



CIM GOLDTeller

User's Guide

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Teller System

Welcome to the Teller System help! This help is all encompassing of CIM GOLDTeller, Electronic Transaction Journal, Transaction Details, and Administrative Functions.

Click any of the following icons for more information:



[Administrative](#)



[Electronic Tran
Journal](#)



[GOLDTeller](#)



[Transactions](#)

Administrative

The Administrative functions in Teller System allow you to back-up DB4 setup files, as well as setup teller options. Only administrators should be given security to these screens. See the following links for more information:

[File Functions](#)

[Operator Information](#)

[Back to Teller System](#)

File Functions

The File Functions screen allows you to back up important CIM GOLDTeller files. When you customize the transaction menu in CIM GOLDTeller, as well as change any transactions, those changes are saved to the GOLDTlir.dat file. Additionally, adding or changing operator information in CIM GOLDTeller affects the Oper.dat file. These are very important data files that allow users to successfully run transactions in CIM GOLDTeller.

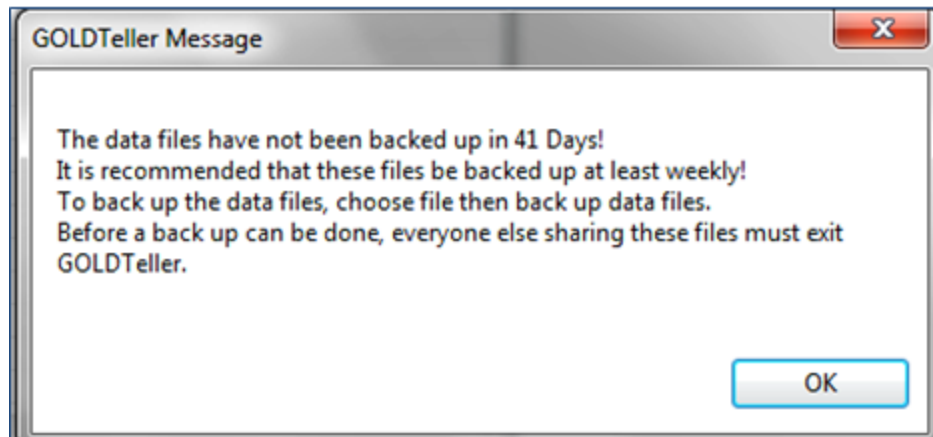
See these sections in the CIM GOLDTeller User's Guide for more information:

- [GOLDTlir.dat File](#)
- [Operators.dat File](#)

Your institution should have procedures in place to back up these data files. This help topic explains the steps required to back up CIM GOLDTeller data files using the Teller > Administrative > File Functions screen.

If you have security to back up files, GOLDTeller reminds you every 30 days to back up these files. The security option that needs to be set is called Database Backup/Restore, and it's found on the Security > Setup screen > System tab under [GOLDTeller Security](#). Only employees with security to back up files will get this message, as shown below:

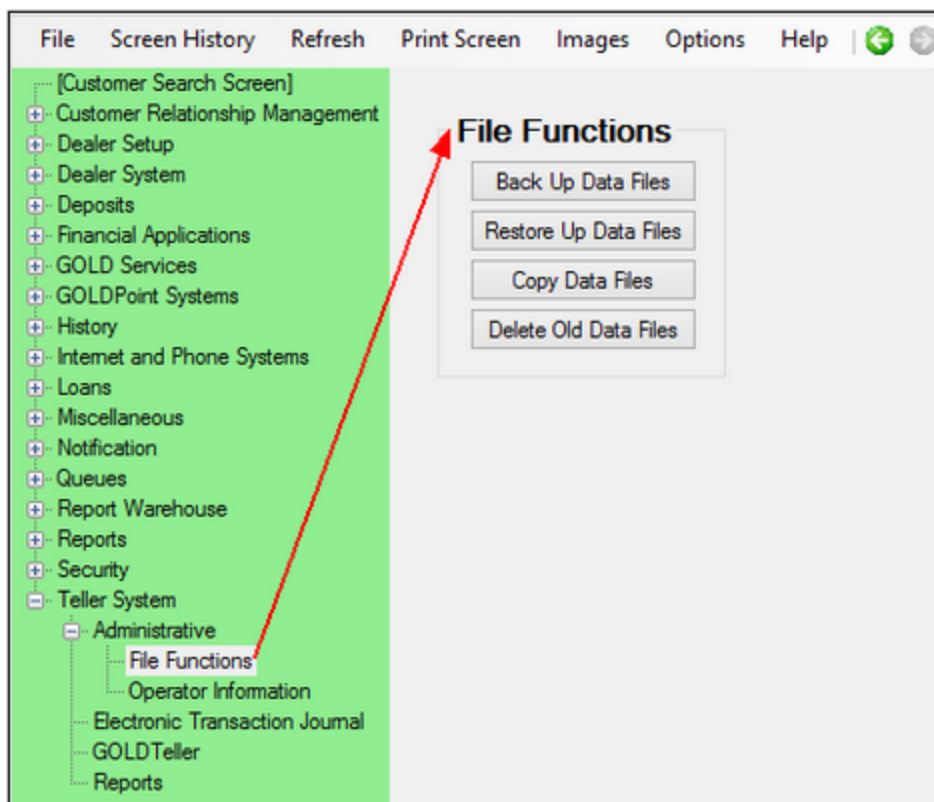




Back Up Procedures for the GOLDllr.dat, Operators.dat, and Journal Files

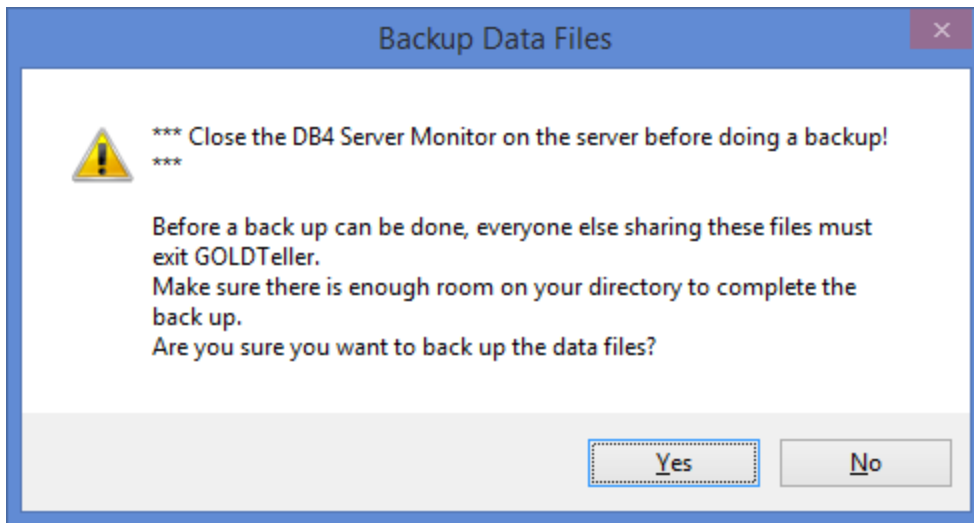
The first person with back-up file security to log onto CIM GOLDTeller for the day receives the message above and is responsible for backing up the files. All other users connected to the [DB4 Server](#) must *not* be logged on to CIM GOLDTeller while files are being backed up.

1. Access the Teller System > Administrative > File Functions screen in CIM GOLD, as shown below:



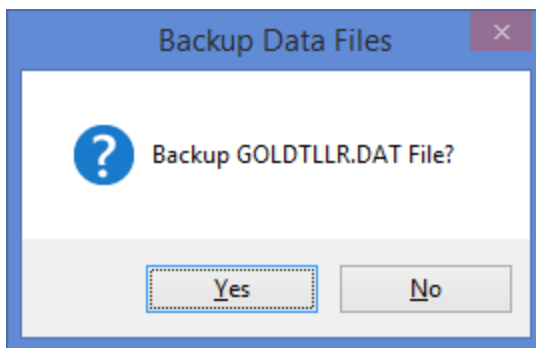
2. Click <Back Up Data Files>. The following message is displayed:



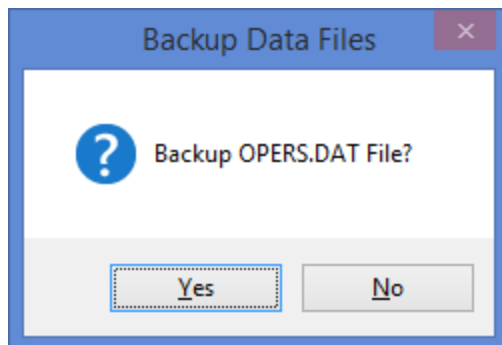


This is an informational message letting you know that all users must be logged off GOLDTeller and GOLDTeller should be closed. Additionally, the message lets you know that the computer that runs the [DB4 Server](#) for your branch or office should be closed.

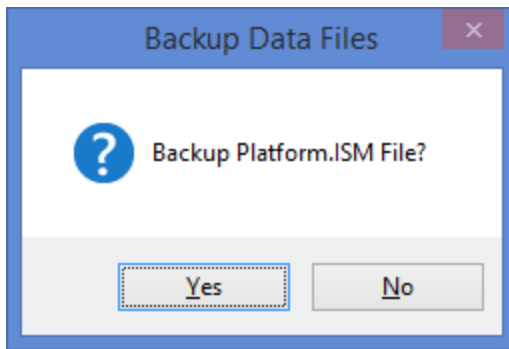
3. Click <Yes>. The system will display the following message:



4. Click <Yes>. The system will display the following message:



5. Click <Yes>. The system will display the following message:

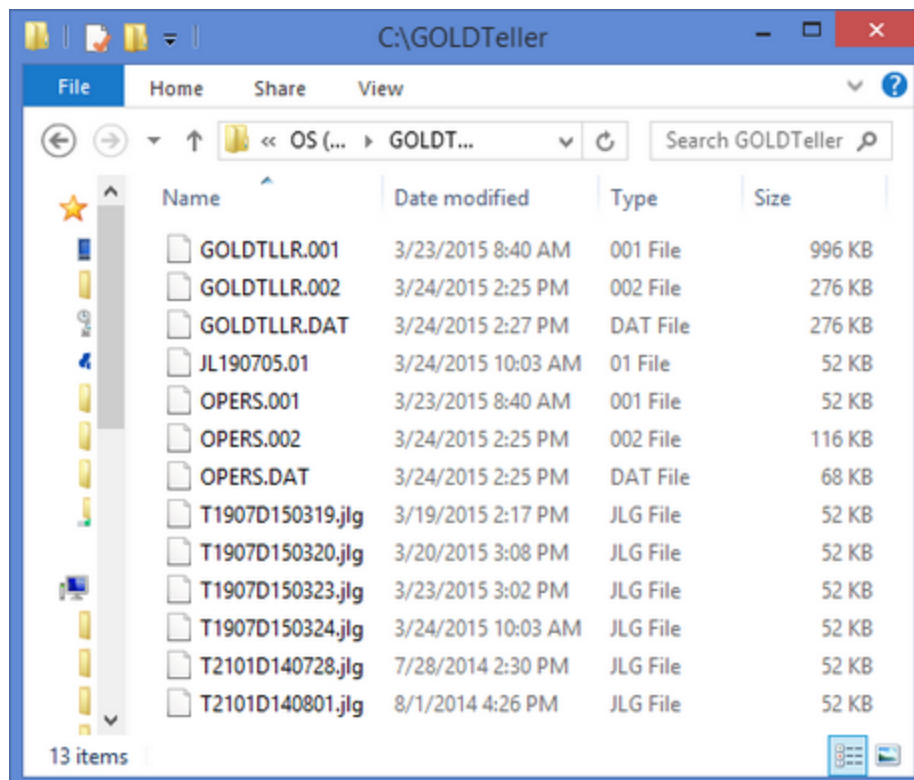


6. Click <No>. You do not need to back up the Platform.ism file unless you use Platform.
7. The system will display a series of messages letting you know that each file was backed up. Click <OK> for each message.

You are now finished backing up files. The system saves those files to the same location as the original GOLDTllr.dat and Opers.dat files, as set up on the File > GOLDTeller > Change File Directories screen (see [Software, Server, and Files](#) for more information).

When the system saves the backup files, it saves them with a number modifier. So if GOLDTLLR.DAT is the original file, the system will save the back up file as GOLDTLLR.001. If a GOLDTLLR.001 already exists in that location, it will save it as GOLDTLLR.002, etc. Same goes with the Opers.dat file.

See the following example of the different GOLDTllr.dat, Opers.dat, and Journal files saved to the file location:



Your institution may want to include one more safeguarding measure and save these backup files to another location or even download them to a CD or other storage device.

- To learn more about restoring back up files, see [Restore Data Files](#).
- To learn more about copying GOLDTlir.dat and Opers.dat files, see [Copy Data Files](#).
- To learn more about deleting old files, see [Delete Old Data Files](#).

See [Journal/Forwarding](#) to learn more about Journal files.

Back to Teller System

Operator Information Screen

The Operator Information screen under [Teller System](#) > [Administrative](#) is used to set tellers and operators, so they can use CIM GOLDTeller. This is the exact same screen as the Functions > Operator Functions > Operator Information screen in GOLDTeller. Any changes you make using this screen are also saved to that screen, and vice versa. You must have proper security set up in order to use this screen (see the [Security Setup for CIM GOLDTeller section](#) for more information).

This screen is known as the Operators.dat file, also known as the Opers.dat file. The Opers.dat file links the user's teller host security with the operator name and number used in GOLDTeller.

This screen also indicates the override level assigned to each individual teller, their transaction limits, and if the teller can receive and process [remote overrides](#). All tellers must be set up in the Opers.dat file, which resides on the [DB4 Server](#). Each operator (teller) setup is unique for each teller. See the following example of the Operator Information screen, which creates the Opers.dat file whenever <Save> is clicked:



If you have proper security, you can access the Operator Information screen and add additional tellers to the Oper.dat file, or make changes to current tellers. The security option is called [Operator File](#) on the System tab of the Security > Setup screen.

Operator information can be changed and deleted from this screen when the teller is not signed on. **Note:** This only deletes the Oper.dat file information. The host teller security still applies.

- To make changes to a current teller, select the teller's name in the left table, and then make changes to the fields on the [Operator Information tab](#).
- To create a new teller record, click <Create> and enter information in the fields on the Operator Information tab.



Note: This screen is also found under Teller System > Administrative > Operator Information in the CIM GOLD left tree navigation. This allows you to make changes to an operator who may not actually use GOLDTeller but is responsible for remote overrides. See [Remote Override Setup](#) for more information.

For more information on each of the tabs on this screen, see the following topics:

[Operator Information](#)

[Speed Keys](#)

[PC Totals](#)

[Print Options](#)

[Miscellaneous \(Read Only\)](#)

Back to Teller System

Operator Information tab

When you first access the [Operator Information screen](#), the Operator Information tab is displayed, as shown below:



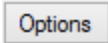
Functions > Operator Functions > Operator Information Screen > Operator Information Tab

This is the main tab used to set up the operator so they can access CIM GOLDTeller. The information entered on this screen must match the host teller security, as set up on the Security > Setup screen. For more information, see the [Security Setup for CIM GOLDTeller](#) topic.

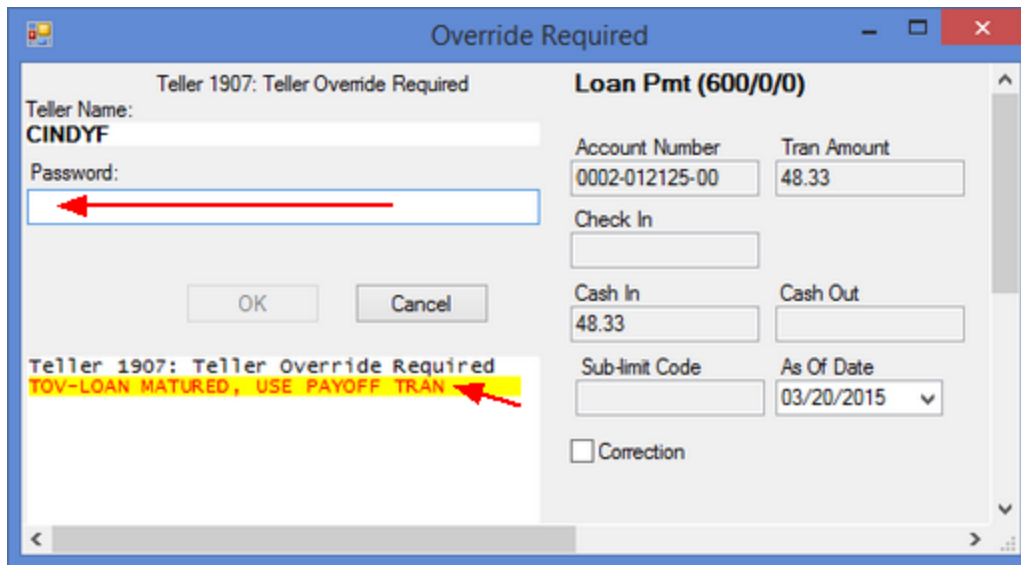
The following table describes the fields found on this tab.

Field	Description
Enhanced User Name	<p>This is the enhanced user name for the person you selected in the left table. You cannot make changes to this field if the person has already been entered.</p> <p>If you are creating a new teller record by clicking <Create>, enter the enhanced user name in this field. The user name should match the enhanced user name set up on the Security > Setup screen.</p>



Field	Description
Legacy User Name	<p>This field displays the host teller security name for the person you selected in the left table. You cannot make changes to this field if the person has already been entered.</p> <p>If you are creating a new teller record by clicking <Create>, enter the user name in this field. The user name should match the teller user name set up on the Security > Setup screen. See the Security Setup for CIM GOLDTeller topic for more information.</p>
Teller Number	<p>This is the same teller number entered on the Security > Setup screen > Teller tab. This is commonly referred to as the host teller number.</p>
Teller PC Status	<p>This displays the status of the operator. The available statuses are "Signed On," "Signed Off Permanently," and "Signed Off Temporarily." This is where and how you can force an operator off GOLDTeller if you have proper security.</p>
Override Authority	<p>This is the operator's security level in GOLDTeller. There are three possible types of security. They are "Officer," "Supervisor," and "Teller." These are important if the transaction requires an override. If this is set to "Officer," for example, the operator can override OOV (officer override) codes and allow the transaction to take place by entering their security code.</p> <p>In the following example, this transaction was stopped because it requires an override. This is where the operator with teller security clearance and above would enter their password and allow the transaction to process.</p> <p>See also Remote Override Setup. Overrides are applied to transactions through the Functions > Administrator Options > Transaction Design screen, and then click . See the Transaction Entry Options topic for more information. Also, certain hold codes and action codes set up on accounts force overrides when transactions are run on those accounts. See the Hold Codes and Action Codes definitions on the Actions, Holds, Event Letters screen for more information.</p>

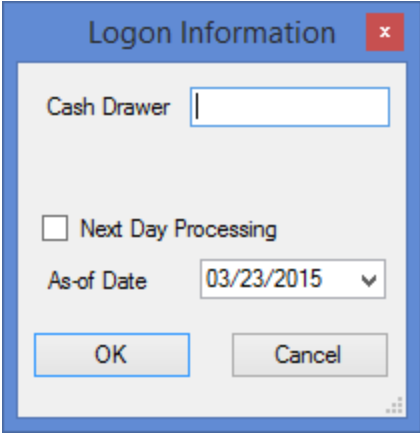




Field	Description
Language	This is the language used in GOLDTeller. Currently, only English is available.
Override Required for Correction	This indicates whether a teller needs an override to run a correction on a transaction. If the field is left blank, then no override is required to correct transactions. Otherwise, an override is required according to the level selected in this field.
Remote Override Priority	This is the override priority level for the operator, when the operator receives a remote override request. The highest level is 5. An officer needing override authority must have a value of 5 in this field. A 1 indicates a teller override authority. See also Remote Override Setup .
Automatically Fill Account List on Account Entry	When entering the account number on a transaction, all accounts for the IRS owner will be shown automatically in the account list, if this box is marked. The account list is displayed in the second quadrant of the CIM GOLDTeller screen .
Next Day Mode	This indicates if next day processing has been activated. This means the teller processed transactions using a different effective date than today's date, as shown in the following example:



Field	Description
	<div data-bbox="469 296 889 722" data-label="Image"> </div> <p data-bbox="469 762 1451 898">The system checks this box if the operator signed on with Next Day Processing on the Logon Information dialog box that appears when first logging onto GOLDTeller. (The Next Day Mode field cannot be file maintained by you; it's a system-only field.)</p> <p data-bbox="469 940 1451 1115">The Next Day Processing option allows tellers to log on after a daily "cutoff time" or to work on Saturday with Monday processing. If you use this option, you will need an As-of Date (greater than today's date). Transactions will be run offline, so tellers will need to forward all items the next day they log on live. See Journal/Forwarding for more information on how to forward transactions.</p> <p data-bbox="469 1157 1451 1224">When the teller is logged on with Next Day Processing, the words "PM Mode" appear at the top of the transaction menu, as shown below:</p> <div data-bbox="469 1262 987 1570" data-label="Image"> </div> <p data-bbox="469 1612 1451 1749">Caution: Once logged on with Next Day Processing, the operator cannot switch back to regular processing without intervention from a supervisor or officer who can change the Deposits > Definitions > Teller Information tab. The officer will need to access the Last Signoff tab, and change the Effective Date field to today's date.</p> <p data-bbox="469 1791 1451 1896">Note: Review the Functions > Administrative Options > PC Institution Settings > Settings Page One tab for other options that affect the Next Day Processing or PM Mode.</p>

Field	Description
<p>Always Show Logon Information Dialog (Not Recommended)</p>	<p>This is a new feature that causes the Logon Information prompt to always be shown each time you access CIM GOLDTeller, as shown below.</p>  <p>The Logon Information box allows a cash drawer amount to be entered, if other than zero, and to mark for Next Day Processing as needed. It is recommended that when tellers are regularly logging on under a Next Day Processing environment, that this box be marked. Otherwise, it is recommended that the setting remain unchecked. Transaction Condition #52—Teller Signing on With a Future Date, must be allowed.</p>
<p>Offline Monetary Limits</p>	<p>If this operator has monetary limits for offline transactions (those transaction processed in Next Day Processing or PM Mode, for example), you would enter those limits in these fields. These limits are tied to the Journal File.</p>
<p>Full Name</p>	<p>This is the full name of the operator. You can enter information in this field but checking the Setup With All Host Security box (see below) causes the system to fill it in automatically with information from the Security > Setup screen.</p>
<p>Password</p>	<p>This is the password used to log onto CIM GOLDTeller. You can enter information in this field but checking the Setup With All Host Security box (see below) causes the system to fill it in automatically with information from the Security > Setup screen.</p>
<p>Setup With All Host Security</p>	<p>When you select this box, the operator is set up with the same username and password as used on the host. When you click <Save>, the full name of the operator appears in the Full Name field, and the host password for the operator appears with asterisks (*). We highly recommend this box be selected.</p>
<p>Host Online Monetary Limits</p>	<p>You cannot make changes to these fields. These fields are pulled from the teller setup on the Security > Setup screen > Teller tab. For more information on teller setup, see Security Setup for CIM GOLDTeller.</p>

Back to Operator Information Screen



Speed Keys tab

The Speed Keys tab on the [Operator Information screen](#) allows administrators to set up speed keys for each operator. While speed keys are more commonly set up from the CIM GOLDTeller menu item (see [Speed Keys Setup](#)), an administrator is able to delete or copy speed keys for a specific user from this tab.

To delete a speed key from this screen, enter the assigned letter in the field and click <Delete Speed Key>. To copy speed keys from an operator that has speed key setups, place the operator name (not number) in the field and click <Copy Speed Keys from Operator>.

See the following example of this tab:

Operator Information				Speed Keys			PC Totals			Print Options			Miscellaneous (Read Only)		
Description		Tran/Mod/Seq			Description		Tran/Mod/Seq								
A- F2	Conv Old To New	1019	3	0	N-		0	0	0						
B- F3	CIF Lookup By Name	1027	0	0	O-		0	0	0						
C- F4	CIF Lookup By SSN#	1027	1	0	P-		0	0	0						
D- F5	Customer Info	1010	0	0	Q-		0	0	0						
E- F6	Balances Inquiry	1022	0	0	R-		0	0	0						
F- F7		0	0	0	S-		0	0	0						
G-		0	0	0	T-		0	0	0						
H-		0	0	0	U- Right Click	Purchase	1120	0	0						
I-		0	0	0	V- Right Click	Withdrawal	1130	0	0						
J-		0	0	0	W- Right Click	Transfer	1160	0	0						
K-		0	0	0	X- Right Click	Cash On Us Check	1400	2	0						
L-		0	0	0	Y- Right Click	Cash Foreign Check	1400	1	0						
M-		0	0	0	Z- Right Click		0	0	0						

Delete Speed Key -> Use Profile Speed Keys

Copy Speed Keys

Copy Speed Keys From User Name

Legacy UserName

Enhanced UserName

Delete Create Clear Save

Functions > Operator Functions > Operator Information Screen > Speed Keys Tab

[Back to Operator Information Screen](#)



PC Totals tab

The PC Totals tab on the [Operator Information screen](#) allows administrators to quickly view specific teller totals from the PC level (no host).

See the following example of this tab:

Operator Information	Speed Keys	PC Totals	Print Options	Miscellaneous (Read Only)
Cash In		0.00	Cash Out	0.00
Check In		0.00	Check Out	4,843.28
Journal In		190,108.90	Journal Out	190,108.90
Deposits In		190,108.90	Deposits Out	194,952.18
Loans In		0.00	Loans Out	0.00
G/L In		0.00	G/L Out	0.00
Cash Drawer		8,256.09	On Us Checks	0.00
Money Orders In		0.00	Money Orders Out	0.00
Cashier's Checks In		0.00	Cashier's Checks Out	0.00
Traveler's Checks In		0.00	Traveler's Checks Out	0.00
System Deposits In		0.00	System Deposits Out	0.00
System Loans In		0.00	System Loans Out	0.00
System G/L In		0.00	System G/L Out	0.00
Foreign Totals				
Checks In		0.00	Checks Out	0.00
Checks US		0.00	Difference	0.00
Cash Drawer		0.00		

Functions > Operator Functions > Operator Information Screen > PC Totals Tab

[Back to Operator Information Screen](#)

Print Options tab

The Print Options tab on the [Operator Information screen](#) allows for different options when printing. See the following example of this tab, followed by field descriptions.

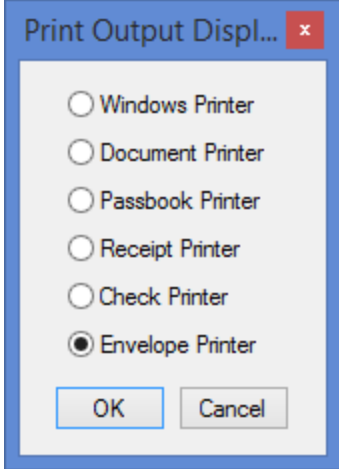


Operator Information	Speed Keys	PC Totals	Print Options	Miscellaneous (Read Only)
<input checked="" type="checkbox"/> Display All Print In Output View <input checked="" type="checkbox"/> Skip Receipt Print on Forwarding <input checked="" type="checkbox"/> Use Operator Controlled Print Destination <input checked="" type="checkbox"/> Change Print Destination at Signon <input checked="" type="checkbox"/> Select Office for MICR Checks				
Display Ready to Print Dialog				
<input checked="" type="checkbox"/> Without Entering the Number of Lines to Advance the Printhead				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Display				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Receipt				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Document				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Passbook				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Check				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Envelope				

Functions > Operator Functions > Operator Information Screen > PC Totals Tab

Field	Description
Display All Print in Output View	<p>Check this box if you want any printing done from CIM GOLDTeller to also be displayed in the Output View. The Output View is found in the fourth quadrant of the CIM GOLDTeller screen.</p> <p>If your printers are set to other destinations and this option is <i>not</i> selected, then nothing will be displayed in the fourth quadrant. Instead, the information is printed to the designated printer. We suggest this option be selected.</p>
Skip Receipt Print on Forwarding	<p>When users forward transactions from the Functions > Journal/Forwarding screen, a receipt is automatically printed to the printer designated on the System Configuration screen, Printer Defaults tab. If this option is selected, the receipt does not print on journal/forwarding.</p>
Use Operator Controlled Print Destination	<p>If this option is selected, any time the user prints from CIM GOLDTeller, the Print Output Display dialog box appears, as shown below.</p>



Field	Description
	 <p>The user can then select which printer to print to. These printers are set up on the Functions > Administrator Options > System Configuration screen > Printer Defaults tab.</p>
<p>Change Print Destination at Signon</p>	<p>If this option is selected, the Print Destinations dialog box is displayed every time after the operator logs onto CIM GOLDTeller. The user can then change any of the printer destinations, as shown below.</p>



The screenshot shows the 'Print Destinations' dialog box. It features a blue title bar with a close button. The dialog is organized into six sections, each corresponding to a different document type: Display Dest, Document Dest, Passbook Dest, Receipt Dest, Check Dest, and Envelope Dest. Each section includes a dropdown menu for the destination (all set to 'Display'), a checkbox for 'Use Printer Codes' (all unchecked), a 'Light#' field with a spinner, and a 'Printer' dropdown menu (all set to 'IBM 4722-Graphics'). At the bottom of the dialog, there are three buttons: 'OK', 'Cancel', and 'Alternate Journal Print Default Info'.

Field	Description
	<p>Usually this is done on the System Configuration screen, Printer Defaults tab and saved to the DB4 Server for all operators at the branch or office.</p> <p>This option is helpful for those users who need to change their printers, but do not have security access to the Functions > Administrator Options > System Configuration screen.</p>
Select Office for MICR Checks	<p>This option only works if your institution prints MICR-type checks. If this option is on, for transactions where you print a check to the customer (an amount in the Check Out field on the transaction), the PC Branch Settings screen appears near the end of the transaction. You can use the defaulted branch or select a different branch from the dialog box where the check is issued. See the following example of the PC Branch Settings screen that appears:</p>

Branch Number	Branch Name	Disable Update
1	GOLDPoint	<input type="checkbox"/>
1001	Finance City	<input type="checkbox"/>
1002	Moneytown	<input type="checkbox"/>
1003	Cash Town	<input type="checkbox"/>
1004	Check Valley	<input type="checkbox"/>
1010	Checksville	<input type="checkbox"/>
8000		<input type="checkbox"/>
0000	Cap. Territory	<input type="checkbox"/>

Branch Number **1** Update from Host

Name:

Address:

City:

State: ZIP: ZIP + 4:

Phone:

Title:

Preparer:

Contact:

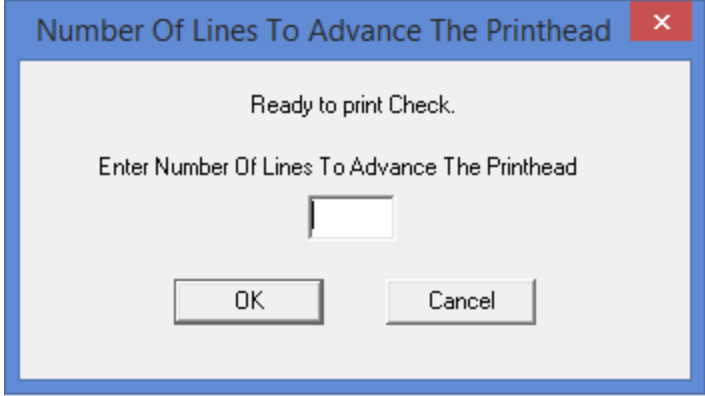
User Entry 1:

User Entry 2:

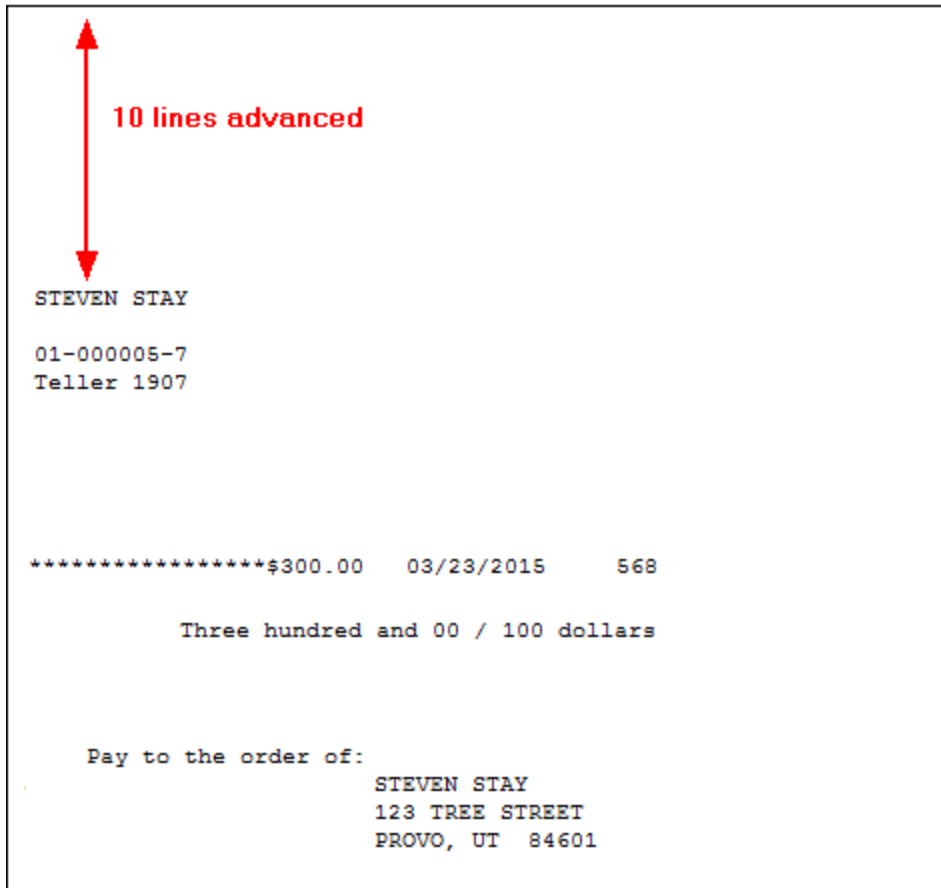
Save Drop Cancel

Field	Description
<p>Display Ready to Print Dialog and Lines to Advance fields</p>	<p>The options in the Display Ready to Print Dialog field group relate to space requirements you may want included before documents, checks, etc., are printed from CIM GOLDTeller. You must uncheck the first option, Without Entering Number of Lines to Advance the Printhead on Display, before you can use any of the other options.</p> <p>When you print the designated item from GOLDTeller with this option included, a dialog box appears allowing you to designate how many lines of white space you want included before the item is printed, as shown below:</p>

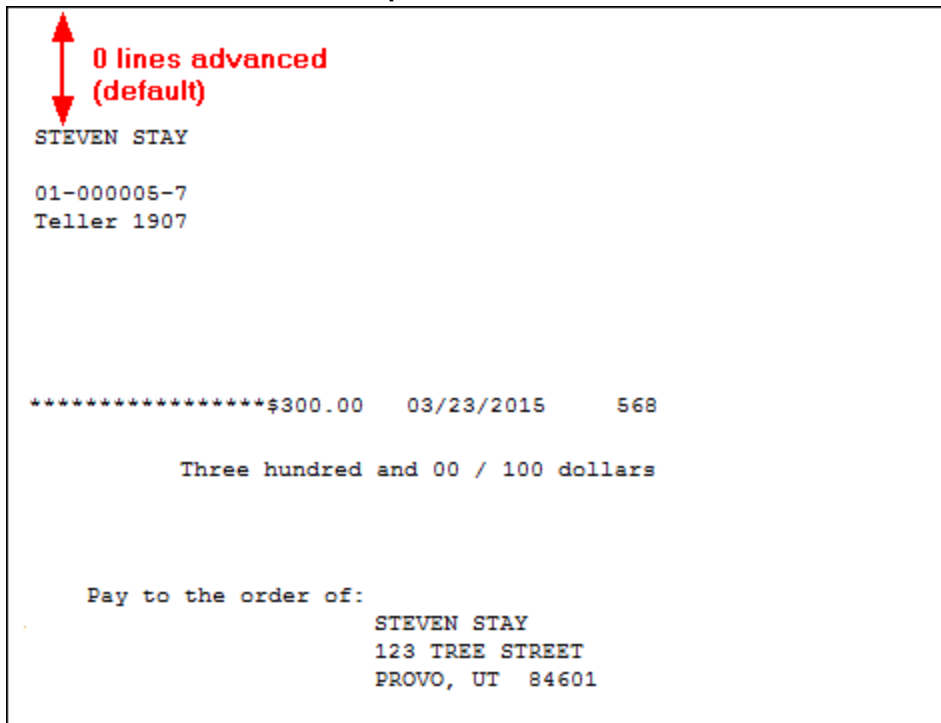


Field	Description
	<div data-bbox="506 296 1206 688" style="border: 1px solid black; padding: 10px;">  </div> <p data-bbox="506 730 1429 865">For example, if you enter "10" in this field when printing checks, the system would include 10 pixel lines of white space at the top. The system automatically allows for some white space, but your institution may want more. This option allows for that.</p> <p data-bbox="506 909 1399 1043">See the following examples of a check with 10 lines advanced compared to a check with no lines advanced. For more information on each of the print types available in CIM GOLDTeller, see the System Configuration screen > Printer Defaults tab.</p>

Check Example with 10 Lines Advanced:



Check Example with 0 Lines Advanced:



[Back to Operator Information Screen](#)

Miscellaneous (Read Only) tab

The Miscellaneous tab on the [Operator Information screen](#) is nearly all informational. The screen displays security and teller record information that an administrator may need to quickly review.

The screen does, however, allow beginning balance information to be changed for both US and foreign currencies. You must click the <Change Beginning Balance> button to change those amounts.

If the teller is performing transactions in **Next Day Processing** mode, the **PM Mode** box is checked and the date is also displayed.

The **Security For** fields display all the security options enabled for this user. You cannot make security changes from this tab. Security changes must be made on the Security > Setup screen > System tab, then GOLDTeller options in CIM GOLD. See the [GOLDTeller Security Features](#) for more information concerning every security option in CIM GOLDTeller.

See the following example of this tab:



Operator Information	Speed Keys	PC Totals	Print Options	Miscellaneous (Read Only)
Beginning Balance of US Currency	<input type="text" value="0.00"/>			<input type="button" value="Change Beginning Balances"/>
Beginning Balance of Foreign Currency	<input type="text" value="0.00"/>			
Override Limit Levels				
Cash	<input type="checkbox"/>	Check	<input type="checkbox"/>	Journal
	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Computer Name of Last Logon	<input type="text" value="D5384"/>			
Date of Last Logon - Online or Offline	<input type="text" value="03/23/2015"/>			
Date of Last Logon - Online	<input type="text" value="03/23/2015"/>			
Current Date While Logon in PM Mode	<input type="text"/>			<input type="checkbox"/> PM Mode
Security For:				
<input checked="" type="checkbox"/> Operator Information		<input checked="" type="checkbox"/> Upload Files to Host and Download Files to PC		
<input checked="" type="checkbox"/> System Configuration		<input type="checkbox"/> Can Change Institutions (Also an Institution Option)		
<input type="checkbox"/> Check Imaging (Also an Institution Option)		<input checked="" type="checkbox"/> Platform (Also an Institution Option AND ConfigMis)		
<input checked="" type="checkbox"/> Design Forms / Droplists		<input checked="" type="checkbox"/> Backup / Restore / Delete Data Files		
<input checked="" type="checkbox"/> Design Transactions, etc.		<input checked="" type="checkbox"/> Change PC Branch Settings		
<input checked="" type="checkbox"/> Design Menu Selections		<input checked="" type="checkbox"/> Platform Setup		
<input checked="" type="checkbox"/> Form / Font Configuration		<input checked="" type="checkbox"/> Platform Options		
<input checked="" type="checkbox"/> Clear and Synchronize PC Totals		<input checked="" type="checkbox"/> Platform File Directories		
<input checked="" type="checkbox"/> Modify Field Dictionary		<input checked="" type="checkbox"/> Platform Merge / Delete Sessions		
<input checked="" type="checkbox"/> Capture Signatures		<input checked="" type="checkbox"/> Platform Sales Tracking		
<input checked="" type="checkbox"/> Scan Journals by Operator Name, etc.				

Electronic Transaction Journal

The Electronic Transaction Journal is used to view and print reports for all teller, ACH, ATM, GOLDPhone, and Web monetary transactions for the current processing day. This file is deleted at the end of each day and is not retrievable. All data that is entered when processing the transaction, is viewable from this screen, and can be very helpful as a tool for balancing tellers and pulling office and bank totals for the day.

Selection Criteria Fields

Transactions can be viewed based on a variety of criteria you select in the fields at the top of the screen. You can specify a start and end point for each field of data based on selection criteria at the top of the screen. The center portion of the screen (the Transaction Journal list view) lists all the transactions matching the selections entered. The bottom portion of the screen shows the detail information for the specific transaction selected from the list view. Click <Search> to view the results in the [Transaction Journal list view](#). Click <Clear Fields> to clear the fields entered on this screen.



Reports can be created for transactions in a summary, detail, and totals only selection by right-clicking on the Transaction Journal list view. You can also export the reports to Excel, Report Manager, and to tab-delimited files. When you select "Detailed Report," the teller totals are included in the report. The report can be printed or downloaded into other programs or spreadsheets as needed. You can also print the information in the Transaction Journal list view from the [right-click pop-up feature](#) using the Printing selection.

See the following topics for this screen:

[Search Selection field group](#)

[Transaction Journal list view and Details](#)

[Right-click Pop-up Menu](#)

Back to Teller System

Transaction Journal list view

A summary of all transactions based on the selection criteria will be shown in the list view table after you enter [search criteria](#) and click <Search> on the Electronic Transaction Journal screen. To see all the details of the transaction, click on each item in the list and the details for the transaction will be shown at the bottom of the screen. If detail information is required on many transactions, [right-click](#) on the transaction in the list view and either select "Detail Report > Print Preview" or "Detail Report > Print."

See the following example:

The screenshot displays the 'Electronic Transaction Journal' interface. At the top, there are search filters for Account, Teller Number, Tran Code/Mod, Time, and Office. The Teller Number is set to 7368 and Tran Code/Mod is set to 600. A red box highlights these two fields with a callout: "This searches for all 600 transactions from teller number 7368." Below the filters are dropdown menus for Transaction Type and Account Type, and checkboxes for 'Totals Only' and 'All Tranlogs'. A 'Search' button is visible in the top right. The main area contains a table of transaction results. A red box highlights the first four rows of the table, with a callout: "Results matching the search criteria." The table columns include Account Number, Teller, Tran/Mod, Time, Transaction Type, Office, TORC, Account Type, Mneemonic, Transaction Amount, COR, Description, and Mult Tran ID.

Account Number	Teller	Tran/Mod	Time	Transaction Type	Office	TORC	Account Type	Mneemonic	Transaction Amount	COR	Description	Mult Tran ID
	7368	600	10:51:39	CS	1111		LN	MPC	140.80	<input type="checkbox"/>	REGULAR PAYMENT	
	7368	600	10:54:05	CS	1111		LN	MPC	145.00	<input type="checkbox"/>	REGULAR PAYMENT	
	7368	600	11:00:00	CK	1111		LN	MPC	175.00	<input type="checkbox"/>	REGULAR PAYMENT	
	7368	600	11:17:21				LN	MPC	125.54	<input type="checkbox"/>	REGULAR PAYMENT	
			00:00:00							<input type="checkbox"/>	GRAND TOTALS	

Teller System > Electronic Transaction Journal



Account Number	Teller	Tran/Mod	Time	Transaction Type	Office	TORC	Account Type	Mnemonic	Transaction Amount	COR	Description
	7368	600	10:51:39	CS	1111		LN	MPC	140.80	<input type="checkbox"/>	REGULAR PAYMENT
	7368	600	10:54:05	CS	1111		LN	MPC	145.00	<input type="checkbox"/>	REGULAR PAYMENT
	7368	600	11:00:33	CK	1111		LN	MPC	175.00	<input type="checkbox"/>	REGULAR PAYMENT
	7368	600	11:17:21	JN	1111	6	LN	MPC	125.54	<input type="checkbox"/>	REGULAR PAYMENT
										<input type="checkbox"/>	GRAND TOTALS

REGULAR PAYMENT		PRINCIPAL	-120.52
LATE CHARGES	-5.02	DATE LAST TRAN	07/14/2020
DATE LAST ACTIVITY	08/24/2020	TYPE LAST ACTIVITY	2
JOURNAL IN	125.54		

Teller System > Electronic Transaction journal

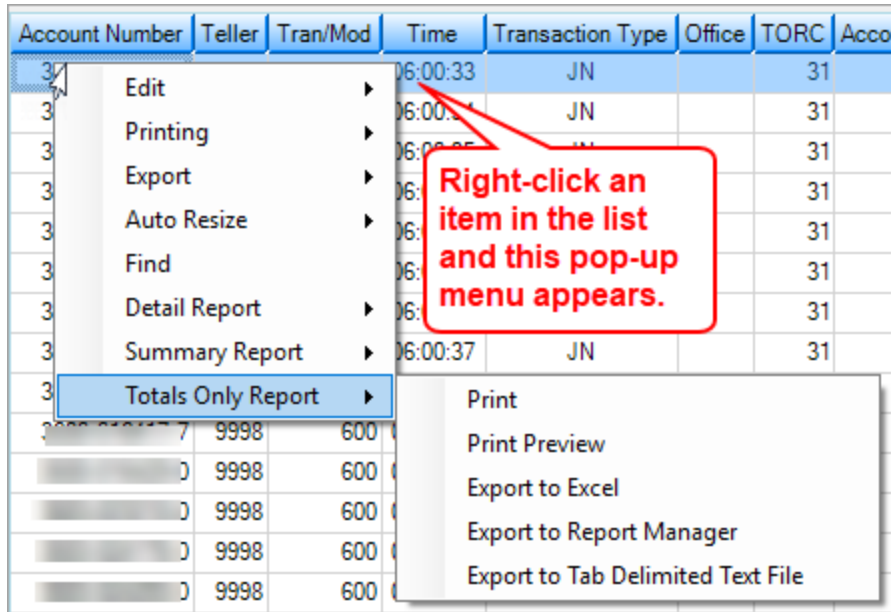
Column Heading	Description
Account Number	This column displays the deposit, loan, or General Ledger account number for transactions posted to specific accounts. This column will be blank when an account number is not applicable.
Teller	This column displays the teller number of the person who processed the transaction.
Tran/Mod	This column displays the transaction code and modifier for the transaction processed.
Time	This is the time that the transaction was processed.
Office	This column displays the originating office number for the transaction. The office number is useful when totals of transactions based on office are needed.
TORC	This column displays the transaction origination code (TORC) that was processed for the transaction. For example, a 305 TORC indicates an ACH transaction. Transactions processed at the teller line (manually in CIM GOLDTeller) are TORC 0. See the TORC help for a list of all possible TORCs.
Account Type	This column displays whether the transaction was a deposit (DM), loan (LN), or teller (TL) transaction. The other category includes General Ledger and other non-customer account transactions.
Mnemonic	This column displays the abbreviation for the transaction processed. Some examples are DEP for a deposit, WDR for a withdrawal on deposit accounts, and FDR for field debit on a loan account, etc. The abbreviation is determined by GOLDPoint Systems on each transaction and is only for informational purposes.
Transaction Amount	This column displays the dollar amount of the transaction.
Description	This field displays the default transaction description, or the description the teller entered in the New Description field on the transaction.



Back to Electronic Transaction Journal

Right-click Pop-up Menu

When you right-click on the [Transaction Journal list view](#), a pop-up menu appears. This pop-up menu allows you to view and print detail, summary, or totals only transaction information.



The following table describes each of the menu items:

Right-click Item	Description
Edit	Select this item to edit or delete the cell value; to cut, copy, paste, or select all of the information in the cell or table; or to undo or redo any changes made to the Transaction Journal list view.
Printing	Selecting this function in the pop-up menu allows you to set up the printer and print the information on the Transaction Journal list view information. You can also preview the print before printing it, and set up the page to specifications you want.
Export	Selecting this function allows you to export the Transaction Journal list view information to Report Manager or a tab-delimited text file.
Auto Resize	This function allows you to automatically resize the grid, columns, and rows on the Transaction Journal list view.
Find	Selecting this function brings up the Find dialog, where you can search for a specific word or amount and the system will display the row number, column name, or field where it can be found in the Transaction Journal list view.
Detail Report	Select this function to be able to print all the detail information for the transactions listed in the Transaction Journal list view. Subtotals (transaction code 1005) and final



Right-click Item	Description
	<p>totals (transaction code 1620) will also be shown in detail. The detail information shows the actual totals at the time the transactions was processed, and not calculated fields.</p> <p>You can also export this information to Microsoft® Excel, Report Manager, and/or a tab-delimited text file.</p>
Summary Report	<p>Select this function to be able to print a summary report for the transactions listed in the Transaction Journal list view.</p> <p>You can also export this information to Microsoft® Excel, Report Manager, and/or a tab-delimited text file.</p>
Totals Only Report	<p>Select this function to print a report of only the teller totals. These totals are a computation based on the selection criteria, not any teller total transaction (subtotals (transaction code 1005)) or final totals (transaction code 1620)).</p> <p>You can also export this information to Microsoft® Excel, Report Manager, and/or a tab-delimited text file.</p>

Back to Electronic Transaction Journal

Search Selection field group

The fields in this section of the [Electronic Transaction Journal screen](#) allow you to enter search criteria to retrieve transactions based on specified start and end data that is entered. If you leave the fields blank, all transactions will be selected when you click <Search>. If the start data is entered and end data is not, only transactions and totals matching the start data will be shown in the [Transaction Journal list view](#).

Reports can be created for transactions in a summary, detail, and totals only selection by right-clicking on the [Transaction Journal list view](#). You can also export the reports to Excel, Report Manager, and to a tab-delimited file. When you select "Detailed Report," the teller totals are included in the report. The report can be printed or downloaded into other programs or spreadsheets as needed. You can also print the information in the Transaction Journal list view from the [right-click pop-up feature](#) using the Printing selection.

Account	Start	End	Office	Start	End	Search	Clear Fields
Teller Number			Torc	1	9999		
Tran Code/Mod			Amount				
Time	12:00:00 AM	11:59:59 PM	G/L Account				
User Name							
Transaction Type		Account Type				<input type="checkbox"/> Totals Only	<input type="checkbox"/> All Tranlogs

Search Fields on Electronic Transaction Journal Screen



See the following field descriptions for the search fields on this screen.

Field	Description
Account	Use this field to retrieve specific transactions and totals for one or a range of accounts. You can also enter an office number in the Start and End fields to retrieve transactions and totals based on a specified office or range of offices. To enter a specific account number, enter both the office and the account number in the Start field and leave the End field blank to retrieve transactions and totals for just the account number entered.
Teller Number	Use this field to retrieve transactions and totals for one teller or a range of tellers. If your teller numbers are based on office, you can enter a range of teller numbers in the Start and End Teller Number fields to retrieve transactions and totals based on a specified office. To enter a specific teller number, enter the number in the Start field and leave the End field blank to retrieve transactions and totals just for the teller number entered. Note: You can not enter data in the User Name field (below) if the Teller Number field is populated.
Tran Code/Mod	Use these fields to retrieve specific transactions and totals for one or a range of transaction codes and/or modifiers. To enter a specific transaction code and/or modifier, enter the start transaction code and modifier in the Start Tran Code/Mod field and leave the End field blank to retrieve transactions and totals with the specific transaction. For a list of all possible tran codes, see these topics: <ul style="list-style-type: none"> • Deposit Transactions • Loan Transactions
Time	Use this field to retrieve specific transactions and totals based on the time the transaction was processed. You can either manually enter the time or click the up and down arrows to the right of the field to select the time. Enter the appropriate time in the Start and End fields. These fields are defaulted to pull the entire day when you first enter the screen.
User Name	Use this field to retrieve transactions based on the user name instead of teller number. You can not use both fields on one search. To retrieve transactions and totals for a specific user, enter a user name in the Start field. A range of user names is not available.
Transaction Type	
Account Type	The Start and End Account Type fields allow you to select what type of records will be searched. If just the Start Account Type field is entered, only transactions of that record type will be displayed. Entering the End Account Type field, also, requests that the system search for transactions in two record types. If both fields are blank when you click <Search>, all record types will be selected and displayed in the Transaction Journal list view.



	<p>Select from the drop-down list one of the available account types:</p> <p>DM - Deposit LN - Loan TL - Teller</p>
Office	<p>Use this field to retrieve specific transactions and totals for one or a range of transactions based on the originating office. Enter a range of office numbers in the Start and End fields to retrieve transactions and totals based on a specified office or range of offices. To find a specific office number, enter the office number in the Start field and leave the End field blank to retrieve transactions and totals for just the office entered.</p>
Torc	<p>Use this field to retrieve specific transactions and totals for one or a range of TORCs (transaction origination codes). Enter the TORC number in the Start and End fields to retrieve transactions and totals based on a specific TORC or range of TORCs. TORCs are used to indicate where the transaction was originated.</p> <p>For example, a 305 TORC indicates an ACH transaction. Transactions processed at the teller line are all TORC 0. To retrieve a specific TORC number, enter the number in the Start field and leave the End field blank to retrieve transactions and totals for just the TORC entered.</p>
Amount	<p>Use this field to retrieve specific transactions and totals for one or a range of amounts. Enter the amounts in the Start and End fields to retrieve transactions and totals based on a specific amount or range of amounts. To enter a specific office number, enter the office number in the Start field and leave the End field blank to retrieve transactions and totals for just the amount entered.</p>
G/L Account	<p>Use this field to retrieve specific transactions and totals processed directly to General Ledger accounts. Enter the General Ledger account numbers in the Start and End fields to retrieve transactions and totals based on a range of General Ledger accounts. To retrieve a specific General Ledger account number, enter the account number in the Start field and leave the End field blank to retrieve transactions and totals for just the account entered. You must enter the full General Ledger number in these fields.</p>
Totals Only	<p>Check this box to view totals only.</p>
All Tranlogs	<p>Check this box to view all tranlogs.</p>

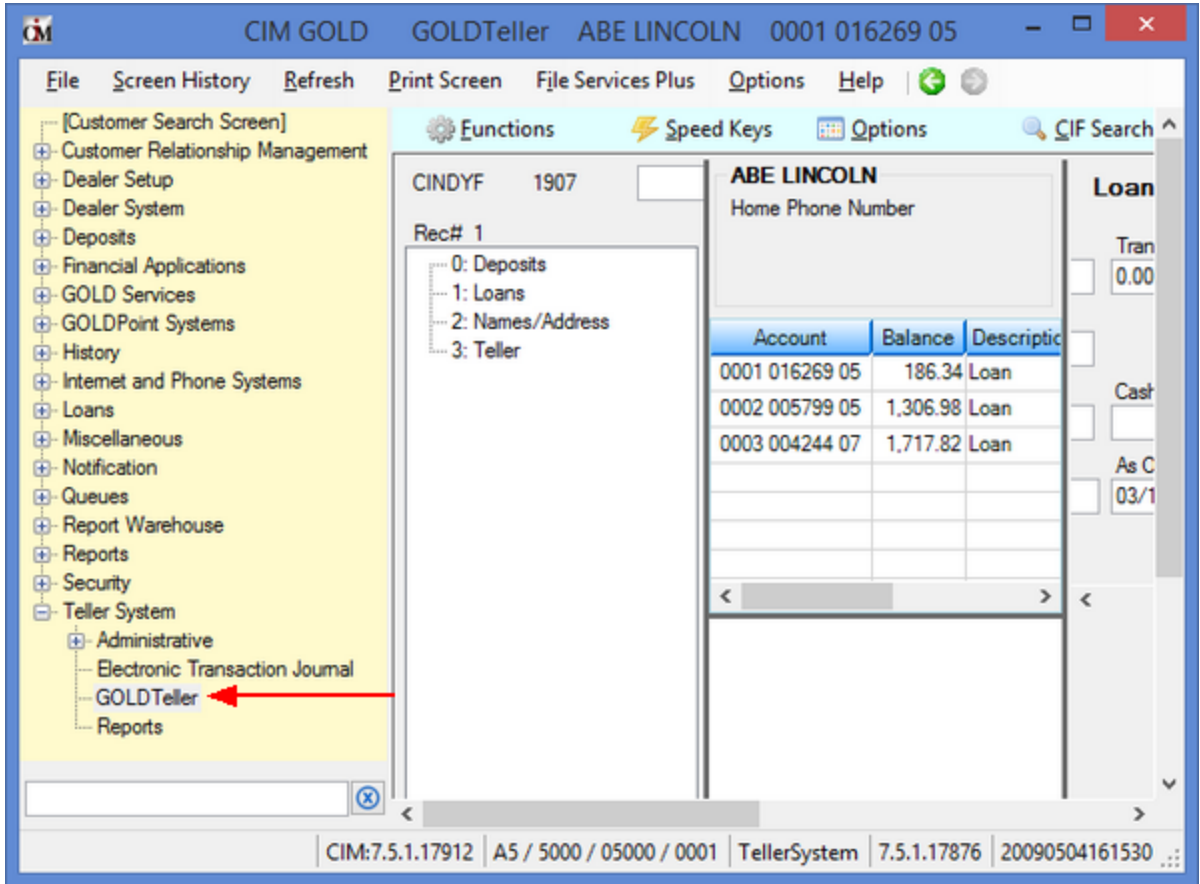
[Back to Electronic Transaction Journal](#)

CIM GOLDTeller Overview

CIM GOLDTeller is a powerful tool for tellers to quickly access customer data and run transactions on accounts. It works seamlessly with CIM GOLD, allowing the teller to view other screens and information and then quickly return to GOLDTeller.



GOLDTeller was previously a standalone product, but the new CIM GOLDTeller is automatically included when CIM GOLD is downloaded. It appears under Teller System > GOLDTeller in the CIM GOLD tree view, as shown below:



Teller System > GOLDTeller Screen

Important: Once your institution upgrades to CIM GOLD version 7.5 and above, you must use CIM GOLDTeller. The old stand-alone version of GOLDTeller will no longer be available.

Setup Requirements

GOLDTeller is a robust system that can be set up according to each teller's needs. Some setup is required, but once set up for each user, you will find CIM GOLDTeller an easy-to-use application.

If you are the person at your institution responsible for setting up CIM GOLDTeller for other users, review the Setup Requirements sections linked below.

[Setup Requirements](#)

[Security Setup for CIM GOLDTeller](#)

[Software, Server, and Files](#)

[System Configuration](#)

[Operators.dat File](#)



[GOLDTlr.dat File](#)
[Speed Keys Setup](#)
[Back Up Files](#)
[Options Menu](#)
[Signature Capture — File Services Plus](#)

Additionally, an administrator at your institution can determine which fields appear on specific transactions, which transactions appear on the left menu, and more. See the [Administrator Options](#) topic for more details.

CIM GOLDTeller Basics

See the [CIM GOLDTeller Screen Details](#) topic to familiarize yourself with how the CIM GOLDTeller system looks.

The [Running Transactions](#) section describes the basics of how to run transactions in CIM GOLDTeller. It also describes each transaction in detail.

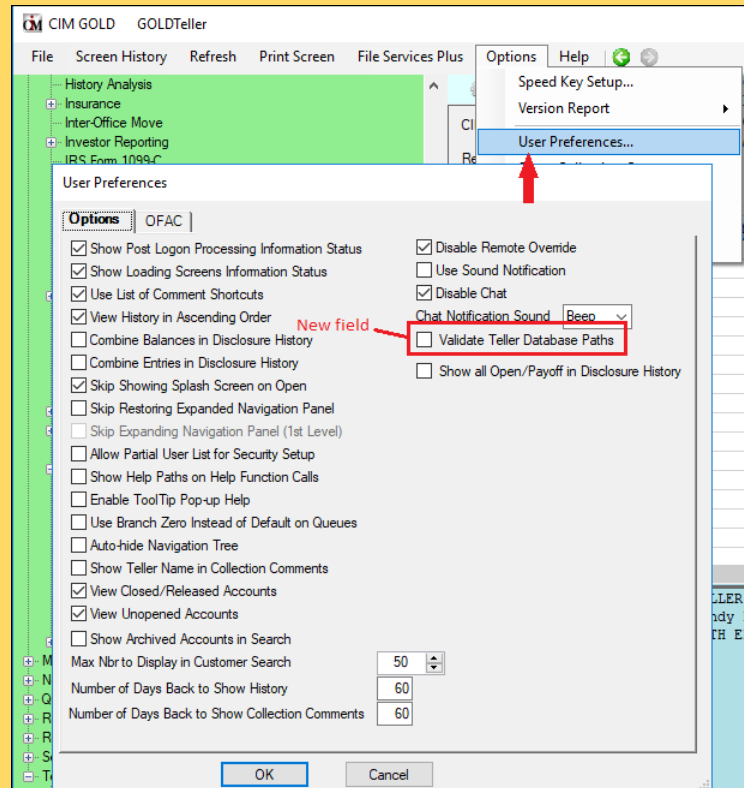
See the [Frequently Asked Questions](#) section for answers to common questions.





Tip

To speed up the CIM GOLDTeller download process, make sure the **Validate Teller Database Paths** option is *not* selected on the Options > User Preferences > Options tab (see below). If you do not select this option, the system will skip validating the DB4 paths during CIM GOLDTeller startup. Users will instantly know if the DB4 path isn't working, because they'll get an error that the system can't find the DB4 path. The system does not need to validate the path on startup.



Click to expand.

Also, check the **Disable Remote Override** box also on the User Preferences screen. The Remote Override currently doesn't exist, so the system will no longer check for it if that option is checked, thereby speeding up the CIM GOLDTeller download.

For any additional questions not answered by this user guide, contact your [GOLDPoint Systems account manager](#).

Setup Requirements

Because CIM GOLDTeller is highly customizable according to each institution, office, and teller, you need to be aware of some important setup requirements. Once these requirements are set up, however, CIM GOLDTeller is easy to use.



[Security Setup for CIM GOLDTeller](#)

[GOLDTeller Security Features](#)

[Software, Server, and Files](#)

[System Configuration](#)

[File Directories](#)

[Printer Defaults](#)

[Miscellaneous](#)

[Operators.dat File](#)

[Operator Information tab](#)

[Speed Keys tab](#)

[PC Totals tab](#)

[Print Options tab](#)

[Miscellaneous \(Read Only\) tab](#)

[Remote Override Setup](#)

[GOLDTl.r.dat File](#)

[Speed Keys Setup](#)

[GOLDTeller Start Up Speed Key](#)

[Back Up Files](#)

[Options Menu](#)

[Signature Capture — File Services Plus](#)



Security Setup for CIM GOLDTeller

The functions and options in GOLDTeller are controlled by security on the Security > Setup screen in CIM GOLD. Security is the first requirement to enable access to GOLDTeller functions.

Security is generally set up by your institution's security administrator and should be coordinated with them. The steps outlined here are for reference for your security administrator.

1. **Subscribe to GOLDTeller in Mini-Applications.**

Make sure your institution has subscribed to GOLDTeller on the Security > Subscribe to Mini-Applications screen. For more information on how this is done, see Other > Security in CIM GOLD > Security Screens > [Subscribe to Mini-Applications section](#) on DocsOnWeb. You will also need to subscribe to the other screens under the Teller System: File Functions, Operator Information, Electronic Transaction Journal, and Reports.

2. **Set up System security for security administrators and tellers.**

This step is for your security administrators or officers who need to make changes to transactions in CIM GOLDTeller. Before you can access certain functions and features in CIM GOLDTeller, you must have access to those features. Using the Security > Setup screen, select yourself in the list of employees and then access the System tab. You should select the Maintain radio button for each of the features applicable to your security authorization. For a description of each of these features, see the [GOLDTeller Security Features section](#). **Note:** Some of these options should be set up for all tellers. Those options are designated with a ★.

3. **Set up the employee/profile with security.**

This step is for security administrators setting up other employees or profiles. You must first set up the employee with security on the Security > Setup screen. If you want that employee to be connected with a profile, then assign a profile to the employee using the System Profile Membership and CIM GOLD Profile Membership list view tables on the bottom of the Employee tab. For more information on how to set up an employee or profile, see the Security in CIM GOLD > Security Screens > Setup Screen > [Employee tab topic](#) on DocsOnWeb. The employee number must be activated within 24 hours or the password will need to be reset.

4. **Set up the employee as a teller.**

Now the employee can be assigned as a teller. This is both the host teller setup and [operator file](#) setup. Teller setup is required for employees to have CIM GOLDTeller access, Platform, and other remote overrides. For more information on how to set up a teller, see the Deposits > Deposits in CIM GOLD > Deposit Screens > Definitions > [Teller Information Screen topic](#) on DocsOnWeb.

5. **Set up the Operators.dat file.**

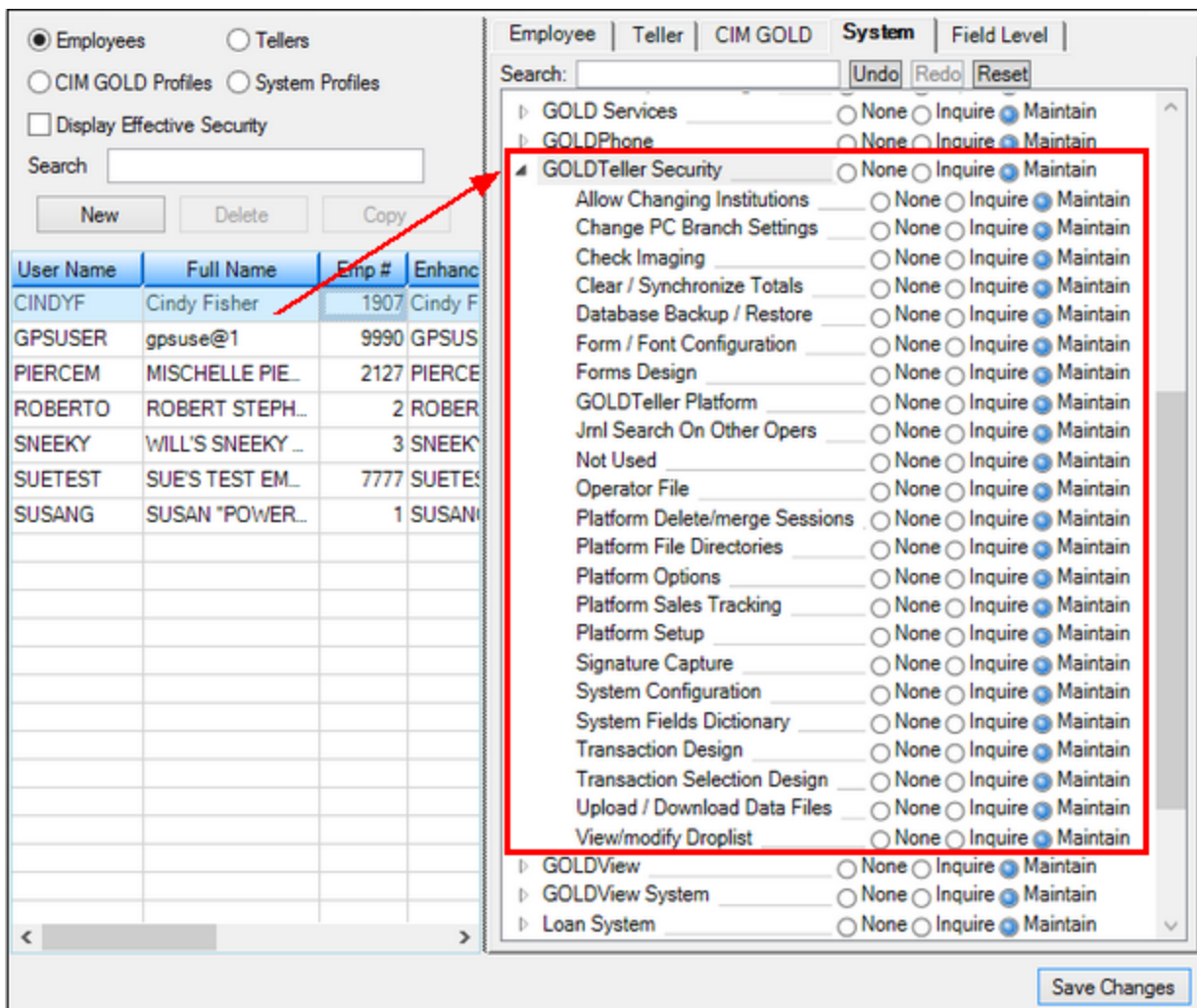


The final step is to make sure the teller you set up in step 4 above is also set up on the Operers.dat file, as explained in the [Operators.dat File](#) topic. All tellers at a branch or office must be set up to point to this Operers.dat file.

Now the teller can access the [CIM GOLDTeller screen](#) and run transactions. The first time logging into CIM GOLDTeller for the day, the transactions and fields may take some time to load, but usually less than 3 minutes. After that, CIM GOLDTeller runs very quickly.

GOLDTeller Security Features

If you are a security administrator or otherwise responsible for how CIM GOLDTeller functions within your institution, you need proper security to access GOLDTeller functions. These functions are found on the Security > Setup screen > System tab, as shown below:



Security > Setup Screen > System Tab

 **Tip:** Make sure the **Display Effective Security** box is unchecked before selecting any of these options.



See the following table for descriptions of each of these GOLDTeller security options. Some of these options should be set up for all tellers. Those options are designated with a ★.

GOLDTeller Security Option	Description
Allow Changing Institutions	<p>This option allows the operator to change institution numbers. This option works only if your institution has more than one institution number assigned to it.</p> <p>Note: There is also an institution option that allows changing institutions. The institution option, GTLR CHIN, supersedes this option.</p>
Change PC Branch Settings	<p>This option allows the operator to change branch information on the PC. GOLDPoint Systems recommends that one employee of each of your branches have this security per DB4 Server. To change PC Branch Settings, use the Functions > Administrator Options > PC Branch Settings screen. You must have this option set in order to access that screen.</p>
Check Imaging	<p>This option allows the operator to access the Functions > Administrator Options > Print Form Design screen and view and edit check designs.</p> <p>Note: An institution option, GTLR CHIM (Allow Check Image Access?), must also be set up in order to use the Check Imaging feature in CIM GOLDTeller.</p>
Clear/Synchronize Totals	<p>This option allows the operator to synchronize PC teller totals to match host teller totals. When run in offline mode, the system keeps the teller totals on the PC. Once back online, tellers should synchronize their host totals with their PC totals. To synchronize totals, select Functions > Teller Total Functions > Synchronize PC Totals with Host Totals. If this option is not set up, the Synchronize PC Totals with Host Totals selection is grayed out on the Functions menu.</p>
Database Backup / Restore	<p>This option allows the operator to backup the GOLDTeller database. GOLDPoint Systems recommends that one employee of your institution have this security per DB4 Server. See Back Up Files for more information.</p>
Form / Font Configuration	<p>This option allows the operator to modify form and font configurations. GOLDPoint Systems recommends that only a few operators at your institution have this security (e.g., a supervisor). If this option is not set up, the Functions > Administrator Options > Form/Font Configuration item is grayed out.</p>
Forms Design	<p>This option allows the operator to create or modify forms used in CIM GOLDTeller. GOLDPoint Systems recommends that only a few operators at your institution have this security (e.g., a supervisor). If this option is not set up, the Functions > Administrator Options > Print Form Design item is grayed out.</p> <p>This also allows access to the Functions > Administrator Options > MICR Check Form Designer screen.</p>



GOLDTeller Security Option	Description
GOLDTeller Platform	<p><input checked="" type="checkbox"/> This option is only available if you use GOLDTeller Platform.</p> <p>This option allows the operator to access the GOLDTeller Platform system. This option works only if you have GOLDTeller Platform installed and other GOLDTeller Platform security options have been set up.</p> <p>Note: There is also an institution option that allows the use of GOLDTeller Platform. The institution option, GTLR PLAT, supersedes this option.</p>
Jrnl Search On Other Opers	<p>This option allows the operator to perform journal searches on other operators' journal files.</p>
Not Used	<p>Currently, this option is unavailable for GOLDPoint Systems.</p>
Operator File	<p>This option allows an operator to set up other operators within CIM GOLDTeller. It also provides the operator with security to force a teller off GOLDTeller. GOLDPoint Systems recommends that at least one employee at each branch have this security for your institution (e.g., a supervisor). If this option is not set up, the Functions > Operator Functions > Operator Information item is grayed out.</p> <p>For more information, see Operators.dat File.</p>
Platform Delete/Merge Sessions	<p><input checked="" type="checkbox"/> This option is only available if you use GOLDTeller Platform.</p> <p>This options allows users to merge two different customer sessions, which are located on two different servers, into one customer session on one server.</p>
Platform	<p><input checked="" type="checkbox"/> This option is only available if you use GOLDTeller Platform.</p> <p>This option allows the user to use GOLDTeller Platform. Even though CIM GOLDTeller and GOLDTeller Platform are separated, users must have this option selected if they want to use GOLDTeller Platform.</p>
Platform Options	<p><input checked="" type="checkbox"/> This option is only available if you use GOLDTeller Platform.</p> <p>This option allows users to make changes to Platform Options. Users can select Options > Platform Options in GOLDTeller Platform, and then make changes to the screen. If this option is not set up, that selection is grayed out on the Options menu. See the Platform Options section in the GOLDTeller Platform User's Guide in DocsOnWeb for more information.</p>
Platform Sales Tracking	<p>This is no longer available in GOLDTeller Platform.</p>
Platform Setup	<p><input checked="" type="checkbox"/> This option is only available if you use GOLDTeller Platform.</p>



GOLDTeller Security Option	Description
	This option allows the user to have access to the Setup menu in GOLDTeller Platform. If this options is not selected, the user cannot access that menu. For more information on the Setup menu, see Setup Menu in the GOLDTeller Platform User's Guide in DocsOnWeb.
Signature Capture	★ This option allows the operator to perform various functions associated with Signature Capture. If this option is not set up, the Functions > Administrator Options > Account Signatures > Upload and Link Signatures item is grayed out.
System Configuration	This option allows the operator to view and/or change the server name and path locations of GOLDTeller files. This option also accesses the printer configurations so that an operator can change, set up, or view the printer destinations. GOLDPoint Systems recommends that at least one operator at each branch have this security (e.g., a supervisor). If this option is not set up for a user, the Functions > Administrator Options > System Configuration item is grayed out.
System Field Dictionary	This option allows the operator to make changes to the System Field dictionary. This option is associated with the Transaction Design option (see below). GOLDPoint Systems recommends that a few operators at your institution have this security (e.g., a supervisor). If this option is not set up for a user, the Functions > Administrator Options > System Field Dictionary item is grayed out.
Transaction Design	This option allows the operator to modify transactions using the Functions > Administrator Options > Transaction Design screen . If the user does not have this option set up, that screen is grayed out on the Functions menu. GOLDPoint Systems recommends that a few operators of your institution have this security (e.g., a supervisor). <i>The operators should have security for PC Institution Settings and System Field Dictionary (see above), too.</i>
Transaction Selection Design	This option allows the operator to modify the transaction menu using the Functions > Administrator Options > Menu Design screen . If the user does not have this option set up, that screen is grayed out on the Functions menu. GOLDPoint Systems recommends that only a few operators at your institution have this security (e.g., a supervisor). <i>The operators should have security for Transaction Design, System Field Dictionary, and PC Institution Settings also.</i>
Upload/Download Data Files	This option allows the operator to transfer data from the PC to the host (File Transfer Utility). Generally, security for this option is dependent upon your institution's needs.



GOLDTeller Security Option	Description
<p>View/modify Droplist</p>	<p>This option allows the operator to view or modify droplists using the Functions > Administrator Options > View/Modify Droplists screen. If the user does not have this option set up, that screen is grayed out on the Functions menu.</p> <p>GOLDPoint Systems recommends that only a few operators at your institution have this security (e.g., a supervisor). <i>The operators should have security for Transaction Design, System Field Dictionary, and PC Institution Settings also (see above).</i></p>
<p>Chat/remote</p>	<p>There is one more security option that you need to set up for those with authority for overrides. This option is found under PC Applications on the System tab. Set the Chat/remote option to Maintain for all applicable users. For more information on remote overrides, see Remote Override Setup. See the example below of this option.</p> <div data-bbox="526 852 1268 1230" style="border: 1px solid black; padding: 5px;"> <p>Employee Teller CIM GOLD System Field Level</p> <p>Search: <input type="text"/> Undo Redo Reset</p> <ul style="list-style-type: none"> ▶ Payroll Management Reports <input type="radio"/> None <input type="radio"/> Inquire <input type="radio"/> Maintain ▲ PC Applications <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain <ul style="list-style-type: none"> Access To PC Applications <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain Allow Gateway To Alter Termnl <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain ▶ Chat/remote = F, Remote= I <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain Checkwriter Change/add Checks <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain Checkwriter Change/add Docs <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain Checkwriter List Checks <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain Checkwriter List Docs <input type="radio"/> None <input type="radio"/> Inquire <input checked="" type="radio"/> Maintain </div>

Software, Server, and Files

Software and licenses are required for each CIM GOLDTeller. CIM GOLD and CIM GOLDTeller must be purchased for every teller. However, only the CIM GOLD download is needed, as CIM GOLDTeller is automatically downloaded with CIM GOLD version 7.5 and above.

The current versions of the software are located on GOLDPoint Systems secure website under Software Downloads. You will need a username and security code to access the secure website.

https://secure.goldpointsystems.com/menu_download.asp

DB4 Server

A GOLDPoint Systems account manager will help you install a DB4 Server at each branch (office) at your institution. You may only need one DB4 Server for your entire institution. **Note:** *GOLDPoint Systems highly recommends you have a DB4 Server set up at each branch.*



The main purpose of a DB4 Server is to share customized files with work station PCs. This keeps the files on work stations current and consistent for each user at a branch or institution. It is recommended that the DB4 Server be on a separate server machine that is not used as a functioning GOLDTeller PC; however, it can be an active machine that is also being used to run GOLDTeller.

If the DB4 Server does reside on an active GOLDTeller PC, it will be designated as the "lead" machine, and that machine will need to be turned on during working hours. A [DB4 Server setup document](#) is available from GOLDPoint Systems. It details how to set up a PC as a DB4 Server. For more information, contact your GOLDPoint Systems account manager (1-888-477-0099 option 1).

Each institution that uses GOLDTeller will have customized files as mentioned above. You can customize transactions, receipts, codes, balance sheets, and many options. All of this customization is saved to the [GOLDTlr.dat file](#). You can also customize procedures for the teller, such as speed keys and teller setup. These customizations are saved to the [Opers.dat file](#). These customized files should reside on the shared teller DB4 Server. Individual GOLDTeller machines point to these shared files on the DB4 Server.

You should regularly save and backup the GOLDTlr.dat file and the Opers.dat file, as explained in the [Back Up Files](#) topic.

To tie your CIM GOLDTeller to the DB4 Server, complete the following steps:

1. Open CIM GOLD and access File > CIM GOLDTeller > Change File Directories. The Change GOLDTeller File Directories screen appears, as shown below. Note: This can also be changed using the File > Administrator Options > [System Configuration](#) screen in CIM GOLDTeller.



Change GOLDTeller File Directories

Goldtllr.dat File
Server Name: DB4 Path on server: \\Dhifs1\gps\GOLDTeller\
DB4 \\Dhifs1\gps\GOLDTeller\

Opers.dat File
Server Name: DB4 Path on server: \\Dhifs1\gps\GOLDTeller\
DB4 \\Dhifs1\gps\GOLDTeller\

Journal Files
Server Name: DB4 Path on server: \\Dhifs1\gps\GOLDTeller\
DB4 \\Dhifs1\gps\GOLDTeller\

Platform Files

	Server Name:	Path on server:
platform.ism		
session.ism		
Merge From		
Merge With		
MetaFile		
Features Presentation Program		
Features Presentation Files		

OK Cancel

File > GOLDTeller > File Directories dialog box

2. Enter the DB4 Server name in the [Goldtllr.dat File](#), [Opers.dat File](#), and Journal Files fields, as well as the path where that server is located. This is the server name given to you by GOLDPoint Systems. It is usually DB4. The path points to the computer where your DB4 Server is installed.
3. Click <OK> when you are finished adding the path for each file.

These steps need to be performed for each computer using CIM GOLDTeller.

If you are the person responsible for setting up the GOLDTllr.dat files and Opers.dat files, you will also need to understand the following help topics:

[System Configuration](#)

[Operators.dat File](#)

[GOLDTllr.dat File](#)

[Back Up Files](#)

[Options Menu](#)

[Signature Capture -- File Services Plus](#)



[Security Setup for CIM GOLDTeller](#)

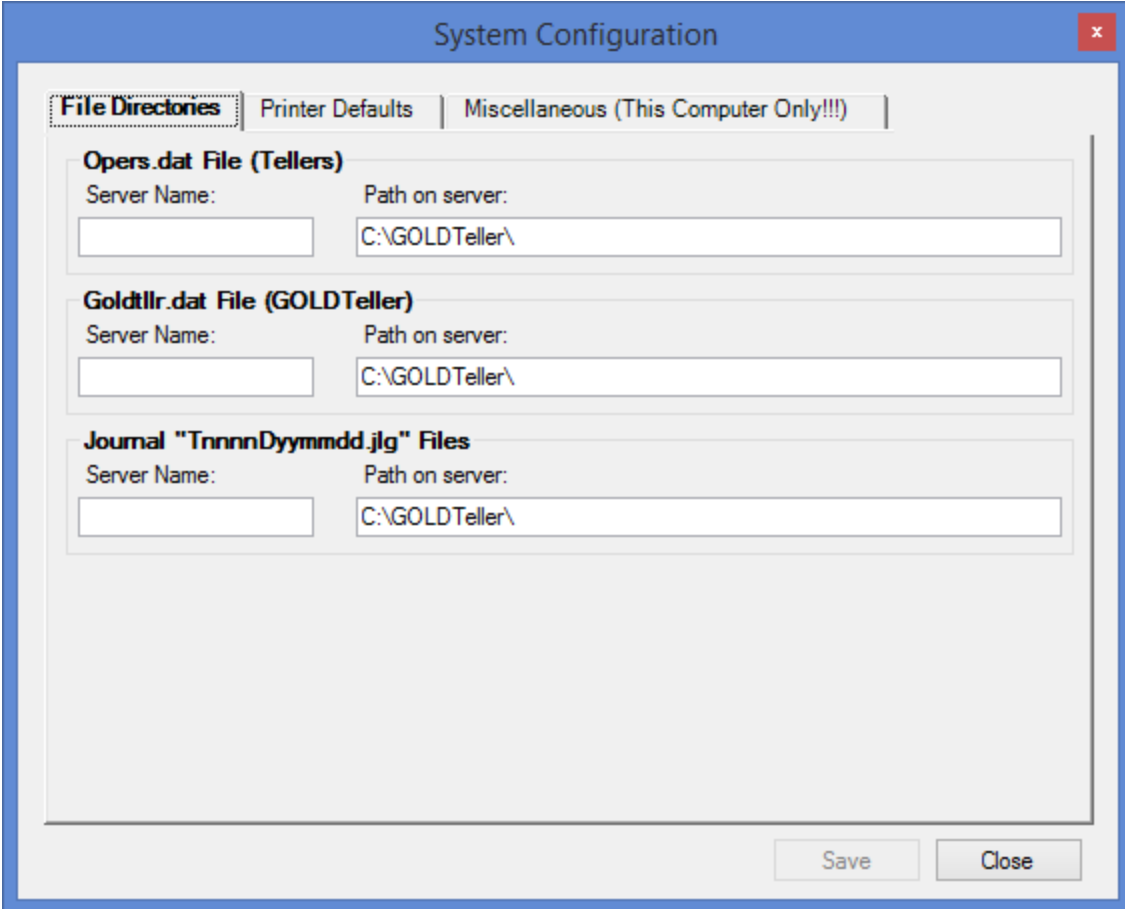
For normal tellers, once these steps are implemented and [security](#) is setup for the teller, they should be able to access CIM GOLDTeller and start running transactions. See [Running Transactions](#) for more information.

System Configuration

In order to access the System Configuration screen (found under Functions > Administrator Options > System Configuration), you must have a security option set ([System Configuration](#) under GOLDTeller Security) on the System tab of the Security > Setup screen. Each PC using CIM GOLDTeller must have the System Configuration set up correctly, as this is where the machine points to the DB4 Server (see the [Software, Server, and Files](#) topic).

System Configuration consists of three tabs: [File Directories](#), [Printer Defaults](#), and [Miscellaneous](#). The first two tabs are crucial for CIM GOLDTeller to work properly. The third tab, Miscellaneous, consists of optional features.

See the following example of the System Configuration screen.



The screenshot shows a window titled "System Configuration" with a blue header bar. Below the header is a tabbed interface with three tabs: "File Directories" (selected), "Printer Defaults", and "Miscellaneous (This Computer Only!!!)". The "File Directories" tab contains three sections, each with a "Server Name" field and a "Path on server" field:

- Opers.dat File (Tellers)**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".
- Goldtllr.dat File (GOLDTeller)**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".
- Journal "TnnnnDyymmdd.jlg" Files**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".

At the bottom right of the dialog are "Save" and "Close" buttons.

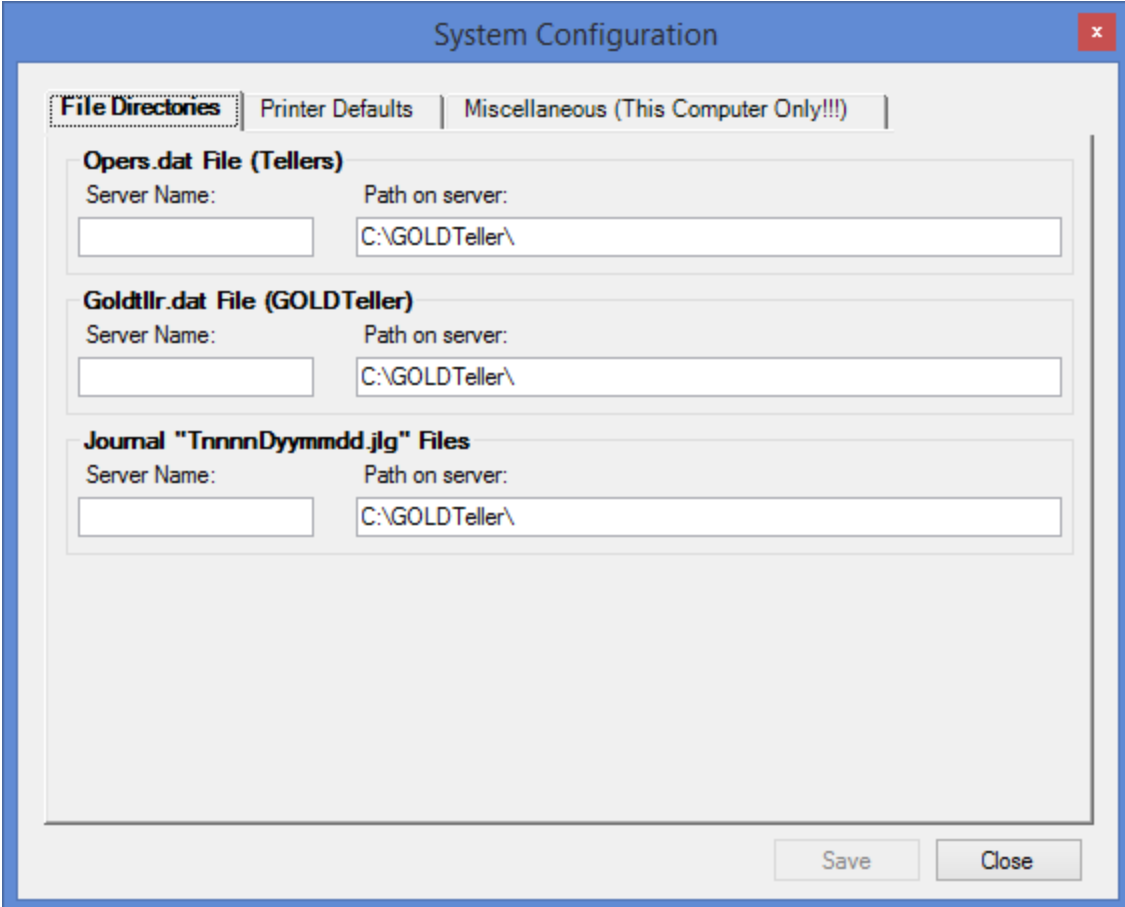
Functions > Administrator Options > System Configuration Screen



File Directories

The File Directories tab on the [System Configuration](#) screen is where you set up the location of the GOLDTlR.dat file, Opers.dat file, and Journal files. These files are a necessity in order for CIM GOLDTeller to function properly. Your institution likely uses a DB4 Server that works as a head machine and holds these customizable files for each of the tellers to use. For more information on the DB4 Server, see [Software, Server, and Files](#).

See the following example of this tab:



The screenshot shows a window titled "System Configuration" with three tabs: "File Directories" (selected), "Printer Defaults", and "Miscellaneous (This Computer Only!!!)". The "File Directories" tab contains three sections, each with a "Server Name" and "Path on server" field:

- Opers.dat File (Tellers)**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".
- Goldtlr.dat File (GOLDTeller)**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".
- Journal "TnnnnDyymmdd.jlg" Files**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".

At the bottom right of the window are "Save" and "Close" buttons.

Functions > Administrator Options > System Configuration Screen

The **Server Name** field is where you put the name of the DB4 Server used for your branch or office. The name could be as simple as DB4 Server or SouthOfficeDB4.

A blank in the **Server Name** field indicates that you are running CIM GOLDTeller as a standalone, and all setup files are stored on your local machine.

The **Path on server** field is where you put the location of the DB4 Server.

See also:

[Operator.dat File](#)



[GOLDTlr.dat File](#)

[Back Up Files](#)

Printer Defaults

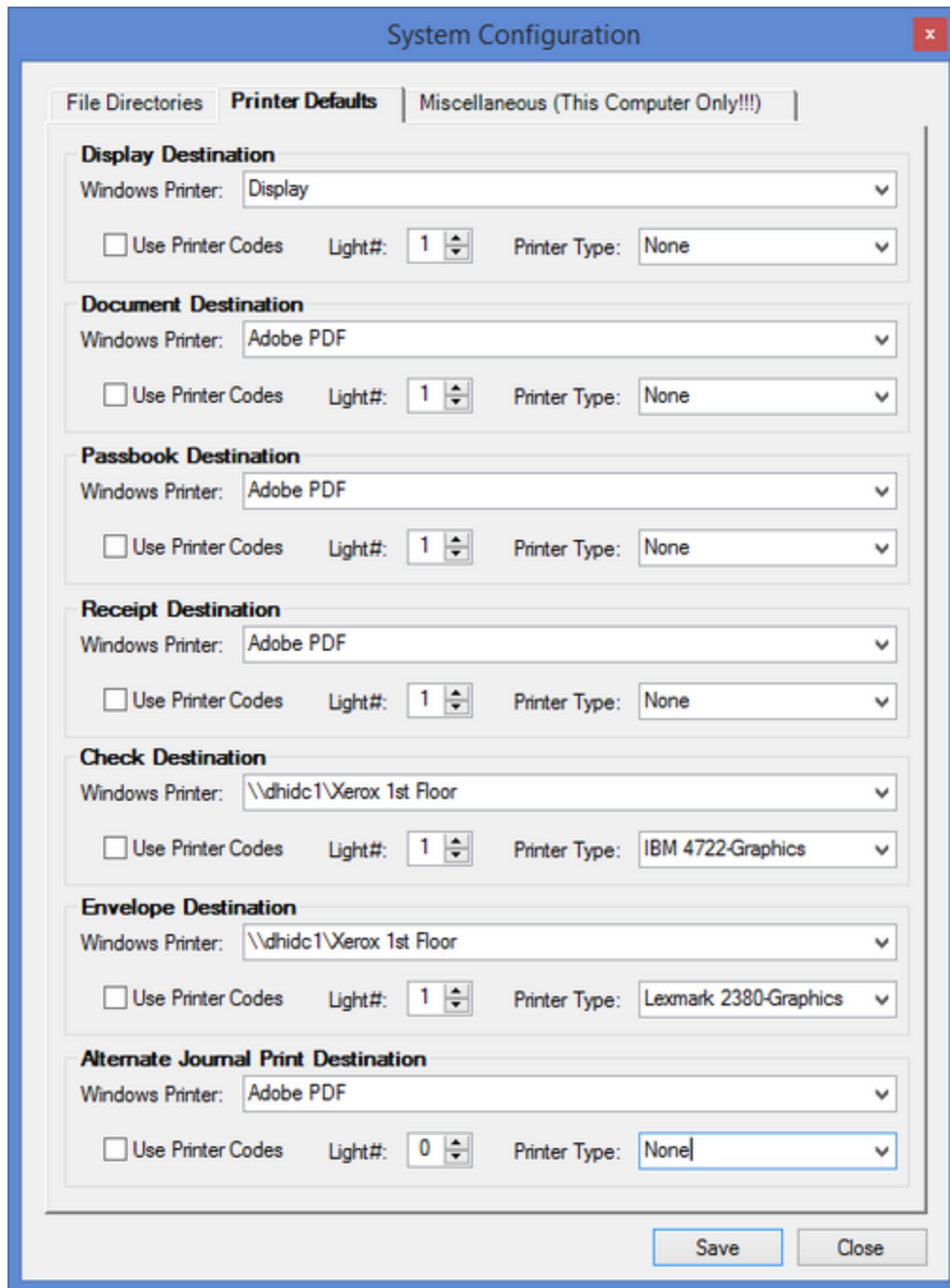
The Printer Defaults tab on the [System Configuration](#) screen allows you to set up the printers where print jobs in CIM GOLDTeller will automatically go. For example, if you print checks from CIM GOLDTeller, you would set up the **Check Destination** printer to be the printer you use to print checks.

The Printer Defaults tab applies to GOLDTeller printing only. **Note:** There are a few print options that use Windows Printer options (e.g., <Ctrl> + P).

With the installation of GOLDTeller in CIM GOLD version 7.5 and above, your institution's previous GOLDTeller printer settings are removed. By going to the Printer Defaults tab (shown below), you can easily set these back up by using the drop box selections to the right of each printer type. It is recommended that you take a screen capture of what printers you are currently using prior to the new install.

Note: If your institution works with terminals that reside in a different building than the DB4 server, you will need to set an option on the Settings Page Two tab of the PC Institution Setting screen (under Functions > Administrator Options). Checkmark the option called [Match Base Printer Name for Terminal Server Client](#). Also, if the **Use Operator Controlled Print Destination** option is selected on the Operator Information screen, CIM GOLDTeller will use the Windows print controls. See the [Print Options topic](#) on the Operator Information help for more information.





