity as of the posted date. There is no indication of funds availability or usability.
Current Available	Portion of the account ledger balance available for the account holder to draw against, as of the posted date.

From the expanded Account Summary report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **Convert the report to an Adobe Acrobat-readable PDF document**  
Click the **PDF** button to create an Adobe Acrobat-readable PDF version of the report. The PDF document is displayed in a new browser window.

## TIME DEPOSIT REPORTING

---

Time deposits are deposits such as Certificates of Deposit made at financial institutions that cannot ordinarily be withdrawn until the expiration of a term agreed upon at the time of deposit. Generally, a longer term corresponds to a higher rate of return on your money.

The system gives users access to information about their time deposit accounts through the Time Deposit report.

### To access the Time Deposit report:

Do one of the following:

- From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Time Deposit**.
- From any other screen
  1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
  2. In the Information Reporting pane, click the **Time Deposit Summary** hyperlink.

The Time Deposit Report pane is displayed.

For each account, the Time Deposit report presents some or all of the following data, as applicable:

This column...	Displays the...
Account Number	Account number associated with the account.
Account Name/Title	Name (if any) assigned to the account.
Last Updated	Date on which the balance information was last updated on the system.
Principal Amount	Initial amount invested (or amount re-invested at renewal).
Current Balance	Current value of the investment. This value includes the principal plus any interest earned to date, less any withdrawals of interest or principal.

From the Time Deposit Summary report, you can:

- Click the **Export** button to export the report in ASCII format.
- Click an account's **detail** hyperlink to access detail information about the account. The following information is displayed on the Time Deposit Detail screen:

This field...	Displays the...
As Of Date	Date for which the balance was reported.
Status	Status of the account: <ul style="list-style-type: none"> <li>Accounts are considered <b>Active</b> if they are currently funded and accruing interest.</li> <li>Accounts are considered <b>Closed</b> if they were closed.</li> <li>Accounts are considered <b>Dormant</b> if a financial institution has not been able to contact the account holder, and the account holder has not contacted the financial institution for a period governed by state regulations and the agreement between the customer and the financial institution.</li> </ul>
Principal Amount	Initial amount invested (or amount re-invested at renewal).
Current Balance	Current value of the investment. This value includes the principal plus any interest earned to date, less any withdrawals of interest or principal.
Issue Date	Date on which the account was opened. This could also be the renewal date, if the account was rolled over or renewed.
Maturity Date	Date on which the account will mature. On the maturity date, the customer has the option of withdrawing funds, renewing the account, or reinvesting funds in other bank instruments.
Interest Rate	Return on investment expressed as an annual percentage (APR).
Last Interest Posting Date	The date on which interest was last posted to the account.
Next Interest Posting Date	The anticipated date that interest accrued during the current period will be posted to the account.
Last Interest Amount	The amount of interest last posted to the account.
Accrued Interest Amount	The amount of interest earned between the last interest posting date and the current date.
Interest Earned – Last Year	The amount of interest earned in the previous year as reported on the IRS 1099 form.
Interest Earned – YTD	The amount of interest earned so far in the current year. At the end of the year, the total earned will be reported on the IRS 1099 form.

## CURRENT DAY ACCOUNT REPORTING

---

The Current Day Account Reporting feature gives you access to current-day information about your accounts, in addition to the prior-day information you already receive.

This feature changes some of the reports discussed in the preceding sections. See the “Key Differences from Standard Account Reporting” sub-section of this section for additional information on these changes and the additional information available to you.

