# Overdraft Tolerance Opt-In / Opt-Out

Program Overview



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# Overdraft Tolerance Opt-In / Opt-Out

This PowerOn allows the user to acknowledge the credit union's terms and fees and opt-in or out of overdraft services on their account. The member may opt-in or opt-out on a share-by-share basis. The status of any given share and the date last set will be recorded by the program in a share tracking record.

# **UX Run-Time Detail**

Upon running the program, the Banno UX displays a list of the eligible shares for which the user can change the Overdraft Tolerance (ODT) settings.

The shares which the user has already opted in for will be preselected. The user can opt out of those shares by deselecting them. The user can also select additional shares to opt in.

	< Overdraft services	< Overdraft services
	Opt-in or out of potential overdraft fees on the following accounts	Opt-in or out of potential overdraft fees on the following accounts
	Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services.	Check the box for an account to opt-in to overdraft services. Un-check the box for an account to opt-out of overdraft services.
	PRIME SHARE - USC (01) 10001 5740.85	PRIME SHARE - USC (01) #0001 \$740.85
Overdraft services Enroll or unenroll in overdraft protections	PRIME SHARE - USC (01) 2002 38.96	PRIME SHARE - USC (01)     #002     \$8.96
	REGULAR SHARES (0)     S2201.26	REGULAR SHARES (0)     s0000     \$2,261.26
	HOLIDAY SAVER	HOLIDAY SAVER
	Next	Next

Upon submitting the form, the Terms and Conditions will be displayed for the member to accept.

<	Overdraft services
Terms & condit	ions
Overdraft Courte	sy Pay
even if it causes assessed for eac	Illows the Credit Union to pay an item presented against your checking account the account to become overdrawn. <u>A courtesy Pay Fee of \$30.00 will be</u> in tem paid using the Overdraft Courtesy Pay feature. The Credit Union reservent throue overdraft courtesy pay at any time without notice. <u>Terms</u>
	Agree & continue

A summary screen is then displayed for the member to view and confirm. Upon confirming the ODT settings are immediately updated.

	<	
to be enrolled in overdraft services	Your overdraft settings have been	saved successfully.
Y SAVER x0003 \$0.00	Account enrolled in overdraft	services
account will be opted-in to overdraft services. The fee disclosure below applies.		
to be removed from overdraft services	HOLIDAY SAVER x0003	\$0.00
E SHARE - USC (01) x0002 \$8.96	Account removed from overd	raft services
	PRIME SHARE - USC (01) x0002	\$8.96
account will be opted-out from overdraft services.		
	$\rightarrow$	
rdraft authorizations and fees		
not authorize and pay overdrafts for the following transaction types unless specifically		
ted:		
ATM Transactions		
Everyday Debit Card Transactions		
ur standard overdraft practices, we will charge you a fee of up to \$30.00 each time we		
for an overdraft.	•	
Confirm		Done

## **PowerOn Run-Time Detail**

When first run by the member, the program reads the various parameter settings from the Letter file, and based upon these settings and values, determines whether the account is eligible to update the share ODT settings. If the account is eligible, the program looks for the share tracking record pertaining to ODT settings and then generates a list of eligible shares identifying the opt-in or opt-out status for each share. This data 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 reads the Letter file to obtain the Terms and Conditions. This data is then passed to the Banno UX for display for the member to view and approve.

Upon approval, the PowerOn will update the member's share and create/update the related share tracking record as needed.

## **Program Setup & Installation**

#### **Required Files**

- REPWRITERSPECS folder
  - » BANNO.ODTOPTIN.V1.POW (Main PowerOn Program)
- Standard PowerOn library include files which should already be in your system:
  - » RD.GETDATA.DEF
  - » RB.LISTEXPAND.DEF
  - » RB.LISTEXPAND
- LETTERSPECS folder
  - » BANNO.ODTOPTIN.V1.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
- 5. Put SymXchange Banno back On Host and verify Status = On Host
- 6. Update the settings in the configuration Letter file
  - » The configuration Letter file contains details for the various settings.
- 7. Add the program to Banno People

#### **Configuration Letter File**

The configuration Letter file allows certain aspects of the program to be customized to better meet your specific needs. Among the options which can be set are:

- Identify the share tracking type used to store the current ODT status for each share.
- Determine which account and share types are ineligible.
- Determine which account and share level warning codes to exclude.
- Determine if the program should update the share's ODT Auth/Fee Option 1 and ODT Source Code List 1 fields at the same time the share is updated and if so, identify the value each should be set to if the member opts in or opts out.
- Determine if the program will set the share's Overdraw Tolerance amount by share type.
- Set the Terms & Conditions, fee disclosure, revocation instructions, service instructions, Opt-in information, and Opt-out information verbiage.

The configuration Letter file contains full instructions on setting these run-time parameters. Do pay close attention when selecting your options making sure to set each option within the required parameters.

### **Database Interaction**

#### **Data Sources**

Data utilized by the program is pulled from the following sources:

- Member's open share records
- ODT share tracking records

#### **Transactions / File Maintenance Performed**

• The program updates the following fields in the share record:

» AUTHFEEOPTION:1	ODT Auth/Fee Option
» ODTAUTHFEESRCCODELIST:1	ODT Source Code List
» OVERDRAFTTOLERANCE	Overdraw Tolerance Amount

• The program creates and/or updates the ODT share tracking record. The share tracking record contains the following information:

*	USERCODE1	ODT Status
*	USERDATE1	Date of ODT Status Update

## **Additional Information**

#### **Share Tracking Records**

The program uses the existence of these tracking records along with the AUTHFEEOPTION:1 and ODTAUTHFEESRCCODELIST:1 fields on the share record to identify/update the ODT settings for the share. There will be a share tracking record created under each share once the share is set as opted in or out.