Functions > Administrator Options > System Configuration Screen > Printer Defaults Tab

The following table describes the type of print jobs available from CIM GOLDTeller:

Print Name	Description
Display Destination	After a transaction is run, the results of the transaction are displayed in the fourth quadrant of the main CIM GOLDTeller screen , also known as the Output



Print Name	Description
	Display. You should keep this selection set to "Display." Once you are done running the transaction, you can right-click it and select "Print Output Display."
Document Destination	Use this selection to designate to which printer documents are sent. Documents are set up under Functions > Administrator Options > Print Form Design . Examples of documents include balance sheets and journal reports.
Passbook Destination	If your institution prints passbook documents, this selection determines where the passbook is printed.
Receipt Destination	This selection determines where the receipt for a transaction is printed. Some transactions are configured to automatically print a receipt after the transaction is run. Other times, you can manually print a receipt after a transaction is run by right-clicking the Output Display and selecting "Print Output Display." You can also reprint the receipt by pressing <Ctrl> + R on your keyboard.
Checks Destination	This selection determines where checks are printed when a transaction is run that requires printing a check. Before the check is printed, the Check Writer function appears. See Check Writer for more information.
Envelope Destination	This selection determines where envelopes are printed. You can print envelopes from Functions > Print Functions .
Alternate Journal Print Destination	If you want to use a different printer for the Journal/Forwarding function, select the printer from this field. Please note that an option must be set on the Functions > Administrator Options > PC Institution Settings screen > Settings Page One tab. The option is called Use Alternate Journal Printer .

Printer destinations can be connected to local or network printers. Use the Windows Printer drop-list for each applicable Printer Destination.

Note: An operator option is available for users who do not have security access to the System Configuration screen, and therefore, cannot make changes to their printer destinations. When this option, **Change Print Destination at Signon**, is set on the [Print Options tab](#) of the Operator Information screen, the Print Destinations screen is displayed after the user logs on. The user can then select the printers to print to.

Laser Printers

If a laser printer is the designated printer, the **Printer Type** must be "none." Deselect the **Use Printer Codes** checkbox.

Teller Printers

If a teller printer (e.g., Wincor, Epson, AdMaster) is the designated printer, in addition to the Windows Printer designation, you should also set up the following requirements:

- Check the **Use Printer Codes** box.



-
- Set the **Light** field to "1."
 - Set **Printer Type** as instructed by GOLDPoint Systems. This gives the printer the programmed instructions on how to function.

See also:


[Form/Font Configuration](#)

[Print Form Design](#)



Miscellaneous

The Miscellaneous tab on the [System Configuration](#) screen offers additional optional setup. These options only affect the local PC, not other PCs at the branch ([DB4 Server](#)).

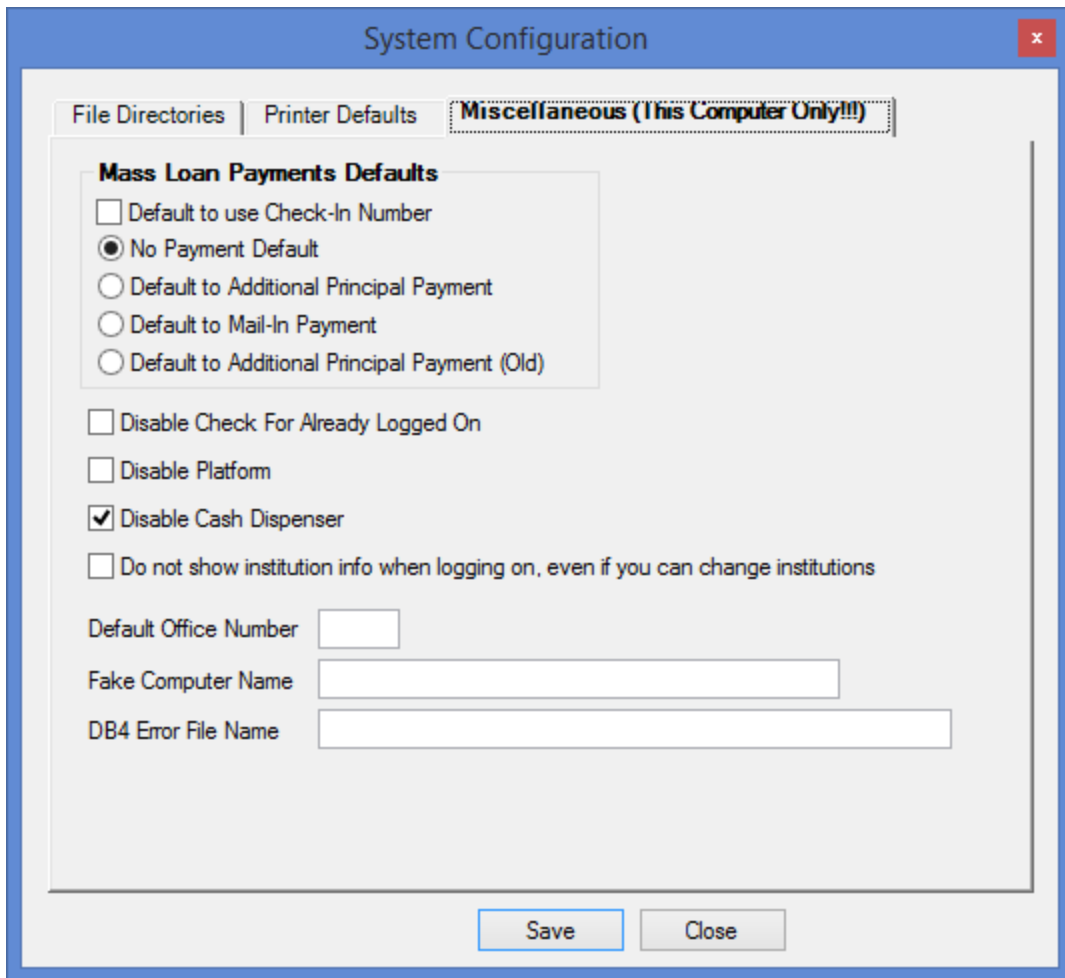
 **IMPORTANT:** Starting in CIM GOLD version 7.9.3, an option is available on the Operator Information screen: Use Operator Controlled Misc Info. When this option is set, important CIM GOLDTeller options are then saved to the Operators.dat file instead of changing settings in the PC Registry settings.

This option is specifically for those institutions that run CIM GOLDTeller on terminal servers. When this option is checked, the options on the Functions > Administrator Options > System Configuration screen > Miscellaneous (This computer only!) tab are saved and maintained by the teller, and therefore, saved to the Operators.dat file.

See the following examples of the new option on the Operator Information screen (Print Options tab) and the Miscellaneous tab of the Configuration screen.

The following is an example of this tab, followed by descriptions of its fields. Review this information to determine if any options apply to your institution. We recommend discussing these options with your GOLDPoint Systems account manager before you set these options. These settings need to be verified with other required settings that work in conjunction with them.





Functions > Administrator Options > System Configuration Screen > Miscellaneous Tab

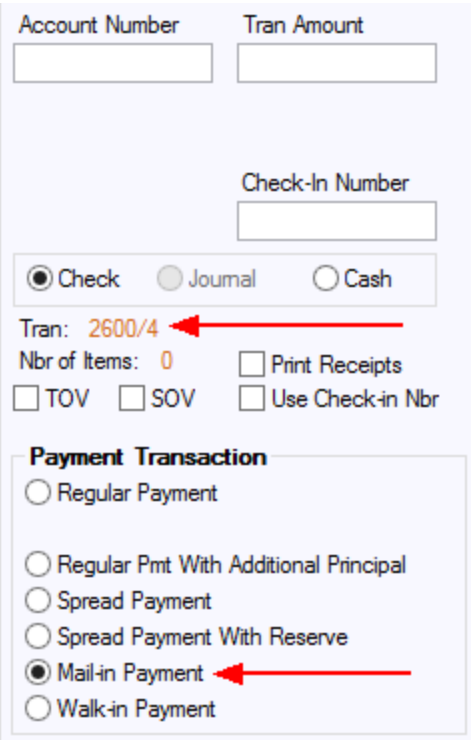
Field	Description
<p>Mass Loan Payments Defaults</p>	<p>The options in this box are only for the Mass Loan Payments transaction (tran code 600-50).</p> <p>▼ Default to use Check-In Number</p> <p>When this option is selected, the Check radio button is defaulted on the Mass Loan Payments transactions and the Check-In Number is available to enter the check number for the transaction, as shown below:</p>

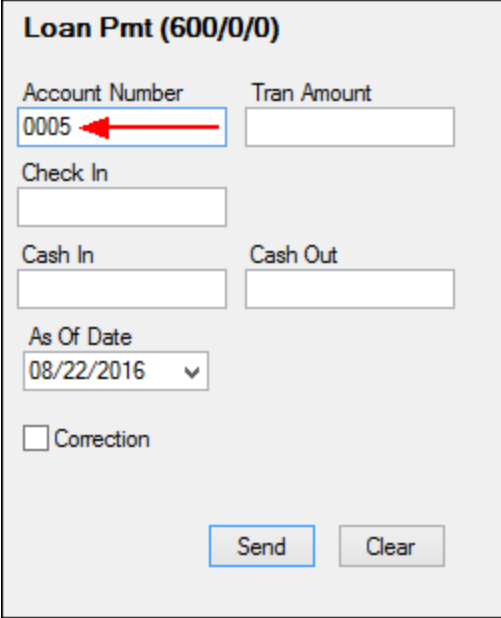


Field	Description
	<div data-bbox="609 310 1075 743" style="border: 1px solid #ccc; padding: 10px; margin-bottom: 20px;"> <div style="display: flex; justify-content: space-between;"> Account Number Tran Amount </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input style="width: 150px; height: 20px;" type="text"/> <input style="width: 100px; height: 20px;" type="text"/> </div> <div style="margin-top: 20px;"> Check-In Number <input style="width: 100px; height: 20px;" type="text"/> </div> <div style="margin-top: 5px;"> <input checked="" type="radio"/> Check <input type="radio"/> Journal <input type="radio"/> Cash </div> <div style="margin-top: 5px;"> Tran: 600/0 Nbr of Items: 0 </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input type="checkbox"/> TOV <input type="checkbox"/> SOV <input type="checkbox"/> Print Receipts <input type="checkbox"/> Use Check-in Nbr </div> </div> <p>▼ Payment Default radio buttons</p> <p>Only one of the next four radio buttons can be selected.</p> <ul style="list-style-type: none"> • If you select No Payment Default, the Mass Loan Payments transaction will function as is, with a regular loan payment transaction (tran code 600). You can change the payment on the transaction. • If you select Default to Additional Principal Payment, the Mass Loan Payments transaction defaults to a Regular Payment with Additional Principal (tran code 2600-14), as shown below:

Field	Description
	<div style="border: 1px solid #ccc; padding: 10px; background-color: #f0f8ff;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Account Number <input type="text"/></p> <p>Additional Principal <input type="text"/></p> </div> <div style="width: 45%;"> <p>Regular Payment <input type="text"/></p> <p>Check-In Number <input type="text"/></p> </div> </div> <div style="margin-top: 10px;"> <p> <input checked="" type="radio"/> Check <input type="radio"/> Journal <input type="radio"/> Cash </p> <p>Tran: 2600/14 ←</p> <p>Nbr of Items: 0 <input type="checkbox"/> Print Receipts</p> <p> <input type="checkbox"/> TOV <input type="checkbox"/> SOV <input type="checkbox"/> Use Check-in Nbr </p> <p>Payment Transaction</p> <p> <input type="radio"/> Regular Payment ← <input checked="" type="radio"/> Regular Pmt With Additional Principal <input type="radio"/> Spread Payment <input type="radio"/> Spread Payment With Reserve <input type="radio"/> Mail-in Payment <input type="radio"/> Walk-in Payment </p> </div> </div>
	<ul style="list-style-type: none"> If you select Mail-in Payment, the Mass Loan Payments screen will default to the Mail-in Payment transaction (tran code 2600-04) (see below):



Field	Description
	 <ul style="list-style-type: none"> Do not select the Default to Additional Principal Payment (old) radio button. This option is no longer in use.
Disable Check For Already Logged On	Check this box if you want GOLDTeller to not check to see if the user is already logged on. If this option is checked, the user will be required to enter their logon information every time they access CIM GOLDTeller.
Disable Platform	This option is not used by GOLDPoint Systems.
Disable Cash Dispenser	Check this box if this computer is not connected to a cash dispenser machine. Cash dispenser settings are set up on the Functions > Administrator Options > PC Institution Settings screen > CTR & Cash Dispenser Defaults tab .
Do not show institution info when logging on, even if you can change institutions	This option is for institutions that are separated into multiple institutions. When this option is set, the institution information is not shown when logging on.
Default Office Number	Enter the default office number to be used with transactions in this field. If you do <i>not</i> pre-select an account number (using the CIF Search) when you first access a transaction, the system will default this office number into the Account Number field, as shown below:

Field	Description
	
Fake Computer Name	Use this field if you want to give a name to this computer for history and research purposes. You can leave this field blank.
DB4 Error File Name	Use this field to enter a name to give to DB4 error files.

Operators.dat File

In order for tellers to use CIM GOLDTeller, they must be set up with security in two ways:

1. They must have employee access to the CIM GOLDTeller screen, as well as be set up with teller security.
 - a. To set up an employee with general CIM GOLD access, see the Security > Setup screen > [Employee tab](#) and [CIM GOLD tab](#) topics in the Security in CIM GOLD help.
 - b. To set up an employee with teller security, see the Security > Setup screen > Teller Information screen help.

2. Once you have set up a teller on the Security > Setup screen, you must also enter the teller information on the Functions > Operator Functions > Operator Information screen in GOLDTeller. This screen is known as the Operators.dat file, also known as the Opers.dat file. The Opers.dat file links the user's teller host security with the operator name and number used in GOLDTeller.

The Operator Information screen (shown below) also indicates the override level assigned to each individual teller, their transaction limits, and if the teller can receive and process [remote overrides](#). All tellers must be set up in the Opers.dat file, which resides on the [DB4 Server](#). Each operator (teller) setup is unique for each teller. See the following example of the Operator Information screen, which creates the Opers.dat file whenever <Save> is clicked:



Legacy Nm	Tllr #	Enhanced User Nar
CINDYF	1907	CINDYF
RANDYP	2101	RANDYP

Operator Information | Speed Keys | PC Totals | Print Options | Miscellaneous (Read Only)

Enhanced User Name: **CINDYF**

Legacy User Name: **CINDYF** Teller Number: **1907**

Teller PC Status: Signed On

Override Authority: Officer Language: English

Override Required for Correction: Officer Remote Override Priority: 5

Automatically Fill Account List on Account Entry Next Day Mode
 Always Show Logon Information Dialog (Not Recommended)

Offline Monetary Limits

Cash In	999,999,999.99	Cash Out	999,999,999.99
Check In	999,999,999.99	Check Out	999,999,999.99
Journal In	999,999,999.99	Journal Out	999,999,999.99

Full Name: **Cindy Fisher**
 Password: *****

Setup With All Host Security

Host Online Monetary Limits

Cash In	999,999,999.99	Cash Out	999,999,999.99
Check In	999,999,999.99	Check Out	999,999,999.99
Journal In	999,999,999.99	Journal Out	999,999,999.99

Buttons: Delete, Create, Clear, Save

If you have proper security, you can access the Operator Information screen and add additional tellers to the Oper.dat file, or make changes to current tellers. The security option is called [Operator File](#) on the System tab of the Security > Setup screen.

Operator information can be changed and deleted from this screen when the teller is not signed on. **Note:** This only deletes the Oper.dat file information. The host teller security still applies.

- To make changes to a current teller, select the teller's name in the left table, and then make changes to the fields on the [Operator Information tab](#).
- To create a new teller record, click <Create> and enter information in the fields on the Operator Information tab.



Note: This screen is also found under Teller System > Administrative > Operator Information in the CIM GOLD left tree navigation. This allows you to make changes to an operator who may not actually use GOLDTeller but is responsible for remote overrides. See [Remote Override Setup](#) for more information.

For more information on each of the tabs on this screen, see the following topics:

[Operator Information](#)

[Speed Keys](#)

[PC Totals](#)

[Print Options](#)

[Miscellaneous \(Read Only\)](#)

Operator Information tab

When you first access the Functions > Operator Functions > [Operator Information screen](#), the Operator Information tab is displayed, as shown below:

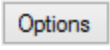


Functions > Operator Functions > Operator Information Screen > Operator Information Tab

This is the main tab used to set up the operator so they can access CIM GOLDTeller. The information entered on this screen must match the host teller security, as set up on the Security > Setup screen. For more information, see the [Security Setup for CIM GOLDTeller](#) topic.

The following table describes the fields found on this tab.

Field	Description
Enhanced User Name	<p>This is the enhanced user name for the person you selected in the left table. You cannot make changes to this field if the person has already been entered.</p> <p>If you are creating a new teller record by clicking <Create>, enter the enhanced user name in this field. The user name should match the enhanced user name set up on the Security > Setup screen.</p>

Field	Description
Legacy User Name	<p>This field displays the host teller security name for the person you selected in the left table. You cannot make changes to this field if the person has already been entered.</p> <p>If you are creating a new teller record by clicking <Create>, enter the user name in this field. The user name should match the teller user name set up on the Security > Setup screen. See the Security Setup for CIM GOLDTeller topic for more information.</p>
Teller Number	<p>This is the same teller number entered on the Security > Setup screen > Teller tab. This is commonly referred to as the host teller number.</p>
Teller PC Status	<p>This displays the status of the operator. The available statuses are "Signed On," "Signed Off Permanently," and "Signed Off Temporarily." This is where and how you can force an operator off GOLDTeller if you have proper security.</p>
Override Authority	<p>This is the operator's security level in GOLDTeller. There are three possible types of security. They are "Officer," "Supervisor," and "Teller." These are important if the transaction requires an override. If this is set to "Officer," for example, the operator can override OOV (officer override) codes and allow the transaction to take place by entering their security code.</p> <p>In the following example, this transaction was stopped because it requires an override. This is where the operator with teller security clearance and above would enter their password and allow the transaction to process.</p> <p>See also Remote Override Setup. Overrides are applied to transactions through the Functions > Administrator Options > Transaction Design screen, and then click . See the Transaction Entry Options topic for more information. Also, certain hold codes and action codes set up on accounts force overrides when transactions are run on those accounts. See the Hold Codes and Action Codes on the Actions, Holds, Event Letters screen for more information.</p>



The screenshot shows a dialog box titled "Override Required" with the following fields and values:

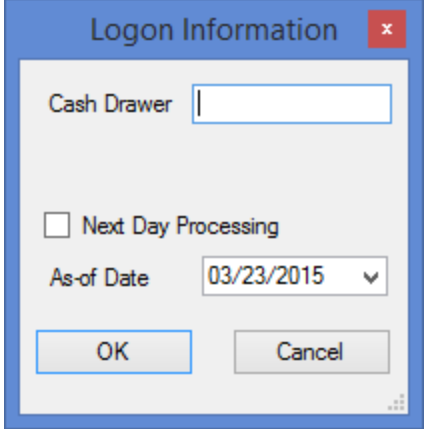
- Teller Name: CINDYF
- Password: (Red arrow points to this field)
- Account Number: 0002-012125-00
- Tran Amount: 48.33
- Cash In: 48.33
- Cash Out: (Empty)
- Sub-limit Code: (Empty)
- As Of Date: 03/20/2015
- Correction:

A red arrow points to a highlighted error message at the bottom: "Teller 1907: Teller Override Required TOV-LOAN MATURED, USE PAYOFF TRAN".

Field	Description
Language	This is the language used in GOLDTeller. Currently, only English is available.
Override Required for Correction	This indicates whether a teller needs an override to run a correction on a transaction. If the field is left blank, then no override is required to correct transactions. Otherwise, an override is required according to the level selected in this field.
Remote Override Priority	This is the override priority level for the operator, when the operator receives a remote override request. The highest level is 5. An officer needing override authority must have a value of 5 in this field. A 1 indicates a teller override authority. See also Remote Override Setup .
Automatically Fill Account List on Account Entry	When entering the account number on a transaction, all accounts for the IRS owner will be shown automatically in the account list, if this box is marked. The account list is displayed in the second quadrant of the CIM GOLDTeller screen .
Next Day Mode	This indicates if next day processing has been activated. This means the teller processed transactions using a different effective date than today's date, as shown in the following example:

Field	Description
	<div data-bbox="521 291 940 722" data-label="Image"> </div> <p data-bbox="521 758 1435 898">The system checks this box if the operator signed on with Next Day Processing on the Logon Information dialog box that appears when first logging onto GOLDTeller. (The Next Day Mode field cannot be file maintained by you; it's a system-only field.)</p> <p data-bbox="521 940 1435 1115">The Next Day Processing option allows tellers to log on after a daily “cutoff time” or to work on Saturday with Monday processing. If you use this option, you will need an As-of Date (greater than today’s date). Transactions will be run offline, so tellers will need to forward all items the next day they log on live. See Journal/Forwarding for more information on how to forward transactions.</p> <p data-bbox="521 1157 1435 1220">When the teller is logged on with Next Day Processing, the words "PM Mode" appear at the top of the transaction menu, as shown below:</p> <div data-bbox="521 1262 1040 1570" data-label="Image"> </div> <p data-bbox="521 1612 1435 1780">Caution: Once logged on with Next Day Processing, the operator cannot switch back to regular processing without intervention from a supervisor or officer who can change the Deposits > Definitions > Teller Information screen. The officer will need to access the Last Signoff tab, and change the Effective Date field to today's date.</p>



Field	Description
	<p>Note: Review the Functions > Administrative Options > PC Institution Settings > Settings Page One tab for other options that affect the Next Day Processing or PM Mode.</p>
<p>Always Show Logon Information Dialog (Not Recommended)</p>	<p>Select this option and the system always shows the Logon Information prompt each time the teller accesses CIM GOLDTeller for the first time after logging on, as shown below.</p>  <p>The Logon Information box allows a cash drawer amount to be entered, if other than zero, and to mark for Next Day Processing as needed. It is recommended that when tellers are regularly logging on under a Next Day Processing environment, that this box be marked. Otherwise, it is recommended that the setting remain unchecked. Transaction Condition #52—Teller Signing on With a Future Date, must be allowed. Transaction conditions are set up on the Deposits > Definitions > Transaction Options screen > Transaction Condition Overrides tab.</p>
<p>Offline Monetary Limits</p>	<p>If this operator has monetary limits for offline transactions (those transaction processed in Next Day Processing or PM Mode, for example), you would enter those limits in these fields. These limits are tied to the Journal File.</p>
<p>Full Name</p>	<p>This is the full name of the operator. You can enter information in this field but checking the Setup With All Host Security box (see below) causes the system to fill it in automatically with information from the Security > Setup screen.</p>
<p>Password</p>	<p>This is the password used to log onto CIM GOLDTeller. You can enter information in this field but checking the Setup With All Host Security box (see below) causes the system to fill it in automatically with information from the Security > Setup screen.</p>
<p>Setup With All Host Security</p>	<p>When you select this box, the operator is set up with the same username and password as used on the host. When you click <Save>, the full name of the</p>

Field	Description
	operator appears in the Full Name field, and the host password for the operator appears with asterisks (*). We highly recommend this box be selected.
Host Online Monetary Limits	You cannot make changes to these fields. These fields are pulled from the teller setup on the Security > Setup screen > Teller tab. For more information on teller setup, see Security Setup for CIM GOLDTeller .

Speed Keys tab

The Speed Keys tab on the [Operator Information screen](#) allows administrators to set up speed keys for each operator. While speed keys are more commonly set up from the CIM GOLDTeller menu item (see [Speed Keys Setup](#)), an administrator is able to delete or copy speed keys for a specific user from this tab.

To delete a speed key from this screen, enter the assigned letter in the field and click <Delete Speed Key>. To copy speed keys from an operator that has speed key setups, place the operator name (not number) in the field and click <Copy Speed Keys from Operator>.

See the following example of this tab:



Operator Information				Speed Keys				PC Totals				Print Options				Miscellaneous (Read Only)			
Description		Tran/Mod/Seq		Description		Tran/Mod/Seq													
A- F2	Conv Old To New	1019	3	0	N-		0	0	0										
B- F3	CIF Lookup By Name	1027	0	0	O-		0	0	0										
C- F4	CIF Lookup By SSN#	1027	1	0	P-		0	0	0										
D- F5	Customer Info	1010	0	0	Q-		0	0	0										
E- F6	Balances Inquiry	1022	0	0	R-		0	0	0										
F- F7		0	0	0	S-		0	0	0										
G-		0	0	0	T-		0	0	0										
H-		0	0	0	U- Right Click	Purchase	1120	0	0										
I-		0	0	0	V- Right Click	Withdrawal	1130	0	0										
J-		0	0	0	W- Right Click	Transfer	1160	0	0										
K-		0	0	0	X- Right Click	Cash On Us Check	1400	2	0										
L-		0	0	0	Y- Right Click	Cash Foreign Check	1400	1	0										
M-		0	0	0	Z- Right Click		0	0	0										

Delete Speed Key -> Use Profile Speed Keys

Copy Speed Keys

Copy Speed Keys From User Name

Legacy UserName

Enhanced UserName

Delete Create Clear Save

Functions > Operator Functions > Operator Information Screen > Speed Keys Tab

PC Totals tab

The PC Totals tab on the [Operator Information screen](#) allows administrators to quickly view specific teller totals from the PC level (no host).

See the following example of this tab:



Operator Information	Speed Keys	PC Totals	Print Options	Miscellaneous (Read Only)
Cash In		0.00	Cash Out	0.00
Check In		0.00	Check Out	4,843.28
Journal In		190,108.90	Journal Out	190,108.90
Deposits In		190,108.90	Deposits Out	194,952.18
Loans In		0.00	Loans Out	0.00
G/L In		0.00	G/L Out	0.00
Cash Drawer		8,256.09	On Us Checks	0.00
Money Orders In		0.00	Money Orders Out	0.00
Cashier's Checks In		0.00	Cashier's Checks Out	0.00
Traveler's Checks In		0.00	Traveler's Checks Out	0.00
System Deposits In		0.00	System Deposits Out	0.00
System Loans In		0.00	System Loans Out	0.00
System G/L In		0.00	System G/L Out	0.00
Foreign Totals				
Checks In		0.00	Checks Out	0.00
Checks US		0.00	Difference	0.00
Cash Drawer		0.00		

Functions > Operator Functions > Operator Information Screen > PC Totals Tab

Print Options tab

The Print Options tab on the [Operator Information screen](#) allows for different options when printing. See the following example of this tab, followed by field descriptions.

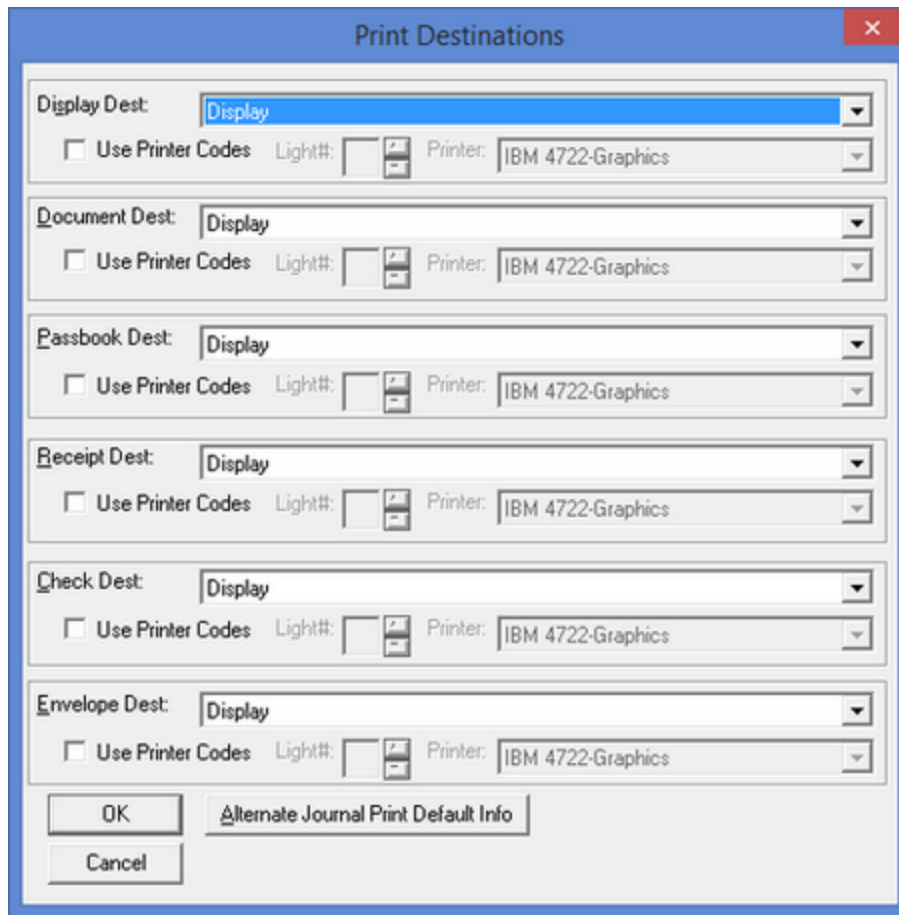


Operator Information	Speed Keys	PC Totals	Print Options	Miscellaneous (Read Only)
<input type="checkbox"/> Display All Print In Output View			<input checked="" type="checkbox"/> Use Operator Controlled Print Destination	
<input checked="" type="checkbox"/> Skip Receipt Print on Forwarding			<input checked="" type="checkbox"/> Use Operator Controlled Misc Info	
<input type="checkbox"/> Change Print Destination at Signon				
<input type="checkbox"/> Select Office for MICR Checks				
Display Ready to Print Dialog				
<input type="checkbox"/> Without Entering the Number of Lines to Advance the Printhead				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Display				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Receipt				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Document				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Passbook				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Check				
<input type="checkbox"/> Enter the Number of Lines to Advance the Printhead on Envelope				

Functions > Operator Functions > Operator Information Screen > PC Totals Tab

Field	Description
Display All Print in Output View	<p>Check this box if you want any printing done from CIM GOLDTeller to also be displayed in the Output View. The Output View is found in the fourth quadrant of the CIM GOLDTeller screen.</p> <p>If your printers are set to other destinations and this option is <i>not</i> selected, then nothing will be displayed in the fourth quadrant. Instead, the information is printed to the designated printer. We suggest this option be selected.</p>
Skip Receipt Print on Forwarding	<p>When users forward transactions from the Functions > Journal/Forwarding screen, a receipt is automatically printed to the printer designated on the System Configuration screen, Printer Defaults tab. If this option is selected, the receipt does not print on journal/forwarding.</p>
Change Print Destination at Signon	<p>If this option is selected, the Print Destinations dialog box is displayed every time after the operator logs onto CIM GOLDTeller. The user can then change any of the printer destinations, as shown below.</p> <p>Usually this is done on the System Configuration screen > Printer Defaults tab and saved to the DB4 Server for all operators at the branch or office.</p> <p>This option is helpful for those users who need to change their printers, but do not have security access to the Functions > Administrator Options > System Configuration screen.</p>





Field	Description
Select Office for MICR Checks	This option only works if your institution prints MICR-type checks (see MICR Check Printing). If this option is on, for transactions where you print a check to the customer (an amount in the Check Out field on the transaction), the PC Branch Settings screen appears near the end of the transaction. You can use the defaulted branch or select a different branch from the dialog box where the check is issued. See the following example of the PC Branch Settings screen that appears:



PC Branch Settings

Branch Number	Branch Name	Disable Update
1	GOLDPoint	<input type="checkbox"/>
1001	Finance City	<input type="checkbox"/>
1002	Moneytown	<input type="checkbox"/>
1003	Cash Town	<input type="checkbox"/>
1004	Check Valley	<input type="checkbox"/>
1010	Checksville	<input type="checkbox"/>
8000		<input type="checkbox"/>
0000	Cap. Territory	<input type="checkbox"/>

Branch Number **1** Update from Host

Name:

Address:

City:

State: ZIP: ZIP + 4:

Phone:

Title:

Preparer:

Contact:

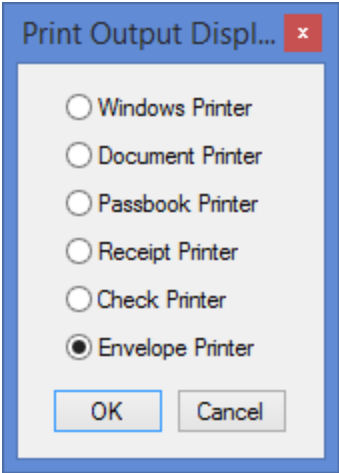
User Entry 1:

User Entry 2:

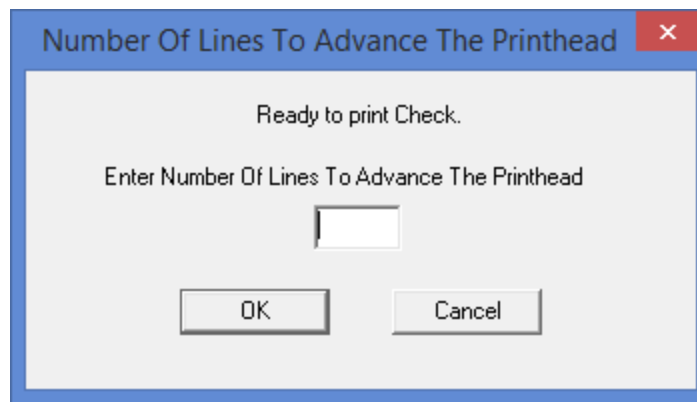
Save Drop Cancel

Field	Description
Use Operator Controlled Print Destination	If this option is selected, any time the user prints from CIM GOLDTeller, the Print Output Display dialog box appears, as shown below.



	 <p>The user can then select which printer to print to. These printers are set up on the Functions > Administrator Options > System Configuration screen > Printer Defaults tab.</p> <p>This is a helpful option if users do not have security access to the Printer Defaults tab, but they would like to be able to choose where print results (such as checks and receipts) are printed.</p>
<p>Use Operator Controlled Misc Info</p>	<p>When this option is selected, important CIM GOLDTeller options are then saved to the Operators.dat file instead of changing settings in the PC Registry settings.</p> <p>This option is specifically for those institutions that run CIM GOLDTeller on terminal servers. When this option is checked, the options on the Functions > Administrator Options > System Configuration screen > Miscellaneous tab are saved and maintained by the teller, and therefore, saved to the Operators.dat file.</p>
<p>Display Ready to Print Dialog and Lines to Advance fields</p>	<p>The options in the Display Ready to Print Dialog field group relate to space requirements you may want included before documents, checks, etc. are printed from CIM GOLDTeller. You must uncheck the first option, Without Entering Number of Lines to Advance the Printhead on Display, before you can use any of the other options.</p> <p>When you print the designated item from GOLDTeller with this option included, a dialog box appears allowing you to designate how many lines of white space you want included before the item is printed, as shown below:</p>






For example, if you enter "10" in this field when printing checks, the system would include 10 pixel lines of white space at the top. The system automatically allows for some white space, but your institution may want more. This option allows for that.

See the following examples of a check with 10 lines advanced compared to a check with no lines advanced. For more information on each of the print types available in CIM GOLDTeller, see the System Configuration screen > [Printer Defaults tab](#).

Check Example with 10 Lines Advanced:



10 lines advanced


STEVEN STAY
01-000005-7
Teller 1907

*****\$300.00 03/23/2015 568

Three hundred and 00 / 100 dollars

Pay to the order of:
STEVEN STAY
123 TREE STREET
PROVO, UT 84601

Check Example with 0 Lines Advanced:



0 lines advanced
(default)

STEVEN STAY
01-000005-7
Teller 1907

*****\$300.00 03/23/2015 568

Three hundred and 00 / 100 dollars

Pay to the order of:
STEVEN STAY
123 TREE STREET
PROVO, UT 84601



Miscellaneous (Read Only) tab

The Miscellaneous tab on the [Operator Information screen](#) is nearly all informational. The screen displays security and teller record information that an administrator may need to quickly review.

The screen does, however, allow beginning balance information to be changed for both US and foreign currencies. You must click the <Change Beginning Balance> button to change those amounts.

If the teller is performing transactions in [Next Day Processing mode](#), the **PM Mode** box is checked and the date is also displayed.

The **Security For** fields display all the security options enabled for this user. You cannot make security changes from this tab. Security changes must be made on the Security > Setup screen > System tab, then GOLDTeller options in CIM GOLD. See the [GOLDTeller Security Features](#) for more information concerning every security option in CIM GOLDTeller.

See the following example of this tab:



Operator Information	Speed Keys	PC Totals	Print Options	Miscellaneous (Read Only)
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Beginning Balance of US Currency

Beginning Balance of Foreign Currency

Override Limit Levels

Cash Check Journal

Computer Name of Last Logon

Date of Last Logon - Online or Offline

Date of Last Logon - Online

Current Date While Logon in PM Mode PM Mode

Security For:

<input checked="" type="checkbox"/> Operator Information	<input checked="" type="checkbox"/> Upload Files to Host and Download Files to PC
<input checked="" type="checkbox"/> System Configuration	<input type="checkbox"/> Can Change Institutions (Also an Institution Option)
<input type="checkbox"/> Check Imaging (Also an Institution Option)	<input checked="" type="checkbox"/> Platform (Also an Institution Option AND ConfigMis)
<input checked="" type="checkbox"/> Design Forms / Droplists	<input checked="" type="checkbox"/> Backup / Restore / Delete Data Files
<input checked="" type="checkbox"/> Design Transactions, etc.	<input checked="" type="checkbox"/> Change PC Branch Settings
<input checked="" type="checkbox"/> Design Menu Selections	<input checked="" type="checkbox"/> Platform Setup
<input checked="" type="checkbox"/> Form / Font Configuration	<input checked="" type="checkbox"/> Platform Options
<input checked="" type="checkbox"/> Clear and Synchronize PC Totals	<input checked="" type="checkbox"/> Platform File Directories
<input checked="" type="checkbox"/> Modify Field Dictionary	<input checked="" type="checkbox"/> Platform Merge / Delete Sessions
<input checked="" type="checkbox"/> Capture Signatures	<input checked="" type="checkbox"/> Platform Sales Tracking
<input checked="" type="checkbox"/> Scan Journals by Operator Name, etc.	



Remote Override Setup

The use of Remote Override provides the ability for a teller processing a transaction requiring an override level higher than their own to send that transaction electronically to another employee for the override. Remote overrides are only for smaller institutions (less than 10 branches). Special setup must be done by GOLDPoint Systems in order for it to work (all users must be on the same remote server), and you must be on CIM GOLD version 7.9.4 and above.

The following is an example of teller override message that appeared when this teller tried running a loan payment:

The screenshot shows a dialog box titled "Override Required" with the following details:

- Teller Name:** CINDYF
- Password:** (Red arrow pointing to the input field)
- Account Number:** 0002-012125-00
- Tran Amount:** 48.33
- Cash In:** 48.33
- As Of Date:** 03/20/2015
- Message:** Teller 1907: Teller Override Required TOV-LOAN MATURED, USE PAYOFF TRAN (Yellow highlight with red arrow)
- Buttons:** OK, Cancel

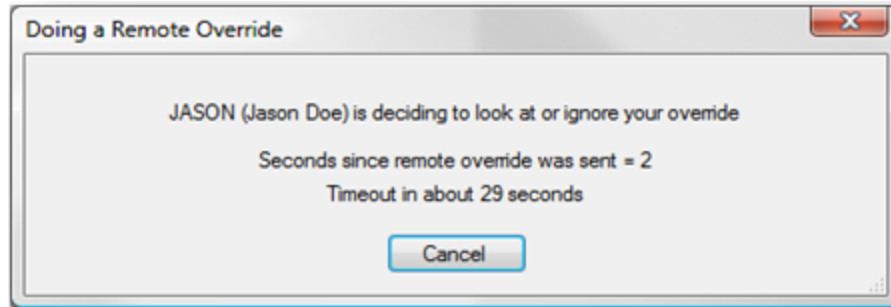
In the example above, this transaction requires another teller to enter their password before this transaction is approved. If the user does not have the override level necessary to perform the override themselves, another prompt appears where the user can click <Remote Override>, which provides a list of users who are available (logged onto CIM GOLD) and have the necessary override level, as shown below:

Teller Name	Teller Fullname	Teller Number	Security Level	Override Level
JASON	Jason Doe	7	2 (Officer)	1

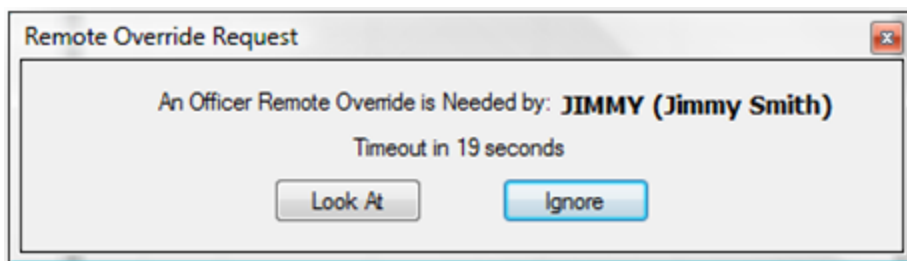
Buttons: OK, Cancel

The teller would then highlight the user from the list and click <OK>.

The teller sending the transaction and requesting the override will see the following prompt:



The user receiving the override request will see this prompt:

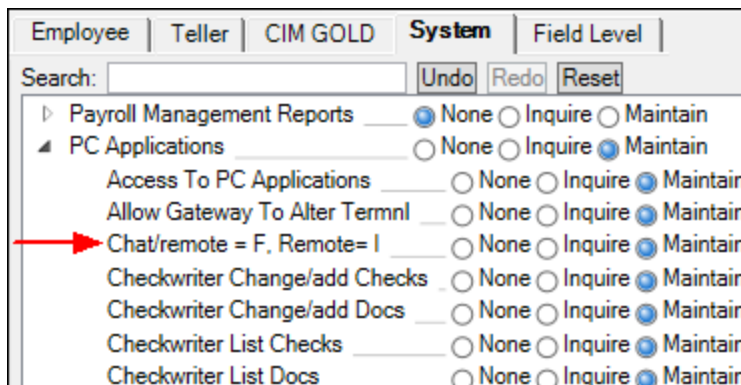


The supervisor or officer then clicks <Look At> to view the transaction, and they can then enter their password to override it or choose to ignore it by clicking <Ignore>. The prompt includes an alert notifying the user that they have 30 seconds to make a decision before the override is timed out.

The following set up is required for users who have the responsibility of approving teller, supervisor, or officer overrides.

1. Security

A security option on the Security > Setup screen > System tab must be set up for all users responsible for overrides. This option is found under PC Applications on the System tab. Set the **Chat/remote** option to **Maintain** for all applicable users. See the example below of this option.



2. Operator Information



The **Remote Override Priority** field on the Operator Information screen > [Operator Information tab](#) must be set to 1-5.

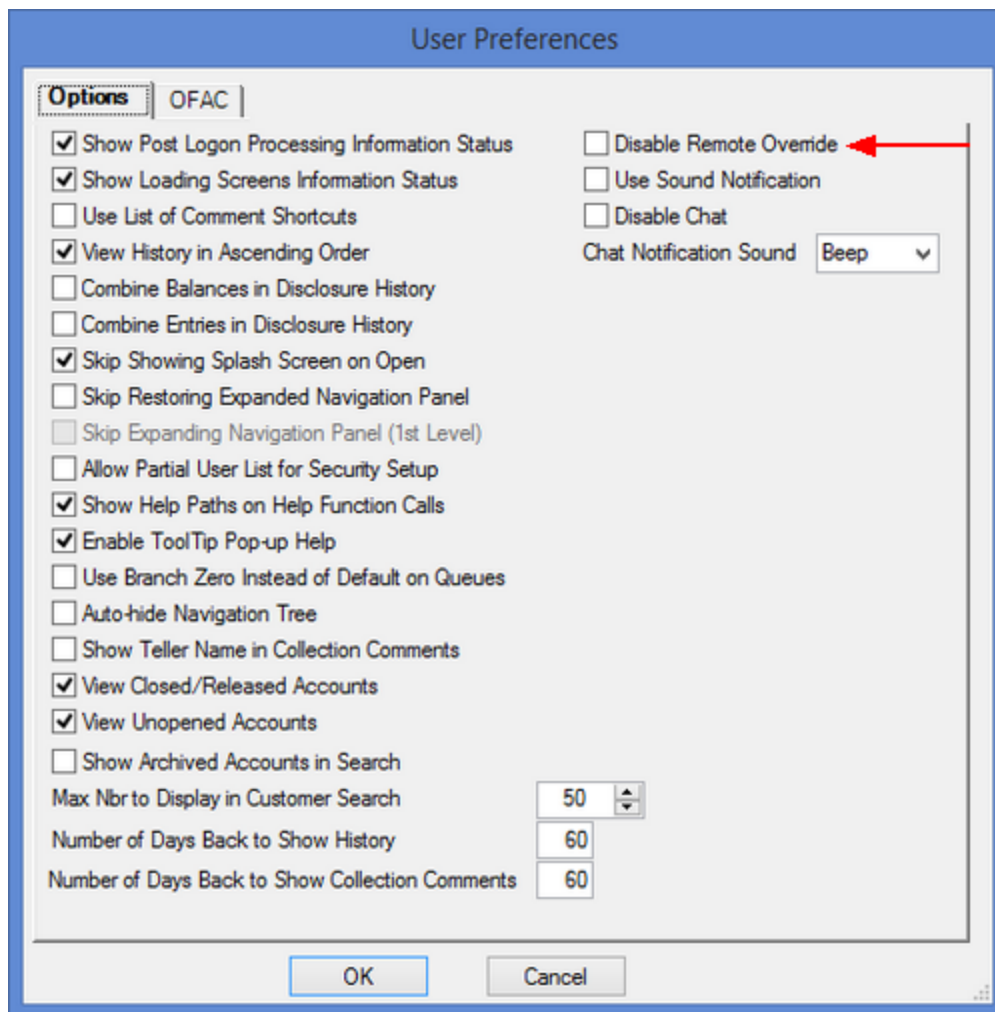
- 1 indicates a teller-override responsibility.
- 5 indicates officer responsibility.
- 2-4, indicate a scale for more authorization ability (two being not as high; three being slightly higher up the command; four being slightly higher than three, etc.).
- If this field is set to 0, no remote override is sent to this teller. Also, assign the appropriate level of authority from the **Override Authority** drop-down list for the operator.

If an employee can receive and approve a remote override and does not use GOLDTeller, refer to the [Remote Override While Not Using GOLDTeller](#) section below for help on setting up the user. They must be signed on to CIM GOLD to be able to do overrides.

3. Options / User Preferences

The **Disable Remote Override** box must *not* be selected on the Options > User Preferences screen on the CIM GOLD menu bar in order to receive overrides, as shown below. However, there may be times when a user set up to override transactions may want to suppress or stop overrides from coming to them. In that case, they should check this box during those times when they don't want to be interrupted.





CIM GOLD menu bar Options > User Preferences Screen

Remote Override While Not Using GOLDTeller

Users who do *not* use GOLDTeller or have it set up can still approve transactions through the Remote Override. However, in addition to the setup steps above, the user must also be included in the `Oper.s.dat` file. Because they do not have access to CIM GOLDTeller, they can access the Teller System > Administrative > Operator Information screen to update the `Oper.s.dat` file for that person. Additionally, the person must be set up to receive overrides from other operators set up on the `Oper.s.dat` file. Therefore, the person must access the File > GOLDTeller > Change File Directories screen from the CIM GOLD Menu.

In the **Oper.s.dat File** field, the person should point to the [DB4 Server](#) where the [Oper.s.dat File](#) is saved, as shown below:



Change GOLDTeller File Directories

Goldtllr.dat File
Server Name: DB4Server Path on server: C:\GOLDTeller\

Opers.dat File
Server Name: DB4Server Path on server: e:\Program Files(x86)\FPSGOLD\GOLDTeller32\CIMGOLDTeller

Journal Files
Server Name: DB4Server Path on server: C:\GOLDTeller\

Platform Files

	Server Name:	Path on server:
platform.ism	<input type="text"/>	<input type="text"/>
session.ism	<input type="text"/>	<input type="text"/>
Merge From	<input type="text"/>	<input type="text"/>
Merge With	<input type="text"/>	<input type="text"/>
MetaFile	<input type="text"/>	<input type="text"/>
Features Presentation Program		<input type="text"/>
Features Presentation Files		<input type="text"/>

OK Cancel

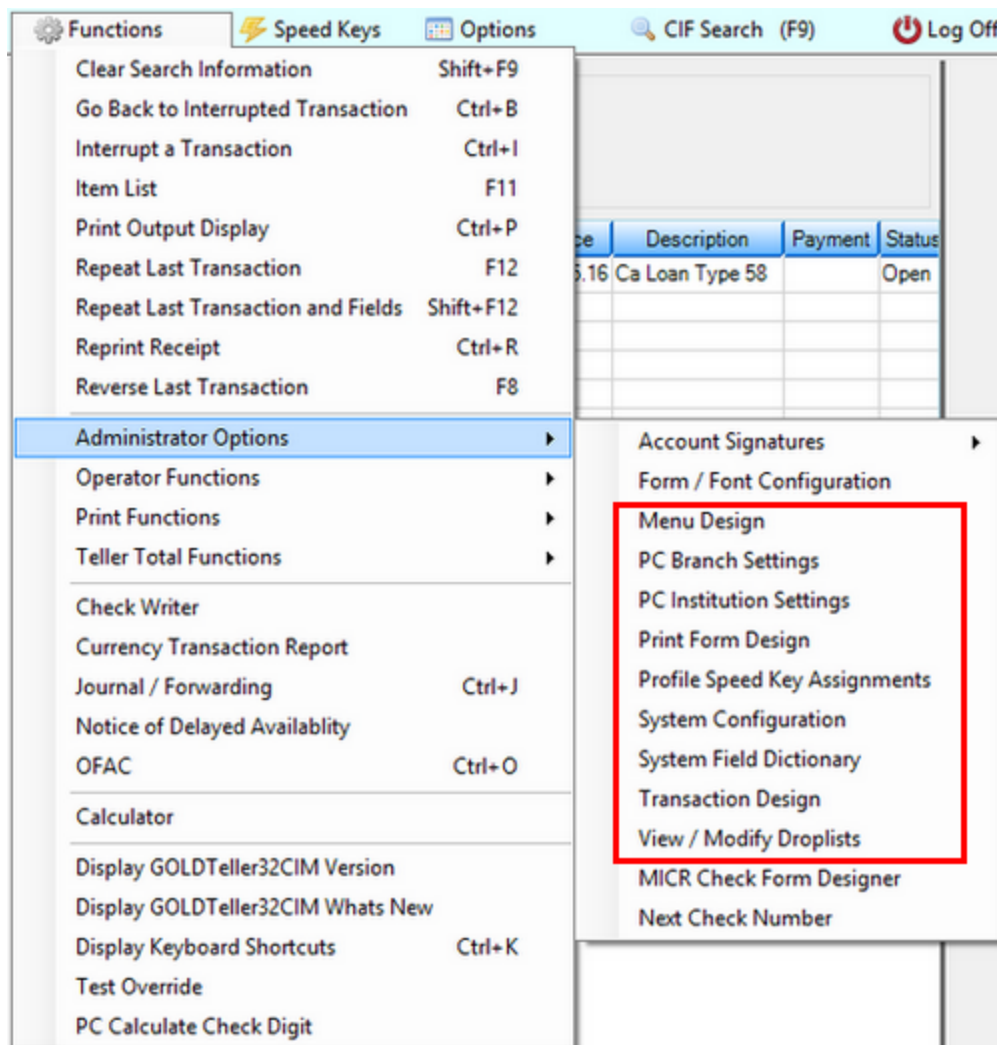
CIM GOLD Menu File > GOLDTeller > Change File Directories Screen

The Opers.dat file is loaded into CIM GOLD cache. If the operator file is changed during the day, CIM GOLD will need to be shut down and the teller, supervisor, or officer needs to log on again in order to use the updated Opers.dat file information.

GOLDTllr.dat File

Most of the customization and setup of CIM GOLDTeller is stored in the GOLDTllr.dat file. This is one of the files required for CIM GOLDTeller to work properly. The GOLDTllr.dat file remains on the [DB4 Server](#) for each of your branches or offices. This help will indicate which of these setups are required and those that are options.

The majority of these setups are found under the Functions menu and Administrator Options, as shown below:



The screens used to set up the GOLDTllr.dat file are:

[Menu Design](#)

[PC Branch Settings](#)

[PC Institution Settings](#)

[Print Form Design](#)



[System Configuration](#)

[System Field Dictionary](#)

[Transaction Design](#)

[View/Modify Droplists](#)

Changes made to these screens are applied to the GOLDTler.dat file and all GOLDTeller users connected to the [DB4 Server](#). Using these screens, you can customize which fields appear on transactions, create droplists to be displayed on transactions, manage which transactions appear on the transaction menu, and more. See the links to those screens above for detailed information.

Only users with proper security clearance can make changes to these screens. See [Security Setup for CIM GOLDTeller](#) for more information.



Speed Keys Setup


Speed keys are a quick way to use keys on a keyboard to select transactions. Speed keys can be set up for each individual teller or by security profiles. Speed key setups are saved in the [Opers.dat file](#). You can set up to 20 different speed keys.

Speed keys can be accessed in the following ways:

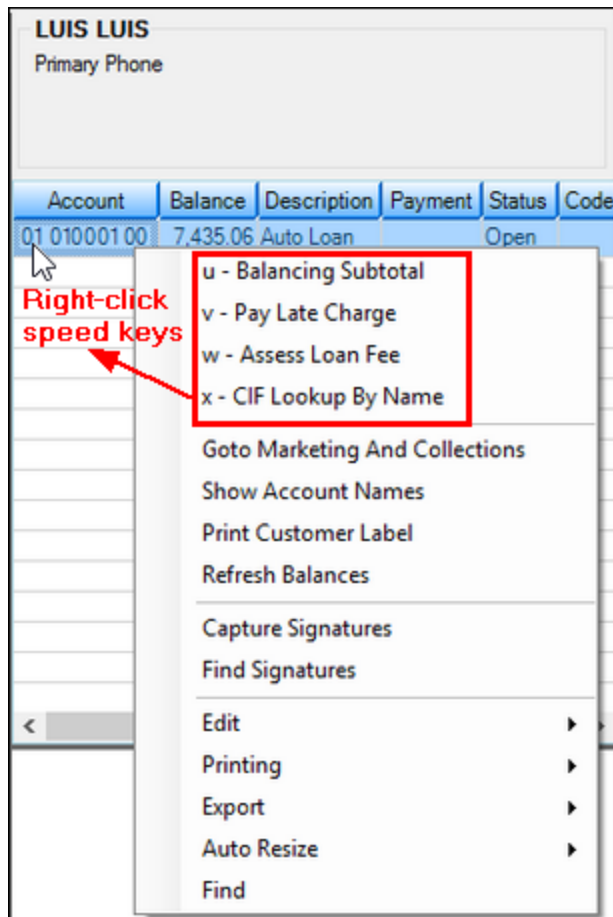
1. Through the F keys on your keyboard, as shown below:



Once speed keys are set up, you can press one of these buttons to bring up the transaction applied to that particular F key. This is the easiest method.

2. Selecting the speed key from the Speed Keys option  at the top of the [CIM GOLD screen](#).
3. Pressing <Alt> + S, and then the speed key number. For example, if the speed key number is G, the keystrokes would be <Alt> + S + G.
4. Using a right-click speed key on an account in the Account list, as shown below:





You can set up speed keys several ways within CIM GOLDTeller.

1. Set up an individual teller with speed keys using the Transaction menu. Anyone with CIM GOLDTeller access can set up their own speed keys using this method. See [Speed Keys](#) for more information on how to set up speed keys using this method.
2. Set up speed keys for a profile. All operators tied to a profile can then link to a standard set of speed keys for that profile. See the Functions > Administrator Options > [Profile Speed Key Assignments section](#) for more information.
3. If GOLDTeller will be the primary function used when logging onto CIM GOLD, then a CIM GOLD Startup Screen can be set to a speed key, so that you press that speed key and GOLDTeller quickly loads. See [GOLDTeller Startup Speed Key](#) for more information.

GOLDTeller Start Up Speed Key

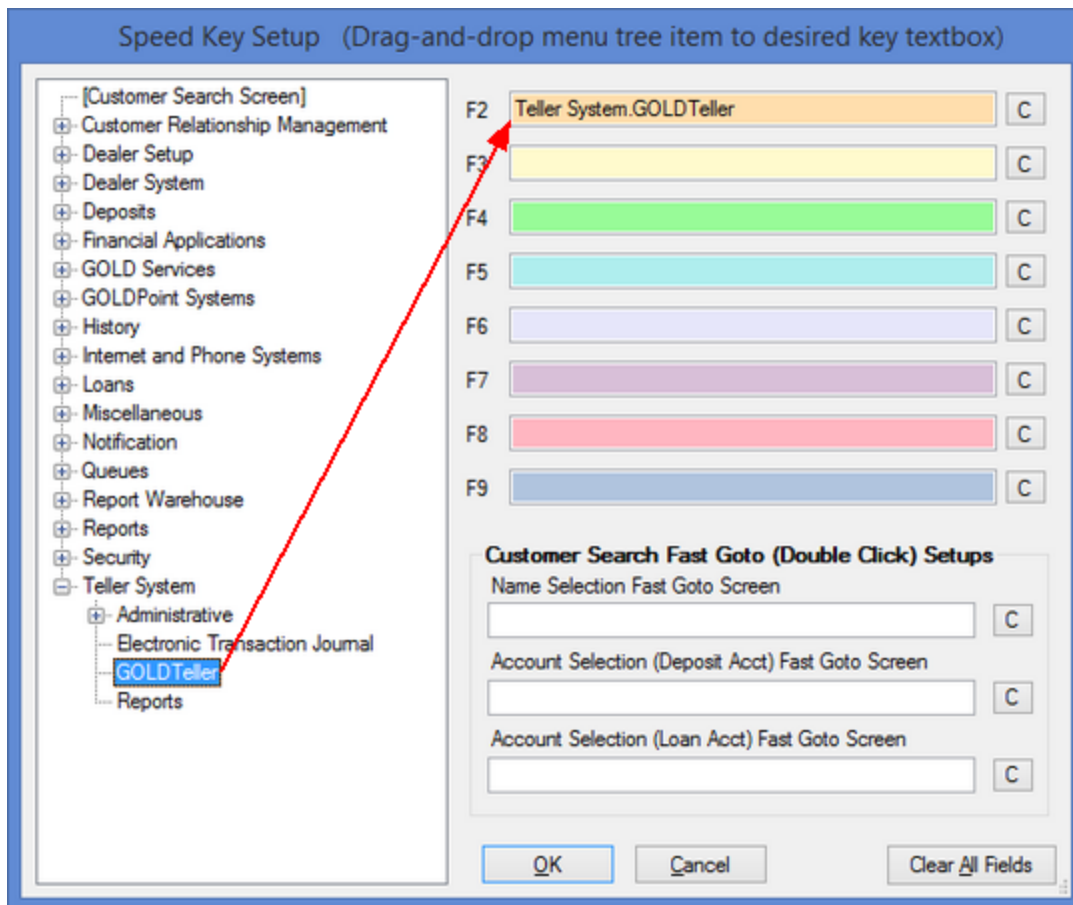
Optional Setup

If GOLDTeller will be the primary function used when logging onto CIM GOLD, you can assign a speed key to GOLDTeller using the CIM GOLD Speed Key Setup screen. Then after users log onto CIM GOLD, they can press that speed key to open GOLDTeller.

Important: The speed keys set up through CIM GOLD Options *do not* affect the speed keys set up in GOLDTeller. For example, the <F2> key can be set up to access GOLDTeller when on CIM GOLD screens, but once in GOLDTeller, the <F2> key can be used to access a transaction in GOLDTeller.

To assign a speed key to quickly open GOLDTeller:

1. Access Options > Speed Key Setup from the main CIM GOLD menu bar at the top of the CIM GOLD screen.
2. Expand the Teller System menu item on the left tree view and select GOLDTeller.
3. Drag and drop the GOLDTeller item into one of the colored F key fields. In the example below, we dragged GOLDTeller into the F2 field.



CIM GOLD Menu Options >



4. Click <OK>.

When the user accesses CIM GOLD, they can press <F2> to quickly navigate to the main [GOLDTeller screen](#). This is especially useful if the user needs to navigate away from GOLDTeller and access a different screen within CIM GOLD, because they can press <F2> to quickly jump back to GOLDTeller and the account selected will still be displayed. The speed key remains on the system even after the user is logged off and then logs back on. It stays on the system until the Speed Key Setup screen is changed.

See these other topics concerning setting up speed keys in GOLDTeller:

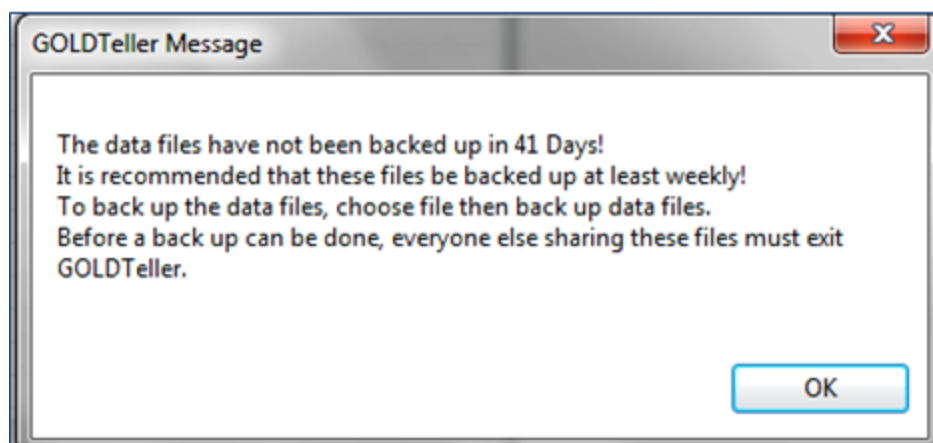
- [Speed Keys Setup](#)
- [Profile Speed Key Assignments](#)
- [Speed Keys](#)



Back Up Files

Your institution should regularly back up your GOLDTeller files. Any time changes are made to transaction designs, the transaction menu, operator files, etc., the changes are updated on the [GOLDTllr.dat](#) and [Opers.dat](#) files. Additionally, a journal file is saved that provides a record of all transactions made on a given day by each teller. These are important files, and therefore, we strongly suggest you implement a plan on how and when to back up these files.

If you have security to back up files, GOLDTeller reminds you every 30 days to back up these files. The security option that needs to be set is called **Database Backup/Restore**, and it's found on the Security > Setup screen > System tab under [GOLDTeller Security](#). Only employees with security to back up files will get this message, as shown below:

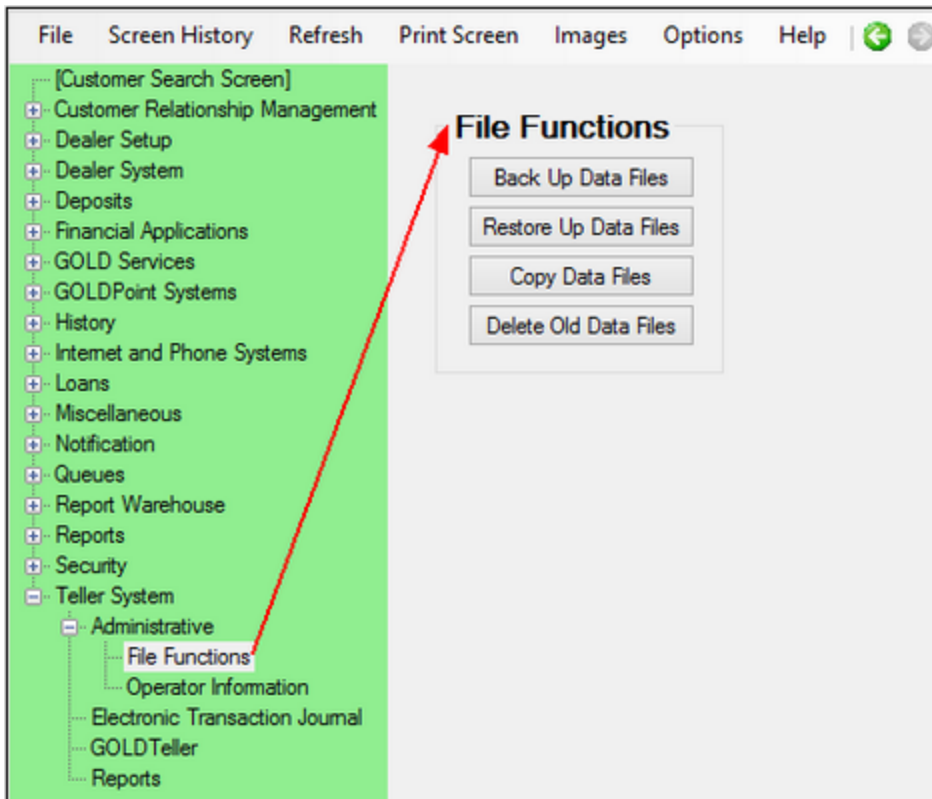


Back Up Procedures for the GOLDllr.dat, Operators.dat, and Journal Files

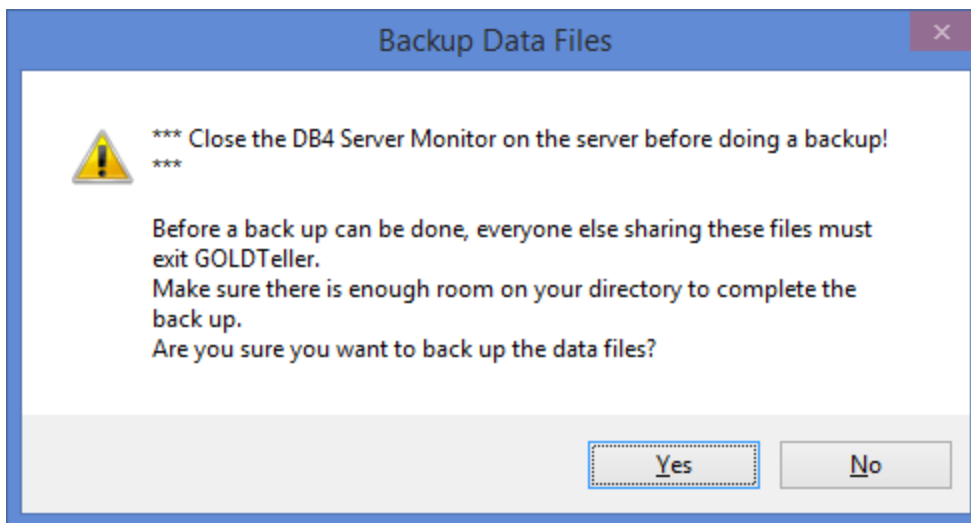
The first person with back-up file security to log onto CIM GOLDTeller for the day receives the message above and is responsible for backing up the files. All other users connected to the [DB4 Server](#) must *not* be logged on to CIM GOLDTeller while files are being backed up.

1. Access the Teller System > Administrative > File Functions screen in CIM GOLD, as shown below:



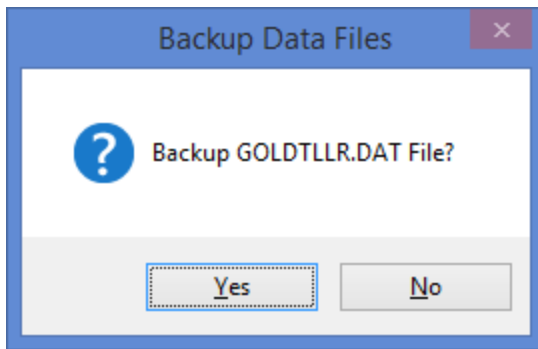


2. Click <Back Up Data Files>. The following message is displayed:

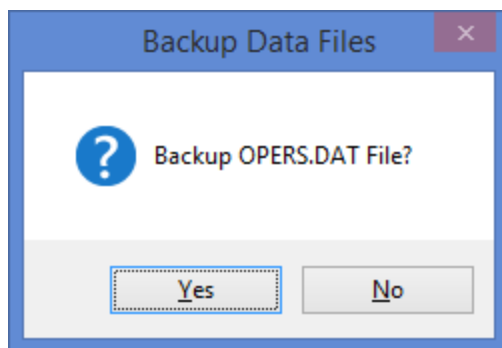


This is an informational message letting you know that all users must be logged off GOLDTeller and GOLDTeller should be closed. Additionally, the message lets you know that the computer that runs the [DB4 Server](#) for your branch or office should be closed.

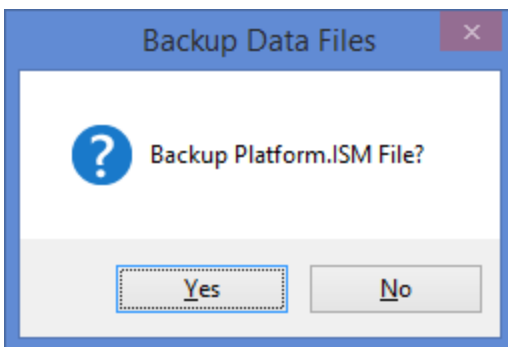
3. Click <Yes>. The system will display the following message:



4. Click <Yes>. The system will display the following message:



5. Click <Yes>. The system will display the following message:



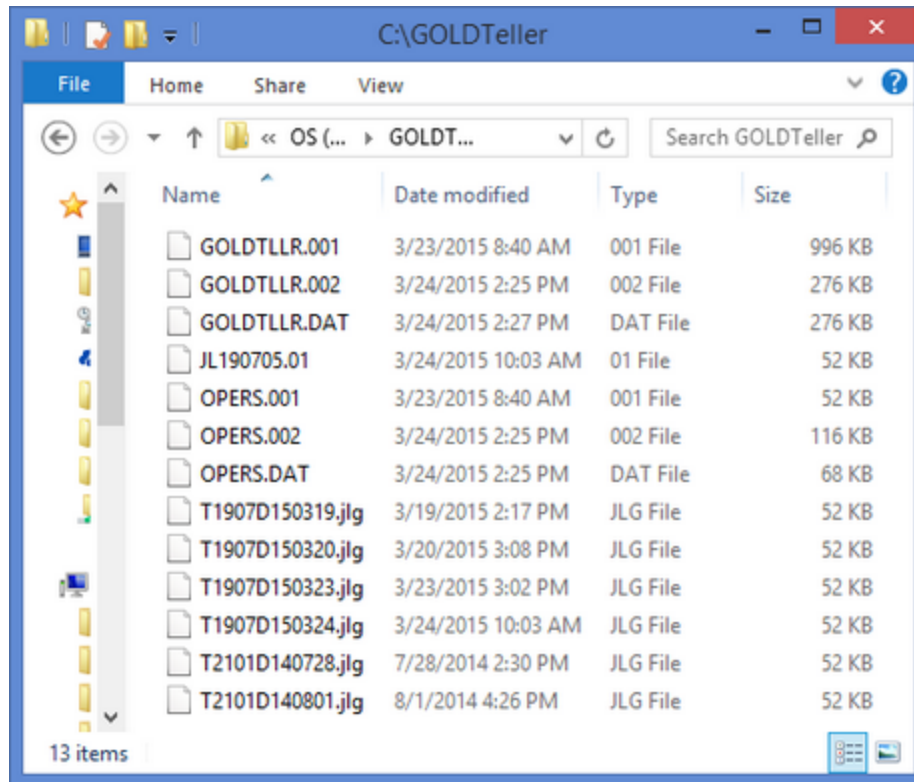
6. Click <No>. You do not need to back up the Platform.ism file unless you use Platform.
7. The system will display a series of messages letting you know that each file was backed up. Click <OK> for each message.

You are now finished backing up files. The system saves those files to the same location as the original GOLDTllr.dat and Opers.dat files, as set up on the File > GOLDTeller > Change File Directories screen (see [Software, Server, and Files](#) for more information).



When the system saves the backup files, it saves them with a number modifier. So if GOLDTLLR.DAT is the original file, the system will save the back up file as GOLDTLLR.001. If a GOLDTLLR.001 already exists in that location, it will save it as GOLDTLLR.002, etc. Same goes with the Opers.dat file.

See the following example of the different GOLDTllr.dat, Opers.dat, and Journal files saved to the file location:



Your institution may want to include one more safeguarding measure and save these backup files to another location or even download them to a CD or other storage device.

- To learn more about restoring back up files, see [Restore Data Files](#).
- To learn more about copying GOLDTllr.dat and Opers.dat files, see [Copy Data Files](#).
- To learn more about deleting old files, see [Delete Old Data Files](#).

See [Journal/Forwarding](#) to learn more about Journal files.

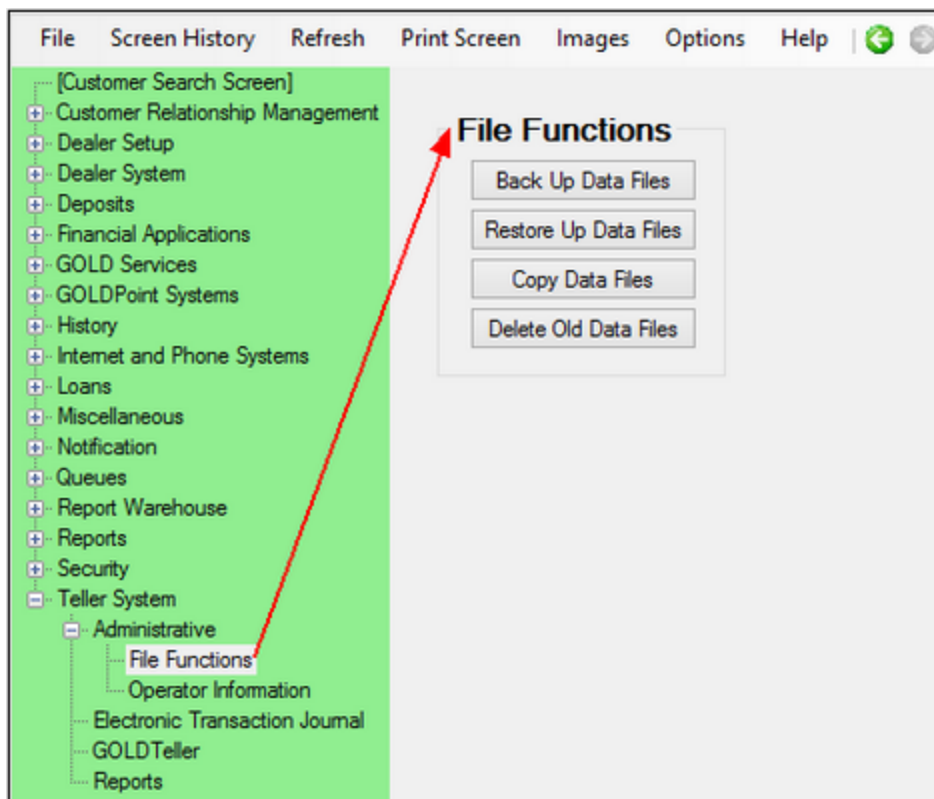
Restore Data Files

Setting up GOLDTlr.dat files to work exactly how each office or branch needs to use GOLDTeller takes time and effort. That's why backing up data files is so crucial. In the event that a data file is unexpectedly deleted or some other problem occurs where data files are corrupted, you have a backup copy of those files and can restore them back to the DB4 Server.

This topic explains how to restore data files. In order to restore data files, you should have already backed up data files, as explained in the [Back Up Files](#) topic.

To restore data files:

1. If you back up your files to the same folder where your GOLDTlr.dat and Opers.dat files reside, then you can start with step 2. If you back up your files there, but then download them or save them to another place, you will need to resave them back to the folder where the GOLDTlr.dat and Opers.dat files are stored. Select File > GOLDTeller > Change File Directories from the CIM GOLD menu if you need to know where those files are saved.
2. Access the Teller System > Administrative > File Functions screen in CIM GOLD, as shown below:



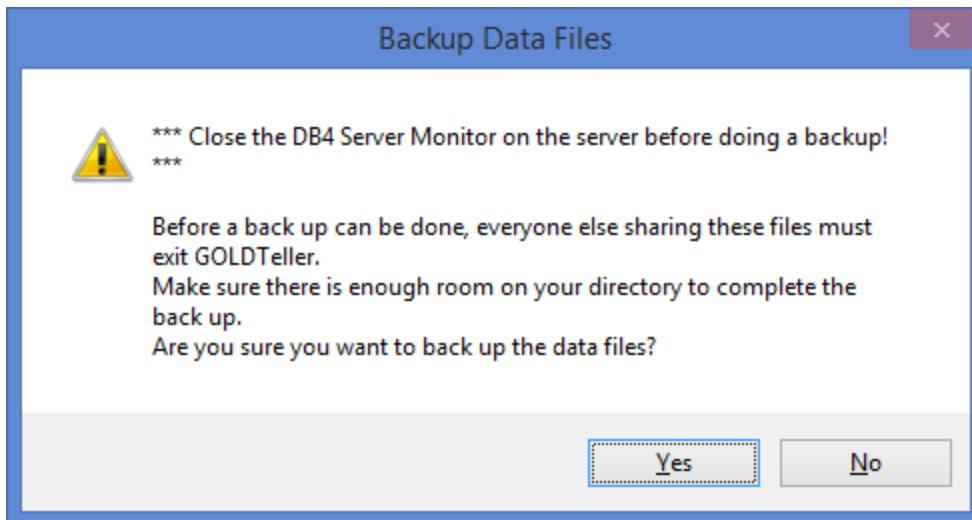
3. Click **Restore Up Data Files**. If you get a message that says, "You must close GOLDTeller before you can backup files," you need to first close GOLDTeller.



Important: Everyone connected to the DB4 Server who uses GOLDTeller must also be logged off GOLDTeller and GOLDTeller must be closed before you can restore data files. To close GOLDTeller, select File > GOLDTeller > Close GOLDTeller from the CIM GOLD menu at the top of the screen.

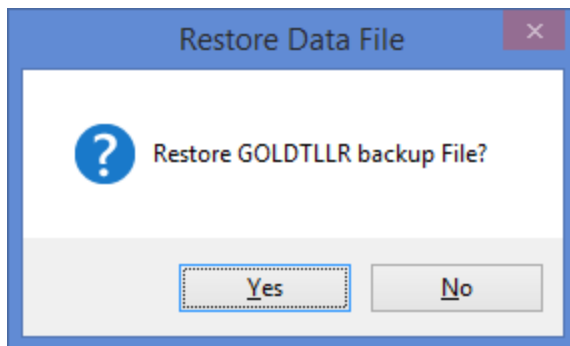
After everyone, including yourself, is logged off GOLDTeller and GOLDTeller is closed, click the

Restore Up Data Files button again. The following message is displayed:

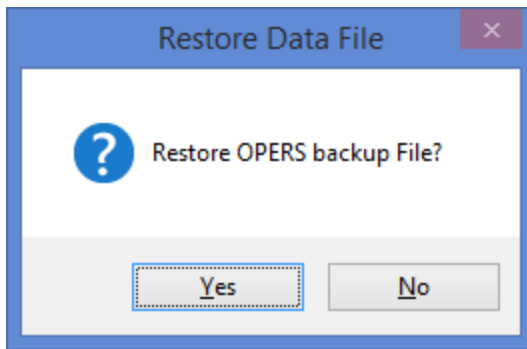


This is an informational message letting you know that all users must be logged off GOLDTeller and GOLDTeller should be closed. Additionally, the message lets you know that the computer that runs the [DB4 Server](#) for your branch or office should be closed.

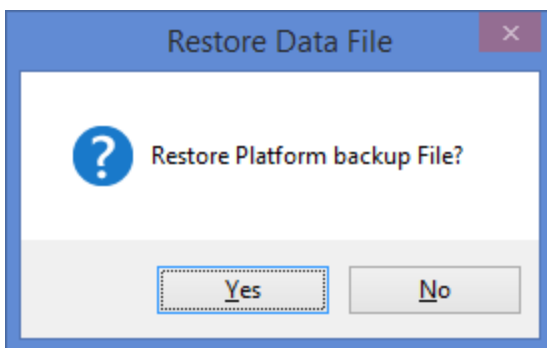
4. Click <Yes>. The system will display the following message:



5. Click <Yes>. The system will display the following message:

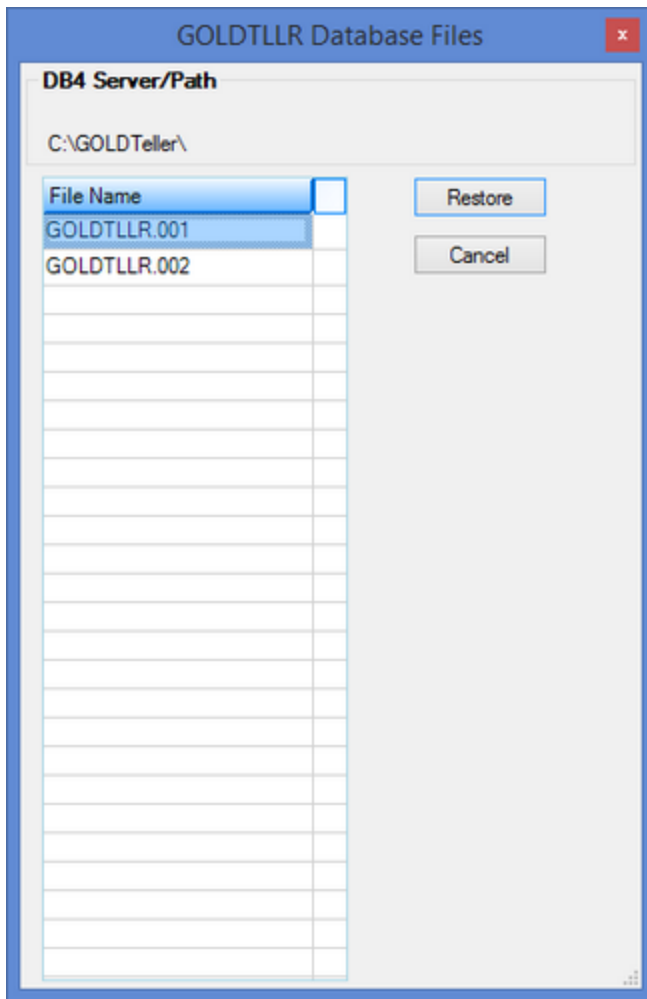


6. Click <Yes>. The system will display the following message:



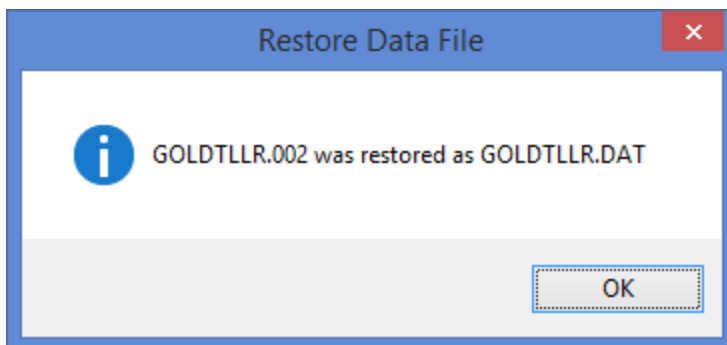
7. You do not need to restore the Platform.ism file unless you use Platform. For now, click <No>.
8. A dialog box appears displaying all possible GOLDTlr.dat back up files in the folder location, as shown below.





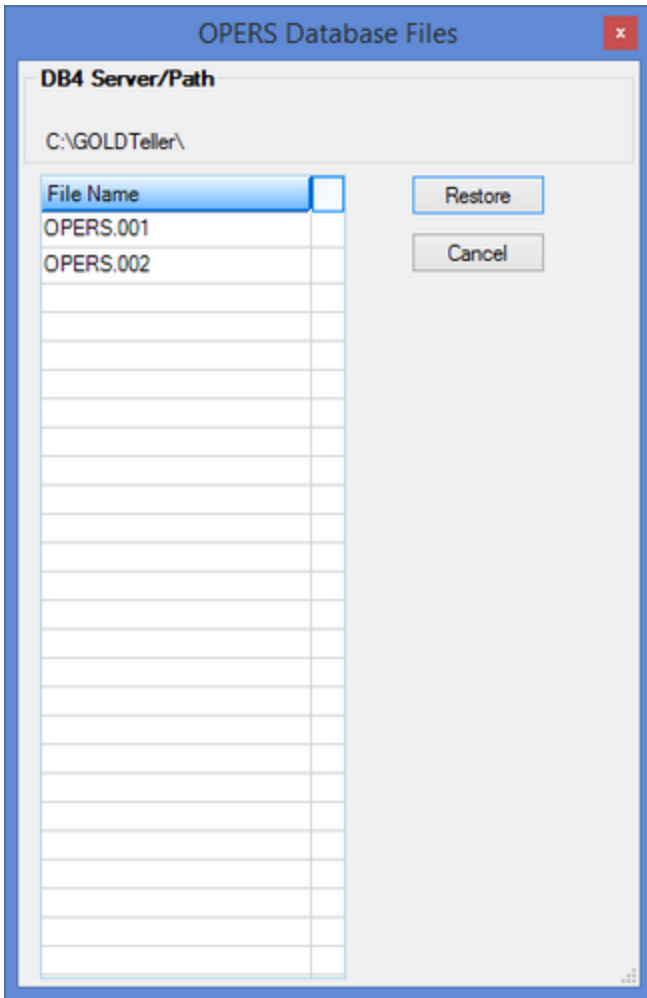
Select the file you want to restore as the GOLDTllr.dat file, then click <Restore>.

9. The system displays a message similar to the following:



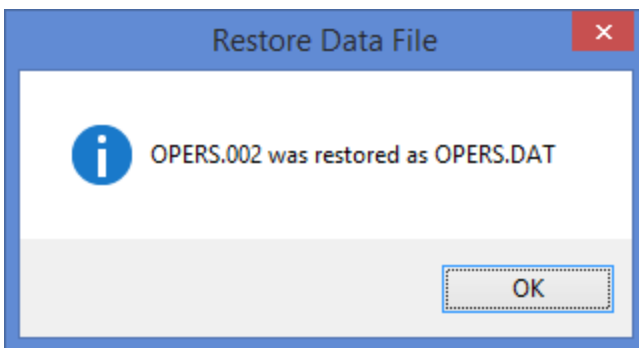
Click <OK>.

10. A dialog box appears displaying all possible Opers.dat back up files in the folder location, as shown below.



Select the file you want to restore as the Opers.dat file, then click <Restore>.

11. The system displays a message similar to the following:



Click <OK>.

Those files are now restored.

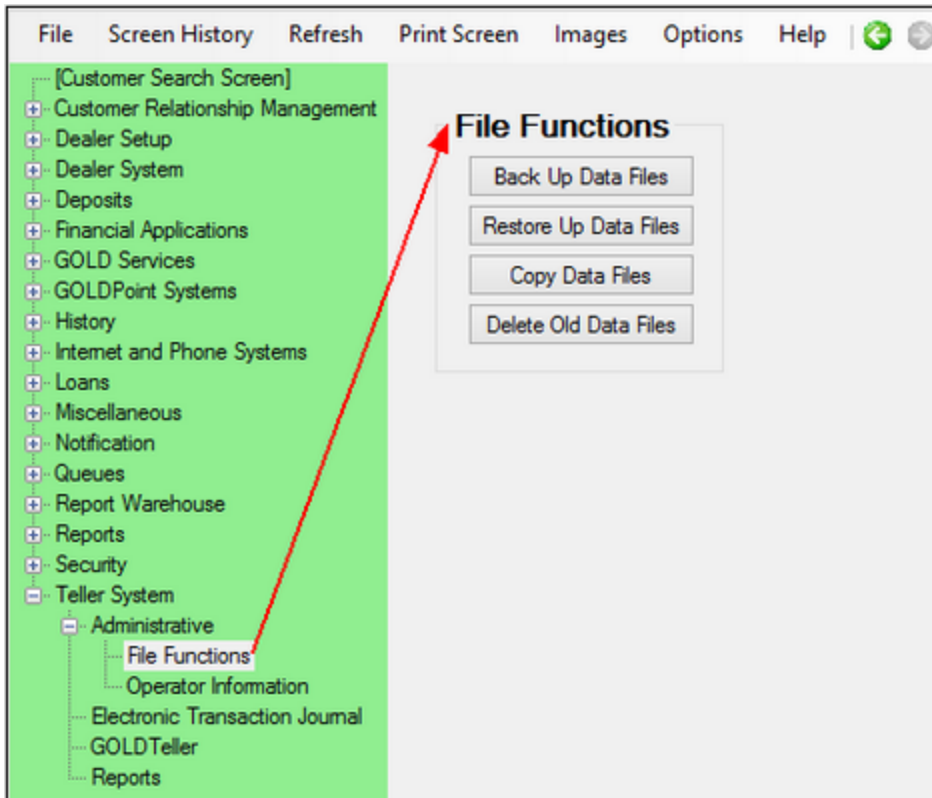


Copy Data Files

You may have occasions where you'd like to copy the GOLDTllr.dat and Oper.s.dat files to save them and use them for a different DB4 Server at a different branch. These steps explain how to do that.

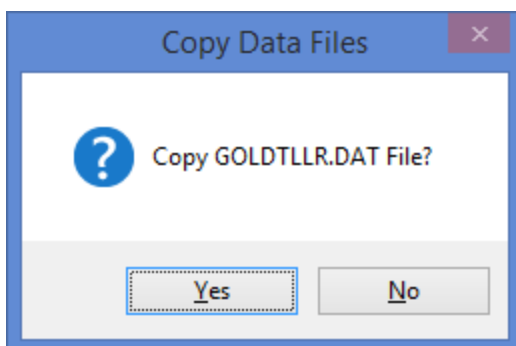
To copy data files:

1. Access the Teller System > Administrative > File Functions screen in CIM GOLD, as shown below:

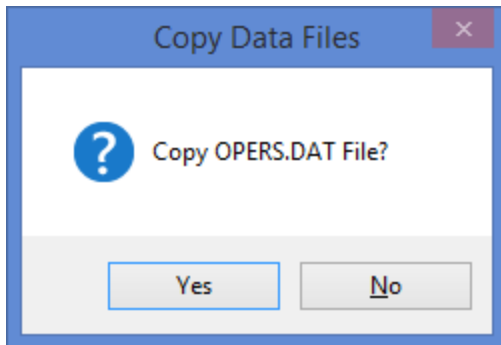


2. Click . **Note:** Unlike the [Back Up Data Files](#) and [Restore Up Data Files](#) functions, you do not need to have GOLDTeller closed to copy data files.

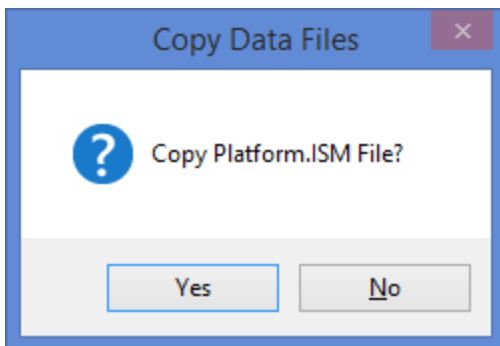
The system will display the following message:



- Click <Yes>. The system will display the following message:



- Click <Yes>. The system will display the following message:



- Click <No>. You do not need to copy the Platform.ism file unless you use Platform.
- The system will return messages notifying you that the GOLDTlr.dat and Opers.dat files were copied as "GOLDTlr.cpy" and "Opers.cpy."

Those files are saved to the same location where the GOLDTlr.dat and Opers.dat files are stored. Select File > GOLDTeller > Change File Directories from the CIM GOLD menu if you need to know where those files are saved.

You can download the copied files to a CD or jump drive, go to the other computer that uses a different DB4 Server, and restore the copied files, as explained in the [Restore Data Files](#) topic.

Note: You may need to rename the copied files to "GOLDTlr.001" and "Opers.001."

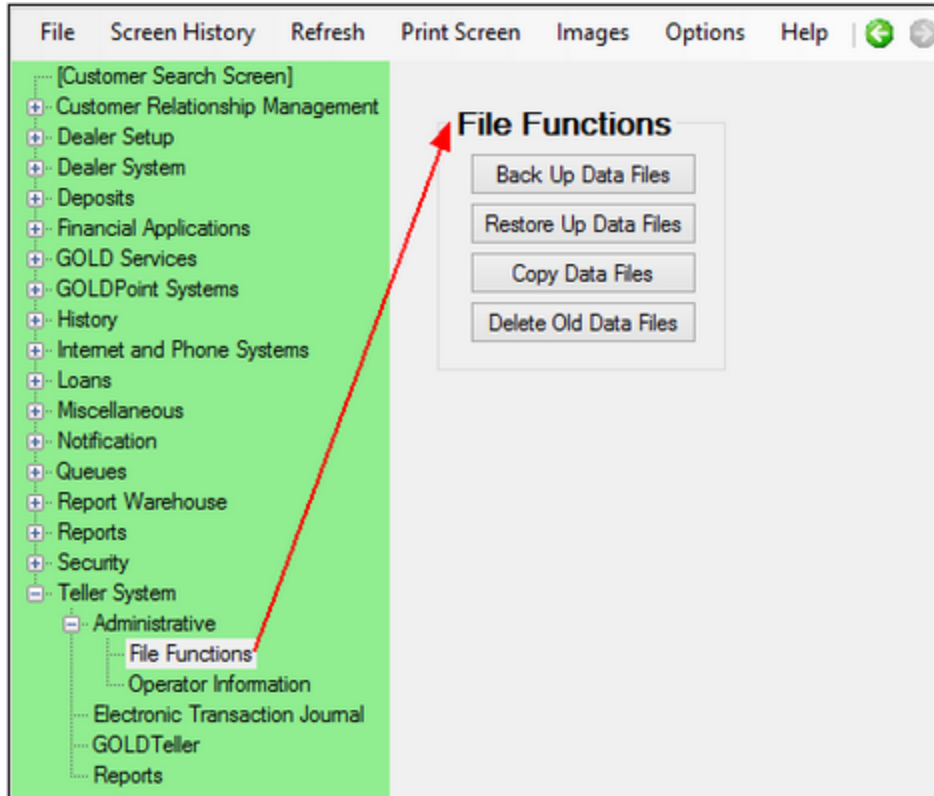


Delete Old Data Files

It's a good idea not to have too many backed up files in the same location, as it may be confusing which one is the best file to use. Therefore, you should delete old GOLDTllr.dat and Opers.dat files.