## KEY DIFFERENCES FROM STANDARD ACCOUNT REPORTING

---

If the Current Day Account Reporting feature is enabled for your accounts, the following reports are affected:

- Account Status
- Account Summary
- Account Detail

## CHANGES TO THE ACCOUNT STATUS REPORT

The Account Status report pane is modified in the following ways:

- **Column/available data changes**
  - The **Current Dr** column displays the current day’s date as the date the account’s debit balance was last updated.
  - The **Current Cr** column displays the current day’s date as the date the account’s credit balance was last updated.
  - The **CDIS** column may become available. This column presents the date and time on which the Controlled Disbursement summary and detail information was last updated.
  - If the **CDIS** column is available, the **1st Pres** and **2nd Pres** columns also become available:
    - The **1st Pres** column indicates the time the Controlled Disbursement summary was presented.
    - The **2nd Pres** column indicates the time the Controlled Disbursement detail was presented.

- **Functionality changes**

A new button, **CDIS**, may now be displayed at the bottom of the Account Status pane. If the button is available, click it to access the Controlled Disbursement Summary Report.

See the “Controlled Disbursement Reporting” section of this document for additional information on the Controlled Disbursement Summary report.

## CHANGES TO THE ACCOUNT SUMMARY REPORT

The Account Summary report pane is modified in the following ways:

- **Column/available data changes**
  - The **Current Ledger** column becomes available. It displays the account balance resulting from the total debit and credit activity as of the start of the current business day.
  - The **Current Available** column becomes available. It displays the account balance against which the customer can draw as of the start of the current business day. If transaction data is available in the system, the available balance is calculated based on that transaction data and the ledger balance.

## CHANGES TO THE EXPANDED ACCOUNT SUMMARY REPORT

The Account Summary report pane is modified in the following ways:

- **Column/available data changes**
  - The **Current Ledger** column becomes available. It displays the account balance resulting from the total debit and credit activity as of the start of the current business day.
  - The **Current Available** column becomes available. It displays the account balance against which the customer can draw as of the start of the current business day. If transaction data is available in the system, the available balance is calculated based on that transaction data and the ledger balance.

## CHANGES TO THE ACCOUNT DETAIL REPORT

The Account Detail report is modified as follows:

A new button, **Current Day**, is displayed at the bottom of the Previous Day Account Detail pane. Click this button to access the Current Day Account Detail report.

From the Current Day Account Detail report, click the **Prior Day** button to return to the Prior Day Account Detail report.

The Current Day Account Detail report presents data in the same columns used by the Account Detail report; the data is from the beginning of the current business day. See the “Interpreting the Account Detail Report” section of this document for a description of this data.

### **Note:** Archived Current Day Detail

When filtering account detail reports or creating Favorite Reports, you can access archived current day detail (for days other than the current day):

Access the Filter screen, as described in the “Filtering Account Detail Reports/Creating Favorite Reports” section of this document.

- In the **Current/Prior** row, select the **Current Day** radio button.
- In the **Date Range** fields, specify a date range.
- In the **Transaction Memos** row, select the **Yes** radio button. Other options can be set to any value necessary.

When the filter criteria are submitted, the Detail screen will include current day history for the specified date range.

## CONTROLLED DISBURSEMENT REPORTING

---

Controlled Disbursement reporting provides your company with the dollar amount of checks that will be paid against the Controlled Disbursement account that day. This information is usually available by early or mid-morning. Your company can use this report for information on funding the account and for determining end-of-day cash position.

### To access the Controlled Disbursement Summary report:

From the Account Status report, click the **CDIS** button. The CDIS Summary report is displayed.

The Controlled Disbursement Summary Report displays data in some or all of the following columns:

This column...	Displays the...
Account #	Controlled Disbursement account number.
Account Name/Title	Name (if any) assigned to the account.
Date	Date the balance was posted.
Opening Ledger	Balance reflecting all entries to the bank account.
1st Pres	Dollar amount of funds classified as First Presentment.
1st	A count of the number of detail items included in the First Presentment.
2nd Pres	Dollar amount of funds classified as Second Presentment.
2nd	A count of the number of detail items included in the Second Presentment.
Prev Day late Pres	Dollar amount of funds classified as a Previous Day Late Presentment.
Elect Debits	Dollar amount of funds classified as an Electronic Debit Presentment.
Bank Adj	Dollar amount of funds classified as Adjustment to Balances Presentment.
Adj	A count of the number of detail items included in the Bank Adjustment.

