

Loan Payment Skip

Program Overview

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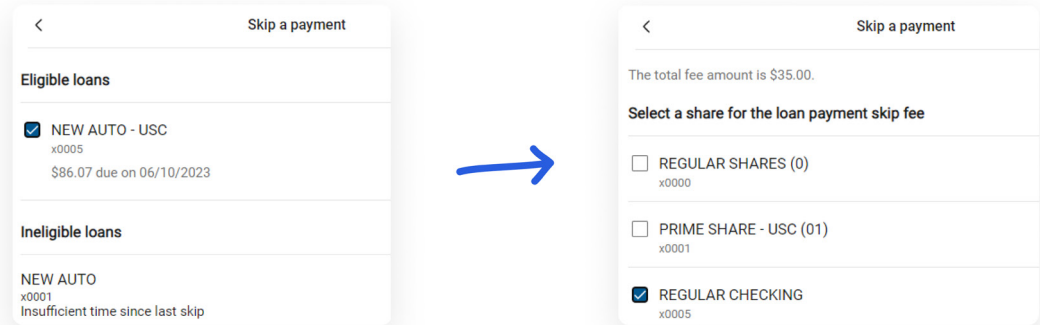
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Loan Payment Skip

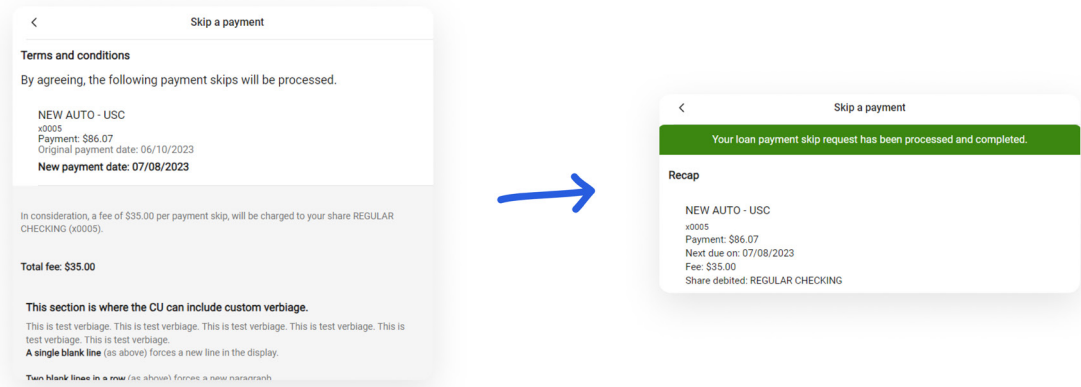
This PowerOn allows the user to select one or more eligible loans and, for a fee, have the loan due date and loan maturity date advanced by either one month (28 days for payment frequencies 6, 7, 8, 9, 11 or 12) or 1 payment cycle.

UX Run-Time Detail

Upon the member electing to run the program, the Banno UX displays a list of eligible loans the member can elect to skip. For each open eligible loan, the current amount due and due date are displayed. For open loans which are not eligible, the reason for the loan's ineligibility is displayed. Upon selecting an eligible loan, the member is prompted for the share which will be used for the fees.



A summary screen is then displayed for the member to view and approve. Upon approval the skip is *immediately* performed.



PowerOn Run-Time Detail

When first run by the member, the program reads the various parameter settings from the Letter file, looks for loan tracking records pertaining to skip payments and based upon these settings and values, determines whether the account is eligible to perform a loan payment skip (account eligibility). If the account is eligible, the program then generates a list of eligible and ineligible loans as well as a list of shares eligible to be used for the skip payment fee. This data, along with the fee amount and the terms and conditions is then passed to the Banno UX for display to the member.

Once the member has made their selections and those selections are passed back to the PowerOn by the Banno UX, the program performs the payment skip.

Program Setup & Installation

Required Files

- REPWRITERSPECS folder
 - » BANNO.LOANPAYMENT.SKIP.V1.POW (Main PowerOn Program)
 - » Standard PowerOn library include files which should already be in your system:
 - RB.LISTEXPAND.DEF
 - RB.LISTEXPAND
- LETTERSPECS folder
 - » BANNO.LOANPAYMENT.SKIP.CFG (Main program configuration Letter file)

Installation Steps

1. Upload files to their respective directories
 - » Recommend using Symitar PC Transfer.
2. Install the PowerOn programs for demand use
3. Add the Main PowerOn program name to SymXchange Common Parameters
4. In Device Control take SymXchange – Banno Off Host

If the update of the loan fields was successful, then the program creates a loan tracking record under the loan for which the payment was skipped. The loan tracking record contains the following information:

- USERDATE1 The system date
- USERDATE2 The loan's original due date
- USERDATE3 The loan's new calculated due date
- USERDATE4 The loan's original maturity date
- USERDATE5 The loan's new calculated maturity date
- USERAMOUNT1 The calculated fee amount for this payment skip
- USERAMOUNT2 The loan payment amount (LOAN:PAYMENT)

If the creation of the loan tracking record was successful, then the program debits the selected share for the skip payment fee.

Additional Information

Loan Tracking Records

The program uses the existence of these tracking records (regardless of whether it's expired or not) along with the date value in the USERDATE1 field to determine the number of skips performed in the prior rolling year, when the last skip was and how long it's been since the last skip for any given loan. There will be a loan tracking record created under each loan each time a skip is performed against that given loan.

Shares Eligible for Fees

The program looks for shares which are not closed, not charged-off which are a valid share type based upon the Letter file configuration settings and which have an available balance sufficient to cover the anticipated fee to be charged.

Test Mode

To facilitate testing in a live environment, with test mode turned on and at least one member number listed in the corresponding "Test Member List" parameter setting, any programming changes in this most recent version will only be implemented when being run by members listed in the Test Member List parameter. With Test Mode turned off, full program functionality will be used for all members.

SKIPPAYMENT.XXX

This Banno PowerOn program is not designed to work with the SKIPPAYMENT.XXX Symitar on-demand program from Symitar Professional Services.