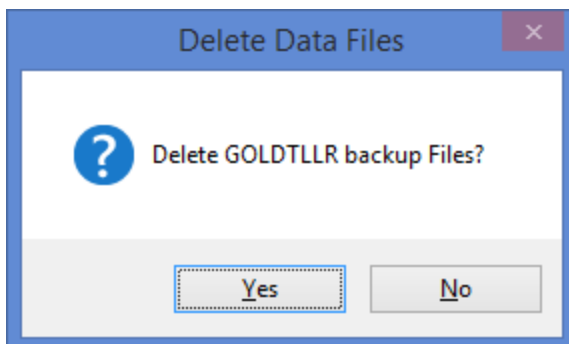
To delete old files:

1. Access the Teller System > Administrative > File Functions screen in CIM GOLD, as shown below:

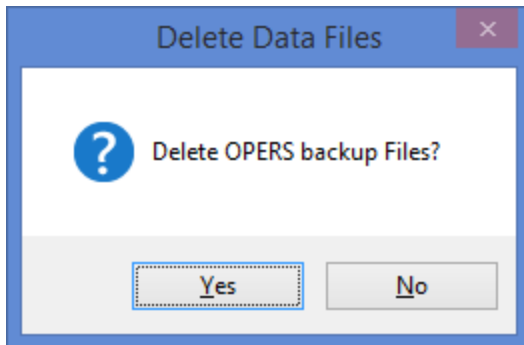


2. Click . **Note:** Unlike the [Back Up Data Files](#) and [Restore Up Data Files](#) functions, you do not need to have GOLDTeller closed to delete data files.

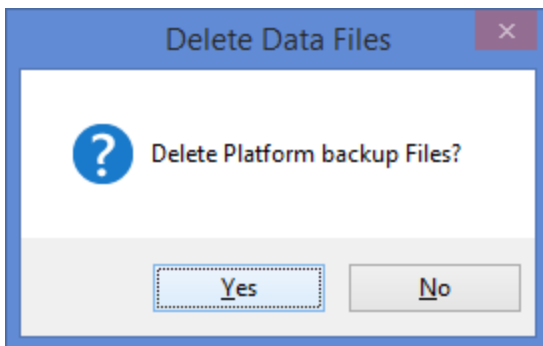
The system will display the following message:



- Click <Yes>. The system will display the following message:

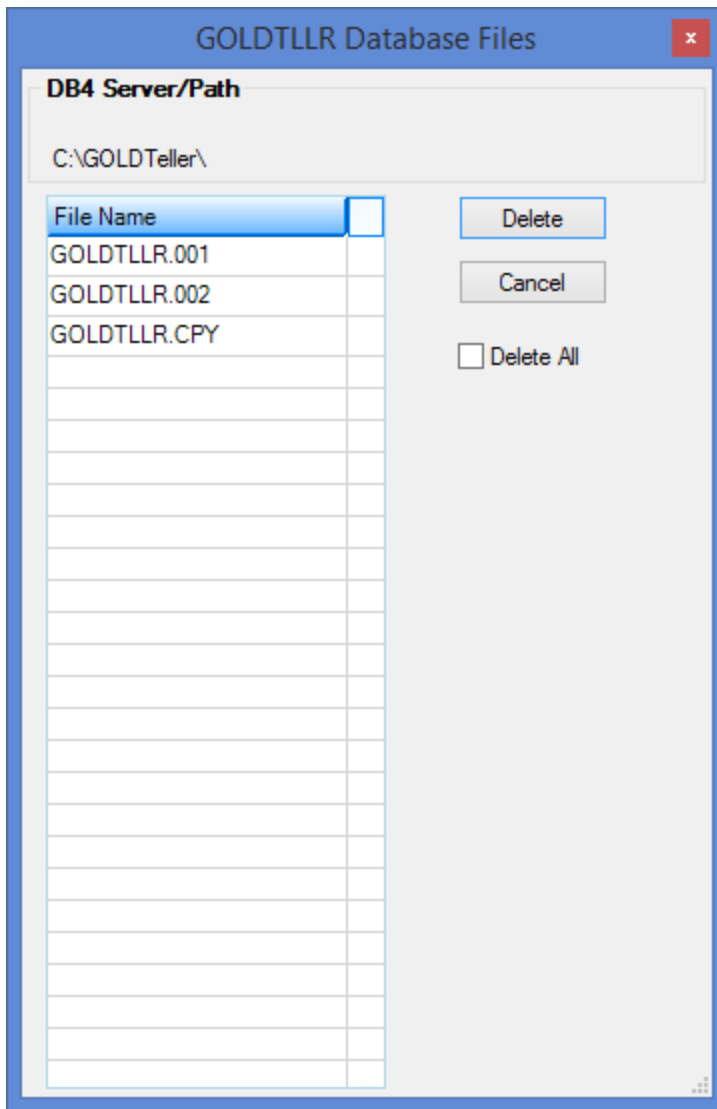


- Click <Yes>. The system will display the following message:



- Click <No>. You do not need to delete the Platform.ism file unless you use Platform.
- A dialog box appears displaying all possible GOLDTlr.dat back up files in the folder location, as shown below.

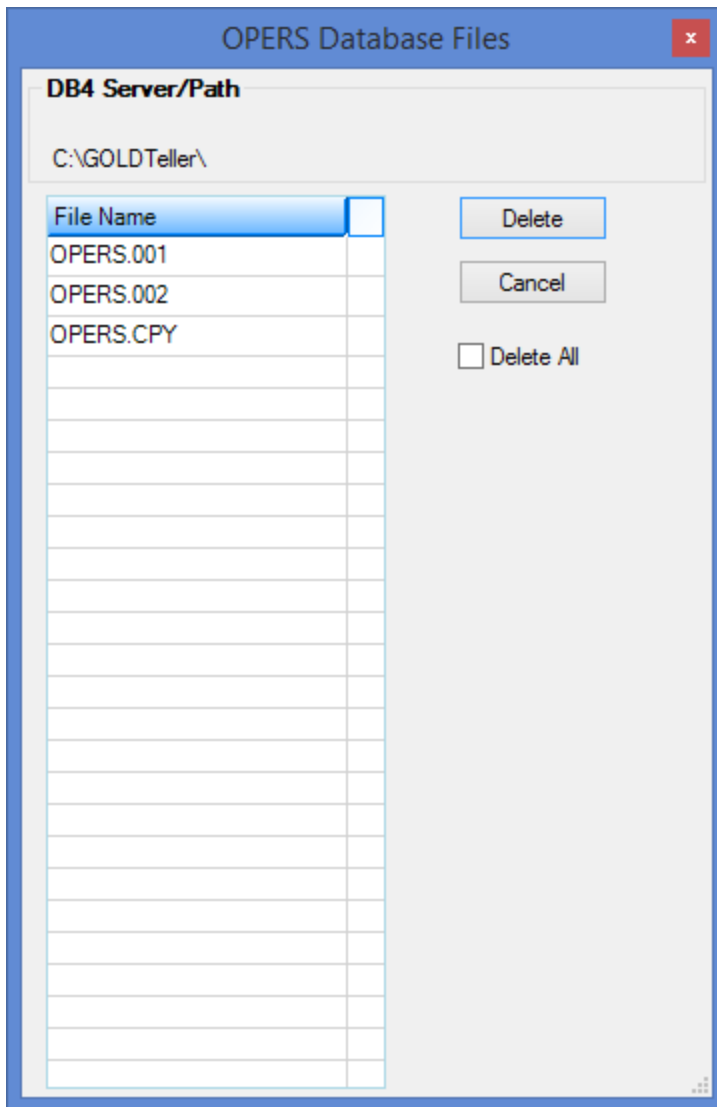




Select the file you want to delete, then click <Delete>. If you want to delete all of the files, click on the top file in the list while holding down the <Shift> and <Ctrl> key, then click <Delete>.

The system returns a message stating the files were deleted. Click <OK>.

7. A dialog box appears displaying all possible Oper.dat back up files in the folder location, as shown below.



Select the file you want to delete, then click <Delete>. If you want to delete all of the files, click on the top file in the list while holding down the <Shift> and <Ctrl> key, then click <Delete>.

The system returns a message stating the files were deleted. Click <OK>.

Those files are now deleted.



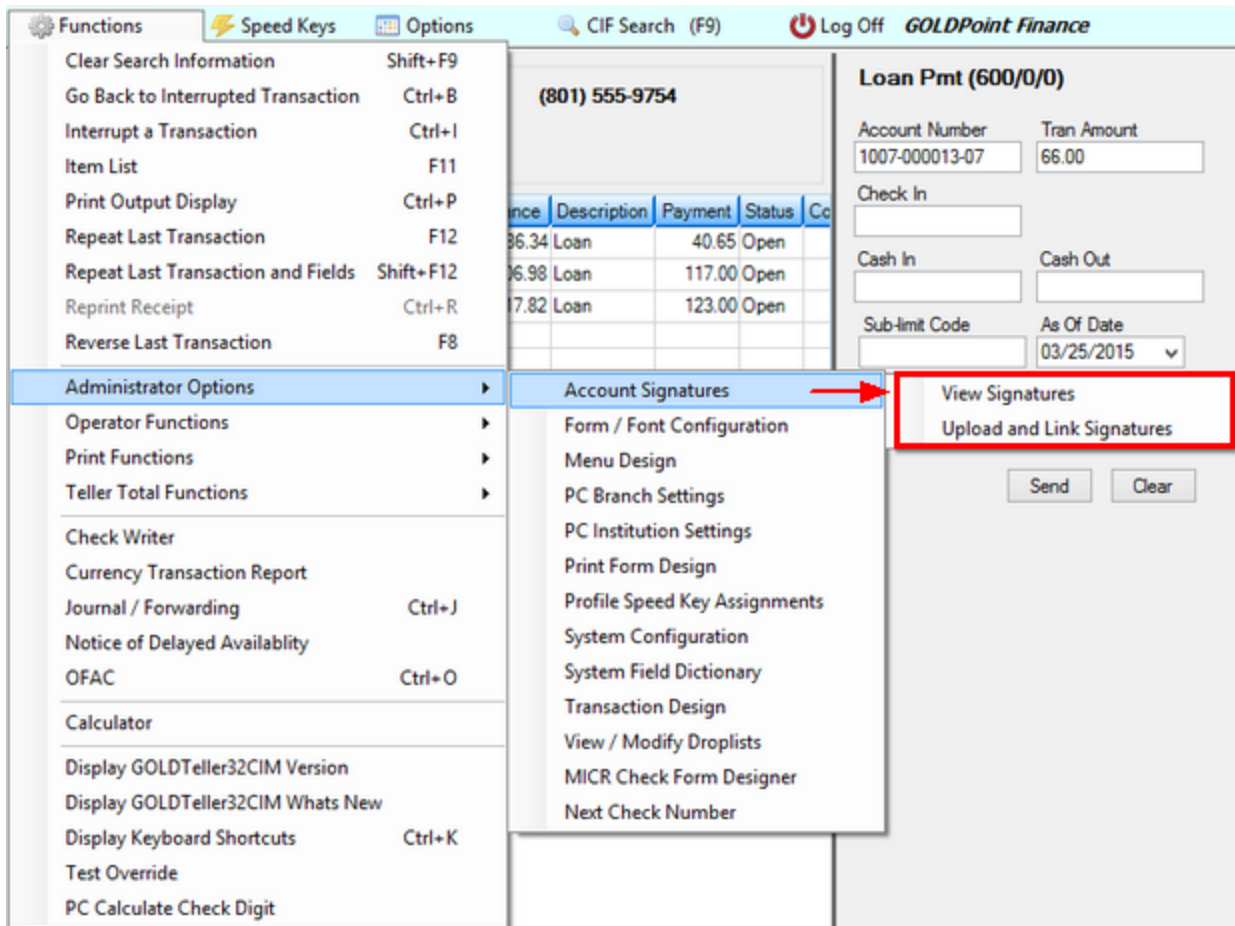
Signature Capture — File Services Plus

CIM GOLDTeller interacts with File Services Plus for signatures and any other document attachments. File Services Plus is a robust program that houses all documents, signatures, and other attachments involved with a loan or deposit account.

To learn more about File Services Plus, see the [File Services Plus User's Guide](#).

In order to use File Services Plus from CIM GOLDTeller to view signatures or other documents, you will first need to select an account in the account list view section of the [CIM GOLDTeller screen](#).

Once an account is selected, you can select Functions > Administrator Options > Account Signatures, as shown below.




From this menu item you can choose whether you want to view signatures or upload and link signatures. Both menu items bring up Files Services Plus.

Note: You can also view and attach documents and signatures from the Account list on the main GOLDTeller screen by right-clicking an account and selecting either "View Signatures" or "Upload and Link Signatures." See the CIM GOLDTeller Screen Details, [Right-click Menu](#) topic for more information.

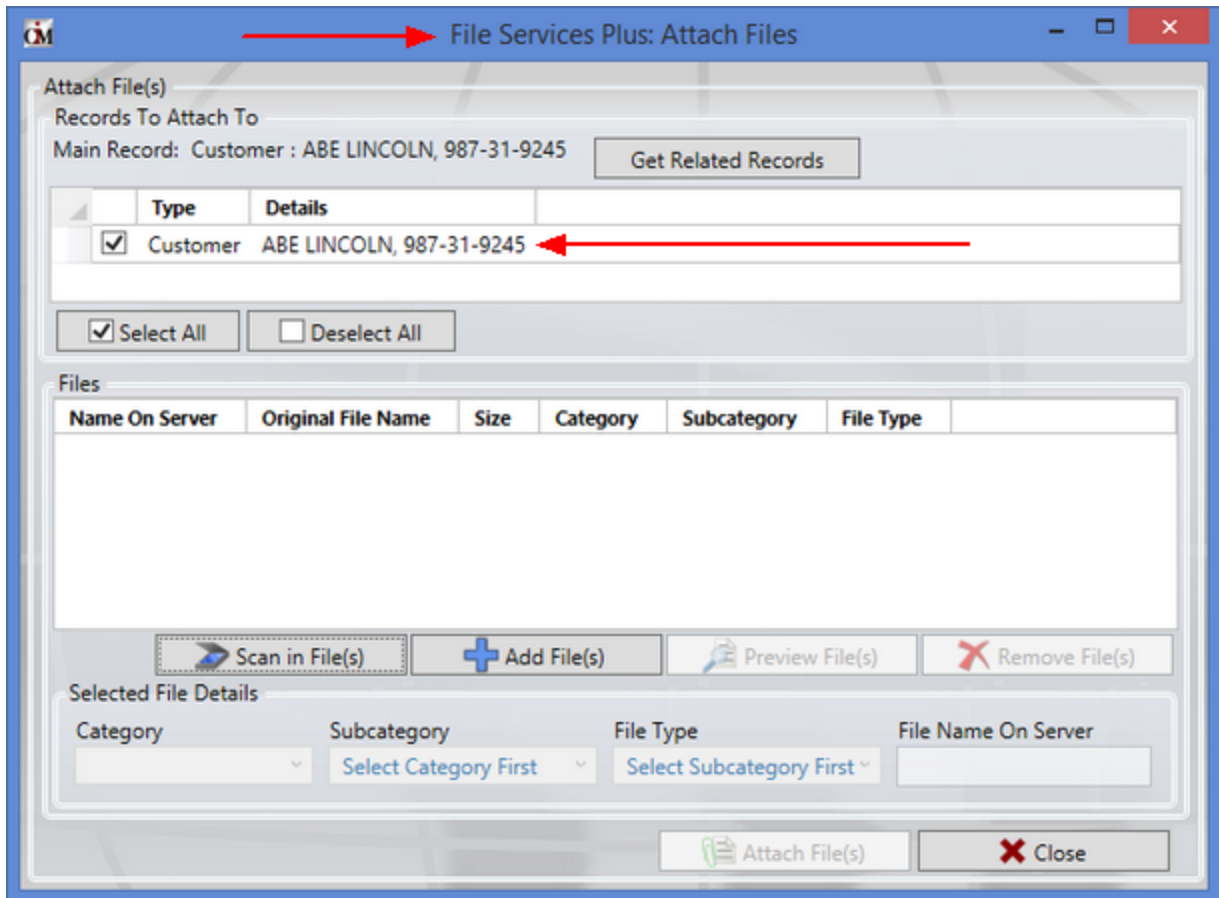
Signatures are an important part of the Deposit system, but they are not as needed in the Loan system. However, you may want to view loan attachments or even upload loan attachments from GOLDTeller. The following scenario may help you understand how to use this feature.

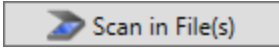

Example:

A customer asks for a deferment on their loan payment. They bring with them a letter from their boss saying his employment has been terminated. You want to include that letter with the loan file.

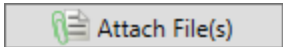
1. Access and log onto CIM GOLDTeller.
2. Click the  CIF Search (F9) search icon and find and select the customer's account.
3. Right-click the account in the Account list and select "Upload and Link Signatures."

File Services Plus appears with the Attach Files screen open and the customer name selected, as shown below:



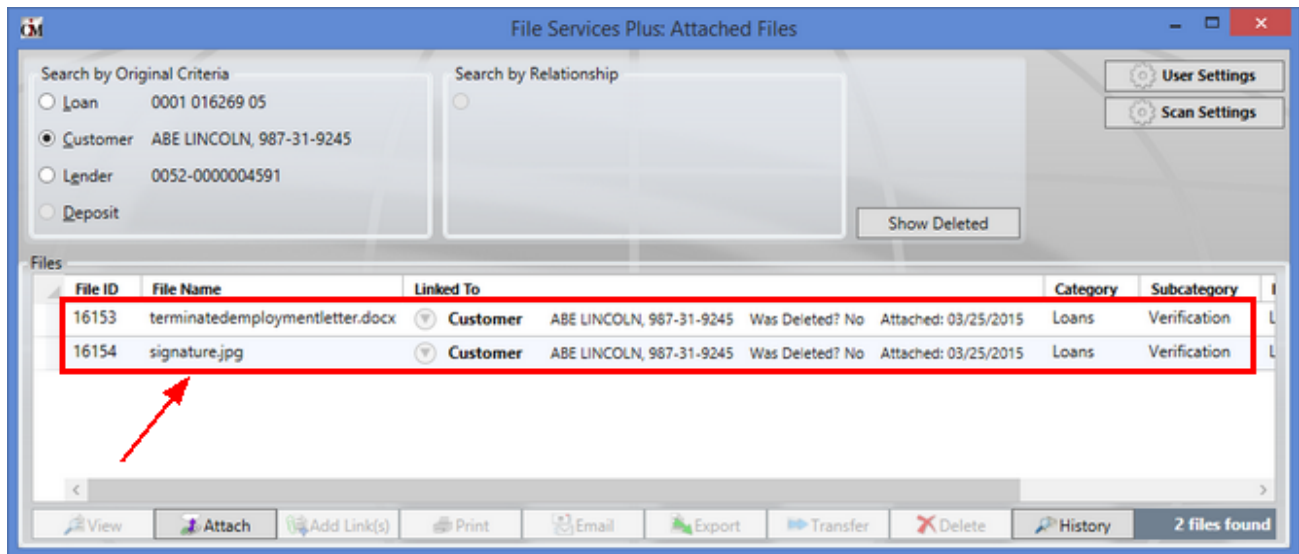
4. Click  to scan the letter. If you scanned the letter from a different location, and then saved it to a folder on the network, click  and find the location of where you scanned the letter.



5. Select the letter that was just scanned or added in the File list, and click .
6. Click **<X Close>** to close out of File Services Plus and return to GOLDTeller.

That letter is now connected to that customer. If another employee services this loan in a month, they can view the attached letter by selecting Functions > Administrator Options > Account Signatures > View Signatures.

The Attached Files screen in File Services Plus appears, and the attached documents for that customer are displayed in the Files list, as shown below.



Double-click one of the attached files to view it.

CIM GOLDTeller Screen Details

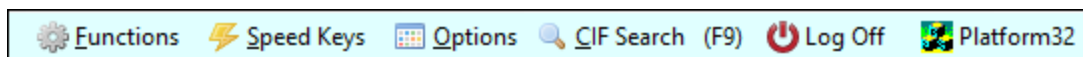
This help contains the following topics:

[Main GOLDTeller Menu Bar](#)







[The Teller Screen](#)

[Right-click Menu](#)

Main GOLDTeller Menu Bar



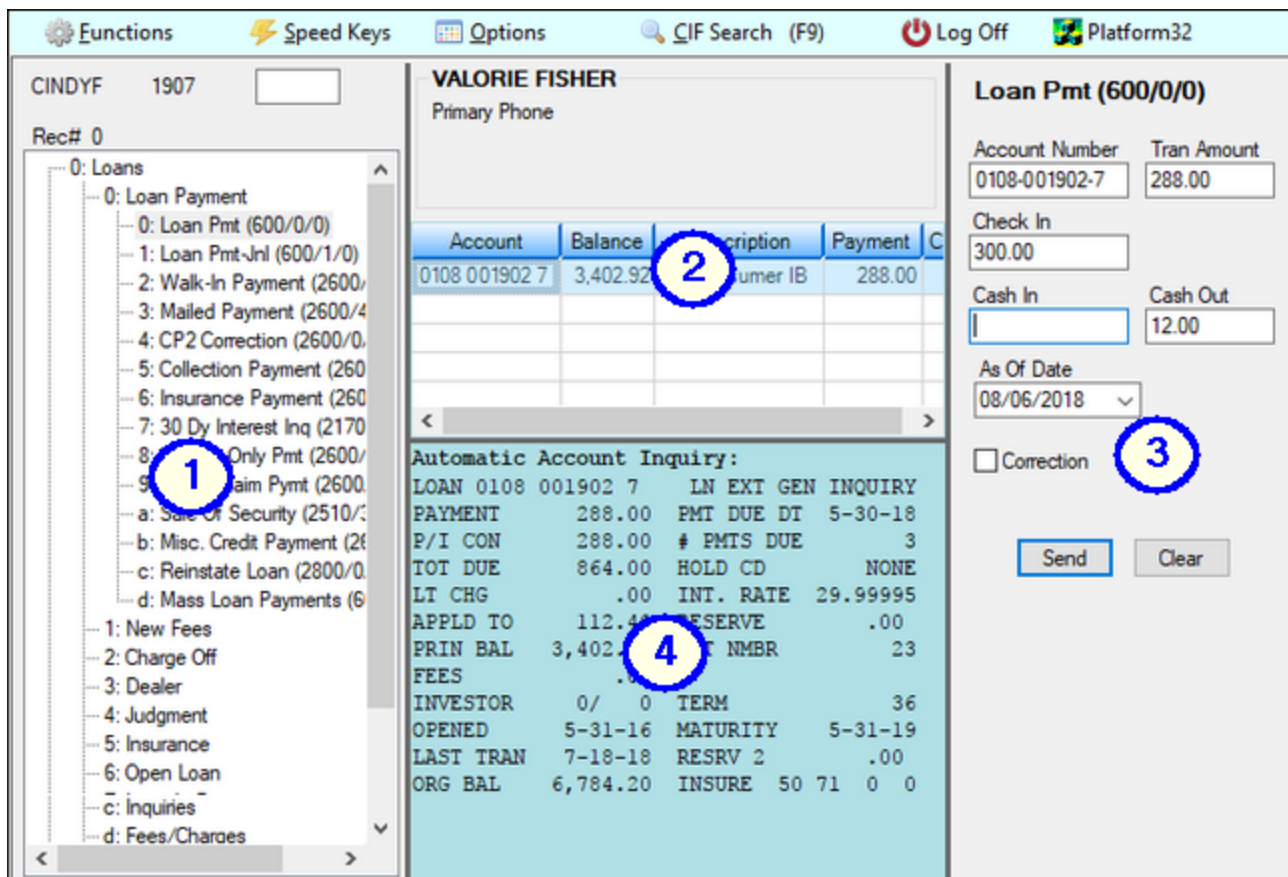
At the top of the main CIM GOLDTeller screen are menus. See the following sections for more information concerning each of these menus:

-  [Functions](#)
-  [Speed Keys](#)
-  [Options](#)
-  [CIF Search \(F9\)](#)
-  [Log Off](#)
-  [Platform32 Platform](#)

Institution Name: To the right of the Platform button is your institution name. This can be changed on the Functions > Administrator Options > PC Institution Settings screen > [Settings Page One tab](#).

The Teller Screen

The main GOLDTeller screen can be divided into four quadrants, as shown below.



The screenshot shows the CIM GOLDTeller Main Screen with four quadrants highlighted by blue circles with numbers 1 through 4:

- 1:** A list of transactions available to the teller, including "0: Loan Payment" and "0: Loan Pmt (600/0/0)".
- 2:** A table showing account details for VALORIE FISHER, including Account Number (0108 001902 7) and Balance (3,402.92).
- 3:** A form for a "Loan Pmt (600/0/0)" transaction, including fields for Account Number, Tran Amount, Check In, Cash In, Cash Out, and As Of Date.
- 4:** An "Automatic Account Inquiry" for LOAN 0108 001902 7, showing details like PMT DUE DT, # PMTS DUE, and PRIN BAL.

CIM GOLDTeller Main Screen

- 1** The first quadrant displays the teller name and number at the top, followed by a list of all the transactions available to the teller. To change which transactions are displayed here, use the



Functions > Administrator Options > [Menu Design screen](#).

The transactions are divided into their categories, and then categories within categories, such as:

1: Loans

0: Loan Payment

Loan Pmt (600/0/0)

Transactions end with their respective transaction code on the end (such as 600/0/0 in the example above). Click the transaction you want to run in this list, and the transaction will be displayed in the [third quadrant](#).



Tip: In the field to the right of the teller name, you can manually enter the transaction you want to run by typing the number/letter in front of each category. This is referred to as the Fast Select field.

For example, if you wanted to run the Loan Payment transaction, you would type "**100**" for:

- **1**: Loans
- **0**: Loan Payments
- **0**: Loan Pmt (600/0/0)

Note: These numbers are based on each teller menu, so this example may not be the same as the one set up for you.

2

The second quadrant displays information concerning the customer that has been selected. To select a customer, use the [CIF Search](#) function (press <F9>). To clear out any information in this field group and run a transaction for a different customer, press <Shift> + <F9> or select "Clear Search Information" from the [Functions](#) menu.

When you click an account listed below the name information, that account will be automatically filled in the third quadrant (Transaction Display) in the **Account Number** field of the transaction selected from the menu.

Also see the [Right-Click Menu](#) below.

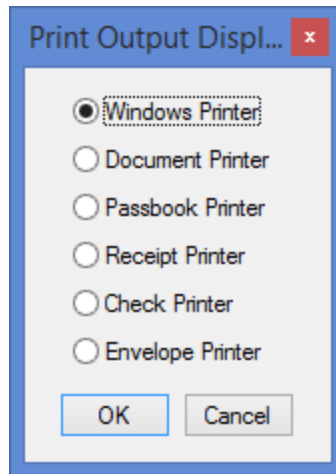
3

This quadrant displays the transaction that was selected in [quadrant 1](#). When all information is correctly entered on the transaction, click and the results of the transaction will be displayed in quadrant 4. Also see the [Running Transactions](#) topic.

4

This quadrant is also known as the Output Display. This quadrant displays the results of any transaction run in quadrant 3. You can print this information by pressing <Ctrl> + P, and then selecting how you want to print the information, as shown below:



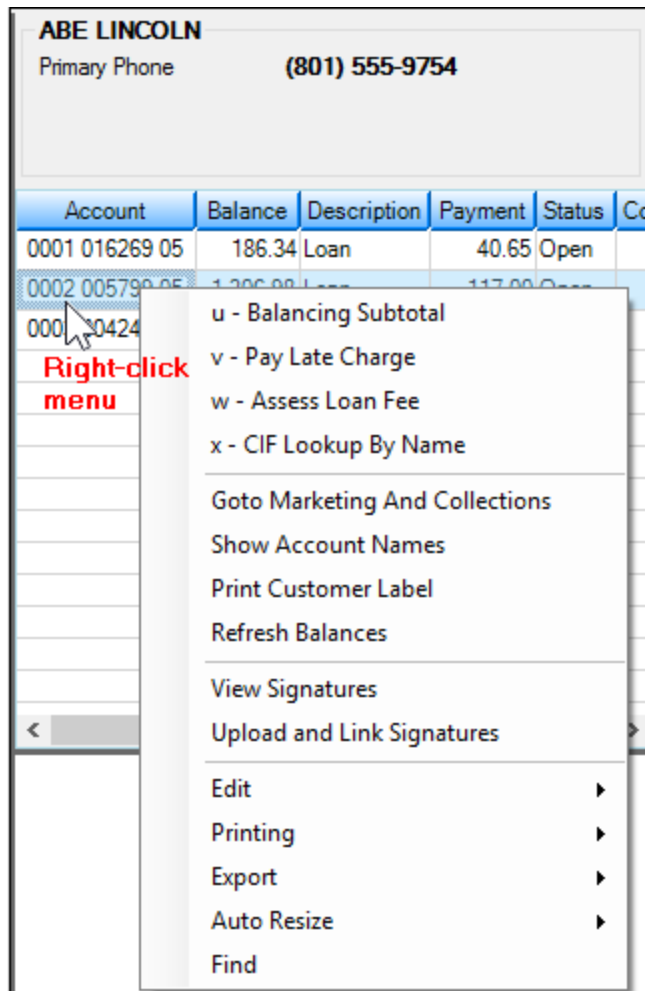



The paths for these printers are entered on the [Printer Defaults tab](#) on the System Configuration screen.

Right-Click Menu

Right-click on an account displayed in the [second quadrant](#) to open a menu that gives you quick access to account-related features. These features are explained below the following example.





Menu Item	What It Does
u-z — Followed by the name of a transaction	<p>This indicates the right-click speed keys. You can assign right-click speed keys to specific transactions by selecting the transaction in the first quadrant of the main CIM GOLDTeller screen, then right-clicking it and typing one of the available right-click speed keys, which are u-z. See the Speed Keys topic for more information.</p> <p>If this teller uses a profile, speed keys are assigned via a profile as set up on the Functions > Administrator Options > Profile Speed Key Assignments screen.</p>
Goto Marketing And Collections	<p>Selecting this item takes you directly to the Loans > Marketing and Collections screen for this account. Click the green back arrow  at the top of the screen to return back to the CIM GOLDTeller screen.</p>
Show Account Names	<p>Opens a list of names linked to the selected account.</p>
Print Customer Label	<p>Selecting this item prints a customer label to the designated printer set up on the Functions > Administrator Options > System Configuration > Printer Defaults tab.</p>

Menu Item	What It Does
	The Envelope Destination fields determine which printer you want the label printed to. See the Printer Setup topic for more information.
Refresh Balances	If you have run transactions on any of the accounts in the list, select this item to display the current balances on those accounts.
View Signatures	Selecting this option opens the Attached Files screen in File Services Plus. From there you can view any attached signatures or other files for this account. See the Signature Capture — File Services Plus topic.
Upload and Link Signatures	Selecting this option opens the Attach Files screen in File Services Plus. From there you can scan and attach signatures or other files for this account. See the Signature Capture File — Services Plus topic.
Edit	Opens an editing menu, so you can copy information in the list.
Printing	Opens a printing menu, including printer settings, preview, and setup.
Export	Opens an export menu, so you can export information in this list to Report Manager or to a tab-delimited text file.
Auto Resize	Opens a menu, so you can resize the account list.
Find	Opens a dialog box, so you can search for information in the account list.

Functions

CIM GOLDTeller Functions menu

Each of the functions listed under the Functions menu in [CIM GOLDTeller](#) are described in the following sections.

[Clear Search Information](#)

[Go Back to Interrupted Transaction](#)

[Interrupt a Transaction](#)

[Item List](#)

[Print Output Display](#)

[Repeat Last Transaction](#)

[Repeat Last Transaction and Fields](#)

[Reprint Receipt](#)

[Reverse Last Transaction](#)

[Administrator Options](#)



[Operator Functions](#)

[Print Functions](#)

[Teller Total Functions](#)

[Check Writer](#)

[Currency Transaction Report](#)

[Journal/Forwarding](#)

[Notice of Delayed Availability](#)

[OFAC](#)

[Calculator](#)

[Display GOLDTeller32 CIM Version](#)

[Display GOLDTeller 32 CIM What's New](#)

[Display Keyboard Shortcuts](#)

[Test Override](#)

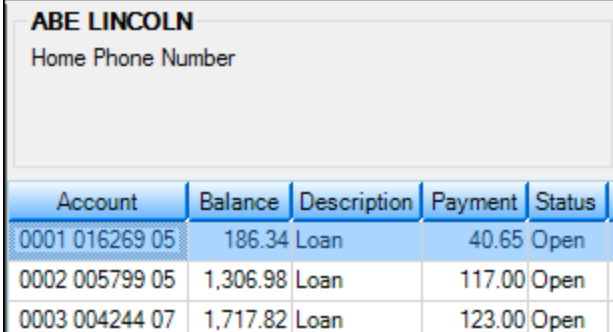
[PC Calculate Check Digit](#)



Clear Search Information

[Functions](#) > Clear CIS Search Information

Select this option to clear the fields in the Personal Information field group of the [second quadrant](#) of the CIM GOLDTeller screen, as shown below. This clears any CIF search that was entered, and you can search and select another customer for whom you'd like to run a transaction, as explained in the [CIF Search](#) topic.



ABE LINCOLN
Home Phone Number

Account	Balance	Description	Payment	Status
0001 016269 05	186.34	Loan	40.65	Open
0002 005799 05	1,306.98	Loan	117.00	Open
0003 004244 07	1,717.82	Loan	123.00	Open

Go Back to Interrupted Transaction

[Functions](#) > Go Back to Interrupted Transaction

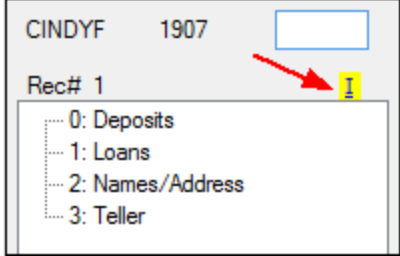
Select this option from the Functions menu and the system brings up an interrupted transaction just as you last left it. This function only works if you have already [interrupted a transaction](#).

Interrupt a Transaction

[Functions](#) > Interrupt a Transaction

You may have occasions when you need to interrupt a transaction and do something else before returning back to the transaction to complete the process. If you select the **Interrupt a Transaction** function (or press <Ctrl> + I) while a transaction is displayed, the system will freeze the transaction you are working on, thereby allowing you to access a different transaction in CIM GOLDTeller or access a different screen in CIM GOLD.

To indicate that a transaction has been interrupted, a yellow-highlighted "I" will be displayed at the top of the transaction list in GOLDTeller, as shown below.



CINDYF 1907

Rec# 1

- 0: Deposits
- 1: Loans
- 2: Names/Address
- 3: Teller



To return to the transaction, press <Ctrl> + B (or select [Go Back to Interrupted Transaction](#) from the Functions menu).



Tip: Did you know you can set up a speed key that quickly takes you to GOLDTeller from any other screen in CIM GOLD? For more information, see [GOLDTeller Start Up Speed Key](#).

Item List



[Functions](#) > Item List

Select the Item List function (or press <F11>) to bring up an easy-to-enter ledger that tracks and totals monetary denominations or journal entries deposited with a transaction. If you just ran a transaction and information is displayed in the Output Display, you will need to select another transaction before clicking <F11> to bring up the Item List dialog box.

Enter information on the Item List according to what the customer is paying. For example, if the customer is making a loan payment using one check for \$100 and cash totaling \$35.15, you would enter the Item List similar to the following:

Once you click <OK>, those amounts are automatically entered on the transaction in the right. **Note:** You should select a name and transaction before using the Item List. If you entered information in the Item List



before you had a transaction ready, click <OK>, open the transaction, then press <F11> again to reopen the Item List, then click <Get Last Item List>. The information you previously entered will be displayed on the list.

- If you selected a journal transaction, the **Checks** and **Cash** fields will be disabled, and the **Journal** fields will be file maintainable.
- If you selected a deposit transaction or a transaction where money is due back to the customer, you can enter the check number to be used by your institution when printing the check, as well as the amount of the check, and the fee (if applicable) for printing the check. **Note:** If your institution uses [MICR checks](#), the **Nbr** field will not be file maintainable.
- If the customer has more than one checking account, and you are running a Check Out transaction, then you can select which type of check in the **Checks Out** field, and the account used for the check in the **Select Source Account for Checks Out** field.

See also:

[Running Transactions](#)

Print Output Display



[Functions menu](#) > Print Output Display

If you want to print the transaction information that is displayed in the [Output Display box](#) after a transaction has been run, select "Print Output Display" from the Functions menu (<Ctrl> + P), or right-click the Output Display and select "Print Output Display," as shown below:



NEMO FISHER
Primary Phone (801) 555-9754

Account	Balance	Description	Payment	Status	Co
0001 016276 02	6,400.00	Loan	152.42	Open	
0002 005795 02	1,168.48	Loan	106.00	Open	
0003 004238 03	4,200.94	Loan	177.00	Open	

Transaction Completed Successfully:
3-25-15 500.00 CASH IN 1907

Right-click menu

Receipt:
ACCT 01-016276 7 AMT 500.00 CSH
PRIN .00 INT 500.00
RSRV
FEE
FISHER NEMO
ACCT 01-016276 7 AMT 500.00 CSH
PRIN .00 INT 500.00
RSRV
FEE
FISHER NEMO

Print Output Display Ctrl+P

- u - Balancing Subtotal
- v - Pay Late Charge
- w - Assess Loan Fee
- x - CIF Lookup By Name

The Print Output Display dialog box is displayed, allowing you to select how you want to print the information: to a Windows printer, document printer, a receipt printer, or more, as shown below:

Print Output Displ... x

Windows Printer

Document Printer

Passbook Printer

Receipt Printer

Check Printer

Envelope Printer

OK Cancel

Once you select a printer destination and click <OK>, the Output Display is printed to the designated printer. The paths for these printers are entered on the [Printer Defaults tab](#) on the System Configuration screen.

You can use this as a receipt. If you need to reprint this, press <Ctrl> + R after a transaction has been processed but before another transaction is performed. To reprint a receipt for a transaction performed prior to the last transaction, use [Journal/Forwarding](#) to identify the desired transaction.

Repeat Last Transaction

 [Functions menu](#) > Repeat Last Transaction

Select this option or press <F12> to perform the last transaction that was run. All fields will be blank on the transaction. See [Running Transactions](#) for more information.



Tip: Pressing <F12> again will place the data entered in the first field on the previous transaction in this transaction's first field. Each time <F12> is pressed, the next field will be filled with the data entered in the previous transaction. This is similar to the [Repeat Last Transaction and Fields](#) function.

For more information about transactions, see the [Running Transactions](#) topic.

Repeat Last Transaction and Fields

 [Functions menu](#) > Repeat Last Transaction

Select this option or press <F12> to perform the last transaction that was run. All fields will be blank on the transaction. See [Running Transactions](#) for more information.

Reprint Receipt

 [Functions menu](#) > Reprint Receipt

After a transaction has been processed and before another transaction is performed, a copy of the receipt can be reprinted by pressing <Ctrl> + R. To reprint a receipt for a transaction performed prior to the last transaction, use [Journal/Forwarding](#) to identify the desired transaction.

Reverse Last Transaction

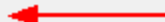
 [Functions menu](#) > Reverse Last Transaction

Reverse Last Transaction (<F8>) causes the last transaction performed to appear with the **Correction** box checked (or not checked, if correcting a correction).

See the following example of the Payment transaction with the **Correction** box checked.



Loan Pmt (600/0/0)

Account Number	Tran Amount
<input type="text" value="0001-016276-07"/>	<input type="text" value="500.00"/>
Check In	
<input type="text"/>	
Cash In	Cash Out
<input type="text" value="500.00"/>	<input type="text"/>
Sub-limit Code	As Of Date
<input type="text"/>	<input type="text" value="03/25/2015"/> ▾
<input checked="" type="checkbox"/> Correction	

For more information about transactions, see the [Running Transactions](#) topic.

See also: [Reversing Transactions](#).



Administrator Options



[Functions menu](#) > Administrator Options

The functions under Administrator Options require special security. These options are for administrators to set up menus, transactions, options, and other important conditions needed for employees to use GOLDTeller. Many changes made on these screens are saved to the [GOLDTllr.dat](#) file.

See the following links for more information on each of these functions:

[Account Signatures](#)

[Form/Font Configuration](#)

[Menu Design](#)

[PC Branch Settings](#)

[PC Institution Settings](#)

[Print Form Design](#)

[Profile Speed Key Assignments](#)

[System Configuration](#)

[System Field Dictionary](#)

[Transaction Design](#)

[View/Modify Droplists](#)

[MICR Check Form Designer](#)

[MICR Next Check Number](#)

For more information on security requirements for these screens, see the [Security Setup for CIM GOLDTeller](#) topic.



Account Signatures

The Account Signatures options, found under Functions > [Administrator Options](#) in CIM GOLDTeller, are used to view and attach important documents related to the account. These options, View Signatures and Upload and Link Signatures, open File Services Plus. See the [Signature Capture — File Services Plus](#) topic for more information on this function.

Note: In order for this option to not be grayed out, you need to be set up with the **Signature Capture** security option on the System tab of the Security > Setup screen. See [GOLDTeller Security Features](#) for more information.

Form/Font Configuration

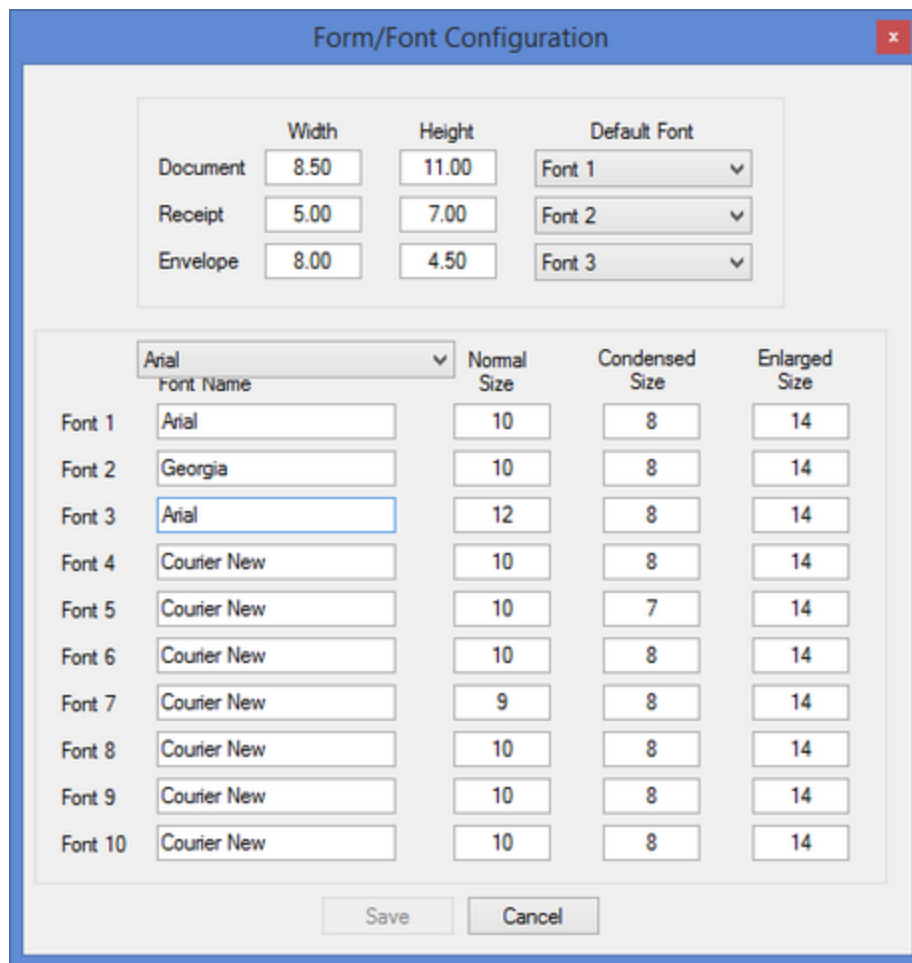


Functions menu > [Administrator Options](#) > Form/Font Configuration

This function allows you to set up the dimensions your institution uses to print documents, receipts, and envelopes. You may need special printers to print each type of item. For example, receipt printers usually require a smaller width. Use this screen to also set up the types of fonts you want to use when printing those items.

See the following example of this screen:





The dialog box is titled "Form/Font Configuration". It contains two main sections. The top section is a table for form dimensions:

	Width	Height	Default Font
Document	8.50	11.00	Font 1
Receipt	5.00	7.00	Font 2
Envelope	8.00	4.50	Font 3

The bottom section is a table for font configurations:

	Font Name	Normal Size	Condensed Size	Enlarged Size
Font 1	Arial	10	8	14
Font 2	Georgia	10	8	14
Font 3	Arial	12	8	14
Font 4	Courier New	10	8	14
Font 5	Courier New	10	7	14
Font 6	Courier New	10	8	14
Font 7	Courier New	9	8	14
Font 8	Courier New	10	8	14
Font 9	Courier New	10	8	14
Font 10	Courier New	10	8	14

At the bottom of the dialog box are "Save" and "Cancel" buttons.

Your [GOLDPoint Systems account manager](#) may need to help you with how to set up this screen. This help topic aims to explain it as best as possible.

Before setting up the forms and fonts, you should make sure the printers are set up correctly on the Functions > Administrator Options > System Configuration screen > [Printer Defaults tab](#).

1. Set up the dimensions of document to be printed from GOLDTeller. Documents include items such as the Balance Sheet, Teller Totals, and [Currency Transaction Report](#). Usually, the **Width** and **Height** for documents is the same as letter paper: 8.50 inches for width and 11.00 inches for height, unless you print on legal-sized paper.
2. Set up the dimensions for the receipts to be printed from GOLDTeller. Some institutions use a special receipt printer. The box that the receipt printer roll comes in will have the dimensions.
3. Set up the dimensions for envelopes to be printed from GOLDTeller. The box the envelopes come in displays the dimensions of the envelopes. Enter those dimensions in these fields.



4. Next, you should set up the different fonts you want to use in the **Font 1**, **Font 2**, **Font 3**, etc. fields. If you need help with a font name you want to use, you can view all possible fonts from the drop-down list. If you select a font from this list and click <Save>, that font is saved to the **Font 1** field.

You will need to manually type the font's name in each of the fields. In the example above, only three fonts are used.

5. Select which font you want to use for the documents, receipts, and envelopes in the **Default Font** fields. These fields correspond with the Font fields below (see step 4 above). For example, in the screen shot above, **Documents** will use **Font 1**, which is Arial.

Now you need to set up the different type of forms on the [Print Form Design](#) screen.

Note: In order to access this screen, you need to be set up with the **Form/Font Configuration** security option on the System tab of the Security > Setup screen. See [GOLDTeller Security Features](#) for more information.



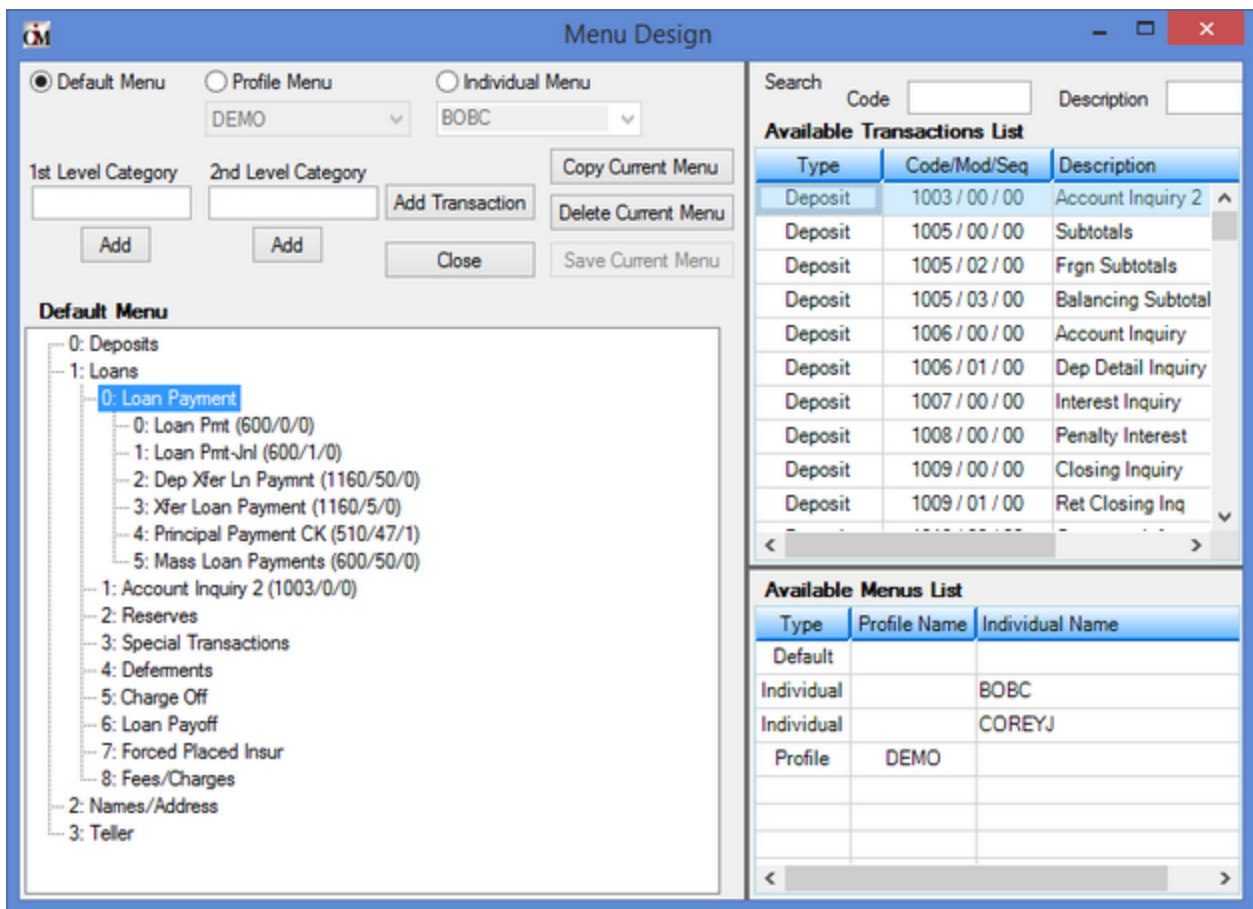
Menu Design

 [Functions menu](#) > [Administrator Options](#) > [Menu Design](#)

Menu Design allows you to customize the [Transaction menu tree](#). This is a very important part of CIM GOLDTeller. Security for this function is usually limited to one person per branch. That person is responsible for making sure the transaction menu has all the necessary transactions for tellers to be able to perform their duties.

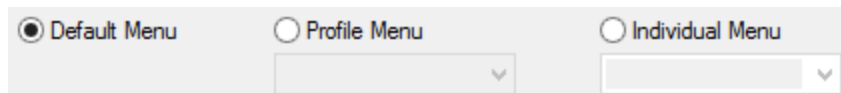
Note: In order to access this screen, you need to be set up with the **Transaction Selection Design** security option on the System tab of the Security > Setup screen. See [GOLDTeller Security Features](#) for more information.

The following is an example of the Menu Design screen:



Functions > Administrator Options > Menu Design Screen

The radio buttons at the top of the screen indicate how you are customizing the transaction menu:



Before making changes, make sure the correct radio button is selected for the menu you are setting up.

- **Default Menu** - This is the menu displayed and selected when first accessing this option. The **Default Menu** is generally used if only one menu is used per branch on the DB4 Server. All tellers initially default to this menu.
- **Profile Menu** - This option enables a menu to be set up that multiple tellers can share. This allows a menu to be customized to fit a particular job description, and then each teller under that description will share it. To select this menu, select the **Profile Menu** radio button. From the drop-down list, select the profile name for which you want to set up a menu.

Note: A profile must first be set up on the Security > Setup screen in CIM GOLD before the profile may be selected and assigned to a teller. See Security in CIM GOLD > Security Screens > Setup Screen > [CIM GOLD Profiles topic](#) in DocsOnWeb for more information.

- **Individual Menu** – This menu enables individual tellers to have a customized GOLD Teller menu. To select this menu, select the **Individual Menu** radio button, and then select the desired user from the drop-down list.

Note: An individual teller must first be set up with [security](#) before he or she may be selected and assigned an individual teller menu. See Deposits in CIM GOLD > Definitions Screen Group > [Teller Information Screen topic](#) in DocsOnWeb for more information.

- – Click this button to quickly copy an existing menu to another individual or profile. See [Copy Transaction Menu](#) for more information.

GOLDPoint Systems can provide a transaction menu for you, and then you can make changes to that menu by adding or deleting transactions, creating new categories, or deleting categories your institution doesn't use.

Creating Categories

Categories are used to combine similar transactions under the same topic. For example, you could have a first-level category be called "Loans" and second-level category be "Loan Payment," and then under the second-level category you could place all the loan payment transactions your institution uses, as shown in the following example:



Default Menu
 Profile Menu
 Individual Menu

1st Level Category:
2nd Level Category:

Default Menu

- 0: Deposits
- 1: Loans
 - 0: Loan Payment
 - 0: Loan Pmt (600/0/0)
 - 1: Loan Pmt-Jnl (600/1/0)
 - 2: Dep Xfer Ln Paymnt (1160/50/0)
 - 3: Xfer Loan Payment (1160/5/0)
 - 4: Principal Payment CK (510/47/1)
 - 5: Mass Loan Payments (600/50/0)
 - 1: Account Inquiry 2 (1003/0/0)
 - 2: Reserve

You can only create two levels of categories. The first-level category should be more general than the second-level category.

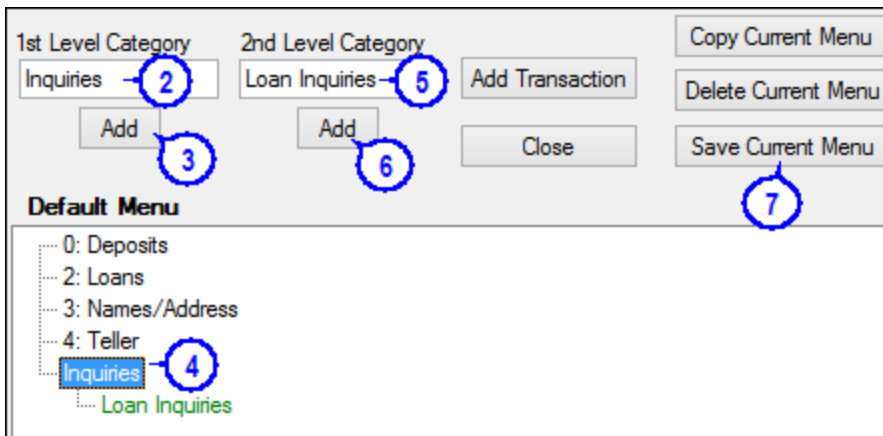
▼ To create new categories:

1. Determine whether you want to create a first-level category or second-level category. For this example, we will start with creating a first-level category.
2. In the **1st Level Category** field, type the name of the category. For this example, we want the first-level category to be "Inquiries."
3. Click underneath the **1st Level Category** field. The category is now displayed with green words in the Menu display.

If only one category is needed, you can start placing transactions in this level. For this example, we are going to create one more level.

4. Select the "Inquiries" item you created in step 2 and 3 above.
5. In the **2nd Level Category** field, type the name of the second category. For this example, we are typing "Loan Inquiries."
6. Click underneath the **2nd Level Category** field. The category is now displayed with green words in the Menu display below (see the following example).



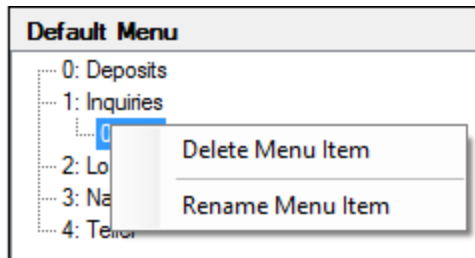


7. Click .

Now you are ready to start inserting transactions under this second category. See [Adding Transactions](#) below.

Deleting or Editing Categories

If you make a mistake with a category, you can right-click the category in the Menu tree and select either "Delete Menu Item" or "Rename Menu Item."



Adding Transactions

Once the categories have been created, you can add transactions underneath those categories.

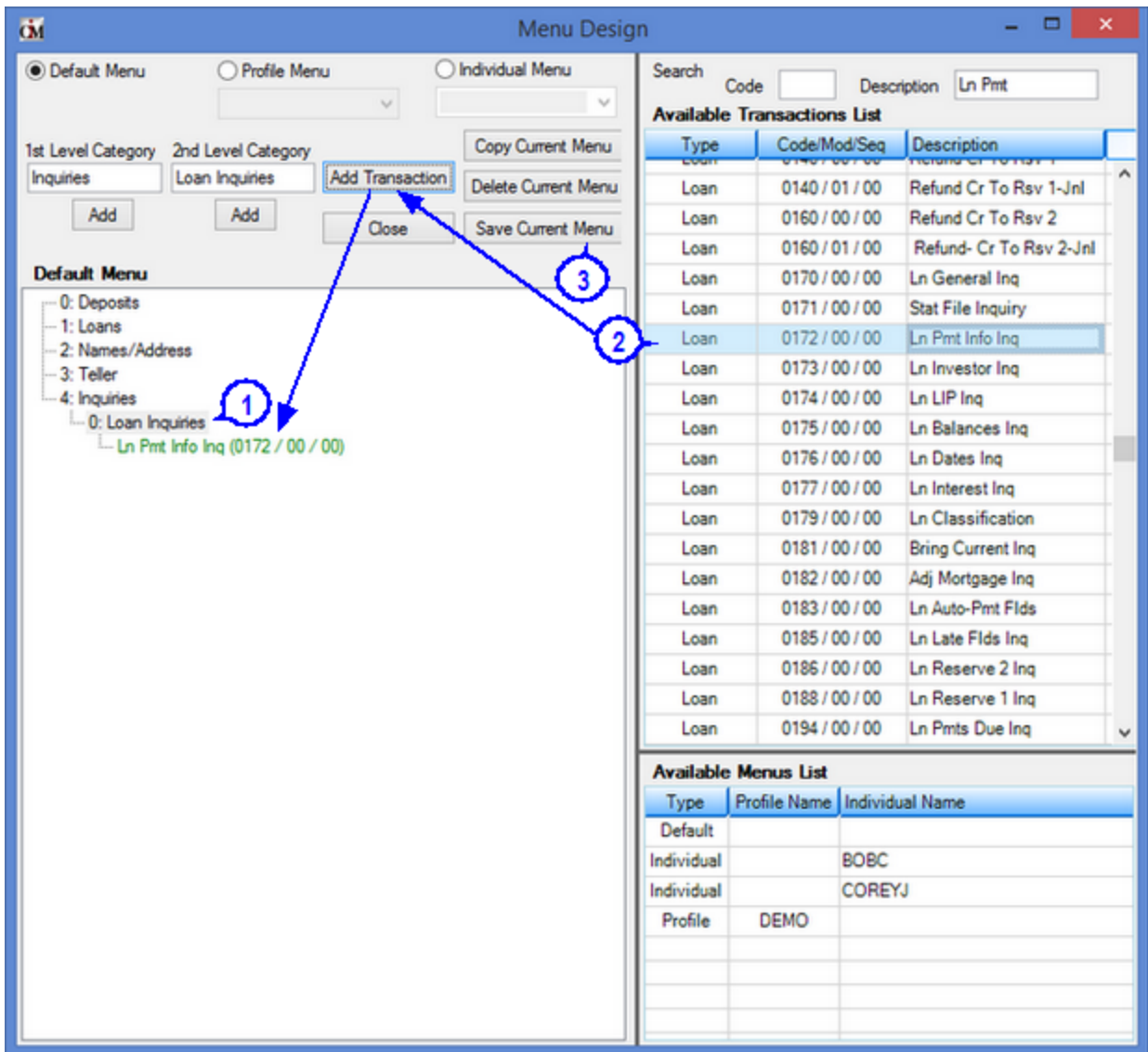
▼ To add a transaction:

1. Select where you want the transaction to appear in the menu. The transaction you are adding is inserted *after* the highlighted menu transaction.
2. In the Available Transactions List, highlight the transaction you want added, then click .



Tip: Use the **Code** and **Description** search fields at the top of the Available Transactions List to quickly find the transaction.

The proposed addition will now appear in the menu in green, as shown below.



3. Click **Save Current Menu**.

Note: A category or transaction can be repositioned within the menu by dragging and dropping it. An item that has been moved displays in red.

Changes made to individual transactions are handled on the [Transaction Design](#) screen.

Now individual tellers can see changes to the transaction menu when they access CIM GOLDTeller and process transactions. See [Running Transactions](#) for more information.

Available Menu List

This list at the bottom right of the screen displays a complete record of all existing menus currently found on the GOLDTllr.dat file being used by the PC. Highlight any listed user to see the related menu.



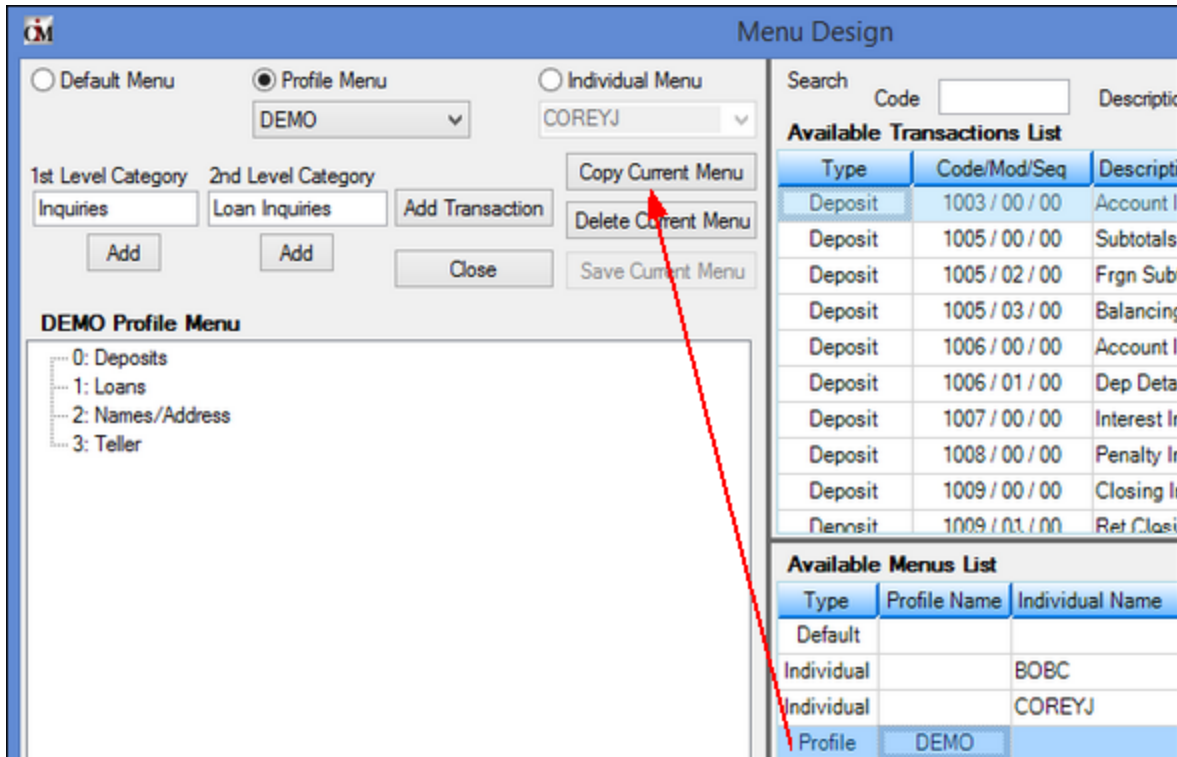


It may be easier to copy a [transaction menu](#) than to produce a new one.

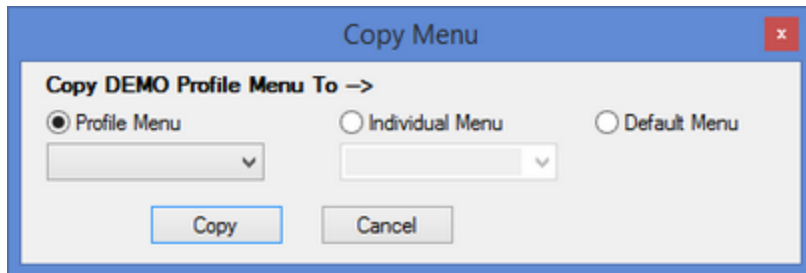
To copy a menu:

1. Select the menu in the Available Menus List on the bottom-right of the [Menu Design screen](#). If no menus are listed there, then the only available menu is the Default Menu. In that case, make sure the **Default Menu** radio button is selected.

See the following example of the Menu Design screen where the Available Menus List is located:



2. Click **Copy Current Menu**. The following dialog box displays:



3. Click the radio button next to the type of menu (Profile, Individual, or Default) you want to copy the menu to, then click <Copy>. For the copy to take effect, click **Save Current Menu**.

To delete a menu:



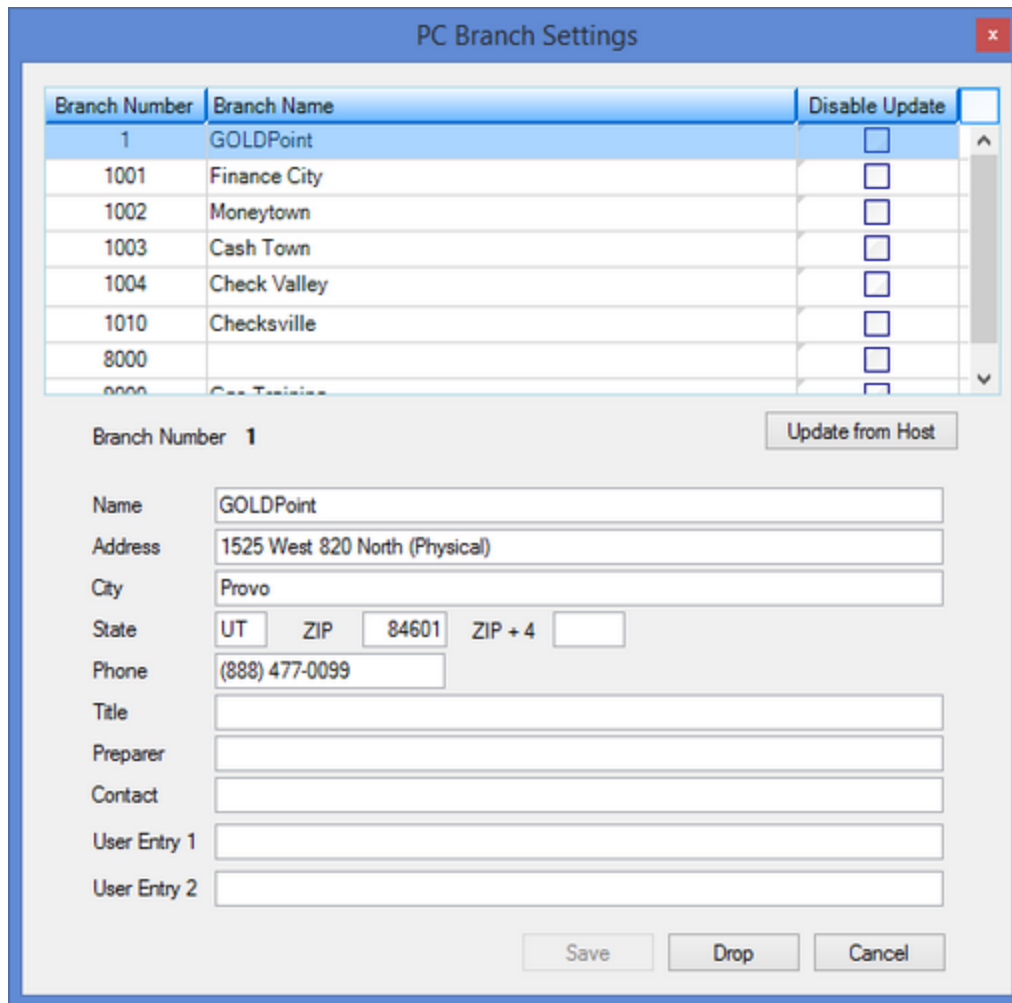
1. Select the menu you want to delete in the Available Menus List on the bottom-right of the screen.
2. Click to remove all menu records for the selected menu.
3. A confirmation dialog box will display. Click <Yes> to delete the menu.



PC Branch Settings

 [Functions menu](#) > [Administrator Options](#) > **PC Branch Settings**

The PC Branch Settings screen allows you to set up branch information that can be included on the [Currency Transaction Report](#), the Delayed Availability Report, and receipt printing. See the following example of the PC Branch Settings screen:



Branch Number	Branch Name	Disable Update
1	GOLDPoint	<input type="checkbox"/>
1001	Finance City	<input type="checkbox"/>
1002	Moneytown	<input type="checkbox"/>
1003	Cash Town	<input type="checkbox"/>
1004	Check Valley	<input type="checkbox"/>
1010	Checksville	<input type="checkbox"/>
8000		<input type="checkbox"/>
0000	Gas Training	<input type="checkbox"/>

Branch Number

Name

Address

City

State ZIP ZIP + 4

Phone

Title

Preparer

Contact

User Entry 1

User Entry 2

Functions > Administrator Options > PC Branch Settings Screen

If you use the [Currency Transaction Report](#) from GOLDTeller, this information is included in the Financial Institution section of the form. If the applicable branch (GOLDTeller knows which branch the teller is signed on to) is not set up, the institution information under [PC Institution Settings](#) is used.

Note: Security for this screen is controlled under Security > Setup > System tab > GOLDTeller Security > PC Branch Settings (see [GOLDTeller Security Features](#) for more information). You must have appropriate security in order to update PC branch information. GOLDPoint Systems must make changes to your receipt format to use this data on receipts (see [Print Form Design](#)).



Use the Office Information screen (GOLD Services > [Office Information](#) in the CIM GOLD tree view) to set up office information. Bring these settings over into the PC Branch Settings by clicking <Update from Host> on the PC Branch Settings screen.

The following information explains fields on the PC Branch Settings dialog box:

Field	Description
Branch Number	When you select a branch from the table at the top of the screen, the branch number for the selected item is displayed in this field.
Name, Address, City, State, Phone	These fields display information for the branch selected. This information is pulled over from the GOLD Services > Office Information screen when you click <Update from Host>. You can make changes to these fields, but they are not saved over to the Office Information screen. It may be better to make changes on that screen, and then come back to this screen and click <Update from Host>.
Title	This is the title of the employee at your institution who is responsible for your institution's Currency Transaction Report forms. Examples of a title would be "Manager" or "Vice President." This information is not pulled over when <Update from Host> is clicked. This field is for GOLDTeller only.
Preparer	This is the employee responsible for all CTR forms at this branch. This information is not pulled over when <Update from Host> is clicked. This field is for GOLDTeller only.
Contact	This is the employees responsible for questions concerning your institution's CTR forms.
Drop	To drop a branch from the list, highlight the branch and click <Drop>. The branch is not dropped from the GOLD Services > Office Information screen, just from this screen.

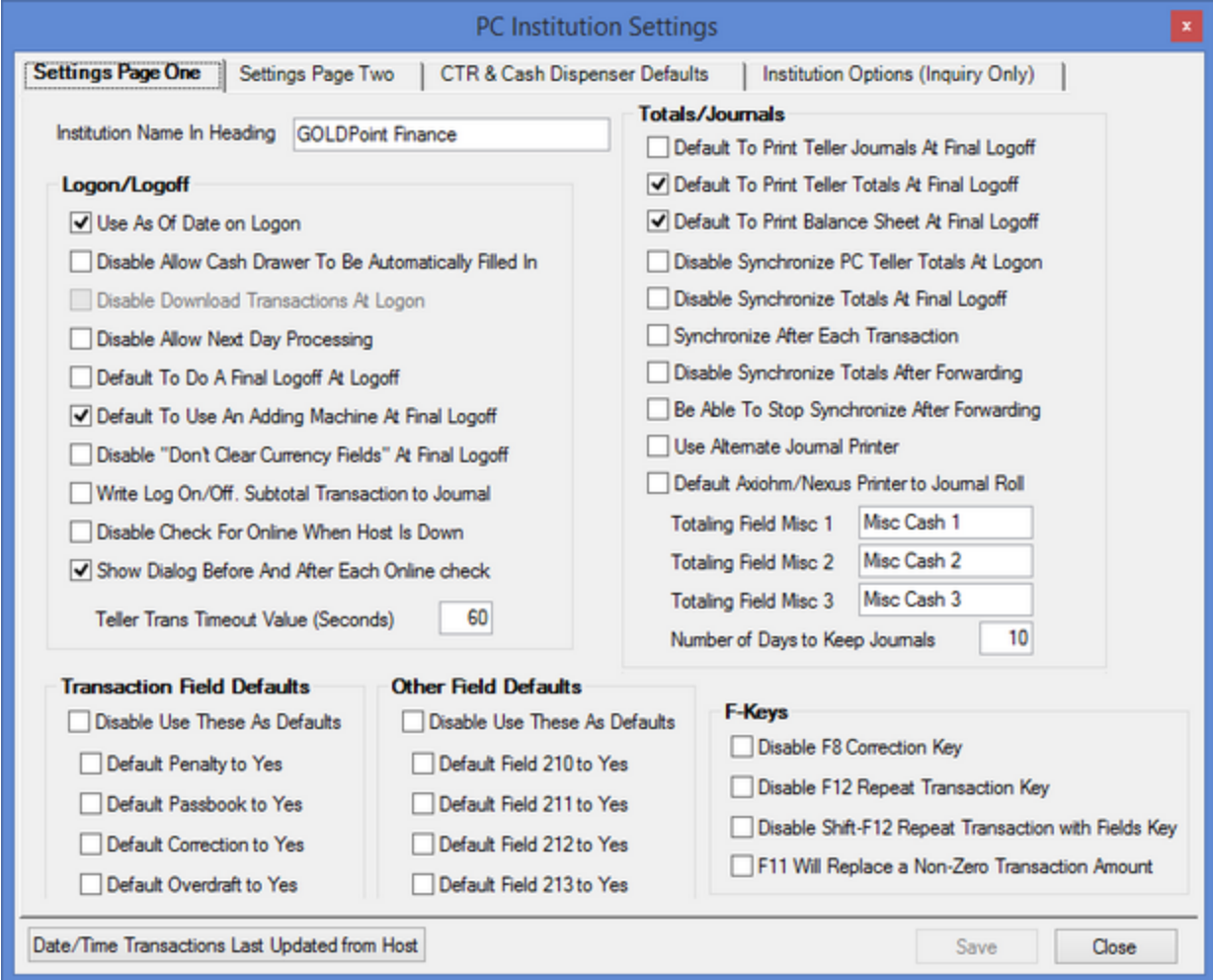


PC Institution Settings

 **Functions menu > [Administrator Options](#) > PC Institution Settings**

Use the PC Institution Settings to set up specific ways your institution wants to use CIM GOLDTeller. Only those employees with proper security can access this screen. Changes made and saved to this screen are saved to the [GOLDTllr.dat](#) file shared by all users on the DB4 Server.

To access PC Institution Settings, select Functions > Administrator Options > PC Institution Settings within CIM GOLDTeller. The following is an example of this screen:



PC Institution Settings

Settings Page One | Settings Page Two | CTR & Cash Dispenser Defaults | Institution Options (Inquiry Only)

Institution Name In Heading: GOLDPoint Finance

Logon/Logoff

- Use As Of Date on Logon
- Disable Allow Cash Drawer To Be Automatically Filled In
- Disable Download Transactions At Logon
- Disable Allow Next Day Processing
- Default To Do A Final Logoff At Logoff
- Default To Use An Adding Machine At Final Logoff
- Disable "Don't Clear Currency Fields" At Final Logoff
- Write Log On/Off. Subtotal Transaction to Journal
- Disable Check For Online When Host Is Down
- Show Dialog Before And After Each Online check

Teller Trans Timeout Value (Seconds): 60

Totals/Journals

- Default To Print Teller Journals At Final Logoff
- Default To Print Teller Totals At Final Logoff
- Default To Print Balance Sheet At Final Logoff
- Disable Synchronize PC Teller Totals At Logon
- Disable Synchronize Totals At Final Logoff
- Synchronize After Each Transaction
- Disable Synchronize Totals After Forwarding
- Be Able To Stop Synchronize After Forwarding
- Use Alternate Journal Printer
- Default Aviohm/Nexus Printer to Journal Roll

Totaling Field Misc 1: Misc Cash 1

Totaling Field Misc 2: Misc Cash 2

Totaling Field Misc 3: Misc Cash 3

Number of Days to Keep Journals: 10

Transaction Field Defaults

- Disable Use These As Defaults
- Default Penalty to Yes
- Default Passbook to Yes
- Default Correction to Yes
- Default Overdraft to Yes

Other Field Defaults

- Disable Use These As Defaults
- Default Field 210 to Yes
- Default Field 211 to Yes
- Default Field 212 to Yes
- Default Field 213 to Yes

F-Keys

- Disable F8 Correction Key
- Disable F12 Repeat Transaction Key
- Disable Shift-F12 Repeat Transaction with Fields Key
- F11 Will Replace a Non-Zero Transaction Amount

Date/Time Transactions Last Updated from Host

Save Close

Functions > Administrator Options > PC Institution Settings Screen

See the following sections for more information concerning the tabs on this screen:

[Settings Page One tab](#)

[Settings Page Two tab](#)

[CTR & Cash Dispenser Defaults tab](#)



[Institution Options \(Inquiry Only\) tab](#)




CIM GOLDTeller Functions menu > Administrator Options > PC Institution Settings

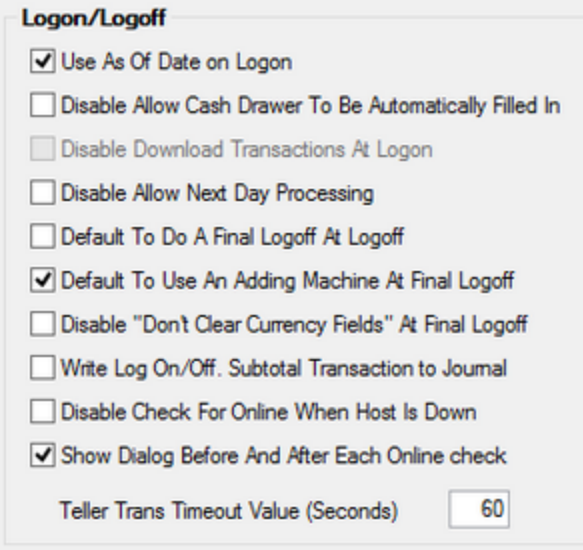
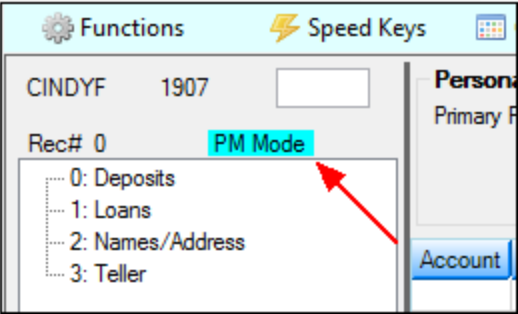
See the following example of the Settings Page One tab on the [PC Institution Settings screen](#) in CIM GOLDTeller, followed by field descriptions.

The screenshot displays the 'Settings Page One' tab of the PC Institution Settings screen. At the top, there are navigation tabs: 'Settings Page One' (selected), 'Settings Page Two', 'CTR & Cash Dispenser Defaults', and 'Institution Options (Inquiry Only)'. The 'Institution Name in Heading' field is populated with 'GOLDPoint Finance'. Below this, the 'Logon/Logoff' section contains several checkboxes: 'Use As Of Date on Logon' (checked), 'Disable Allow Cash Drawer To Be Automatically Filled In', 'Disable Download Transactions At Logon', 'Disable Allow Next Day Processing', 'Default To Do A Final Logoff At Logoff', 'Default To Use An Adding Machine At Final Logoff' (checked), 'Disable "Don't Clear Currency Fields" At Final Logoff', 'Write Log On/Off. Subtotal Transaction to Journal', 'Disable Check For Online When Host Is Down', and 'Show Dialog Before And After Each Online check' (checked). A 'Teller Trans Timeout Value (Seconds)' field is set to 60. The 'Totals/Journals' section includes checkboxes for 'Default To Print Teller Journals At Final Logoff', 'Default To Print Teller Totals At Final Logoff' (checked), 'Default To Print Balance Sheet At Final Logoff' (checked), 'Disable Synchronize PC Teller Totals At Logon', 'Disable Synchronize Totals At Final Logoff', 'Synchronize After Each Transaction', 'Disable Synchronize Totals After Forwarding', 'Be Able To Stop Synchronize After Forwarding', 'Use Alternate Journal Printer', and 'Default Axiohm/Nexus Printer to Journal Roll'. Three 'Totaling Field Misc' fields are set to 'Misc Cash 1', 'Misc Cash 2', and 'Misc Cash 3'. The 'Number of Days to Keep Journals' field is set to 10. The 'Transaction Field Defaults' section has checkboxes for 'Disable Use These As Defaults', 'Default Penalty to Yes', 'Default Passbook to Yes', 'Default Correction to Yes', and 'Default Overdraft to Yes'. The 'Other Field Defaults' section has checkboxes for 'Disable Use These As Defaults' and 'Default Field 210 to Yes' through 'Default Field 213 to Yes'. The 'F-Keys' section has checkboxes for 'Disable F8 Correction Key', 'Disable F12 Repeat Transaction Key', 'Disable Shift-F12 Repeat Transaction with Fields Key', and 'F11 Will Replace a Non-Zero Transaction Amount'. At the bottom, there is a 'Date/Time Transactions Last Updated from Host' field, 'Save', and 'Close' buttons.

Functions > Administrator Options > PC Institution Settings Screen > Settings Page One Tab

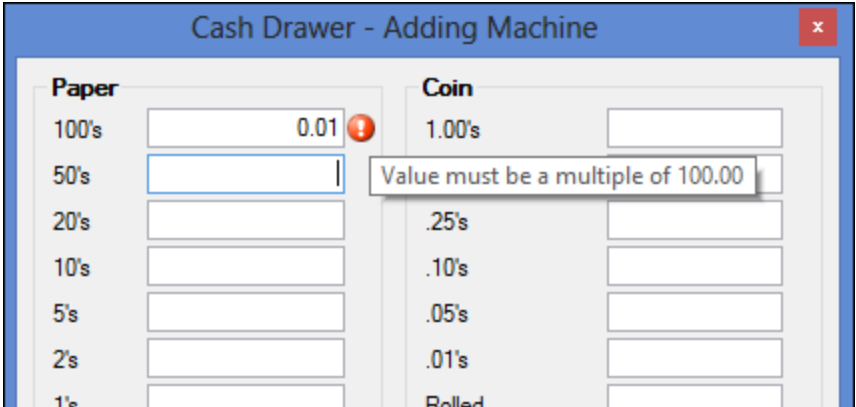
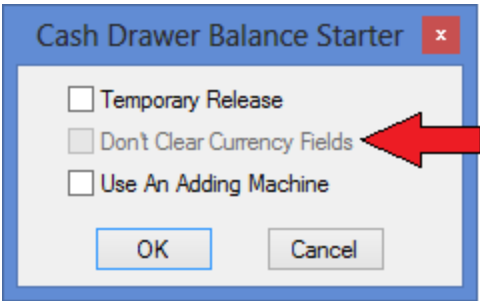
Field	Description
Institution Name in Heading	Enter the name of your institution the way you want it to be displayed in CIM GOLDTeller . The name of the institution is displayed in the upper-right corner of the menu bar, to the right of the Log Off function. See the example below. 
Logon/Logoff field group	See the following definitions for fields in the Logon/Logoff field group.



Field	Description
	
<p>Use As Of Date on Logon</p>	<p>This option is for tellers who process transactions for the next business day. Some institutions stop processing transactions for the current day after 3 p.m. However, they do process transactions with an As-of Date for the next day after 3 p.m. This is called next-day processing or PM Mode. When processing transactions in PM Mode, you will see "PM Mode" at the top of the transaction list, as shown below:</p>  <p>When tellers initially log on to CIM GOLDTeller, a Logon Information box is displayed, as shown below. If the teller checks the Next Day Processing box on this dialog box, the As-of Date becomes file maintainable, but only if this option (Use As Of Date on Logon) is checked. If this option is not checked, then that date cannot be changed.</p>

Field	Description
	<div data-bbox="792 296 1208 722" data-label="Image"> </div> <p data-bbox="553 762 1435 898">If the Next Day Processing box is checked, you must enter a future date in the As-of Date field. The date you enter in the As-of Date will be the default As-of Date on all transactions. However, once processing a transaction, you can change that date.</p>
<p data-bbox="191 926 480 1024">Disable Allow Cash Drawer To Be Automatically Filled In</p>	<p data-bbox="553 926 1430 1024">If this option is selected, the cash drawer is not automatically filled in by the system when logging off for the day. The teller must manually enter their cash amount.</p>
<p data-bbox="191 1056 475 1121">Disable Download Transactions At Logon</p>	<p data-bbox="553 1056 878 1087">This option no longer works.</p>
<p data-bbox="191 1150 488 1215">Disable Allow Next Day Processing</p>	<p data-bbox="553 1150 1406 1325">If this option is selected, tellers will not be able to process transactions in next-day processing mode (also known as PM Mode). The Next Day Processing box on the Logon Information dialog box will be disabled, as shown below. For more information on PM Mode, see the Use As Of Date on Logon option above.</p> <div data-bbox="786 1360 1208 1791" data-label="Image"> </div>
<p data-bbox="191 1812 464 1877">Default To Do A Final Logoff At Logoff</p>	<p data-bbox="553 1812 1446 1877">Select this option if you want a final logoff to be the default when logging off. If this option is not selected, a temporary logoff will be the default. For more</p>



Field	Description
<p>Default To Use An Adding Machine At Final Logoff</p>	<p>information about logging off CIM GOLDTeller, see the Log Off section.</p> <p>If this option is selected, the Cash Drawer screen that is shown when performing a final log off functions similarly to an adding machine, where you can use your numbers pad on the keyboard to enter exact amounts.</p> <p>For example, if this option is <i>not</i> set, and you enter "1" in the 100's field, the system knows that the one means 1 hundred dollar bill, and adds up the number as "100" in the total. If this option <i>is</i> on, you would need to enter "100.00" and the system would total it as "100.00." If you enter "1," the system assumes ".01" and gives you an error provider, as shown below:</p> 
<p>Disable "Don't Clear Currency Fields" At Final Logoff</p>	<p>When this option is selected, tellers will be forced to enter cash amounts on the Cash Drawer - Counter screen at final sign-off. The Don't Clear Currency Fields box will be grayed out on the dialog box that appears when logging off, as shown below. This option is not used for temporary releases. This option was added to avoid any potential problems from forced balancing of cash. If this option is not selected, tellers have the option of not clearing out any of the currency fields on the Cash Drawer - Counter screen by selecting the Don't Clear Currency Fields checkbox.</p> 
<p>Write Log On/Off. Subtotal Transaction to Journal</p>	<p>This option causes the system to write the Sign On/Off and the Subtotal transactions (tran code 1005) to the GOLDTeller Journal Log (<Ctrl> + J). This information may help with questions when balancing.</p>

Field	Description
<p>Disable Check For Online When Host Is Down</p>	<p>This determines if GOLDTeller will check to verify if the host is back online when the computer or server is down. <i>You should not select this option.</i> When GOLDTeller is offline, it checks every minute to see if the computer or server is back online. It seamlessly reconnects behind-the-scenes and switches to online teller processing.</p>
<p>Show Dialog Before And After Each Online Check</p>	<p>This determines if a dialog will display when going offline and online with the host. The dialog box simply shows that CIM GOLDTeller is back online or its offline. Being offline could mean the connection to the DB4 server is down or GOLDPoint Systems host computer is down.</p>
<p>Teller Trans Timeout Value (Seconds)</p>	<p>This determines the time (in seconds) before GOLDTeller will try to communicate with the host before completing the transaction offline.</p>
<p>Totals/Journals field group</p>	<p>See the following definitions for fields found in the Totals/Journals field group.</p> <div data-bbox="553 825 1179 1486" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>Totals/Journals</p> <ul style="list-style-type: none"> <input type="checkbox"/> Default To Print Teller Journals At Final Logoff <input checked="" type="checkbox"/> Default To Print Teller Totals At Final Logoff <input checked="" type="checkbox"/> Default To Print Balance Sheet At Final Logoff <input type="checkbox"/> Disable Synchronize PC Teller Totals At Logon <input type="checkbox"/> Disable Synchronize Totals At Final Logoff <input type="checkbox"/> Synchronize After Each Transaction <input type="checkbox"/> Disable Synchronize Totals After Forwarding <input type="checkbox"/> Be Able To Stop Synchronize After Forwarding <input type="checkbox"/> Use Alternate Journal Printer <input type="checkbox"/> Default Axiohm/Nexus Printer to Journal Roll <p>Totaling Field Misc 1 <input type="text" value="Misc Cash 1"/></p> <p>Totaling Field Misc 2 <input type="text" value="Misc Cash 2"/></p> <p>Totaling Field Misc 3 <input type="text" value="Misc Cash 3"/></p> <p>Number of Days to Keep Journals <input type="text" value="10"/></p> </div>
<p>Default To Print Teller Journals At Final Logoff</p>	<p>This determines if a default option will be set up to print teller totals for the teller at final logoff.</p>
<p>Default To Print Teller Totals At Final Logoff</p>	<p>This determines if a default option will be set up to print teller totals for the teller at final logoff.</p>
<p>Default To Print Balance Sheet At Final Logoff</p>	<p>This determines if a default option will be set up to print a balance sheet for the teller at final logoff.</p>
<p>Disable Synchronize PC Teller Totals At Logon</p>	<p>This determines if the PC teller totals will be synchronized with the host teller totals at logon.</p>



Field	Description
Disable Synchronize Totals At Final Logoff	This determines if the PC teller totals will be synchronized with the host teller totals at logoff.
Synchronize After Each Transaction	This will synchronize totals after each transaction. GOLDPoint Systems recommends that you only set this on the retirement distribution, transaction 1230.
Disable Synchronize Totals After Forwarding	This determines if PC teller totals will be synchronized after Journal Forwarding has been completed.
Be Able to Stop Synchronize After Forwarding	This allows the teller to stop synchronizing totals after Journal Forwarding is completed.
Use Alternate Journal Printer	When printing your journal report (from the Journal/Forwarding screen), the system defaults the printer from the System Configuration > Printer Defaults > . If you check this box, the system will use the printer designated in the Alternate Journal Printer field on the Printer Defaults screen.
Default Axiohm/Nexus Printer to Journal Roll	Check this box if you want the journal roll to print to the default (Axiohm or Nexus printer).
Totaling Fields Misc 1 - 3	These are the field names for the miscellaneous fields on the Balance Sheet. These fields can be used for unfit currency, Susan B. Anthony dollars, or other currency.
Number of Day to Keep Journals	This indicates the number of days to keep journal files. These records can be kept from 1 to 99 days. See Journal/Forwarding for more information.
Transaction Field Defaults field group	<p>These fields enable you to determine defaults that can be used in GOLDTeller on all transactions of the type selected. If you want to use these defaults for individual transactions, set them up through the Transaction Design function.</p> <p>There are five fields here.</p> <div data-bbox="553 1467 971 1759" style="border: 1px solid gray; padding: 5px;"> <p>Transaction Field Defaults</p> <p><input type="checkbox"/> Disable Use These As Defaults</p> <p><input type="checkbox"/> Default Penalty to Yes</p> <p><input type="checkbox"/> Default Passbook to Yes</p> <p><input type="checkbox"/> Default Correction to Yes</p> <p><input type="checkbox"/> Default Overdraft to Yes</p> </div> <p>The first field, Disable Use These as Defaults, tells the system to not use the following four fields.</p>



Field	Description
	<p>The following four fields are used to default transaction fields to checkmark (yes).</p> <p>Default Penalty to Yes Default Passbook to Yes Default Correction to Yes Default Overdraft to Yes</p> <p>For example, when transactions that have a penalty option are accessed, the Penalty box is automatically checked if the Default Penalty to Yes is checked on this screen.</p>
<p>Other Field Defaults</p>	<p>These fields work the same as the Transaction Field Defaults. Other Fields are fields that mean something different depending on the transaction accessed.</p> <div data-bbox="553 852 980 1152" style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>Other Field Defaults</p> <p><input type="checkbox"/> Disable Use These As Defaults</p> <p><input type="checkbox"/> Default Field 210 to Yes</p> <p><input type="checkbox"/> Default Field 211 to Yes</p> <p><input type="checkbox"/> Default Field 212 to Yes</p> <p><input type="checkbox"/> Default Field 213 to Yes</p> </div> <p>The Default Field 210-213 fields can be mapped to any CIM GOLD checkbox field. GOLDPoint Systems programmers will need to update the fields for you. You may need to use the Transaction Design screen to update whether or not the field is displayed on the transaction.</p>
<p>F-Keys field group</p>	<p>If you check these fields, the function of the F-keys on your keyboard change as indicated in the field labels.</p> <div data-bbox="553 1465 1135 1709" style="border: 1px solid #ccc; padding: 5px; margin: 10px 0;"> <p>F-Keys</p> <p><input type="checkbox"/> Disable F8 Correction Key</p> <p><input type="checkbox"/> Disable F12 Repeat Transaction Key</p> <p><input type="checkbox"/> Disable Shift-F12 Repeat Transaction with Fields Key</p> <p><input type="checkbox"/> F11 Will Replace a Non-Zero Transaction Amount</p> </div> <p>See Display Keyboard Shortcuts for more information about keyboard shortcuts in CIM GOLDTeller.</p>



See also:[Settings Page Two tab](#)[CTR & Cash Dispenser Defaults](#)[Institution Options \(Inquiry Only\)](#)[PC Institution Settings](#)

CIM GOLDTeller Functions menu > Administrator Options > PC Institution Settings

See the following example of the Settings Page Two tab on the [PC Institution Settings screen](#) in CIM GOLDTeller, followed by field descriptions.