This column...	Displays the...
Target Balance	Target balance of the account.
Control Disbursements	Total of all controlled disbursements.
Net Current Day Detail Total	Dollar amount of all current-day credits, less all current-day debit items <b>except</b> controlled disbursement items.
Net Funding	Total amount needed to fund the account.

From the Controlled Disbursement Summary report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **View account detail**  
Click the hyperlinked account number to access the Controlled Disbursement Account Detail report for the account. The Controlled Disbursement Account Detail report presents data in the same columns used by the Account Detail report; the data presented is from the Controlled Disbursement account.  
  
See the “Interpreting the Account Detail Report” section of this document for additional information about the Controlled Disbursement Account Detail report.
- **Print the report**  
Click the **Print** button to print this report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. A pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data.  
  
See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.

## ON-LINE AND CURRENT DAY REPORTING

---

The combination of current-day and on-line balances gives you access to account information that can be updated as needed (for those accounts with On-Line Balance Reporting enabled) and current-day data for those accounts for which on-line balance updates are not available.

## KEY DIFFERENCES FROM STANDARD ACCOUNT REPORTING

---

If the On-Line Balance Reporting and Current Day Reporting features are enabled for your accounts, the following reports and screens are affected:

- Account Status report
- Account Summary report
- Account Detail report
- Home Page

## CHANGES TO THE ACCOUNT STATUS REPORT

The Account Status report pane is modified in the following ways:

- **Column/available data changes**
  - The **Current Dr** column displays the current day's date as the date that the account was last updated.
  - The **Current Cr** column displays the current day's date as the date that the account was last updated.
  - The **CDIS** column may become available. This column presents the date and time that Controlled Disbursement summary and detail information was last updated.
  - If the **CDIS** column is available, the **1st Pres** and **2nd Pres** columns also become available:
    - The **1st Pres** column indicates the time the Controlled Disbursement summary was presented.
    - The **2nd Pres** column indicates the time the Controlled Disbursement detail was presented.

- **Functionality changes**

A new button, **CDIS**, may now be displayed at the bottom of the Account Status pane. If this button is available, click it to access the Controlled Disbursement Summary Report.


See the "Controlled Disbursement Reporting" section of this document for additional information on the Controlled Disbursement Summary report.

## CHANGES TO THE ACCOUNT SUMMARY REPORT

The Account Summary report pane is modified in the following ways:

- **Column/available data changes**

- The **Current Ledger** column becomes available. It displays the account balance resulting from the total debit and credit activity as of the start of the current business day.
- The **Current Available** column becomes available. It displays the account balance against which the customer can draw as of the start of the current business day; for on-line accounts,

 **Note:** For accounts whose balances are current-day only, the current available balance is calculated based on available transaction data and the ledger balance. For accounts whose balances are reported on-line, the current available balance is the account balance against which the customer can draw as of the latest balance update.

- A lightning-bolt icon is now displayed in the **Posted Date** column, next to the posted date for each account for which the On-Line Balance Reporting feature is enabled. This icon indicates the update status of the account:
  - A **black** lightning bolt (⚡) indicates an update that encountered no errors.
  - A **red** lightning bolt (⚡) indicates an update that encountered errors. The word “Error” may also be displayed in this column in place of a posted date.
- The information displayed in the report’s columns is current as of the last date and time updated.


- **Functionality changes**

- Account detail reports (previously accessed via the **details** link or by clicking the account number) are available only for those accounts that do not have the On-Line Balance Reporting feature enabled.
- Additional account information (previously accessed via the **more** link) is available only for those accounts that do not have the On-Line Balance Reporting feature enabled.
- A new button, **Update All Balances**, is now displayed at the bottom of the Account Summary pane. Click this button to update balance information for those accounts for which the On-Line Balance Reporting feature has been enabled.