The screenshot shows the 'Settings Page Two' tab with the following sections and fields:

- Check Writer:**
 - Disable Check Writer on Functions Menu
 - Disable Cancel and other fields of Check Writer
 - Disable Automatically Bring Up Check Writer
 - Disable Fill Check Writer with CIF
 - Disable Skip Choice Dialog If Default Check Form Exist
 - Update Check Reconciliation Record on Host
 - Use MICR Check Writer Feature (Online Only)
 - Only Allow MICR Checks To Be Generated
- Customer Labels:**
 - Left Label X: Column
 - Left Label Y: Row
 - Right Label X: Column
 - Right Label Y: Row
 - Default Print Customer Label To Loan Account
 - Default Print Customer Label To Right
- Passbooks:**
 - Disable Skip Choice Dialog If Default Passbook Form
 - Exists Number of Passbook Lines:
 - Allow Passbook Line Number Entry When Turning Page
- GOLDTrakPC:**
 - Check for GOLDTrakPC Checks to be printed
 - Allow Officer Override
 - Allow Supervisor Override
 - Allow Teller Override
 - Make Informational Only
- Overrides/Chat:**
 - Disable Use Overrides on Host Security Functions
 - Disable Save Last Used Teller And ComputerName For Remote Override
 - Remote Override Timeout:
- Signatures:**
 - Use IExplorer for Signature Display
 - Max Signature Size:
- Miscellaneous:**
 - Include Date on Output Print
 - Skip Auto Showing Customer Status on Entry View
 - Force Calculate Withholding Button on 1230 Transaction
 - Use Print Driver When "Use Printer Codes" is Checked (Graphics)
 - Use the Whole PrinterName (don't strip off <on???)>
 - Snap to Form Design Grid
 - Match Base Printer Name for Terminal Server Client
 - Snap to Transaction Design Grid
 - Snap to Transaction Design Grid Width:
 - Snap to Transaction Design Grid Height:
 - Copies of the Bond Redemption Report:

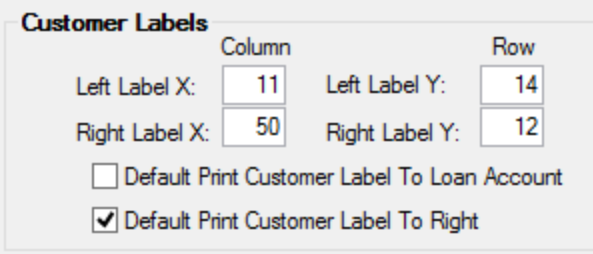
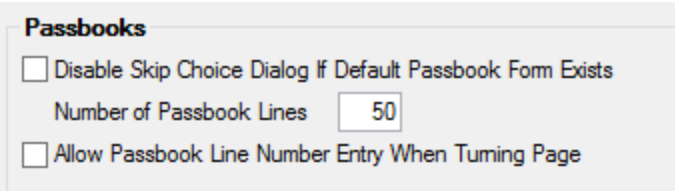
Functions > Administrator Options > PC Institution Settings Screen > Settings Page Two Tab

Field	Description
Check Writer Fields	These fields are for Check Writer options.

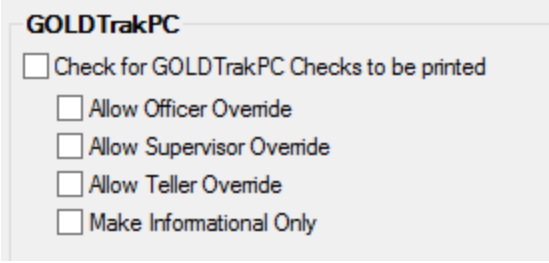
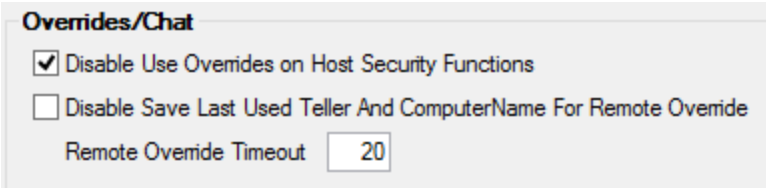


Field	Description
	<div style="border: 1px solid #ccc; padding: 5px;"> <p>Check Writer</p> <p><input type="checkbox"/> Disable Check Writer on Functions Menu</p> <p><input checked="" type="checkbox"/> Disable Cancel and other fields of Check Writer</p> <p><input type="checkbox"/> Disable Automatically Bring Up Check Writer</p> <p><input type="checkbox"/> Disable Fill Check Writer with CIF</p> <p><input type="checkbox"/> Disable Skip Choice Dialog If Default Check Form Exists</p> <p><input checked="" type="checkbox"/> Update Check Reconciliation Record on Host</p> <p><input checked="" type="checkbox"/> Use MICR Check Writer Feature (Online Only)</p> <p><input checked="" type="checkbox"/> Only Allow MICR Checks To Be Generated</p> </div>
Disable Check Writer on Functions Menu	This checkbox can disable Check Writer from the Functions menu. When checked, Check Writer will only automatically appear when the Check Out field is entered on a transaction.
Disable Cancel and other fields of Check Writer	When this field is checkmarked, the ability to cancel Check Writer will be disabled when Check Writer is called after the completion of a Check Out transaction. The <Cancel> button, <Exc> key, and clock icon will all be disabled. Tellers will be forced to click <OK> in order for Check Writer to complete the transaction.
Disable Automatically Bring Up Check Writer	This determines if Check Writer will automatically come up after a transaction is completed.
Disable Fill Check Writer with CIF	If this option is checked, Check Writer will not pull CIF information. You will have to fill in the fields manually.
Disable Skip Choice Dialog If Default Check Form Exists	This determines if a choice dialog will be shown for check types.
Update Check Reconciliation Record on Host	Check this field to update the payee name on checks in Check Reconciliation.
Use MICR Check Writer Feature (Online Only)	This determines whether you will be able to use MICR Check Printing , which means you use blank check stock for teller-created checks. The use of MICR checks in CIM GOLDTeller is only available in online mode. MICR check printing will be disabled in offline mode and will revert to offline check printing, so you will need to keep preprinted forms on site in case of communication disruption.
Only Allow MICR Checks To Be Generated	If this option is checked, you will only be able to create MICR checks. When you are offline, no checks can be created.


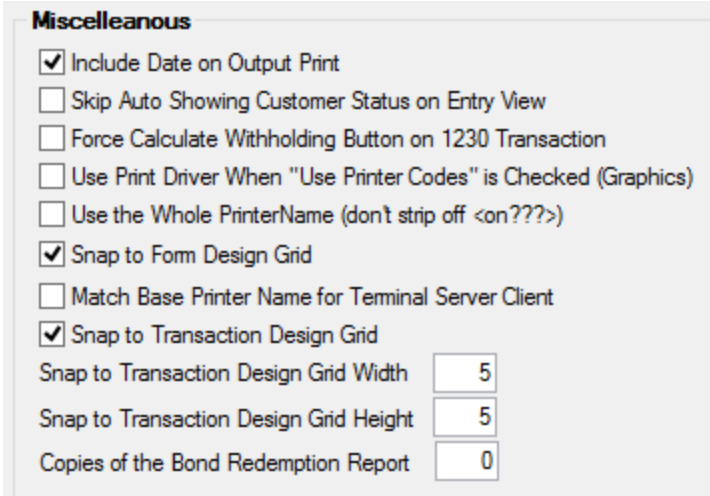


Field	Description
Customer Labels Fields	
Left Label X and Y Right Label X and Y	<p>This is the setup when printing envelopes from GOLDTeller. Two different setups are available. There are four boxes providing the X and Y label coordinates to indicate where to start the print.</p>
Default Print Customer Label To Loan Account	<p>This will set the default to always print an envelope for a loan account for the Print Envelope function.</p>
Default Print Customer Label To Right	<p>This will set the default to always print an address on the right-hand side of the envelope for the Print Envelope function.</p>
Passbooks Fields	
Disable Skip Choice Dialog If Default Passbook Form Exists	<p>This determines if a choice dialog will appear if the passbook form exists.</p>
Number of Passbook Lines	<p>This determines the number of lines available for passbooks. When a passbook transaction is run and the teller enters the number of the line on which to begin the printing in the passbook, the system validates that there are sufficient lines in the passbook so that the printing will not exceed the length of the passbook. If an invalid number is entered, an error message will be displayed which states, "Passbook Line Number Must Be Between 1 and X." "X" equals the value entered in this field (the total number of passbook lines).</p>
Allow Passbook Line Number Entry When Turning Page	<p>Allows a passbook line number to be entered when turning to a new page in the passbook.</p>



Field	Description
GOLDTrak PC Fields	 <p>GOLDTrakPC</p> <ul style="list-style-type: none"> <input type="checkbox"/> Check for GOLDTrakPC Checks to be printed <ul style="list-style-type: none"> <input type="checkbox"/> Allow Officer Override <input type="checkbox"/> Allow Supervisor Override <input type="checkbox"/> Allow Teller Override <input type="checkbox"/> Make Informational Only
Check for GOLDTrak PC Checks to be printed	This option causes the system to check the GOLDTrak PC program for any checks that needed to be printed before closing GOLDTeller. The checks can be printed from Check Writer.
Allow Officer Override	This option allows you to require an officer override before GOLDTrak PC checks can be written from Check Writer in the GOLDTeller program.
Allow Supervisor Override	This option allows you to require a supervisor override before GOLDTrak PC checks can be written from Check Writer in the GOLDTeller program.
Allow Teller Override	This option allows you to require a teller override before GOLDTrak PC checks can be written from Check Writer in the GOLDTeller program.
Make Informational Only	This option makes Check Writer informational only when printing GOLDTrak PC checks from GOLDTeller.
Overrides/Chat Fields	 <p>Overrides/Chat</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Disable Use Overrides on Host Security Functions <input type="checkbox"/> Disable Save Last Used Teller And ComputerName For Remote Override <p>Remote Override Timeout <input type="text" value="20"/></p>
Disable Use Overrides on Host Security Functions	This determines if overrides are used on functions dealing with host security. Some examples of this are Transaction Selection Design, Transaction Design, System Configuration, and Operator Information. This option does not apply to overrides coming from the host on hold codes or transaction conditions.
Disable Save Last Used Teller And Computer Name For Remote Override	This field is now obsolete.
Remote Override Timeout	This is the timeout value allowed while doing a remote override before the override will fail.



Field	Description
<p>Signatures</p>	
<p>Use IExplorer for Signature Display</p>	<p>This checkbox field allows you to use Internet Explorer to display customer signatures.</p>
<p>Max Signature Size</p>	<p>This is the largest size allowed for an electronic signature.</p>
<p>Miscellaneous Fields</p>	
<p>Include Date on Output Print</p>	<p>This will display the date at the top of the Output Display screen when something is printed to it.</p>
<p>Skip Auto Showing Customer Status on Entry View</p>	<p>If this field is checked, the customer's status will not automatically display.</p>
<p>Force Calculate Withholding Button on 1230 Transaction</p>	<p>If this field is checked, the teller cannot proceed with a retirement distribution before they see if there is any withholding for the customer.</p>
<p>Use Print Driver When "Use Printer Codes" is Checked (Graphics)</p>	<p>This determines if printer codes will be used if Use Printer Codes is checked. This option is selected on the Functions > Administrator Options > System Configuration > Printer Defaults.</p>
<p>Use the Whole Printer Name (don't strip off <on???)></p>	<p>This option allows you to use the whole printer name when printing.</p>
<p>Snap to Form Design Grid</p>	<p>Check this box to turn on grid lines on a Form Design screen.</p>



Field	Description
Match Base Printer Name for Terminal Server Client	<p>This option is for institutions that run CIM GOLDTeller with terminals in different buildings from where the DB4 server resides. Check this box to allow terminal tellers to print to printers connected to their machine.</p> <p>For example, if the DB4 server machine is in Nebraska, but the teller terminals are in Idaho, checking this box allows the tellers in Idaho to print to printers connected to their machines in Idaho. Default printers for CIM GOLDTeller are set up in System Configuration > Printer Defaults.</p>
Snap to Transaction Design Grid	<p>Check this box to turn on grid lines on the Transaction Design screen.</p>
Snap to Transaction Design Grid Width	<p>Enter the width of the Transaction Design grid.</p>
Snap to Transaction Design Height	<p>Enter the height of the Transaction Design grid.</p>
Copies of the Bond Redemption Report	<p>Enter the number of copies of the Bond Redemption Report (created through the Print Form Design screen) should be created. If a number is not entered, only one copy will print. To get two copies, enter "1" in this field.</p>



CIM GOLDTeller Functions menu > Administrator Options > PC Institution Settings

See the following example of the CTR & Cash Dispenser Defaults tab on the [PC Institution Settings screen](#) in CIM GOLDTeller, followed by field descriptions.

Functions > Administrator Options > PC Institution Settings Screen > CTR & Cash Dispenser Defaults Tab

Field	Description
Currency Transaction Report Institution Defaults field group	These fields allow for specifications on the Currency Transaction Report .
Disable Use Currency Transaction Report	Check this box if you do not want the Currency Transaction Report to automatically appear after a transaction is run involving more than \$10,000 in cash. For more information on requirements for filing a Currency Transaction Report to the IRS, see Currency Transaction Report .
Disable Show Cash By Account Numbers	If you check this box, cash amounts will not print next to account numbers on the Currency Transaction Report in section II, line 25 of the form.
Legal Name	This is your institution's name. What is entered here is entered on line 30 of Part III on the Currency Transaction Report .
Address, City, State, ZIP	This is the address used for your institution or office. What is entered in these fields is entered on lines 32-36 of Part III on the Currency Transaction Report .



Field	Description
BSA	This is your institution's number known by the U.S. Federal government (FinCEN) as part of the Bank Secrecy Act.
Phone	This is your institution's phone number to be used when filing Currency Transaction Reports with the government.
EIN	This is your institution's employer identification number.
Print Offset/Print Preview Offset	<p>This is the number of dots (dpi) to shift the CTR content to align it on the paper.</p> <ul style="list-style-type: none"> Increasing the X offset moves the document to the right, thereby increasing the left margin. Decreasing the X offset moves the document to the left, thereby decreasing the left margin. Increasing the Y offset moves the document up, thereby decreasing the top margin. Decreasing the Y offset moves the document down, thereby increasing the top margin. <p>You may need to use trial and error to calibrate the printing of the Currency Transaction Report in accordance with your printer.</p>
MICR	The MICR number, sometimes referred to as the routing number, is an eight- or nine-digit code that depository organizations enter in field 43 of the Currency Transaction Report form. You can leave this field blank when enrolling your organization in BSA E-Filing if it is not a depository organization.
Title	This is the title (e.g., President, Vice President, etc.) for the contact person entered below.
Preparer	This is the name of the person who is preparing the Currency Transaction Report.
Contact	This is the name of the person to contact for questions regarding this Currency Transaction Report.
Type of financial institution	<p>Select the type of financial institution you are in accordance to FinCEN regulations. Possible choices are:</p> <ul style="list-style-type: none"> Casino/Card Club Depository institution MSB Securities/Futures Other <p>What you enter in this field defaults to field 37 on Part III of the Currency Transaction Report.</p>
Primary federal regulator	Enter your institution's primary federal regulator code for the federal regulator or BSA examiner with primary responsibility for enforcing the institution's Bank



Field	Description
	<p>Secrecy Act compliance. What is entered here defaults to field 29 on Part III of the Currency Transaction Report.</p> <p>Possible choices are:</p> <ul style="list-style-type: none"> Commodities Future Trading Commissions (CFTC) Federal Reserve Board (FRB) Federal Deposit Insurance Corporation (FDIC) Internal Revenue Service (IRS) National Credit Union Administration (NCUA) Office of the Controller of the Currency (OCC) Securities and Exchange Commission (SEC)
Alternate name, e.g., trade name, DBA	Enter the financial institution alternate name (e.g., trade name, DBA, etc.). Do not include "AKA" or "DBA" with the alternate name. What is entered here defaults to field 31 on the Currency Transaction Report.
COMM Port Options for Cash Drawer	<p>These fields are used to connect CIM GOLDTeller to a cash dispenser. If your machine is not connected to a cash dispenser, leave these fields blank. If a cash dispenser is connected to this computer, you may need assistance from your GOLDPoint Systems account manager on how to set up these fields so that the dispenser works with transactions.</p> <p>An option is available on the System Configuration screen > Miscellaneous tab called Disable Cash Dispenser. If that option is checked, these fields are ignored.</p>



CIM GOLDTeller Functions menu > Administrator Options > PC Institution Settings

The fields on the Institution Options tab display various options set for your institution; you cannot change these settings. If you need more information about these fields, please contact your GOLDPoint Systems account manager.

Settings Page One		Settings Page Two		CTR & Cash Dispenser Defaults		Institution Options (Inquiry Only)								
Sets				Account Number Format Lengths										
Production	388	Office	Account	Check Digit										
Test	1388	Deposit	4	6	1									
		Loan	4	6	1									
G/L Account Format				Miscellaneous Items From Host Institution Options										
	Position	Length		<input type="checkbox"/> Uses Foreign Currency <input type="checkbox"/> Can Change Institutions (This Also Needs to Be Set Per Teller) <input type="checkbox"/> Can Start and End Platform (This Also Needs to Be Set Per Teller) <input checked="" type="checkbox"/> Uses Check Reconciliation <input type="checkbox"/> Uses CIS										
1	1	3												
2	4	6												
3	10	2												
4	12	2												
5	0	0												
Check Digit Calculation Information														
	Old	New	Subtract	11	Office Number Weights									
Method	1	1	Default	0	1	2	3	4						
			Divide	11	0	0	256	128						
			Phantom	0	Account Number Weights									
			Subtract A	0	1	2	3	4	5	6	7	8	9	10
			Remainder Check	0	0	0	0	0	64	32	16	8	4	2
			Subtract 9	0										
			Subtract 9 Value	0										
			Method 5 Process	0										

Functions > Administrator Options > PC Institution Settings Screen > Institution Options Tab

▼ Check Digit Calculation Methods

The following methods explain details about check digit calculation methods. The method your institution uses is entered in [institution option CDCM](#) by your GOLDPoint Systems account manager. These details are more for GOLDPoint Systems benefit.

Check digits are validated at every point in the system wherever the account number is entered. For your reference, the examples below show all possible types of check digit calculations offered by GOLDPoint Systems. The formulas multiply each of the eight account number digits (from the branch digits on) by its corresponding weight. These results are totaled and then divided by the "divide number." If the remainder is zero, then the default check digit is used. Otherwise, the remainder is subtracted from the "subtract number," and the result is the check digit. The following formulas are examples of the methods of check-digit calculation.



Method 1 Single digit modulus 11
 Subtract number = 11
 Default number = 0
 Divide number = 11
 Weight = 256 128 64 32 16 8 4 2

----- Example of Method 1 -----

Account Number: 01-123456
 0 X256 = 0
 1 X128 = 128
 1 X 64 = 64
 2 X 32 = 64
 3 X 16 = 48
 4 X 8 = 32
 5 X 4 = 20
 6 X 2 = 12
 Sum = 368
 368/11 = 33 rem 5
 11 - 5 = 6
 Check digit = 6

Note: If the remainder is equal to 10, the default number 0 will be used.

Method 2 Double add double single digit
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 1 2 1 2 1 2 1 2

----- Example of Method 2 -----

Account Number: 01-123456
 0 X 1 = 0
 1 X 2 = 2
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 26
 26/10 = 2 rem 6
 10 - 6 = 4
 Check digit = 4

* If the product is greater than or equal to 10, then subtract 9 from the product and use the resulting number.



Method 3 Double digit modulus 11
 Subtract number = 22
 Default number = 11
 Divide number = 11
 Weight = 256 128 64 32 16 8 4 2

----- Example of Method 3 -----

Account Number: 01-123456
 0 X256 = 0
 1 X128 = 128
 1 X 64 = 64
 2 X 32 = 32
 3 X 16 = 48
 4 X 8 = 32
 5 X 4 = 20
 6 X 2 = 12
 Sum = 368
 368/11 = 33 rem 5
 22 - 5 = 17
 Check digit = 17

Note: If the remainder is equal to 10, the check digit will be zero.

Method 4 Double add double single digit - odd weight
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 2 1 0 2 1 2 1 2

----- Example of Method 4 -----

Account Number: 01-123456
 0 X 2 = 0
 1 X 1 = 1
 1 X 0 = 0
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 24
 24/10 = 2 rem 4
 10 - 4 = 6
 Check digit = 6

* If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.



Method 5 Single digit modulus 11 - odd weight
Subtract number = 0
Default number = 2
Divide number = 11
Weight = 2 7 0 6 5 4 3 2

----- Example of Method 5 -----

Account Number: 01-123456
0 X 2 = 0
1 x 7 = 7
1 X 0 = 0
2 X 6 = 12
3 X 5 = 15
4 X 4 = 16
5 X 3 = 15
6 X 2 = 12
Sum = 77
77/11 = 7 with zero remainder
No subtraction
Check digit = 0

Note: Use default number (2) when remainder equals 10.



Method 6 Double add double single digit - odd weight of one
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 0 1 2 1 0 0 1 2 1 2 1 2 1 2

----- Example of Method 6 -----

Account Number: 0101-0012345678

0	X	0	=	0
1	X	1	=	1
0	X	2	=	0
1	X	1	=	1
0	X	0	=	0
0	X	0	=	0
1	X	1	=	1
2	X	2	=	4
3	X	1	=	3
4	X	2	=	8
5	X	1	=	5
6	X	2	=	12 - 9 = 3*
7	X	1	=	7
8	X	2	=	<u>16</u> - 9 = 7*
Sum			=	40
40/10			=	4 rem 0
10 - 0			=	10 (see NOTE below)
Check digit			=	0

- * If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.

Note: Use default number (0) when remainder equals 10.



Method 7 Double add double single digit (credit card number)
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 1 1 1 1 1 1 1 1 1 1 1 1 1 1

----- Example of Method 7 -----

Account Number: 0001-0000123456
 0 X 1 = 0
 0 X 1 = 0
 0 X 1 = 0
 1 X 1 = 1
 0 X 1 = 0
 0 X 1 = 0
 0 X 1 = 0
 0 X 1 = 0
 1 X 1 = 1
 2 X 1 = 2
 3 X 1 = 3
 4 X 1 = 4
 5 X 1 = 5
 6 X 1 = 6
 Sum = 22
 22/10 = 2 rem 2
 10 - 2 = 8
 Check digit = 8

- * If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.

Method 8 Single digit modulus 10 (bank routing transit number)
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 3 7 1 3 7 1 3 7

----- Example of Method 8 -----

Account Number: 01-123456
 0 X 3 = 0
 1 X 7 = 7
 1 X 1 = 1
 2 X 3 = 6
 3 X 7 = 21
 4 X 1 = 4
 5 X 3 = 15
 6 X 7 = 42
 Sum = 96
 96/10 = 9 rem 6
 10 - 6 = 4
 Check digit = 4



Method 9 Single FHLB check digit (use credit card field)
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 0 0 3 7 0 1 3 7 1 3 7 1 3 7

----- Example of Method 9 -----

Account Number: 0001-0000123456
 0 X 0 = 0
 0 X 0 = 0
 0 X 3 = 0
 1 X 7 = 7
 0 X 0 = 0
 0 X 1 = 0
 0 X 3 = 0
 0 X 7 = 0
 1 X 1 = 1
 2 X 3 = 6
 3 X 7 = 21
 4 X 1 = 4
 5 X 3 = 15
 6 X 7 = 42
 Sum = 96
 96/10 = 9 rem 6
 10 - 6 = 4
 Check digit = 4

Note: If the remainder is equal to 10, the check digit will be zero.

Method 10 Variation of modulus 11 single digit
 Subtract number = 11
 Default number = 0
 Divide number = 11
 Weight (Loans) = 512 256 64 32 16 8 4 2
 Weight (Deposits) = 0 0 512 256 0 0 0 128 64 32 16 8 4 2

----- Example of Method 10 -----

Account Number: 01-123456
 0 X 512 = 0
 1 X 256 = 256
 1 X 64 = 64
 2 X 32 = 64
 3 X 16 = 48
 4 X 8 = 32
 5 X 4 = 20
 6 X 2 = 12
 Sum = 496
 496/11 = 45 rem 1
 11 - 1 = 10
 Check digit = 0 (default)

Note: If the remainder is equal to 10, the check digit will be zero.



Method 11 Variation of modulus 10 single digit

Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight (Loans) = 0 0 1 2 1 2 1 2
 Weight (Deposits) = 0 0 0 0 0 0 0 0 1 2 1 2 1 2

----- Example of Method 11 -----

Account Number: 01-123456

0 X 0 = 0
 1 X 0 = 0
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = $\frac{12}{2} - 9 = 3^*$
 Sum = $\frac{24}{2}$
 $24/10 = 2$ rem 4
 $10 - 4 = 6$
 Check digit = 6

* If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.

Method 12 Variation of modulus 10 single digit

Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight (Loans) = 1 3 1 3 7 1 3 7
 Weight (Deposits) = 0 0 1 3 0 0 0 7 1 3 7 1 3 7

----- Example of Method 12 -----

Account Number: 01-123456

0 X 1 = 0
 1 X 3 = 3
 1 X 1 = 1
 2 X 3 = 6
 3 X 7 = 21
 4 X 1 = 4
 5 X 3 = 15
 6 X 7 = $\frac{42}{2}$
 Sum = $\frac{92}{2}$
 $92/10 = 9$ rem 2
 $10 - 2 = 8$
 Check digit = 8



Method 13 Modulus 11 single digit "phantom" 15
 Subtract number = 11
 Default number = 0
 Divide number = 11
 Weight (Loans) = 512 256 64 32 16 8 4 2
 Weight (Deposits) = 512 256 128 64 32 16 8 4 2

----- Example of Method 13 -----

Account Number: 01-123456
 0 X 512 = 0
 1 X 256 = 256
 1 X 64 = 64
 2 X 32 = 64
 3 X 16 = 48
 4 X 8 = 32
 5 X 4 = 20
 6 X 2 = 12
 Sum = 496
 (Phantom) + 15 = 511
 $511/11 = 46 \text{ rem } 5$
 $11 - 5 = 6$
 Check digit = 6

Method 14 Variation on modulus 10 check digit calculation
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight (Loans) = 2 1 0 2 1 2 1 2
 Weight (Deposits) = 0 1 2 1 0 0 0 0 2 1 2 1 2

----- Example of Method 14 -----

Account Number: 201-12345
 2 X 1 = 2
 0 X 2 = 0
 1 X 1 = 1
 1 X 2 = 2
 2 X 1 = 2
 3 X 2 = 6
 4 X 1 = 4
 5 X 2 = 10 - 9 = 1*
 Sum = 18
 $18/10 = 1 \text{ rem } 8$
 $10 - 8 = 2$
 Check digit = 2

* If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.



Method 15 Variation on modulus 11 check digit calculation

Subtract number = 11
 Default number = 0
 Divide number = 11
 Weight (Loans) = 10 9 7 6 5 4 3 2
 Weight (Deposits) = 10 9 8 7 6 5 4 3 2

----- Example of Method 15 -----

Account Number: 01-1234567

0 X 10 = 0
 1 X 9 = 9
 1 X 8 = 8
 2 X 7 = 14
 3 X 6 = 18
 4 X 5 = 20
 5 X 4 = 20
 6 X 3 = 18
 7 X 2 = 14
 Sum = 121
 121/11 = 11 rem 0
 11 - 0 = 11
 Check digit = 0

Note: If the calculated check digit results in 10 or 11, the default number 0 will be used.

Method 16 Variation on modulus 10 check digit calculation "Phantom" 27

Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight (Loans) = 2 1 1 2 1 2 1 2
 Weight (Deposits) = 2 1 2 1 2 1 2 1 2

----- Example of Method 16 -----

Account Number: 01-123456

0 X 2 = 0
 1 X 1 = 1
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 25
 (Phantom) + 27 = 52
 52/10 = 5 rem 2
 10 - 2 = 8
 Check digit = 8

* If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.



Method 17 Variation on modulus 10 check digit calculation

Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight (Loans) = 1 2 1 2 1 2 1 2 1 2
 Weight (Deposits) = 1 2 1 2 1 2 1 2 1 2 1 2

----- Example of Method 17 -----

Account Number: 01-123456
 0 X 1 = 0
 1 X 2 = 2
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12
 Sum = 35
 35/10 = 3 rem 5
 10 - 5 = 5
 Check digit = 5

Method 18 Variation on modulus 10 check digit calculation "Phantom" 33

Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight (Loans) = 2 1 1 2 1 2 1 2
 Weight (Deposits) = 2 1 2 1 2 1 2 1 2

----- Example of Method 18 -----

Account Number: 01-123456
 0 X 2 = 0
 1 X 1 = 1
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 25
 (Phantom) + 33 = 58
 58/10 = 5 rem 8
 10 - 8 = 2
 Check digit = 2

* If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.



Method 19 Variation on modulus 10 check digit calculation "Phantom" 18
Subtract number = 10
No Remainder = 0 Default check digit
Divide number = 10
Weight table = 0 1 2 1 0 0 1 2 1 2 1 2 1 2

----- Example of Method 19 -----

Account Number: 0009-0001003241
0 X 0 = 0
0 X 1 = 0
0 X 2 = 0
9 X 1 = 9
0 X 0 = 0
0 X 0 = 0
0 X 1 = 0
1 X 2 = 2
0 X 1 = 0
0 X 2 = 0
3 X 1 = 3
2 X 2 = 4
4 X 1 = 4
1 X 2 = 2
Sum = 24
(Phantom) + 18 = 42
42/10 = 4 rem 2
10 - 2 = 8
Check digit = 8



Method 20 Variation on modulus 10 check digit calculation

Subtract number = 10
 No Remainder = 0 Default check digit
 Divide number = 10
 Weight table = 0 1 2 1 0 0 1 2 1 2 1 2 1 2

----- Example of Method 20 -----

Account Number: 0001-0000123456

0 X 0 = 0
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 0 X 0 = 0
 0 X 0 = 0
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 25
 25/10 = 2 rem 5
 10 - 5 = 5
 Check digit = 5

* If the product is greater than or equal to 10, then subtract nine from the product and use the resulting number.

Method 21 Variation on modulus 10 check digit calculation

Subtract number = 10
 No Remainder = 0 Default check digit
 Divide number = 10
 Weight table = 7 1 3 7 1 3 7 1 3 7

----- Example of Method 21 -----

Account Number: 01-001 23456

0 X 7 = 0
 1 X 1 = 1
 0 X 3 = 0
 0 X 7 = 0
 1 X 1 = 1
 2 X 3 = 6
 3 X 7 = 21
 4 X 1 = 4
 5 X 3 = 15
 6 X 7 = 42
 Sum = 90
 90/10 = 9 rem 0
 10 - 0 = 10
 Check digit = 0

Note: Use default number (0) when remainder equals 10.



Method 22 Variation on modulus 10 check digit calculation
 Subtract number = 10
 No Remainder = 0 Default check digit
 Divide number = 10
 Weight table = 1 1 2 1 2 1 2 1 2

----- Example of Method 22 -----

Account Number: 1-00123456
 1 X 1 = 1
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12
 Sum = 34
 34/10 = 3 rem 4
 10 - 4 = 6
 Check digit = 6

Method 23 Single digit modulus 10 – with "Phantom" 24
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 0 1 2 1 0 0 1 2 1 2 1 2 1 2

----- Example of Method 23 -----

Account Number: 0001-0000123456
 0 X 0 = 0
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 0 X 0 = 0
 0 X 0 = 0
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 + 2*
 Sum = 25
 (Phantom) + 24 = 49
 49/10 = 4 rem 9
 10 - 9 = 1
 Check Digit = 1

* Each individual digit is added together to get the sum.

Note: If the remainder is equal to 10, the default number 0 will be used.



Method 24 Double add double single digit – odd weight of one

Subtract number = 10
 Default number = 0
 Divide number = 10
 Subtract result = 1
 Weight = 2 1 1 2 1 2 1 2

----- Example of Method 24 -----

Account Number: 01-123456

0 X 2 = 0
 1 X 1 = 1
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 25
 25/10 = 2 rem 5
 10 - 5 = 5
 5 - 1 = 4
 Check Digit = 4

* If the product is greater than or equal to 10, then subtract nine from the product and use the result.

Method 25 Single digit modulus 11

Subtract number = 11
 Default number = 0
 Divide number = 11
 Weight = 0 4 3 2 7 6 5 4 3 2

----- Example of Method 25 -----

Account Number: 0001-123456

0 X 0 = 0
 0 X 4 = 0
 0 X 3 = 0
 1 X 2 = 2
 1 X 7 = 7
 2 X 6 = 12
 3 X 5 = 15
 4 X 4 = 16
 5 X 3 = 15
 6 X 2 = 12
 Sum = 79
 79/11 = 7 rem 2
 11 - 2 = 9
 Check Digit = 9

Note: If the remainder is equal to 10, the default number 0 will be used.



Method 26 Single digit modulus 10 – with "Phantom" 28
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 0 0 2 1 0 0 1 2 1 2 1 2 1 2

----- Example of Method 26 -----

Account Number: 0001-0000123456
 0 X 0 = 0
 0 X 0 = 0
 0 X 2 = 0
 1 X 1 = 1
 0 X 0 = 0
 0 X 0 = 0
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = $\frac{1}{1} + 2^*$
 Sum = 25
 (Phantom) + 28 = 53
 $53/10 = 5 \text{ rem } 3$
 $10 - 3 = 7$
 Check Digit = 7

* Each individual digit is added together to get the sum.

Note: If the remainder is equal to 10, the default number 0 will be used.



Method 27 Single check digit
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 0 0 3 7 0 1 3 7 1 3 7 1 3 7

----- Example of Method 27 -----

Account Number: 0001-0000123456
 0 X 0 = 0
 0 X 0 = 0
 0 X 3 = 0
 1 X 7 = 7
 0 X 0 = 0
 0 X 1 = 0
 0 X 3 = 0
 0 X 7 = 0
 1 X 1 = 1
 2 X 3 = 6
 3 X 7 = 21
 4 X 1 = 4
 5 X 3 = 15
 6 X 7 = 42
 Sum = 96
 96/10 = 9 rem 6
 10 - 6 = 4
 Check Digit = 4

Note: If the remainder is equal to 10, the check digit will be zero.

Method 28 Variation on modulus 10 single digit –with "Phantom" 18
 Subtract number = 10
 Default number = 0
 Divide number = 10
 Weight = 0 0 1 3 7 1 3 7 1 3 7

----- Example of Method 28 -----

Account Number: 01-000123456
 0 X 0 = 0
 1 X 0 = 0
 0 X 1 = 0
 0 X 3 = 0
 0 X 7 = 0
 1 X 1 = 1
 2 X 3 = 6
 3 X 7 = 21
 4 X 1 = 4
 5 X 3 = 15
 6 X 7 = 42
 Sum = 89
 (Phantom) + 18 = 107
 107/10 = 10 rem 7
 10 - 7 = 3
 Check Digit = 3



Method 29 Variation on modulus 10 single digit – with "Phantom" 7

Subtract number= 10
 Default number = 0
 Divide number = 10
 Weight = 0 0 1 3 7 1 3 7 1 3

----- Example of Method 28 -----

Account Number: 0001-123456
 0 X 0 = 0
 0 X 0 = 0
 0 X 1 = 0
 1 X 3 = 3
 1 X 7 = 7
 2 X 1 = 2
 3 X 3 = 9
 4 X 7 = 28
 5 X 1 = 5
 6 X 3 = 18
 Sum = 72
 (Phantom) + 7 = 79
 $79/10 = 7 \text{ rem } 9$
 $10 - 9 = 1$
 Check Digit = 1

Method 30 Variation on modulus 10 single digit – with "Phantom" 27

Subtract number= 10
 Default number = 0
 Weight = 0 1 2 1 1 2 1 2 1 2

----- Example of Method 30 -----

Account Number: 0001-123456
 0 X 0 = 0
 0 X 1 = 0
 0 X 2 = 0
 1 X 1 = 1
 1 X 1 = 1
 2 X 2 = 4
 3 X 1 = 3
 4 X 2 = 8
 5 X 1 = 5
 6 X 2 = 12 - 9 = 3*
 Sum = 25
 (Phantom) + 27 = 52
 $52/10 = 5 \text{ rem } 2$
 $10 - 2 = 8$
 Check Digit = 8

* If the product is greater than or equal to 10, then subtract nine from the product and use the result.



Method 31 Variation on modulus 10 single digit – with "Phantom" 9

Subtract number = 10

Default number = 0

Weight = 0 1 2 1 0 2 1 2 1 2 1 2

----- Example of Method 30 -----

Account Number: 0001-0123456789

0 X 0 = 0

0 X 1 = 0

0 X 2 = 0

1 X 1 = 1

0 X 0 = 0

1 X 2 = 2

2 X 1 = 2

3 X 2 = 6

4 X 1 = 4

5 X 2 = 10 - 9 = 1*

6 X 1 = 6

7 X 2 = 14 - 9 = 5*

8 X 1 = 8

9 X 2 = 18 - 9 = 9*

Sum = 44

(Phantom) + 44 = 53

53/10 = 5 rem 3

10 - 3 = 7

Check Digit = 7

- * If the product is greater than or equal to 10, then subtract nine from the product and use the result.



Print Form Design



Functions menu > [Administrator Options](#) > Print Form Design

This function is used to create or modify forms and receipts, such as the Balance Sheet, Journal Report, Checks, and Teller Totals. Due to the distinctive and complex layout of forms and their setups, GOLDPoint Systems makes these kinds of changes for your institution. However, once they've been set up, you can make small changes to the forms and receipts as needed. The following topics give a summary idea of how to create and modify a form or receipt.

[How to create a new form.](#)

[GPS Only: Creating Receipts in WinTerm](#)

[GPS Only: Creating Receipts from Text Files](#)

[How to modify a form.](#)

[Tying Forms to Transactions.](#)

[Adding Trademarks and Copyright Symbols to Receipts](#)

▶▶ You must have a security option set in order to make changes to Print Form Design. See the [GOLDTeller Security Features](#) section for security option **Forms Design** for more information.



Your GOLDPoint Systems account manager is responsible for creating and modifying forms and receipts used in CIM GOLDTeller. Forms include items such as the Balance Sheet, checks, Teller Totals, and Hold Exception notices (for deposits). These steps provide a basic outline of how to create a new form or receipt, but there is more to these steps that your GOLDPoint Systems account manager must set up for your institution.



Note: Receipts must be set up and modified by GOLDPoint Systems. Programming is often involved. Contact your GOLDPoint Systems account manager or send in a work order if you would like to change any wording on receipts.

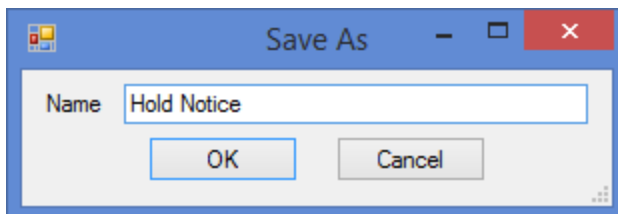


GOLDPoint Systems Only: If clients have a Word® file they want to use for receipts, see [GPS Only: Creating Receipts from Text Files](#). Also see: [GPS Only: Creating Receipts in WinTerm](#) topic.

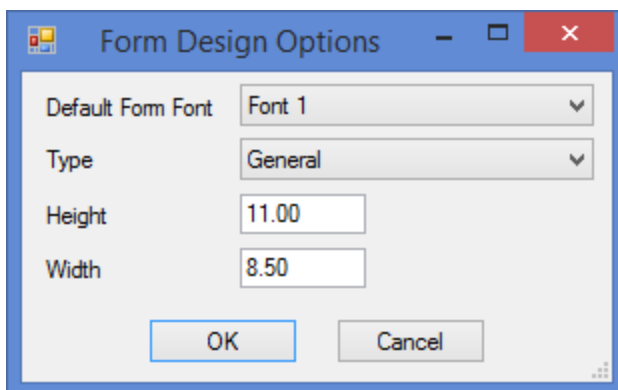
▶▶ You must have a security option set in order to make changes to Print Form Design. See the [GOLDTeller Security Features](#) section for security option **Forms Design** for more information.

Complete the following steps to create a new form.

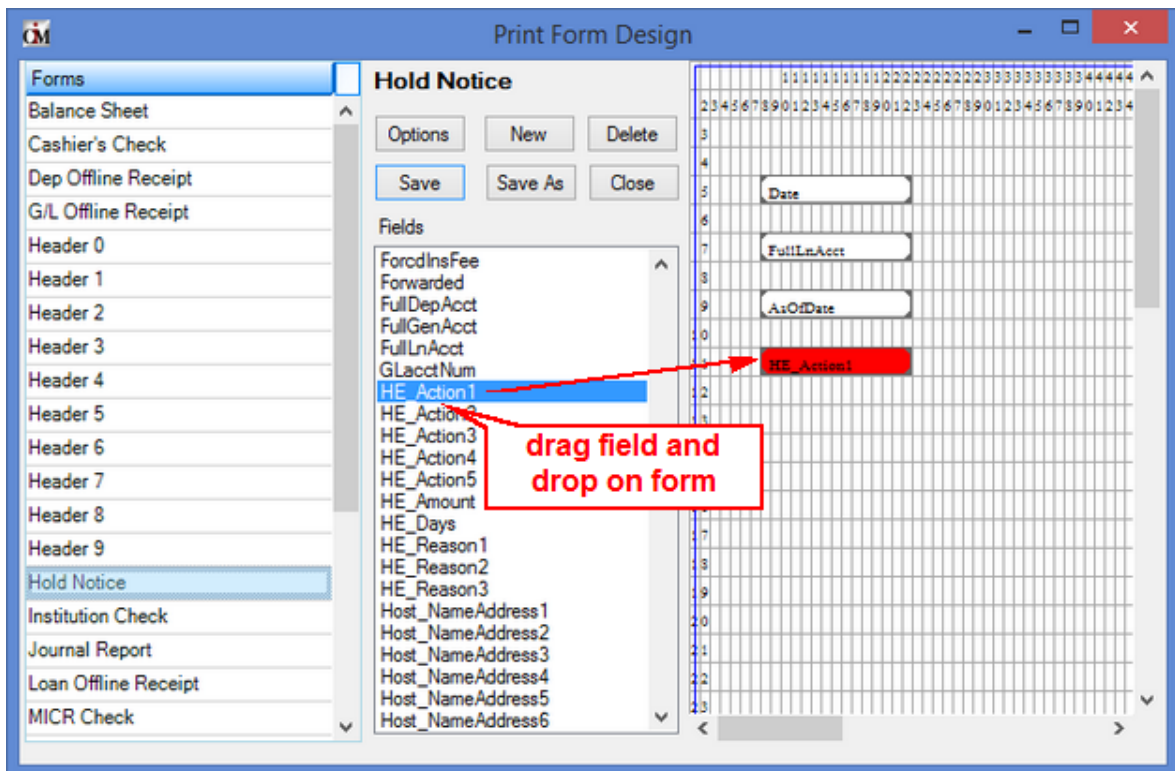
1. After logging on to CIM GOLDTeller, access the Functions > Administrator Options > Print Form Design screen.
2. Click .
3. The Save As dialog box appears. Enter the name of the new form, and click <OK>, as shown below:



4. The Form Design Options dialog box is displayed, as shown below:



- Select the Default Form Font. The fonts available are set up on the [Form/Font Configuration](#) screen.
 - Select the type of form you are creating. The types are determined by your institution and GOLDPoint Systems. You must submit a work order if you want another type of form included in this drop-down list.
 - Enter the dimensions of the form you are creating. The height and width are in inches, using two decimal places.
 - Click <OK>. The form is now displayed.
5. Drag and drop fields from the Fields list onto the form. The fields displayed here are set up by GOLDPoint Systems, but you can set up other fields using the Functions > Administrator Options > [System Field Dictionary](#). When the form is printed, the information that corresponds to that field is printed in that location. You should place the fields where you want the fields to be displayed when the form is printed. See the following example.



6. If you need to make changes to any fields on the form, right-click the field to access the field's attributes. The GOLDTeller Form Field Properties screen appears, as shown below:



GOLDTeller Form Field Properties

Field Name: HE_Action1

Fill Character:

Font: Default Form Font

Justification: Left

Font Effects

Bold Underlined Condensed Enlarged

Field Edit

None Numeric Date Misc

Pattern: 01/30/1995

Location in hundredths of inches

Horizontal: 42 Vertical: 170

Size in hundredths of inches

Width: 90 Height: 17

OK Cancel

7. Make any needed changes to the field on the GOLDTeller Form Field Properties screen. This screen is similar to the [Field Properties screen](#) when designing transactions.
8. Click <OK> to close the GOLDTeller Form Field Properties screen and return to the Print Form Design.
9. Once you are done adding fields and making changes to fields, click [Save](#) , and then click [Close](#) .

Now you need to tie the form to each individual transaction, so when the transaction is run, that form is printed. See [Tying Forms to Transactions](#) for more information.

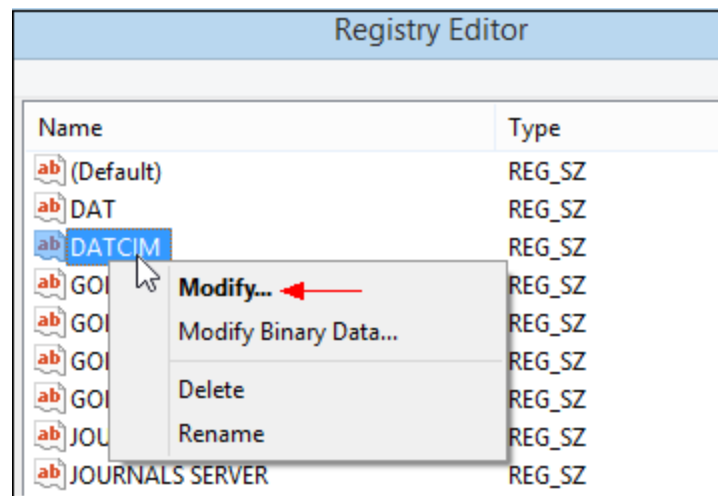
Receipts

If you are a GOLDPoint Systems account manager, see the [GPS Only: Creating Receipts in WinTerm](#) topic.

More information to come.

If a client sends you a Word® file to be used for the text of a receipt, you can connect that file to CIM GOLDTeller to be used for receipts. These steps assume you know about WinTerm's FIDL language (used in step 8 below).

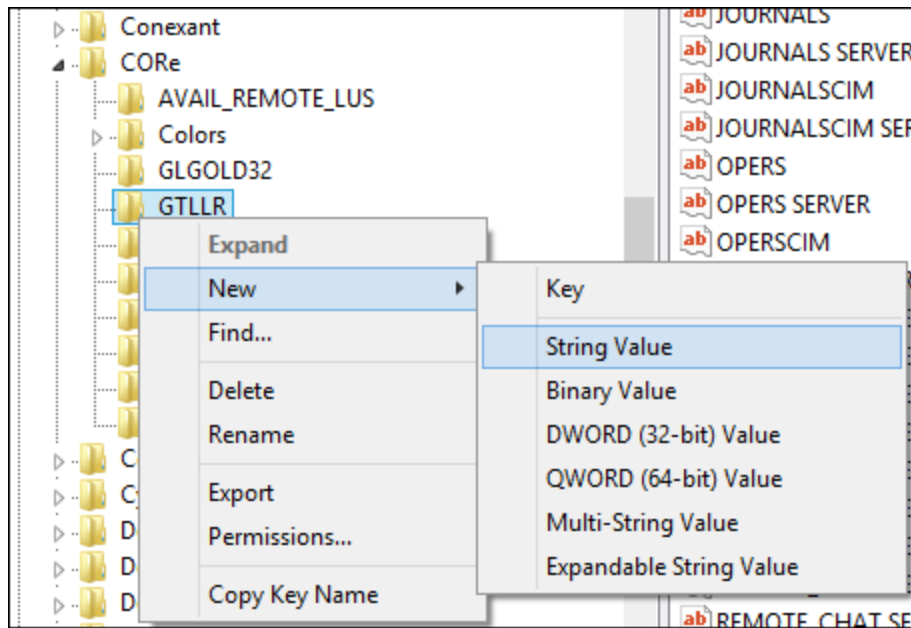
1. Using Word documents provided by clients, copy the desired verbiage to be used on the receipt and paste it into Notepad and save as a .txt file. The naming convention should be XXXX01.txt, XXXX02.txt, etc., for purposes explained later. The XXX can be anything that would make it easy for others to remember, such as RECEIPT01, HEADER01, MESSAGE01, FOOTER01, RECEIPT02, HEADER02, etc.
2. Save the .txt file in a folder on your C: drive. (Remember the path.)
3. Open RegEdit (by going to your Start menu and typing "RegEdit" and opening it (it's an .exe file)).
4. Navigate to this location: HKEY_LOCAL_MACHINE > SOFTWARE > Wow6432Node > CORE > GTLLR, then right-click the DATCIM value and select "Modify," as shown below.



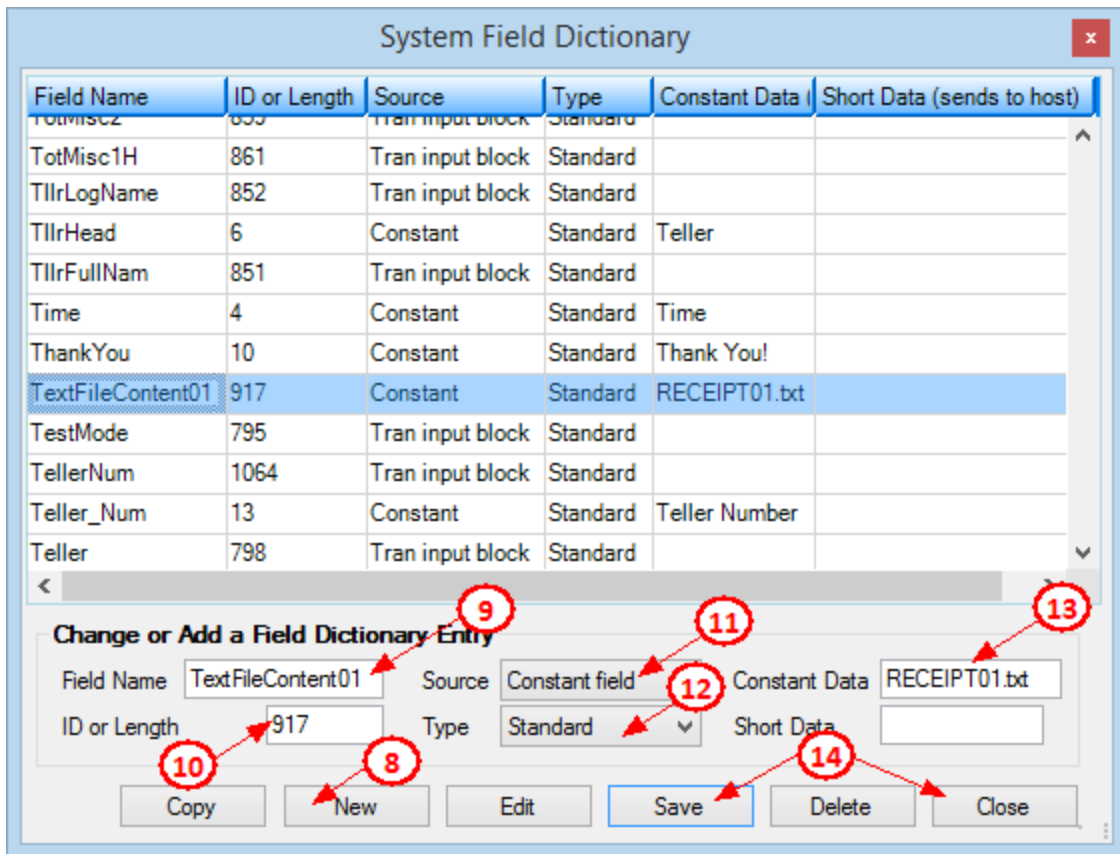
Note: If you don't have DATCIM, you can add it to the register by completing the following steps:

- a. Right-click "GTLR" under CORE and select **New > String Value** (see below).





- b. When the new value appears, type "DATCIM" and then complete step 4 above, then continue on to step 5.
2. Click <OK> and close the Registry Editor. You are now ready to tie a System Field to the .txt file.
 3. Open CIM GOLD and navigate to GOLDTeller (under Teller System in the left tree menu).
 4. From the Function menu, select **Administrator Options > System Field Dictionary**.
 5. Click <New>.
 6. In the **Field Name**, type the name of the field beginning with the words "TextFileContentNN", where "NN" is the same digits used in the .txt file naming explained in step 1 above. For example, if the .txt file was named "RECEIPT01", you would name the field "TextFileContent01".
 7. Enter "917" in the **ID or Length** field.
 8. In the **Source** field, select "Constant field".
 9. In the **Type** field, select "Standard".
 10. In the **Constant Data** field, type the name of your text file. From our example in step 1 above, we used "RECEIPT01.txt".
 11. Click <Save> and then <Close> to close the System Field Dictionary. See the following steps illustrated below, followed by steps to add the field to your header in receipts.



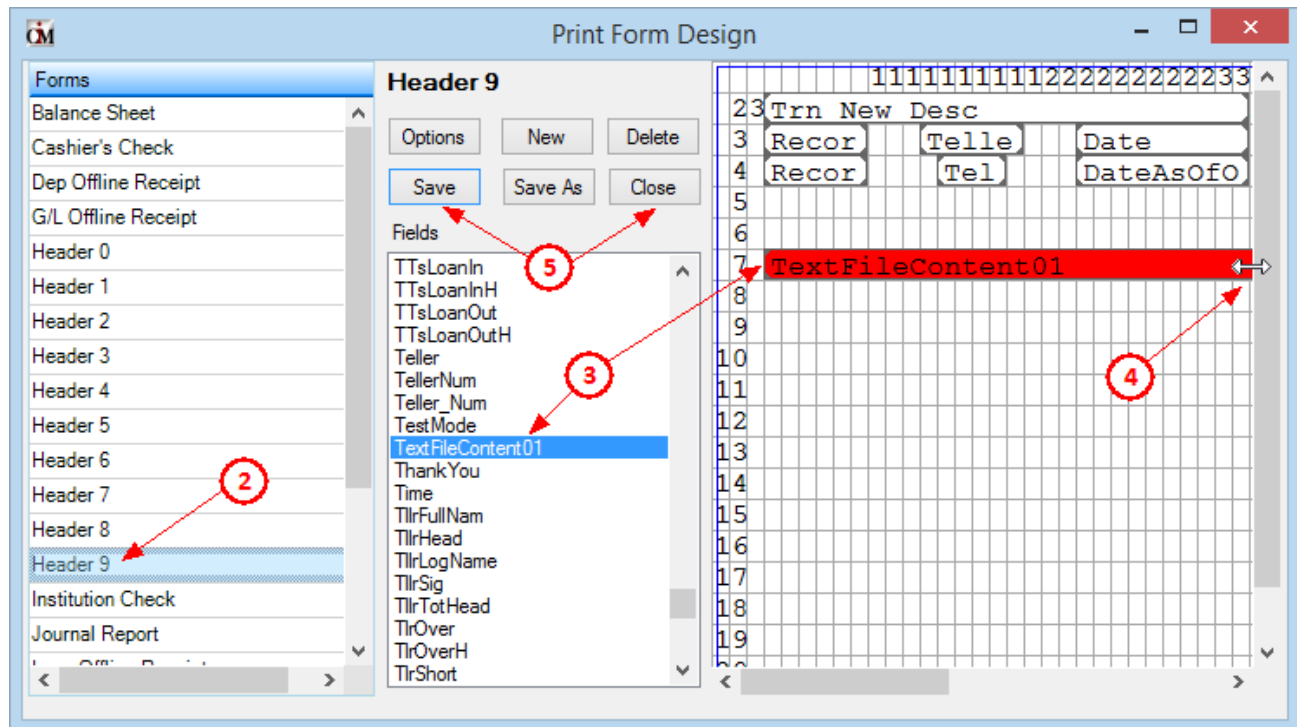
To add the field you added in the steps above to a header (so it will appear on the receipt):

1. Open the [Print Form Design screen](#) from the **Functions > Administrator Options** menu.
2. Select the header being used to hold the new .txt information. This header is used in FIDL language in WinTerm when programmers set up the receipt.
3. Click and hold the **TextFileContentNN** field from the Fields box and drag and drop it in the location you want it to appear on the form.
4. Stretch the **TextFileContentNN** field as long as it can possibly go on the form design. This will ensure that the length of the .txt file is maximized. If after testing you find that some words are cut off, adjust your original Notepad .txt file to what you can visually see the margins should be.

Note: If your .txt file is designed to print as an 8.5" x 11" size, click <Options> and adjust the sizing of the header.

5. Click <Save> and <Close>. See the following steps illustrated below.





Now a programmer will tie the header in WinTerm using FIDL language in the following manner and in the correct location where the .txt file will appear on the receipt, generally after fields are programmed. Programmers use function 2 (Institution Options), then function 36 (Teller Output Format Message Setup) in Blue WinTerm, to insert the headers and FIDL language. Unless you are very familiar on how to do this, do not attempt! A programmer can help you with this step (see below).

```

31 JUL 2017          TELLER OUTPUT FORMAT MESSAGE SETUP F/M          158-1-8503 4135
                                FUNCTION 36
MESSAGE NUMBER 59          NEXT FUNCTION           NEXT MESSAGE 

COMMANDS:
SCREEN HDR9
(CPOVDS,1,20,N ) L01
"TRANSACTION AMOUNT" T001
(CPTRAM,0,18,SS$) L01
"CS IN " (CPCASI,0,13,SS$) T001
"CK IN " (CPAMCI,0,13,SS$) L01
SCREEN




COMMAND MENU:
SCREEN  CUST  HDR?  BEFORE????  IF_TERM? (...)  CND_ON / OFF
VALPRNT CUSTRCPT (FLDNAME,LEN,EDIT) ELSE (...)  BLD_ON / OFF
DOCPRNT CIRCPT CORCPT IF_0 (...) ELSEEND PSBK X??
NEWLINE T??? L## C## IF_NOT_0 (...) IF_V??? (...) IF_PRINT??()
EJECT "CHAR STRING" IF_BLANK (...) ADLN ADDP I?? IF_0_M
CLRSCRN AFTER???? IF_NOT_BLANK (...) DBL_ON / OFF IF_NOT_0_M
(C) 2000 F-P 
    
```

Teller Output Format Message Setup Screen (function 2, then function 36 in Blue WinTerm)

The following is an example of a receipt in CIM GOLDTeller, where some of the wording is pulled from a .txt file. The wording is highlighted with a red box.

```

CUSTOMER NAME:      LEN  G
ACCOUNT NUMBER:    0002 000006 7
PAYMENT AMOUNT:    100.00  CSH
INTEREST:          .00
ESCROW:            .00
PRINCIPAL:         100.00-
LATE CHARGE:       .00
FEES:              .00
REMAINING BALANCE: 1,169.00

Congratulations! You qualify for a loan!
Call us today (801) 555-1234
    
```

Generally, your GOLDPoint Systems account manager is responsible for creating and modifying forms used in CIM GOLDTeller. Forms include items such as the Balance Sheet, checks, Teller Totals, and Hold Exception notices. These steps provide a basic outline of how to modify a form.



- ▶▶ You must have a security option set in order to make changes to Print Form Design. See the [GOLDTeller Security Features](#) section for security option **Forms Design** for more information.

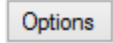
Complete the following steps to modify a form.

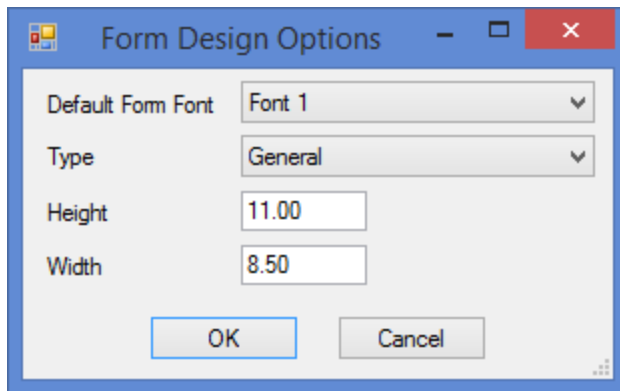
1. After logging on to CIM GOLDTeller, access the Functions > Administrator Options > Print Form Design screen.
2. Select the form you want to change in the Forms list. The selected form will be displayed in the form area, as shown below:

The screenshot shows the 'Print Form Design' window for the 'G/L Offline Receipt' form. The window is divided into three main sections:

- Forms List (Left):** A list of forms including Balance Sheet, Cashier's Check, Dep Offline Receipt, G/L Offline Receipt (selected), Header 0-9, Hold Notice, Institution Check, Journal Report, and Loan Offline Receipt.
- Fields List (Middle):** A list of fields for the selected form, including Aaatest, AbstractingFee, AcctHead, AcctHeadDep, AcctHeadGL, AcctHeadLn, AcctHeadXF, AcctHeadXT, AsOfDate, BAL01C, BAL01CH, BAL05C, BAL05CH, BAL100C, BAL100CH, BAL100P, BAL100PH, BAL10C, BAL10CH, BAL10P, and BAL10PH.
- Form Design Area (Right):** A grid representing the form layout. The title 'G/L Offline Receipt' is at the top. Below it are buttons for Options, New, Delete, Save, Save As, and Close. The grid contains the following text:

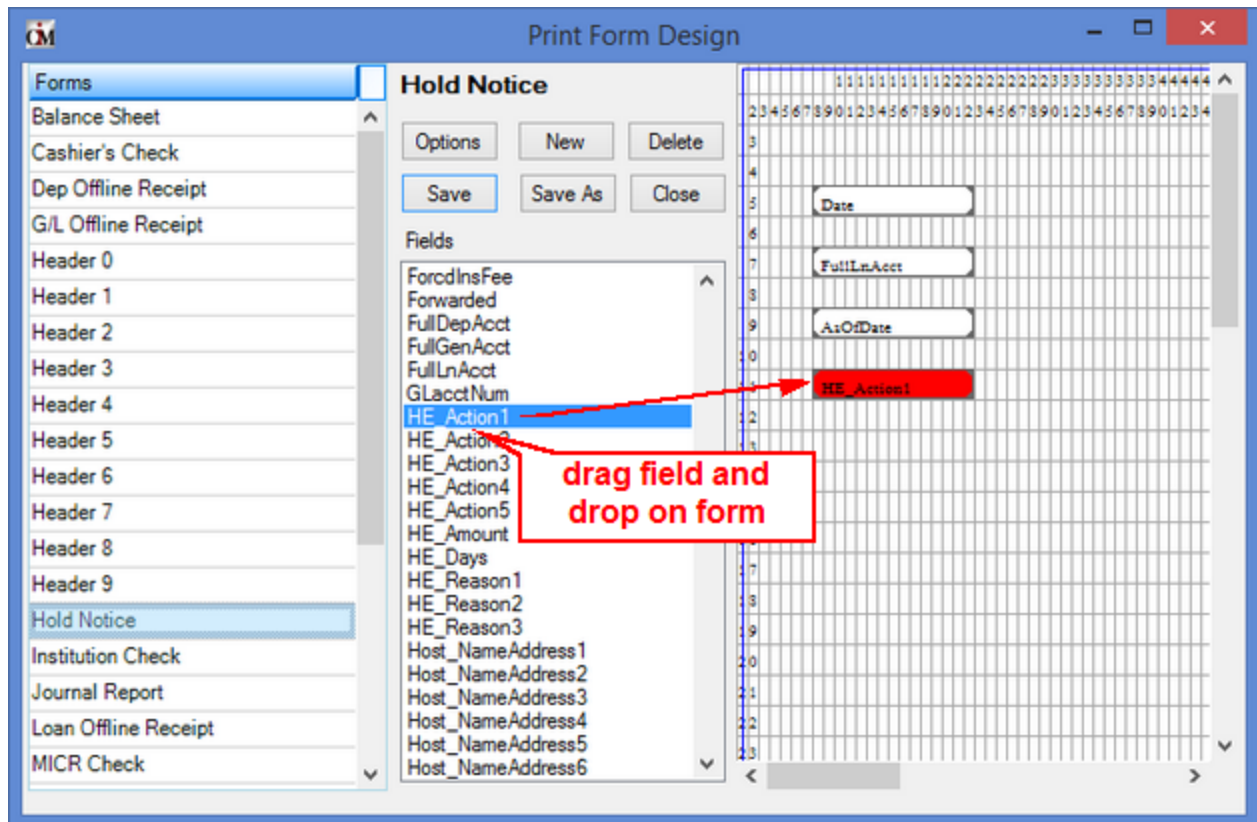
1	1111111111112222222222333333
2	234567890123456789012345678901234
3	
4	
5	Trn New Desc
6	Reco Tell Date
7	Reco Te DateAsOf
8	AcctHeadGL Tran
9	GLacctNum TranA
10	Trn Cmp Off
11	
12	
13	
14	
15	
16	
17	
18	
19	
20	
21	
22	
23	

3. If you want to change the font, type of form, height, or width of the form, click , and make the changes on the Form Designs Options dialog, as shown below:



- Select the Default Form Font. The fonts available are set up on the [Form/Font Configuration](#) screen.
 - Select the type of form you are creating. The types are determined by your institution and GOLDPoint Systems. You must submit a work order if you want another type of form included in this drop-down list.
 - Enter the dimensions of the form you are creating. The height and width are in inches, using two decimal places.
 - Click <OK>.
4. If you need to add more fields to the form, drag and drop fields from the Fields list onto the form. The fields displayed here are set up by GOLDPoint Systems, but you can set up other fields using the Functions > Administrator Options > [System Field Dictionary](#). When the form is printed, the information that corresponds to that field is printed in that location. You should place the fields where you want the fields to be displayed when the form is printed. See the following example.





5. If you need to make changes to any fields on the form, right-click the field to access the field's attributes. The GOLDTeller Form Field Properties screen appears, as shown below:

The screenshot shows the 'GOLDTeller Form Field Properties' dialog box. It has a blue title bar and a light gray background. The fields are as follows:

- Field Name: HE_Action1
- Fill Character: [Empty text box]
- Font: Default Form Font (dropdown menu)
- Justification: Left (dropdown menu)
- Font Effects: Bold, Underlined, Condensed, Enlarged
- Field Edit: None, Numeric, Date, Misc
- Pattern: 01/30/1995 (dropdown menu)
- Location in hundredths of inches: Horizontal 42, Vertical 170
- Size in hundredths of inches: Width 90, Height 17
- Buttons: OK, Cancel

6. Make any needed changes to the field on the GOLDTeller Form Field Properties screen. This screen is similar to the [Field Properties screen](#) when designing transactions.
7. Click <OK> to close the GOLDTeller Form Field Properties screen and return to the Print Form Design.
8. Once you are done adding fields and making changes to fields, click [Save](#), and then click [Close](#).

Now you need to tie the form to each individual transaction, so when the transaction is run, that form is printed. See [Tying Forms to Transactions](#) for more information.



You can add trademark or copyright symbols to receipts printed from CIM GOLDTeller, as shown below:

Tran Date	Post Date	Time	Teller
10/09/2019	10/09/2019	12:43:11	1907
GOLDPoint Finance ®			
CUSTOMER NAME:	EAS		
ACCOUNT NUMBER:	894		
PAYMENT AMOUNT:			
INTEREST:		.00	
ESCROW:		.00	
PRINCIPAL:		110.00-	
LATE CHARGE:		.00	
FEES:		.00	
REMAINING BALANCE:		1,740.00	

**Registered
Trademark next to
institution name**

You may need assistance from your GOLDPoint Systems account manager, but the following steps may prove easy enough for you to add it yourself. These steps are for GOLDTeller supervisors who have security access to the [Administration Functions](#) in CIM GOLDTeller. This requires the following two parts: **Add Trademark Name to System Field Dictionary** and **Add Trademark Name to Receipts**.

Add Trademark Name to System Field Dictionary

First, add your institution name and symbol you want to use to the [System Field Dictionary](#). The System Field Dictionary is found in CIM GOLDTeller under Functions > Administrator Options.

- In the **Constant Data** field, type your institution's name, then paste the trademark to use next to your name. This will require you using Microsoft® Word®, inserting a trademark symbol into a Word document, then copying that trademark symbol and pasting it after the institution name in the **Constant Data** field. (See this help topic in Word about how to create trademark symbols: [Insert copyright and trademark symbols](#).)
- In the **FieldName**, enter *InstName*.
- In the **Constant Data** field, type your institution's name, then paste the trademark to use next to your name. This will require you using Microsoft® Word®, inserting a trademark symbol into a document, then copying that trademark symbol and pasting it after the institution name in the **Constant Data** field. (See this help topic in Word about how to create trademark symbols: [Insert copyright and trademark symbols](#).)
- Click <Save Changes>. See the example below, then move on to Part 2.



System Field Dictionary

Field Name	ID or Length	Source	Type	Constant Data (shows on screen)	St
INRepoDay1	10	Constant	Standard	Repo1stDay	6
INRepossession	12	Constant	Standard	Repossession	81
InstName	19	Constant	Standard	GOLDPoint Finance ®	
InstitutinH	4	Constant	Standard	Inst	
Institution	850	Tran input			
IntFrequency1	15	Constant	Standard	1st post monthly	01
IntFrequency3	17	Constant	Standard	03-post quarterly	03
IntMethodCode	16	Constant	Standard	365/365 Compound	11
JDateHead	9	Constant	Standard	Jrnl Date	
JGenAcct	799	Tran input block	Standard		
JOvrRptHead	23	Constant	Standard	JOURNAL OVERRIDE REPORT	
JRecHead	6	Constant	Standard	Jrnl #	
JRptHead	11	Constant	Standard	JOURNAL REPORT	

Shows in table

Change or Add a Field Dictionary Entry

Field Name: Source: Constant field Constant Data: GOLDPoint Finance ®

ID or Length: Type: Standard Constant Data:

Copy New Edit Save Delete Close

Add Trademark Name to Receipts

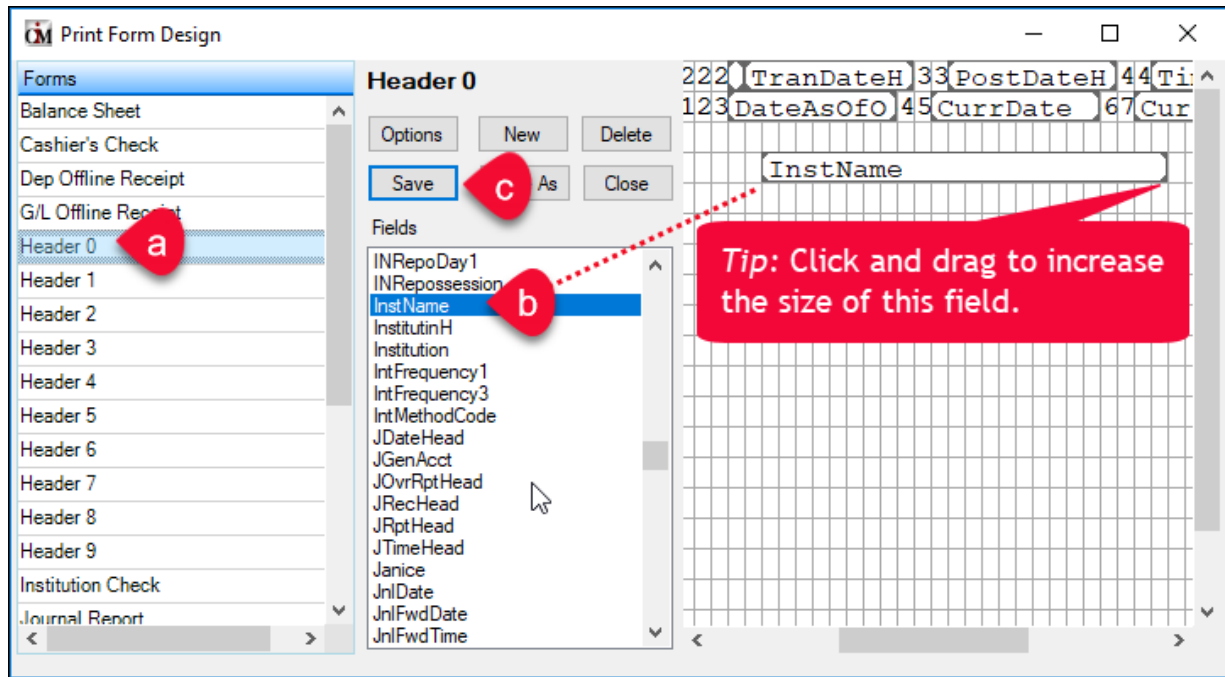
Now you need to add that field from Part 1 into the receipts where you want to include your institution's name and trademark. This is done from the Functions > Administrator Options > [Print Form Design](#) screen.

- Select the form you want to change in the Forms list. The selected form will be displayed in the form area. (see a. in the screen example below).
- Drag and drop the "InstName" field you added from Part 1 above. Drop in the location where you want it to show on the receipt.

Tip: You may want to make sure the field name is long enough to show the full name and trademark. Click and drag the **InstName** field boundaries to make it longer.

- Click <Save>.





Print Form Design Screen (under Functions > Administrator Options)

Now when you print the receipt, your institution's name and accompanying trademark symbol will be included.

Note: We also added the ability to include a trademark symbol on statements printed from Loan History or Deposit History. See [Ability to Add Trademark, Copyright Symbol to Loan Statements](#) in the CIM GOLD Options section.

Profile Speed Key Assignments

 [Functions menu](#) > [Administrator Options](#) > Profile Speed Keys Assignments

Speed keys allows tellers to quickly access specific transactions. You can quickly and easily assign speed keys to a CIM GOLD profile. For information about how to set up speed keys for each individual teller, see [Speed Keys](#).

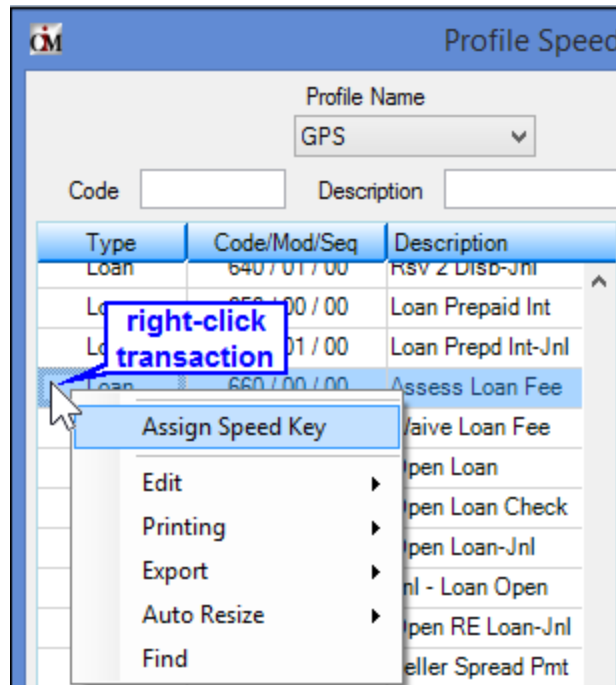
Note: This information also appears as a tab on the Operation Information screen ([Opers.dat file](#)).

To set up speed keys for a profile

1. Access the Functions menu > Administrator Options > Profile Speed Keys Assignments in CIM GOLDTeller.
2. Select the profile you want to set up speed keys for from the **Profile Name** field. This list is pulled from the profiles set up on the Security > [Setup screen](#).

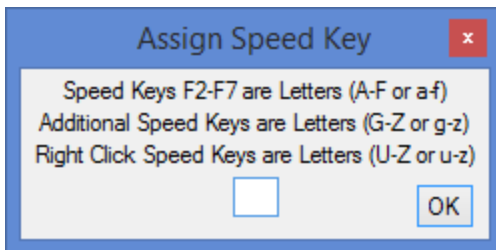


- In the transaction list below the profile name, right-click the transaction you want to assign a speed key to and select "Assign Speed Key," as shown below:



Note: You can also drag and drop the transaction in the list into the Assigned Speed Keys you want. If you use this method, you can skip step 4.

- The Assign Speed Key dialog is displayed. Enter the letter that corresponds with the speed key you want to use, as shown below. For example, letters a-f correspond to F keys F2 through F7.

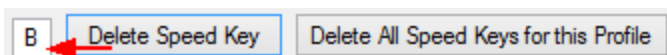


Note: If you enter a letter that already has a speed key assigned to it, the system will save the new transaction in place of the old transaction for that speed key.

- Click <Save> to save the speed keys you set up for this profile.

To delete an existing speed key assignment

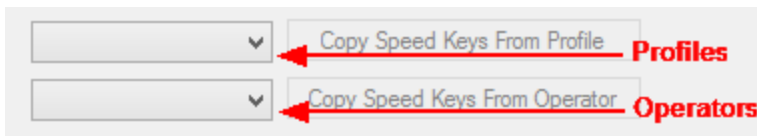
- Place the corresponding letter in the **Delete Speed Key** field at the bottom of the screen.



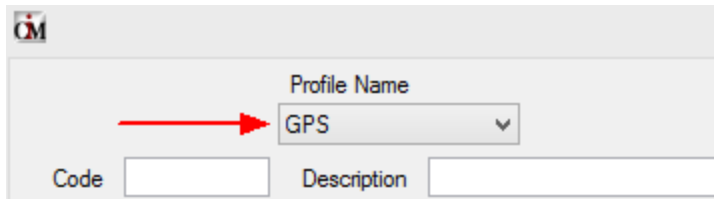
- Click **Delete Speed Key**.
- If you wanted to delete all the speed keys, click **Delete All Speed Keys for this Profile**. Then you could assign all new speed keys for the profile.

To copy speed keys from other profiles or users

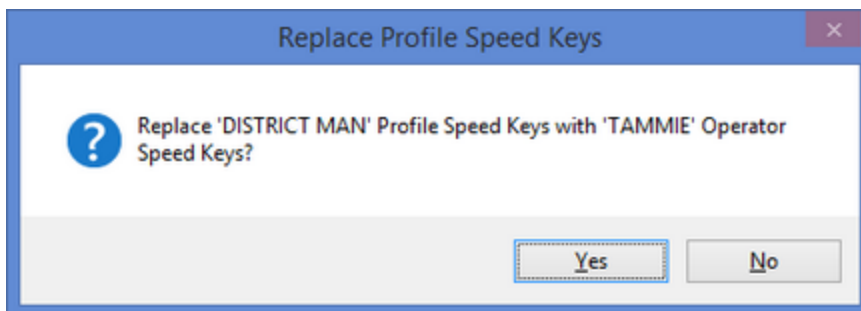
Existing speed keys set up for users or profiles can be quickly copied to a selected profile. At the bottom of the Profile Speed Key Assignment screen are two drop-down lists. The top list displays all profiles set up for this branch. The bottom drop-down list displays operators set up for this branch, as shown below:



- Start by selecting a profile from the **Profile Name** field on the top-left of the screen. This list is pulled from the profiles set up on the Security > [Setup screen](#).



- Now in either the Profiles drop-down list or the Operators drop-down list, select whose speed keys you want to copy and use for this profile.
- Click either **Copy Speed Keys From Profile** or **Copy Speed Keys From Operator** depending on which drop-down list you selected in step 2.
- The system will return a message asking you if you are sure you want to copy the speed keys over to the profile, as shown in the following example.



Click <Yes>.

See these other topics that also explain speed keys:

- [Speed Keys](#) (individual teller)
- [Speed Keys Setup](#)

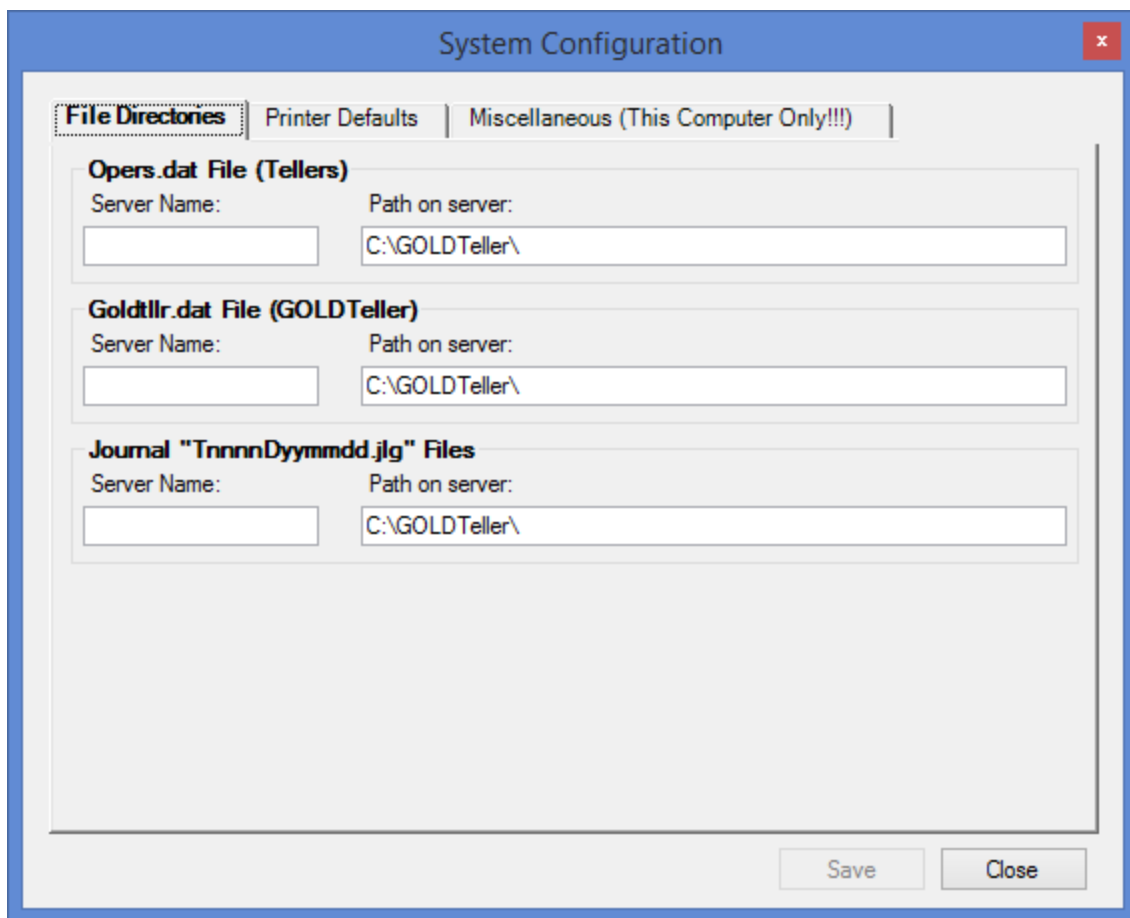


System Configuration

In order to access the System Configuration screen (found under Functions > Administrator Options > System Configuration), you must have a security option set ([System Configuration](#) under GOLDTeller Security) on the System tab of the Security > Setup screen. Each PC using CIM GOLDTeller must have the System Configuration set up correctly, as this is where the machine points to the DB4 Server (see the [Software, Server, and Files](#) topic).

System Configuration consists of three tabs: [File Directories](#), [Printer Defaults](#), and [Miscellaneous](#). The first two tabs are crucial for CIM GOLDTeller to work properly. The third tab, Miscellaneous, consists of optional features.

See the following example of the System Configuration screen.

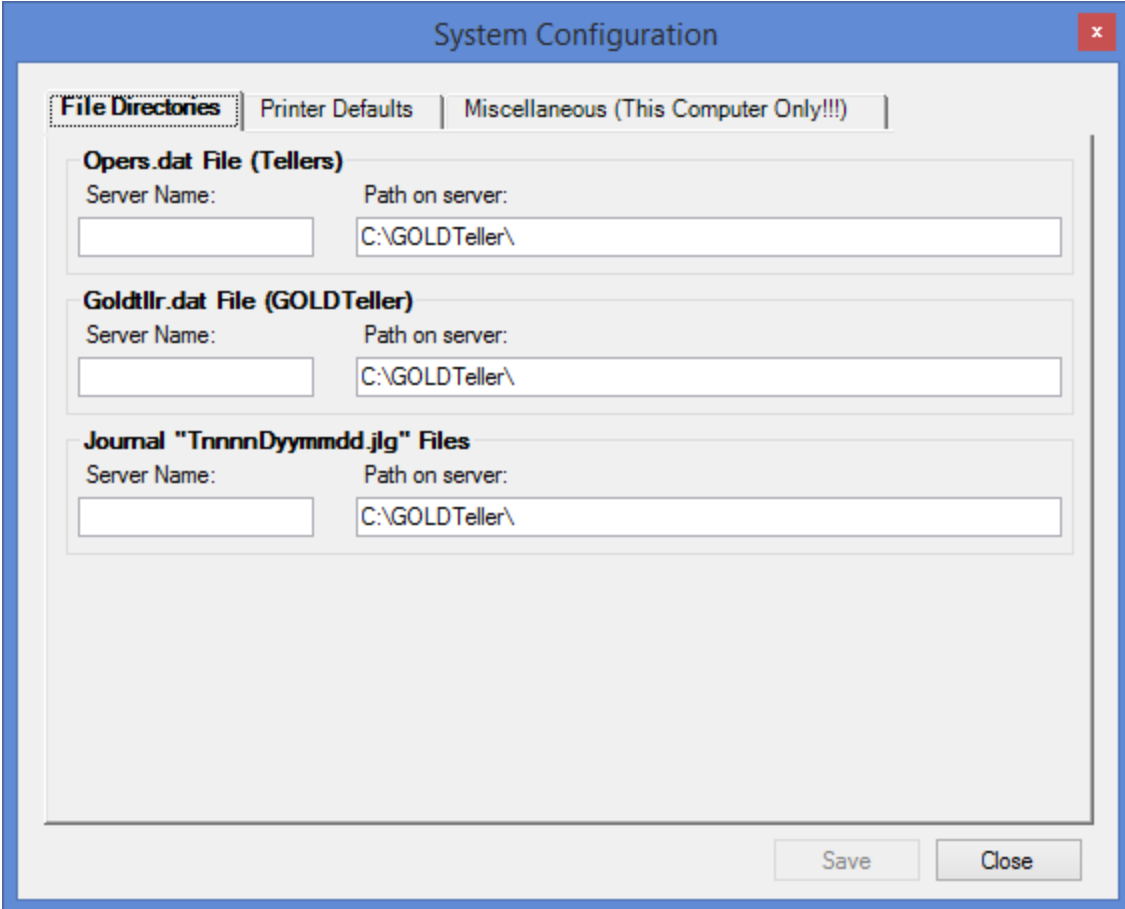


Functions > Administrator Options > System Configuration Screen

The File Directories tab on the [System Configuration](#) screen is where you set up the location of the GOLDTllr.dat file, Opers.dat file, and Journal files. These files are a necessity in order for CIM GOLDTeller to function properly. Your institution likely uses a DB4 Server that works as a head machine and holds these customizable files for each of the tellers to use. For more information on the DB4 Server, see [Software, Server, and Files](#).



See the following example of this tab:



The screenshot shows a window titled "System Configuration" with a red close button in the top right corner. The window has three tabs: "File Directories" (selected), "Printer Defaults", and "Miscellaneous (This Computer Only!!!)". Under the "File Directories" tab, there are three sections, each with a "Server Name" and "Path on server" field:

- Opers.dat File (Tellers)**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".
- Goldtlr.dat File (GOLDTeller)**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".
- Journal "TnnnnDyymmdd.jlg" Files**: Server Name field is empty; Path on server field contains "C:\GOLDTeller\".

At the bottom right of the window are "Save" and "Close" buttons.

Functions > Administrator Options > System Configuration Screen

The **Server Name** field is where you put the name of the DB4 Server used for your branch or office. The name could be as simple as DB4 Server or SouthOfficeDB4.

A blank in the **Server Name** field indicates that you are running CIM GOLDTeller as a standalone, and all setup files are stored on your local machine.

The **Path on server** field is where you put the location of the DB4 Server.

See also:

- [Operator.dat File](#)
- [GOLDTlr.dat File](#)
- [Back Up Files](#)

The Printer Defaults tab on the [System Configuration](#) screen allows you to set up the printers where print jobs in CIM GOLDTeller will automatically go. For example, if you print checks from CIM GOLDTeller, you would set up the **Check Destination** printer to be the printer you use to print checks.

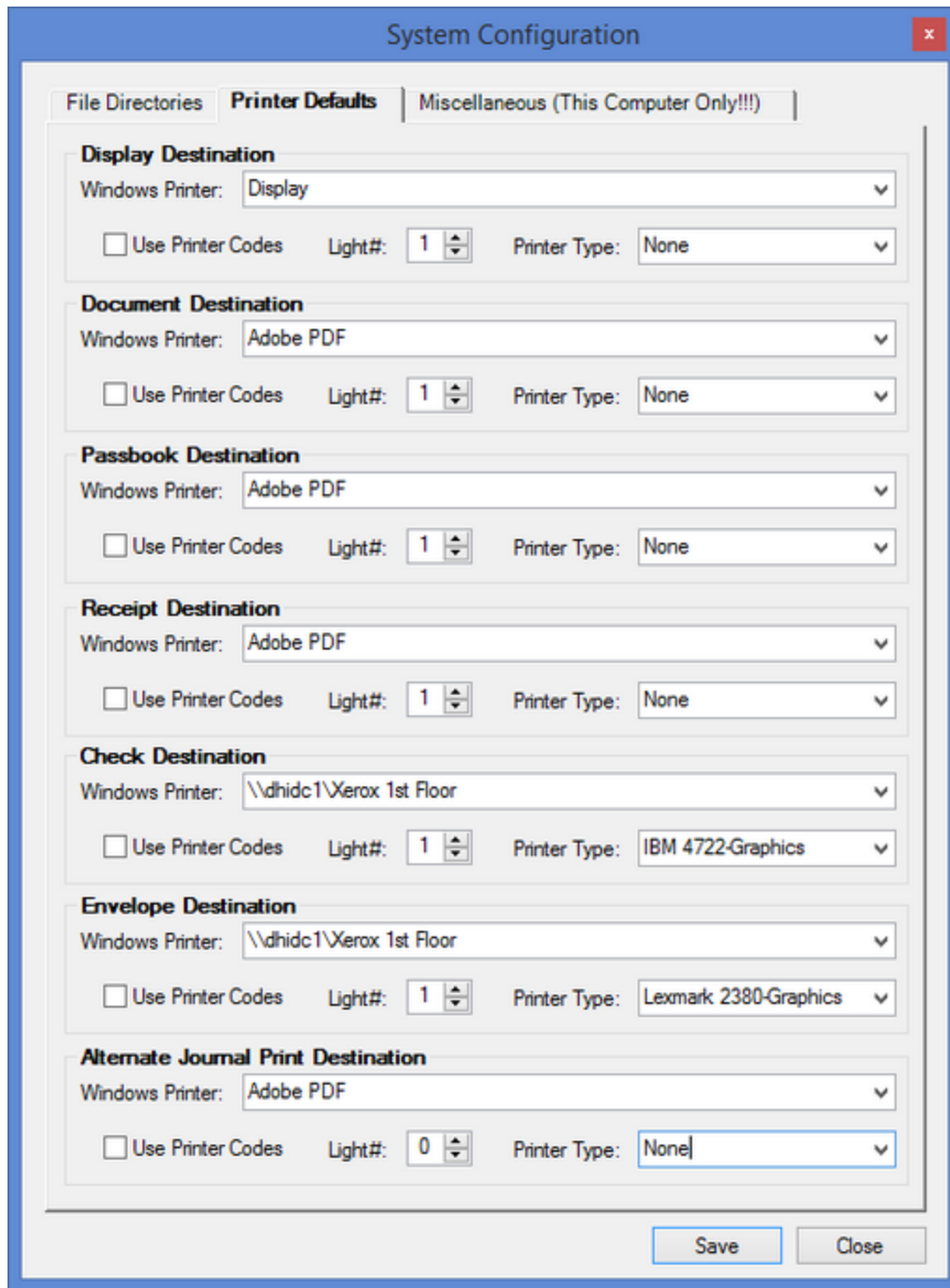


The Printer Defaults tab applies to GOLDTeller printing only. **Note:** There are a few print options that use Windows Printer options (e.g., <Ctrl> + P).

With the installation of GOLDTeller in CIM GOLD version 7.5 and above, your institution's previous GOLDTeller printer settings are removed. By going to the Printer Defaults tab (shown below), you can easily set these back up by using the drop box selections to the right of each printer type. It is recommended that you take a screen capture of what printers you are currently using prior to the new install.

Note: If your institution works with terminals that reside in a different building than the DB4 server, you will need to set an option on the Settings Page Two tab of the PC Institution Setting screen (under Functions > Administrator Options). Checkmark the option called [Match Base Printer Name for Terminal Server Client](#). Also, if the **Use Operator Controlled Print Destination** option is selected on the Operator Information screen, CIM GOLDTeller will use the Windows print controls. See the [Print Options topic](#) on the Operator Information help for more information.





Functions > Administrator Options > System Configuration Screen > Printer Defaults Tab

The following table describes the type of print jobs available from CIM GOLDTeller:

Print Name	Description
Display Destination	After a transaction is run, the results of the transaction are displayed in the fourth quadrant of the main CIM GOLDTeller screen , also known as the Output



Print Name	Description
	Display. You should keep this selection set to "Display." Once you are done running the transaction, you can right-click it and select "Print Output Display."
Document Destination	Use this selection to designate to which printer documents are sent. Documents are set up under Functions > Administrator Options > Print Form Design . Examples of documents include balance sheets and journal reports.
Passbook Destination	If your institution prints passbook documents, this selection determines where the passbook is printed.
Receipt Destination	This selection determines where the receipt for a transaction is printed. Some transactions are configured to automatically print a receipt after the transaction is run. Other times, you can manually print a receipt after a transaction is run by right-clicking the Output Display and selecting "Print Output Display." You can also reprint the receipt by pressing <Ctrl> + R on your keyboard.
Checks Destination	This selection determines where checks are printed when a transaction is run that requires printing a check. Before the check is printed, the Check Writer function appears. See Check Writer for more information.
Envelope Destination	This selection determines where envelopes are printed. You can print envelopes from Functions > Print Functions .
Alternate Journal Print Destination	If you want to use a different printer for the Journal/Forwarding function, select the printer from this field. Please note that an option must be set on the Functions > Administrator Options > PC Institution Settings screen > Settings Page One tab. The option is called Use Alternate Journal Printer .

Printer destinations can be connected to local or network printers. Use the Windows Printer drop-list for each applicable Printer Destination.

Note: An operator option is available for users who do not have security access to the System Configuration screen, and therefore, cannot make changes to their printer destinations. When this option, **Change Print Destination at Signon**, is set on the [Print Options tab](#) of the Operator Information screen, the Print Destinations screen is displayed after the user logs on. The user can then select the printers to print to.

Laser Printers

If a laser printer is the designated printer, the **Printer Type** must be "none." Deselect the **Use Printer Codes** checkbox.

Teller Printers

If a teller printer (e.g., Wincor, Epson, AdMaster) is the designated printer, in addition to the Windows Printer designation, you should also set up the following requirements:

- Check the **Use Printer Codes** box.



-
- Set the **Light** field to "1."
 - Set **Printer Type** as instructed by GOLDPoint Systems. This gives the printer the programmed instructions on how to function.


See also:

[Form/Font Configuration](#)

[Print Form Design](#)



The Miscellaneous tab on the [System Configuration](#) screen offers additional optional setup. These options only affect the local PC, not other PCs at the branch ([DB4 Server](#)).