## CHANGES TO THE EXPANDED ACCOUNT SUMMARY REPORT

The Account Summary report pane is modified in the following ways:

- **Column/available data changes**
  - The **Current Ledger** column becomes available. It displays the account balance resulting from the total debit and credit activity as of the start of the current business day.
  - The **Current Available** column becomes available. It displays the account balance against which the customer can draw as of the start of the current business day.

 **Note:** For accounts whose balances are current-day only, the current available balance is calculated based on available transaction data and the ledger balance. For accounts whose balances are reported on-line, the available balance is not calculated; nothing is displayed in the **Current Ledger Balance** and **Current Available Balance** columns.

## CHANGES TO ACCOUNT DETAIL REPORT

The Account Detail report is modified as follows:

A new button, **Current Day**, is displayed at the bottom of the Previous Day Account Detail pane. Click this button to access the Current Day Account Detail report.

From the Current Day Account Detail report, click the **Prior Day** button to return to the Previous Day Account Detail report.

The Current Day Account Detail report presents data in the same columns used by the Account Detail report; the data is from the beginning of the current business day. See the “Interpreting the Account Detail Report” section of this document for a description of this data.

 **Note:** **Archived Current Day Detail**

When filtering account detail reports or creating Favorite Reports, you can access archived current day detail (for days other than the current day):

Access the Filter screen, as described in the “Filtering Account Detail Reports/Creating Favorite Reports” section of this document.

- In the **Current/Prior** row, select the **Current Day** radio button.
- In the **Date Range** fields, specify a date range.
- In the **Transaction Memos** row, select the **Yes** radio button. Other options can be set to any value necessary.

When the filter criteria are submitted, the Detail screen will include current day history for the specified date range.

## CHANGES TO HOME PAGE

The Home Page is modified as follows:

A new button, **Update All Balances**, is now displayed at the bottom of the Favorite Accounts pane.

Click the **Update All Balances** button to update balances for accounts:

- For which the On-Line Balance Reporting feature has been enabled.
- That are included in the Favorite Accounts pane of the Home Page.

 **Note:** Balances not included in this pane will **not** be updated.

## CONTROLLED DISBURSEMENT REPORTING

---

Controlled Disbursement reporting provides your company with the dollar amount of checks that will be paid against the Controlled Disbursement account that day. This information is usually available by early or mid-morning. Your company can use this report for information on funding the account and for determining end-of-day cash position.

### To access the Controlled Disbursement Summary report:

From the Account Status report, click the **CDIS** button. The CDIS Summary report is displayed.

The Controlled Disbursement Summary Report displays data in some or all of the following columns:

This column...	Displays the...
Account #	Controlled Disbursement account number.
Account Name/Title	Name (if any) assigned to the account.
Date	Date the balance was posted.
Opening Ledger	Balance reflecting all entries to the bank account.
1st Pres	Dollar amount of funds classified as First Presentment.
1st	A count of the number of detail items included in the First Presentment.
2nd Pres	Dollar amount of funds classified as Second Presentment.

This column...	Displays the...
2nd	A count of the number of detail items included in the Second Presentment.
Prev Day late Pres	Dollar amount of funds classified as a Previous Day Late Presentment.
Elect Debits	Dollar amount of funds classified as an Electronic Debit Presentment.
Bank Adj	Dollar amount of funds classified as Adjustment to Balances Presentment.
Adj	A count of the number of detail items included in the Bank Adjustment.
Target Balance	Target balance of the account.
Control Disbursements	Total of all controlled disbursements.
Net Current Day Detail Total	Dollar amount of all current-day credits, less all current-day debit items <b>except</b> first presentment and second presentment items.
Net Funding	Total amount needed to fund the account.

From the Controlled Disbursement Summary report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **View account detail**  
Click the hyperlinked account number to access the Controlled Disbursement Account Detail report for the account. The Controlled Disbursement Account Detail report presents data in the same columns used by the Account Detail report; the data presented is from the Controlled Disbursement account.  
  
See the “Interpreting the Account Detail Report” section of this document for additional information about the Controlled Disbursement Account Detail report.

- **Print the report**  
Click the **Print** button to print this report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. A pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of this document for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data.  
  
See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.

## ON-LINE BALANCE REPORTING

---

On-Line Balance Reporting gives you access to information about your accounts that is updated whenever you need it to be, in addition to the prior-day information you already receive.

This feature changes some of the screens and reports discussed elsewhere in this Guide. See the “Key Differences from Standard Account Reporting” section of this document for additional information on these changes.

## KEY DIFFERENCES FROM STANDARD ACCOUNT REPORTING

---

If the On-Line Balance Reporting feature is enabled for your accounts, the following reports and screens are affected:

- Account Summary report
- Home Page

## CHANGES TO ACCOUNT SUMMARY REPORT

The Account Summary report is modified in the following ways:

- **Column/available data changes**
  - The **Current Available** and **Current Ledger** columns are displayed, but no data is provided.
  - A lightning-bolt icon is now displayed in the **Posted Date** column, next to the posted date for each account for which the On-Line Balance Reporting feature is enabled. This icon indicates the update status of the account:
    - A **black** lightning bolt (⚡) indicates an update that encountered no errors.
    - A **red** lightning bolt (⚡) indicates an update that encountered errors. The word “Error” may also be displayed in this column in place of a posted date.
  - The information displayed in the report’s columns is current as of the last date and time updated.


- **Functionality changes**
  - Account detail reports (previously accessed via the **details** link or by clicking the account number) are available only for those accounts that do not have the On-Line Balance Reporting feature enabled.
  - Additional account information (previously accessed via the **more** link) is available only for those accounts that do not have the On-Line Balance Reporting feature enabled.
  - A new button, **Update All Balances**, is now displayed at the bottom of the Account Summary pane. Click this button to update balance information for those accounts for which the On-Line Balance Reporting feature has been enabled.

## CHANGES TO HOME PAGE

The Home Page is modified as follows:

A new button, **Update All Balances**, is now displayed at the bottom of the Favorite Accounts pane.

Click the **Update All Balances** button to update those account balances:

- For which the On-Line Balance Reporting feature has been enabled.
  - That are included in the Favorite Accounts pane of the Home Page.
-  **Note:** Balances not included in this pane will **not** be updated.

## LOAN SUMMARY REPORT

---

The Loan Summary report provides information about your loans directly from the financial institution.

### To access the Loan Summary report:

Do one of the following:

- From the Home Page  
From the **Reporting** menu, select **Loan Reporting**.
- From the All Reports screen  
In the Information Reporting pane, click the **Loan Reporting** hyperlink.

The Loan Summary screen is displayed.

The Loan Summary report presents available loan information in some or all of the following columns:

This column...	Displays the...
Number	Loan customer's bank-assigned account number, which is also the loan number.
Account Name/Title	Name (if any) assigned to the account.
Last Updated	Date and time on which account information was last updated. If the On-Line Balance Reporting feature is enabled, a lightning-bolt icon is also displayed in this column, next to the account number for each account for which the feature is enabled. This icon indicates the update status of the account: <ul style="list-style-type: none"> <li>• A <b>black</b> lightning bolt (⚡) indicates an update that encountered no errors.</li> <li>• A <b>red</b> lightning bolt (⚡) indicates an update that encountered errors.</li> </ul>
Balance Amount	Current balance, as of the last update date.
Action	Item-specific available actions. Available actions are described below.

From the Loan Summary report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **Print the report**  
Click the **Print** button to print the report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.
- **View historical detail**  
Click a loan’s **history** link to view prior-day historical payment information about the loan; the Loan History pane is displayed. See the “Loan Summary History” section of this document for additional information.
- **View current-payment detail**  
Click a loan’s **detail** link to view additional detail about the loan; the Loan Summary Detail pane is displayed. The data displayed in the Loan Summary Detail pane differs depending on whether the loan account data is tracked on-line or prior-day.