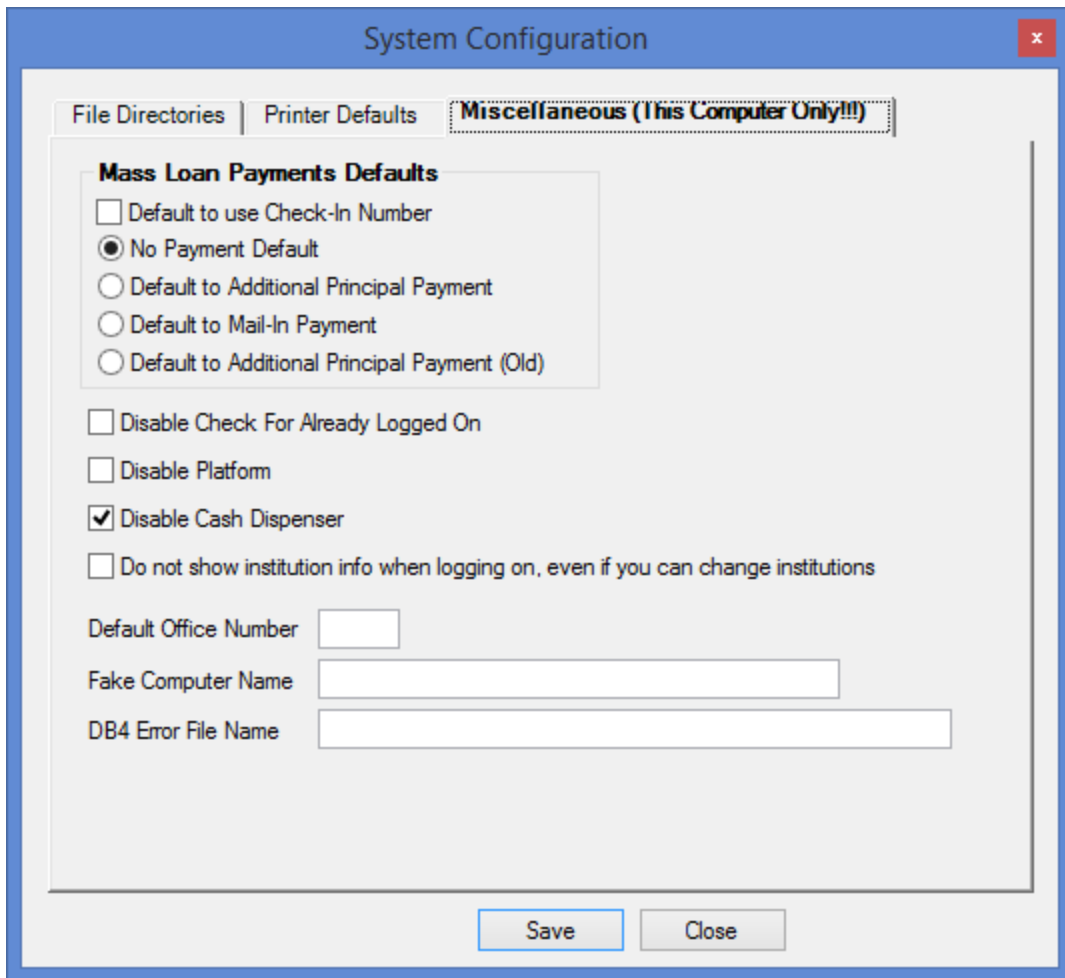
 **IMPORTANT:** Starting in CIM GOLD version 7.9.3, an option is available on the Operator Information screen: Use Operator Controlled Misc Info. When this option is set, important CIM GOLDTeller options are then saved to the Operators.dat file instead of changing settings in the PC Registry settings.

This option is specifically for those institutions that run CIM GOLDTeller on terminal servers. When this option is checked, the options on the Functions > Administrator Options > System Configuration screen > Miscellaneous (This computer only!) tab are saved and maintained by the teller, and therefore, saved to the Operators.dat file.

See the following examples of the new option on the Operator Information screen (Print Options tab) and the Miscellaneous tab of the Configuration screen.

The following is an example of this tab, followed by descriptions of its fields. Review this information to determine if any options apply to your institution. We recommend discussing these options with your GOLDPoint Systems account manager before you set these options. These settings need to be verified with other required settings that work in conjunction with them.





Functions > Administrator Options > System Configuration Screen > Miscellaneous Tab

Field	Description
<p>Mass Loan Payments Defaults</p>	<p>The options in this box are only for the Mass Loan Payments transaction (tran code 600-50).</p> <p>▼ Default to use Check-In Number</p> <p>When this option is selected, the Check radio button is defaulted on the Mass Loan Payments transactions and the Check-In Number is available to enter the check number for the transaction, as shown below:</p>



Field	Description
	<div data-bbox="609 310 1073 743" style="border: 1px solid #ccc; padding: 10px; margin-bottom: 10px;"> <div style="display: flex; justify-content: space-between;"> Account Number Tran Amount </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input style="width: 150px; height: 20px;" type="text"/> <input style="width: 100px; height: 20px;" type="text"/> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> Check-In Number </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input style="width: 100px; height: 20px;" type="text"/> </div> <div style="margin-top: 5px;"> <input checked="" type="radio"/> Check <input type="radio"/> Journal <input type="radio"/> Cash </div> <div style="margin-top: 5px;"> Tran: 600/0 Nbr of Items: 0 </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <input type="checkbox"/> TOV <input type="checkbox"/> SOV <input type="checkbox"/> Print Receipts <input type="checkbox"/> Use Check-in Nbr </div> </div> <p>▼ Payment Default radio buttons</p> <p>Only one of the next four radio buttons can be selected.</p> <ul style="list-style-type: none"> • If you select No Payment Default, the Mass Loan Payments transaction will function as is, with a regular loan payment transaction (tran code 600). You can change the payment on the transaction. • If you select Default to Additional Principal Payment, the Mass Loan Payments transaction defaults to a Regular Payment with Additional Principal (tran code 2600-14), as shown below:

Field	Description
	<div style="border: 1px solid #ccc; padding: 10px; background-color: #f0f8ff;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Account Number <input type="text"/></p> <p>Additional Principal <input type="text"/></p> </div> <div style="width: 45%;"> <p>Regular Payment <input type="text"/></p> <p>Check-In Number <input type="text"/></p> </div> </div> <div style="margin-top: 10px;"> <p> <input checked="" type="radio"/> Check <input type="radio"/> Journal <input type="radio"/> Cash </p> <p>Tran: 2600/14 ←</p> <p>Nbr of Items: 0 <input type="checkbox"/> Print Receipts</p> <p> <input type="checkbox"/> TOV <input type="checkbox"/> SOV <input type="checkbox"/> Use Check-in Nbr </p> <p>Payment Transaction</p> <p> <input type="radio"/> Regular Payment ← <input checked="" type="radio"/> Regular Pmt With Additional Principal <input type="radio"/> Spread Payment <input type="radio"/> Spread Payment With Reserve <input type="radio"/> Mail-in Payment <input type="radio"/> Walk-in Payment </p> </div> </div>
	<ul style="list-style-type: none"> If you select Mail-in Payment, the Mass Loan Payments screen will default to the Mail-in Payment transaction (tran code 2600-04) (see below):



Field	Description
	<div data-bbox="776 306 1247 1037" style="border: 1px solid #ccc; padding: 10px; background-color: #f0f8ff;"> <p>Account Number <input type="text"/> Tran Amount <input type="text"/></p> <p style="text-align: right;">Check-In Number <input type="text"/></p> <p><input checked="" type="radio"/> Check <input type="radio"/> Journal <input type="radio"/> Cash</p> <p>Tran: 2600/4 ←</p> <p>Nbr of Items: 0 <input type="checkbox"/> Print Receipts</p> <p><input type="checkbox"/> TOV <input type="checkbox"/> SOV <input type="checkbox"/> Use Check-in Nbr</p> <p>Payment Transaction</p> <p><input type="radio"/> Regular Payment</p> <p><input type="radio"/> Regular Pmt With Additional Principal</p> <p><input type="radio"/> Spread Payment</p> <p><input type="radio"/> Spread Payment With Reserve</p> <p><input checked="" type="radio"/> Mail-in Payment ←</p> <p><input type="radio"/> Walk-in Payment</p> </div> <ul style="list-style-type: none"> Do not select the Default to Additional Principal Payment (old) radio button. This option is no longer in use.
Disable Check For Already Logged On	Check this box if you want GOLDTeller to not check to see if the user is already logged on. If this option is checked, the user will be required to enter their logon information every time they access CIM GOLDTeller.
Disable Platform	This option is not used by GOLDPoint Systems.
Disable Cash Dispenser	Check this box if this computer is not connected to a cash dispenser machine. Cash dispenser settings are set up on the Functions > Administrator Options > PC Institution Settings screen > CTR & Cash Dispenser Defaults tab .
Do not show institution info when logging on, even if you can change institutions	This option is for institutions that are separated into multiple institutions. When this option is set, the institution information is not shown when logging on.
Default Office Number	Enter the default office number to be used with transactions in this field. If you do <i>not</i> pre-select an account number (using the CIF Search) when you first access a transaction, the system will default this office number into the Account Number field, as shown below:

Field	Description
	<div style="border: 1px solid gray; padding: 10px;"> <p>Loan Pmt (600/0/0)</p> <p>Account Number Tran Amount</p> <p>0005 ← <input type="text"/></p> <p>Check In</p> <p><input type="text"/></p> <p>Cash In Cash Out</p> <p><input type="text"/> <input type="text"/></p> <p>As Of Date</p> <p>08/22/2016 ▾</p> <p><input type="checkbox"/> Correction</p> <p style="text-align: center;"> <input type="button" value="Send"/> <input type="button" value="Clear"/> </p> </div>
Fake Computer Name	Use this field if you want to give a name to this computer for history and research purposes. You can leave this field blank.
DB4 Error File Name	Use this field to enter a name to give to DB4 error files.

System Field Dictionary

 [Functions menu](#) > [Administrator Options](#) > **System Field Dictionary**

The System Field Dictionary is used to create fields to be used for drop boxes or to add other fields that can be included on receipts. These fields are user entered and can be specific to your institution.

What are drop box fields? Drop box fields give tellers a list of possible options for fields, as shown below:



Insurance Payment (2600/1/0)

Account Number Tran Amount As Of Date

Cash In

Check In Check In Number

Journal In Jml Reference Nbr

Drop box example

Insurance Type

- A/H
- Credit Life Insurance
- Personal Property Insurance
- Unemployment Insurance
- VSI Insurance

Waived LC Amount

Start Date Ending Date

These are very helpful for end tellers when processing transactions. It helps remove user error, and it allows tellers to quickly select information for provided fields, rather than the teller needing to remember codes to be entered in a field. Sometimes these fields are referred to as drop-list boxes, drop-lists, or drop-down boxes. They all mean the same.

These are highly customizable to your institution. CIM GOLDTeller allows your institution to determine which fields should be drop boxes, and which information should be in the drop boxes.

You must first define what should go in the drop box, as well as how the system will read the information. That's what this screen is for. This screen is a little more advanced and may require contacting your GOLDPoint Systems account manager for some assistance the first time you attempt making a drop box. But really, it's not that hard of a process and the following steps should make it easier for you. Once you understand the process, you will be an expert at creating drop-list fields in CIM GOLDTeller.



Remember

This is only one part of a three-part process. Once completing this screen, you need to finish two more tasks:

1. Use the fields you created in steps 1-9 below and add them to a drop-list using the [View/Modify Droplists](#) function.
2. Once done with that function, you need to access the [Transaction Design screen](#) and add the drop-list to the field you want on the transaction.



Security

Security for this screen should only be given to managers. Security for this screen is found on the Security > Setup screen > System tab, then GOLDTeller Security > **System Fields Dictionary** option. See the [GOLDTeller Security Features](#) topic for more information.

Example: On the [Insurance Payment transaction \(tran code 2600-01\)](#) there is a field called "Descriptor." That field is for the Insurance Type. You can turn that field into a drop-list, but first you need to add all possible insurance types offered by your institution to the System Field Dictionary. Once set up on this screen, you can add them to a drop-list using the [View/Modify Droplists](#) function, and then assign that drop-list to the field using the [Transaction Design](#) screen.

The example above is used in the following steps to explain how to add fields to the System Field Dictionary.

1. Open the Functions > Administrator Options > System Field Dictionary.
2. Click <New>.
3. In the **Field Name** field, enter the new field to be created. This field name must be unique, yet descriptive enough so that others understand what the field is for. In our example shown at the end of these steps, we've named the field "InsDes0100" for insurance descriptor 0100.

Note: If more than one field will be grouped for a drop box, type the same first few characters for each field name. This way, they will be grouped together in the list box and easily accessed when selecting them for the drop-down list.

4. Leave the **ID or Length** field blank. The system will automatically fill it in with the length of the field name.
5. Select the **Source** of the field. If entering items for a drop-list, this should be set to "Constant."
6. The **Type** field should be set to "Standard."
7. Enter the description in the **Constant Data** field. This description will display in the drop-down list. Based on the example above, you could enter "0100-Accident & Health."
8. In the **Short Data** field, enter the value to be sent to the system to populate a host field. Based on step 7, for example, you would enter "0100." When the Insurance Payment transaction is run with this descriptor, the system records "0100" as the source of the insurance type of where the insurance payment came from. This is displayed in Loan History (or Deposit History if running a deposit transaction). *This is a very important step.* The system only reads codes (it's not a human, obviously), so do not use anything the system can't read. For example, you wouldn't enter "Accident and Health" here, because the system can't determine that it's code "0100."
9. Click <Save> to save the field.



You would then repeat these steps for each insurance type. Or you could copy the information from this field and use it for a new field. See the [Copy steps](#) below.

Note: To quickly sort the fields in alphabetical order or reverse alphabetical order, click the Field Name column header once (for alphabetical) or twice (for reverse alphabetical). Capitalized letters are sorted before uncapitalized letters. For example, AZField would come before AasField.

See the following example of one of the insurance type fields set up on the System Field Dictionary screen. The steps are numbered on the screen example.

The screenshot shows the 'System Field Dictionary' window. It contains a table with the following columns: Field Name, ID or Length, Source, Type, Constant Data (shows on screen), and Short Data (sends to host). The row for 'InsDes0100' is highlighted. Below the table is a form titled 'Change or Add a Field Dictionary Entry' with fields for Field Name, ID or Length, Source, Type, Constant Data, and Short Data. The form also has buttons for Copy, New, Edit, Save, Delete, and Close. Red circles with numbers 1 through 9 are placed over various elements: 1 on the highlighted row, 2 on the Copy button, 3 on the Field Name input, 4 on the ID or Length input, 5 on the Source dropdown, 6 on the Type dropdown, 7 on the Constant Data input, 8 on the Short Data input, and 9 on the Save button.

Field Name	ID or Length	Source	Type	Constant Data (shows on screen)	Short Data (sends to host)
Host_Nam...	900	Tran in...	Standard		
Host_Nam...	901	Tran in...	Standard		
Host_Nam...	902	Tran in...	Standard		
InsDes0100	22	Constant	Standard	0100-Accident & Health	0100
InsDes0110	27	Constant	Standard	0110-Unemployment Insurance	0110
InsDesc0120	23	Constant	Standard	0120-Property Insurance	0120
InstitutiH	4	Constant	Standard	Inst	
Institution	850	Tran in...	Standard		
Investigatio...	17	Constant	Standard	Investigation Fee	001
JDateHead	9	Constant	Standard	Jrnl Date	
JGenAcct	799	Tran in...	Standard		
JnlDate	774	Tran in...	Standard		
JnlFwdDate	776	Tran in...	Standard		
JnlFwdTime	777	Tran in...	Standard		
JnlOperNa...	854	Tran in...	Standard		

Change or Add a Field Dictionary Entry

Field Name: InsDes0100 (3) Source: Constant field (5) Constant Data: 0100-Accident & Health (7)

ID or Length: (4) Type: Standard (6) Short Data: 0100 (8)

Buttons: Copy (2), New, Edit, Save (9), Delete, Close

CIM GOLDTeller Functions Menu > Administrator Options > System Field Dictionary Screen

To copy a field to create a new field:

1. Highlight the field in the table that you want to copy in order to create a new field.
2. Click <Copy>.
3. Type a new field name in the **Field Name** field.
4. Change the **Constant Data** and **Short Data** fields with applicable information that will apply to the new field.



5. Click <Save>.

To edit an existing field:

1. Highlight the field in the table that you want to edit.
2. Click <Edit>.
3. Edit the information.
4. Click <Save>.

To delete an existing field:

1. Highlight the field in the table that you want to delete.
2. Click <Delete>.

Note: If you delete a field from the table, if that field has been applied to a drop-list on a transaction, it will automatically be deleted from that drop-list.



Transaction Design



Functions menu > [Administrator Options](#) > Transaction Design

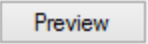
Transaction Design allow you to customize individual transactions to your institution's needs. This can be used to rename the transaction, rename a field on the transaction, or set options on the transaction. Any changes made to transactions using the Transaction Design function are saved to the [GOLDTllr.dat file](#).

Note: For all new transactions added by GOLDPoint Systems, you must use this function to adjust the data on the screen based on how you format your transactions. For example, you may want to make some fields drop-lists, so tellers can easily select what should go in specific fields. See [Field Properties Screen](#) for more information about making changes to fields.

Security

Security for this screen should only be given to managers. Security for this screen is found on the Security > Setup screen > System tab, then GOLDTeller Security > **Transaction Design** option. See the [GOLDTeller Security Features](#) topic for more information.

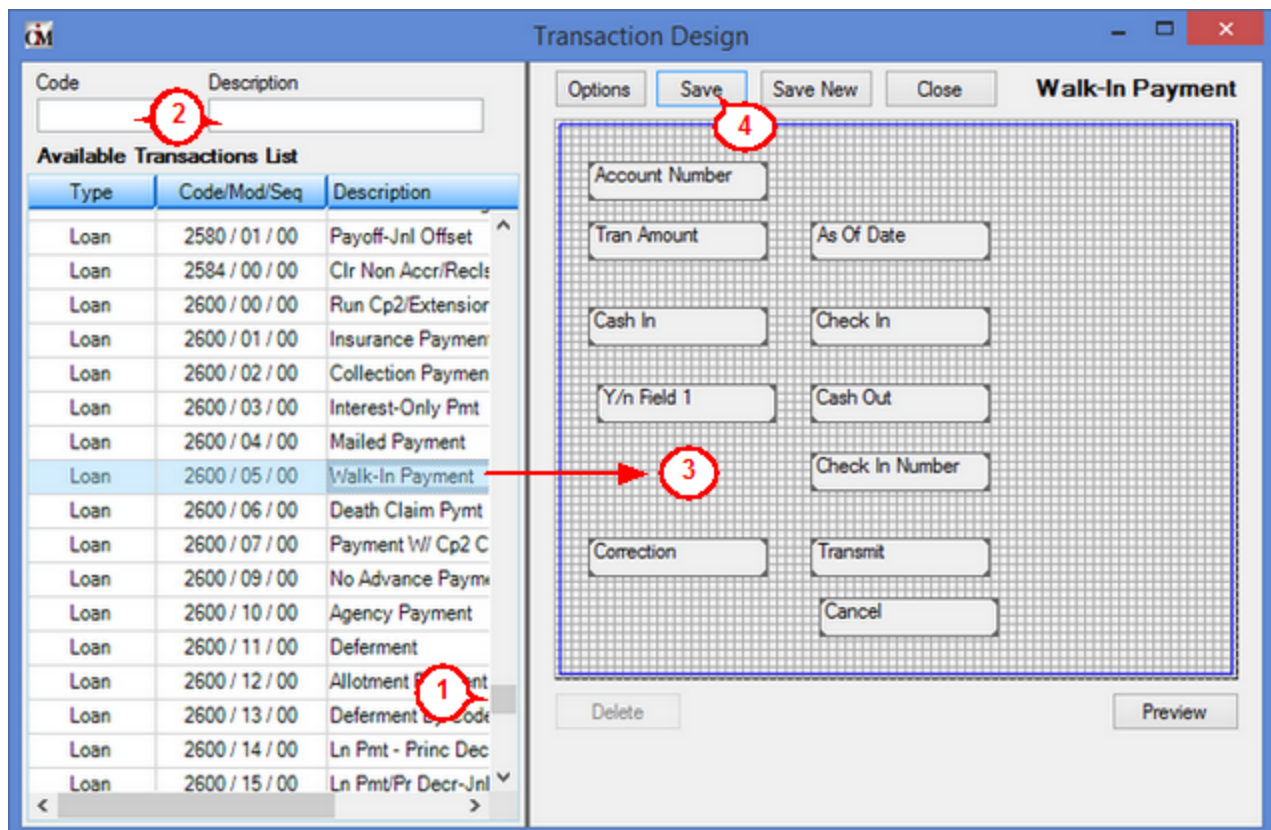
General Information

- Transactions are composed of a transaction number, modifier, and sequence, like this: 2580/01/00. All GOLDPoint Systems default transactions have a 0 (zero) sequence number.
- Transactions can be copied to create a new transaction. A new transaction will have a new sequence number assigned to it. A copied transaction allows certain fields to be individualized without changing its main functionality. See [Copying Transactions](#) for more information.
- Clicking  shows the transaction as it will look when running it in CIM GOLDTeller. If you make changes to the transaction and try to preview the changes before saving, the system will ask if you want to save. The preview shows the transaction in its saved state.

Only new transactions that have been copied and saved can be deleted from the Available Transaction List; the default transactions cannot be deleted. When you want to delete such a transaction, highlight and click <Delete>. You can also right-click the transaction, which will enable a screen that allows you to select "Delete Selected Transaction."

In Transaction Design, the Available Transactions List is the complete list of transactions found in CIM GOLDTeller, as shown below:





CIM GOLDTeller Functions menu > Administrator Options > Transaction Design

1. A transaction can be quickly located by using the scroll bar to the right of the Available Transactions List box.
2. If you know the transaction's code or part of the transaction description, enter the transaction number in the **Code** field or enter part of the transaction description in the **Description** field to quickly find the desired transaction.
3. Highlight the desired transaction, which will populate the transaction detail and transaction grid on the right.
4. Make any necessary changes to the fields by right-clicking and bringing up the Field Properties screen, and then click <Save>. See [Field Properties screen](#) for more information about making changes to fields.

You can tie forms (e.g., checks, receipts) to be printed after a transaction is run using the Transaction Entry Options screen, which is accessed by clicking [Options](#) from the Transaction Design screen. See [Tying Forms to Transactions](#) for more information.

See the [Transaction Entry Options](#) screen for more information about other options available for transactions.

See these other topics for more information concerning Transaction Design:



[Transaction Entry Options](#)

[Field Properties Screen](#)

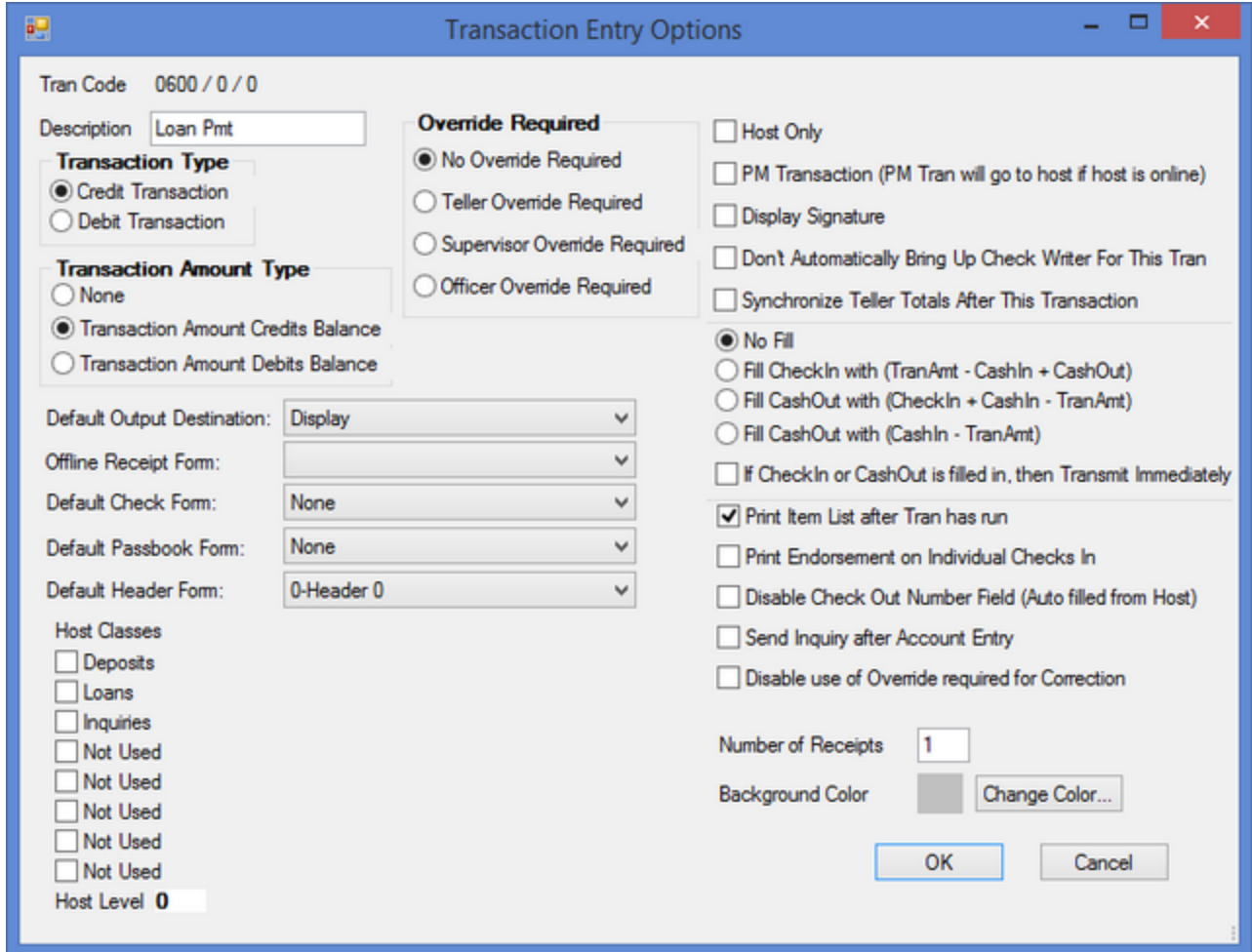
[Creating a drop-list field](#)

[Copying Transactions](#)

[Tying Forms to Transactions](#)



Selecting a transaction on the [Transaction Design screen](#) and then clicking **Options** brings up the Transaction Entry Options screen. Use this screen to set up additional options for the selected transaction. See the following example of this screen:



CIM GOLDTeller Functions menu > Administrator Options > Transaction Design, then click <Options>

Using this screen you can:

- Change the name of the transaction.
- Apply an override request that is required before someone can process the transaction.
- Attach a receipt or check to be printed after the transaction is run.

The following table describes each of the fields on this screen and whether or not you can make changes to it.

Field	Description
Description	This is the description or name of the transaction. If you change the name here, the name is changed for all users who share this DB4 Server. You can change the information in this field.



Field	Description
Transaction Type	This field displays whether this transaction is a debit or credit transaction. You cannot make changes to this field.
Override Required	This is probably the most used field on the Transaction Entry Options screen. Here is where you will set what type of override is required to run this transaction. The default is No Override Required . If you choose a different override level, after the teller processes the transaction, an override message appears, as shown below:

The screenshot shows a window titled "Override Required" with the following fields and values:

- Teller Name: CINDYF
- Password: [Redacted]
- Account Number: 01-000892-0
- Tran Amount: 156.03
- Check In: [Empty]
- Jml Reference Nbr: [Empty]
- Cash In: 156.03
- Cash Out: [Empty]
- Sub-limit Code: [Empty]
- As Of Date: 05/14/2015
- Correction

A message box at the bottom of the window displays: "Teller 1907: Teller Override Required TOV-LOAN MATURED, USE PAYOFF TRAN".

Field	Description
	The teller will need to get the appropriate person with the correct security levels to override the message and allow the transaction to process. The override assigned to individuals is set up on the Operator Information screen .
Transaction Amount Type	This field displays whether the transaction debits (withdrawals) or credits (deposits) the account balance. You cannot make changes to this field.
Default Output Destination	This field shows which type of output destination will be used as a default. From the drop-list you can choose "Display," "Receipt," "Document," or "Passbook." We suggest leaving this field to "Display."

	<p>After the transaction is run, the results of the transaction are displayed in the 4th quadrant of the GOLDTeller screen if this field is set to "Display." If it is set to anything else, the results are printed or sent to another place designated on the System Configuration > Printer Defaults tab.</p>
Offline Receipt Form	<p>This field shows which form is used when the transaction is completed while offline (no host access). If you leave this field set to "None," then no receipt is printed when the transaction is run in offline mode.</p> <p>You can choose a different receipt from the drop-list. To create a new receipt, use the Print Form Design screen.</p> <p>See also: Tying Forms to Transactions.</p>
Default Check Form	<p>This field shows what check form is used after the transaction is run. Leave this field set to "None" and no check is printed after the transaction is run.</p> <p>You will want to change this field to a specific check type if a check is written at the end of the transaction. To set up different check types, use the Print Form Design screen.</p> <p>See also: Tying Forms to Transactions.</p>
Default Passbook Form	<p>This field allows you to choose whether you want a default passbook form. Passbooks are generally not used by GOLDPoint Systems.</p>
Default Header Form	<p>This field allows you to choose the kind of header form to use as a default for this transaction.</p>
Host Classes	<p>Generally, GOLDPoint Systems no longer uses these fields. In rare occasions, you may want to use these fields, but generally, you would use the Transaction Menu and Override fields to enable certain transactions for certain employees.</p> <p>These fields display which host security is tied to this transaction. These fields cannot be file maintained. These options are set up by GOLDPoint Systems programmers in WinTerm (Institution Options > Default Transaction Setup (function 24)). They match up with the user's Security Groups settings on the Deposits > Definitions > Teller Information screen. The Security Level field matches up with the Host Level field on the Teller Information screen. Usually this is set to 0, which means no security requirement. See the following example:</p>



	<p>Teller Information Screen</p> <p>Default Transaction Setup Screen</p>
Host Only	When checked, this sends the transaction only to the host computer, not to the PC Teller side. You would only check this box for transactions not involving money coming in or out, such as inquiry transactions.
PM Transaction	Checking this box indicates the transaction was made after business hours. The transaction will be sent to the host if the host is online.
Display Signature	Don't check this box. This option is for an outdated function in GOLDTeller that allowed the signature attached to the account to be displayed after the transaction was run. If you want to view signatures on an account or attach one to an account, you will need to use the Functions > Administrator Options > Account Signatures functions .
Don't Automatically Bring Up Check Writer For This Tran	Checking this box determines whether Check Writer will automatically come up after this transaction is completed. See Check Writer for more information about that utility. Check Writer only comes up if the transaction involves writing a check to the customer. Usually we leave this box blank.
Synchronize Teller Totals After This Transaction	This field allows you to synchronize teller totals with the host totals once the transaction is complete. For more information about teller totals, see the Teller Total Functions topic.
Transaction Fill Options	These radio buttons determine whether or not the system automatically fills in the Check In or Check Out fields for users when this transaction is processed.



	<div style="border: 1px solid gray; padding: 5px; margin-bottom: 10px;"> <input checked="" type="radio"/> No Fill <input type="radio"/> Fill CheckIn with (TranAmt - CashIn + CashOut) <input type="radio"/> Fill CashOut with (CheckIn + CashIn - TranAmt) <input type="radio"/> Fill CashOut with (CashIn - TranAmt) <input type="checkbox"/> If CheckIn or CashOut is filled in, then Transmit Immediately </div> <p>Possible choices are:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">No Fill</td> <td>Select this radio button and the system will not automatically fill in the Check In or Check Out fields. The teller will be required to enter those fields.</td> </tr> <tr> <td>Fill Check In with (Tran Amt - Cash In + Cash Out)</td> <td>When checked, the Check In field will automatically be filled in with the transaction amount, minus the sum of the Cash In and Cash Out amounts.</td> </tr> <tr> <td>Fill Cash Out with (Check In - Tran Amt)</td> <td>When checked, the Cash Out field will automatically be filled with the sum of Check In and Cash In, minus the transaction amount.</td> </tr> <tr> <td>Fill Cash Out with (Cash In - Tran Amt)</td> <td>When checked, the Cash Out field will automatically be filled with the amount of the Cash In minus the transaction amount.</td> </tr> <tr> <td>If Check In or Cash Out is filled in, then Transmit Immediately</td> <td>This allows a transaction to be transmitted immediately after the Check in or Cash out fields have been entered.</td> </tr> </table>	No Fill	Select this radio button and the system will not automatically fill in the Check In or Check Out fields. The teller will be required to enter those fields.	Fill Check In with (Tran Amt - Cash In + Cash Out)	When checked, the Check In field will automatically be filled in with the transaction amount, minus the sum of the Cash In and Cash Out amounts.	Fill Cash Out with (Check In - Tran Amt)	When checked, the Cash Out field will automatically be filled with the sum of Check In and Cash In , minus the transaction amount.	Fill Cash Out with (Cash In - Tran Amt)	When checked, the Cash Out field will automatically be filled with the amount of the Cash In minus the transaction amount.	If Check In or Cash Out is filled in, then Transmit Immediately	This allows a transaction to be transmitted immediately after the Check in or Cash out fields have been entered.
No Fill	Select this radio button and the system will not automatically fill in the Check In or Check Out fields. The teller will be required to enter those fields.										
Fill Check In with (Tran Amt - Cash In + Cash Out)	When checked, the Check In field will automatically be filled in with the transaction amount, minus the sum of the Cash In and Cash Out amounts.										
Fill Cash Out with (Check In - Tran Amt)	When checked, the Cash Out field will automatically be filled with the sum of Check In and Cash In , minus the transaction amount.										
Fill Cash Out with (Cash In - Tran Amt)	When checked, the Cash Out field will automatically be filled with the amount of the Cash In minus the transaction amount.										
If Check In or Cash Out is filled in, then Transmit Immediately	This allows a transaction to be transmitted immediately after the Check in or Cash out fields have been entered.										
<p>Print Item List after Tran has run</p>	<p>When checked, this prints an Item List after a transaction has been processed. You must have the appropriate goldtllr.dat file in order to enable the Item List to print. The list will print to the same printer to which receipts print. The list will print as a single, one-column page with a total and item number at the bottom of the list.</p>										
<p>Print Endorsement on Individual Checks In</p>	<p>When checked, this prints endorsements on the backs of individual checks in.</p>										
<p>Disable Check Out Number Field (Auto filled from Host)</p>	<p>Checking this box will disable the Check Out number field on transactions, and the Check Out number field will be automatically filled in with information from the host (GOLDPoint System's computer). If this option is not checked, you can manually enter the check number on which you are going to print.</p>										
<p>Send Inquiry after Account Entry</p>	<p>This option allows a system-defined, automatic inquiry to run after the account number has been entered in the Transaction Entry screen. The inquiry information</p>										



	<p>will show in the Output Display screen.</p> <p>For deposit accounts, transaction 1006-01 (Dep Detail Inquiry) will be processed. For loan account, transaction 2270-00 (Ln Ext Gen Inquiry) will be processed.</p>
Disable use of Override required for Correction	<p>If you check this box, an override will not be required for corrections of this transaction.</p>
Number of Receipts	<p>Enter the number of receipts you want printed after this transaction is run. Usually, this is set to "1." To determine which printer to print receipts to, use the System Configuration > Printer Defaults tab, then the Receipt Destination field.</p>
Background Color	<p>If you want to change the background color of this transaction, you can use this field to select the color you'd like it to appear. This tool is handy if you want to designate all loan transactions with a certain background; payoff transactions with another background; etc. This will help tellers immediately recognize the type of transaction it is.</p>

[Return to Transaction Design](#)



CIM GOLDTeller allows your institution to set up transactions with any information you want. You can change the names of fields; change fields to drop-lists or checkboxes; or hide fields. This is done by right-clicking a field on the [Transaction Design screen](#) and bringing up the GOLDTeller Transaction Field Properties screen, as shown below:

GOLDTeller Transaction Field Properties

Field: Field 115

Field Name: F/M New Data

PC Hide Field Default Field to Yes

Field Type

Edit Checkbox Droplist

None

Description Position

Description on Top of Field Description to Left of Field

Copy to Field: None

Credit/Debit

None Credit Field Debit Field

Host Hide Field

Location in hundredths of inches

Horizontal 30 Vertical 135

Size in hundredths of inches

Width 105 Height 23

OK Cancel

From time to time, programmers will add new fields to a transaction. When the field is added, it is defaulted to a generic name such as "F/M New Data" or "Y/n Field 1." The GOLDTeller administrator at your institution must change those field names to something more useful to tellers. Or they can choose to hide the field on the transaction.

- To change a field name, in the **Field Name** field, delete the name that is there, and then type the new name of the field. In the example above, we would change "F/M New Data" to "General Category." Your GOLDPoint Systems account manager can help you with what fields can be changed. Also see the [Transactions](#) section for detailed information concerning all GOLDPoint Systems transactions.
- To hide a field, check the **PC Hide Field** box. The field will be hidden on the transaction, and the teller will not be able to see it. If

You can also change a field to a droplist using this dialog box. See [Creating a drop-list](#) field for more information concerning this feature.



See the following definitions for each of the fields found on this dialog box.

Field	Description
Field	This is the programmer name for this field. This name is not seen by the teller. You cannot make changes to this field; it is established by GOLDPoint Systems.
Field Name	This is the name of the field. You can change the name to something easier for your tellers to understand, if you want. This is what the tellers will see for this field when they process transactions.
PC Hide Field	Check this box if you want this field to be hidden from tellers.
Default Field to Yes	If this is a checkbox field, you can check this box to indicate that this field defaults to "Yes" (a checked box).
Field Type	This field allows you to choose what type of field you want this field to be. Choices are: <ul style="list-style-type: none"> • Edit: This makes the field an edit field, where the user can enter any information in the field that is needed. • Checkbox: This make the field a checkbox field, which is a simple yes or no the user indicates by either checking the box (yes) or leaving the box blank (no). • Droplist: Droplists are a convenient way for users to select the field entry from a droplist. Once you select this radio button, select the type of droplist you want this field to be. Some pre-setup is required before a field can be a droplist. See Creating a drop-list field for more information.
Description Position	This field allows you to choose whether to place the field description (name) to the left of fields or above fields (see below): <div data-bbox="505 1402 1273 1908" data-label="Image"> </div>

Field	Description
Copy to Field	This field allows you to copy the data to the destination selected in the drop-down box.
Credit/Debit	You cannot make changes to this field. This field is established by GOLDPoint Systems and shows whether the field is a credit, debit, or no monetary field.
Location in hundredths of inches	You cannot change these fields from this dialog box. Go back to the design screen and drag the field to a different location. Right-click the field again, and you can see where the location is in this field.
Size in hundredths of inches	You cannot change these fields from this dialog box. Go back to the design screen and click and hold on the end of a field, then drag it out to a new length. Unclick to let go of the field, then right-click the field to see how it affected the size of the field.
Host Hide Field	You cannot make changes to this field. This field is established by GOLDPoint Systems. It displays whether or not this field is hidden on the Host.

[Return to Transaction Design](#)



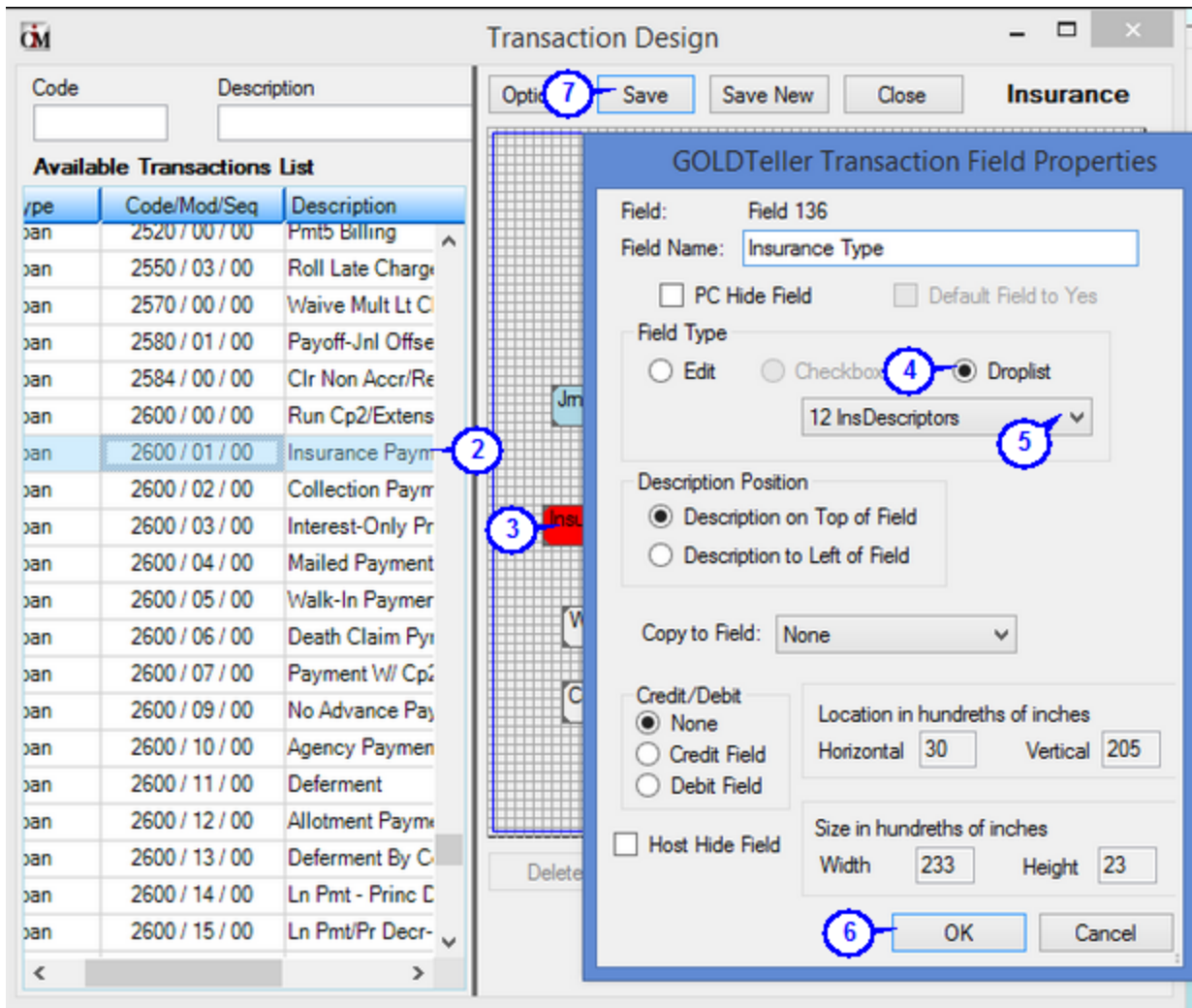
Creating a drop-list field is a multi-step process.

1. You must create the fields in the System Field Dictionary. See [System Field Dictionary](#) for more information.
2. You must create the drop-list using the View/Modify Droplists function. See [View/Modify Droplists](#) for more information.
3. The final step is to assign a field to that drop-list. See the following steps.

Assigning a field to a drop-list

1. Access the Functions > Administrator Options > [Transaction Design](#) screen.
2. Scroll to find the transaction with the field you want to assign a drop-list. When you've found it, click on it. It will appear in the transaction design area to the right.
3. Right-click the field you want to assign a drop-list. In the example below, we are assigning an insurance type drop-list to a field. The [GOLDTeller Transaction Field Properties](#) box is displayed.
4. Select the **Droplist** radio button in the Field Type.
5. Select the droplist you want for this field. (This should have been already created using steps 1 and 2 in the multi-step process described above.)
6. Click <OK>.
7. Click <Save> on the Transaction Design screen.
8. Click <Preview> to view your changes.






Example of the drop-list:



Transaction Design Preview

Insurance Payment (2600/1/0)

Account Number 01-000000-0	Tran Amount <input type="text"/>
As Of Date 05/05/2015 ▾	Check In Number <input type="text"/>
Insurance Type 0100-Accident & Health ▾ 0100-Accident & Health 0110-Unemployment Insurance 0120-Property Insurance	Cash In <input type="text"/>
<small>Waived Fee Amount</small> <input type="text"/>	Check In <input type="text"/>
Coverage From <input type="text"/> ▾	Journal In <input type="text"/>
Coverage To <input type="text"/> ▾	



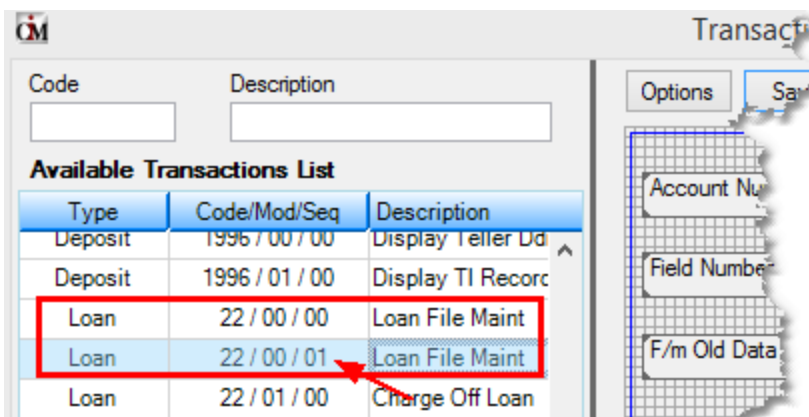
Return to Transaction Design



You can copy existing transactions and save them with a different name to use for specific reasons. For example, the loan File Maintenance transaction (tran code 022) is used to make file maintenance changes to specific loan fields on an account. You could save different versions of the transaction with different names, so tellers can instantly see which transaction to use.

To copy existing transactions to create a new transaction:

1. Select Functions > Administrator Options > [Transaction Design](#).
2. Scroll and select the transaction you want to copy from the transaction list on the left side of the screen. The transaction will be displayed on the right side of the screen.
3. With the transaction displayed, click **Save New**. The transaction will be saved with a new number in the Available Transactions List with the next sequence number (Seq column). For example, we copied the Loan File Maintenance transaction (22/00/00), and now sequence "01" is displayed (22/00/01), as shown below:



4. If you haven't already selected it, select the new transaction you just copied (sequence 01).
5. Click **Options**. The Transaction Entry Options screen is displayed.
6. Change the **Description** to something more meaningful for users.
7. Make any other changes to the [Transaction Entry Options screen](#).
8. Click <OK>.
9. Click <Save>.

Now you will need to add the transaction to the Transaction Menu, as described in the [Menu Design](#) topic. You may also need to make changes to individual fields on the new transaction. If so, use the [Field Properties screen](#).



Some transactions require a check after the transaction is run. Other transactions require a receipt. This topic explains how to tie a forms (checks, total tellers, receipts, etc.) to a transaction that will print after a transaction is run. Where the form is printed (to the display, to a printer, to PDF, etc.) is determined using the Functions > Administrator Options > System Configuration screen > [Printer Defaults tab](#).

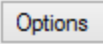
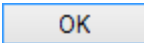
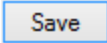
Note: Before doing this step, you should set up checks and receipts using the [Print Form Design](#) screen. If you print MICR-encoded checks, you need to set them up using the Functions > Administrator Options > [MICR Check Form Designer](#) screen. Your GOLDPoint Systems account manager will need to help you with this step.

Note: Receipts must be set up and modified by GOLDPoint Systems. Programming is often involved. Contact your GOLDPoint Systems account manager or send in a work order if you would like to change any wording on receipts.



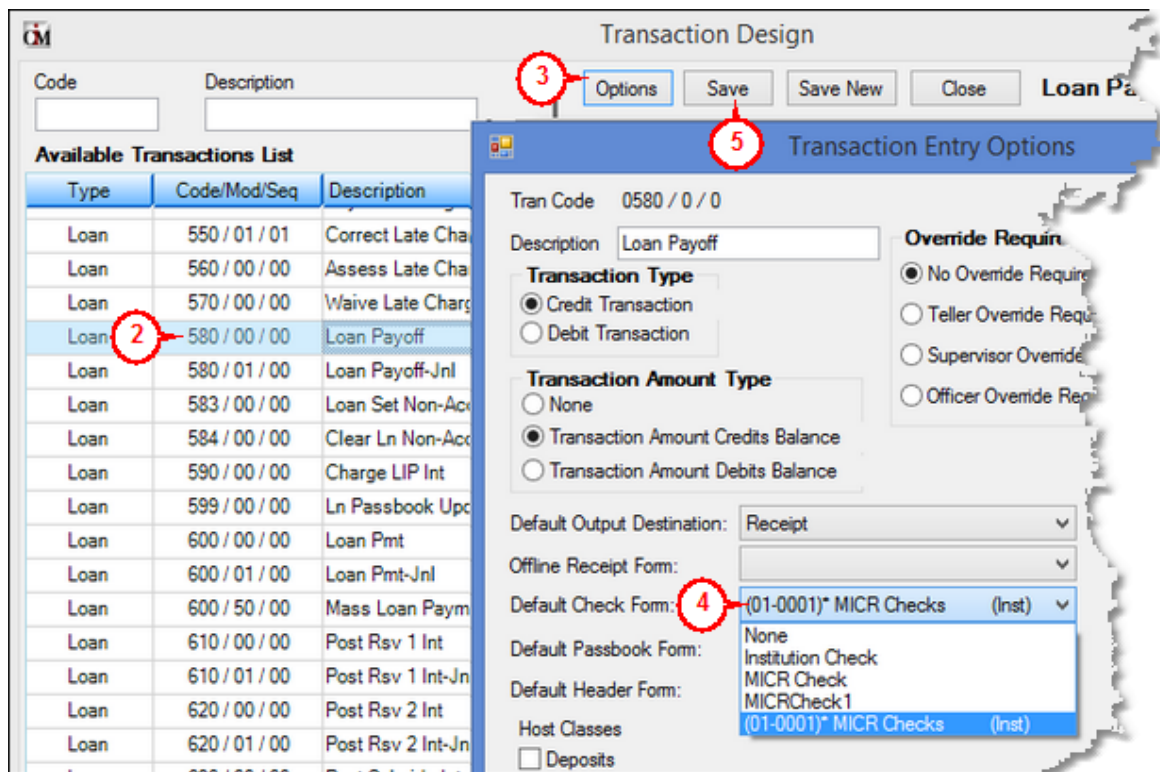
GOLDPoint Systems Only: If clients have a Word® file they want to use for receipts, see [Creating Receipts from Text Files](#).

To tie a check to a transaction:

1. Select Functions > Administrator Options > [Transaction Design](#).
2. Scroll and select the transaction you want to add a check to in the transaction list on the left side of the screen. The transaction will be displayed on the right side of the screen.
3. With the transaction displayed, click . The [Transaction Entry Options](#) screen is displayed.
4. In the **Default Check Form** field, select the check format you want to apply when this transaction is run and a check is created. This drop-down list displays any checks you created on the [Print Form Design](#) screen; or if using MICR checks, it displays the checks created on the [MICR Check Form Designer](#) screen.
5. Click  and then click . Now when the transaction is run and a check out is required, that check design will be the one used.

See the following example of these steps:



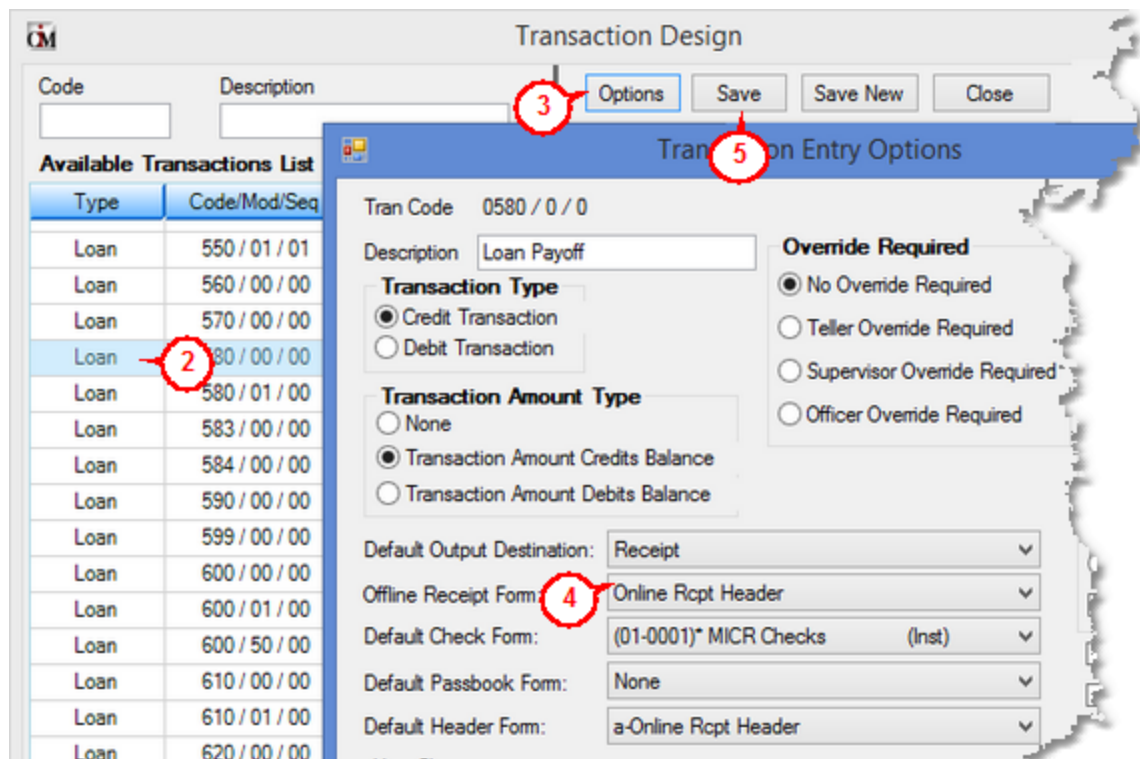


To tie a receipt to a transaction:

1. Select Functions > Administrator Options > [Transaction Design](#).
2. Scroll and select the transaction you want to add a receipt to in the transaction list on the left side of the screen. The transaction will be displayed on the right side of the screen.
3. With the transaction displayed, click [Options](#). The [Transaction Entry Options](#) screen is displayed.
4. In the **Default Header Form** field, select the receipt format you want to apply when this transaction is run and a receipt is required. This drop-down list displays any receipts you created on the [Print Form Design](#) screen.
5. Click [OK](#) and then click [Save](#). Now when the transaction is run, the accompanying receipt is printed. You designate where the receipt is printed using the Functions > Administrator Options > System Configuration screen, then [Printer Defaults tab](#). It's the printer listed in the **Receipt Destination** field.

See the following example of these steps:

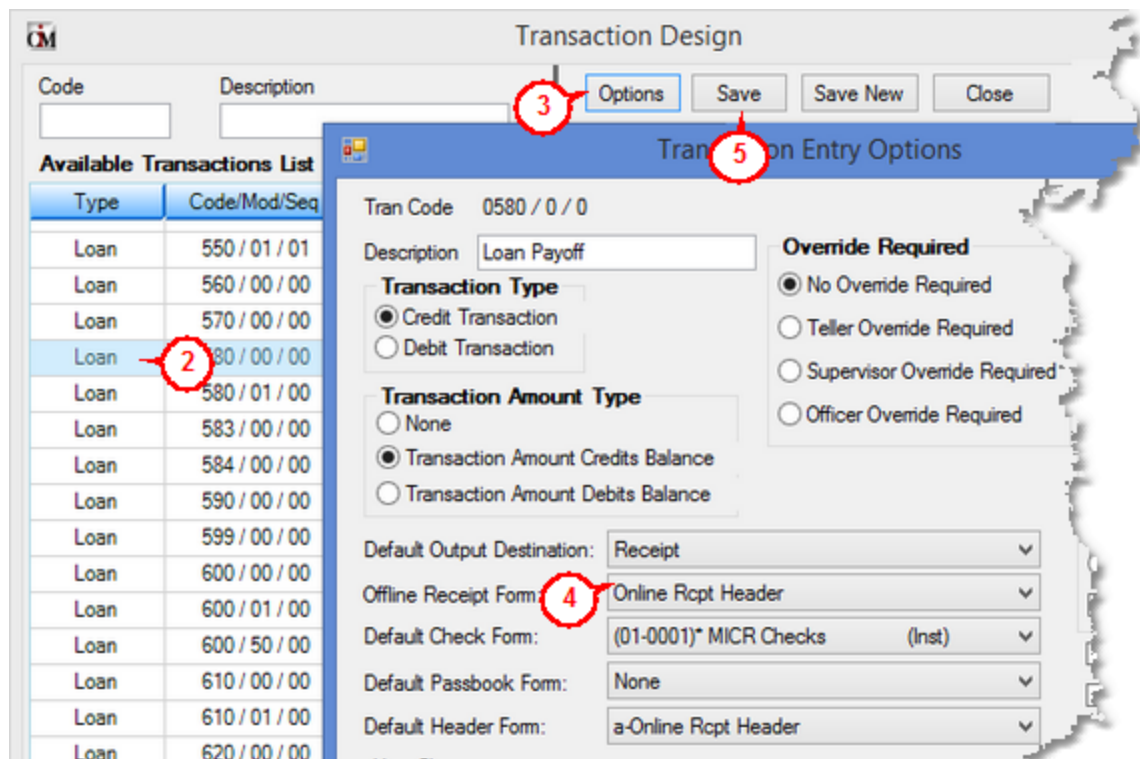




To tie a receipt to a transaction in the event of the system being offline (host is down):

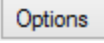
1. Select Functions > Administrator Options > [Transaction Design](#).
2. Scroll and select the transaction you want to add a receipt to in the transaction list on the left side of the screen. The transaction will be displayed on the right side of the screen.
3. With the transaction displayed, click [Options](#). The [Transaction Entry Options](#) screen is displayed.
4. In the **Offline Receipt Form** field, select the receipt format you want to apply when this transaction is run and a receipt is required. This drop-down list displays any receipts you created on the [Print Form Design](#) screen.
5. Click [OK](#) and then click [Save](#). Now when the transaction is run when in offline mode, this receipt is printed. You designate where the receipt is printed using the Functions > Administrator Options > System Configuration screen, then [Printer Defaults tab](#). It's the printer listed in the **Receipt Destination** field.

See the following example of these steps:



To designate the printer used for the output:

After a transaction is run, the output, or results of the transaction, are displayed, usually in the fourth quadrant of the main [CIM GOLDTeller screen](#). However, you can change this destination per transaction by following these steps:

1. Select Functions > Administrator Options > [Transaction Design](#).
2. Scroll and select the transaction for which you want to designate the output display in the transaction list on the left side of the screen. The transaction will be displayed on the right side of the screen.
3. With the transaction displayed, click . The [Transaction Entry Options](#) screen is displayed.
4. In the **Default Output Destination** field, select the destination you want the receipt to print. Possible choices are:

Display
Receipt
Document
Passbook

These options are tied to the printers of the same name on the Functions > Administrator Options > System Configuration screen, then [Printer Defaults tab](#).



Note: Choosing "Display" will not print an actual form. It will display the result of the transaction in the [4th quadrant](#) of the CIM GOLDTeller screen.

- Click and then click . Now when the transaction is run, this form is printed to the designated printer you selected in step 4.

See the following example of these steps:

Transaction Design

Code: [] Description: []

Available Transactions List

Type	Code/Mod/Seq
Loan	550 / 01 / 01
Loan	560 / 00 / 00
Loan	570 / 00 / 00
Loan	580 / 00 / 00
Loan	580 / 01 / 00
Loan	583 / 00 / 00
Loan	584 / 00 / 00
Loan	590 / 00 / 00
Loan	599 / 00 / 00
Loan	600 / 00 / 00
Loan	600 / 01 / 00
Loan	600 / 50 / 00
Loan	610 / 00 / 00
Loan	610 / 01 / 00
Loan	620 / 00 / 00

Transaction Entry Options

Tran Code: 0580 / 0 / 0
Description: Loan Payoff

Transaction Type

Credit Transaction
 Debit Transaction

Transaction Amount Type

None
 Transaction Amount Credits Balance
 Transaction Amount Debits Balance

Override Required

No Override Required
 Teller Override Required
 Supervisor Override Required
 Officer Override Required

Default Output Destination: Receipt (4)

Offline Receipt Form: Online Rcpt Header

Default Check Form: (01-0001)* MICR Checks (Inst)

Default Passbook Form: None

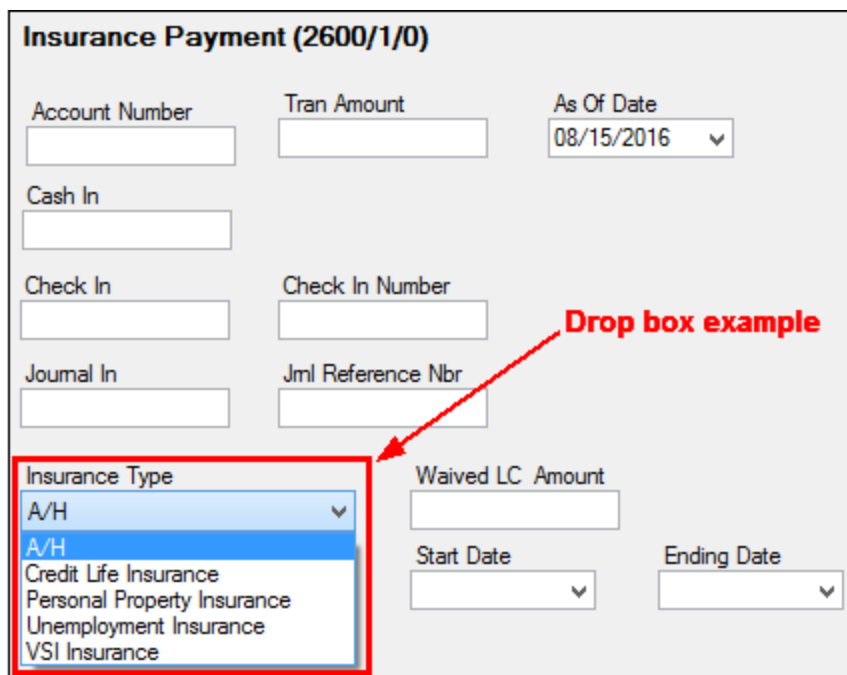
Default Header Form: a-Online Rcpt Header (5)



View/Modify Droplists

 [Functions menu](#) > [Administrator Options](#) > [View/Modify Droplists](#)

Use a drop list to provide a quick list of available options for a specific field within a transaction. The drop list helps to assure accuracy and controls what content may be entered into that field. A drop list can be added to most fields found on transactions, as shown below:



Insurance Payment (2600/1/0)

Account Number Tran Amount As Of Date

Cash In

Check In Check In Number

Journal In Jml Reference Nbr

Insurance Type
A/H
Credit Life Insurance
Personal Property Insurance
Unemployment Insurance
VSI Insurance

Waived LC Amount

Start Date Ending Date

Drop box example

Creating a drop-list field is a multi-step process.

1. You must create the fields in the System Field Dictionary. See [System Field Dictionary](#) for more information.
2. You must create the drop-list using the View/Modify Droplists function. See the steps below for more information.
3. The final step is to assign a field to that drop-list. See [Creating a drop-list field](#) under the Transaction Design section.

To create a drop-list using the View/Modify Droplists function:

1. Select [Functions](#) > [Administrator Options](#) > [View/Modify Droplists](#).



2. Type the name of the droplist you want to create in the field above the **Add List** button. **Note:** The field name should not contain any spaces.
 3. Click **Add List**. The middle list will clear.
 4. In the far right list, select a field you want added to the drop list and click **Add Entry**. You can also click and hold on a field in the right list, then drag and drop it into the middle list. Or simply double-click the field in the far right list to add it to the middle list. Repeat this step for each selection field you want added to the drop-down list.
- Note:** You should have already created the fields using the [System Field Dictionary](#).
5. Use the up/down arrows in the middle to arrange the desired order of the fields within the drop list.
 6. Once all desired fields have been placed in the middle list, click **Save**. An entry is easily removed by highlighting it and clicking **Delete Entry(s)**.

View/Modify Drop Lists

Search:

Drop List Names	Drop List Entries	Description	Dictionary Entries	Description
BlankDMYlist	InsDes0100	0100-Accident & Health	DupCopyFee	Duplicate Copy Fee
DistCodeList	InsDes0110	0110-Unemployment Insurance	DupPmtBkFee	Duplicate Payment Book
ErdNerdList	InsDesc0120	0120-Property Insurance	Equals	(=)
SafeDeposit			ErdField	Erd
BlankNoYesList			ExtensionFee	Extension Fee
BlankYesNoList			FStatusHead	Fwd Status
NoYesList			ForcdInsFee	Forced Insurance Fee
YesNoList			InsDes0100	0100-Accident & Health
Infilemaint			InsDes0110	0110-Unemployment Insu
LoanFee			InsDesc0120	0120-Property Insurance
Descriptors			InstitutinH	Inst
InsDescriptors			InvestigationFee	Investigation Fee
			JDateHead	Jrnl Date
			JOvrRptHead	JOURNAL OVERRIDE R
			JRecHead	Jrnl #
			JRptHead	JOURNAL REPORT
			JTimeHead	Jrnl Time
			JnlOvrFullNameH	OTIrFNam

InsDescriptors **2**

Add List **Delete List(s)** **Add Entry** **Delete Entry(s)** **Save** **Cancel**

3 **4** **5** **6**



Remember



You aren't done yet. You now need to finish the last task. See [Creating a drop-list field](#) under the Transaction Design section.



MICR Check Printing

UNDER CONSTRUCTION: This topic is being rewritten and possibly re-programmed for better functionality. We anticipate this section being redone by January 2021.

Using the MICR Check Printing feature allows your institution to print your own checks, complete with MICR line, using check stock paper that is loaded into a printer. This guide will help you learn how to set up and print MICR checks onsite from CIM GOLDTeller.



Note

Checks can also be printed with a MICR line and check stock from the Loans and Deposit systems. The steps to do this from those systems are slightly different, but similar. See these topics for more information:

- [Printing Checks within Loans System](#)
- [Printing Checks within Deposits System](#)

Printing MICR checks requires some setup, but once that is complete, it is very easy to print checks directly onto check stock including a printed MICR line.

[Part 1: Set Up Office and Routing Number to use in the MICR line.](#)

[Part 2: Create the MICR Check Format using the MICR Check Form Designer screen.](#)

[Part 3: Designate the Next Check Number using the Next Available Check Number Screen.](#)

[Part 4: Printing Checks in CIM GOLDTeller.](#)



IMPORTANT

Your institution must have the following before you can successfully print MICR checks:

- A laser printer with magnetic toner cartridge to print the checks.
- Secure MICR-approved blank check stock paper. Keep the box the paper comes in, so you can better set up the dimensions of your checks using the [MICR Check Form Designer screen](#).
- The MICR Encoding font. If you downloaded CIM GOLD version 7.5.9 or above, the MICR font is included with the download. If you need help downloading the approved MICR font, contact your GOLDPoint Systems account manager.

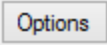


**WARNING**

If your institution's system is offline, and tellers attempt to print MICR checks, they will not be able to. The use of MICR checks in CIM GOLDTeller is only available in online mode. MICR check printing is disabled in offline mode and GOLDTeller will revert to offline check printing.

Being offline could mean the connection to the DB4 server is down or GOLDPoint Systems host computer is down.

Before you can print MICR checks from GOLDTeller, several setup steps are required, as outlined below:

1. Your GOLDPoint Systems account manager must set up the MICR check types on the GOLDPoint Systems > MICR Check Types screen for your institution.
- 2.
3. Create the MICR check formats using the Functions > Administrative Options > [MICR Check Form Designer screen](#).
4. You should designate the next check number to be used by the MICR checks by accessing the Functions > Administrator Options > [Next Check Number](#) screen in CIM GOLDTeller and entering the check number for each type of MICR check. This step can also be done on the GOLD Services > [Next Available Check Number screen](#).
5. For each transaction where a check out is required (e.g., Payoff, Miscellaneous Distributions, etc.), you need to designate that the MICR checks format you created in step 3 above be the **Default Check Form** on the transaction. This is done through the Functions > Administrator Options > [Transaction Design screen](#), then click , as shown below:



Transaction Entry Options

Tran Code 0580 / 0 / 0

Description Loan Payoff

Transaction Type

Credit Transaction

Debit Transaction

Transaction Amount Type

None

Transaction Amount Credits Balance

Transaction Amount Debits Balance

Default Output Destination: Receipt

Offline Receipt Form:

Default Check Form: (01-0001)* MICR Checks (Inst)

Default Passbook Form:

Default Header Form:

Host Classes

Deposits

Loans

Inquir

Not

Override Required

No Override Required

Teller Override Required

Supervisor Override Required

Officer Override Required

Host On

PM T

Display

Don't A

Synchron

No Fill

Fill Che

Fill C

Fill

If Che

Print Item

Print Endo

Disable Che

Send Inc

Disable

The following topics explain how to set up the actual MICR check formats and print MICR checks:

- [Create MICR checks](#) using the MICR Check Form Designer.
- [Designate the next check number](#) for MICR checks for each branch.
- Turn on the [PC Institution option](#) indicating that MICR checks can be used.
- [Running transactions](#) with the MICR check printing function.

Using the GOLD Services > [Office Routing Info screen](#), connect the office or branch to the MICR line. These fields are used by [Check Writer](#) to populate the routing number and account number for the MICR line, which is explained in the [Part 2: Create the MICR Check Format](#) topic. You can set up each office and branch to have a different routing and account number.

To set up the office and routing number:

1. Access the GOLD Services > Office Routing Info screen.
2. Click <Create New>.
3. Enter the Office number to add the office and routing number in the provided field.
4. Do not enter anything in the **Check Type** field. This is a future enhancement that has not yet been released to CIM GOLD.
5. Enter the Routing Number and Account Number of the bank or institution used by your institution for checks.
6. Click <Save Changes>. See the following steps.

Office	Check Type	Sequence	Routing Number	Account Number	Employee Name	Date Modified
		0	122235821	123456	1907 NO NAME AVAILABLE	12/21/2020
899		0	121122676	123456	1907 NO NAME AVAILABLE	12/21/2020
9999		0	122235821	123456	1907 NO NAME AVAILABLE	12/21/2020

Office: 3

Check Type: 4 Ignore this field.

Routing Number: 5 US BANK NA

Account Number: 5

2
 6

GOLD Services > Office Routing Info Screen

Move on to Part 2: Create the MICR Check Format

[CIM GOLDTeller Functions menu](#) > [Administrator Options](#) > MICR Check Form Designer



In order to print MICR checks from CIM GOLDTeller, you must use the MICR Check Form Design to create how you want the MICR checks to look and print. This function is similar to other check formatting programs within CIM GOLD ([Deposits Check Printing](#), [Loans Check Printing](#), [Accounts Payable Check Printing](#)).

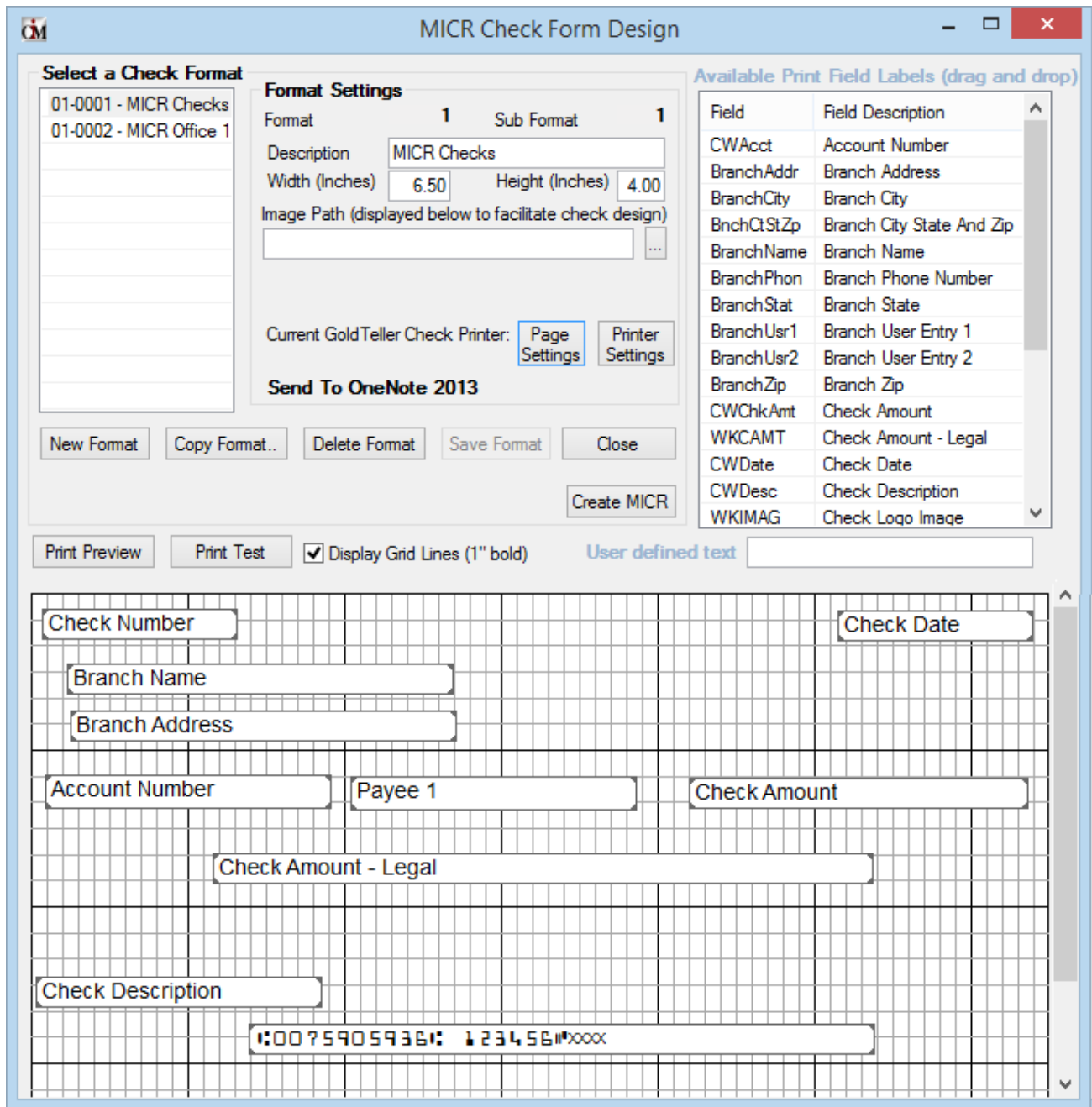
Security

Security for this screen should only be given to managers. Security for this screen is found on the Security > Setup screen > System tab, then expand the GOLDTeller Security node and select the **Maintain** radio button for **Forms Design**. See the [GOLDTeller Security Features](#) topic for more information about the security options.

To design a new MICR check:

1. Access the MICR Check Form Design screen found under Functions > Administrator Options > MICR Check Form Designer in CIM GOLDTeller. See the following example of this screen:


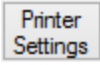

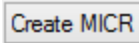


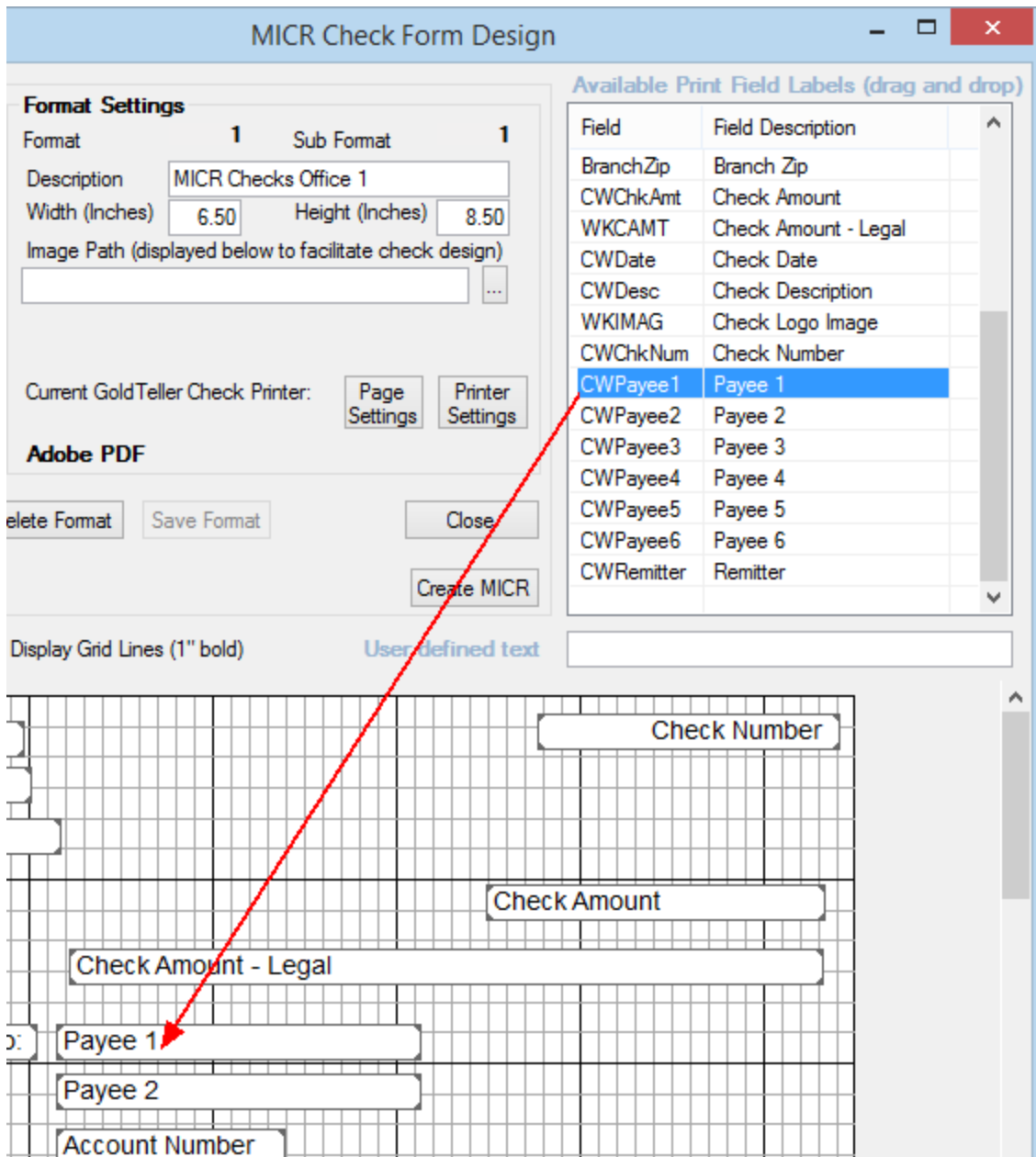


CIM GOLDTeller > Functions > Administrator Options > MICR Check Form Designer

- Click **New Format** or click **Copy Format..** if you want to copy an already-saved format and just make changes to it and save it with a new format number and description. The fields in the Format Settings field group are now file maintainable, as shown below.



3. The **Format** field is pre-filled with a system-entered format number. Format 1 is reserved for MICR checks. Enter a number you want to assign to this check format in the **Sub Format** field.
4. Enter a description for that format in the **Description** field (such as bank checks, subsidiary checks, cashier's checks, office 1 MICR checks).
5. Enter the **Width** and **Height** for this check format. You can find the information for the width and height on the outside of the box your checks come in. A common dimension for check stock paper is 8.5 inches by 11 inches.
6. For easier field alignment in the format area, an image of one of your checks can be placed in the background. You can scan and save one of your existing checks as an image in .jpg, .png, .bmp, or other image format. Click the browse button  under **Image Path (displayed below to facilitate check design)** and find where you saved the check image. **Note:** The image is only for formatting purposes. This image will not appear on printed checks.
7. The **Current GoldTeller Check Printer** field displays the default printer where the checks will be printed (your computer's default printer).
 - If you want to change this printer, click .
 - If you need to change the page settings (such as the size of the print), click .
 - **Note:** You must use a laser printer to print MICR encoded checks, because MICR encoding must be printed with a special magnetic ink only available for laser printers. (This is a legal requirement of the Check 21 Act.)
8. Add the MICR number to the bottom of the check by clicking . For more information on this feature, see [Create MICR Line](#).
9. Now select which fields you want on the check grid by dragging and dropping the fields listed in the Available Print Field Labels box into the grid view, as shown below. Place the field where you want it to print on the check. These are merge fields that act as placeholders. Data where those fields are at will actually take the place of those field names when the check is printed. See the [MICR Check Field Descriptions](#) for more information of each of the merge fields and where they are pulled.



- Once the field is placed on the check grid, you can manually drag on the sides and top of the field box to increase or decrease the size of the field. Or you can right-click the field box and manually enter the size of the box in the **Width** and **Height** fields on the Sizeable Label Properties, as shown in the following example.




The screenshot shows the 'Sizeable Label Properties' dialog box for 'Field0049'. The dialog is titled 'Sizeable Label Properties' and has a blue header. The main area is light gray. At the top right, the field name 'Field0049' is displayed. Below this, there are several input fields and checkboxes:

- 'Location in hundredths of inches - Horizontal' is set to 230.
- 'Vertical' is set to 131.
- 'Size in hundredths of inches - Width' is set to 398.
- 'Height' is set to 20.
- 'Font' is set to 'Arial'.
- 'Points' is set to 10.
- There is a checkbox for 'Use font height as the label height' which is currently unchecked.
- 'Align text to the' has three radio buttons: 'Left' (selected), 'Center', and 'Right'.
- 'Text color' is set to black.
- There are three checkboxes labeled 'Checkbox1', 'Checkbox2', and 'Checkbox3', all of which are unchecked.
- 'StringData1' contains the text 'CWPayee1'.
- 'StringData2' contains the text '0'.
- 'StringData3' and 'StringData4' are empty text boxes.
- At the bottom, there is a checkbox for 'Allow file maintenance on this field' which is unchecked.
- At the very bottom, there is a checkbox for 'Remove this label from the form' which is unchecked.
- There are 'OK' and 'Cancel' buttons at the bottom right.

11. To delete a field on the check grid that you no longer want, click it and then press the <Delete> key on your keyboard. Or right-click on the field box, and check the Remove this label from the form box on the Sizeable Label Properties box.



Tip: For graphic fields, such as a check logo image (WKIMAG) or a signature, you select where the system pulls the graphic by right-clicking the graphic field on the grid. This causes the Sizeable Label Properties box to be displayed, as shown below. Notice that the **Path for logo image** field is available (this field only appears for graphic fields). Click the browse icon  and find the location of the graphic you want to use. Click <OK> and then <Print Preview> to see how the graphic looks on your checks. You can increase/decrease the size of the graphic box. **Note:** If other people will be using this format to print checks, make sure the path for the image is in a location that all users can access. It shouldn't be a mapped network drive known only to your computer.

- Continue adding fields to the check grid in the places you want those fields to print on the actual check. **Note:** You can add custom messages or labels by using the **User defined text** box, and then dragging and dropping that information into the grid, as shown below. This can be done multiple times to add any data you want to the check.



Available Print Field Labels (drag and drop)

Field	Field Description
BranchZip	Branch Zip
CWChkAmt	Check Amount
WKCAMT	Check Amount - Legal
CWDate	Check Date
CWDesc	Check Description
WKIMAG	Check Logo Image
CWChkNum	Check Number
CWPayee1	Payee 1
CWPayee2	Payee 2
CWPayee3	Payee 3
CWPayee4	Payee 4
CWPayee5	Payee 5
CWPayee6	Payee 6
CWRemitter	Remitter

User defined text: Pay to the order of

13. When all fields have been added and the check looks correct, click <Save Format>.

Once the check format has been set up, you need to tie the format to each transaction where a possible MICR checks will be printed, such as the Payoff transaction or Insurance Cancellation transactions. See [Tying Forms to Transactions](#) for more information.

Creating your check formats will take some time. You will need to verify the check looks correct by clicking

[Print Preview](#)

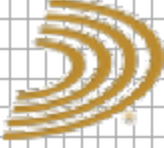
or

[Print Test](#)

. **Note:** If you inserted the Branch Name and Address fields, those fields won't print on the test copy. You'll have to actually run a transaction to check if the fields are pulled in correctly. Again, see the [MICR Check Field Descriptions](#) topic for more information on each of the possible merge fields.

Now you can set up a [next available check number](#) to use with this format, and [run transactions](#) for these MICR checks.

The following is an example of what print preview of a check format would look like. (**Note:** In this example, the option to **Display Grid Lines** is set.)

		MM/DD/YYYY	1234567
		Pay to the order of:	
		Payee Line 1	12,345.67
GOLDPoint Finance		***Twelve Thousand Three Hundred Forty Five And 67/100***	
820 N. 1525 W			
Provo, UT 84601			
		⑆00⑆⑆0000⑆5⑆ ⑆23456⑆XXXX	

You also need to designate the next check number, as described in the [Get Next Check Number](#) topic.

See also:

[MICR Check Printing](#)

[Create MICR Line](#)

[MICR Check Field Descriptions](#)



See [Get Next Check Number](#) for now.

Note: This topic is under construction. We are currently rewriting the MICR Checks section for better understanding.

With the [MICR option](#) turned on, your [check format](#) set up, the [check format tied to your transaction](#), and [check number](#) verified, you are ready to run transactions and print MICR checks.

1. In CIM GOLDTeller, process a transaction that requires a **Check Out**, such as exemplified in this Payoff transaction (tran code 580) below. **Note:** If you leave the **Check Out** field blank and click , Check Writer pops up and the amount of the **Check Out** is automatically populated for you.

CINDY FISHER			Loan Payoff (580/0/0)	
Primary Phone			Account Number	Tran Amount
			01 020202 0	6,000.00
Account	Balance	Description	Check In	
01 020202 0	3,488.29	Loan	6,000.00	
			Cash In	Cash Out
				601.11
				As Of Date
				05/13/2015
			<input type="checkbox"/> Correction	Check In Number
				1234
			<input type="button" value="Send"/>	<input type="button" value="Clear"/>

Enter the parameters for the transaction, and then click . **Important Note:** Do not enter the **Check Out Number**. If a check number is entered, the system assumes that a pre-printed check is being requested, and the MICR check printing will be bypassed. When this field is left blank, the system assumes you are processing a MICR check. If you know you will always be using MICR checks, you can hide all the **Check Out Number** fields from transactions (using the [Transaction Design](#) function). However, you need to consider what your procedures will be in the event of being offline when running transactions.

2. After you click , the Check Writer screen is displayed, as shown below. (Note: You may have to first enter an override.)



- Most of the fields are entered for you on this screen. Notice that the **Check Number** field is not file maintainable. You can make changes to the **Payee Lines** if you need to.
- Click . The check is printed to the printer designated on the transaction. (See [Tying Forms to Transactions](#).)

A record of the check is sent to [Check Reconciliation](#).

CIM GOLDTeller Functions menu > Administrator Options > MICR Check Form Designer

In order to print MICR checks from CIM GOLDTeller, you must use the MICR Check Form Design to create how you want the MICR checks to look and print. This function is similar to other check formatting programs within CIM GOLD ([Deposits Check Printing](#), [Loans Check Printing](#), [Accounts Payable Check Printing](#)).

Security

Security for this screen should only be given to managers. Security for this screen is found on the Security > Setup screen > System tab, then expand the GOLDTeller Security node and select the **Maintain** radio button for **Forms Design**. See the [GOLDTeller Security Features](#) topic for more information about the security options.

To design a new MICR check:

- Access the MICR Check Form Design screen found under Functions > Administrator Options > MICR Check Form Designer in CIM GOLDTeller. See the following example of this screen:



Select a Check Format

- 01-0001 - MICR Checks
- 01-0002 - MICR Office 1

Format Settings

Format: **1** Sub Format: **1**

Description: MICR Checks

Width (Inches): 6.50 Height (Inches): 4.00

Image Path (displayed below to facilitate check design):

Current GoldTeller Check Printer: [Page Settings](#) [Printer Settings](#)

Send To OneNote 2013

[New Format](#) [Copy Format..](#) [Delete Format](#) [Save Format](#) [Close](#)

[Create MICR](#)

Available Print Field Labels (drag and drop)

Field	Field Description
CWAcct	Account Number
BranchAddr	Branch Address
BranchCity	Branch City
BnchCtStZp	Branch City State And Zip
BranchName	Branch Name
BranchPhon	Branch Phone Number
BranchStat	Branch State
BranchUsr1	Branch User Entry 1
BranchUsr2	Branch User Entry 2
BranchZip	Branch Zip
CWChkAmt	Check Amount
WKCAMT	Check Amount - Legal
CWDate	Check Date
CWDesc	Check Description
WKIMAG	Check Logo Image

[Print Preview](#) [Print Test](#) [Display Grid Lines \(1" bold\)](#) [User defined text](#)

Check Number: [] Check Date: []

Branch Name: []

Branch Address: []

Account Number: [] Payee 1: [] Check Amount: []


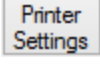

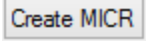
Check Amount - Legal: []

Check Description: []

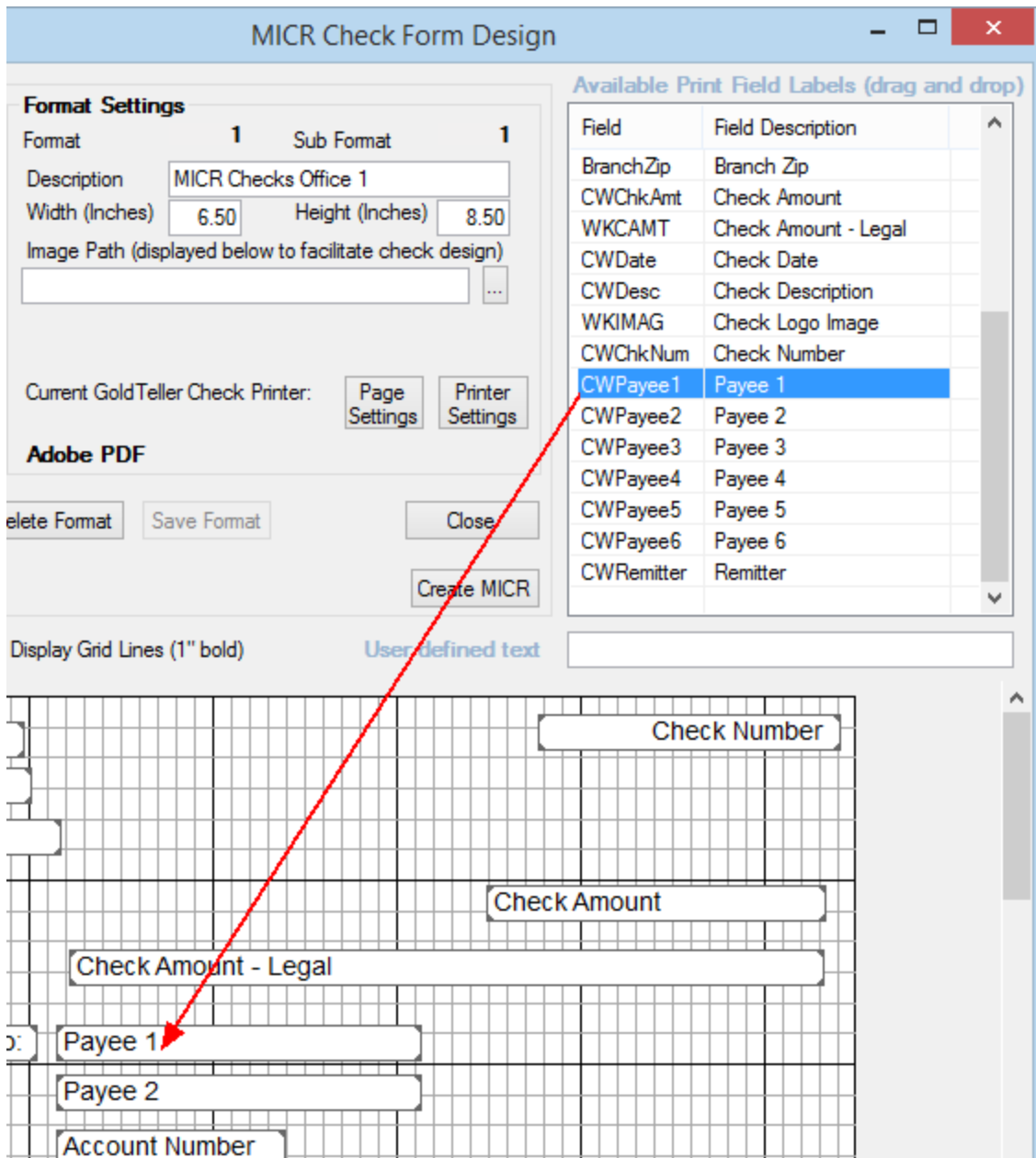
⑆0075905936⑆ ⑆23456⑆⑆XXXX

CIM GOLDTeller > Functions > Administrator Options > MICR Check Form Designer

- Click [New Format](#) or click [Copy Format..](#) if you want to copy an already-saved format and just make changes to it and save it with a new format number and description. The fields in the Format Settings field group are now file maintainable, as shown below.

3. The **Format** field is pre-filled with a system-entered format number. Enter a number you want to assign to this check format in the **Sub Format** field.
4. Enter a description for that format in the **Description** field (such as bank checks, subsidiary checks, cashier's checks, office 1 MICR checks).
5. Enter the **Width** and **Height** for this check format. You can find the information for the width and height on the outside of the box your checks come in.
6. For easier field alignment in the format area, an image of one of your checks can be placed in the background. You can scan and save one of your existing checks as an image in .jpg, .png, .bmp, or other image format. Click the browse button  under **Image Path (displayed below to facilitate check design)** and find where you saved the check image. **Note:** The image is only for formatting purposes. This image will not appear on printed checks.
7. The **Current GoldTeller Check Printer** field displays the default printer where the checks will be printed (your computer's default printer).
 - If you want to change this printer, click .
 - If you need to change the page settings (such as the size of the print), click .
 - **Note:** You must use a laser printer to print MICR encoded checks, because MICR encoding must be printed with a special magnetic ink only available for laser printers. (This is a legal requirement of the Check 21 Act.)
8. Add the MICR number to the bottom of the check by clicking . For more information on this feature, see [Create MICR Line](#).
9. Now select which fields you want on the check grid by dragging and dropping the fields listed in the Available Print Field Labels box into the grid view, as shown below. Place the field where you want it to print on the check. These are merge fields that act as placeholders. Data where those fields are at will actually take the place of those field names when the check is printed. See the [MICR Check Field Descriptions](#) for more information of each of the merge fields and where they are pulled.





10. Once the field is placed on the check grid, you can manually drag on the sides and top of the field box to increase or decrease the size of the field. Or you can right-click the field box and manually enter the size of the box in the **Width** and **Height** fields on the Sizeable Label Properties, as shown in the following example.