The following detail report types are available:

- Commercial Loan
- Commercial Line of Credit
- Consumer Loan
- Consumer Line of Credit
- Consumer Mortgage

In addition to current information, historical transaction information is also available for on-line consumer loan, line of credit, and mortgage account details.

For accounts that are not tracked on-line (accounts without a lightning bolt icon on the Loan Summary screen), a sixth detail report is available to provide prior-day detail for all loan types.

## ACTIONS AVAILABLE FROM COMMERCIAL LOAN SCREENS

---

When you view details for a commercial loan or line of credit, you can:

- **Print the report**  
Click the **Print** button to print the report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.
- **View historical detail**  
Click the **History** button to view prior-day historical payment information about the loan; the Loan History pane is displayed. See the “Loan Summary History” section of this document for additional information.
- **Access the Loan Summary report**  
Click the **Summary** button to access the Loan Summary report. See the “Loan Summary Report” section of this document for additional information.

## ACTIONS AVAILABLE FROM CONSUMER LOAN SCREENS

---


When you view details for a consumer loan, line of credit, or mortgage, you can:

- **Print the report**  
Click the **Print** button to print the report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.
- **View up-to-the-minute historical transaction detail**  
Enter start and end dates for a search, then click the **Submit** button to search for historical payment information that includes the most recent account data. See the “Accessing Consumer Loan/Line of Credit/Mortgage Transaction History” section of this document for additional information.
- **View historical detail reported by the end of the previous business day.**  
Click the **History** button to view prior-day historical payment information about the loan; the Loan History pane is displayed. See the “Loan Summary History” section of this document for additional information.
- **Access the Loan Summary report**  
Click the **Summary** button to access the Loan Summary report. See the “Loan Summary Report” section of this document for additional information.

## ACCESSING CONSUMER LOAN/LINE OF CREDIT/MORTGAGE TRANSACTION HISTORY

---

Continuously-updated historical loan transaction information is available for Consumer Loan, Consumer Line of Credit, and Consumer Mortgage accounts. This historical information is available from the appropriate Loan Detail screen.

 **Note:** Historical loan data is available for the current day's date minus one calendar year.

### To access historical detail:

1. Access the Detail screen for a consumer loan, consumer line of credit, or consumer mortgage account.
2. In the **From Date** and **To Date** fields at the bottom of the screen, enter start and end dates for the search. These are the dates between which loan transactions may have occurred.
3. Click the **Search** button. Available data is displayed beneath the **Date Range** fields.

## PRIOR-DAY LOAN SUMMARY DETAIL

---

The following loan summary detail is displayed when a **detail** link is clicked, if the associated account has prior-day data available:

This column...	Displays the...
Number	Loan customer's bank-assigned account number, which is also the loan number.
Account Name/Title	Name (if any) assigned to the account.
Last Updated	Date account information was updated.
Loan Amount	Total amount of the loan, as initially issued.
Interest Rate	Interest rate charged for the loan, as of the update date.
Balance Amount	Current balance, as of the update date.
Months to Maturity	Number of months (payments) remaining for the loan, as of the update date.
Available Line of Credit	The balance available in the account's line of credit, if applicable, as of the update date.
Principal Amount	Total amount of principal that will be paid over the course of the loan repayment period, as of the update date.
Interest Amount	Total amount of interest that will be paid over the course of the loan repayment period, as of the update date.

From the Loan Summary Detail report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **Print the report**  
Click the **Print** button to print the report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.
- **Access the Loan Summary History report**  
Click the **History** button to access historical payment information for this loan account.
- **Return to the Loan Summary report**  
Click the **Loan Summary** button to return to the previous screen.

## LOAN SUMMARY HISTORY

---

For each date on which loan summary data was updated on the system, the Loan Summary History report presents summary information created from the last information recorded on the previous business day.

From the Loan Summary History report, you can:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **Print the report**  
Click the **Print** button to print the report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the **Getting Started** document for additional information.
- **Return to the Loan Summary report**  
Click the **Loan Summary** button to return to the previous screen.

## ADMINISTRATION

---

In addition to general administration functions, System Managers can also set account targets for accounts reported on the system, and can organize accounts into groups that are displayed in the Account Summary report.

Additionally, all users can modify the layout of each of the reports included in this document.

### **Note: Deleted Accounts**

The last information transmitted for deleted accounts (accounts removed by the financial institution) may be retained on the system until the end of the data's retention period.

One way to hide this outdated data from a user's view is to remove the user's account permissions for the account. See the "Setting Account Permissions" section of the Administration document for additional information.

## SETTING ACCOUNT TARGETS (ADMINISTRATORS)

---

The Account Targets feature provides feedback to users on how account year-to-date and/or month-to-date average balances compare to a target amount that you specify. You can specify YTD and MTD target balances, and a percentage of permissible variance from that target balance.

If the actual average balance exceeds the specified variance, the user is notified so the necessary adjustments can be made. On the Account Status report, the **Targets** button changes color if any account has an average balance outside the specified notification level.

See the "Account Targets Report" section of this document for information about account target reporting.

### **To set account targets:**

- I. Do one of the following:
  - From the Account Status report
    1. Click the **Targets** button. The Account Targets report is displayed.
    2. In the **Action** column, click the **modify** hyperlink associated with the account for which targets are to be modified. The Account Targets pane is displayed.
  - From anywhere else in the application
    1. From the **Administration** menu, select **Applications**.
    2. Select the **Account Targets** tab.

2. If the account to be modified is not already selected, select it from the **Account** drop-down list.
3. In the **MTD Target** and **YTD Target** fields, enter the month-to-date target and/or the year-to-date target.
4. In the **Notification Level** field, enter the acceptable variance as a percentage. Enter only numbers.
5. Select either the **Above** or the **Below** radio button to indicate whether notification should be given to the user if the average balance exceeds or falls short of the target.
6. Click the **Submit** button. A confirmation message is displayed when processing is complete.
7. On the **Account Status** report, the **Targets** button changes color to notify the user if any account has an average balance outside the specified notification level.

**EXAMPLES:**


- If the user is to be notified if the average monthly balance falls more than \$100 below \$10,000, so they can make any necessary adjustments to keep the average balance at \$10,000, enter 10,000 in the **MTD Target** field, enter 1 in the **Notification Level** field, and select the **Below** radio button.
- If the user is to be notified if the average monthly balance exceeds \$10,000 by \$1000 or more, enter 10,000 in the **MTD Target** field, enter 10 in the **Notification Level** field, and select the **Above** radio button.

## ORGANIZING ACCOUNTS INTO GROUPS (ADMINISTRATORS)

---

On the Account Summary report, the Account Groups feature provides the ability to view subtotal information for each group. This information is in addition to the totals information that is already presented for all accounts.

On the Account Targets report, the feature arranges the displayed accounts by group, but does not provide subtotal information.

-  **Notes:**
- Any account can belong to any group; however, no account can belong to more than one group.
  - Membership in groups does not affect an account in any way; account grouping is purely for display purposes.

### To organize accounts into groups:

1. From the **Administration** menu, select **Applications**.
2. Select the **Account Groupings** tab.
3. Do any or all of the following:
  - Create a new group
    1. Click the **Add New** button. A pop-up window is displayed.
    2. In the **Group Name** field, enter a name for the group.
    3. Select the checkboxes associated with the accounts to be added to the group.
    4. Click the **Submit** button. The pop-up window closes, and the new account group is added to the Groups list.
  - Modify an existing group
    1. In the **Groups** list, click the name of the group to be modified. Member accounts are displayed on the right-hand side of the screen.
    2. Do either or both of the following:
      - Select the checkboxes associated with the accounts to be added to the group.
      - Deselect the checkboxes associated with the accounts to be removed from the group.
    3. Click the **Submit** button. A confirmation message is displayed.
  - Delete a group
    1. In the **Groups** list, click the name of the group to be deleted.
    2. Click the **Delete Group** button. The group is deleted; the accounts themselves are unaffected.