The screenshot shows the 'Sizeable Label Properties' dialog box for 'Field0049'. The dialog is titled 'Sizeable Label Properties' and has a blue border. It contains the following fields and controls:

- Location in hundredths of inches - Horizontal: 230
- Vertical: 131
- Size in hundredths of inches - Width: 398
- Height: 20
- Font: Arial
- Points: 10
- Use font height as the label height
- Align text to the: Left, Center, Right
- Text color: Black
- Tab Order: 0
- StringData1: CWPayee1
- StringData2: 0
- StringData3: (empty)
- StringData4: (empty)
- Allow file maintenance on this field
- Remove this label from the form
- Buttons: OK, Cancel

11. To delete a field on the check grid that you no longer want, click it and then press the <Delete> key on your keyboard. Or right-click on the field box, and check the Remove this label from the form box on the Sizeable Label Properties box.

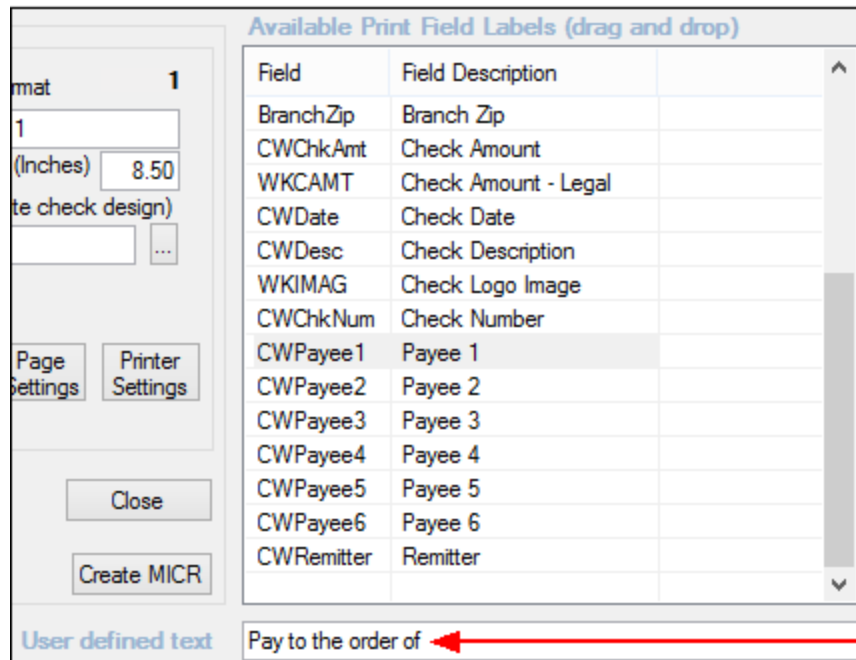




Tip: For graphic fields, such as a check logo image (WKIMAG) or a signature, you select where the system pulls the graphic by right-clicking the graphic field on the grid. This causes the Sizeable Label Properties box to be displayed, as shown below. Notice that the **Path for logo image** field is available (this field only appears for graphic fields). Click the browse icon  and find the location of the graphic you want to use. Click <OK> and then <Print Preview> to see how the graphic looks on your checks. You can increase/decrease the size of the graphic box. **Note:** If other people will be using this format to print checks, make sure the path for the image is in a location that all users can access. It shouldn't be a mapped network drive known only to your computer.

- Continue adding fields to the check grid in the places you want those fields to print on the actual check. **Note:** You can add custom messages or labels by using the **User defined text** box, and then dragging and dropping that information into the grid, as shown below. This can be done multiple times to add any data you want to the check.





13. When all fields have been added and the check looks correct, click <Save Format>.

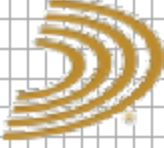
Once the check format has been set up, you need to tie the format to each transaction where a possible MICR checks will be printed, such as the Payoff transaction or Insurance Cancellation transactions. See [Tying Forms to Transactions](#) for more information.

Creating your check formats will take some time. You will need to verify the check looks correct by clicking [Print Preview](#) or [Print Test](#). **Note:** If you inserted the Branch Name and Address fields, those fields won't print on the test copy. You'll have to actually run a transaction to check if the fields are pulled in correctly. Again, see the [MICR Check Field Descriptions](#) topic for more information on each of the possible merge fields.

Now you can set up a [next available check number](#) to use with this format, and [run transactions](#) for these MICR checks.

The following is an example of what print preview of a check format would look like. (**Note:** In this example, the option to **Display Grid Lines** is set.)



		MM/DD/YYYY	1234567
	Pay to the order of:		
	Payee Line 1		12,345.67
GOLDPoint Finance		***Twelve Thousand Three Hundred Forty Five And 67/100***	
820 N. 1525 W			
Provo, UT 84601			
		⑆00⑆⑆0000⑆5⑆ ⑆23456⑆XXXX	

You also need to designate the next check number, as described in the [Get Next Check Number](#) topic.

See also:

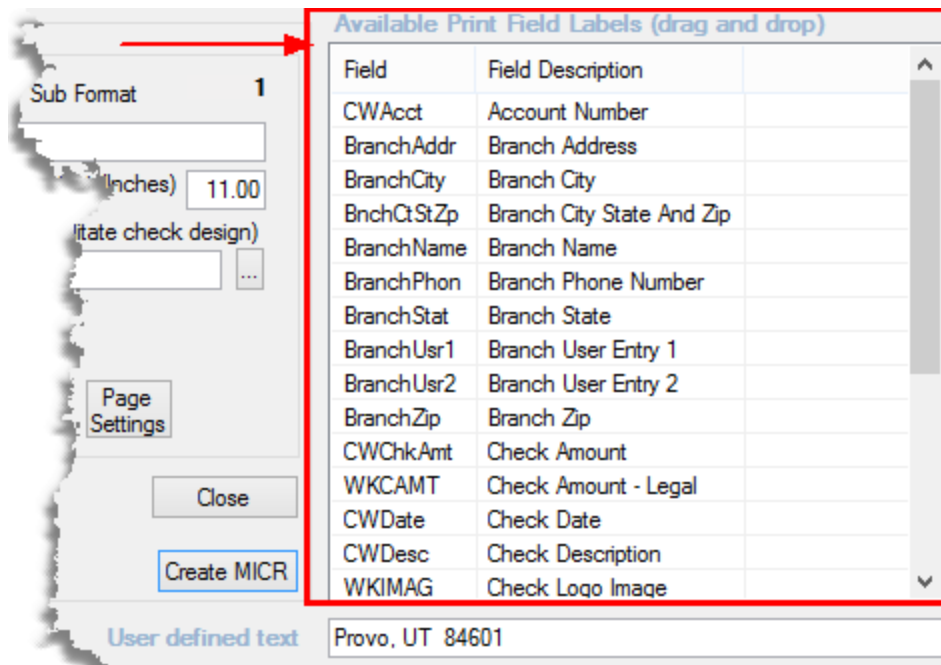
[MICR Check Printing](#)

[Create MICR Line](#)

[MICR Check Field Descriptions](#)



When creating MICR checks, several merge fields are available. This topic describes each of the merge fields and where the information is pulled. For more information about setting up MICR checks, see [Creating MICR Checks for Use in CIM GOLDTeller](#). The following is an example of where the merge fields are found on the MICR Check Form Design screen:



Field	Description
CWAacct	This is the account number for which you are running the transaction or Check Writer. Check Writer automatically appears after a transaction that requires money to go back to the customer, such as on a payoff or insurance cancellation.
BranchAddr	<p>This is the branch address for the account for which you are running the transaction. This information is pulled once the transaction is run or the office or account number is entered in Check Writer. When the account involves the office number at the front (a two or four-digit number), the system pulls that branch's address information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number is 0002-0001230-07, "0002" is branch 2, and therefore, the address entered for branch 2 on the PC Branch Settings screen is pulled.</p> <p>This is the street address. You would still need to add the BranchName and BnchCtStZp merge fields.</p>
BranchCity	This is the city of the branch for the account for which you are running the transaction. This information is pulled once the transaction is run or the office or account number is entered in Check Writer. When the account involves the office number at the front (a

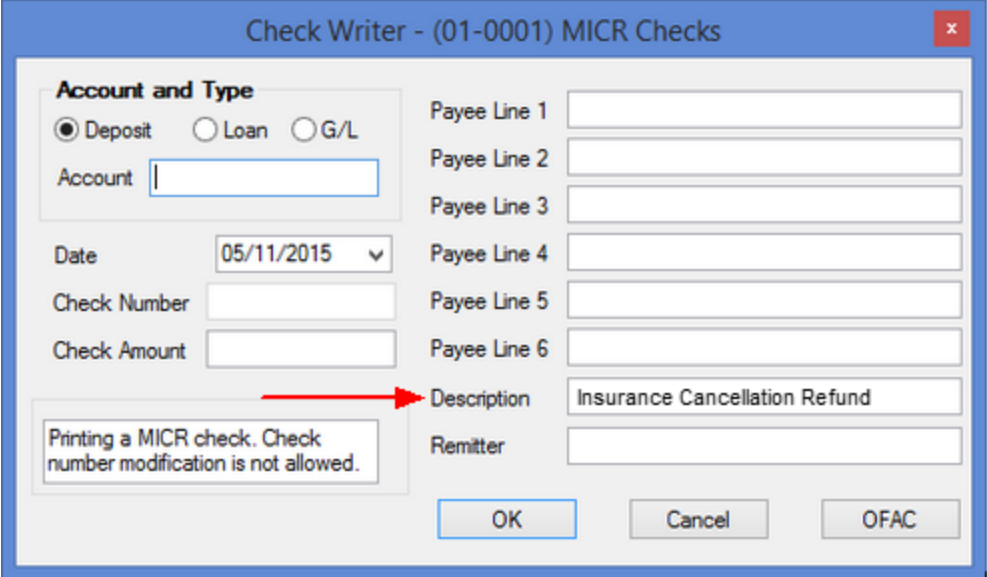


Field	Description
	<p>two or four-digit number), the system pulls that branch's city information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number is 0002-0001230-07, "0002" is branch 2, and therefore, the city entered for branch 2 on the PC Branch Settings screen is pulled.</p> <p>This is just the city name. You would still need to add the BranchName, BranchAddr, BranchSt, and BranchZip merge fields. Or rather than using this field, use the BranchCtStZp field, as described below.</p>
BranchCtStZp	<p>This is the branch's city, state, and Zip code. This is printed on one line, such as: Provo, UT 84601.</p> <p>The system pulls that branch's city, state, and Zip code information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number being run is 0002-0001230-07, "0002" is branch 2, and therefore, the city, state, and Zip code entered for branch 2 on the PC Branch Settings screen is pulled.</p>
BranchName	<p>This is the branch's name. The system pulls that branch's name information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number being run on a transaction is 0002-0001230-07, "0002" is branch 2, and therefore, the name entered for branch 2 on the PC Branch Settings screen is pulled.</p>
BranchPhon	<p>This is the branch's phone number. The system pulls that branch's phone number information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number being run on a transaction is 0002-0001230-07, "0002" is branch 2, and therefore, the phone number entered for branch 2 on the PC Branch Settings screen is pulled.</p>
BranchStat	<p>This is the state of the branch for the account for which you are running the transaction. This information is pulled once the transaction is run or the office or account number is entered in Check Writer. When the account involves the office number at the front (a two or four-digit number), the system pulls that branch's state information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number is 0002-0001230-07, "0002" is branch 2, and therefore, the state entered for branch 2 on the PC Branch Settings screen is pulled.</p> <p>This is just the state name. You would still need to add the BranchName, BranchAddr, BranchCity, and BranchZip merge fields. Or rather than using this field, use the BranchCtStZp field, as described above.</p>



Field	Description
BranchUsr1	This is a user-defined field determined by your institution. It could be a branch's slogan, or it could be the branch president's name. The system pulls this information from the Functions > Administrator Options > PC Branch Settings screen when the transaction is run.
BranchUsr2	This is a user-defined field determined by your institution. It could be a branch's slogan, or it could be the branch president's name. The system pulls this information from the Functions > Administrator Options > PC Branch Settings screen when the transaction is run.
BranchZip	<p>This is the Zip code of the branch for the account for which you are running the transaction. This information is pulled once the transaction is run or the office or account number is entered in Check Writer. When the account involves the office number at the front (a two or four-digit number), the system pulls that branch's Zip code information from the Functions > Administrator Options > PC Branch Settings screen.</p> <p>For example, if the account number is 0002-0001230-07, "0002" is branch 2, and therefore, the Zip code entered for branch 2 on the PC Branch Settings screen is pulled.</p> <p>This is just the Zip code of the branch. You would still need to add the BranchName, BranchAddr, BranchCity, and BranchSt merge fields. Or rather than using this field, use the BranchCtStZp field, as described above.</p>
CWChkAmt	This is the amount of the check being paid to the customer via the Check Writer screen .
WKCAMT	This is the legal amount required on checks. It is the long-hand, written amount, such as "One hundred twenty-three dollars and 00/100." The system automatically pulls this amount from the amount on the Check Writer screen .
CWDate	This is the date the check was written to the customer. This amount is pulled when the Check Writer screen is processed for a customer.
CWDesc	This is the description of the check, as pulled after the Check Writer screen is processed from an account, as shown below:



Field	Description
	
WKIMAG	Use this merge field to insert an image on your check. You can use your institution's logo, for example. For more information on inserting a logo on your checks, see the steps in the Creating MICR Checks for Use in CIM GOLDTeller .
CWChkNum	This is the check number for the check. If using MICR checks, this number is automatically assigned. See the Get Next Check Number topic for more information.
CWPayee1	This is the customer for whom you are creating the check. This information is pulled from the Check Writer screen . You can add up to six payees on a check.
CWPayee2	If this check format should include more than one payee, include this merge field as well as the CWPayee1 merge field. These are the customers for whom you are creating the check. This information is pulled from the Check Writer screen . You can add up to six payees on a check.
CWPayee3	If this check format should include more than one payee, include this merge field as well as the CWPayee1 and CWPayee2 merge fields. These are the customers for whom you are creating the check. This information is pulled from the Check Writer screen . You can add up to six payees on a check.
CWPayee4	If this check format should include more than one payee, include this merge field as well as the CWPayee1 , CWPayee2 , and CWPayee3 merge fields. These are the customers for whom you are creating the check. This information is pulled from the Check Writer screen . You can add up to six payees on a check.
CWPayee5	If this check format should include more than one payee, include this merge field as well as the CWPayee1 , CWPayee2 , CWPayee3 , and CWPayee4 merge fields. These are the customers for whom you are creating the check. This information is pulled from the Check Writer screen . You can add up to six payees on a check.

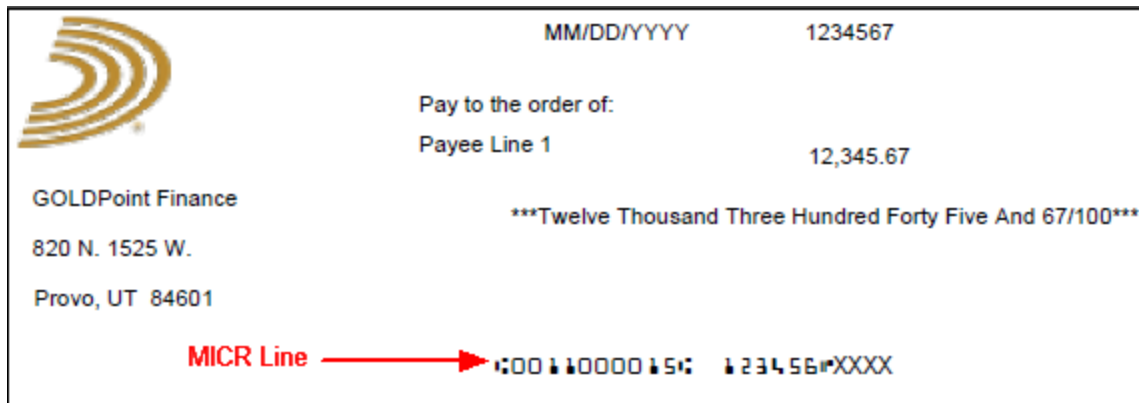


Field	Description
CWPayee6	If this check format should include more than one payee, include this merge field as well as the CWPayee1 , CWPayee2 , CWPayee3 , CWPayee4 , and CWPayee5 merge fields. These are the customers for whom you are creating the check. This information is pulled from the Check Writer screen . You can add up to six payees on a check.
CWRemitter	This field would be used for cashier's checks. The remitter is the person who wrote and signed the check, or your institution. Not all checks require a remitter line. Use your institution's standards to determine whether or not to include this merge field on checks. This information is pulled from the Check Writer screen .

See also:[MICR Check Printing](#)[Create MICR Line](#)[Check Writer](#)

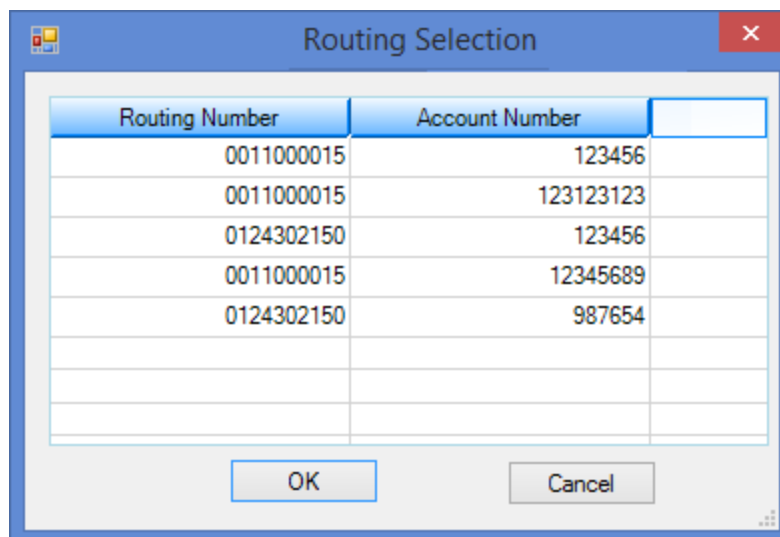
Every check needs a MICR line, which is the line used to uniquely identify the bank and account number where the check comes from. MICR checks require special fonts to be downloaded to your PC, as well as special printers. If you are using CIM GOLD version 7.5.9 or above, the MICR font is included with your download. Government regulations require that MICR fonts meet ANSI and ABA (X9.27-1995) banking standards. If you do not currently have this font loaded on your PC, you will not be able to print MICR checks.

The following is an example of where MICR lines are found on checks:




To include the MICR line on a [check format](#):

1. Click **Create MICR** on the [MICR Check Form Design](#) screen. **Note:** You may need to click **Save** first before the **Create MICR** button becomes file maintainable. The Routing Selection dialog box is displayed, as shown below.



2. Select which routing and account number you want to use with these checks. The routing and account number are pulled from the GOLD Services > [Office Routing Info screen](#).
3. Click <OK>. The Create MICR Line dialog box is displayed, as shown below:

4. Click the browse icon  and select the MICR font you use to print checks. If a MICR font is not listed as one of the font choices, you need to add it by downloading it to your Windows font folder. Contact your GOLDPoint Systems account manager if you need help finding a good font to use. If you are using CIM GOLD version 7.5.9 or above, the MICR font is included with your download. **Note:** You can modify the font size as well, if needed.
5. If you want to create a custom MICR line, click the **Custom MICR Line** box and then enter the routing and account number you want to use for the MICR line in the field below the **Custom MICR Line** checkbox.
6. If you want the next available check number to come before the routing and account numbers, check the **Check Number First** box.
7. If the checks you are using have a different number of digits for the Check Number besides 4, enter that number in the **Number of Digits** field.
8. Click <OK>. The MICR line will be displayed on the check grid of the [MICR Check Form Design screen](#).
9. Drag and drop the MICR line to where you want it to be on your checks.

[Back to Creating MICR Checks](#)



CIM GOLDTeller [Functions menu](#) > [Administrator Options](#) > Next Check Number

In order to use CIM GOLDTeller MICR checks, you must set up the next check number to be used by the checks. This can be done in two places: GOLD Services > Next Available Check Number screen or in CIM GOLDTeller under Functions > Administrator Options > Next Check Number screen. Once the next check number is set up, the system uses that number, then increments it by one for each subsequent MICR check that is printed. This number is required.

When printing checks from Check Writer and using MICR checks, the **Check Number** field is disabled. You are not allowed to enter the **Check Number** from the Check Writer screen if printing MICR checks. Instead, the system keeps track of each MICR check that is printed and increments the check number on the Get Next Check Number screen by one. See the [Check Writer](#) help for more information.

See the following example of the Get Next Check Number screen:

Office	Check Type	Check Number	MICR Check	Don't Validate	Date Updated	Updated By	Locked By
1	1 - GOLDTeller MICR Checks	200	<input checked="" type="checkbox"/>	<input type="checkbox"/>	05/09/2015	1907	
1	2 - GTPC MICR Checks	25	<input type="checkbox"/>	<input type="checkbox"/>	03/03/2015	1907	
1	3 - Regular Counter Checks	900	<input checked="" type="checkbox"/>	<input type="checkbox"/>	05/09/2015	1907	
2	1 - GOLDTeller MICR Checks	3456	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	03/06/2015	1907	
13	1 - GOLDTeller MICR Checks	1	<input type="checkbox"/>	<input type="checkbox"/>	04/13/2015	2033	
220	1 - GOLDTeller MICR Checks	1	<input type="checkbox"/>	<input type="checkbox"/>	03/03/2015	1907	
220	4 - Insurance MICR Checks	778	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	03/06/2015	1907	
9999	2 - GTPC MICR Checks	10	<input type="checkbox"/>	<input type="checkbox"/>	03/03/2015	1907	

Office:

Check Type: MICR Checks Don't Validate Check Number

Check Number:

Updated By: **1907**

Locked By:

Date Updated: **05/09/2015**

CIM GOLDTeller Functions Menu > Administrator Options > Get Next Check Number Screen

You can override the check number from the various places where checks are printed (e.g., Loans > Check Printing > Reserve Checks screen; Deposits > Check Printing > Deposit Checks; etc.), *unless* you are printing MICR checks. All check records are sent to [Check Reconciliation](#).


In addition to setting up this screen, you must enter the routing and account number for each office at your institution that uses MICR checks. You can enter this information on the GOLD Services > [Office Routing Info screen](#).

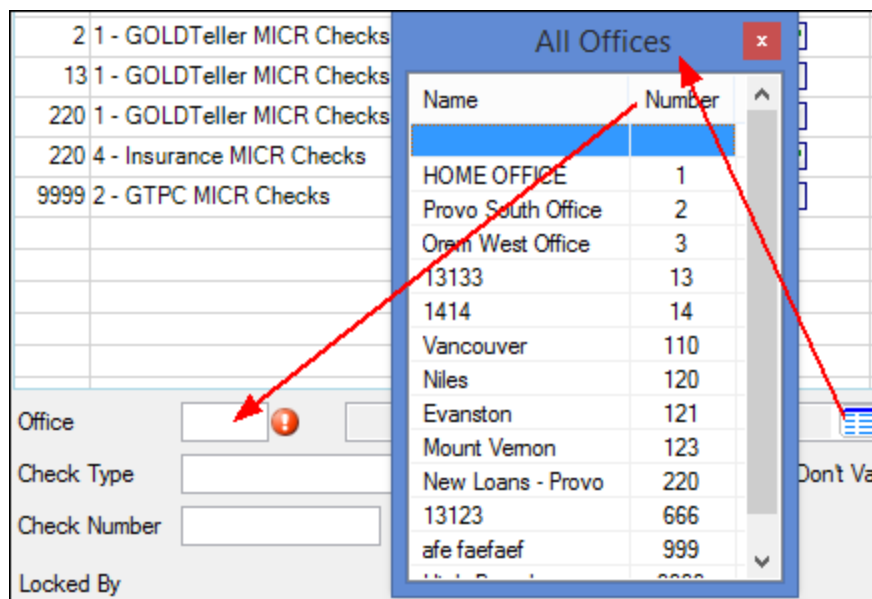
UNAC Option


If your institution has the UNAC option set up, the **Check Out Number** on the transaction must be verified against the next check number on the Get Next Check Number screen. If the **Check Out Number** entered on the transaction does not match the **Check Number** on the Get Next Check Number screen, the transaction is canceled and will not process.

However, if you use MICR checks, you may not want to bother with checking whether or not the **Check Out Number** matches the next check number. Consequently, you should check the **Don't Validate Check Number** box for MICR checks if you use the UNAC option. That way, the system will not require tellers to validate the check number, because with MICR checks, the check number is automatically entered for the teller.

To set up the next check number:

1. Access the Get Next Check Number screen (CIM GOLDTeller Functions menu > Administrator Options > Get Next Check Number), as shown above.
2. Click **Create New**. The fields on this screen open up to allow information to be entered.
3. Enter the office number for the check type you want to enter in the **Office** field. Click the list icon  in the field to the right if you want to see a list of available offices. These offices must already be set up on the GOLD Services > [Office Information screen](#). See the example below:



4. In the **Check Type** field, click the list icon  and select the type of check you want this check number tied to. The check types are set up specifically for your institution by your GOLDPoint Systems account



manager using the GOLDPoint Systems > MICR Check Types screen. You can set up a different starting check number for each office that uses the same check type. For example, you may have a check type called "GOLDTeller MICR Checks." You can set up office 0001 to use the starting number of 0200 for those types of **checks**; then set up office 0002 to use the starting number of 0250 for the same check type.

5. Enter the initial check number the system will start with in the **Check Number** field. If this number is not included, you will receive an error message when attempting to print MICR checks from CIM GOLDTeller.
6. If your institution uses the UNAC option and you do not want transactions validated against the next check number, check the **Don't Validate Check Number** box. Otherwise, leave this box unchecked. If institution option UNAC (use next available check number) is turned on, the **Check Out Number** on the transaction is verified against the **Check Number** on the Next Available Check Number screen (this screen). If the check number does not match, the transaction does not process. If using MICR checks, you will want to check the **Don't Validate Check Number** box, because the check number is automatically entered for tellers when printing MICR checks.
7. Click .

See also:

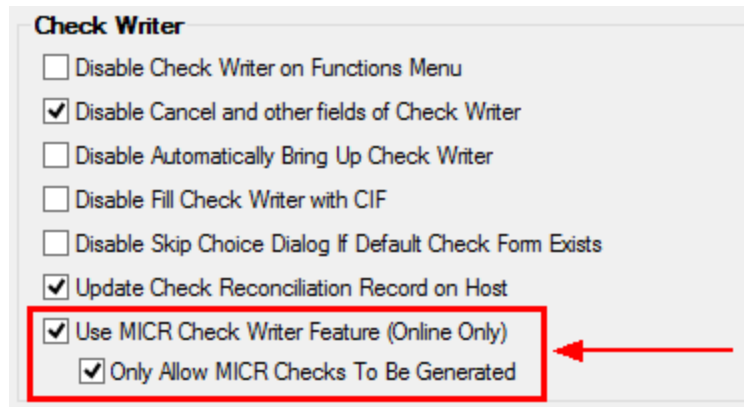
[MICR Check Printing](#)

[Creating MICR Checks for Use in CIM GOLDTeller](#)

[MICR Check Field Descriptions](#)



You must turn on an option in order to print MICR checks on the Functions menu > Administrator Options > PC Institution Settings, [Settings Page Two](#) tab, as shown below.



Check Writer

- Disable Check Writer on Functions Menu
- Disable Cancel and other fields of Check Writer
- Disable Automatically Bring Up Check Writer
- Disable Fill Check Writer with CIF
- Disable Skip Choice Dialog If Default Check Form Exists
- Update Check Reconciliation Record on Host
- Use MICR Check Writer Feature (Online Only)
 - Only Allow MICR Checks To Be Generated

Check the **Use MICR Check Writer Feature (Online only)** box to use MICR checks with Check Writer. If you also check the **Only Allow MICR Checks to be Generated** box, you will not be able to create any checks if you are offline.



With the [MICR option](#) turned on, your [check format](#) set up, the [check format tied to your transaction](#), and [check number](#) verified, you are ready to run transactions and print MICR checks.

1. In CIM GOLDTeller, process a transaction that requires a **Check Out**, such as exemplified in this Payoff transaction (tran code 580) below. **Note:** If you leave the **Check Out** field blank and click , Check Writer pops up and the amount of the **Check Out** is automatically populated for you.

CINDY FISHER Primary Phone			Loan Payoff (580/0/0)													
<table border="1"> <thead> <tr> <th>Account</th> <th>Balance</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>01 020202 0</td> <td>3,488.29</td> <td>Loan</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>			Account	Balance	Description	01 020202 0	3,488.29	Loan							Account Number <input type="text" value="01 020202 0"/>	Tran Amount <input type="text" value="6,000.00"/>
Account	Balance	Description														
01 020202 0	3,488.29	Loan														
<input type="button" value="Send"/>			Check In <input type="text" value="6,000.00"/>	Cash In <input type="text"/>												
<input type="button" value="Clear"/>			Cash Out <input type="text" value="601.11"/>	As Of Date <input type="text" value="05/13/2015"/>												
<input type="checkbox"/> Correction			Check In Number <input type="text" value="1234"/>	<input type="button" value="Send"/> <input type="button" value="Clear"/>												

Enter the parameters for the transaction, and then click . **Important Note:** Do not enter the **Check Out Number**. If a check number is entered, the system assumes that a pre-printed check is being requested, and the MICR check printing will be bypassed. When this field is left blank, the system assumes you are processing a MICR check. If you know you will always be using MICR checks, you can hide all the **Check Out Number** fields from transactions (using the [Transaction Design](#) function). However, you need to consider what your procedures will be in the event of being offline when running transactions.

2. After you click , the Check Writer screen is displayed, as shown below. (Note: You may have to first enter an override.)

Check Writer - (01-0001) MICR Checks

Account and Type
 Deposit Loan G/L
Account: 01-020202-0

Date: 05/13/2015
Check Number:
Check Amount: 601.11

Printing a MICR check. Check number modification is not allowed.

Payee Line 1: CINDY FISHER
Payee Line 2: 123 Apple Street
Payee Line 3: Provo, UT 84601
Payee Line 4:
Payee Line 5:
Payee Line 6:
Description:
Remitter:

OK Cancel OFAC

3. Most of the fields are entered for you on this screen. Notice that the **Check Number** field is not file maintainable. You can make changes to the **Payee Lines** if you need to.
4. Click . The check is printed to the printer designated on the transaction. (See [Tying Forms to Transactions](#).)

A record of the check is sent to [Check Reconciliation](#).



Operator Functions

[Functions menu](#) > Operator Functions

- Click List Operators to open a list of all the employees who can use CIM GOLDTeller.
- Click Operator Information to open the Operator Information screen, which is where changes to the [Ops.dat](#) file are located. You can also access this screen from outside GOLDTeller on the Teller System > Administrative > Operator Information screen.

Print Functions

[Functions menu](#) > Print Functions

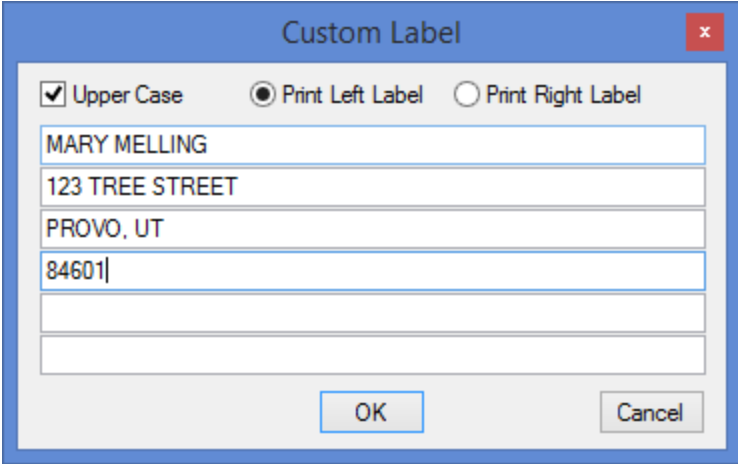
Use these functions to set up print defaults.

Print Check Endorsement

Enables a user to print a check endorsement for your institution. This function can be repeated for multiple checks. Note: The check endorsement must first be set up on the [Print Form Design](#) screen.

Print Custom Label

Provides an interface for a user to quickly enter and print custom label information.



Custom Label

Upper Case Print Left Label Print Right Label

MARY MELLING

123 TREE STREET

PROVO, UT

84601|

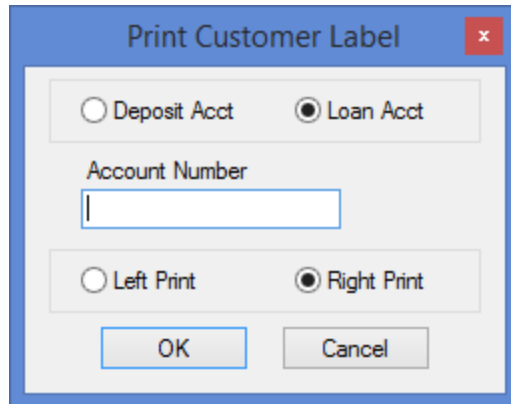
OK Cancel

After clicking <OK>, the label will be printed to the designated printer. The printer for this label is the same as the **Envelope Destination** on the Functions > Administrator Options > System Configuration > [Printer Defaults tab](#).

Print Customer Label




This is similar to the Print Custom Label above, but instead of entering the name address information, you enter an account number and the system pulls the name and account number information for you and prints it to a label. The following dialog box appears when you select this option:



The dialog box is titled "Print Customer Label" and has a red close button in the top right corner. It contains two radio button groups. The first group has "Deposit Acct" (unselected) and "Loan Acct" (selected). Below this is a text field labeled "Account Number" which is currently empty. The second radio button group has "Left Print" (unselected) and "Right Print" (selected). At the bottom are "OK" and "Cancel" buttons.

After entering the account information and which side the label should line up, click <OK>. The label will be printed to the designated printer. The printer for this label is the same as the **Envelope Destination** on the Functions > Administrator Options > System Configuration > [Printer Defaults tab](#). You can even load envelopes and have the label print directly on the envelopes.

Print Non-Transaction Receipt

 **Note:** Starting in CIM GOLD version 7.8.17, the "Print Non-transaction Receipt" function has been removed from CIM GOLDTeller. This function existed in the old GOLDTeller application and was brought into CIM GOLDTeller. The option was not needed, as users should not be printing non-transaction receipts. To reprint a receipt from a previously run transaction, use the Functions > Reprint Receipt option, or you can reprint a receipt from the Journal Log (<Ctrl>+J).

This function enables a user to easily and quickly print a non-transaction receipt for customers, as shown below:



Reprint Last Check

Select this function if you want to reprint the last check due to faulty error. If you do reprint the check and your institution uses MICR checks, the [Get Next Available Check Number](#) will increment by one.

Teller Total Functions



[Functions menu](#) > Teller Total Functions

It is recommended to run teller subtotals throughout the day to keep your teller in balance. A teller must be in balance to permanently [log off](#) for the day. The Teller Total Functions allow tellers to view their totals and whether or not they are in balance.

Clear PC Totals

If you select this option, the system will clear all PC totals for just this computer. A message will appear asking if you are sure you want to clear PC teller totals. If you click <Yes>, the system clears all PC totals and displays it in the [fourth quadrant](#) of the CIM GOLDTeller screen, as shown below:

```

PC Totals Cleared Successfully:
  PC Teller Totals
Cash In                Cash Out
Checks In             Checks Out
Journal In           Journal Out
Deposits In          Deposits Out
Loans In              Loans Out
G/L In                G/L Out
Cash Drawer           ONUS Checks
MO In                 MO Out
CC In                 CC Out
TC In                 TC Out
Sys Deps In           Sys Deps Out
Sys Loans In          Sys Loans Out
Sys G/L In            Sys G/L Out
Teller Short          Teller Over
  
```



	<p>PC totals occur when CIM GOLDTeller is offline, which occurs rarely. Once the teller has synchronized PC totals with host totals (see below), they should select this option to clear the PC totals.</p>
<p>Display Host Totals</p>	<p>Selecting this option shows subtotals for transactions processed by this teller today, as shown below:</p> <div data-bbox="505 501 1151 972" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <pre> Display Host Totals Completed Successfully: SUB TOTALS TELLER 015/1907 08-19-2016 CSIN 158.00 CSOT CKIN 104.60 CKO JNIN JNO DPIN DPO LNIN 262.60 LNOI GLIN GLOT NET\$ 857.58 ONUS MOIN MOOT CCIN CCOT TCIN TCOT SDIN SDOT SLIN SLOT SGIN SGOT </pre> <div style="position: absolute; top: 20px; right: 20px; border: 1px solid red; padding: 2px; color: red; font-weight: bold;">Date</div> <div style="position: absolute; top: 25px; left: 50px; border: 1px solid red; padding: 2px; color: red; font-weight: bold;">Institution number/teller number</div> </div> <p>The key totals to review are JNIN (Journal In) and JNOT (Journal Out). If the JNIN does not equal the JNOT, the message, "TELLER JOURNAL TOTALS OUT OF BALANCE" will be displayed during log off. Out of balance teller journals will prevent a user from permanently logging off CIM GOLDTeller for the day; however, the user can perform a Temporary Release logoff of CIM GOLDTeller (discussed in next section).</p>
<p>Display PC Totals</p>	<p>If you select this option, the system will show PC totals for just this computer. PC totals occur when CIM GOLDTeller is offline, which occurs rarely.</p>
<p>Reprint Final Logoff Balance Sheet</p>	
<p>Reprint Final Logoff</p>	
<p>Subtotals with Cash Counter</p>	<p>This is useful function to enter the cash drawer in relation to the transactions processed that day. When you select this option, the following dialog box appears:</p> <p>If you select</p>




	<div style="border: 1px solid black; padding: 5px;"> <div style="text-align: center; border-bottom: 1px solid black; background-color: #e0f0ff; padding: 2px;">Cash Drawer - Adding Machine x</div> <table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Paper</td> <td colspan="2">Coin</td> </tr> <tr> <td>100's</td><td><input type="text" value="800.00"/></td> <td>1.00's</td><td><input type="text"/></td> </tr> <tr> <td>50's</td><td><input type="text" value="50.00"/></td> <td>.50's</td><td><input type="text" value="0.50"/></td> </tr> <tr> <td>20's</td><td><input type="text"/></td> <td>.25's</td><td><input type="text"/></td> </tr> <tr> <td>10's</td><td><input type="text"/></td> <td>.10's</td><td><input type="text"/></td> </tr> <tr> <td>5's</td><td><input type="text" value="5.00"/></td> <td>.05's</td><td><input type="text" value="0.05"/></td> </tr> <tr> <td>2's</td><td><input type="text"/></td> <td>.01's</td><td><input type="text" value="0.03"/></td> </tr> <tr> <td>1's</td><td><input type="text" value="2.00"/></td> <td>Rolled</td><td><input type="text"/></td> </tr> <tr> <td>Marked</td><td><input type="text"/></td> <td colspan="2">Misc. Fields</td> </tr> <tr> <td>Teller Short</td><td><input type="text" value="0.00"/></td> <td>Misc Cash 1</td><td><input type="text"/></td> </tr> <tr> <td>Teller Over</td><td><input type="text" value="0.00"/></td> <td>Misc Cash 2</td><td><input type="text"/></td> </tr> <tr> <td></td><td></td> <td>Misc Cash 3</td><td><input type="text"/></td> </tr> <tr> <td>Physical Cash Total</td><td><input type="text" value="857.58"/></td> <td>Check In Total</td><td><input type="text" value="104.60"/></td> </tr> <tr> <td>Host Cash Drawer</td><td><input type="text" value="857.58"/></td> <td>Less: Hold Cash</td><td><input type="text"/></td> </tr> <tr> <td>Difference</td><td><input type="text" value="0.00"/></td> <td>Total Deposit</td><td><input type="text" value="962.18"/></td> </tr> </table> <div style="text-align: center; margin-top: 10px;"> <input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="Print"/> <input type="button" value="Print Preview"/> </div> </div>	Paper		Coin		100's	<input type="text" value="800.00"/>	1.00's	<input type="text"/>	50's	<input type="text" value="50.00"/>	.50's	<input type="text" value="0.50"/>	20's	<input type="text"/>	.25's	<input type="text"/>	10's	<input type="text"/>	.10's	<input type="text"/>	5's	<input type="text" value="5.00"/>	.05's	<input type="text" value="0.05"/>	2's	<input type="text"/>	.01's	<input type="text" value="0.03"/>	1's	<input type="text" value="2.00"/>	Rolled	<input type="text"/>	Marked	<input type="text"/>	Misc. Fields		Teller Short	<input type="text" value="0.00"/>	Misc Cash 1	<input type="text"/>	Teller Over	<input type="text" value="0.00"/>	Misc Cash 2	<input type="text"/>			Misc Cash 3	<input type="text"/>	Physical Cash Total	<input type="text" value="857.58"/>	Check In Total	<input type="text" value="104.60"/>	Host Cash Drawer	<input type="text" value="857.58"/>	Less: Hold Cash	<input type="text"/>	Difference	<input type="text" value="0.00"/>	Total Deposit	<input type="text" value="962.18"/>
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		Misc Cash 3	<input type="text"/>																																																										
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Difference	<input type="text" value="0.00"/>	Total Deposit	<input type="text" value="962.18"/>																																																										
Synchronize PC Totals with Host Totals																																																													

End-of-Day Teller Totals

At the end of a day, teller totals are taken. This can only be done when a final release is performed.

To print or view teller totals:

- To log off of CIM GOLDTeller, click the Logoff  button at the top right of the screen. The following dialog box displays:

Cash Drawer Balance Starter x

<input checked="" type="checkbox"/> Temporary Release
<input type="checkbox"/> Don't Clear Currency Fields
<input checked="" type="checkbox"/> Use An Adding Machine



2. Deselect **Temporary Release**.
3. If it isn't selected already, select **Use An Adding Machine**.
4. Click <OK>. The Adding Machine screen displays:

Paper		Coin	
100's	<input type="text"/>	1.00's	<input type="text"/>
50's	<input type="text"/>	.50's	<input type="text"/>
20's	<input type="text"/>	.25's	<input type="text"/>
10's	<input type="text"/>	.10's	<input type="text"/>
5's	<input type="text"/>	.05's	<input type="text"/>
2's	<input type="text"/>	.01's	<input type="text"/>
1's	<input type="text"/>	Rolled	<input type="text"/>
Marked	<input type="text"/>		

Misc. Fields	
Misc Cash 1	<input type="text"/>
Misc Cash 2	<input type="text"/>
Misc Cash 3	<input type="text"/>

Teller Short	<input type="text" value="0.00"/>
Teller Over	<input type="text" value="0.00"/>
Physical Cash Total	<input type="text" value="0.00"/>
Host Cash Drawer	<input type="text" value="1,188.84"/>
Difference	<input type="text" value="-1,188.84"/>
Check In Total	<input type="text"/>
Less: Hold Cash	<input type="text"/>
Total Deposit	<input type="text" value="1,188.84"/>

OK Cancel Print Print Preview

5. After filling in the appropriate cash drawer amounts, click <OK>. The Balance Sheet screen displays:



Balance Sheet			
Marked	0.00	ONUS Check	0.00
100's	1,100.00		
50's	50.00	Journal In	0.00
20's	20.00	Deposit Out	0.00
10's	10.00	Loan Out	0.00
5's	5.00	G/L Out	0.00
2's	0.00	System Deposit In	0.00
1's	3.00	System Loan In	0.00
1.00's	0.00	System G/L In	0.00
.50's	0.00	= **Total A**	0.00
.25's	0.75		
.10's	0.00	Journal Out	0.00
.05's	0.05	Deposit In	0.00
.01's	0.04	Loan Out	156.03
Rolled	0.00	G/L In	0.00
All Misc	0.00	Money Order Out	0.00
= Ending Cash	1,188.84	Cashier Check Out	0.00
- Beg Cash	1,032.81	Traveler Check Out	0.00
= Net Cash	156.03	System Deposit Out	0.00
		System Loan Out	0.00
+ Check In	0.00	System G/L Out	0.00
- Check Out	0.00	**Total B**	156.03
= **Total**	156.03	= **Total B - Total A**	156.03
		Total - (Total B - Total A)	0.00
<input type="checkbox"/> Print Teller Journals <input checked="" type="checkbox"/> Print Teller Totals <input checked="" type="checkbox"/> Print Balance Sheet <input type="checkbox"/> Print New Description			
The Totals Are In Balance			
			OK Cancel

6. Select **Print Teller Totals**.

7. Click <OK>. The teller totals will print to the designated printer. The printer for Teller Totals is the same as the **Document Destination** on the Functions > Administrator Options > System Configuration > [Printer Defaults tab](#).

See Also:

[Log Off](#)



Check Writer

[Functions menu](#) > Check Writer

Check Writer can either be selected from the [Functions menu](#) in CIM GOLDTeller, or it may show up automatically after a transaction is run. This may be determined by the Check Writer options explained on the PC Institution Settings screen > [Settings Page Two tab](#), then see the Check Writer options.



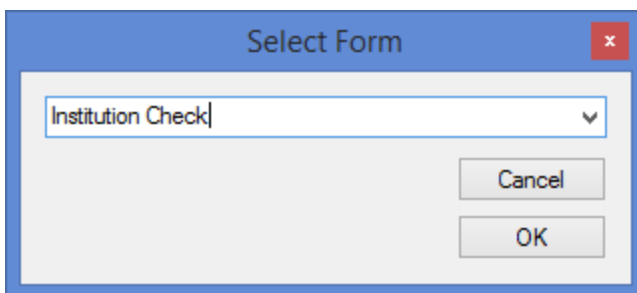
CAUTION: If you access Check Writer directly from the Functions menu to print checks, use caution. GOLDPoint Systems suggests that this function be secured and only used when a reprint of a check is required. No audit trail is created for this function, and no corresponding transaction is processed. Check Writer should only be used at the end of a transaction when a check is printed due to the transaction.

Before you can print checks from Check Writer, you must first set up the check formats (templates) using one of two screens:

1. For regular checks, use the Functions > Administrator Options > [Print Form Design](#) screen to create the check templates. **Note:** The [MICR option](#) must *not* be set in order to print regular checks.
2. For MICR checks, use the Functions > Administrator Options > [MICR Check Printing](#) screen to create the check templates. **Note:** You *must* have an [option set](#) to print MICR Checks.

To print a check from Check Writer in CIM GOLDTeller:

1. Select "Check Writer" from the Functions menu. If more than one check format has been set up, the Select Form dialog box is displayed, as shown below.



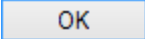
You will need to select the format you want to use from the drop-down list, then click <OK>.

If only one format is set up, then the system takes you directly to the Check Writer screen, as described in the next step.



Note: This first step is not needed if printing a check after a transaction is run, because Check Writer will automatically open (unless the [PC Institution Settings](#) do not allow it). Additionally, all the applicable fields will be automatically entered based on the transaction.

- The Check Writer screen is displayed, as shown below.

- Select the radio button for this account, whether it's a **Deposit**, **Loan**, or **G/L account**.
- Enter the account number in the **Account** field.
- The **Date** will reflect today's date, but you can change it if you need to.
- If your institution is using MICR checks, you will not be able to enter the **Check Number**. If you do not use MICR checks, check to see what check number is in the printer, and enter that number in this field.
- Enter the amount of the check in the **Check Amount** field.
- In the **Payee Lines**, enter the name of the person to whom the check is for. You can enter as many names as the check is for up to six names.
- If you want to include a description for the check, enter it in the **Description** field. The Description field must be on the check format in order for the information to be printed on the check.
- Enter the **Remitter**, if applicable.
- Click . The check will print to the applicable printer. If the check destination is a printer, the Ready to Print Check dialog will display, if the [Enable Ready to Print option](#) is turned on from the Options menu.



Checks are printed using the **Check Destination** printer, as set up on the Functions > Administrator Options > System Configuration > [Printer Defaults tab](#).



Currency Transaction Report

[Functions menu](#) > Currency Transaction Report

The Currency Transaction Report gathers all cash currency transactions made during the day for based on the Social Security number on an account. It must be filed by your institution online using the [BSA website](#) or through [Verafin](#) within 15 calendar days after the date of the transaction. This is a government-regulated report that aims to prevent money laundering. Your institution is responsible for filing this information to be compliant with federal regulations.

This report shows up automatically in CIM GOLDTeller any time a cash transaction is run for more than \$10,000. The \$10,000 amount is a daily accumulated amount based on the IRS owner's Social Security number on the account. And if the IRS owner has more than one account, the accounts are combined.

▼ Examples:

1. Josh is an account owner. He brings in \$12,000 cash to pay off his loan. After the Payoff transaction is run, the Current Transaction Report is displayed showing the name, address, and pertinent data of the account owner, pulled from the Households screen, as well as the cash amount.
2. Mary has three accounts with your institution. She makes one cash payment of \$3,000 to one account, another cash payment of \$6,000 to another account, and then later in the day brings in another payment of \$2,000 to the third account. The cash payment total for the day is \$11,000, so after that third transaction is run, the Currency Transaction Report will be displayed with all the totals combined in [Part II](#) (with Mary's information).
3. Brian brings in a \$10,100 to payoff his loan. Due to insurance and precomputed interest rebates, the payoff amount is \$9,995.95. The transaction is run for \$9,995.95. A Currency Transaction Report will not be displayed, as it is under the \$10,000 amount.

Once you fill out the information on this screen, you can click <Print Preview> to view the information in its finished form, or click <Save> to save the form. Keep or save the form for your records. You will need to manually submit the information through the [BSA website](#) (or if you use Verafin, the transaction will be included in the transmission file automatically sent to them by the system).

Note: Some accounts are exempt from filing a CTR. Review the federal [CTR guidelines](#) concerning exemption qualifications.

Note: Did you know we can create a special Currency Transaction Report that lists all accounts that have had a Currency Transaction Report generated for your institution for a month, quarter, or year? We can also add sort fields to sort these by branch or office number. Contact your GOLDPoint System account manager to have them set up the SQL report that can be generated from GOLDView. Additionally, there is a deposit report that can be run daily to show which accounts had a CTR generated. This is the [Currency Transaction Report \(FPSDR163\)](#). If you would like to use this report, contact your GOLDPoint Systems account manager to have them set up the report to your specifications.

If you want to manually create a Currency Transaction Report, select "Currency Transaction Report" from the CIM GOLDTeller Functions menu.



See the following example of the Currency Transaction Report.

Currency Transaction Report

This report has three parts:

- [Part I](#)
- [Part II](#)
- [Part III](#)

You can also:

- [Add Additional Names to the Form](#)
- [Requirements](#)



Part I

The following notes apply to Part 1:

- If no Social Security number is entered on the transaction, Box 2a will be marked.
- If multiple transactions have been posted to the account, Box 3 will be marked.
- Up to six names can be entered on this form.
- The system populates Box 18 with the first contact phone number found in this order: home, cell, work. This information is pulled from the Customer Relationship Management > Households screen > Names tab > [Phones tab](#).
- The **Alien Registration** field for Item 20 is the same as the **ID Type** (NDCTYO) of "Non-resident Alien."
- If the state entered in the **Issuing State** field for Box 20 is in the United States, then the **Country** field will be populated automatically.
- Up to 30 accounts can be printed on the form.

See the following example of Part I:



Part I | Part II | Part III

Part I Person Involved in Transaction Name Seq 1

2 a Person conducting transaction on own behalf b Person conducting transaction for another c Person on whose behalf transaction was conducted d Courier Service (private)

3 Multiple Transactions ← Autofilled by transactions

Check If Entity

4 Individual's last name or entity's legal name Unknown BORROWS

5 First Name Unknown BARBARA

6 Middle Name Unknown BLANCHE

Suffix Unknown

7 Gender Unknown Female

8 Alternate Name Unknown

9 Occupation or type of business Unknown Retired Teacher

9a NAICS Code Unknown NAICS Lookup

10 Address Unknown 123 APPLE STREET

11 City Unknown PROVO

12 State Unknown UT - Utah 13 Zip Code 91902 +4

14 Country Unknown UNITED STATES 16 TIN type Unknown

15 SSN/EIN Unknown 555-11-2233

17 Birthdate Unknown 09/27/1977

18 Contact phone number Unknown 8015554646 Ext.

19 E-Mail address Unknown bbborrows@yahoo.com

20 Form of identification used to verify identity Unknown

Driver's license/State ID Passport Alien Registration Other ID

Number UT324234234 Country US - United States Issuing State UT - Utah

Acct Seq 1 Account number 01 01000002

21 Cash in amount for individual or entity listed in item 4 10,500.00 ← Pulled from transactions

22 Cash out amount for individual or entity listed in item 4

Currency Transaction Report, Part I

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Part II

The following notes apply to Part II:

- Box 23 is the **Transaction Date**.
- Box 24 is not populated by GOLDPoint Systems. You can manually make changes if needed.
- Boxes 25a, 27a, and the **Total Cash In** and **Total Cash Out** are populated by GOLDPoint Systems. The other boxes under 25 and 27 are file maintainable.
- Fields 26 and 28 are based on the teller transaction for foreign cash.
- You can add an unlimited number of accounts to other names on the report.



See the following example of Part II:

Part I	Part II	Part III
Part II Amount and Type of Transaction(s). Check all boxes that apply.		
23	Date of transaction	<input type="text" value="05/09/2017"/> Transaction date
24	<input type="checkbox"/> Amored Car (FI Contract) <input type="checkbox"/> ATM <input type="checkbox"/> Mail Deposit or Shipment <input type="checkbox"/> Night Deposit <input checked="" type="checkbox"/> Aggregated transactions	
25	CASH IN: (in U.S. dollar equivalent)	
a	Deposit(s)	<input type="text" value="10,500.00"/>
b	Payment(s)	<input type="text"/>
c	Currency received for funds transfer(s) out	<input type="text"/>
d	Purchase of negotiable instrument(s)	<input type="text"/>
e	Currency exchange(s)	<input type="text"/>
f	Currency to prepaid access	<input type="text"/>
g	Purchases of casinos chips, tokens and other gaming instruments	<input type="text"/>
h	Currency wager(s) including money plays	<input type="text"/>
i	Bills inserted into gaming devices	<input type="text"/>
z	Other (specify):	<input type="text"/>
Total Cash in		<input type="text" value="10,500.00"/>
27	CASH OUT: (in U.S. dollar equivalent)	
a	Withdrawal(s)	<input type="text"/>
b	Advance(s) on credit (including markers)	<input type="text"/>
c	Currency paid from funds transfer(s) in	<input type="text"/>
d	Negotiable instrument(s) cashed	<input type="text"/>
e	Currency exchange(s)	<input type="text"/>
f	Currency from prepaid access	<input type="text"/>
g	Redemption(s) of casinos chips, tokens, TITO tickets and other gaming instruments	<input type="text"/>
h	Payment(s) on wager(s) (including race and OTB or sports pool)	<input type="text"/>
i	Travel and complimentary expenses and book gaming incentives	<input type="text"/>
j	Payment for tournament, contest or other promotions	<input type="text"/>
z	Other (specify):	<input type="text"/>
Total Cash out		<input type="text"/>
26	Foreign Cash in	<input type="text"/> Based on teller transactions for foreign cash Foreign Country <input type="text"/>
28	Foreign Cash out	<input type="text"/> Foreign Country <input type="text"/>

Currency Transaction Report, Part II

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Part III

The following notes apply to Part III:

- Items 29-37 (out of order on the form) are populated from the Functions > Administrator Options > PC Institution Settings > [CTR & Cash Dispenser Defaults](#) in CIM GOLD.
- Items 40 and 41 are populated from Functions > Administrator Options > [PC Branch Settings](#).



Part I | Part II | **Part III**

Part III Financial Institution Where Transaction(s) Takes Place

37 Type of financial institution
 Other (specify)

29 Primary federal regulator

38 If 37a - Casino/Card Club is checked, indicate type (check only one)
 State licensed casino Tribal authorized casino Card Club Other

30 Legal name of financial institution
 31 Alternate name, e.g. trade name, DBA

32 EIN
 33 Address
 34 City
 35 State
 36 Zip

39 Financial institution ID type
 ID number

40 Contact Office
 41 Phone number Ext.

42 Date filed Date of Signature

Annotations:
 - Red boxes highlight fields 37, 29, 30, 31, 32-36, 40, and 41.
 - Red arrows point from these fields to callout boxes:
 - Callout 1: Pulled from Functions > Administrator Options > PC Institution Settings > CTR & Cash Dispenser Defaults tab (points to 30, 31, 32-36).
 - Callout 2: Pulled from Functions > Administrator Options > PC Branch Settings (points to 40, 41).

Currency Transaction Report, Part III

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Adding Additional Names to the Form

You can add additional names to the form using the account entered on line 20. A button in the top right corner of the screen, [Account Name Search](#), will be enabled when an account number is entered on the form. If you add additional **Cash In** and **Cash Out** amounts on lines 21 and 22, you will need to manually add them to Part II of the form. Fields **b**, **c**, **d**, and **e** are open for file maintenance for lines 25 and 27.

To use this feature, complete the following steps:

1. In line 20, enter the account number to be used.

Note: Once an account has been entered, it cannot be changed. If it is left blank and cash in or out is entered, you cannot add an account.



2. Select the proper name sequence in the **Name Seq** field at the top right corner of the screen.
3. Click **Account Name Search** to get the list of names linked to the account entered in Step 1.
4. Double-click the appropriate name on the Names Linked to Account dialog.

See the following example of these steps:

The screenshot shows the 'Currency Transaction Report' form. The 'Part I Person Involved in Transaction' section is active. The 'Name Seq' dropdown is set to '1'. The 'Account Name Search' button is highlighted with a red circle and arrow labeled '3'. The 'Names Linked to Deposit Account: 01 30000123 7' dialog box is open, showing a table with columns 'Name', 'Relationship', and 'IRS'. The first row is 'BOR CO-OWNE' with a checkmark in the 'IRS' column, highlighted with a red circle and arrow labeled '4'. The 'Account number' field in the main form is highlighted with a red box and arrow labeled '1'. The 'Name Seq' dropdown is also highlighted with a red circle and arrow labeled '2'.

Currency Transaction Report

All the current CIF information will be automatically populated on the form for the name sequence selected.

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Requirements

Financial institutions are required to file a Currency Transaction Report for each transaction involving more than \$10,000 in cash. The IRS requires all Currency Transaction Reports to be filed with them within 15 days of receipt. However, some persons and entities are exempt from this rule, such as the following:



- another bank in the United States;
- any federal, state or local government (including the District of Columbia, U.S. territories and possessions, and various tribal government authorities);
- any listed corporation whose stock is traded on the New York Stock Exchange or the American Stock Exchange (Excluding stock listed on the Emerging Company Marketplace of the American Stock Exchange);
- any listed corporation whose stock is designated as a Nasdaq National Market Security listed on the Nasdaq Stock Market (excluding stock issued under the separate Nasdaq Small-Cap Issue heading); or
- any consolidated subsidiary of a listed corporation that files combined federal income tax returns.

Please review your institution's requirements for creating and sending a Currency Transaction Report.

Note: Foreign cash in and cash out are not captured for this report.

For more information concerning the Currency Transaction Report, visit the IRS website.

Institution option (CTRO, Create Online Currency Transaction Report) must be set to use this form. CTR notices are generated due to an accumulated total amount of cash transactions for a given Social Security number or IRS owner on the account. This is both for deposits and loans. For example, if an account owner makes a \$5,000 cash loan payment at 10 a.m., then later in the day makes another \$6,000 cash payment, the Currency Transaction Report will be displayed for printing, because the accumulated cash amount is more than \$10,000.

We suggest you review your policy and procedures to make sure you are in compliance. You may need to add the **SSN** field to your teller transactions in order to use it. The following 33 transactions currently have this field on them:

- 1120, DEP Deposit
- 1130, WDR Withdrawal
- 1190, CLS Close
- 1400, CCN Check Cash No Hold
- 1400, CCO Cash Check On-Us
- 1400, CCH Cash Check-Hold
- 1400, OTC Hold On-Us
- 1410, MON Money Order
- 1410, AMO Account Money Ordr
- 1410, MOF Money Order F/M
- 1420, TCK Travelers Check
- 1420, ATC Acct Travelers Chk
- 1420, TCF Travelers Chk F/M
- 1430, ECK Exchange Checks
- 1430, AEC Acct Exchange Chks
- 1430, ECF Exchange Check F/M
- 1430, ECK Exchange Checks/2
- 1440, CCK Cashiers Check
- 1440, ACC Account Cashrs Chk
- 1440, CCF Cashiers Check F/M
- 1450, CCP Credit Card Pay



- 1450, CPC Credit Crd Pay-Acct
- 1460, CCA Credit Card Adv.
- 1460, CAC Credit Card Adv-Acct
- 1480, BND Bond Cashing
- 1480, BND Bond Redemption
- 1490, XCT Exchange To U.S.
- 1490, XCF Exchange Fm U.S.
- 1490, XWD Exchange Withdrawal
- 1490, XDP Exchange Deposit
- 1490, XFC Xchg Frgn To Frgn
- 1800, GLD G/L Debit
- 1810, GLC, G/L Credit

The data fields that are required on the form are populated automatically from the customer information on the Customer Relationship Management > Households screen. If no SSN is entered on an account transaction, the IRS owner information will be used. The [Physical Address](#) tied to the customer will be used; if one is not available, the address information on the form will be left blank.

Some of the fields present on the form are not available on transactions or on our system, so they have been disabled.

The following example of the Functions > Administrator Options > PC Institution Settings > [CTR & Cash Dispenser Defaults tab](#) shows the fields highlighted.



Settings Page One | Settings Page Two | **CTR & Cash Dispenser Defaults** | Institution Options (

Currency Transaction Report Institution Defaults

Disable Use Currency Transaction Report Disable Show Cash By Account Numbers

Legal Name: GOLDPoint Finance

Address: 1525 West 820 North

City: Provo

State: UT ZIP: 8461 ZIP + 4: BSA:

Phone: (801) 477-0099 Print Offset: X 0 Y 0

EIN: 123456789 Print Preview Offset: X 0 Y 0

MICR: 01234C213123123D123213

Title: President

Preparer:

Contact:

Type of financial institution:

Primary federal regulator:

Alternate name, e.g. trade name, DBA:

PC Institution Settings Dialog, CTR & Cash Dispenser Defaults Tab (Functions > Administrator Options > PC Institution Settings)

The fields highlighted on the screen above need to be filled out to pre-populate the institution information on [Part III](#) of the CTR form.

Note: Tellers can minimize this screen if they need to access another transaction before finishing the document.

The CTR form enters branch information using the [PC Branch Settings screen](#) (found under Functions > Administrator Options). The name of the office and the phone number are used on the CTR in fields 40 and 41 of [Part III](#). See the following example.



PC Branch Settings

Branch Number	Branch Name	Disable Update
1	GOLDPoint Finance	<input type="checkbox"/>
2	Provo South Office	<input type="checkbox"/>
3	Orem West Office	<input type="checkbox"/>
12	TEST OFFICE	<input type="checkbox"/>
13	13133	<input type="checkbox"/>
14	1414	<input type="checkbox"/>
101	Greenville	<input type="checkbox"/>
110	Vancouver	<input type="checkbox"/>
120	Niles	<input type="checkbox"/>
121	Evanston	<input type="checkbox"/>
123	Mount Vernon	<input type="checkbox"/>
220	New Loans - Provo	<input type="checkbox"/>
666	12132	<input type="checkbox"/>

Update from Host

Branch Number **1**

Name: GOLDPoint Finance

Address: 1225 W. 820 N.

City: Provo

State: UT ZIP: 84601 ZIP + 4:

Phone: (801) 555-4646

Title: President

Preparer: Jeff Colinsworth

Contact:


User Entry 1:

User Entry 2:

Save Drop Cancel

PC Branch Settings Dialog

Journal/Forwarding

 [Functions menu](#) > Journal / Forwarding

The Journal/Forwarding function is one of the most useful functions for managers and tellers in CIM GOLDTeller. It allows you to quickly view what transaction activity has taken place today for a teller or all tellers on the server. Additionally, you can reverse any transaction from the Journal/Forwarding screen.

See the following topics:



- [Journal Files](#)
- [Edit Selections](#)
- [Journal Log](#)
- [Correcting Transactions from a Previous Day](#)

Journal Files

Each transaction that has been processed through the CIM GOLDTeller system is tracked and recorded through PC files called Journal Files. Journal files are located either on the DB4 Server or on the individual PC where those transactions were performed. [System Configuration](#) controls where the journal files will be placed through the following marked path:

Journal files can be available for any number of days your institution can store, but we suggest not storing them for longer than five days. Each institution can choose to extend these days by changing the setting in PC Institution Settings (see **Number of Days to Keep Journals** field on the [Settings Page One tab](#)). The journal files are named using an individual teller's number and the date transactions were performed, as shown below:

Name	Date modified	Type	Size
GOLDTLLR.DAT	8/15/2016 8:51 AM	DAT File	996 KB
OPERS.DAT	8/15/2016 8:51 AM	DAT File	64 KB
T1907D160812.jlg	8/12/2016 2:35 PM	JLG File	64 KB
T1907D160815.jlg	8/15/2016 8:51 AM	JLG File	64 KB

← These are journal files.

Once the **Number of Days to Keep Journals** option is past, any older journal files than that date are automatically deleted from the file on the server.



To access GOLDTeller Journal Files, select "Journal / Forwarding" from the Functions menu. Or press <Ctrl> + J to bring up the Journal Log, as shown below.

Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	Check Number	Offline	As-Of
1907	1	08/12/2016 12:35:32	T	<input type="checkbox"/>	Loan Prnt <600/0/0>	158.00			08/12/2016
1907	2	08/12/2016 12:35:58		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00			08/12/2016
1907	3	08/12/2016 12:46:06		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00			08/12/2016
1907	4	08/12/2016 12:50:44		<input checked="" type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00			08/12/2016
1907	5	08/12/2016 12:50:44	T	<input type="checkbox"/>	Record Pc Override <1450/2/0>	0.00			08/12/2016

	Field/Button	Description
1	My Today's Transactions	The Journal Log will allow the current user to view a summary of his or her transactions for the day by selecting <My Today's Transactions>. This selection is a standard predefined selection. You can set up a variety of selections based on what your tellers need for balancing throughout the day. See Edit Selections below.
2	Print Report	Facilitates the printing of any selection of Journal Report to a specified printer.
3	Print Preview	Generates an online preview of the selected journal report.
4	Print Check In Detail	Check this box to print the F11 item list checks on the report selected.
5	Print Check In Report	
6	Print New Description	Check this box to print the transaction description entered by the teller at the time of the transaction.
7	Forward All	Forwards all transactions, performed in an offline status, to the host.
8	Transactions Log	The main table (list view) on the Journal Log lists all transactions for the selected day and teller. This is where you can right-click transactions and correct them, forward them (if created offline), or view the item list. See Journal Log below for more information.

Edit Selections

Selecting "Edit Selections" (as shown below) opens the Journal Scan Information dialog box.



Journal Log

My Today's Transactions Print Report Preview Report Print New Description Forward All Close
 Print Check In Detail

EDIT SELECTIONS

My Today's Transactions

Transaction Description	Tran Amount	Offline	As-Of	Short Name	Over



Journal Scan Information

Selection Name ▼

Teller Name ▼

Search teller indicated above Online
 Search all tellers Offline: no forward attempted
 Search multiple other tellers Offline: forward accepted
 Search date indicated below Offline: forward rejected
 Search today's date Offline: cannot forward
 Search prior weekday's date Offline: timed-out transactions
 Search all dates

Search for overrides only
 Search for checks in only
 Start with last record

Search Criteria

	Start	End
Record Number	<input type="text"/>	<input type="text"/>
Tran Amount	<input type="text"/>	<input type="text"/>
Tran Code	<input type="text"/>	<input type="text"/>
Tran Modifier	<input type="text"/>	<input type="text"/>
Tran Sequence	<input type="text"/>	<input type="text"/>
Deposit Acct Nbr	<input type="text"/>	<input type="text"/>
Loan Acct Nbr	<input type="text"/>	<input type="text"/>
G/L Acct Nbr	<input type="text"/>	<input type="text"/>
Date	<input type="text" value="11/14/2013"/> ▼	<input type="text" value="11/14/2013"/> ▼
Time	<input type="text" value="00:00:00"/>	<input type="text" value="23:59:59"/>

Use this dialog box to set up variations of different journal logs you want to see. For example, you can set up one selection to view only transactions from one teller. You could set up another selection to view transactions from all tellers. You could set up a third selection to view teller transactions that were processed two days ago, or you could set up a fourth selection to only viewed transactions that were created in offline mode.

The default settings, which "My Today's Transactions" uses, include all online and offline transactions done during the current day for the selected teller.

If you want to set up additional Journal Selections, type a new name in the **Selection Name** field, update the needed selection parameters, and click <OK>. This will save this new selection as a future choice option. See [Correcting Transactions from a Previous Day](#) below for more information for an affective way to use this dialog box.

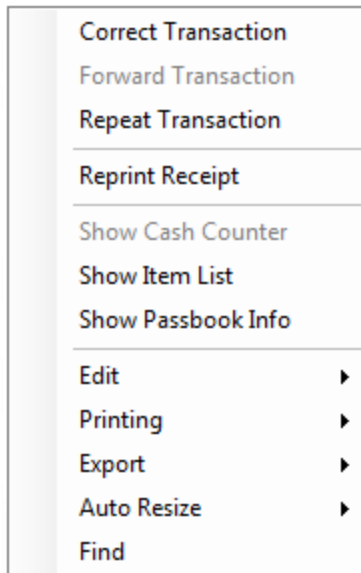
Journal Log



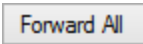

The Journal Log dialog box lists all transactions that fall within the parameters established in Edit Selections (see topic above).

Teller	Record	Date Time	Ovr	Corr	Transaction Description	Tran Amount	Offline	As-Of	Short Name	Overridden By	Message	New Description	Account	Xfer Account	Override Reasons
2160	1	03/04/2014 08:50:43	<input type="checkbox"/>	<input type="checkbox"/>	Logon <1600/0/0>	0.00		03/04/2014					00-0000000-00		
2160	1	03/06/2014 10:21:23	<input type="checkbox"/>	<input type="checkbox"/>	Logon <1600/0/0>	0.00		03/06/2014					00-0000000-00		
2160	1	03/11/2014 16:29:37	<input type="checkbox"/>	<input type="checkbox"/>	Logon <1600/0/0>	0.00		03/11/2014					00-0000000-00		
2160	2	03/11/2014 17:12:40	<input type="checkbox"/>	<input type="checkbox"/>	Cash Deposit <1120/0/1>	100.00		03/11/2014	John Doe				01-0200178-01		
2160	3	03/11/2014 17:13:24	<input type="checkbox"/>	<input type="checkbox"/>	Cash Withdrawal <1130/0/1>	300.00		03/11/2014	John Doe				01-0200178-01		
2160	4	03/11/2014 17:15:01	<input type="checkbox"/>	<input type="checkbox"/>	Cash Deposit <1120/0/1>	150.00		03/11/2014	John Doe				01-0200178-01		

In most cases, you will select "My Today's Transactions" and all transaction processed today will be displayed in this list view. To view the transaction detail, you can also right-click on the transaction to open a pop-up menu, as shown below.



This pop-up menu allows the user to do the following tasks:

- Correct Transaction:** Populates original transaction detail with the offsetting **Correction** box automatically marked or unmarked, depending on whether the original transaction was a correction itself. See [Reversing Transactions](#) for more information.
- Forward Transaction:** If the highlighted transaction was done in an offline setting, this option will forward only this transaction to the host. Other offline transactions will not be forwarded. Clicking the  button at the top of the Journal Log will forward all offline transactions.
- Repeat Transaction:** Selecting this option for a transaction will bring up the original transaction (in [Quadrant 3 of the CIM GOLDTeller screen](#)) with the fields already populated. If you click , another transaction is run for that account.

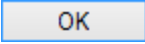


- **Show Cash Counter:** This option doesn't work from Journal/Forwarding. Instead, use the [Teller Total Functions](#) under the Functions menu after closing the Journal Log.
- **Show Item List:** If an item list was used for the highlighted transaction, this option will display those entries as they were originally entered. See the [Item List](#) topic for more information.

Correcting Transactions from a Previous Day

Usually, if a transaction needs corrected, the teller can use the default Journal Log setting (**My Today's Transactions**), find the transaction, right-click it, and correct it, as explained in the [Journal Log](#) topic above.

However, sometimes a manager needs to correct a transaction from yesterday or even a couple of days ago. They can do that using the Journal Log screen by creating a new selection that includes transactions from previous days, as described in the following steps.

1. Access the Journal Log by pressing <Ctrl> + J on the keyboard.
2. Under **My Today's Transactions**, select "Edit Selections." The Journal Scan Information dialog box is displayed.
3. Enter a new name for the selection in the **Selection Name** field. In our illustration below, we named it "PriorWeekdaysJournal."
4. If you want to search through all the teller journals for the transaction, select the **Search all tellers** radio button. Or if you want to search for just that teller's transactions, select the **Search teller indicated above** radio button and select the teller's name in the **Teller Name** drop-down field.
5. Select the **Search prior weekday's date** radio button to be able to search for transactions in the journal logs from all last week. If your institution does not keep teller logs for longer than one day, you will need to correct the transaction manually, as described in the [Reversing Transactions](#) topic. **Note:** If you also want to include today's transactions, don't use this radio button. Instead, select **Search all dates** or **Search date indicated below** and select the appropriate dates (include today's date) in the **Date** fields.
6. Click . The Journal Scan Information dialog box closes.

See the following example of these first steps:



Journal Scan Information

Selection Name: 3

Teller Name:

Search teller indicated above
 Search all tellers 4
 Search multiple other tellers

Search date indicated below
 Search today's date
 Search prior weekday's date 5
 Search all dates

Online
 Offline: no forward attempted
 Offline: forward accepted
 Offline: forward rejected
 Offline: cannot forward
 Offline: timed-out transactions

Search for overrides only
 Search for checks in only
 Start with last record

Search Criteria

	Start	End
Record Number	<input type="text" value="1"/>	<input type="text" value="4"/>
Tran Amount	<input type="text"/>	<input type="text"/>
Tran Code	<input type="text"/>	<input type="text"/>
Tran Modifier	<input type="text"/>	<input type="text"/>
Tran Sequence	<input type="text"/>	<input type="text"/>
Deposit Acct Nbr	<input type="text"/>	<input type="text"/>
Loan Acct Nbr	<input type="text"/>	<input type="text"/>
G/L Acct Nbr	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>
Time	<input type="text"/>	<input type="text"/>
Check In Number	<input type="text"/>	<input type="text"/> 6

Continue with the following steps:

7. Click the top-left drop-down arrow (labeled **My Today's Transactions**) and select the new selection you created in the steps above. In our illustration below, it's called "PriorWeekdaysJournal." The system will load all transaction log information from those dates/tellers.
8. Find the transaction you want to correct, right-click it, and select "Correct Transaction."
9. The transaction will then be displayed in CIM GOLDTeller with the **Correction** box already checked. Click and the transaction will be corrected from the account.

See these steps illustrated below:



Journal Log

PriorWeekdaysJournal Print New Description
 Print Check In Detail
 Print Check In Report

Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	Check
1907	1	08/12/2016 12:35:32	T	<input type="checkbox"/>	Loan Pmt <600/0/0>	158.00	
1907	2	08/12/2016 12:35:58		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00	
1907	3	08/12/2016 12:46:06		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00	
1907	4	08/12/2016 12:50:44		<input checked="" type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00	
1907	1	08/15/2016 10:38:55		<input type="checkbox"/>	Loan Pmt <600/0/0>	158.00	
1907	2	08/15/2016 10:39:31	T	<input type="checkbox"/>	Correct Transaction	104.60	
1907	3	08/15/2016 10:40:35		<input type="checkbox"/>	Forward Transaction	190.98	
1907	4	08/15/2016 10:41:18		<input type="checkbox"/>	Repeat Transaction	250.00	

Right-click the transaction you want to reverse and select "Correct Transaction"

- Correct Transaction
- Forward Transaction
- Repeat Transaction
- Reprint Receipt
- Reprint Passbook
- Show Cash Counter
- Show Item List
- Show Passbook Info
- Edit ▶
- Printing ▶
- Export ▶
- Auto Resize ▶
- Find

See the [Reversing Transactions](#) topic for more information.



Notice of Delayed Availability

 [Functions menu](#) > **Notice of Delayed Availability**

This function allows the manual printing of the Availability Form. The notice informs the customer that the check(s) deposited will not be available until a certain time designated by your institution. This notice is required by the Federal Reserve under the following circumstances:

- Accounts that have been overdrawn excessively
- Checks deposited in one day exceed \$5,000
- Check is deposited into a new account
- An emergency, such as failure of computer equipment, has occurred.

Notice Of Delayed Availability x

<p>To:</p> <div style="border: 1px solid gray; height: 40px; width: 100%;"></div>	<p>From:</p> <div style="border: 1px solid gray; padding: 2px;"> <p>GOLDPoint Finance</p> <p>1525 W. 820 N.</p> <p>Provo, UT 84601</p> </div>
--	--

Account Number: Date of Transaction: **05/13/2015**

CASE BY CASE

We are delaying the availability of \$ from this transaction.

will be available on the business day after the day of your transaction.*

will be available on the business day after the day of your transaction.*

EXCEPTION/EXTENDED

We are delaying the availability of \$ from this transaction.

will be available on the business day after the day of your transaction.*

will be available on the business day after the day of your transaction.*

We are taking this action because:

A check you deposited/cashed was previously returned unpaid.

You have overdrawn your account repeatedly in the last six months.

The checks you deposited/cashed on this day exceed \$5,000.

Your account is a new account (opened less than 30 days).

An emergency, such as failure of communications or computer equipment, has occurred.

We believe a check you deposited/cashed as described below, will not be paid for the following reason:

We received notice that the check is being returned unpaid.

We have confidential information that indicates that the check may not be paid.

We have been notified that the check has been lost or damaged in collection.

Other:



Transactions with **Uncollected Funds Holds** will automatically cause the Notice of Delayed Availability dialog box to be shown. The dialog box will be shown after the deposit transaction has been processed and receipts have been printed. All fields on the notice, except the **Account Number** and **Date**, can be file maintained.

The **TO:** box is filled with the standard mailing label information used for statements and forms.

The **FROM:** box is filled with the [PC institution Option](#) information for the CTR Form.

The **Amount** and **Day** fields are filled using your institution's uncollected funds rules.

The following options apply to the Notice of Delayed Availability:

- Institution option NHEX: Prints only the Exception/Extended section of the notice.
- Institution option PNDA: Prints both the case-by-case and Exception/Extended sections of the notice.
- Institution option NHEX and PNDA: Prints the notice only for transactions run with Exception/Extended uncollected funds.



OFAC

 [Functions menu](#) > OFAC

The Office of Foreign Assets Control publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries. It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers.

Customer name information can be quickly weighed against this list for possible matches.

Access the OFAC application by selecting "OFAC" from the Functions menu, or by pressing <Ctrl> + O simultaneously.

The following is an example of this screen:

OFAC Check

Last Name Only Use First Name in Last Name

Last Name - Show Exact Matches Only

First Name

First Name - Show Exact Matches Only

Other Name (Vessel, etc...)

Other Name - Show Exact Matches Only

Matched Name	M/A	Match Type	Master Name if the Matched Name is an Alias	Master ID	Alias ID

Master Name

Master ID

Master Type

Master Sanctions Program

Master Title

Alias Names	Type	Remarks	Alias ID

Master Remarks

Address	City	Country	Remarks	Address ID

Vessel Type

Vessel Flag

Vessel Owner

Vessel Call Sign

Vessel Tonnage

Vessel Gross Registered Ton

Database Last Updated **08/15/2016**

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Last updated: 7/22/2021

Calculator

 [Functions menu](#) > Calculator

Selecting "Calculator" from the Functions menu brings up a functional calculator on top of any data entry function screen. Calculations can be typed, using the keyboard or numeric keypad, or performed with the mouse through point-and-click commands.

Display GOLDTeller32 CIM Version

 [Functions menu](#) > Display GOLDTeller32 CIM Version

Select "Display GOLDTeller32CIM Version" to quickly view and identify the version currently installed on your machine.

Display GOLDTeller 32 CIM What's New

 [Functions menu](#) > Display GOLDTeller 32 CIM What's New

Select "Display GOLDTeller32CIM Whats New" to quickly view the latest changes to CIM GOLDTeller.



Display Keyboard Shortcuts

 [Functions menu](#) > Display Keyboard Shortcuts

A list of common keyboard shortcuts can be quickly referenced by selecting this function or by pressing <Shift> and <K> simultaneously. This list of common shortcuts can also be printed, by pressing <Print> on the Display Keyboard Shortcuts dialog box, for convenience.

Display Keyboard Shortcuts x

Common Shortcuts		Account Number Field Shortcuts		Amount Fields Shortcuts	
Feature	Key(s)	Feature	Key(s)	Feature	Key(s)
CIS search	F9, Alt+C	Autofill office or acct with leading zeros	-	Next field	+, Tab
Clear Personal Information & Acco	Shift+F9	Get next account nbr from the list	Down arrow	Previous field	/, Shift+Tab
Clear the transaction	Escape	Get prior account nbr from the list	Up arrow		
Display Host Totals	Ctrl+H				
Functions menu	Alt+F				
Go back to interrupted transaction	Ctrl+B				
Help	F1				
Interrupt a transaction	Ctrl+I				
Item list	F11				
Journal/Forwarding	Ctrl+J				
Keyboard shortcuts	Ctrl+K				
Multiple transaction mode	F10, Alt+M				
Next field	Tab				
Options menu	Alt+O				
OFAC	Ctrl+O				
Previous field	Shift+Tab				
Print preview output window	Ctrl+P				
Repeat last transaction	F12				
Repeat last transaction with fields	Shift+F12				
Reprint receipt	Ctrl+R				
Reverse last transaction	F8				
Send the transaction	Enter				
Single transaction mode	F10, Alt+T				
Speed keys menu	Alt+S				
SubTotals with Cash Counter	Ctrl+S				
User-defined speed keys	F2-F7				

Multiple Transaction Shortcuts		Item List Fields Shortcuts	
Feature	Key(s)	Feature	Key
Go to tran code quick entry	*	Add amount to a list	+
Next field	+, Tab	Advance to next field	+
Previous field	/, Shift+Tab	Advance to next list	*

Print
Close

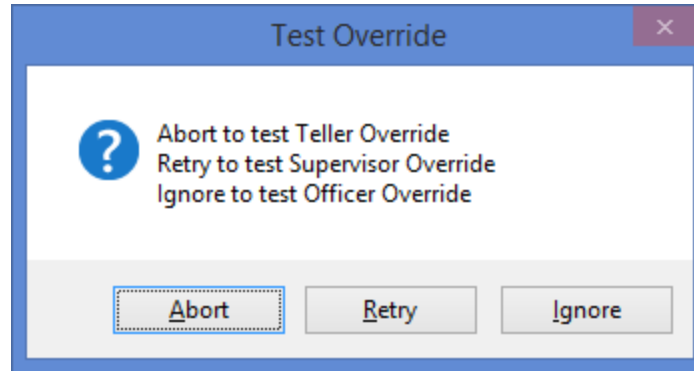
Note: A PC Institution Option may be set for this office that disables certain keyboard shortcuts. See the F-Keys field group on the [Settings Page One](#) tab of the PC Institution Settings screen.



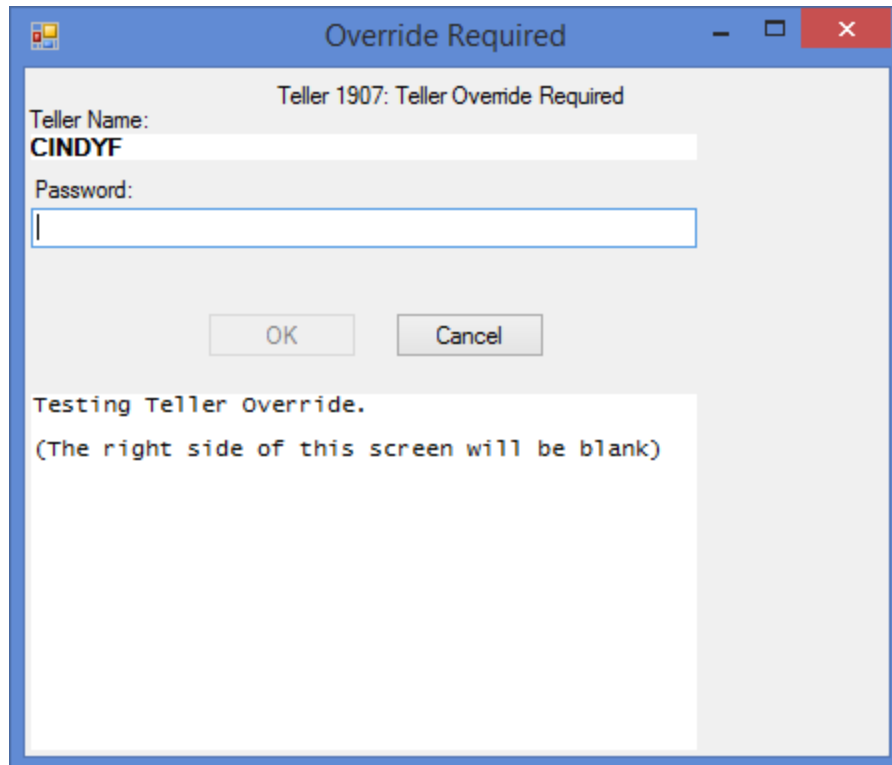
Test Override

 [Functions menu](#) > Test Override

This function allows you to check your override authority. Possible override levels are teller (lowest), supervisor (medium), and officer (highest). Your override clearance is set up on the Operator Information screen, [Operator Information tab](#) in the **Override Authority** field. When you select this function, the following dialog box is displayed:



When you click <Abort>, the teller override box appears, as shown below. Enter your password and click <OK> to see if you have teller override clearance.



When you click <Retry>, the supervisor override box appears, as shown below. Enter your password and click <OK> to see if you have supervisor override clearance.

Override Required

Teller 1907: Supervisor Override Required

Supervisor Name:
CINDYF

Password:
|

OK Cancel

Testing Supervisor Override.
(The right side of this screen will be blank)

When you click <Ignore>, the officer override box appears, as shown below. Enter your password and click <OK> to see if you have officer override clearance.



Override Required

Teller 1907: Officer Override Required

Officer Name:
CINDYF

Password:
|

OK Cancel

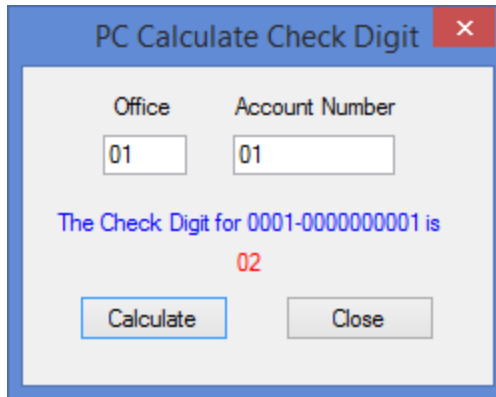
Testing Officer Override.
(The right side of this screen will be blank)



PC Calculate Check Digit

 [Functions menu](#) > PC Calculate Check Digit

The check digit is required when running a transaction. It is automatically entered by the system when running transactions. When you select "PC Calculate Check Digit" from the Function menu, the system calculates a check digit based on the office and account number, as shown below:



PC Calculate Check Digit

Office	Account Number
01	01

The Check Digit for 0001-0000000001 is

02

Calculate Close




CIM GOLDTeller stores how check digits are calculated on the Functions > Administrator Options > PC Institution Settings screen > [Institution Options tab](#). This information is just for your reference.



Speed Keys

CIM GOLDTeller Speed Keys menu

Clicking the Speed Keys menu item at the top of CIM GOLDTeller displays a quick list of speed keys that have been set up for you, as shown below:

 Speed Keys	 Options	 CIF Search
a - Loan Pmt		F2
b - Loan Pmt-Jnl		F3
c - Household Accounts		F4
d - CIF Lookup By Name		F5
e -		F6
f - CIF Lookup By SSN#		F7
g - Assess Late Charge		
h - Waive Late Charge		
i -		
j -		
k -		
l -		
m -		
n -		
o -		
p -		
q -		
r -		
s -		
t -		
u - Balancing Subtotal	Right Click Item	
v - Pay Late Charge	Right Click Item	
w - Assess Loan Fee	Right Click Item	
x - CIF Lookup By Name	Right Click Item	
y -	Right Click Item	
z -	Right Click Item	

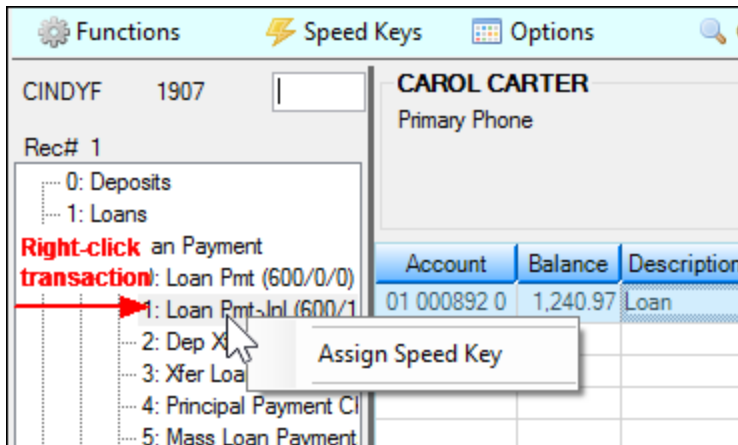
Speed keys are a convenient way to quickly access often-used transactions. Instead of selecting the transaction from the menu on the left, you can quickly press a key on your keyboard, and the transaction is displayed on the far-right side of the CIM GOLDTeller screen.

You can set up speed keys by profile or by teller. To set up speed keys by profile, see the Functions > Administrator Options > [Profile Speed Key Assignments](#) help.

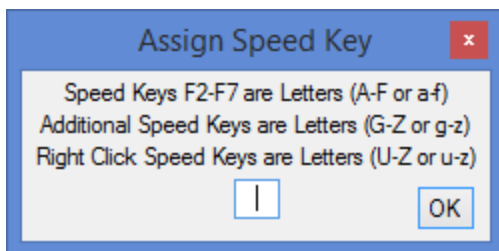


To set up speed keys by teller, see the following steps.

1. In the left transaction menu, find the transaction for which you want to assign a speed key, and right-click it. The Assign Speed Key box appears, as shown below.



2. Select the Assign Speed Key item. The Assign Speed Key box is displayed, as shown below:



3. If you want to assign that transaction to speed keys <F2> - <F7>, you type one of the corresponding letters:

- a corresponds with <F2>
- b corresponds with <F3>
- c corresponds with <F4>
- d corresponds with <F5>
- e corresponds with <F6>
- f corresponds with <F7>

And so forth with the additional speed keys and the right-click speed keys.

Note: The system does not warn you if a speed key has already been assigned to a transaction. Instead, it simply saves over the new transaction with that speed key. Also, you can have the same transaction assigned to multiple speed keys.

4. Click the Speed Keys menu  item to view the results of the speed key assignments.



See these other topics that also explain speed keys:

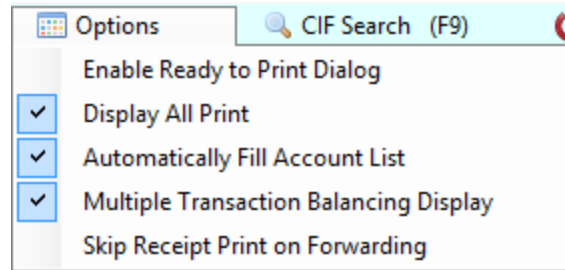
- [Profile Speed Key Assignments](#)
- [Speed Keys Setup](#)



Options Menu

CIM GOLDTeller Options menu

The items on the CIM GOLDTeller Options menu allow you to set up defaults for transactions and printing.




- **Enable Ready to Print Dialog:** A function in GOLDTeller brings up a dialog box every time something is printed from GOLDTeller. The dialog states "Ready to Print Display." The item will not be printed until you click <OK> on this dialog. This gives you time to make the necessary preparations for printing, if needed.
- **Display All Print:** Displays all documents that are sent to the printer in the [Output Display](#).
- **Automatically Fill Account List:** When you select a name from the [CIF Search](#), all accounts for the IRS owner will be shown automatically in the Account list.
- **Multiple Transaction Balancing Display:** The Balancing Display dialog box will automatically be displayed when <Send> is clicked for a transaction.
- **Skip Receipt Print on Forwarding:** If you select this option, a receipt will not automatically print when you complete a transaction.



CIF Search (F9)

CIF Search

Perhaps the greatest thing about using the new CIM GOLDTeller as opposed to the old standalone GOLDTeller is the CIF Search function. Click on the CIF Search menu heading at the top of CIM GOLDTeller to open the Customer Search dialog box and quickly find a customer. Once you find the customer, select their name and all accounts tied to that customer are displayed in the Account list on the main CIM GOLDTeller screen. Then you simply double-click the account and the information is automatically entered on the transaction. See [Running Transactions](#) for a simple explanation of how the CIF Search function works with transactions.

When you click  CIF Search (F9), the Customer Search screen appears, as shown below:



This is the same Customer Search screen that first appears when you access CIM GOLD. Enter all the parameters in the provided fields, then press <Enter> to find all matching results. When you see the name you want to run a transaction for, double-click it, and the name and accounts tied to that name will be displayed in the Account list on the main CIM GOLDTeller screen, as shown below. **Note:** This list does not include closed accounts.



Account	Balance	Description	Payment	Status
01 000892 0	1,240.97	Loan	156.03	Open

For more information on the Customer Search screen, see the [Search for Customer Accounts topic](#) in the CIM GOLD User's Guide in DocsOnWeb.

See also:

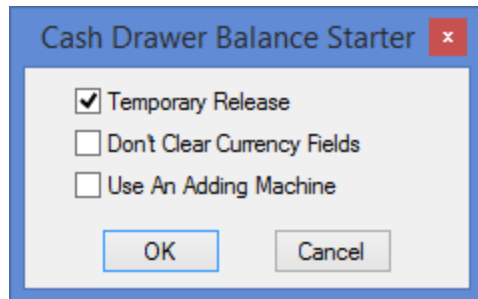
[Running Transactions](#)



Log Off

To log off of CIM GOLDTeller, click the **Log Off** icon  at the top right of the screen:

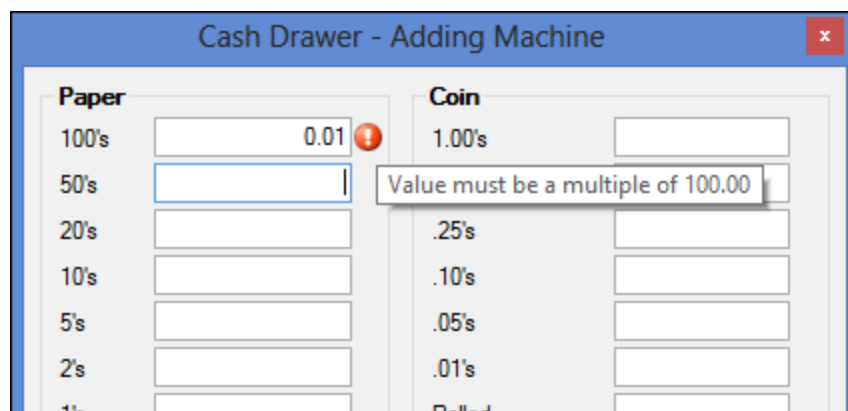
The following dialog box displays:



Select one of the available options, then Press <Enter> or click <OK>. The options are explained below.