On the Account Summary report, accounts are arranged into the groups you have configured, with subtotals for each group displaying beneath the last member of the group in each column of the report.


## ADJUSTING COLUMNS FOR DISPLAY (ALL USERS)


---

To give you control over the organization of balance and transaction data, the system offers the ability to customize Information Reporting reports to present selected columns in a user-specified order.


### To modify column display in an Information Reporting report:


1. In any Information Reporting pane, click the **Column Adjustment** hyperlink in the upper right-hand corner. A pop-up window is displayed.
2. Do any of the following:
  - Exclude a column from the report
    1. In the **Included Fields** list, click the column name to be excluded. To select multiple columns, hold down the **Ctrl** key on your keyboard and click each column name.
    2. Click the **<** button to the left of the **Included Fields** list. The sample layout at the bottom of the pop-up window is refreshed, and the column name is moved to the **Excluded Fields** list.
  - Include an excluded column in the report
    1. In the **Excluded Fields** list, click the column name to be excluded. To select multiple columns, hold down the **Ctrl** key on your keyboard and click each column name.
    2. Click the **>** button to the right of the **Excluded Fields** list. The sample layout at the bottom of the pop-up window is refreshed, and the column name is moved to the **Included Fields** list.

-  **Notes:**
- Certain columns (such as the **Account #** or **Action** columns, where present) may not be excluded from reports. In some reports these columns must also remain in their original positions.
  - You can also click the **<<** button to move all eligible column names to the **Excluded Fields** list.


-  **Note:** You can also click the **>>** button to move all column names to the **Included Fields** list.

- Change the format in which dates in a column are displayed
  1. In the Configure Layout pane in the pop-up window, click anywhere in a column that contains a date. The column background color is changed to indicate the column being formatted.
  2. From the **Date Format** drop-down list, select a new format for the dates in the selected column. The screen is refreshed, and dates in the selected column are reformatted to your selection.

 **Note:** For purposes of data integrity, the formatting of certain date columns may not be modified. If a date column may not be reformatted, the **Date Format** drop-down list will be inactive.
- Change the color in which data in a column is displayed
  1. In the Configure Layout pane in the pop-up window, click anywhere in a column. The column background color is changed to indicate the column being formatted.
  2. From the **Font Color** drop-down list, select a new color. The screen is refreshed, and the color of the text in the selected column is reformatted to your selection.

 **Note:** Select **(theme)** to return the font color to its default setting.
- Change the alignment of data displayed within a column
  1. In the Configure Layout pane in the pop-up window, click anywhere in a column. The column background color is changed to indicate the column being formatted.
  2. From the **Alignment** drop-down list, select the new horizontal alignment. The screen is refreshed, and the alignment of the text in the selected column is reformatted to your selection.
- Move a column to a new location
  1. In the Configure Layout pane in the pop-up window, click a column header and hold the mouse button down. The text of the selected header is displayed beneath the cursor.
  2. Drag the header along the row of headers to its new location. Headers can be “dropped” only in the header row, and only in locations where a set of vertical arrows indicates an eligible destination.
  3. Release the mouse button to “drop” the header. The screen is refreshed, and the arrangement of columns is updated to reflect your changes.

3. Click the **Save** button to save your changes.

 **Note:** If you are using this procedure to export a file, the **Save** button is replaced with the **Export** button. Click the **Export** button to continue the file export.

*[Optional]* Do either of the following:

- Click the **Reset** button to return column settings to the last saved layout.
  - Click the **Default** button to return column settings to the original layout.
4. Click the **Close** button. The pop-up window is closed, and the Information Reporting screen is refreshed with your changes.