Note: These options are available only if they have been set in [PC Institution Settings](#).

- **Temporary Release:** If you are leaving your workstation for an extended period of time, such as lunch, and are returning the same day, use this option to log off temporarily.
- **Don't Clear Currency Fields:** When this option is selected, tellers must enter cash amounts on the Cash Drawer - Counter screen at final sign-off. The **Don't Clear Currency Fields** box will be grayed out on the dialog box that appears when logging off, as shown below. This option is not used for temporary releases. This option was added to avoid any potential problems from forced balancing of cash. If this option is not selected, tellers have the option of not clearing out any of the currency fields on the Cash Drawer - Counter screen by selecting the Don't Clear Currency Fields checkbox.
- **Use An Adding Machine:** If this option is selected, the Cash Drawer screen that is shown when performing a final logoff functions similarly to an adding machine, so you can use your numbers pad on the keyboard to enter exact amounts. For example, if this option is not set, and you enter "1" in the 100's field, the system knows that the one means 1 hundred dollar bill, and adds up the number as "100" in the total. If this option is on, you would need to enter "100.00," and the system would total it as "100.00." If you enter "1," the system assumes ".01" and displays an error, as shown below:



See Also:[Log On](#)[Teller Totals](#)**Log On**

When CIM GOLDTeller is opened, a logon prompt dialog box opens. You must log on before you can do anything else. When you log on for the first time each day, you will need to enter your user name, security code (same code used for administrative mode so that you are logged onto the administrative mode at the same time), a cash drawer amount, and a foreign cash drawer amount, if applicable. If you do not know your cash drawer amount, the system enters it for you. When you log on after a temporary logoff, you will only need to enter your user name and security code.

The Logon dialog also provides the ability to change your security code or the as of logon date. In addition, you can change the mode that you are working in to next day processing or offline mode, if needed.

As of Date	The As Of Date field on the Logon screen is accessible if your institution uses next day processing. Or you can use this option on all transactions for a given day. For example, if your institution is open on Saturdays for business, but you do not process on Saturdays, you can use this option to perform transactions on Saturday with Monday as the processing date.
Next Day Processing	The Next Day Processing option allows you to log on after a daily "cutoff time" or to work on Saturday with Monday processing. If you use this option, you will need an As of Date (greater than today's date). Transactions will be run offline, so you will need to forward all items the next day that you log on live.
Logging on in Offline Mode	The Logon In Offline Mode option allows you to log on to GOLDTeller and work within the program, but you will not be able to communicate with the host or have access to host-based functions (administrative sessions).

See the [PC Institution Settings](#) topics for options that may affect the log on and log off.

See Also:[Log Off](#)

Platform

On the far-right of the [CIM GOLDTeller menu bar](#) is the Platform button. Clicking this button will bring up the GOLDTeller Platform application. Platform is a deposit origination program. The final steps of Platform include opening a deposit account using CIM GOLDTeller. CIM GOLDTeller and Platform work very closely together. One cannot function without the other when opening deposit accounts.

Platform is only for institutions that open and maintain deposit accounts. To begin creating a new deposit account, you may first want to use the [Platform tab](#) under Customer Relationship Management > Customer Profile Screen in CIM GOLD. Once you enter basic information on that screen, such as product code and customer information, click <Send to Platform> to open Platform and continue opening the account with specific features and options. The final step will be to run the Open Deposit account transaction (tran code 1100) in CIM GOLDTeller.

See the [Platform User's Guide](#) for more information.

Frequently Asked Questions

— How do I update the Operers.dat file without being logged onto CIM GOLDTeller?

Sometimes you need to make changes to the [Operers.dat](#) file without having CIM GOLDTeller access. For example, if you want to change your remote override capabilities but do not have GOLDTeller access.

In that case, you can use the Teller System > Administrative > Operator Information screen to update the Operers.dat file. Any changes you make to this screen are updated to the Operers.dat file. For more information on remote overrides, see the [Remote Override Setup topic](#).

This is the exact same screen found under Functions > Operator Functions > Operator Information in GOLDTeller.

— It keeps giving me the message "Teller cannot sign on to this office." I know I'm set up as a teller. What's going on?

If you know you are set up as a teller correctly, you may want to check a box on the Deposits > Definitions > Teller Information screen called **Other Office Signon**. That allows your security to work for all offices at your institution. You may need a supervisor to set this option for you.

Help! I signed on to PM Mode (Next Day Processing) to process transactions for a different date, but now I need to process transactions for today's date. How do I get out of PM Mode?


1. Make sure you are logged off GOLDTeller and GOLDTeller is closed.



2. Access the Deposits > Definitions > [Teller Information screen](#) in CIM GOLD.
3. Select your teller number in the top list, and then select the Last Signoff tab.
4. In the **Effective Date** field at the bottom of the Last Signoff tab, change the date to today's date.
5. Click <Save Changes>.

You should now be able to log onto GOLDTeller normally with today's date; not in PM Mode. You may need a supervisor to complete these steps.

How can I quickly navigate to the Marketing and Collections screen from the CIM GOLDTeller screen?

Simple. On the main GOLDTeller screen in the second quadrant where all the accounts are listed for an account owner, right-click on an account and select "Goto Marketing and Collections screen." The system takes you directly to the Marketing and Collections screen for that account. Click the green back arrow  at the top of the screen to return back to the CIM GOLDTeller screen.

How do I hide a field from tellers, so they don't enter information in that field?

1. Use the Functions > Administrator Options > Transaction Design screen (must have security).
2. Select the transaction for which you want to hide a field on the left. The design of that transaction will appear on the right after you select it.
3. Right-click the field you want to hide. The [GOLDTeller Transaction Field Properties](#) dialog box is displayed.
4. Check the **PC Hide Field** box.
5. Click <OK>, and then click <Save>.
6. Click <Preview> to view how the transaction looks to make sure the field is hidden.

How do I reverse a transaction that was done today?

The best way to reverse a transaction processed as of today would be to open the Journal Log (press <Ctrl> + J) and find the transaction to reverse it. See [Reversing Transactions](#) for more information.

How do I reverse a transaction that was processed yesterday or a week ago?

Depending on how long your institution keeps journal logs, you can either reverse the transaction from the

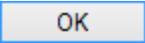
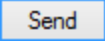


[Journal Log screen](#) (press <Ctrl> + J) or manually reverse transactions. See [Reversing Transactions](#) for more information.

I'm a manager and need to reverse a transaction of one of the tellers. How do I do that?

You will need to set up a special selection for the Journal Log that pulls transactions from all tellers on your DB4 server, or you can select a special selection that only pulls transactions for that one teller.

To set up a special selection on the Journal Log:

1. Access the Journal Log by pressing <Ctrl> + J on the keyboard.
2. Under **My Today's Transactions**, select "Edit Selections." The Journal Scan Information dialog box is displayed.
3. Enter a new name for the selection in the **Selection Name** field. Examples could be "AllTellers" or "LoanTellers."
4. If you want to search through all the teller journals for the transaction, select the **Search all tellers** radio button. Or if you want to search for just that teller's transactions, select the **Search teller indicated above** radio button and select the teller's name in the **Teller Name** drop-down field.
5. Select the **Search prior weekday's date** radio button to be able to search for transactions in the journal logs from all last week. If your institution does not keep teller logs for longer than one day, you will need to correct the transaction manually, as described in the [Reversing Transactions](#) topic. **Note:** If you also want to include today's transactions, don't use this radio button. Instead, select **Search all dates** or **Search date indicated below** and select the appropriate dates (include today's date) in the **Date** fields.
6. Click . The Journal Scan Information dialog box closes and the Journal Log is displayed.
7. Click the top-left drop-down arrow (labeled **My Today's Transactions**) and select the new selection you created in the steps above (e.g. "AllTellers" or "LoanTellers"). The system will load all transaction log information from those dates/tellers.
8. Find the transaction you want to correct, right-click it, and select "Correct Transaction."
9. The transaction will then be displayed in CIM GOLDTeller with the **Correction** box already checked. Click  and the transaction will be corrected from the account.

If the transaction you are trying to reverse is dated from so far back that it no longer is in the journal logs, you will need to manually reverse the transaction. See the [Reversing Transactions](#) topic for more information.



How do I change what's printed on receipts?

Changing the verbiage on receipts can be a complicated process. This will require help from GOLDPoint Systems. See [Print Form Design](#) for more information.

How do I add a copyright or trademark symbol to our institution's name?

See [Adding Trademarks and Copyright Symbols to Receipts](#)

** More topics will be added to this in future releases of this user's guide. If you have a common question that you would like included in this FAQ section, please email Cindy Fisher (ccfisher@goldpointssystems.com).*

Use Keystrokes

You can use keyboard shortcuts to perform some functions in CIM GOLDTeller. The following is a list of GOLDPoint Systems keystrokes that are standard in CIM GOLDTeller. Also, press <Ctrl> + K to see this same information in CIM GOLDTeller.

Keystroke	Description
<Esc>	Closes the transaction from the third quadrant of the CIM GOLDTeller screen.
<F1>	Opens online help window.
<F2> through <F7>	Accesses user-defined speed key for a transaction.
<F8>	Reverses last transaction (displays last transaction with correction mode activated).
<F9>, <Alt> + C	Opens the CIF Search .
<F11>	Displays the Item List .
<F12>	Repeats the last transaction made.
<Shift> + <F12>	Repeats last transaction with previous data (displays last transaction with data from previous transaction in the fields).
<Alt> + F	Opens the Functions menu .
<Alt> + O	Opens the Options menu .
<Alt> + S	Opens the Speed Keys menu .
<Ctrl> + S	Brings up the subtotals with cash counter .
<Ctrl> + R	Reprint receipt.



Keystroke	Description
<Tab>	Moves the cursor to the next field.
<Shift> + <Tab>	Moves the cursor to the previous field.
<Ctrl> + I	Interrupts a transaction. See Interrupt a Transaction topic.
<Ctrl + B	Goes back to an interrupted transaction.
<Ctrl> + O	Opens OFAC.
<Ctrl> + H	Displays host totals .
<Ctrl> + J	Opens the Journal Log .
<Shift> + <F9>	Clears personal information and Account list in the second quadrant of the CIM GOLDTeller screen.

See Also:[Speed Keys](#)[Profile Speed Key Assignments](#)

Running Transactions

Transactions in CIM GOLDTeller vary depending on your institution options and on what kind of information is needed to run the transaction. The layout of the screen can also vary because your institution can design the screen. However, basic steps for running transactions are explained in this topic. Once you understand the basics, you will love how easy it is to run transactions in CIM GOLDTeller.

This section gives the steps for running a simple Loan Payment transaction as an example of how to run a transaction. For information on how to reverse a transaction, see [Reversing Transactions](#).

To run a Loan Payment transaction:

The numbers on the screen example below correspond to the following steps.



Functions Speed Keys Options CIF Search (F9) Log Off GOLDPoint Finance

CINDYF 1907 CAROL CARTER
Primary Phone (801) 555-1234

Rec# 0

0: Deposits
1: Loans
0: Loan Payment
0: Loan Pmt (600/0/0)
1: Loan Pmt-Jnl (600/1)
2: Dep Xfer Ln Paymnt
3: Xfer Loan Payment ()
4: Principal Payment Cl
5: Mass Loan Payment
6: Insurance Payment ()
1: Account Inquiry 2 (1003)
2: Reserves
3: Special Transactions
4: Defemments
5: Charge Off
6: Loan Payoff
7: Forced Placed Insur
8: Fees/Charges
9: Insurance
2: Names/Address
3: Teller
4: Inquiries

Account	Balance	Description	Payment	Status
01 000892 0	1,240.97	Loan	156.03	Open

Transaction Completed Successfully:
5-14-15 156.03 CASH IN 1907

Receipt:
DATE ACCOUNT NUMBER
5-14-15 01-000892 0

PRINCIPAL	INTEREST	RESERV
.00	156.03	.0

MPC CARTER CAROL

Congratulations! You qualify for a new loan! Call 888-477-0099 today for details.

Loan Pmt (600/0/0)
Account Number 01-000892-0 Tran Amount 156.03
Check In Jml Reference Nbr
Cash In 156.03 Cash Out
Sub-limit Code As Of Date 05/14/2015
 Correction
Send Clear

1. Click **CIF Search (F9)** and find the person for whom you want to run this transaction. All accounts linked to that person will be displayed in the Account list box (middle window). If you already know the account number, you can bypass this step and enter the account number directly on the transaction.
2. Select the Loan Pmt transaction (tran code 600) from the transactions menu on the left.
3. Double-click on the account in the Account list for which you want to run the transaction.
4. The **Account Number**, **Tran Amount**, and **As Of Date** fields will be automatically entered on the transaction to the right. You'll need to enter either the **Check In** or **Cash In** amount paid by the customer, depending on the customer's payment type.
5. Click **Send**. The transaction may call for an override, as shown below. If it does, obtain the proper override password from someone with the proper clearance. (See the **Override Authority** field on the [Operator Information](#) topic for more information about overrides.)



Override Required

Teller 1907: Teller Override Required

Loan Pmt (600/0/0)

Teller Name: CINDYF

Password: [masked]

OK Cancel

Account Number: 01-000892-0

Tran Amount: 156.03

Check In

Jml Reference Nbr

Cash In: 156.03

Cash Out

Sub-limit Code

As Of Date: 05/14/2015

Correction

Teller 1907: Teller Override Required
TOV-LOAN MATURED, USE PAYOFF TRAN

6. View the results of the transaction in the fourth quadrant (Display) of the CIM GOLDTeller screen. If you have the **Receipt Destination** set to something other than "Display" on the Functions > Administrator Options > System Configuration screen > [Printer Defaults tab](#), the receipt will print to the printer you have designated. You can then hand that receipt to the customer.

See Also:

[Transactions](#)

[Reversing Transactions](#)

Reversing Transactions

Reversing transactions can also be called correcting or retracting a transaction. You can reverse transactions one of two ways:

1. [Using Journal Log to Correct Transactions](#)
2. [Manually Reversing a Transaction](#)

Using Journal Log to Correct Transactions

One of the easiest ways to reverse a transaction is to open the [Journal Log](#) (press <Ctrl> + J). The Journal Log lists all transactions that have processed today. You can select which teller you want to correct transactions for



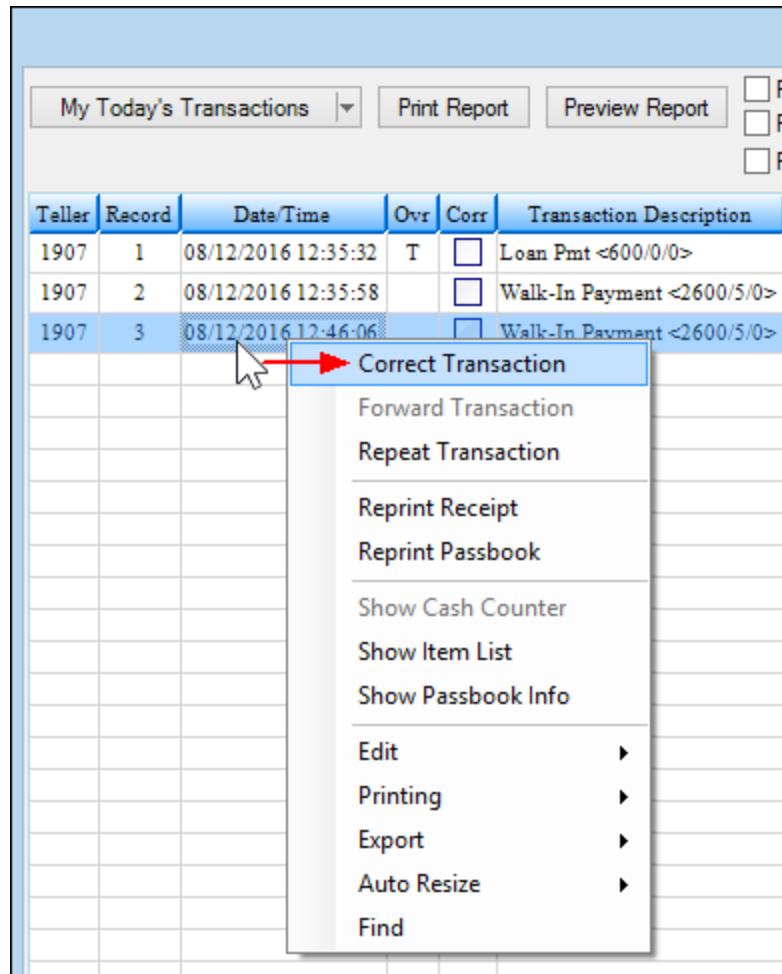
in the **Selections** drop-down list in the top-left of the screen. See the [Journal/Forwarding](#) topic for more information about this screen.

To correct a transaction:

1. Open the Journal Log by pressing <Ctrl> + J on your keyboard.
2. Make sure the "My Today's Transactions" are selected in the top-left button. This selection only shows today's transactions. If you want to reverse transactions from a different day (or a different teller), see [Correcting a Transaction from a Previous Day](#) topic in the Journal / Forwarding help.
3. The transactions that have been processed today are listed in the list view table of the Journal Log. Find the transaction you want to correct.

Hint: If a long list of transactions is displayed in the Journal Log, right-click the table and select "Find." Then you can search for the teller name or the transaction description and quickly go to that transaction in the list.

4. Right-click the transaction you want to reverse and select "Correct Transaction," as shown below:



- The transaction will be displayed with all the fields automatically filled in and the **Correction** box checked, as shown below:

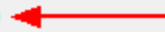
Walk-In Payment (2600/5/0) - Correct Jnl Item 3

Account Number: 3675-013736-4 Tran Amount: 158.00

Cash In: 158.00 Cash Out:

Check In: Check In Number:

As Of Date:

Correction 

- Click . The transaction is now reversed and the Journal Log will display a checked box in the Corr column to indicate the transaction was corrected, as shown below. **Note:** An override may be required, depending on your institution's setup. See the **Override Required for Correction** option on the [Operator Information tab](#).

Journal Log									
My Today's Transactions		Print Report		Preview Report		<input type="checkbox"/> Print New Description <input type="checkbox"/> Print Check In Detail <input type="checkbox"/> Print Check In Report		Forward All	Close
Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	Overridden By	Message	
1907	1	08/12/2016 12:35:32	T	<input type="checkbox"/>	Loan Pmt <600/0/0>	158.00	T CINDYF, 1907		
1907	2	08/12/2016 12:35:58		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00			
1907	3	08/12/2016 12:46:06		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00		Repeat of Jnl #2	
1907	4	08/12/2016 12:50:44		<input checked="" type="checkbox"/>	Walk-In Payment <2600/5/0>	158.00		Correction of Jnl #3	
1907	5	08/12/2016 12:50:44	T	<input type="checkbox"/>	Record Pc Override <1450/2/0>	0.00	T CINDYF, 1907		



Manually Reversing a Transaction

1. If you just ran a transaction that you want to reverse, simply press <F8> on your keyboard to bring the transaction back up with the account number and **Correction (Retraction)** box already checked.
2. If the transaction is a correction from earlier in the day or from a different day, you would need to manually access the transaction that you want reversed and check the **Correction** box. For example, if you are correcting a payment transaction, you would bring up the Loan Payment transaction (tran code 600) and check the **Correction** box. (**Note:** Some institutions rename the **Correction** box to be **Retraction** box, as in the following screen examples.)



Tip: It may require you to study the History screen of the account to determine which transaction you need to reverse.

3. Enter the amount of the transaction to be corrected in the **Tran Amount** field.
4. Enter either the cash, check, or journal amounts for the transaction.
5. Click .

Loan Pmt (600/0/0)

Account Number	Tran Amount
<input type="text" value="0100-001522-9"/>	<input type="text" value="202.83"/>
Check In	
<input type="text"/>	
Cash In	Cash Out
<input type="text" value="202.83"/>	<input type="text"/>
As Of Date	
<input style="border: none; border-bottom: 1px solid black;" type="text" value="05/11/2016"/> ▾	
<input checked="" type="checkbox"/> Retraction	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

6. Depending on your institution's transaction settings, an override may be required. (See the **Override Required for Correction** option on the [Operator Information tab](#).) Have the teller, supervisor, or officer (depending on your settings) enter their name and password and click <OK> (as shown below).



Teller 1907: Officer Override Required
Loan Pmt (600/0/0)

Officer Name: <input type="text" value="CINDYF"/> Password: <input type="password" value="*****"/> <div style="display: flex; justify-content: center; gap: 20px; margin-top: 10px;"> <input type="button" value="OK"/> <input type="button" value="Cancel"/> </div>	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Account Number</td> <td style="width: 50%;">Tran Amount</td> </tr> <tr> <td><input type="text" value="0100-001522-9"/></td> <td><input type="text" value="202.83"/></td> </tr> <tr> <td colspan="2">Check In <input type="text"/></td> </tr> <tr> <td>Cash In</td> <td>Cash Out</td> </tr> <tr> <td><input type="text" value="202.83"/></td> <td><input type="text"/></td> </tr> <tr> <td colspan="2">As Of Date <input type="text" value="05/11/2016"/> ▼</td> </tr> <tr> <td colspan="2"><input checked="" type="checkbox"/> Retraction</td> </tr> </table>	Account Number	Tran Amount	<input type="text" value="0100-001522-9"/>	<input type="text" value="202.83"/>	Check In <input type="text"/>		Cash In	Cash Out	<input type="text" value="202.83"/>	<input type="text"/>	As Of Date <input type="text" value="05/11/2016"/> ▼		<input checked="" type="checkbox"/> Retraction	
Account Number	Tran Amount														
<input type="text" value="0100-001522-9"/>	<input type="text" value="202.83"/>														
Check In <input type="text"/>															
Cash In	Cash Out														
<input type="text" value="202.83"/>	<input type="text"/>														
As Of Date <input type="text" value="05/11/2016"/> ▼															
<input checked="" type="checkbox"/> Retraction															

Override Required for you to run a Correction.

The transaction is now cleared from the customer's account. The following example of the Loans > History screen > Detailed History tab shows any information relating to the reversal. All correction transaction codes end with an "8."



Short History		Detailed History		SQL Loan History		Statements																													
Date	Time	Teller	Transaction	Amount	Field																														
Start	<input type="text" value="12:00:00 AM"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
Stop	<input type="text" value="11:59:59 PM"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																														
18 Histories Matched Selections **End of History for Account**																																			
Date	Time	Tran	Amount	Transaction Description	Teller	Type	Balance																												
05/06/2016	09:19:04		1,000.00	0510 CREDIT FIELD	9995 - GTPC Funder	JN	1,000.00																												
05/06/2016	09:19:04		-1,000.00	0430 200 ACH	9995 - GTPC Funder	JN	1,000.00																												
05/06/2016	09:19:03		1,000.00	0310 ACH	9995 - GTPC Funder	JN	1,000.00																												
05/06/2016	09:19:04			0022 LOAN FILE MAINT			1,000.00																												
05/06/2016	18:15:42			0022 LOAN FILE MAINT		JN	1,000.00																												
05/08/2016	16:00:02			0022 LOAN FILE MAINT			1,000.00																												
05/11/2016	09:38:22		202.83	0600 REGULAR PAYMENT	1907 - Cindy Fisher	CS	863.53																												
05/11/2016	09:51:55		-202.83	0608 REGULAR PMNT CORR	1907 - Cindy Fisher	CS	1,000.00																												
End of History for Account																																			
<table border="1"> <thead> <tr> <th>Amount Description</th> <th>Amount</th> <th>File Maintenance Description</th> <th>Old Data</th> </tr> </thead> <tbody> <tr> <td>Customer Payment</td> <td>-202.83</td> <td>ACCINT</td> <td>.00</td> </tr> <tr> <td>Total In</td> <td>-202.83</td> <td>INT PD TO</td> <td>05/11/2016</td> </tr> <tr> <td>Investor Principal</td> <td>136.47</td> <td>LAST PMT</td> <td>05/11/2016</td> </tr> <tr> <td>Investor Interest</td> <td>-66.36</td> <td>AMT LST PMT</td> <td>202.83</td> </tr> <tr> <td>Total Out</td> <td>-202.83</td> <td>LST PMT ACT</td> <td>05/11/2016</td> </tr> <tr> <td></td> <td></td> <td>INTRM PAID</td> <td>202.83</td> </tr> </tbody> </table>								Amount Description	Amount	File Maintenance Description	Old Data	Customer Payment	-202.83	ACCINT	.00	Total In	-202.83	INT PD TO	05/11/2016	Investor Principal	136.47	LAST PMT	05/11/2016	Investor Interest	-66.36	AMT LST PMT	202.83	Total Out	-202.83	LST PMT ACT	05/11/2016			INTRM PAID	202.83
Amount Description	Amount	File Maintenance Description	Old Data																																
Customer Payment	-202.83	ACCINT	.00																																
Total In	-202.83	INT PD TO	05/11/2016																																
Investor Principal	136.47	LAST PMT	05/11/2016																																
Investor Interest	-66.36	AMT LST PMT	202.83																																
Total Out	-202.83	LST PMT ACT	05/11/2016																																
		INTRM PAID	202.83																																

Loans > History Screen > Detailed History Tab

[Back to top](#)

Customer Service

When you encounter problems using CIM GOLDTeller, your institution's liaison should contact your GOLDPoint Systems account manager.

Before contacting GOLDPoint Systems, have the following information ready:

- Your computer VTAM identification number.
- Your institution number.
- Your location.
- A description of the error or problem.
- A description of what you were doing when the error/problem occurred.
- Your teller number and/or account number.

Telephone Number



Please call the following phone number with any questions, concerns, or problems.

1-888-477-0099

Customer Service Hours

Customer Service is available Monday through Friday, from 6:00 a.m. to 6:00 p.m. (MT).

Transactions

Overview

Transactions are the backbone of how funds transfer in and out of accounts. Transactions are also used to track any activity the system performs on accounts. GOLDPoint Systems has hundreds of transaction codes for different uses.

Using GOLDPoint System's [General Ledger system](#) and the [Autopost system](#), your GOLDPoint Systems account manager sets up the behind-the-scenes details of which general ledger accounts are credited or debited when transactions are processed. For example, late fees paid by customers are automatically debited from the customer's account and credited into a specified general ledger account.

Some transactions are performed automatically by the system in the afterhours (e.g., interest, amortizing). Other transactions are performed via your website when customers make payments. The third way transactions are performed is through GOLDTeller, when a teller runs transactions for customers' accounts.

Many fields in CIM GOLD require transactions in order to update information. For example, the loan principal balance is not file maintainable through CIM GOLD screens; however, running a loan payment transaction causes the principal balance to decrease.

The History screen records all transactions for a given account, as well as where the transactions originated. Transactions are recorded using a transaction code, which relates to the type of transaction that took place. Transaction Origination Codes (TORCs) specify where the transactions originated.

Additionally, many reports use transaction codes to collect data.

See the following topics for detailed information concerning transactions:

[Loan Transactions](#)

[Deposit Transactions](#)

[Other Transactions](#)



[Transaction Origination Codes](#)

Loan Transactions

Transactions are performed by tellers, via your website, or automatically by the system. See the following sections for more information:

[Batch Transaction Program](#)

[Loan Transactions in CIM GOLD](#)

[Loan Transactions in CIM GOLDTeller](#)

[Transaction Codes](#)

[Viewing Transactions in History](#)

Batch Transaction Program

The **Batch Transmission Program** (BTP, also known as bulk or batch transaction upload) allows your institution to submit a comma-separated-values file (.csv) to GOLDPoint Systems specifying a list of account numbers and transactions to run on those accounts. Your institution will submit this .csv file to a folder on the GoAnywhere site, then BTP will access that file and automatically run those transactions on the specified accounts.

See [Input Format for .CSV Files](#) for more information about properly creating .csv files.

After the transactions are run, the system will place a Batch Tran Output Report in another folder in GoAnywhere so you can see which transactions were successful and which transactions failed (along with a message describing why they failed). See [Batch Tran Output Report](#) for more information about this report.

There is a fee for using BTP at your institution. Contact your GOLDPoint account manager if you are interested in implementing this time-saving tool.

Input Format for .CSV Files

[Batch transaction](#) requests must be submitted in a properly formatted comma-separated-values (.csv) file. This file can be created as a spreadsheet in Excel. The table below explains how to properly format this file.

Note: Fields 1–3 are required for all transactions. The other columns may be optional depending on the transaction. See the following table, followed by another table describing the transactions available for batch processing and which columns are required for each.

Field	Content/Columns
1	Office and Account Number: OOOOAAAAAA
2*	Effective Date: MM/DD/YYYY
3	Transaction Code (see Transaction table below)



Field	Content/Columns
4	Transaction Modifier (see Transaction table below)
5	Correction Indicator (“C” or “c” indicates a correction)
6	<p>This column can be one of four code numbers:</p> <ol style="list-style-type: none"> 1. New General Category for charge-offs (see General Category table below) 2. Descriptor code for payments (see Payment Descriptor table below) 3. Event Code for Write-offs (see Event Code table below) 4. Fee Code for assessment (tran code 660-00) or fee payment/correction (tran code 850-01, see Fee Code table below)
7	TORC. For a list of possible TORCs, see Loan System TORCs
8	Amount Field #1 (decimal point included, no dollar sign (“\$”))
9	Amount Field #2 (decimal point included, no dollar sign (“\$”))
10	Amount Field #3 (decimal point included, no dollar sign (“\$”))
11	<p>Any text that the user wants put into an F2QH record (up to 240 characters). This text will appear in Collection Comments on the Loans > Marketing and Collections > Contact tab.</p> <p>Duplicate Transaction Options This column can also be used if you want to run two identical transactions for the same account in the same batch transmission. The transmission program does not normally allow two identical transactions on the same account unless a JCL option is set (Bit 40, see JCL Options below). If your institution does not have that JCL option set but still wants to process duplicate transactions, simply use this column to indicate different text for each transaction. Your institution can also set another JCL option (Bit 20) that will stop creation of the F2QH record (in other words, the collection comments) for these accounts.</p>

*The **Effective Date** can be backdated, but not prior to the last transaction date (LNTRAN). If you attempt to backdate the effective date before the last transaction date, the system will automatically adjust the effective date to be the same as the last transaction date (this is done so the transaction will not fail). However, there is a JCL option (Bit 80) your institution can implement that will cause the transaction to fail if the effective date of the transaction is before the last transaction date on the account (see **JCL Options** below). The account will show in the [Batch Tran Output Report](#) with the message “NO BACKDATING PAST CUST LAST TRAN DATE.”

If the **Effective Date** is invalid or filled with zeroes (00/00/0000), the program uses the current run date as the effective date. This is a time-saving way to ensure that the transactions will be recorded as effective on the date that they are run.

Transaction Codes and Modifiers

Teller Tran Code	Modifier	Description	Required Columns
2022	1	Charge-off	1-6



Teller Tran Code	Modifier	Description	Required Columns
2022	2	Charge-off Correction <i>The program will accept a 2022 mod 1 with "C" in the Correction field (Column 5) and will reverse a 2022 mod 2 to execute the correction.</i>	1-6
2600	25	Payment	1-8 (7 is optional)
500	47	Principal Increase	1-8 (7 is optional)
510	47	Principal Decrease	1-8 (7 is optional)
500	53	Interest Increase	1-8 (7 is optional)
510	53	Interest Decrease	1-8 (7 is optional)
550	0	Pay Late Fee	1-8 (7 is optional)
560	0	Assess Late Fee	1-8 (7 is optional)
570	0	Waive Late Fee	1-8 (7 is optional)
660	0	Assess Fee	1-8 (7 is optional)
670	0	Waive Fee	1-8 (7 is optional)
690	0	Spread Payment Amount Field #1 has amount to principal Amount Field #2 has amount to interest Amount Field #3 has amount to reserves (these three amounts are totaled to determine the total transaction amount)	1-10 (7 is optional)
850	1	Pay Miscellaneous Fee	1-8 (7 is optional)
2510	0	Partial Write off	1-8 (7 is optional)
2510	05	Full Write off	1-6
2510	08	Repo Write off	1-5 & 8 (6 & 7 not used)
2510	12	Sale of Security Full Write off	1-6
2741	1	Convert to Interest Bearing (PC2IB at maturity) <i>The program will accept a 2741 mod 1 with "C" in the Correction field (Column 5) and will execute a reversal to the previous precomputed to interest-bearing (PC 2 IB) transaction.</i>	1-4 (1-5 for correction)

▼ General Category

New General Category for Charge-Off

Description



80	Charge-Off Real Estate
82	Charge-Off Non-Real Estate (This is the default if a new general category value that is not in this list is given (e.g., "0").)
83	Charge-Off Credit Cards and Related
84	Charge-Off Commercial and Other
86	Charge-Off Loans to Farmers
87	Real Estate Foreclosure – JR Loans

For charge-off corrections, the value given in Column 6 must be something other than the values in this list or the transaction will fail. For example, the value might need to be the general category from before the charge-off.

▼ **Payment Descriptors**

The following table shows the text that appears in system history for indicated [Payment Descriptors \(tran code 2600-25\)](#). See the linked help for further information about descriptors.

Payment Descriptor	Text in History
5	Loan Payment Manual Offset
10	Loan Payment Agency Payment
12	Loan Payment Allotment Payment
13	SteadyPay
15	FPRA Recurring Payment
19	Loan Payment Internet Payment
20	Guaranteed Payment
25	Loan Payment Internet Credit Card
35	Lockbox Payment (This is the default if a descriptor not in this list is given (e.g., "0").)
45	Loan Payment Credit Card
55	Loan Payment GOLDPhone Credit Card
65	Loan Payment Internet Draft
75	Loan Payment GOLDPhone Draft
85	Loan Payment EZPay Draft
95	1-Time Autopay from QuickPay



Payment Descriptor	Text in History
96	WWW 1-Tm Pmt ACH

▼ Event Codes

Event codes are used with the [Write-off Transaction \(tran code 2510-05\)](#). When loans are written off, they can be reported to the government on a 1099-C (Cancellation of Debt). The 1099-C form requires an event code, as shown in the following table:

Event Code	Description
A	Bankruptcy
B	Other Judicial Relief
C	Statute of Limitations
D	Foreclosure Election
E	Debt Relief by Probate
F	By Agreement
G	Discontinue Collection
H	Other Actual Discharge

▼ Fee Codes

As of the HostBuild20210301 branch (April 2021 Update), we now offer the ability to assess or waive miscellaneous fee codes (tran code 850-01) on accounts using the Batch Transmission file. Possible fee codes are:

Fee Code	Description
1	Miscellaneous
2	Reprocessing
3	Property Inspection
4	Research
5	Duplicate Copy
6	Duplicate Payment Book
7	Demand Cancel
8	Forced Insurance



Fee Code	Description
9	NSF
10	Legal
11	Below Minimum Draft
12	Credit Limit Exceeded
13	Stop
14	Abstracting
15	Delinquent Tax
16	Charge Back
17	Extension
18	Required Interest
19	Principal Decrease
20	Towing and Storage
21	Postage
22	Detailing
23	Repairs and Damage
24	Keys
25	Lien
26	Marketing/Advertise
27	Fuel and Oil
28	Smog
29	DMV
30	DMV/Title
31	Attorney
32	Court Costs
33	Back Interest
34	NSF Check Amount
35	Misapplied Payment



Fee Code	Description
36	Insurance
37	Other Charges Converted
38	Repossession Fees
39	Late
40	Prevailing Party
41	Maintenance Fee
42	Investigation
43	Field Call
44	Skip Tracing
45	Transportation
46	Loan
47	Reage
48	Write-Off
49	Attorney Fee 2510-13
50	Court Costs 2510-13
51	Annual Fee

▼ JCL Options

GPS offers three JCL options that can be set up to adjust the batch transmission file. You must contact your GOLDPoint account manager if you want any of these options set up, and the necessary setup may require a few days. You can also request a special run at any time.

1. **Bit 80** will cause a transaction to fail if the effective date entered in the .csv file is before the date of last transaction (LNTRAN). The failed transaction will appear in the [Batch Transmission Rejected Output Report](#) with the message "NO BACKDATING PAST CUST LAST TRAN DATE." If this bit is not set, the effective date of the transaction will instead be automatically set to match the date of last transaction (so the transaction will not fail).
2. If **Bit 40** is on, the transmission upload process will not check for duplicate transactions on the same account, which means you can run more than one of the same transaction on the same account in the same transmission file. If this bit is not set, any of the same transactions run on the same account in the same transaction will be rejected and appear on the transmission report with the message "SKIPPED AS DUPLICATE."



- Bit 20:** If Bit 40 (see above) is not set, and you want to allow duplicate transactions for some accounts, this bit can be set. Bit 20 allows users to enter information in Column 11 on the duplicate transactions they want to process. If this bit is set and Column 11 is being used to enter different text for one transaction that is the same as another transaction on the same account, the system will block the creation of the collection comment and the duplicate transactions will process successfully.

Batch Tran Output Report

After you have sent in the [.csv file](#) and the system has finished running the [batch transactions](#), a report listing the details of the batch transmission will be uploaded to the GoAnywhere site. This report will show all transactions that were successful, as well as any transactions that were rejected and the reasons for rejection.

An example of this report is shown below. Also, see below for a list of troubleshooting tips for dealing with errors in the Output Report.

INST	OFFC	ACCT	CD	EFF DATE	TCOD	MOD	TORC	TAMT	RESULT
006	0005	000001	8	05/11/2021	0660	00		000015.00	INVALID TRAN CODE
006	0005	000002	1	05/11/2021	0660	00		000030.00	INVALID TRAN CODE
006	0006	000003	2	05/11/2021	0660	00		000025.00	INVALID TRAN CODE
006	0007	000004	6	05/11/2021	0660	00		000050.00	INVALID TRAN CODE
006	0008	000005	6	05-12-2021	660	0	0	25.00	TRANSACTION SUCCESSFUL
006	0009	000006	9	05-12-2021	660	0	0	25.00	TRANSACTION SUCCESSFUL
006	0010	000007	1	05-12-2021	660	0	0	35.00	TRANSACTION SUCCESSFUL
006				01/01/0001	0000	00		000000.00	BATCHTRN:LOAN NOT FOUND
006				01/01/0001	0000	00		000000.00	BATCHTRN:LOAN NOT FOUND
006				01/01/0001	0000	00		000000.00	BATCHTRN:LOAN NOT FOUND
006	0101	000008	5	03-04-2021	2510	5	0	0.00	TRANSACTION SUCCESSFUL
	**WARNING: EVENT CODE NOT RECOGNIZED. USING DEFAULT OF H - OTHER ACTUAL DISCHARGE								
006	0111	000009	0	03-04-2021	2510	5	0	0.00	TRANSACTION SUCCESSFUL
	**WARNING: EVENT CODE NOT RECOGNIZED. USING DEFAULT OF H - OTHER ACTUAL DISCHARGE								
006	0121	000010	1	03-01-2021	2510	5	0	0.00	TRANSACTION FAILED
	FPS49480:INVALID PAYMENT METHOD FOR TRAN								
006	0131	000011		03/10/2021	2510	05		000000.00	SKIPPED AS DUPLICATE
006	0141	000012		03/10/2021	2510	05		000000.00	SKIPPED AS DUPLICATE
006	0151	000013	7	04-30-2021	660	0	0	25.00	TRANSACTION FAILED
	ACCOUNT IS NOT OPENED								
006	0161	000014	2	04/30/2021	0660	00		000000.00	MISSING TRAN AMOUNT
006	0171	000015	5	04/30/2021	0660	00		000000.00	MISSING TRAN AMOUNT

Troubleshooting

Error	How to Resolve
INVALID TRAN CODE	Check your csv spreadsheet and make sure valid tran codes and modifiers are listed in Column 3 and 4. Adjust any entries and resubmit your csv file.
BATCHTRN: LOAN NOT FOUND	Verify on your spreadsheet that the account number is correct. The account number must include the office, like so: OOOOAAAAA.
INVALID PAYMENT METHOD FOR TRAN	This error can occur for many reasons. One of the most common is that you attempt to run a Write-off transaction (tran code 2510-05) on a precomputed loan. Write-off transactions can only occur if the account is payment method 6



Error	How to Resolve
	(interest bearing). You will need to first convert the account from precomputed to interest-bearing (tran code 2741-01), and then you can run the Write-off transaction on the account.
SKIPPED AS DUPLICATE	<p>The transmission cannot run duplicate transactions on the same account in the same transmission unless one of two adjustments are made:</p> <ol style="list-style-type: none"> 1. You have the JCL Option set up for your institution that turns off duplicate monitoring. 2. You enter different text in Column 11 for each transaction. For example, you could type "First payment" for the first transaction and "Second payment on 02/01/2021" for the second transaction. The batch transmission will run successfully for both transactions. Remember: The information you type in Column 11 will be added to Collection Comments unless an option is set during the transmission run. See JCL Options for more information.
ACCOUNT IS NOT OPENED	This error might occur if the borrower paid off the account by the time the .csv was created and transmitted. It might also be a clerical error due to the wrong account number being entered. Check your .csv file or the account in CIM GOLD to ensure proper processing.
MISSING TRAN AMOUNT	<p>See the Available Tran Codes table for important fields that must accompany each transaction. If processing a Spread Payment (tran code 690), you must include all three Amount fields (Columns 8-10):</p> <ul style="list-style-type: none"> • Amount Field #1: Amount to principal • Amount Field #2: Amount to interest • Amount Field #3: Amount to reserves <p>These three amounts are totaled to determine the total transaction amount.</p>
NO BACKDATING PAST CUST LAST TRAN DATE	This error message only appears if a JCL Option is set that blocks transactions with an effective date backdated before the last transaction date (LNTRAN). If that JCL option is NOT set, the effective date of the transaction will instead be adjusted to match the last transaction date (so the transaction will not fail).
**WARNING: EVENT CODE NOT RECOGNIZED. USING DEFAULT OF H – OTHER ACTUAL DISCHARGE	<p>This message is just a warning. This warning appears when you include accounts to be written off (tran code 2510-05) but fail to include an event code (Column 6). If you fail to include an event code, the transaction will still run, but the system will assign event code H (other actual discharge) to the account. See the following topics for more information:</p> <ul style="list-style-type: none"> • Tran Code 2510-05, Full Write-off • IRS Form 1099-C Screen

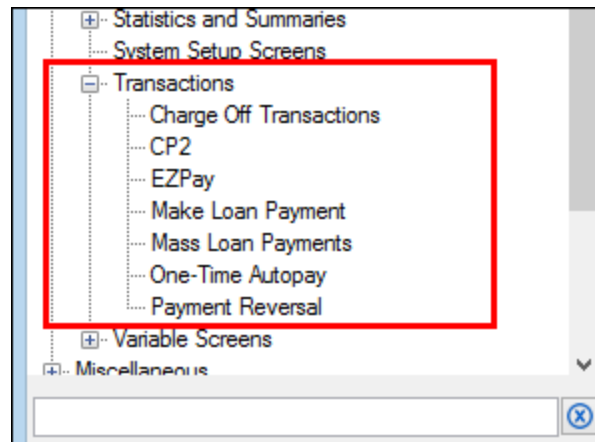


Error	How to Resolve
<p>**WARNING: GENERAL CATEGORY NOT RECOGNIZED. USING DEFAULT OF 82 – CHARGE OFF NONREAL ESTATE</p>	<p>This message is just a warning. This warning appears when you include accounts to be charged off (tran code 2200-01) but fail to include a new general category (Column 6) on the charged-off account. If you do not include a new general category, the transaction will still run, but the system will assign general category 82 (charge-off non-real estate). See Tran Code 2022-01 for more information.</p>
<p>**WARNING: FEE CODE NOT RECOGNIZED. USING DEFAULT OF 1 – MISCELLANEOUS</p>	<p>This message is just a warning. This warning appears when you include fee assessment transactions (tran code 660) but fail to include which miscellaneous fee you want to assess to the account (Column 6). If you do not include a miscellaneous fee code, the transaction will still run, but the system will assign Fee Code 1 (Miscellaneous). See the following topics for more information:</p> <ul style="list-style-type: none"> • Tran Code 660, Assess Loan Fees • Miscellaneous Fees • Miscellaneous Fee Processing • Miscellaneous Fees list view table on the Marketing and Collections screen
<p>**WARNING: PAYMENT MODIFIER NOT RECOGNIZED. USING DEFAULT OF 35 – LOCKBOX IN FOLLOWING TRANSACTION</p>	<p>This message is just a warning. This warning appears when you include payment transactions (tran code 2600-25) but fail to include which modifier to assign the payment transaction to show in History. If you do not include a payment descriptor (Column 6), the transaction will still run, but the system will assign Descriptor Code 35 (Lockbox). See Tran Code 2600-25 for more information.</p>

Loan Transactions in CIM GOLD

The most commonly used transactions are initially set up in CIM GOLD under the Loans > [Transactions menu](#) in the left tree navigation in CIM GOLD. Once all the information for a given transaction is entered on one of the Transaction screens in CIM GOLD, click <OK> and CIM GOLDTeller will launch with the information entered on the appropriate transaction.





See the following topics in the Loans in CIM GOLD manual for information on each of these transactions:

[Charge Off Transactions](#)

[CP2](#)

[EZPay](#)

[Make Loan Payment](#)

[Mass Loan Payments](#)

[One-Time Autopay](#)

[Payment Reversal](#)

Loan Transactions in CIM GOLDTeller

CIM GOLDTeller is included with CIM GOLD starting in version 7.5 and higher. CIM GOLDTeller is an easy-to-use application that is available within CIM GOLD to make payments to loans, adjustments, and hundreds of other transactions. It's a highly customizable system that can be changed to fit your institution's procedures.

For more information concerning CIM GOLDTeller, see the [CIM GOLDTeller User's Guide](#) in DocsOnWeb. Specifically, see the [Running Transactions](#) section for a quick guide on how to run transactions in CIM GOLDTeller.

The supervisor responsible for setting up CIM GOLDTeller for your institution needs to add any of the transactions your institution uses to the Transaction Menu in CIM GOLDTeller, as described in the [Menu Design section](#) in the CIM GOLDTeller User's Guide.

The Loans > [History screen](#) records any transaction information on accounts. Additionally, most transaction codes are accompanied by a [TORC](#) (Transaction Origination Code), which describes how the transaction was processed (walk-in, website, GOLDPhone, etc.)

See the following topics for more information:

[Transaction Codes](#)

[TORCs](#)



[Viewing Loan Transactions in History](#)

Loan Transaction Codes

This section lists all possible loan transactions in GOLDPoint Systems. Transactions are how the system changes amounts for loans. For example, loan payments require transactions, as do assessing fees and insurance premiums. Special security may be required in order to perform certain transactions, such as changing the amount of principal on a loan due to a fee charge.

The supervisor responsible for setting up CIM GOLDTeller for your institution needs to add any of the transactions your institution uses to the Transaction Menu in CIM GOLDTeller, as described in the [Menu Design section](#) in the CIM GOLDTeller User's Guide.

Corrections/Reversals

When processing a correction or reversal transaction, the tran code will have an "8" at the end. For example, if you processed a loan payment (tran code 600), a reversal or correction would be tran code 608, a field credit (tran code 510) would be 518, etc.

When reversals are processed, the system reads the history to determine the dollar amounts for each part of the transaction. For example, if a loan payment credited money to principal, interest, reserves, and late charges, the system reads the history to reverse everything exactly the way it was posted. It also requires items to be reversed in the exact order they were posted.

This is true for field credits and debits also (500 and 510 tran codes).



Important Note

Did you know you can tailor each transaction to your institution's needs? You can rename transactions, copy transactions, hide fields, create drop-lists, and much more. This guide will give you a general overview of transactions, but please remember that your transactions may vary. The CIM GOLDTeller User's Guide contains detailed descriptions on how you can alter transactions to your institution's specifications. See these relevant sections in CIM GOLDTeller:

[Transaction Design](#)

[Transaction Entry Options](#)

[Field Properties Screen](#)

[Creating a drop-list field](#)

[Copying Transactions](#)

[Tying Forms to Transactions](#)

[Menu Design](#)



A report is available that shows all loan transactions that were processed on the date of the report. This report may also be set up as a "Teller Override" report, which shows transactions that were processed with a TOV (teller) or SOV (supervisor) override. For more information, see the [Teller Posting Journal \(FPSRP002\)](#) in the Loan Reports manual in DocsOnWeb.

Transactions are processed on accounts in three ways:

1. Through [CIM GOLD Teller](#) or the Transactions screens in [CIM GOLD](#).
2. Automatically by the system in the afterhours.
3. Customer-directed account activity through your website or GOLDPhone.

If you would like information concerning Deposit tran codes or Other tran codes, see [Deposit Transactions](#) and [Other Transactions](#).

Once a transaction is run, the Loans > [History](#) screen displays details concerning that transaction. Each transaction is recorded with a tran code, as shown in the following example:

Short History		Detailed History		SQL Loan History		Statements			
Date	Time	Teller	Transaction	Amount	Field	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> Check <input checked="" type="checkbox"/> Journal			
Start	12:00:00 AM					Re			
Stop	11:59:59 PM					Display Hi			
18 Histories Matched Selections									
Date	Time	Transaction	Amount	Transaction Description	Teller	Type	Refund	Balance	Transaction Origination Code
07/10/2014	21:15:36	0830	38.79	LOCKBOX MAIL PMT		JN		0.00	33 ← TORC
07/10/2014	21:15:36	0033		PROMO FILE MAINT				0.00	33
07/19/2014	17:23:11	0033		PROMO FILE MAINT				0.00	
07/19/2014	17:23:11	0033		PROMO FILE MAINT				0.00	
07/19/2014	17:23:11	0033		PROMO FILE MAINT				0.00	
07/19/2014	17:23:11	0520		FINANCE CHARGE		JN		0.00	
07/19/2014	17:23:11	0022		LOAN FILE MAINT		JN		0.00	
07/19/2014	17:23:11	0022		LOAN FILE MAINT				0.00	
07/19/2014	17:23:11	0033		LOAN FILE MAINT				0.00	

Amount	Description	Amount	File Maintenance Description	Old Data
			LAST ACCRD	07/10/2014
			PRI FIN	.00
			CUR FIN	.00
			ACCR BILL	.00
			AVG BAL	27.22
			LOW BAL	.00
			RAV	843.92
			HGH BAL	38.36
			FIN CHG DT	06/18/2014
			LST STMT	05/20/2014

Loans > History Screen displaying the Tran Codes and TORCs



The tran code, [TORC](#) (if applicable), amount fields (if applicable), and the correction tran code are listed in the following table. Amount fields are used in the Autopost, as explained in Financials > GOLD Services in CIM GOLD > General Ledger > [General Ledger Autopost Overview](#).

Click the tran code link in the following table, when available, to learn more about fields on the transaction or other detailed information concerning each transaction.

Tran Code	Transaction Description	TORC	Amount Fields
009	Balancing Memo —Created by GOLDPPoint Systems at the beginning of each year to reflect the principal balance and the YTD interest. This code is found in Loan History , but not on statements.		
022-00	File Maintenance	Yes	
022-01	Automatic Charge-Off	Yes	4, 104, 204
022-02	Automatic Charge-Off Reversal		4, 104, 204
022-03	Repossession (This transaction functions identically to tran code 2203 .)		
022-04	Reverse Repossession (This transaction functions identically to tran code 2204 .)		
023-00	FM Reserve Disbursement Record		
025-00	Update LIP Budget Interest		
0033	File Maintenance		
070	Amortization of Deferred Discount/Gain		
082	Order Coupons through CIM GOLDTeller		
083	Add Delinquent Action Code		
0110	Insurance Commission Credit		
0140-00	Refund Credit to Reserve 1		
0140-01	Refund Credit to Reserve 1—Journal		
0160-00	Refund Credit to Reserve 2		
0160-01	Refund Credit to Reserve 2—Journal		
0170	Loan General Inquiry		
0171-00	Stat File Inquiry		
0172	Loan Payment Information Inquiry		
0173	Loan Investor Inquiry		
0174	Loan LIP Inquiry		
0175	Loan Balances Inquiry		
0176	Loan Dates Inquiry		



Tran Code	Transaction Description	TORC	Amount Fields
0177	Loan Interest Inquiry		
0176	Loan Dates Inquiry		
0177	Loan Interest Inquiry		
0179	Loan Classification		
0181	Bring Current Inquiry		
0182	Adjust Mortgage Inquiry		
0183	Loan Auto-Payment Fields		
0185	Loan Late Fields Inquiry		
0186	Loan Reserve 2 Inquiry		
0188	Loan Reserve 1 Inquiry		
0194	Loan Payment Due Inquiry		
0195	Loan Payoff Inquiry		
0196	Loan Payment Breakdown Inquiry		
0197	Pay to Zero Inquiry		
0200-00	Dealer Interest Debit		
0200-01	Dealer Interest Increase—Journal		
0210-00	Dealer Int Decrease		
0210-01	Dealer Interest Decrease—Journal		
0420	Amortize Costs		
0430-00	LIP Disbursement		
0430-01	LIP Disbursement—Journal		
0440-00	Reserve 1 Disbursement		
0440-01	Reserve 1 Disbursement—Journal		
0450-00	Amortize Fees		
0500	Field Debit		
0510	Field Credit		
0570	Waive Late Charge		
0580	Payoff		
0580-01	Payoff Journal		
0583-00	Set Non-accrual		
0600	Regular Loan Payment		
0660	Assess Loan Fee		
0690	Spread Payment		



Tran Code	Transaction Description	TORC	Amount Fields
0850	Pay Loan Fee (Automatic)	Yes	1-3, 23
0860	Partial Charge-off		
2022-01	Charge-offs		
2022-02	Reverse Charge-off		
2203-00	Repossession Transaction		
2204-00	Reverse Repossession		
2270	Loan Extended General Inquiry		
2270-01	Deferment Inquiry		
2270-02	Deferment Notice		
2270-04	Override Deferment Inquiry		
2510-00	Partial Write-off		
2510-01	Waive Interest Transaction		
2510-02	Judgment Transaction		
2510-03	Sale of Security		
2510-04	Curtailment from Partial Payment		
2510-05	Full Write-off		
2510-06	Sale of Security with Taxes		
2510-08	Partial Repossessed Write-off		
2510-09	Sale of Security for Cards		
2510-12	SoS Full Write-off		
2510-13	Judgment with Other Fees		
2510-14	Judgment for Cards		
2580-01	Payoff-Journal Offset		
2584	Clear non-Accrual/Reclassify		
2600-00	CP2 Transaction		
2600-01	Insurance Payment		
2600-02	Collection Payment		
2600-03	Interest-only Payment		
2600-04	Mail-in Payment		
2600-05	Walk-in Payment		
2600-06	Death Claim Payment		
2600-07	Regular Payment with CP2 Eligibility		
2600-09	No Advance Payment		



Tran Code	Transaction Description	TORC	Amount Fields
2600-10	Agency Payment		
2600-11	Deferment Override Payment		
2600-12	Allotment Payment		
2600-13	Deferment by Code		
2600-16	3rd Party Payment		
2600-17	No Rules Deferment		
2600-18	CP2 Deferments		
2600-19	Branch Allotment Payment		
2600-20	Hardship Deferment		
2600-22	Drop Box Payment		
2600-23	EZPay Def by CC		
2600-25	Payment with Promos		
2600-30	Garnishment Transaction		
2600-35	Deferment with Reason		
2600-43	Journal Only Deferment		
2600-45	LOC Card Payments		
2600-50	Fee Reg Deferment		
2606-00	Death Claim Quote		
2608-01	NSF-Payment Reversal (with fee)	209	
2608-02	NSF-Payment Reversal No Fee		
2670-01	Waive Loan Fee		
2690-00	Trustee Payment		
2741-01	Convert LOC to IB		
2741-02	Convert LOC to IB	742	
2741-03	Reverse Conversion of LOC to IB		
2850-00	Pay Loan Fees		
2850-04	Pay Loan Fees Ezpy		
2850-05	Prepetition Claim Payment		
2850-06	Postpetition Claim Payment		
2850-07	Petition Claim Payment		
2910-03	Reversal of Vehicle Service Contracts		



[Back to Loan Transactions](#)

Tran Code 0022, File Maintenance

This transaction is used to make changes to existing fields on loans. This transaction is usually not performed manually in CIM GOLDTeller. It usually occurs automatically by the system when another transaction or action takes place on an account. For example, if you make changes to the amortizing fees, the Loan History screen will display that file maintenance (tran code 0022) occurred on the account. The File Maintenance Description table on the Detailed History tab shows what file maintenance to which fields occurred, as shown below:

Short History		Detailed History		SQL Loan History		Statements	
Date	Time	Teller	Transaction	Amount	Field		
Start	12:00:00 AM						
Stop	11:59:59 PM						
35 Histories Matched Selections **End of History for Account**							
Date	Time	Transaction Amount	Transaction Description	Teller	Type		
07/20/2015	08:54:28		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:28		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:28		0035 LOAN M1 FILE MT	1907 - Cindy Fish			
07/20/2015	08:54:31		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:31		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:31		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:31		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:31		0022 LOAN FILE MAINT	1907 - Cindy Fish			
07/20/2015	08:54:32		0022 LOAN FILE MAINT				

Amount Description	Amount	File Maintenance Description	Old Data
		FEE CODE	1
		PROMO SEQU	0
		RECORD ADDED	
		ORIG FEE	.00
		FEE MTHD	0
		G/L MTHD	0
		LST AMRT	
		DEF RATE	0.00000

However, there may be occasions when your institution needs to run file maintenance transactions manually against an account. You would do that in CIM GOLDTeller, as shown below:



CINDYF 1907

Rec# 0

- 0: Deposits
- 1: Loans
 - 0: Loan Payment
 - 1: Account Inquiry 2 (1003/0/0)
 - 2: Reserves
 - 3: Special Transactions
 - 4: Deferrals
 - 5: Charge Off
 - 6: Loan Payoff
 - 7: Forced Placed Insur
 - 8: Fees/Charges
 - 9: Insurance
 - a: File Maintenance
 - 0: Loan File Maint (22/0/1)
 - 1: Loan File Maint (22/0/0)
 - 2: Names/Address
 - 3: Teller

DAN DANIELS
Primary Phone

Account	Balance
01 001001 0	3,251.60 19

Loan File Maint (22/0/0)

Account Number
01-038684-0

Field Number
▼

F/m Old Data

F/m New Data

Send Clear


Notice the **Field Number** field. This field requires a programmer at GOLDPoint Systems to enter a maintenance field code (see [Appendix A - Teller File Maintenance Field Codes](#) for a list of field codes), and then your CIM GOLDTeller administrator needs to enter the descriptions of the possible field codes to the drop-list. See the [Creating a drop-list field](#) topic in CIM GOLDTeller for an explanation of the process of creating a drop-list in CIM GOLDTeller.

You can save different versions of this transaction to reflect different file maintenance changes. For example, you could create a new version of this transaction and call it "Interest Rate Change," whereby other tellers would know to use that transaction to change interest rates on loans. For more information on how to copy an existing transaction to make a new transaction, see [Copying Transactions](#) in the CIM GOLDTeller User's Guide.

Scenario:

A processing error did not update the **Accrued Interest** field on a loan account. You need to manually update that field to reflect the correct amount. This scenario will show you how to change the Accrued Interest from 150.00 to 250.00. Complete the following steps to update the **Accrued Interest** field.

(**Note:** These steps are for supervisors.)

 **Tip:** Before completing these steps, make sure you are logged onto CIM GOLDTeller, which is under Teller System in the left CIM GOLD navigation tree. Also, the File Maintenance transaction should be added to your transaction menu, and the transaction itself should already have all fields and changes made to it. For more information, see these topics in the CIM GOLDTeller User's Guide:

[Menu Design](#)

Tran Code 0022-01, Automatic Charge-off

Automatic charge-offs are performed automatically by the system against accounts that are severely delinquent. The transaction performs a loan charge off for the full amount of the principal balance left on the loan. It does not close the loan; whereas the [Full Write-off transaction \(tran code 2510-05\)](#) does close the loan. (Also see the [Charge-off transaction 2022-01](#) for information on manually run charge-offs).

Note: This transaction follows the same rules set up in the charge-off institution options (COOP). See the [COOP Options](#) section in the Charge-off transaction help. However, only COOP options 0 and 6 work for automatic charge-offs (see Note below for one exception).

Note:

COOP 10 as used by institution 338 also does automatic charge-offs, but only for institution 338.

Additional requirements are needed before loans can be automatically charged off. This process functions as follows:

1. The loan must be a precomputed (payment method 3), line-of-credit (payment method 5), interest-bearing (payment method 6), or signature loan (payment method 16). (Line-of-credit loans with a zero balance will be skipped.)
2. Institution option CODY stores the number of days past the loan due date that the charge off will automatically occur. The system will charge off the loan in the afterhours when the number of days delinquent is greater than the number of days in institution option CODY. Additionally, if your institution has signature loans and the [Auto Charge Off Payment Frequency](#) field on the Signature Loan Details screen is greater than 0, the system uses that field to determine when to automatically charge-off the loan.
3. Action code 77 will stop the charge off from processing. (No date is needed.)
4. No charge off will occur on loans with **Hold Codes** 4, 5, 7, and 9, except for institution 338. Charge-offs still occur on those accounts with those hold codes (bankruptcies) for institution 338. As of the July 2020 core services release, all COOP options will now work for automatic charge-offs. Previously, only coops 0 and 6 would work.
5. The afterhours process uses the Automatic Charge-off transaction as a tran code 022-01.
6. The afterhours process uses the General Ledger numbers set up in the [Write-Off - Regular Loan](#) field on the GOLD Services > General Ledger > GL Account By Loan Type screen.
7. TORC 63 (afterhours charge-off) is used with this transaction.
8. Institution option STRN (Allow Special Transactions with SOV Set) must also be set to use this function. No error will be given if it is not.
9. Also, loans will not be automatically charged off if they have a sold balance (securitized or investor loans). The account will appear on the [Afterhours Processing Exceptions Listing \(FPSRP013\)](#) with the message "PORTION SOLD MUST BE ZERO." **Note:** An institution option (OP21 ACOS) is available that, when set,



allows this transaction to be run on an investor sold or securitized loan ([Portion Sold](#) field (LNISLD) is greater than zero).

You can request this transaction via a work order. Prior to using this transaction, please contact the GOLDPoint Systems financial team as your Autopost may need to be adjusted for TORC 63. Additionally, your account manager must set Afterhours Update Function 86 (Automatically Charge-off Loans") to "DAILY" for your institution.

Refer to the [Charged Off Loans Posting Journal and Trial Balance report \(FPSRP220\)](#) and the Accounting Department for the General Ledger Transaction Listing online report (see [section 6.3](#) in the General Ledger manual).

Also, request the [Charged Off Loans Posting Journal and Trial Balance report \(FPSRP220\)](#) be set up.

Use the other [Charge-off transaction, tran code 2022-01](#), if you want to manually charge off an account.

Results of this Transaction

The results of this transaction varies according to the [COOP option](#) your institution uses.

This transaction does not close the loan. The principal balance *does not change*.

Important Options for Precomputed Accounts

Precomputed loans (payment method 3) must be converted to a daily simple interest (payment method 6) prior to processing this transaction. This is done on the Loans > Transactions > Charge Off Transactions screen > [Convert Precomputed to Simple tab](#).

An institution option, IBCO, will automatically convert precomputed loans to simple-interest loans before charging them off. See COOP options [0](#) and [6](#) for more information about this option. Institution option CODY and either 0 or 6 COOP must also be set up in order to use this option. However, if the precomputed account has a force-placed insurance policy, the loan will not convert from precomputed to interest-bearing automatically during the afterhours process. Instead, the account will show on the Afterhours Exception List (FPSRP013). You must manually handle force-placed insurance, the reason being is that the way force-placed insurance policies are cancelled affects the loan differently. For example, a "flat cancel" cancels the insurance policy as though it never existed. "Insured request" cancellation will allow the number of months of premiums from the time the insurance policy was opened until the time it was cancelled and rebate the remaining amount of insurance premiums to the account.

Insurance policies that were on the account when originated and tracking insurance policies will remain on the loan after it has been converted to a precomputed account.

See COOP options [0](#) and [6](#) for more information about this option. Institution option CODY and either 0 or 6 COOP must also be set up in order to use this option (as well as COOP 10 for institution 338).

Correction: See [Automatic Charge-Off Reversal Transaction](#).

See also: [Appendix A, Foreclosure / Repossession / Partial or Full Charge-off](#)



Tran Code 0022-02, Automatic Charge-off Reversal Transaction

The Automatic Charge-Off Reversal transaction reverses the charge off by removing the information in the fields mentioned in the [Automatic Charge-Off transaction](#) and replacing the general category with one that you select that is not an 80, 82, 83, 84, 86, 87, 88, or 89 (also see [Charge-Off Reversal transaction 2022-02](#)).

This transaction also performs account reclassification of the loan amounts in the General Ledger. [Posting field](#) number L-104 (principal charge-off/recovery), L-204 (principal charge-off contra), L-105 (interest recoveries), and L-205 (interest charge-off contra) allow you to further refine the posting to the General Ledger.

Note: An institution option (OP21 ACOS) is available that, when set, allows this transaction to be run on an investor sold loan ([Portion Sold](#) field (LNISLD) is greater than zero).

See also: [Appendix A, Foreclosure / Repossession / Partial or Full Charge-off](#)

Tran Code 0022-03, Repossession

This tran code functions identically to [tran code 2203 \(Repossession transaction\)](#).

Note: An institution option (OP21 ACOS) is available that, when set, allows this transaction to be run on an investor sold loan ([Portion Sold](#) field (LNISLD) is greater than zero).

Correction: See [Reverse Repossess transaction](#).

See also: [Appendix A, Foreclosure / Repossession / Partial or Full Charge-off](#)

Tran Code 0022-04, Reverse Repossession

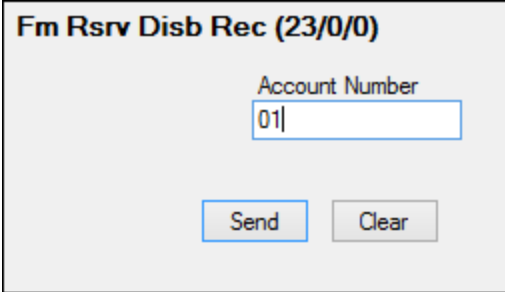
This tran code functions identically to [tran code 2204 \(Reverse Repossession\)](#).

Note: An institution option (OP21 ACOS) is available that, when set, allows this transaction to be run on an investor sold loan ([Portion Sold](#) field (LNISLD) is greater than zero).

Tran Code 0023-00, FM Reserve Disbursement Record

This transaction is used to update the reserve disbursement record for an account on the Loans > Reserves > [Account Reserve Detail](#) screen in CIM GOLD. This update is performed by the system in the afterhours process. The changes appear in Loan History as tran code 0022, rather than tran code 0023, but on some reports, such as the [Daily Posting Journal \(FPSRP008\)](#), they appear as tran code 0023.

The following is an example of this transaction in CIM GOLDTeller:



Fm Rsrv Disb Rec (23/0/0)

Account Number
01

Send Clear



After you enter the **Account Number** and click <Send> the reserve disbursement record for that account is updated. This transaction would generally be used in connection to another transaction, such as a Loan Payment transaction that included payments to reserve or [Reserve Disbursement transaction](#) (tran codes 440).

See also: [Tran Code 0440, Reserve Disbursement](#).

Tran Code 0025, Update LIP Budget Interest

This transaction is used to update the LIP budget record.

The following is an example of this transaction in CIM GOLDTeller:

Update LIP Bdg Int (25/0/0)

Account Number

Note: This transaction is only available if your institution offers LIP (loans-in-process or construction) loans.

Tran Code 0033, File Maintenance

More information coming soon.

Tran Code 0070, Amortization of Deferred Discount/Gain

This transaction amortizes any discounts or gain on the loan. Amortization occurs automatically at monthend; however, you can manually run this transaction as well.

The following is an example of this transaction in CIM GOLDTeller:

Discounts/gains are entered when the loan is originally opened. However, an amount can also be entered in the **Remaining Fees** field via a teller transaction as follows:

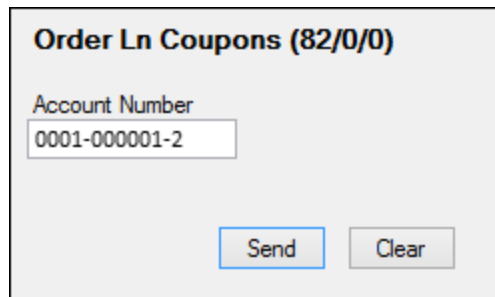
	Tran Code	Field	TORC
Remaining Fees	0510-35, 0510-36	235	116
Remaining Costs	500-45, 500-46	245	117
Remaining Discount/Gain	510-37, 510-38	37	118
Remaining Premium/Loss	500-39, 500-40	39	119



Tran Code 0082, Order Loan Coupons

This transaction allows you to order loan coupons through CIM GOLDTeller. Loan coupons are originally sent to the borrower when the loan is originated. However, you can use this transaction to order additional coupons for the borrower. Loan coupons can be sent on a yearly basis or whenever the interest rate on a loan is changed. Coupons are set up to automatically be ordered according to the [Coupon/Bill Code](#) and [Coupon Bill/Cycle](#) fields on the Loans > Account Information > Additional Loan Fields screen. However, you can also use this transaction to manually order coupons for an individual account.

See the following example of this transaction in CIM GOLDTeller:



Order Ln Coupons (82/0/0)

Account Number
0001-000001-2

Send Clear

After this transaction is successfully run, the system places "100" (coupons ordered) in the [Action Code](#) field on the Actions, Holds Event Letters screen for that account.

When coupons are ordered using GOLDPoint Systems-generated coupons, they are sent to your institution, and then you send them to your borrowers. Additionally, the **Miscellaneous Parameter** field on the [Coupons Ordered Report \(FPSRP022\)](#) must be set up to create the annual coupon run.

If you use a third-party vendor, the system sends the third-party a transmission after this transaction is run, and then they send your borrowers the coupons. Update option 57, "Process Coupon Request," controls when coupon transmissions are generated. This can be daily, weekly, monthly, or whenever your institution wants to send the transmission to the coupon vendor. Update option 57 is maintained by your GOLDPoint Systems account manager.

Two reports are available that show which accounts were included in the coupon ordering:

- [Coupons Ordered Report \(FPSRP022\)](#) - For GOLDPoint Systems-generated coupons
- [Coupons Ordered for 3rd Party Vendors Report \(FPSRP063\)](#) - For third-party coupons

The account must be set up to receive coupons as indicated on the [Coupon/Bill Code](#) field on the Loans > Account Information > Additional Loan Fields screen. That field must be set to a coupon code, such as one of the following:

- 1, 2, 3, 4, 12, 14, 15, 16, 17 - GOLDPoint Systems coupons
- 06 - Rocky Mountain Tape (third-party vendor)
- 07 - Deluxe Check Printers Tape (third-party vendor)
- 08 - Payment Technology Tape (third-party vendor)
- 09 - National Computer Print Tape (third-party vendor)



13 - Cummings/Allison (third-party vendor)

If the account is not set up with one of the above codes, you will receive the following error message after trying to process this transaction:

```
Transaction Failed:
INVALID COUPON/BILL CODE-NO CPNS ORDERED
```

If the transaction successfully processed, the following message is displayed:

```
Transaction Completed Successfully:
COUPONS ORDERED FOR 0001-010101-01
SHORTNAME=BORROWS BI
```

The account *cannot* be set up with automatic payments. If the account does have automatic payments, you will receive an error message when you try running this transaction.



Did you know you can print coupons directly from CIM GOLD instantly for specific loans? To learn more, see the [Coupon Format Setup Screen](#). This requires an institution option be set up, as well as creating a template for your coupons. You will need to send in a work order to take advantage of this feature.

Tran Code 0083, Add Delinquent Account Code

This transaction is automatically run by the system when a loan becomes delinquent. When this transaction is run, the system adds **Action Code** 194 (Credit Bureau Date of Occurrence) to the loan. When **Action Code** 194 is on a loan, it is reported to the credit repositories at monthend as a delinquent account. See [Coding of Derogatory Credit Status](#) in the Credit Reporting manual for more information.

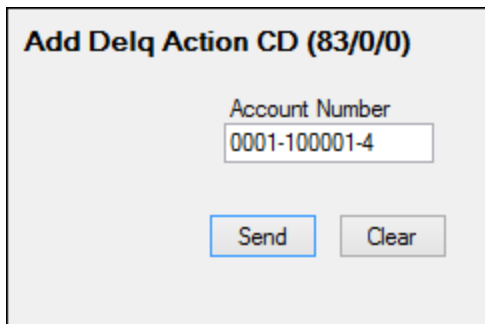
Note that the removal of the action code is done by [tran code 0022](#).

On rare occasions, you may need to manually run this transaction on an account. If so, the account must be considered delinquent. If it is not, you will receive the following error message after running the transaction:

```
Transaction Failed:
ACCOUNT CURRENT - ACTION CODE 194 NOT NE
```

The following is an example of this transaction in CIM GOLDTeller:





Add Delq Action CD (83/0/0)

Account Number
0001-100001-4

Send Clear

GOLDPoint Systems Only: Afterhours Update Function 73 (Automated Delinquency Action Code Update) should be set to "DAILY" to automatically add the delinquent account code. Update Function 82 (Update Delinquent Category) should also be set to DAILY.

Tran Code 0110, Insurance Commission Credit

This transaction is run automatically by the system during monthly amortization. This transaction credits the amortized insurance commission amount into the specified General Ledger account. The General Ledger account used for insurance commissions is entered on the GOLD Services > General Ledger > [Setup G/L and Commissions screen](#). Each insurance type can use a different General Ledger number.

For more information concerning this process, see the [Commission Information](#) on the Loans > Insurance > Policy Detail screen.

This transaction is only used for institutions that pay a commission for sold insurance policies.

GOLDPoint Systems Only: Afterhours Update Function 80 (Amortize Insurance Commissions) is used to amortize insurance commissions. Set the **Cycle** field to "CYC31B."

Tran Code 0140, Refund Credit to Reserve 1

Transaction code 140 allows you to credit funds to reserve account 1 identifying the reason for the refund by using the disbursement type code (see the [Type field](#) on the Loans Account Information > Reserves > Account Reserve Detail screen > Reserve Disbursements tab).

Example: If you received a \$25 refund from the insurance company for an overpaid premium, use tran code 140. The teller screen has a field for the disbursement code, as shown below. If you entered "20" (Fire Insurance Paid from Reserve) in this field, the history will display "Reserve refund - 20 fire insurance." This works better than using a Field Credit ([tran code 510](#)) because it explains the reason for the refund.

Note: Use this transaction if the credit is from cash or check. Use [tran code 0140-01, Refund Credit to Reserve 1--Journal](#), if the credit is from a transmission or automatic deposit. If the credit is for reserve 2 instead, see [Tran Code 0160](#) instead.

See the following example of this transaction in CIM GOLDTeller:



Refund Cr To Rsv 1 (140/0/0)

Account Number	Tran Amount
<input type="text" value="0001-000001-2"/>	<input type="text" value="25.00"/>
Check In	
<input type="text" value="25.00"/>	
Cash In	
<input type="text"/>	
Disbursement Code	Reference Number
<input type="text" value="26"/>	<input type="text"/>
	New Description
	<input type="text"/>

Correction



Consider making the **Disbursement Code** field on the transaction a drop-down list. The **Disbursement Code** is used for the **Disbursement Type** (RDATYP). For more information on how to create drop-down lists in CIM GOLDTeller, see the [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.

Once this transaction is processed, the system adds the transaction amount to the **Reserve 1 Balance** displayed on the Loans > Account Information > Reserves > Account Reserve Detail screen > Reserve Payment tab, as shown below:

Reserve Disbursements		Reserve Payment	
	Balance	Reserve Constant	Second Re
Reserve 1	25.00	41.67	
Reserve 2			
Total	25.00	41.67	

Reserve 1	
Reserve Balance	<input type="text" value="25.00"/>
Reserve Constant	<input type="text" value="41.67"/>
Second Reserve Constant	<input type="text" value="41.67"/>
Effective Date	<input type="text" value="01/14/2016"/> ▼
Third Reserve Constant	<input type="text" value="41.67"/>
Effective Date	<input type="text" value="02/15/2016"/> ▼
<input type="checkbox"/> Pay Interest on Reserve 1	



Tran Code 0140-01, Refund Credit to Reserve 1--Journal

Transaction code 140-01 is similar to [140-00](#), except instead of the refund coming from check or cash, it comes from a General Ledger journal.

If the credit is for reserve 2 instead, see [Tran Code 0160-01](#).

See the following example of this transaction in CIM GOLDTeller:

Refund Cr To Rsv 1-Jnl (140/1/0)

Account Number	0001-000001-02		
Journal In	25.00	Jnl Reference Nbr	100100010010
Disbursement Code	26	Reference Number	1
		New Description	Refund

Correction

The **Jrnl Reference Nbr** is the General Ledger number where the refund was credited. For example, if an insurance company sent your institution an ACH transmission for overpayment of an insurance policy, that amount is deposited in a General Ledger account. A teller would then credit that amount to the specified account using this transaction.



Consider making the **Disbursement Code** field on the transaction a drop-down list. The **Disbursement Code** is used for the [Disbursement Type](#) (RDATYP). For more information on how to create drop-down lists in CIM GOLDTeller, see the [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.

Once this transaction is processed, the system adds the transaction amount to the [Reserve 1 Balance](#) displayed on the Loans > Account Information > Reserves > Account Reserve Detail screen > Reserve Payment tab, as shown below:



Reserve Disbursements		Reserve Payment	
	Balance	Reserve Constant	Second Re
Reserve 1	25.00	41.67	
Reserve 2			
Total	25.00	41.67	

Reserve 1

Reserve Balance

Reserve Constant

Second Reserve Constant

Effective Date ▼

Third Reserve Constant

Effective Date ▼

Pay Interest on Reserve 1

Note: After running any journal transaction, you will need to balance the General Ledger by running a Debit G/L Offset transaction ([tran code 1800](#)) to the General Ledger account for the amount of the journal transaction.

Tran Code 0160-00, Refund Credit to Reserve 2

Transaction code 160 is similar to [transaction code 140](#), but instead of crediting an amount to the Reserve 1 Balance, this transaction credits an amount to the Reserve 2 balance.

Example: If you received a \$20 refund from the insurance company for an overpaid premium, use tran code 160. The teller screen has a field for the disbursement code, as shown below. If you entered "20" (Fire Insurance Paid from Reserve) in this field, the history will display "Reserve refund - 20 fire insurance." This works better than using a Field Credit ([tran code 510](#)) because it explains the reason for the refund.

Note: Use this transaction if the credit is from cash or check. Use [tran code 0160-01, Refund Credit to Reserve 2--Journal](#), if the credit is from a transmission or automatic deposit. If the credit is for reserve 1 instead, see [Tran Code 0140](#) instead.

See the following example of this transaction in CIM GOLDTeller:



Refund Cr To Rsv 2 (160/0/0)

Account Number	Tran Amount
<input type="text" value="0001-000012-7"/>	<input type="text" value="20.00"/>
Check In	
<input type="text" value="20.00"/>	
Cash In	
<input type="text"/>	
Disbursement Code	Reference Number
<input type="text" value="18"/>	<input type="text" value="1"/>
	New Description
	<input type="text" value="Yearly handling fees"/>

Correction



Consider making the **Disbursement Code** field on the transaction a drop-down list. For more information on how to create drop-down lists in CIM GOLDTeller, see the [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.

Once this transaction is processed, the system adds the transaction amount to the [Reserve 2 Balance](#) displayed on the Loans > Account Information > Reserves > Account Reserve Detail screen > Reserve Payment tab, as shown below:



Reserve Disbursements		Reserve Payment		Tax Information & Notes	
	Balance	Reserve Constant	Second Reserve Constant	Effective Date	Third Reserve Co
Reserve 1		20.83	20.83	01/14/2016	
Reserve 2	20.00	7.50	7.50	01/14/2016	
Total	20.00	28.33	28.33		

Reserve 1

Reserve Balance

Reserve Constant

Second Reserve Constant

Effective Date ▼

Third Reserve Constant

Effective Date ▼

Pay Interest on Reserve 1

Accrued Interest

Last Accrued ▼

Rate

Rate Offset

Rate Pointer ▼

Reserve 2

Reserve Balance →

Reserve Constant

Second Reserve Constant

Effective Date ▼

Third Reserve Constant

Effective Date ▼

Pay Interest on Reserve 2

Accrued Interest

Last Accrued ▼

Rate

Rate Offset

Rate Pointer ▼

Tran Code 0160-01, Refund Credit to Reserve 2--Journal

Transaction code 160-01 is similar to [140-01](#), except instead of the credit being applied to the Reserve 1 Balance it's applied to the Reserve 2 Balance.

If the credit is for reserve 1 instead, see [Tran Code 0140-01](#).

See the following example of this transaction in CIM GOLDTeller:

Refund- Cr To Rsv 2-Jnl (160/1/0)

Account Number	0001-000001-2		
Journal In	20.00	Jnl Reference Nbr	100100010010
Disbursement Code	26	Reference Number	1
		New Description	Tax Overpayment

Correction

The **Jrnl Reference Nbr** is the General Ledger number where the refund was credited. For example, if an insurance company sent your institution an ACH transmission for overpayment of an insurance policy, that amount is deposited in a General Ledger account. A teller would then credit that amount to the specified account using this transaction.



Consider making the **Disbursement Code** field on the transaction a drop-down list. The **Disbursement Code** is used for the **Disbursement Type** (RDATYP). For more information on how to create drop-down lists in CIM GOLDTeller, see the [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.

Once this transaction is processed, the system adds the transaction amount to the **Reserve 1 Balance** displayed on the Loans > Account Information > Reserves > Account Reserve Detail screen > Reserve Payment tab, as shown below:



Reserve Disbursements		Reserve Payment		Tax Information & Notes	
	Balance	Reserve Constant	Second Reserve Constant	Effective Date	Third Reserve Co
Reserve 1		20.83	20.83	01/14/2016	
Reserve 2	20.00	7.50	7.50	01/14/2016	
Total	20.00	28.33	28.33		

Reserve 1

Reserve Balance

Reserve Constant

Second Reserve Constant

Effective Date ▼

Third Reserve Constant

Effective Date ▼

Pay Interest on Reserve 1

Accrued Interest

Last Accrued ▼

Rate

Rate Offset

Rate Pointer ▼

Reserve 2

Reserve Balance →

Reserve Constant

Second Reserve Constant

Effective Date ▼

Third Reserve Constant

Effective Date ▼

Pay Interest on Reserve 2

Accrued Interest

Last Accrued ▼

Rate

Rate Offset

Rate Pointer ▼

Note: After running any journal transaction, you will need to balance the General Ledger by running a Debit G/L Offset transaction ([tran code 1800](#)) to the General Ledger account for the amount of the journal transaction.

Loan Inquiries

The following transactions are for simple inquiries concerning the loan. No field information or balances are changed using these transactions. These are informational transactions that can be printed or emailed to customers if they have questions concerning their accounts.

- [Tran Code 0170. Ln General Inq](#)
- [Tran Code 0171. Stat File Inquiry](#)
- [Tran Code 0172. Payment Inquiry](#)
- [Tran Code 0173. Loan Investor Inquiry](#)
- [Tran Code 0174. Loan LIP Inquiry](#)
- [Tran Code 0175. Loan Balances Inquiry](#)
- [Tran Code 0176. Loan Dates Inquiry](#)
- [Tran Code 0177. Loan Interest Inquiry](#)
- [Tran Code 0179. Loan Classification Inquiry](#)
- [Tran Code 0181. Bring Loan Current Inq](#)
- [Tran Code 0182. Adjust Mortgage Insurance Inquiry](#)
- [Tran Code 0183. Loan Auto-Payment Fields Inquiry](#)



[Tran Code 0185, Loan Late Fields Inquiry](#)

[Tran Code 0186, Loan Reserve 2 Inquiry](#)

[Tran Code 0188, Loan Reserve 1 Inquiry](#)

[Tran Code 0194, Loan Pmts Due Inquiry](#)

[Tran Code 0195, Loan Payoff Inquiry](#)

[Tran Code 0196, Loan Payment Breakdown Inquiry](#)

[Tran Code 0197, Pay-to-Zero Inquiry](#)

[Tran Code 2170, 30-day Interest Inquiry](#)

[Tran Code 2270, Loan Extended General Inquiry](#)

See also these topics:

- [Printing Inquiries as a Receipt in CIM GOLDTeller](#)
- [Emailing Inquiries to Customers](#)

Tran Code 0170, Ln General Inq

This transaction displays a summary of the loan. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln General Inq (170/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```

Transaction Completed Successfully:
LOAN 0001-000123-2          INQUIRY 170
PAYMENT      250.00    PMT DUE DT  4-15-16
P/I CON      250.00    # PMTS DUE    1
TOT DUE      262.50    HOLD CD      NONE
LT CHG       12.50    INT. RATE    35.98985
PART PAY     .00     RESERVE      .00
PRIN BAL    4,000.00    PMT NMBR     5
FEES        .00
  
```

For an extended inquiry that includes more fields, see the [Loan Extended General Inquiry \(tran code 2270\)](#).

Tran Code 0171, Stat File Inquiry

Documentation is not available for this transaction (Statistical File Inquiry). Contact your GOLDPoint Systems account manager if you need information.



Tran Code 0172, Payment Inquiry

This transaction displays a summary information for payments due on the loan. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Pmt Info Inq (172/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN  100 001001 01          INQUIRY 172
PMT DUE      195.76 PMT DUE DT  5-06-16
# PMTS DUE      0 PMT MIHD CD    16
LT CHG         .00 PMT FRQ       26
FEES           .00 PART PMT      .00
CARRILLO D          PRE-PMT PEN CD  0
DT LST ACT  4-22-16 TYPE LST ACTVY  5
```

Tran Code 0173, Loan Investor Inquiry

This transaction displays a summary information for investor loans. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Investor Inq (173/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN  100 001003 06          INQUIRY 173
          AMOUNT              INVESTOR
PRIN BAL    548.54  GROUP #    0001
P/I CON     150.30  SRVC RATE  .00000
PART PMT     .00   #
```



Tran Code 0174, Loan LIP Inquiry

This transaction displays summary information for LIP loans. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln LIP Inq (174/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN 100 001001 04          INQUIRY 174
LIP BALANCE.... 12,314.00
RETENTION AMT.. 2,650.00
CUSTOMER BAL... 9,654.00
LIP YTD INT.... 690.00
DUE DATE..... 3-26-15
LIP INT RATE... 14.56
```

Tran Code 0175, Loan Balances Inquiry

This transaction displays a summary of the loan's balances. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Balances Inq (175/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN 100 001191 04          INQUIRY 175
PMT NMBR      0  PMT DUE DT 3-26-15
INT DUE      7,522.15  INT RATE 94.70000
PRIN BAL     1,500.00  RSV BAL .00
P/I CON      301.74  RSV CON .00
LT CHG       .00  PMT MTHD CD 16
DT LST ACT   3-31-16  TYPE LST ACT 2
FEES        .00
```



Tran Code 0176, Loan Dates Inquiry

This transaction displays important dates associated with the loan (e.g., date of final payment, action dates, date opened, payment due date, etc.). This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Dates Inq (176/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN 100 001191 04          INQUIRY 176
DT LST TRAN 11-13-14 PMT DUE DT 3-26-15
DT LST ACT 3-31-16 TYPE LST ACT 2
P/I EFF DT 0-00-00 DT FNL PMT 11-20-15
DT INT PDTO 11-13-14 DT LST ACR 11-18-15
ACTION DT 12-05-14 ACTION CD 94
DATE OPENED 11-13-14 ORIG BAL 1,500.00
```

Tran Code 0177, Loan Interest Inquiry

This transaction displays loan interest amounts for the loan. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Interest Inq (177/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN 100 001191 04          INQUIRY 177
INT DUE 7,522.15 INT RATE 94.70000
RT MARGIN .00000 RATE POINTER 255
YTD INT .00 DEF INT .00
DT OF ACCR 11-18-15
DT PAID TO 11-13-14
```



Tran Code 0179, Loan Classification Inquiry

This transaction displays loan classification information for the loan. Loans are given a [classification](#) and [type](#) when opened. This information is found on the Loans > Account Information > Account Detail screen > Account tab. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Classification (179/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN 100 001191 04          INQUIRY 179
PMT FRQ          26  LOAN CLASS    00
PMT MTHD CODE   16  LOAN TYPE     06
MATURE DT 11-20-15  PMT NMBR      000
PMT APP CD      21  TERM (MOS)    012
USER DEFINED FIELD                0
```

Tran Code 0181, Bring Loan Current Inq

This transaction displays information for payments needed to bring the loan current, such as the number of payments due, fees, next payment amount, and late charges due. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Bring Current Inq (181/0/0)

Account Number As Of Date ▾

Once you run this transaction, the following information about the loan is displayed:



```

Transaction Completed Successfully:
LOAN 100 001191 04          INQUIRY 181
AS OF 04-28-2016 TOT DUE 8,750.46
PAY DUE 301.74 DLQ DUE 8,750.46
NXT PYMT 301.74 LATE DUE .00
FEES DUE .00 PARTIAL .00
ACCRUED 7,522.15 # PYMTS DUE 29
NXT DUE DT 3-26-15

```

Tran Code 0182, Adjust Mortgage Insurance Inquiry

This transaction displays the following fields:

ACCRU RATE	RT MARGIN
RATE PTR	NXT INT RT
CHG FRQ (MOS)	NXT ACC RT
DT NXT CHG	MAX PTS UP
PMT CHG FRQ (MOS)	MAX PTS DN
MAX ACC RT	MIN ACC RT

Tran Code 0183, Loan Auto-Payment Fields Inquiry

This transaction is no longer used. Instead, if you are interested in the status of automatic payments (also referred to as "recurring payments"), see the help in the following locations:

- Loans > Account Information > Payment Information screen > [Recurring field group](#) or [Recurring tab](#)
- Loans > Account Information > Signature Loan Details screen > Late Fees/ACH tab > [ACH Information field group](#)

Tran Code 0185, Loan Late Fields Inquiry

This transaction displays information for about any late payments and charges on the account. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Late Flds Inq (185/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:



```

Transaction Completed Successfully:
LOAN 0005 015150 01          INQUIRY 185
NMBR TIMES LATE    1 DT LST L/C 4-24-14
LATE CHARGE CD    15 LT GRACE DAYS 15
LATE CHG RATE 15.00 # 10-29 DAYS LT 1
TOT LT CHG      15.00 # 30-59 DAYS LT 00
LT PENALTY      .00000 # 60-89 DAYS LT 00
PEN EFF AFT DAYS 0 # 90+ DAYS LATE 00

```

This information is pulled from the Loans > Account Information > Account Detail screen > [Late/NSF tab](#).

Tran Code 0186, Loan Reserve 2 Inquiry

This transaction displays information about reserve 2 payments. This information is pulled from the Loans > Account Information > Reserves > Account Reserve Detail screen > [Reserve Payment tab](#). This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Reserve 2 Inq (186/0/0)

Account Number

Once you run this transaction, the following information about the loan is displayed:

```

Transaction Completed Successfully:
LOAN 300 000058 08          INQUIRY 186
2ND RSV CON        120.00
NXT RSV CON        130.00
2ND RSV BAL        1,500.00
2ND RSV EFF DT    3-25-17 RSV RT    .000
ACC RSV INT        25.00 RT OFFST   .000
DT INT LST ACCR   3-25-16 RSV RT P  255

```

Tran Code 0188, Loan Reserve 1 Inquiry

This transaction displays information about reserve 1 payments. This information is pulled from the Loans > Account Information > Reserves > Account Reserve Detail screen > [Reserve Payment tab](#). This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:



Ln Reserve 1 Inq (188/0/0)

Account Number
0300-000058-8

Send Clear

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
LOAN 300 000058 08      INQUIRY 188
1ST RSV CON           35.00
NXT RSV CON           35.00
1ST RSV BAL           200.00
1ST RSV EFF DT 5-27-16 RSV RT .000
ACC RSV INT           .00 RT OFFST .000
DT INT LST ACCR 3-25-16 RSV RT P 255
```

Tran Code 0194, Loan Pmts Due Inquiry

This transaction displays information concerning loan payments due on the loan. This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Ln Pmts Due Inq (194/0/0)

Account Number
0000-000058-8

Send Clear

Once you run this transaction, the following information about the loan is displayed:

```
Transaction Completed Successfully:
000 000058 08 BORROWS B 30 67.20000
LOAN 2,268.02 REG P/I 406.85
DUE DATE 4-30-16 PARTIAL .00
CUST TRN 4-29-16 *** AS OF 4-29-16 ***
ACCRD TO 4-29-16 * TOT PMT 406.85
LST PMT 4-18-16 * W/INT AT 250.98
PRIN 76.63 * PAYOFF 2,519.00
INT 330.22 * PER DIEM 4.18
```

Note: This inquiry is not the same as the Payoff Quote (found on the Loans > [Payoff screen](#)). Therefore, it may differ due to miscellaneous items such as insurance rebates, amortizing fee refunds, etc. being added to or



subtracted from the Payoff record. The **Per Diem** amount, however, is calculated the same as it is on the Payoff screen.

Tran Code 0195, Loan Payoff Inquiry

This transaction is similar to the [Loan Pmts Due Inquiry \(tran code 0194\)](#), but it differs in how the **Per Diem** may be calculated.

1. This inquiry is not the same as the Payoff Quote (found on the Loans > [Payoff screen](#)). Therefore, it may differ due to miscellaneous items such as insurance rebates, amortizing fee refunds, etc. being added to or subtracted from the Payoff record. The **Per Diem** amount, however, is calculated the same as it is on the Payoff screen.
2. The code used to calculate the per diem ([Per Diem Code](#)) can be changed by entering the new calculation code in the **Code** field on the transaction (see below). **Note:** You can change this field to a drop-down list for ease of use for tellers. For more information on how to create drop-down lists in CIM GOLDTeller, see the [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.
3. This inquiry uses the [Interest Calculation Method](#) on the Loans > Account Information > Account Detail screen, Interest Detail tab, whereas the **Interest Calculation Method** on the Payoff screen may be different. You can change the **Interest Calculation Method** used on this inquiry by entering the desired method in **Method Code** field (see below). **Note:** You can change this field to a drop-down list for ease of use for tellers. For more information on how to create drop-down lists in CIM GOLDTeller, see the [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.

Loan Payoff Inq (195/0/0)

Account Number <input type="text" value="0300-000058-8"/>	Code <input type="text" value="1"/>
Method Code <input type="text" value="101"/>	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

Once you run this transaction, the following information about the loan is displayed:

```

Transaction Completed Successfully:
LOAN  300 000058 08          INQUIRY 195
PRIN BAL  2,268.02
INT DUE   250.98
LT CHG    .00              OTHER REFUND
RESERVE   0.00              200.00
FEES      .00
TOT DUE   2,319.00      PER DIEM   4.18
  
```



Tran Code 0196, Loan Payment Breakdown Inquiry

This transaction displays a breakdown of how the next payment due is broken out to pay for each part of the loan payment. It shows the amount going to principal, interest, late charges, reserves, and fees. The **Payment** field is the total amount of the next payment due, including reserve payments, all outstanding late charges, and fees. It is pulled from the [Next Payment Due](#) field on the Loans > Account Information > Account Detail screen > Account tab.

This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Once you run this transaction, the following information about the loan is displayed:

```

Transaction Completed Successfully:
LOAN 300 000058 08          INQUIRY 196
PAYMENT 561.85
PRIN POR 155.87-
INT POR 250.98
LATE CHG 25.00-
RESERVE 130.00
FEES .00
  
```

Tran Code 0197, Pay-to-Zero Inquiry

This transaction displays the amount needed to bring the account to zero. This transaction can only be processed for line-of-credit loans (payment method 5). This transaction can be printed and handed to the borrower, or you can use it for your own information. See the following example of this transaction:

Once you run this transaction, the following information about the loan is displayed:

```

Transaction Completed Successfully:
LOAN      40 666585 04      INQUIRY 197
PRIN BAL      269.79
INT DUE      37.19
LT CHG      .00  TOT FEES      .00
FIN CHG      .00  AS OF DT  4-29-16
TOT DUE      306.98  PER DIEM      .18
  
```

Tran Code 2170-00, 30-day Interest Inquiry

Only payment method 6 (interest-bearing loans) are allowed to use this transaction

This transaction opens an inquiry screen, where you can enter the account number, as shown below:

30 Dy Interest Inq (2170/0/0)

Account Number

Once you enter the account number and click , the results of the inquiry are shown in the 4th Quadrant of the CIM GOLDTeller screen, as shown below:

```

Transaction Completed Successfully:
0001 000040 4
30 DY INTEREST INQ
HAYLEY H
LOAN DUE DATE:      07-02-2016
INVESTOR MASTER:      0
PRINCIPAL BALANCE:      2,558.00
TOTAL LATE CHARGES:      .00
TOTAL LOAN FEES:      .00
30 DAY INTEREST AMOUNT:      38.17
TOTAL INTEREST:      14.00
TOTAL AMOUNT DUE:      38.17
  
```

This transaction also initiates the [Interest-only Payment transaction \(tran code 2600-03\)](#) to appear. You can use the results of the inquiry to enter the information for the Interest-only Payment transaction.

Tran Code 2270, Loan Extended General Inquiry

This transaction displays a summary of the loan. This transaction can be printed and handed to the borrower, or you can use it for your own information. This transaction is similar to the [Loan General Inquiry transaction](#) (tran code 170), but it displays more information. See the following example of this transaction:



New Ln Gen Inquiry (2270/0/0)

Account Number

Once you click <Send>, the following information is displayed (or printed to the designated printer):

```

Transaction Completed Successfully:
LOAN 0001 000123 4    LN EXT GEN INQUIRY
PAYMENT      250.00  PMT DUE DT  4-15-16
P/I CON      250.00  # PMTS DUE    1
TOT DUE      262.50  HOLD CD      NONE
LT CHG       12.50  INT. RATE    35.98985
PART PAY     .00    RESERVE      .00
PRIN BAL     4,000.00 PMT NMBR     5
FEES         .00
INVESTOR     0/ 0    TERM         21
OPENED       10-15-15 MATURITY     7-15-17
LAST TRAN    3-10-16 RESRV 2      .00
ORG BAL      5,250.00 INSURE  50 60 80 70

BILL BORROWS
123 TREE STREET
PROVO, UT          (801) 555-1299

```

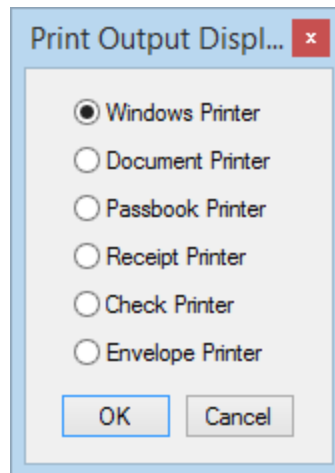
This inquiry transaction include the borrowers name and phone number at the bottom.

Printing Inquiry Receipts

Once you have processed an [inquiry transaction](#), you can print the transaction as a receipt to give to the customer. There are two ways to do this in CIM GOLD.

1. Depending how your institution has CIM GOLDTeller set up, processed transactions may already be designated to be sent to your receipt printer. This option is set up on the Functions > Administrator Options > System Configuration screen > Printer tab in CIM GOLDTeller. Set the **Receipt** field to a designated printer connected to your computer. See the [CIM GOLDTeller User's Guide section](#) for more information.
2. If your institution sends transactions to "Display" after the transaction is run, you can right-click the display (the [4th quadrant](#) of the CIM GOLDTeller screen) and select "Print Output Display" or press <Ctrl> + P. The Print Output Display dialog box appears, as shown below:





Use this dialog box to select where you want the inquiry results to print. These printer destinations are set up on the Functions > Administrator Options > System Configuration screen > [Printer tab](#) in CIM GOLDTeller.

If you want to email your customer an inquiry, see [Emailing Inquiries to Customers](#).

Emailing Inquiries to Customers

More information coming soon.

Tran Code 0440, Reserve Disbursement

Reserve disbursements are payments made to property tax, insurance, or any other payment made by your institution on behalf of the account owner. Reserve disbursements can be set up to process automatically according to the Loans > Account Information > Reserves > [Reserve Analysis screen](#) and the [Reserve Analysis Options screen](#).

However, there is also a transaction in CIM GOLDTeller that can be run manually to process a reserve disbursement. See the following example of this transaction:




Rsv 1 Disbursement (440/0/0)

Account Number 01-000000-0	Tran Amount 500.00
Check Out 500.00	Check Out Number 1234
Cash Out <input type="text"/>	Bank Account Number 123456
Disbursement Code <input type="text"/>	Reference Number <input type="text"/>
	New Description <input type="text"/>

Correction

This transaction can be run via check or cash.

Bank Account Number or G/L Number	You would enter the bank account number or General Ledger number of the account where the funds for this disbursement are being debited.
Disbursement Code	<p>This indicates what Disbursement Type (RDATYP) this reserve disbursement is for. For example, if this disbursement is going to taxes, you would enter "10" in this field, as "10" indicates taxes.</p> <p> Consider making the Disbursement Code field on the transaction a drop-down list. For example, you could create the following drop-list items:</p> <ul style="list-style-type: none"> 1 - Other Charges 10 - Taxes Paid from Reserve 16 - Property Taxes <p>For more information on how to create drop-down lists in CIM GOLDTeller, see the View/Modify Droplists in the CIM GOLDTeller User's Guide.</p>
Reference Number	If you enter information here, this shows up in Loans > History after the transaction is run. You can use this field however your institution wants. We suggest using the policy number (if an insurance disbursement) or tax year (for tax disbursements), as shown below.



Note: Only numbers can go in this field. Letters and symbols are not allowed.

Date	Time	Transaction Amount	Transaction Description	Teller
04/25/2016	13:05:21	-50.00	0440 1 OTHER CHARGES	1907 - Cindy Fisher
04/25/2016	13:06:57	50.00	0448 1 OTHER CHARGES	1907 - Cindy Fisher
04/25/2016	14:21:33	-60.00	0440 10 PROPERTY TAXES	1907 - Cindy Fisher
04/25/2016	14:46:48	-60.00	0440 10 PROPERTY TAXES	1907 - Cindy Fisher

Amount Description	Amount	File Maintenance Description	Old Data
Reserve 1	-60.00	DISB CODE	10
		REF NBR	2016
		YTD TAXES	60.00

Loans > History Screen with Tran Code 440 Displayed

New Description

If you would like to enter an alternate description for this field, you can enter it in this field. This field is not necessary and does not show up in History or reports.

You can hide the **New Description** field on the transaction if you want. Check the **PC Hide Field** box on the GOLDTeller Transaction Field Properties screen in CIM GOLDTeller to hide the field on the transaction. See the CIM GOLDTeller User's Guide > Administrator Options > Transaction Design > [Field Properties Screen](#) for more information.

Checks processed using the Reserve 1 Disbursement (tran code 440) are recorded in Check Reconciliation. See the GOLD Services > Check Reconciliation > [Check Detail screen](#) for more information.

Tran Code 0500, Field Debit

When running this transaction in GOLDTrak PC, you must use [field codes](#) to indicate which field you are debiting. When running this transaction in GOLDTeller, you should use the appropriate modifier to indicate which field you are debiting. For a list of 500 modifiers, see [Field Codes](#) below.

This transaction is generally used when a loan is opened and the first payment is due the next month instead of two months later. For example, the loan is opened in October and the first payment is due in November. In this scenario, you would run this transaction to credit back to the borrower a portion of the interest for the month of October that would be collected with the November payment.



- Field code 55 (deferred interest) tells the system that you want funds applied to deferred interest for negative ARM loans.
- Transactions in the 500 range should never be used with reserves to disburse funds. Only use tran code [440](#) or 640 for reserve disbursements.
- The **Check Out** number or **Journal Reference Number** can be used to record the check number in history.
- Contract collections will not work for field debits. If the loan is increased, you could increase the loan amount of the original principal on the seller record. If a 500 transaction is processed on the buyer's loan, the transaction will show on the [Afterhours Processing Exception Listing \(FPSRP013\)](#).
- Field code 45 tells the system that you want funds applied to [Remaining Costs](#); field code 39 to Remaining Premium/Loss; and field code 31 to Remaining MSRs.
- When a field debit to principal or interest is processed, the current loan due date will display with the transaction in History. This is necessary so investor reports can determine if the debit was processed on a delinquent account. **Note:** This is different from most fields that write to history, as they only display information that is changed. In this case, the due date did not change—it is only displayed for reporting purposes.
- An option, OP02 APML, allows a principal increase to be processed if a loan is past the maturity date. It requires a supervisor override (SOV).
- If the loan is a daily simple interest (payment method 6) and a principal increase is attempted, a teller warning message "SOV ADVANCE NOT INTENDED FOR PMTH 6" will appear. This requires a supervisor override (SOV).
- Charged off loans (hold code 2). If a loan has a hold code 2 (charge off), a principal increase is not allowed (all payment methods). However, an institution option, OP03 ACCO, is available which, when set, will allow a principal increase on charged-off loans.
- OP09 BSPC allows this transaction to run under the following circumstances without an SOV: Due date in the past – curtailment disallowed. Advances not intended for payment method 6.
- OP16 NINS stops the requirement for an SOV to be sent when a field debit to interest (tran code 500 to field 54 (check) or 57 (journal)) is posted to a loan with a payment method of 0, 3, or 7 (amortizing or precomputed loans).

Field Codes

The following field debit and credit codes are used with tran codes 500 (debit) and 510 (credit). If debiting deferred interest, for example, you would use tran code 0500-55. See [Appendix B - GOLDTrak PC Field Numbers](#) for more information.



Field Code/Modifier	Description
31	Remaining MSR's (can also F/M) (tran code 510 –credit)
33	Partial payments (not on simple interest loans)
37	Remaining discount/gain (can also F/M) (tran code 510 –credit)
39	Remaining premium/loss (can also F/M) (tran code 510 –credit)
47	<p>Principal balance (For principal decreases, if institution option 7 SOVC is set to "Y," whenever a principal decrease transaction (tran code 510) is attempted, the system will require a supervisor override (SOV).)</p> <p>Any time a field credit (tran code 510 or 518) or debit (tran code 500 or 508) to principal or interest is processed, the current loan due date will display with the transaction in history. This is necessary so investor reports can determine if the credit or debit was processed on a delinquent account. Note: This is different from most fields which write to history, as they only display information which is changed. In this case, the due date did not change—it is only displayed for reporting purposes.</p>
50	Debit field to principal (searches stop payment record; should be used on LOC loans with write check against option set to "Y")
53	<p>Accrued interest – interest only payments (payment methods 1, 5, 6, and 8)</p> <p>Both Field Codes 53 and 54 are the same field, but they are titled differently depending on the payment method code. However, both fields are titled ACC INT in the history screens.</p> <p>Any time a field credit (tran code 510 or 518) or debit (tran code 500 or 508) to principal or interest is processed, the current loan due date will display with the transaction in history. This is necessary so investor reports can determine if the credit or debit was processed on a delinquent account. Note: This is different from most fields which write to history, as they only display information which is changed. In this case, the due date did not change—it is only displayed for reporting purposes.</p>
54	<p>Interest due – interest-only payments (payment methods 0, 2, 3, and 7)</p> <p>Both Field Codes 53 and 54 are the same field, but they are titled differently depending on the payment method code. However, both fields are titled ACC INT in the history screens.</p> <p>Any time a field credit (tran code 510 or 518) or debit (tran code 500 or 508) to principal or interest is processed, the current loan due date will display with the transaction in history. This is necessary so investor reports can determine if the credit or debit was processed on a delinquent account. Note: This is different from most fields which write to history, as they only display information which is</p>



Field Code/Modifier	Description
	changed. In this case, the due date did not change—it is only displayed for reporting purposes.
55	Deferred interest
62	Reserve 1 balance (tran code 510 only)
71	Reserve 2 balance (tran code 510 only)
98	LIP undisbursed balance
99	LIP customer balance
102	LIP accrued interest (affects LIP YTD Interest field)
107	Subsidy balance
142	Miscellaneous funds
235	Remaining fees (can also F/M) (tran code 510 - credit)
51245	Remaining costs (can also F/M) (tran code 500 - debit)

Corrections/Reversals

When processing a correction or reversal, the tran code will have an “8” at the end. For example, if you processed a loan payment (tran code 600), a reversal or correction would be tran code 608, a field credit (tran code 510) would be 518, etc.

When reversals are processed, the system reads the history to determine the dollar amounts for each part of the transaction. For example, if a loan payment credited money to principal, interest, reserves, and late charges, the system reads the history to reverse everything exactly the way it was posted. It also requires items to be reversed in the exact order they were posted.

This is true for field credits and debits also (500 and 510 tran codes).

Tran Code 0510, Field Credit

You can make changes to specific individual fields in the Loan system using any of the 500 or [510](#) transactions. The 500 transactions perform a debit to the specific field and the 510 transactions perform a credit to the field.

These transactions use the GOLDTrak PC Posting Field Numbers as the modifier. See [GOLDTrak PC Field Numbers](#) in the GOLD Services > General Ledger > GTPC Funding Rules for more information on the different fields.

See the following list of available Field Credit transactions:

- Tran code 510-01, Passthrough OD Loan
- Tran code 510-02, LIP Interest Decrease
- Tran code 510-03, LIP Interest Decrease - Journal
- Tran code 510-07, Subsidy Balance Decrease



- Tran code 510-08, Subsidy Balance Decrease - Journal
- Tran code 510-31, Remaining MSR Increase
- Tran code 510-32, Remaining MSR Increase Journal
- Tran code 510-33, Partial Payments Decrease
- Tran code 510-34, Partial Payments Decrease - Journal
- Tran code 510-35, Remaining Fee Decrease
- Tran code 510-36, Remaining Fee Decrease - Journal
- Tran code 510-37, Remaining Discount Decrease
- Tran code 510-38, Remaining Discount Decrease - Journal
- [Tran code 510-39, Remaining Premiums Increase](#)
- Tran code 510-40, Remaining Premiums Increase - Journal
- Tran code 510-42, Misc Funds Decrease
- Tran code 510-43, Misc Funds Decrease - Journal
- [Tran code 510-45, Remaining Cost Increase](#)
- [Tran code 510-46, Remaining Cost Increase - Journal](#)
- Tran code 510-47, Principal Increase
- Tran code 510-48, Principal Increase - Journal
- Tran code 510-50, LOC Stop Payments
- Tran code 510-53, Interest YTD Decrease - Payment Method 1, 5, 6, & 8
- Tran code 510-54, Interest YTD Decrease
- Tran code 510-55, Deferred Interest Increase
- Tran code 510-57, YTD Interest Decrease - Journal

Please note the following conditions:

- For contract collections, if a correction to field credit to principal (tran code 518) with [field code 47](#) (principal balance decrease) is not processed the same day and for the same amount as the 510 transaction, the correction will show on the [Afterhours Processing Exceptions Listing \(FPSRP013\)](#). You must manually retrieve the funds from the seller or recipient and reduce the [Year-to-Date Disbursement](#) field (CNYTDP) for that amount (Loans > Contract Collections screen). Field credits will show on the seller history either as interest or principal.
- For a description of a reserve account 1 or 2 refund, see [tran code 140](#) description.
- For principal decreases ([field 47](#)), if institution option 7 SOVC is set to "Y," whenever a principal decrease transaction is attempted, the system will require a supervisor override (SOV). If you would like this option, please submit a work order with your request.
- For payment method 0 and 7 loans only, if a loan has been sold to an investor, any time a principal decrease (tran code 510) or correction (tran code 518) is processed, the system will write to history the



[Date Interest Paid To](#). This date is not changed but is written to history so that for scheduled/scheduled reporting, the system can use this date as the payment date for the curtailment.

- Field code 35 tells the system you want funds applied to Remaining Fees, and field code 37 to Remaining Discount/Gain.
- When a field credit to principal or interest is processed, the current loan due date will display with the transaction in history. This is necessary so investor reports can determine if the credit was processed on a delinquent account.
- When a field credit to principal is processed, the **Date Interest Paid To** will display with the transaction history. This is necessary so investor reports can determine which reporting cycle the curtailment is reported in. This is different from most fields which write to history, as they only display information that is changed. In this case, the due date did not change—it is only displayed for reporting purposes.
- Institution option (BKPM) allows loans with a bankruptcy hold code 4 or 5 to be posted without a teller override.
- OP09 BSPC allows credit transactions to run under the following circumstances without an SOV:
 - Due date in the past – curtailment disallowed.
 - Advances not intended for payment method 6.

Tran Code 570, Waive Late Charge

Enter topic text here.

Tran Code 580, Payoff

To run a Payoff transaction, you should first access the Loans > [Payoff screen](#) and lock the loan by clicking <Lock> at the bottom of that screen. Locking the loan will finalize all balances, as well as any unearned interest, unearned insurance premiums and finance charges, and interest earned. Institution options are available that cause the system to drop the payoff lock in the afterhours. See the [Payoff Locking topic](#) in the Loan help for more information.

The [Adjustments tab](#) of the Payoff screen will display all the adjustments to the **Principal Balance**, as well as adjustments to G/L accounts.

Use the [Post Payoff tab](#) on the Payoff screen to actually set up the Payoff transaction. See the [Payoff by Journal](#) or [Payoff-Journal Offset](#) if you want to post a payoff by journal in order to close a delinquent loan.

Once you enter the payoff information on the Post Payoff tab and click <Post Payoff>, CIM GOLDTeller opens with the Payoff transaction displayed and all the fields pre-filled from the information you entered on the Post Payoff tab, as shown below:



Loan Payoff (580/0/0)		
Account Number	Tran Amount	
01-000050-06	156.00	
Check In	Check In Number	Check Out
156.00	1234	
Cash In	Cash Out	Check Out Number
As Of Date		
10/09/2017		
<input type="checkbox"/> Correction		
<input type="button" value="Send"/> <input type="button" value="Clear"/>		

Click <Send> from the CIM GOLDTeller Payoff transaction screen, and the system will process the payoff.

Note

Use the Payoff-Journal Offset (tran code 2580-01) transaction to close the loan by journal. This is a good transaction to run in the following circumstances:

- The loan is severely delinquent, charged off, and your institution wants to close the loan to clear it off balances.
- The loan has been in bankruptcy and the bankruptcy courts have ruled the loan to be discharged.
- The borrower opens a new loan to payoff this loan.

See the [Payoff-Journal Offset \(tran code 2580-01\)](#) description for more information.

Result of Payoff Transaction

- This transaction closes the loan.
- All amortization of fees, maintenance fees, precomputed interest, insurance premiums, insurance commissions, and insurance finance charges are balanced to G/L accounts. (See **Note** below.)
- Any unearned insurance premiums, precomputed unearned interest, unearned maintenance fees or amortizing fees, or unearned insurance finance charges will reduce the principal balance owing on the loan, and therefore, reduces the amount of payoff due. (See **Note** below.)
- Any open insurance policies are closed with [Cancellation Code](#) of "1 - Early Payoff."



- Miscellaneous loan fees are paid with a tran code 850, and the system adds that amount to the Payoff amount. The [Marketing and Collections screen](#) will show those fees as paid.
- **Action Code** 96 (History Statement Request) and 163 (FHLMC EDR - 61 Payoff Prepaid) will be placed on the account with the **Action Date** of the Payoff date.
- Any [Accrued Interest](#) will be added to the Payoff amount.
- Collects all outstanding [Late Charges Due](#) and adds it to the Payoff amount. (See **Note** below.)
- If you want to create an event letter based on the payoff information, enter [event #14](#) on the Loans > Account Information > Actions/Holds/Event Letters screen, with the payoff date and letter number. You must have previously set up the merge fields for the Payoff letter using Microsoft® Word. Then you can run GOLD EventLetters and print the [Payoff letter](#) to send to your customers. See these topics in the GOLD EventLetters User's Guide for details on how to set up, download, and print event letters:
 - [Tying Data Source Files](#)
 - [Assigning Merge Letters to Events](#)
 - [Downloading Event Records](#)
 - [Printing and Saving Event Letters](#)

Tran Code 580-01, Payoff Journal

The Payoff by Journal transaction is a good transaction to use if you need to close a loan that has been [charged off](#). You could also run this transaction if a loan has been bankrupt and the bankruptcy courts have allowed the discharge of the loan. Therefore, you could run this transaction if you wanted to close the loan and balance your G/L. (**Note:** If you are paying off a loan because the borrower has brought in cash or a check to pay off the balance, use the Loans > [Payoff screen](#) or regular [Payoff transaction](#) instead.)

However, for severely delinquent, bankrupt, or charged off loans, you may want to consider writing off the loan. See the [Full Write-off transaction \(tran code 2510-05\)](#) for more information on how to write off a loan. You would use the Full Write-off transaction or this transaction depending on whether or not you want to report an IRS Form 1099-C for the loan (the Full Write-off transaction creates a 1099-C form).

The Payoff by Journal transaction can only be run in CIM GOLDTeller. It cannot be run from the Loans > [Payoff screen](#). Before you can pay off a loan, however, you must first go to the Payoff screen and lock the loan for payoff by clicking <Lock Loan>. You cannot run a Payoff by Journal from that screen. If you do not lock the loan for payoff before running this transaction, the following error message will appear after attempting to run the transaction: PAYOFF RECORD NOT ON FILE.

Payoff By Journal Transaction


Open the Payoff by Journal transaction in CIM GOLDTeller and pay off the loan using the transaction from there, as shown below:



The screenshot shows the CIM GOLDTeller interface for a Loan Payoff-Jnl transaction. The interface includes a menu on the left, a customer profile, a transaction table, and a form on the right. Red annotations highlight key steps: "Double-click the account" points to the account number field, "Enter the payoff amount" points to the Journal In field, "Enter the date of payoff" points to the As Of Date field, "Select the tran code from the Transactions menu" points to the transaction menu, and "Click <Send>" points to the Send button.

Account	Balance	Description	Payment
0001 000006 8	1,323.00	Consumer Loan	100.20

You will use the **Journal In** field for the total amount of the payoff. You should run a Payoff Inquiry before running this transaction, so you know the full amount of the loan. See the [Payoff Inquiry transaction \(tran code 195\)](#) description for more information. **Important:** This must be the total amount of the payoff. If you do not enter the correct payoff amount, you will receive the following error: Transaction Failed: NNNN IS P/O AMOUNT. You can re-run the transaction again with the amount the system tells you is the payoff amount.

 To quickly re-run the previously run transaction in CIM GOLDTeller with the fields already filled in, press <Shift> + <F12>.

Be sure the **General Category** is correct before running this transaction, as it will be reported to the credit repositories during monthend [Credit Reporting](#). For example, if the loan was first charged-off and then you wanted to write-off (payoff) the loan, the loan should have one of the **General Category** codes for charge-off, such as "82 - Charge-off non-real estate property."

Impact of Payoff by Journal Transaction

- This transaction closes the loan.
- All amortization of fees, maintenance fees, precomputed interest, insurance premiums, insurance commissions, and insurance finance charges are balanced to G/L accounts. (See **Note** below.)
- Any unearned insurance premiums, precomputed unearned interest, unearned maintenance fees or amortizing fees, or unearned insurance finance charges will reduce the principal balance owing on the loan, and therefore, reduces the amount of payoff due. (See **Note** below.)
- Any open insurance policies are closed with [Cancellation Code](#) of "1 - Early Payoff."
- Miscellaneous loan fees are paid with a tran code 850, and adds that amount to the Payoff amount. The [Marketing and Collections screen](#) will show those fees as paid. The balancing of those fees are described in the G/L Balancing section below. (See **Note** below.)



- **Action Code** 96 (History Statement Request) and 163 (FHLMC EDR - 61 Payoff Prepaid) will be placed on the account with the **Action Date** of the Payoff date.
- Any [Accrued Interest](#) will be added to the Payoff amount.
- Collects all outstanding [Late Charges Due](#) and adds it to the Payoff amount. (See **Note** below.)

Note: Certain options are available for charged-off loans that will take into account amortizing/maintenance/deferred fees, precomputed interest, insurance premiums, and miscellaneous fees at the time the Charge-off transaction is run. If your institution handles these things at charge-off or during Precomputed-to-Simple conversion, then they will not occur during Payoff. See the [Charge-off transaction](#) description for more information.

G/L Balancing

Once you run the Payoff by Journal transaction, you must run a manual teller [G/L debit transaction \(tran code 1800\)](#) transaction to reduce the CHARGE OFF RECOVERY G/L account by **Journal Out**. This account is set up in the GOLD Services > General Ledger > [Autopost Parameters](#) screen, as shown below:

System	Amount	Sequence	Description	G/L Number	Summarize	
L	204	800	CHARGE OFF CONTRA	1002-BR-TP000	<input type="checkbox"/>	LOAN GEN
L	104	800	CHARGE OFF EXPENSE	1080-BR-TP000	<input type="checkbox"/>	LOAN GEN
L	4	800	CHARGE OFF RECEIVABL	1001-BR-TP000	<input type="checkbox"/>	LOAN GEN
L	104	900	CHARGE OFF RECOVERY	1082-BR-TP000	<input type="checkbox"/>	LOAN GEN

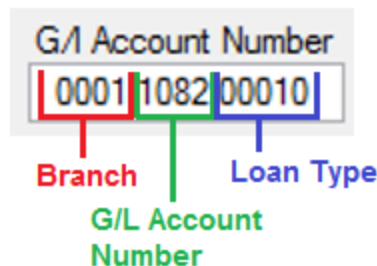
System	10 - L	Amount	
Amount	104 - PRINCIPAL1	Sequence	
Sequence	900	Sequence	Copy
Posting Field Description	Low	High	Posting Field Description
3 - LOAN GENERAL CATEGORY	82	82	
33 - TRANSACTION CODE		9999	
General Ledger Account Number	1082 BR TP000		<input type="checkbox"/> Summarize On Recap
G/L Substitution Table		Posting Description	CHARGE OFF RECOVERY
		Source Code	CORV



To run a G/L debit transaction by **Journal Out**, complete the following steps:

1. Open CIM GOLDTeller and select the G/L Debit transaction (tran code 1800).
2. In the **G/L Account Number** field, enter the G/L account number for CHARGE OFF RECOVERY from the Autopost Parameters screen (as shown above).

Note: If your institution uses [Parameter Substitutions](#) (as shown in the screen example above using "BR" and "TP000" in the **General Ledger Account Number** field), you *cannot* use them on this transaction. Instead, use the loan to insert the substitutions. For example, if the loan you ran for the payoff had "0001" for the first four-digits of the account number, that would be the branch (office) number. And if it was for loan type 10, TP would be 10. Please note that the loan type segment is 5-digits long, so if your loan type is 10, don't enter "10." You'll need to enter "00010", as shown below:



3. In the **Tran Amount** and **Journal Out** fields, enter the payoff amount you ran during the Payoff by Journal transaction (as shown in the example below).
4. Enter a **New Description** for this G/L Debit transaction in the provided field. This description will be viewed in the Electronic Transaction Journal and on G/L Balancing reports (such as the [G/L Transaction Listing report](#)). This field is mandatory.
5. Optionally, you can put the account number for which you ran the Payoff transaction in the **Jrnl Reference Nbr** field. Then when G/L reports are run, the account number can be included for this G/L offset.
6. Click <Send>. The system will offset the specified G/L account with the Payoff amount. See the example below illustrating these steps:



The screenshot shows the 'G/L Debit (1800/0/0)' transaction screen. The customer name is MARY M. MOOLAH. The transaction amount is 388.00. The new description is PAYOFF OFFSET. The 'Send' button is highlighted with a red circle and arrow.

Account	Balance
0001 010101 8	358.00

These transactions close the loan account and remove all monetary balances from the General Ledger (see **Important Note** below).

Important Note

If you want to post a G/L journal offset amount along with the Payoff by Journal, you should *not* use this transaction. Instead, use the Payoff-Journal Offset transaction (tran code 2580-01). That transaction will debit the Payoff amount from the G/L account entered in the [Insurance Claim Offset](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen. You will not need to run the G/L Debit transaction after running the Payoff-Journal Offset transaction. See the [Payoff-Journal Offset transaction](#) for more information.

See also:

- [Tran Code 580, Payoff](#)
- [Tran Code 2580-01, Payoff-Journal Offset](#)
- [Tran Code 2022-01, Charge-offs](#)
- [Tran Code 2510-05, Full Write-off](#)
- [Tran Code 0195, Loan Payoff Inquiry](#)

Tran Code 0583-00, Set Non-accrual

More information coming soon.



Tran Code 600, Regular Payment

A regular payment transaction is likely the most used transaction. Regular loan payments can come from the Loans > Transactions > Make Loan Payment screen, GOLDPhone, your website, EZPay screen, or from manually processing a loan payment through CIM GOLDTeller.

A descriptor is included in Loan History for each regular loan payment to help identify where the payment came from (e.g., walk-in payment, lockbox payment, recurring payment, etc.), as shown in the following example:

Short History						Detailed History	SQL Loan History	Statements	Converted History
Date	Time	Teller	Transaction	Amount					
Start	01/01/2005	12:00:00 AM							
Stop	10/05/2016	11:59:59 PM							
18 Histories Matched Selections						**End of History for Account**			
Date	Transaction Description		Transaction Amount	Principal	Interest				
08/12/2014	0022 LOAN FILE MAINT								
08/12/2014	0680 OPEN NEW LOAN		-1,000.00	1,000.00					
08/12/2014	0310 CASH TO CUSTOMER		1,000.00						
08/29/2014	0600 Recurring Pmt		136.85	-31.65	105.20				
09/12/2014	0600 Recurring Pmt		136.85	-47.71	89.14				
09/26/2014	0600 Recurring Pmt		136.85	-52.11	84.74				
10/11/2014	0600 Recurring Pmt		136.85	-51.19	85.66				
10/24/2014	0600 Lockbox Mail Pmt		136.85	-66.99	69.86				
11/07/2014	0600 Recurring Pmt		136.85	-67.78	69.07				
11/21/2014	0600 Recurring Pmt		136.85	-74.02	62.83				
12/06/2014	0600 Recurring Pmt		136.85	-76.83	60.02				
12/19/2014	0600 Recurring Pmt		136.85	-91.40	45.45				
01/02/2015	0600 Recurring Pmt		136.85	-96.32	40.53				
01/16/2015	0600 Recurring Pmt		136.85	-105.19	31.66				
01/30/2015	0600 Recurring Pmt		136.85	-114.87	21.98				
11/27/2015	0600 Recurring Pmt		136.85		136.85				
12/14/2015	0600 Recurring Pmt		136.85	-14.56	122.29				
12/18/2015	0580 LOAN PAYMENT RECURRING PAYMENT		112.25	-109.38	2.87				
						End of History for Requested Range			

Additionally, many of the special loan payment transactions are recorded in Loan History as a tran code 600, even though in CIM GOLDTeller they begin with a 2, such as [Insurance Payment](#) (tran code 2600-01), [Collection Payment](#) (tran code 2600-02), [Interest-only Payment](#) (tran code 2600-03), and [Payment with Promos](#) (tran code 2600-25).

The following table explains all possible loan descriptors for loan payments.



Field Number	Descriptor Code	Description	Tran 600 Description
1		Unknown Descriptor	Regular Payment
2	1	Mailed Payment	Mailed Payment
3	2	Walk-in Payment	Walk-in Payment
4	3	Interest Only Payment	Int Only Payment
5	4	Drop Box Payment	
6	5	Payment - Manual Offset	Pmt-Manual Offs
7	9	No Advance Payment	No Advance Pymt
8	10	Agency Payment	Agency Payment
9	11	Used by Waive Late Charge to skip cntrs	Loan Payment
10	12	Allotment Payment	Allotment Pmt
11	13	SteadyPay Payment	SteadyPay Pmt
12	14	3rd Party Payment	3rd Party Pmt
13	15	Recurring Payment	Recurring Pmt
14	19	Internet Payment	WWW Payment
15	20	Guaranteed Payment	Guaranteed Pmt
16	25	Internet Payment by Credit Card	WWW Pmt by CC
17	30	Garnishment Payment	Garnishment Pmt
18	35	Lock Box Mail-in Payment	Lockbox Mail Pmt
19	40	Electronic Lockbox Payment	eLockbox Paymen
20	41	Western Union Lockbox Payment	WesternUn
21	42	MoneyGram Lockbox Payment	MoneyGram
22	43	PayNearMe Lockbox Payment	PayNearMe
23	45	Call-in Payment by Credit Card	Callin Pmt By CC
24	55	Telephone Payment by Credit Card	Phone Pmt By CC
25	65	Internet Payment by Online Check	WWW Pmt By Check
26	75	Telephone Payment by Online Check	Phone Pmt By Check
27	85	Call-in Payment by Online Check	Callin Pmt By Ck
28	95	One-Time Scheduled Payment by Check	1-Time Pmt by Ck
29	96	WWW One-Time Scheduled Payment by ACH	WWW 1-Tm Pmt ACH
30	100	Accident or Health Insurance	A&H Ins Payment
31	110	Unemployment Insurance	Unemployment Pmt
32	120	Property Insurance	Prop Ins Payment
33	130	Credit Life Insurance	Credit Life Pmt
34	140	GAP Insurance	GAP-Auto Pmt



Field Number	Descriptor Code	Description	Tran 600 Description
35	141	GAP Insurance	GAP-Mcycle Pmt
36	142	GAP Insurance	GAP-RV Pmt
37	150	User Defined Insurance	Misc Ins Payment
38	165	AD&D Insurance	AD&D Payment
39	171	LPD (Auto) Insurance	LPD Ins Payment
40	172	Property Dual	Prop Dual Pmt
41	173	Property Dual Protected	Prop Dual Pr Pmt
42	175	Collateral Plus	Coll Plus Pmt
43	190	VSI Insurance	VSI Ins Payment
44	191	Non File Insurance	Non File Ins Pmt
45	197	Homegard Insurance	Homegard Ins Pmt
46	198	Flood Insurance	Flood Ins Pmt
47	199	Fire Insurance	Fire Ins Pmt
48	217	Retraction of Promotion	Promo Retraction
49	221	Charge Off Loan	Charge-off Loan
50	222	Reverse Charge Off	Reverse Chrg-off
51	223	Repossession	Repossession
52	224	Reverse Repossession	Rev-Repossession
53	225	Prin / Int Adjustment	Prin/Int Pmt
54	226	Roll Finance Charges	Roll Finance Chg
55	227	Pay Promo to Zero	Pay Promo 2 Zero
56	228	Roll Finance Charge	Roll Finance Chg
57	229	Roll Misc Fees into Balance	Roll MF into Bal
58	250	Postpetition Trustee Payment	Trustee Payment
59	251	Adequate Protection Payment	Adequate Protect
60	252	Postpetition Escrow Payment	Postpet Escrow
61	253	Prepetition Claim Payment	Prepet Claim PMT
62	254	Postpetition Claim Payment	Postpet Claim PM
63	255	Insurance Payment on Bankruptcy	Ins Pmt Bankrupt
64	256	Payment on Bankruptcy	Pmt on Bankrupt
65	257	Increase escrow balance on BK loans	Inc RSV Balance
66	258	Reduce Principal Balance by Arrearage	Reduce Prn on BK
67	259	Waive Late Charges on Bk	Waive Lt Chrg BK
68	260	Write-off On BK Account	W/O BK Account



Field Number	Descriptor Code	Description	Tran 600 Description
69	400	Partial Write-off	Prtl W/Off Pmt
70	401	Full Write-off	Full W/Off Pmt
71	402	Repo Write-off	Prtl W/Off Pmt
72	406	Retract Convert to IB	Retract Convert
73	410	Sale of Security	Sale of Sec Pmt
74	419	Interest Adjustment	Int Adjustment
75	500	Collection	Collection Pmt
76	510	Judgment Adjustment	Judgment Payment
77	580	Payoff	Payoff
78	600	Death Claim	Death Claim Pmt
79	601	Payment From Partial	Pmt From Partial
80	602	Curtailment from Partial	Prin To Partial
81	603	Deferment	Deferment
82	604	Convert to IB	Convert to IB
83	605	Advance Payment	Advance Payment
84	606	Stored Value Card	Value Card
85	607	Default/Extension Charge	Default/Ext chrg

See [Regular Payment Options](#) for information about institution options that affect regular payments.

Loan Payment—Notes:

1. When posting a payment on a loan that is two or more payments past due, the system requires a teller override (TOV).
2. For contract collections, late charges included in the regular payment are shown in the seller history as a separate item. If a correction transaction is processed on the same day and for the same amount as the 600 transaction regular payment, both transactions are canceled. Otherwise, the correction will show on the [Afterhours Processing Exceptions Listing \(FPSRP013\)](#). You must manually retrieve the funds from the seller and reduce the [Year-to-Date Disbursements](#) field for that amount (on the [Contract Collections screen](#)).
3. When posting a payment on a payment method 5 loan that is higher or lower than the actual amount, the system will require a TOV and display one of the following messages: "TOV AMT TOO LOW -- PMT IS \$XXX.XX" or "TOV AMT TOO HIGH -- PMT IS \$XXX.XX."
4. For payment methods 0, 1, 2, and 7, when posting a payment on a loan that has received a partial payment, the system requires a teller override (TOV).



5. When making a correction of a Regular Payment (tran code 608), if one or more [tran code 500s](#) (field debits) and/or [tran code 510s](#) (field credits) were posted after the payment was posted, all the 500s and 510s must be reversed prior to the reversal tran (608). If one or more 500s and/or 510s were posted and you only want to reverse one particular transaction (and not the payment), you don't have to reverse all of the transactions posted after that transaction, just that transaction itself.
6. For payment method 3 (precomputed) and 6 (daily simple interest) loans, if the payment transaction would make the principal balance zero, the system will check the following fields; if they are all zero, it will automatically close the loan at the time the payment is processed.

Late Charges**Reserve 1****Reserve 2****Miscellaneous Funds****LIP Balance****Customer LIP Balance****Subsidy Balance****Fees****Partial Payment****Accrued Interest****Insurance Rebate** (Any add-on insurance policies where the borrower is due back a rebate if the loan is paid off early. See the [Unearned Premium](#) field on the Loans > Insurance > Policy Detail screen for more information.)

7. The action date for [Action Code](#) 28 (curtailment/payoff lockout) must be earlier than or the same as the present day's date in order to make a payment.

Regular Payment Options

The following institution options are available when loan transactions are posted:

[OPT 8 BSOV](#): Allows you to bypass the supervisor override when posting payments for interest-bearing loans (payment method 6) where the borrower pays more than the scheduled amount (if the loan has not been sold to an investor).

[OPT Y CFFEE](#): Requires a teller override (TOV) when posting a payment if miscellaneous fees are due on the loan. (This option is available for all payment methods.)

[OPT Y BTOV](#): Stops the requirement for a TOV when posting a loan payment for an amount greater than the payment amount. This was created for processing [mass payments](#); however, it also works with regular loan payments. (This option is only available with line-of-credit loans (payment method 5).)

[OP01 BKPM](#): Bankruptcy (**Hold Code** 4 and 5)

Allows a principal decrease (tran code 510/518)

Allows a principal increase (tran code 500/508)

Allows a payoff (tran code 580)

Allows a loan payment (including automatic payments) (tran code 600/608)



Allows a [spread payment](#) (tran code 690/698)
Allows payment of late charges (tran code 550/558)
Allows waiving of late charges (tran code 570/578)
Allows VSI Add (tran code 870/878)
Allows VSI Cancel (tran code 890/898)
Allows assessing of miscellaneous fees (tran code 660/668)
Allows a payment of miscellaneous fees (tran code 850/858)
Allows waiving of miscellaneous fees (tran code 670/678)
Allows a partial payment (tran code 510/508 to field 33)

OP01 PIWD: Allows interest to be paid only in full-day increments for interest-bearing loans (payment method 6). If this option is set, when a payment is posted (600 transaction code only), interest will only be paid in full-day increments. For example, if the per diem is \$5.50, only multiples of \$5.50 would be paid to interest (\$5.50, \$11.00, \$16.50, etc.), up to the full amount of interest owed. Any remaining amount will be applied to principal. If the amount paid is less than the per diem, no interest will be paid.

The result of this option will be a more accurate [Date Interest Paid To](#) (LNPDTO).

Example:

Given:

Principal balance: \$3,816.10

Loan rate: 30.0000%

Interest base: 365

Per diem: \$3.14

Interest for 30 days: \$97.34

P/I Constant: \$264.00

A payment of \$100.00 divided by the per diem of \$3.14 will be 31. The per diem multiplied by 31 is \$97.34. The remainder of the payment (\$2.66) will be applied to the principal.

OP02 APCO: Charge-offs (**Hold Code 2**)

Allows a loan payment (including auto payments) (tran code 600/608)
Allows a [spread payment](#) (tran code 690/698)
Allows payment of late charges (tran code 550/558)
Allows waiving of late charges (tran code 570/578)
Allows VSI Add (tran code 870/878)
Allows VSI Cancel (tran code 890/898)
Allows assessing of miscellaneous fees (tran code 660/668)
Allows a payment of miscellaneous fees (tran code 850/858)
Allows waiving of miscellaneous fees (tran code 670/678)

OP03 ACCO: Charge-offs: (**Hold Code 2**)

Allows a principal decrease (tran code 510/518)
Allows a principal increase (tran code 500/508)



Allows a [payoff \(tran code 580\)](#)

OP03 PM07: Allows you to bypass the supervisor override when posting payments for payment methods 0 and 7 where the borrower pays more than the scheduled amount (if the loan has not been sold to an investor).

Tran Code 0660, Assess Loan Fees

You can assess miscellaneous fees to an account after the loan is opened by using the Miscellaneous Fees program. Your institution must have institution option OP06-XFEE set in order to allow miscellaneous fee processing. The following is an example of the Assess Loan Fee transaction:

The screenshot shows a web form titled "Assess Loan Fee (660/0/0)". It contains the following fields and controls:

- Account Number:** A text input field containing "05-000000-0".
- Fee Amt:** A text input field containing "50.00".
- Fee Code:** A dropdown menu with "NSF Fee" selected and a downward arrow.
- Retraction:** A checkbox that is currently unchecked.
- Buttons:** "Send" and "Clear" buttons at the bottom right.

This is a journal transaction that adds the amount of the transaction to the total fees (LNFEES) on the loan. Only one fee can be assessed with each transaction. Notice the **Fee Code** field in the example above. That field should be changed to a drop-list to make processing easier for tellers. Someone at your institution needs to design this field (it's field number 80) on the [Transaction Design screen](#) in CIM GOLDTeller to be a drop-list that is populated with all the fee codes used by your institution. Setting up fields on transactions to be drop-lists requires special security. It is a three-step process, starting with defining the items to be in the drop-list. See the [System Field Dictionary](#) topic in the CIM GOLDTeller User's Guide for step-by-step instructions on how to set up a drop-down list field on transactions.

If you do not make this field a drop-list, the teller will be responsible for entering the loan fee code in the **Fee Code** field. The teller should enter the code as a number (not the description). For example, if trying to assess a non-sufficient funds fee, the teller would enter "009" in this field (that's the code for NSF Fees).

Once the transaction is run, the system will assess that fee to the account and it will be displayed on the [Miscellaneous Fees list view](#) on the Loans > Marketing and Collections screen > Delinquent Payments tab. This is known as the fee record. This is different from the amortizing fees, which are completely different and usually assessed during loan origination (see the [Amortizing Fees and Costs screen](#) for more information).



Correcting an assessed fee subtracts the amount from the total fees. The system subtracts the amount from the amount assessed in the fee record for the fee code, the date last assessed is set back to its previous value, and the counter is decremented by one. Only one fee can be corrected with each correction transaction.

History records the fee as tran code 660, with a description of the fee that was assessed from the fee code, as shown below:

Short History		Detailed History		SQL Loan History		Statements													
Date	Time	Teller	Transaction	Amount	Field														
Start	12:00:00 AM																		
Stop	11:59:59 PM																		
8 Histories Matched Selections																			
Date	Time	Transaction Amount	Transaction Description	Teller															
11/09/2016	17:03:08	-2.52	0560 ASSESS LATE CHARGE	8910 - SYSTEM AFTER-HOURS															
01/03/2017	11:21:27	→ -35.00	0660 ASSESS NSF FEE	1907 - Cindy Fisher															
01/03/2017	11:24:29	→ -100.00	0660 ASSESS MAINTENANCE FEE	1907 - Cindy Fisher															
01/03/2017	11:24:41	→ -50.00	0660 ASSESS TRANSPORTATION FEE	1907 - Cindy Fisher															
01/03/2017	13:23:47	→ -50.00	0660 ASSESS NSF FEE	1907 - Cindy Fisher															
01/03/2017	13:24:45	33.72	0850 PAY NSF FEE	1907 - Cindy Fisher															
01/03/2017	13:24:45	66.28	0600 REGULAR PAYMENT	1907 - Cindy Fisher															
01/03/2017	14:20:47	→ -50.00	0660 ASSESS NSF FEE	1907 - Cindy Fisher															
<table border="1"> <thead> <tr> <th>Amount Description</th> <th>Amount</th> <th>File Maintenance Description</th> <th>Old Data</th> </tr> </thead> <tbody> <tr> <td></td> <td>50.00</td> <td>YTD FEES CHD</td> <td>235.00</td> </tr> <tr> <td></td> <td></td> <td>NSF Fee →</td> <td>009</td> </tr> </tbody> </table>								Amount Description	Amount	File Maintenance Description	Old Data		50.00	YTD FEES CHD	235.00			NSF Fee →	009
Amount Description	Amount	File Maintenance Description	Old Data																
	50.00	YTD FEES CHD	235.00																
		NSF Fee →	009																

Also see these other help topics for more information about miscellaneous fees:

[Miscellaneous Fees list view](#) on the Marketing and Collections screen

[Miscellaneous Fees](#)

[Miscellaneous Fee Processing](#)

Tran Code 690, Spread Payment

A Spread Payment transaction (tran code 690) is a special transaction that allows payments to be spread to specific parts of a loan payment. This transaction is also referred to as Optional Loan Payment.

Usually, payments are paid in the order established by the [Payment Application](#) (e.g., first to principal, then interest, then reserves, etc.). However, the Spread Payment transaction allows exact amounts to go toward principal, interest, or reserves (e.g., \$50 to reserves, \$25 to interest, \$10 to principal).



This transaction should be used sparingly. This transaction requires a supervisor override before the transaction can be approved.

WARNING: This transaction could post less than the amount due *and* roll the loan due date. It is designed for institutions that have purchased loans that other institutions service for them. It allows the total principal and interest due to be placed in the [P/I Constant](#) field, but the purchasing institution posts the payment for a lower amount, which represents the payment less the service fee the servicing institution keeps. Use this tran code with care.

This transaction can be run from the Loans > Transactions > [Make Loan Payment screen](#) in CIM GOLD, or it can be run from CIM GOLDTeller, as shown below:

Teller Spread Pmt (690/0/0)

Account Number	Tran Amount
<input type="text" value="0005-000000-0"/>	<input type="text" value="110.00"/>
Check In	
<input type="text"/>	
Cash In	Cash Out
<input type="text" value="100.00"/>	<input type="text"/>
Principal	
<input type="text" value="75.00"/>	
Interest	As Of Date
<input type="text" value="25.00"/>	<input type="text" value="10/05/2016"/>
Reserve 1	
<input type="text" value="10.00"/>	
<input type="checkbox"/> Retraction	

Once this transaction has run, the following fields are updated:

- [Due Date](#) is advanced accordingly (e.g., if the amount of the payment adds up to two [P/I Constants](#), the **Due Date** will advance twice). *This transaction will only roll the loan due date if the interest due amount is satisfied for the day the transaction is run.* If the amount you spread to interest is less than the amount due for the day you are running the transaction, the due date will *not* advance.
- The transaction amount is applied to principal, interest, and reserves accordingly.
- [Accrued Interest](#) (if any) is subtracted by the amount of the transaction that was applied to interest (if any).
- The [Installments Made](#) is increased by 1, or in the case the **Due Date** is rolled more than once, the **Installments Made** goes up by the number of times the **Due Date** is rolled.



- The [Due Date Last Rolled](#) displays the date this transaction was processed.
- The [Date Interest Paid To](#) is updated to the date this transaction was processed.
- The [Last Payment Date](#) is updated to the date this transaction was processed.
- The [Last Payment Amount](#) field displays the amount of the transaction.
- The [Last Transaction Date](#) is updated to the date of this transaction.
- Any additional funds outside a full payment are applied to the [Applied To Payment/Partial Payment](#) field on the Account Detail screen.

For Conventional (payment method 0) and ARM Loans (payment method 7)

This transaction allows a payment to be posted for any amount, regardless of the amount due. It allows the teller to define what dollar amounts are spread to the principal, interest, and reserves using a supervisor override (SOV). This transaction will roll the loan due date. The system will *not* allow a 690 transaction or a 698 correction on line-of-credit loans (payment method 5).

WARNING: This transaction could post less than the amount due *and* roll the loan due date. It is designed for institutions that have purchased loans that other institutions service for them. It allows the total principal and interest due to be placed in the **P/I Constant** field, but the purchasing institution posts the payment for a lower amount, which represents the payment less the service fee the servicing institution keeps. Use this tran code with care.

For Interest-Bearing Loans (payment method 6)

The system will allow a payment to be posted for any amount, regardless of the amount due. It requires the teller to define what dollar amounts are spread to the principal, interest, and reserves using a supervisor override (SOV). *This transaction will only roll the loan due date if the interest due amount is satisfied for the day the transaction is run.* If the amount you spread to interest is less than the amount due for the day you are running the transaction, the due date will *not* advance. If the payment is less than this, the payment will still be accepted and entered into the **Applied to Payment** field. Use the Loans > [Payoff](#) screen to determine how much interest is due for a particular day ([Per Diem](#) field). Remember to take into consideration whether your institution collects interest *through* the payoff date or *to* the payoff date.

If you want to make a payment and collect interest as of a date in the past and have the loan due date advance at the same time, you can use the backdating feature. ([Institution Option OPT3 BKDT](#) must be enabled).

WARNING: This transaction could post less than the amount due *and* roll the loan due date. It is designed for institutions that have purchased loans that other institutions service for them. It allows the total principal and interest due to be placed in the **P/I Constant** field, but the purchasing institution posts the payment for a lower amount, which represents the payment less the service fee the servicing institution keeps. Use this transaction with care.

A 690 tran is not allowed if a loan is an ARM in negative amortization (deferring interest). In this case, the following message will be displayed: "DEFERRING INT. – 690 TRAN NOT ALLOWED."



Also, if posting more than the **P/I Constant**, this transaction will roll the due date as many times as are divisible into the amount posted.

Spread Payment Options

Be aware that the following institution options may affect whether or not the Spread Payment transaction can be processed on an account.

[OP01 BKPM](#) - Bankruptcy (**Hold Code** 4 and 5)

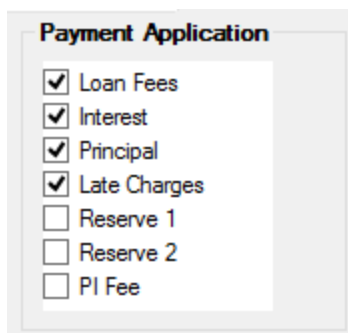
If this option is set, a Spread Payment transaction can be run on accounts in bankruptcy. If the option is not set for your institution, account in bankruptcy (have a Hold Code 4 or 5) will not be allowed Spread Payments.

[OP02 APCO](#) - Charge-offs (**Hold Code** 2)

If this option is set, a Spread Payment transaction can be run on charged-off accounts. If the option is not set for your institution, charged-off accounts (have **Hold Code** 2) will not be allowed Spread Payments.

Tran Code 850, Pay Loan Fee (Automatic)

This transaction code is displayed in Loans > History any time a miscellaneous fee (also known as "extended fee") is paid with the loan payment. **Loan Fees** must be a selection on the [Payment Application](#) field. If it's in the first order, funds for loan payments will go first toward paying off any miscellaneous fees before any additional funds are applied toward interest, principal, or late charges, as shown below:



Payment Application

- Loan Fees
- Interest
- Principal
- Late Charges
- Reserve 1
- Reserve 2
- PI Fee

Using the example above, if a loan payment was made for \$100 and outstanding loan fees totaled \$30, then \$30 of the payment would first go toward loan fees, and then the remaining \$70 would go toward interest and principal (and if there are still some remaining funds, the rest will go to late charges).

History is read and used when correcting a loan payment. This will reverse all the processing that took place with the payment transaction. The following is an example of how the Pay Loan Fee transaction appears on the Loans > History screen:



Short History		Detailed History		SQL Loan History		Statements	
Date	Time	Teller	Transaction	Amount	Field	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> Check <input checked="" type="checkbox"/> Journal	
Start	12:00:00 AM						
Stop	11:59:59 PM						
59 Histories Matched Selections							
Date	Time	Transaction Amount	Transaction Description	Teller	Type	Refund	
12/28/2016	13:41:51	35.00	0670 WAIVE NSF FEE	1907 - Cindy Fisher	JN		
12/28/2016	13:42:06	-100.00	0660 ASSESS LEGAL FEE	1907 - Cindy Fisher	JN		
12/28/2016	15:17:32	-50.00	0500 Collection Fee	1907 - Cindy Fisher	JN		
12/28/2016	15:17:32	→ 50.00	0850 PAY LEGAL FEE	1907 - Cindy Fisher	JN		
12/28/2016	15:18:11	-50.00	0500 Collection Fee	1907 - Cindy Fisher	JN		
12/28/2016	15:18:12	→ 50.00	0850 PAY LEGAL FEE	1907 - Cindy Fisher	JN		
12/28/2016	16:36:53	-50.00	0660 ASSESS NSF FEE	1907 - Cindy Fisher	JN		
12/28/2016	16:37:27	→ 35.00	0850 PAY NSF FEE	1907 - Cindy Fisher	CS		
12/28/2016	16:40:27		0022 LOAN FILE MAINT	1907 - Cindy Fisher			

Amount Description	Amount	File Maintenance Description	Old Data
	-35.00	NSF Fee	009
		REF NBR	3675014059

Print Setup
Print Preview
Print

Notice that the fee descriptions in the example above changed slightly. Two have the description of "PAY LEGAL FEE" and the other has the description of "PAY NSF FEE." The system uses the description of the fee that was paid.

If you want to manually pay loan fees, see [tran code 2850](#). Also see [tran code 660](#) for information on assessing loan fees.

Note: You can also manually assess loan fees using tran code 850 in CIM GOLDTeller. But it is nearly identical to tran code 2850.

Tran Code 860, Partial Charge-off

The Full (Partial) Charge-off transaction allows you to charge off all or partial amounts of a loan. It's similar to the [Charge-off transaction \(tran code 2022-01\)](#) run through the Loans > Transactions > Charge-off Transactions screen, but it allows you to enter an amount you want written off. This transaction also doesn't reclassify the **General Category** code like the Charge-off transaction does.

Note: The loan should be in non-accrual status before running this transaction. See the [Set Non-Accrual transaction \(tran code 583-00\)](#) for more information. The amount of the transaction is subtracted from the **Non-Accrual Book Balance** field. Also, if the loan is a precomputed loan (payment method), your institution may require you convert the loan to a simple-interest bearing loan before charging off the loan. Converting a



precomputed loan to simple-interest is done on the Loans > Transactions > Charge-off Transaction screen > [Convert Precomputed to Simple tab](#).

The following is an example of this transaction:

We suggest you rename the "Full Charge-off" transaction to "Partial Charge-off" transaction and only run it when you want to charge off part of the loan. (For a full charge-off, see the [Charge-off transaction \(tran code 2022-01\)](#).)

Field	Description
Account Number	Enter the account number for which you want to run the Full/Partial Charge-off transaction for. See the Running Transactions topic in the CIM GOLDTeller manual for more information.
Amount	Enter the amount to be charged off. After this transaction is run, the amount is placed in the Charged-off Amount field on the Actions/Holds/Event Letters screen. This amount is also subtracted from the Non-Accrual Book Balance field.
Journal Reference Number	This field is used for your institution's reference. We suggest you hide this field on the transaction. See the Field Properties Screen description on the the Transaction Design screen in the CIM GOLDTeller User's Guide for more information on how to hide fields.

After this transaction is run, the system:

- Puts the amount of the transaction in the [Charged Off Amount](#) field.
- Assigns the account with [Action Code](#) 154 (Partial Charge-Off Date) and the date the partial charge-off was run.
- Subtracts the Amount on the transaction from the [Non-Accrual Book Balance](#) field.

The charge-off options (commonly referred to as COOP options) do *not* apply to this transaction. See the [COOP options](#) at the bottom of the Charge-off transaction description for more information.

Tran Code 2022-01, Charge-offs

A charge-off is the declaration by a creditor (your institution) that an amount of debt is unlikely to be collected. This occurs when a customer becomes severely delinquent on a debt (usually 180 days delinquent or six



months of missed payments). While a charge-off is considered to be "written off as uncollectable" by your institution, the debt is still legally valid, and remains as such after the fact. Charge-offs are reported in the monthend [credit reporting](#). Each state regulates how institutions are allowed to handle charged off debt. For example, some states may allow for certain types of loans to continue collecting interest and fees while the loan is charged off. Other states may not allow any interest accrual if a loan has been charged-off. Because charged-off loans differ so much from institution to institution, we have programmed many options available for charge-offs.

Charge-offs can be handled in the following ways:

1. You can manually charge off loans individually using the [Charge-off/Write-off Transactions tab](#) under Loans > Transactions > Charge-off screen in CIM GOLD. When you use that tab, users should be logged into CIM GOLDTeller, as the last steps involve actually running the transaction in CIM GOLDTeller.
2. You can manually charge off the loan directly from CIM GOLDTeller by bringing up the Charge-off transaction (tran code 2022-01) and running the transaction from there.
3. Charge-offs can occur automatically in the afterhours when accounts are more delinquent than the number entered in [institution option CODY](#). Your institution must have that option set in order to automatically charge-off severely delinquent loans, as well as Afterhours Update Function 86. Contact your GOLDPoint Systems account manager to set these up for you.

Note: If an ACH payment return is received with a [return code](#) other than R01 or R09 and [Institution Option ACFR](#) is set, the system will automatically charge off the loan as well as stop all future one-time and recurring payments on the account.

The Charge-off transaction (transaction 2022-01) does *not* close the loan. The principal balance does *not* change. However, the General Ledger in the [Autopost](#) is adjusted as explained below.

- This transaction performs account reclassification of the loan amounts in the General Ledger. [Amount](#) L-104 (principal charge-off/recovery), L-204 (principal charge-off contra), L-105 (interest recoveries), and L-205 (interest charge-off contra) allow you to further refine the posting to the General Ledger. In addition, posting field L-27 (miscellaneous fees code) within L-23 (miscellaneous loan fees) is also used to reclassify the miscellaneous loan fees to the charge-off G/L.
- This transaction appears on the [Charged Off Loans Posting Journal and the Charged Off Loans Trial Balance Reports \(FPSRP220\)](#).

Precomputed loans must be converted to a daily simple interest (payment method 6) prior to processing this transaction. This is done on the [Convert Precomputed to Simple tab](#).

This topic discusses the following information:

[What Happens to Insurance Policies at Charge-off?](#)

[What Happens to Unearned Fees at Charge-off?](#)

[Can Payments or Changes Be Made on Charged-off Loans?](#)



[Charging Off a Loan](#)

[COOP Options](#)

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What Happens to Insurance Policies at Charge-off?

For loans with active insurance policies, the system performs the following file maintenance on the loan (except for COOPs [1](#) and [8](#)):

- Cancels all open insurance policies with [Cancellation Code](#) "11 – Charge-off."
- If there are any open insurance policies remaining on the account, the system runs a tran code 890 (Cancel Forced Insurance Policy) for the amount of any remaining premiums and finance charges.
- If any of the premium amounts have not been earned by the charge-off date, the system refunds the [Unearned Premium](#) amount by reducing the **Principal Balance** on the loan by that amount. It also performs a offsetting tran code 1800 debit to the General Ledger Autopost account. This transaction also triggers a 100 transaction to clear remaining unearned insurance commissions and adjust the General Ledger accordingly.
- Any [Remaining Amount](#) of finance charges are refunded back to the customer by reducing the **Principal Balance** on the loan by that amount. It also performs an offsetting tran code 1800 debit to the General Ledger Autopost account. (For more about the [Autopost](#), see the General Ledger topic.) **Note:** If this is a precomputed loan, the PC-to-IB transaction will adjust the insurance finance charge, not the Charge-off transaction (see [Convert Precomputed to Simple](#) tab).
- Any [Remaining Amount](#) of commissions are cleared from the General Ledger account using tran code 100 (insurance commission debit) with TORC 124 (Debit/Credit Remaining Insurance Comm-Office). The system also runs [tran codes 461 and 462 \(Commission Adjustment transaction\)](#) and tran codes 1811 and 1812 as the G/L offset. For insurance commission debits, the system assigns TORC 125 (Amortize Remaining Insurance Commission-Office). For insurance commission rebates, the system assigns TORC 127 (Rebate Remaining Insurance Commission-Office). The G/L accounts for insurance commissions are set up on the GOLD Services > General Ledger > [Setup G/L and Commissions screen](#).
- Any [Unearned Tax or Unearned Surcharge](#) amounts are debited/rebated accordingly into their respective G/L accounts. The G/L accounts are set up on the GOLD Services > General Ledger > [Setup G/L and Commissions screen](#).

Note about Automatic Charge-offs on Precomputed Loans with Open Insurance Policies

For precomputed loans, an option is available, IBCO, that when turned on (and either COOP option [0](#) or [6](#) set up) causes the system to automatically convert precomputed loans to interest-bearing loans before charging them off. If this option is not set, the system will *still* automatically charge-off precomputed loans, but the loan will not be converted to an interest-bearing loan first.



However, if the IBCO option is on, you must cancel all open force-placed insurance policies before the system can convert precomputed loans and then charge them off. Therefore, you may have precomputed accounts appearing in the [Afterhours Exception Report \(FPSRP013\)](#). The system cannot convert precomputed accounts to interest-bearing accounts if open force-placed insurance policies remain on the loans.

You could create a work around wherein someone at your institution runs a GOLDWriter or GOLDMiner report that lists all precomputed accounts with open force-placed insurance policies that are set to be charged-off in the afterhours. The employee could then manually cancel those open force-placed insurance policies. Or you can just use the Afterhours Exception Report to view which accounts were unable to charge-off.

Insurance Reports

The following reports may be helpful in viewing canceled insurance policies:

[FPSRP095 - Credit Life & Disability Insurance Premium Report \(LOC payment method 5 only\)](#)

[FPSRP190 - Summary of Insurance Report](#)

[FPSRP149 - Insurance Activity Report](#)

[FPSRP204 - Insurance New and Canceled VSI Insurance](#)

[FPSRP205 - Insurance Credit Life, Accident & Health, and Unemployment](#)

[FPSRP206 - Insurance Commissions Amortization Property Journal and Trial Balance and Daily Insurance Commission Cancellation Adjustment](#)

[FPSRP207 - Insurance New and Canceled Property Insurance](#)

[FPSRP218 - Insurance Finance Charge Amortization Posting Journal and Trial Balance Reports](#)

[FPSRP227 - Insurance Refund Report](#)

[FPSRP243 - Insurance Credit Life, Accident & Health, Unemployment, Property, and Auto](#)

Specialty Insurance Reports:

[FPSRP284 - Assurant Group \(Payment Method 5\)](#)

[FPSRP286 - Life of the South Insurance Download](#)

[FPSRP291 - Wells Fargo Upload File](#)

[FPSRP292 - Minnesota Life Download and Report](#)

[FPSRP293 - Cherokee National Download and Report](#)

[FPSRP294 - ANICO Download and Report](#)

[FPSRP305 - Insurance - Southeast Underwriters VSI Insurance](#)

[FPSRP308 - Plateau Insurance Report and Transmission](#)

[FPSRP309 - Insurance - Southeast Underwriters VSI Insurance 2](#)

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What Happens to Unearned Fees at Charge-off?



Fees originally set up on an account can be amortized over the life of the account. These are known as amortizing fees or deferred fees. Additionally, your loans may have deferred costs, discounts, or dealer premiums that amortize over the life of the loan. Maintenance fees are handled differently than amortizing and deferred fees, as discussed later in this help topic.

For example, when a loan is originated, a one-time processing fee of \$200 is set up to be paid over the course of the loan. At monthend, the system takes a portion of the \$200 and puts it into a General Ledger account (set up through the GOLD Services > General Ledger > [Amortization Descriptions screen](#)). What happens to any remaining fees that haven't been amortized when the loan is charged off?

Well, it depends on the institution options set up. The following options stop amortization accrual if the loan becomes non-performing (LNNONP = Yes):

- SAAF – Stop Amortizing Fee Amortization if Loan is Non-performing
- SAF1 – Stop Amortizing Fee 1 Amortization if Loan is Non-performing
- SAF2 – Stop Amortizing Fee 2 Amortization if Loan is Non-performing
- SAF3 – Stop Amortizing Fee 3 Amortization if Loan is Non-performing

A loan becomes non-performing when it is more delinquent than the number set up in institution option NP DY (number of days delinquent to set non-performing), or if it is more delinquent than 93 days if that option is not set. An option (Afterhours Update Function 59) is available that automatically changes performing loans to non-performing loans if the loan is 93 or more days delinquent (excluding loans with general categories 50 through 69 (securities)). This change takes place only at monthend. Each month, for all loans that exceed being delinquent by 93 days, the system puts a check in the **Non-Performing** field. If the loan becomes less than 93 days delinquent, the system unchecks the field at monthend. The system does not look at payment method 5, 9, or 10 loans with a zero principal balance. If you would like this option set up for your institution, send in a work order with your request. Action code 59 (Do not update non-performing field) stops the **Non-performing** field from changing.

At charge-off, for any remaining amortizing/deferred fees, costs, discounts, or dealer premiums, the system checks the **Take All If Sold 100%** box (if it isn't already checked) on the Loans > Account Information > Deferred Fees screen, but only if the [COOP option](#) is *not* 0 or 6. Additionally, at monthend during the amortization process, the system will take all remaining fees/costs/discounts/premiums and debit/credit the applicable General Ledger account (as set up on the GOLD Services > General Ledger > [Amortization Descriptions screen](#)).

The following will be completely amortized at the next monthend (after the charge-off—except for COOP 0 and 6):

- remaining **Deferred Fees, Costs, Discount/Gain, Premium/Loss, MSR's**
- remaining **Finance Charge** amount for Force Place Insurance (Loans > Insurance > Policy Detail screen > Finance Charge Information tab)
- remaining amortizing fees (FIGREM) ([G/L section](#) only on the Loans > Amortizing Fees And Costs screen)
- remaining **Dealer Prepaid Interest** ([LNDLRP](#) - [LNDLRE](#)).

For COOP 0 and 6, however, the system will not take any remaining fees, nor will it check the **Take All If Sold 100%** box. But it will continue amortizing fees/costs/discounts/premiums as long as institution options SAAF,



SAF1, SAF2, or SAF3 are not set (or your institution does not designate non-performing loans). If they are set, the system stops amortizing fees/costs/discounts/premiums, but it does not take remaining fees/costs into income or expenses.

Maintenance Fees

Please be aware that deferred fees/costs and amortizing fees/costs work differently than maintenance fees. Maintenance fees are specific to your institution and require special set up. They are brought over from loan origination and usually involve paying a monthly fee for maintaining the loan. Maintenance fees are only for interest-bearing loan (payment method 6); however, some institution set up maintenance fees for precomputed loan (payment method 3), but they're really just amortizing fees. See the [Maintenance Fees topic](#) for more information.

Maintenance fees may be refunded or collected (depending on when the charge-off takes place) when the loan is converted from precomputed to interest-bearing or at the time of charge-off (if not a precomputed account). However, [COOP 7](#) does not refund unearned maintenance fees.

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Can Payments or Changes Be Made on Charged-off Loans?

Payments and changes can be made on charged-off loans if certain institution options are set.

▼ OP02 APCO - Accept Payments on Charge-offs

If this option is set, the following payments are allowed on charge-offs:

- Allows a loan payment (including auto/recurring payments*) - (Tran code 600/608)
- Allows a "teller spread" payment - (Tran code 690/698)
- Allows payment of late charges - (Tran code 550/558)
- Allows waiving of late charges - (Tran code 570/578)
- Allows VSI Add - (Tran code 870/878)
- Allows VSI Cancel - (Tran code 890/898)
- Allows assessing of miscellaneous fees - (Tran code 660/668)
- Allows a payment of miscellaneous fees - (Tran code 850/858)
- Allows waiving of miscellaneous fees - (Tran code 670/678)
- Allows an automatic (recurring) payment*.

* [COOP options](#) 6, 7, and 9 do not allow automatic (recurring) payments even with this institution option set.

▼ OP03 ACCO - Allow Principal Decrease/Increase On Charge-offs


- Allows a principal decrease on charged-off loans - (Tran code 510/518)
- Allows a principal increase on charged-off loans - (Tran code 500/508)
- Allows a charged-off loan to be paid off - (Tran code 580)

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Charging off a Loan

See [Charge-off/Write-off Transactions tab](#) under Loans > Transactions > Charge-off screen in CIM GOLD for more information on the steps to actually charge off a loan. Charging off a loan is often times accompanied by a Repossession transaction or a Bankruptcy transaction. See the [Repossession screen](#) and the [Bankruptcy](#) or [Bankruptcy Detail](#) screens (depending on which system your institution uses) for more information.

 Common Error Messages	
Error Message	Description
ERROR - MORE THAN TEN MISC FEES	<p>If you get this error after attempting to run the Charge-off transaction in CIM GOLDTeller, it means you have more than 10 miscellaneous fee codes on this account. The system only reclassifies up to 10. You will need to manually waive miscellaneous fee codes using the Loans > Marketing and Collections screen if you have more than 10 (see Miscellaneous Fee Processing for information on how to assess and waive miscellaneous fees).</p> <p>After only 10 (or less) miscellaneous fees exist on the account, you can run the Charge-off transaction again to complete charging off the loan.</p>
NO BACKDATING PAST CUST LAST TRAN DATE	<p>You cannot backdate the charge-off past the last transaction on the account, such as a payment or Precomputed-to-Simple transaction. If this is a precomputed loan, sometimes users forget to backdate the Precomputed-to-Interest transaction before attempting to run the Charge-off transaction. If this is the case, you should reverse the PC-to-IB first, and then re-run it with a backdate As Of date. Then you can run the Charge-off transaction with the same backdate.</p>

See the following example of the Charge-off transaction box in CIM GOLDTeller:

Charge-Off (2022/1/0)

Account Number: As Of Date: ▼

F/M New Data: Jml Reference Nbr:

Y/n Field 1



- The **F/M New Data** field is the new general category code you want the loan to be changed to. Your CIM GOLDTeller administrator can change the name of this field to "**General Category**," as in the screen example above. Your administrator also needs to change this field to a drop-list. See [Transaction Design](#) and [Creating a Droplist](#) in the CIM GOLDTeller User's Guide for more information.
- The **Y/N Field 1** checkbox (see transaction example above) is ignored by this transaction. You can hide that field on the transaction screen, as explained in the [Transaction Design](#), then [Field Properties](#) topic in the CIM GOLDTeller User's Guide. The [COOP options](#) described below affect whether or not customers continue getting statements.

If charging off a precomputed loan, you need to first convert the precomputed loan to an interest-bearing loan using the [Convert Precomputed to Simple](#) tab. Certain institution options cause the system to automatically convert a precomputed loan to a simple-interest loan before the loan is automatically charged off. See [COOP options 0](#) and [6](#) below for more information. Also see the [Note](#) box above concerning automatic charge-offs.

Transaction code 136 (Charge-off Summary) runs right after the Charge-off transaction (if the charge-off is run manually and not automatically in the afterhours). You can view it in the Loans > History screen > Details History tab, as shown below.

08/11/2017	12:34:23	0022 CHARGE OFF LOAN	1907 - Cindy Fisher	JN	
08/11/2017	12:34:23	0022 LOAN FILE MAINT	1907 - Cindy Fisher	JN	
08/11/2017	12:34:23	0136 CHARGE-OFF SUM	1907 - Cindy Fisher	JN	
08/11/2017	12:34:30	0035 LOAN M1 FILE M	1907 - Cindy Fisher		

Amount	Description	Amount	File Maintenance Description	Old Data
			DESCRIPTOR	221
			CHGOFF AMT	3,014.04
			NON INC FEES	100.00
			TOT FEES	100.00

The 136 transaction provides a summary of the charge off amounts, including the total charge-off amount, total of income fees (amortizing and deferred fees), total of non-income fees (miscellaneous fees), any late fee amounts waived (if COOP option [6](#) or [9](#)), adjustments to accrued interest (if COOP option [6](#)), and total of insurance premium, tax, and surcharge refunds, if applicable.

[Institution Option ACOS](#) is available that, when set, allows this transaction, as well as the [Reverse Charge-off transaction](#) (tran code 2022-02), to be run on investor sold loans (LNISLD is greater than zero).

For Institution 158 Only:



The following additional information is for institution 158 when it comes to charge-offs:

1. When a loan is charged off, the system clears out the [Interest Rate](#) field, so the loan rate is now zero percent. Users cannot change the interest rate once it has been charged off. If users attempt to change the rate from zero to something else, they will receive an error message.
2. Accounts must first be charged off before they can be written off. If **Hold Code 2** (charge-off) is not on the account and you attempt to run a Write-off transaction, the system will return the following message:

"Loan must be charged off."

Users will then need to charge off the loan before writing off the loan. See the [Full Write-off transaction](#) help for more information.

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COOP Options

The Charge-off transaction (tran code 2022-01) differs according to what COOP option your institution has set. The following table describes the different COOP option numbers, as well as how this transaction functions if no COOP option is selected for your institution. Send in a work order if you would like a COOP option set up for your institution. **Note:** These options affect accounts when the Charge-off transaction is run regardless of whether it is run manually through the [Charge-off/Write-off Transactions tab](#) under Loans > Transactions > Charge-off screen in CIM GOLD or automatically in the afterhours if institution option CODY is set.

[No COOP Option](#)

[COOP 1](#)

[COOP 2](#)

[COOP 3](#)

[COOP 4](#)

[COOP 5](#)

[COOP 6](#)

[COOP 7](#)

[COOP 8](#)

[COOP 9](#)

[COOP 10](#)

[COOP 11](#)

[COOP 12](#)

[COOP 14](#)

[COOP 15](#)

▼ No COOP Option



If no COOP option is set, the following will take place on the account (in addition to everything above):

- Sets charge-off descriptor 221 in History.
- Places a [general category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the current or **As-of Date** from the transaction and places it in the [Charge-off Date](#) and [Charge-off Posted Date](#) fields.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) for more details).
- If institution option IBCO is on, the system will convert precomputed loans (payment method 3) to interest-bearing loans (payment method 6) before charging off the loan. This is only for those institutions that automatically charge-off loans ([institution option CODY](#) must be set to the number of days delinquent before automatic charge off occurs).
- Statements are still sent to customers (unlike other COOP options). If you want statements to *not* be sent, manually check the [Do Not Send Statements](#) box on the CIF tab of the Marketing and Collections screen.
- If no COOP is set up, normal fee/cost amortization will take place after the charge-off (unless institution option SAAF is set up, as described in the [Unearned Fees topic](#) above).
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.

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▼ COOP 1

If the COOP option is set to "1," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction. Usually this defaults to 82 (charge-off non-real estate property).
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.

Note: This option does *not* refund insurance policy premiums like other COOP options do. See [Insurance topic](#) above.

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▼ COOP 2

If the COOP option is set to "2," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- Adds [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If **Hold Code** 4 or 5 are on the account, an event letter will not be created.
- Clears any [Accrued Interest](#) (LNACIN). If you need to reverse the transaction, use the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate and accrued interest.



- On interest-bearing loans (payment method 6), the [Interest Rate](#) (LNRATE) is changed to "0.00." You will need to run the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.

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▼ COOP 3

If the COOP option is set to "3," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the date of the charge-off transaction so the delinquency/recency can be recalculated.
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.
- If this *is* a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").



- If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- If this *not* a line-of-credit loan (payment method 5), the system will do the following:
 - Sets the [Special Charge-off Processing](#) option (LNSCOP).
 - Changes the [Payment Application](#) to "1247" (principal, interest, fees, late charges)
- Sets the [Late Charge Code](#) to "3" (no late charge assessment).
- Adds [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If **Hold Code** 4 or 5 are on the account, an event letter will not be created.
- Changes the [Interest Rate](#) (LNRATE) to "0.00." You will need to run the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate.

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▼ COOP 4

If the COOP option is set to "4," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)), if it is not already.



- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- If this is *not* a line-of-credit loan (payment method 5), the system will do the following:
 - Sets the [Special Charge-off Processing](#) option (LNSCOP).
 - Changes the [Payment Application](#) to "1247" (principal, interest, late charges, fees)
- Sets the [Late Charge Code](#) to "3" (no late charge assessment).
- Adds [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If **Hold Code** 4 or 5 are on the account, an event letter will not be created.
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.

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▼ COOP 5

If the COOP option is set to "5," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.



- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)), if it is not already.
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.
- If the loan *is* a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- If this is *not* a line-of-credit loan (payment method 5), the system will do the following:
 - Sets the [Special Charge-off Processing](#) option (LNSCOP).
 - Changes the [Payment Application](#) to "1274" (principal, interest, miscellaneous fees, late charges)
- Adds [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If **Hold Code** 4 or 5 are on the account, an event letter will not be created.
- Sets the [Late Charge Code](#) to "3" (no late charge assessment).

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▼ COOP 6

If the COOP option is set to "6," the Charge-Off transaction will perform the following:



- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- This COOP does *not* change the Statement Cycle to "1" ([Do Not Send Statements for This Account](#)). If you want to discontinue sending the account owner a statement, you will need to manually check the **Do Not Send Statements for This Account** box on the CIF tab of the Marketing and Collections screen.
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- Normal fee/cost amortization will take place after the charge-off (unless institution option SAAF is set up, as described in the [Unearned Fees topic](#) above).
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- If this is a signature loan (payment method 16), the [loan interest rate](#) (LN16RT) is cleared. Additionally, if this signature loan is backed by a CSO guarantee, the [Loan Guarantee Amount](#) (LN16GA) is cleared.



- On interest-bearing loans (payment method 6), the [Interest Rate](#) (LNRATE) is changed to "0.00." You will need to run the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate.
- Insurance policies remain open on the account when COOP 6 is set and the account is charged off. If you want to cancel the insurance policies after being charged off, you'll need to manually do that from the Loans > Insurance > [Adjustments screen](#).
- All [Late Charges Due](#) will be waived (runs a tran code 570).
- Sets the [Late Charge Code](#) to "3" (no late charge assessment).
- Any [Accrued Interest](#) (LNACIN) is adjusted accordingly into the G/L account set up in the Autopost (runs a tran code 530). It also updates the [Date Last Accrued](#) field with the effective date of the Charge-off transaction.
- If institution option IBCO is on, the system will convert precomputed loans (payment method 3) to interest-bearing loans (payment method 6) before charging off the loan. This is only for those institutions that automatically charge-off loans [institution option CODY](#) must be set to the number of days delinquent before automatic charge off occurs).
- COOP 6 will stop cycled and recurring auto-payments on accounts with a **General Category** of 80 or higher, or if the following **Hold Codes** exist on the account:

Hold Code	Description
2	Charge-off. Will stop auto payments even if institution option APCO (Accept Payments on Charge-offs?) is set to "Y."
4	Bankruptcy – Chapter 7, 11, or 12. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
5	Bankruptcy – Chapter 13. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
7	Legal Hold
86	Paid account – Loan sold servicing released
94	Paid account – Foreclosure started
95	Paid account – Was a charge-off
96	Paid account – Was a collection
97	Paid account – Was a voluntary surrender
98	Paid account – Was a repossession
99	Settled – Paid less than full balance

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▼ COOP 7

If the COOP option is set to "7," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- Changes the [Payment Application](#) to 1247 (principal, interest, late charges, fees)
- Changes the [Interest Rate](#) (LNRATE) to "6.000."
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees).



- Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- COOP 7 will stop cycled and recurring auto-payments on accounts with a **General Category** of 80 or higher, or if the following **Hold Codes** exist on the account:

Hold Code	Description
2	Charge-off. Will stop auto payments even if institution option APCO (Accept Payments on Charge-offs?) is set to "Y."
4	Bankruptcy – Chapter 7, 11, or 12. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
5	Bankruptcy – Chapter 13. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
7	Legal Hold
86	Paid account – Loan sold servicing released
94	Paid account – Foreclosure started
95	Paid account – Was a charge-off
96	Paid account – Was a collection
97	Paid account – Was a voluntary surrender
98	Paid account – Was a repossession
99	Settled – Paid less than full balance

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▼ COOP 8

If the COOP option is set to "8," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.



- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- Changes the [Payment Application](#) to 12 (principal, interest).
- Sets the [Late Charge Code](#) to "3" (no late charge assessment).
- The [Accrued Interest](#) field is changed to zero. Any prior accrued interest is cleared.
- On interest-bearing loans (payment method 6), the [Interest Rate](#) (LNRATE) is changed to "0.00." You will need to run the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate.
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees).
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.

Note: This option does *not* refund insurance policy premiums like other COOP options do. See [Insurance topic](#) above.

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▼ COOP 9

If the COOP option is set to "9," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.



- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.
- If the loan *is* a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- If the loan is *not* a line-of-credit card (payment method 5), the system sets the [Special Charge-off Processing](#) option (LNSCOP).
- Populate a requested event letter; use [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If a hold code 4 or 5 (Bankruptcy) exists on the loan, the fields will be blank and no event letter will be sent.
- All [Late Charges Due](#) will be waived (runs a tran code 570).



- The option will also change the auto payment [Cycle Code](#) to “0” and set the **Stop Loan Autopay** (RASLAP) to a checked box if the **Auto Cycle Code** was 254 (recurring cards) or 255 (recurring ACH).
 - The auto payment [Cycle Code](#) will not be put back on the account with the [Reverse Charge-off transaction \(tran code 2022-02\)](#). The recurring option (LNACYC = 254 or 255 and RASLAP = checked box) will *not* be put back on the account with the Reverse Charge-off (tran code 2022-02). The cycle code and recurring option will have to be reset manually.

- COOP option 9 will stop cycled and recurring auto-payments on accounts with a **General Category** of 80 or higher, or if the following **Hold Codes** exist on the account:

Hold Code	Description
2	Charge-off. Will stop auto payments even if institution option APCO (Accept Payments on Charge-offs?) is set to "Y."
4	Bankruptcy – Chapter 7, 11, or 12. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
5	Bankruptcy – Chapter 13. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
7	Legal Hold
86	Paid account – Loan sold servicing released
94	Paid account – Foreclosure started
95	Paid account – Was a charge-off
96	Paid account – Was a collection
97	Paid account – Was a voluntary surrender
98	Paid account – Was a repossession
99	Settled – Paid less than full balance

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▼ **COOP 10**

If the COOP option is set to "10," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.



- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements for This Account](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.
- Changes the [Late Charge Code](#) field (LNLTCO) to "3 - No Late Charge Assessment." It does *not*, however, clear any late charges already incurred on the loan. [Late Charges Due](#) (LNLATE) will remain on the account.
- The existing interest rate will stay on the loan. This option does *not* zero out the [Interest Rate](#) field.
- The accrued interest rate will stay on the loan. This option does *not* zero out the [Accrued Interest](#) field.
- The [Payment Application](#) changes depending on whether or not the loan is from Wisconsin.
 - If the loan is originated in Wisconsin, the **Payment Application** is: 2 (interest), 4 (late charges), 1 (principal), 7 (miscellaneous fees)
 - If the loan is anything other than Wisconsin, the **Payment Application** is: 4 (late charges), 2 (interest), 1 (principal), 7 (miscellaneous fees)



- Populate a requested event letter; use [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If a hold code 4 or 5 (Bankruptcy) exists on the loan, the fields will be blank and no event letter will be sent.

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▼ COOP 11

The biggest difference between this charge-off option and other COOP options is that the **Accrued Interest** (LNACIN) and the **Interest Rate** (LNRATE) remain on the account, and the system does not create an Event Letter 24 record.

Here are the details of what happens to a loan that has been charged off and your institution uses COOP option 11:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- The existing interest rate will stay on the loan. This option does *not* zero out the [Interest Rate](#) field.
- The accrued interest rate will stay on the loan. This option does *not* zero out the [Accrued Interest](#) field.



- Does *not* create an Event Letter 24 record.
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the **Stop Advances** box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts **Prior Finance Charge Due** to add "10.00" to it.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts.

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▼ COOP 12

This charge-off option is similar to [option 2](#), but it checks to see if a Judgment (Hold Code 90) has been awarded on the account.

- If a Judgment has been awarded, the system will *not* clear out the **Interest Rate** (LNRATE), and it will *not* waive any **Accrued Interest** (LNACIN).
- If a Judgment is *not* on the account, the **Interest Rate** and **Accrued Interest** *will* be cleared.

To set judgments on an account, you should first run one of the Judgment transactions: [Judgment \(tran code 2510-02\)](#) or [Judgment with Other Fees \(tran code 2510-13\)](#).

If the COOP option is set to "2," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.



- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- The statement cycle will be changed to "1" ([Do Not Send Statements](#)).
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- At monthend during the amortization process, the system will take *all* the remaining fees the month the loan is charged off. See the [Unearned Fees topic](#) above for more information.
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- Adds [Event #24, Letter Number 200](#), and the transaction date of the Charge-off for the event **Letter Date**. If **Hold Code** 4 or 5 are on the account, an event letter will not be created.
- Clears any [Accrued Interest](#) (LNACIN) if the loan has *not* been awarded a Judgment (Hold Code 90). If you need to reverse the transaction, use the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate and accrued interest. If the account *has* been awarded a judgment, the **Accrued Interest** will not be cleared.
- On interest-bearing loans (payment method 6), the [Interest Rate](#) (LNRATE) is changed to "0.00" if the account has *not* been awarded a judgment (Hold Code 90). You will need to run the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate. If the account *has* been awarded a judgment, the **Interest Rate** will *not* be cleared.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts. See [Insurance topic](#) above.

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▼ COOP 14

This COOP option is for line-of-credit loans with a card (payment method 5 with LNCARD = "Y").

If the COOP option is set to "14," the Charge-Off transaction will perform the following while charging off the account:



- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to 0, **Do Not Advertise**, if it is not already (LNSADV & M1ADVT).
- The statement cycle will be changed to "1" (**Do Not Send Statements**), if it is not already.
- Updates the **Date of Last Payment Activity** (LNLPAD) to the posting date of the charge-off transaction. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), the system will basically accrue any potential finance charges on the individual promotions, as well as accrue any outstanding interest as of the promotional interest rate. The following fields will be affected at charge-off:
 - Accrues interest (using the **Promotion Interest Date** (NLRATE)) for any open promotions to the charge-off date. That amount will show in the **Accrued Interest** field (NLACIN). Then the system will clear the **Promotion Interest Rate** to zero (0).
 - Keeps any **Accrued Interest** (NLACIN) to the charge-off effective date. Interest is not accrued after the charge-off date.
 - **Date Last Accrued** (NLDTAC) for each open promotion is updated to the charge-off date.
 - Zeroes the **Loan Penalty Rate** (LNLPR = 0).
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").
 - Sets the lost promotion (NLLOPO) and pending default indicator (NLRLPD) to "Y" for any open promotions (NLCLSD = "N").
 - Rolls **Current Uncollected Interest** (NLCUCI) and **Prior Uncollected Interest** (NLPUCI) into the **Current Finance Charges** (NLRLCC) at the time of the charge-off.
 - No longer assesses the \$29.00 annual fee (changes the **Service Fee Method** code (LNRLSM) to "0").
- Sets the **Late Charge Code** to "3" (no late charge assessment).



- At monthend during the amortization process, the system will take all the remaining unearned fees the month the loan is charged off.
- Change the [Cancellation Code](#) to "11 – Charge-off" on all open insurance policies and refunds any unearned premium amounts.

Note: Charge-off transactions will read the Foreclosure record (FPFC) to determine if Repo Assets have been sold.

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▼ COOP 15

If the COOP option is set to "15," the Charge-Off transaction will perform the following:

- Sets charge-off descriptor 221 in History.
- Places a [General Category](#) (80, 82, 83, 84, 86-89) that you selected in the **General Category** field of the transaction.
- Adds a hold code 2 (charge-off) in one of the [Hold Code](#) fields.
- Adds an [Action Code](#) 153 (charge-off date) (LNACDT-LNA10D) and the **Action Date** as the date the charge-off transaction was posted.
- Places the **Effective Date** from the Charge-off transaction and places it in the [Charge-off Date](#) field. The current date (or the actual date the transaction was run) is placed in the [Charge-off Posted Date](#) field. Both fields can be found on the Actions/Holds/Event Letters screen.
- Updates the charged-off amount to the [Charged Off Amt](#) field (LNCOBL).
- Clears [Advertising Code](#) to **Do Not Advertise**, if it is not already.
- This COOP does *not* change the Statement Cycle to "1" ([Do Not Send Statements for This Account](#)). If you want to discontinue sending the account owner a statement, you will need to manually check the **Do Not Send Statements for This Account** box on the CIF tab of the Marketing and Collections screen.
- Updates the **Date of Last Payment Activity** (LNLPAD) to the effective date of the charge-off transaction so the delinquency/recency can be recalculated. This date is also used to establish the last date of account information for credit reporting (see [Date of Account Information](#) in the Credit Reporting manual for more details).
- Normal fee/cost amortization will take place at monthend after the charge-off (unless institution option SAAF is set up, as described in the [Unearned Fees topic](#) above).
- If the loan is a line-of-credit card (payment method is 5 and LNCARD is "Y"), then:
 - The charge-off transaction checks the [Stop Advances](#) box (LNRLST = "Y").



- If the loan is a line-of-credit card and the [Roll Charges into Balance](#) box (LNCLTC) is checked, then:
 - Clears the **Roll Charges into Balance** box on the Cards and Promotions screen.
 - Changes the [Payment Application](#) to 2147 (interest, principal, late charges, fees)
 - Adjusts [Prior Finance Charge Due](#) to add "10.00" to it.
- If this is a signature loan (payment method 16), the [loan interest rate](#) (LN16RT) is cleared. Additionally, if this signature loan is backed by a CSO guarantee, the [Loan Guarantee Amount](#) (LN16GA) is cleared.
- On interest-bearing loans (payment method 6), the [Interest Rate](#) (LNRATE) is changed to "0.00." You will need to run the [Reverse Charge-off transaction](#) (tran code 2022-02) to reinstate the previous interest rate.
- All [Late Charges Due](#) will be waived (runs a tran code 570).
- Sets the [Late Charge Code](#) to "3" (no late charge assessment).
- Any [Accrued Interest](#) (LNACIN) is adjusted accordingly into the G/L account set up in the Autopost (runs a tran code 530). It also updates the [Date Last Accrued](#) field with the effective date of the Charge-off transaction.
- The following will be completely amortized at the next monthend (month the charge-off is run):
 - Remaining deferred fees, costs, discount/gain, premium/loss, MSR's on the Loans > Account Information > [Deferred Fees screen](#).
 - Remaining [Finance Charge](#) amount for force-placed insurance on the Loans > Insurance > Policy Detail screen > Finance Charge Information tab..
 - [Remaining](#) amortizing fees (F1GREM) (G/L section only on the Loans > Account Information > Amortizing Fees And Costs screen)
 - Remaining [Dealer Prepaid Interest](#) (LNDLRP - LNDLRE) on the Loans > Account Information > Dealer Information screen.
- If institution option IBCO is on, the system will convert precomputed loans (payment method 3) to interest-bearing loans (payment method 6) before charging off the loan. This is only for those institutions that automatically charge-off loans [institution option CODY](#) must be set to the number of days delinquent before automatic charge off occurs).
- COOP 15 will stop cycled and recurring auto-payments on accounts with a **General Category** of 80 or higher, or if the following **Hold Codes** exist on the account:

Hold Code	Description
2	Charge-off. Will stop auto payments even if institution option APCO (Accept Payments on Charge-offs?) is set to "Y."



Hold Code	Description
4	Bankruptcy – Chapter 7, 11, or 12. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
5	Bankruptcy – Chapter 13. Will stop auto payments even if institution option BKPM (Allow Payments on BK Hold Codes 4 and 5?) is set to "Y."
7	Legal Hold
86	Paid account – Loan sold servicing released
94	Paid account – Foreclosure started
95	Paid account – Was a charge-off
96	Paid account – Was a collection
97	Paid account – Was a voluntary surrender
98	Paid account – Was a repossession
99	Settled – Paid less than full balance

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See also:

[Full Write-off Transaction \(tran code 2510-05\)](#)

[Reverse Charge-off \(tran code 2022-02\)](#)

[Partial Write-Off \(tran code 2510-00\)](#)

[Write Off of a Charge-off Loan \(tran code 580\)](#)

[Repossession Transaction \(tran code 2203-00\)](#)

Tran Code 2022-02, Reverse Charge-off

This transaction reverses the charge off by removing the information in the fields mentioned in the [Charge-off transaction section \(tran code 2022-01\)](#) and replacing the **General Category** with one that you select that is *not* an 80, 82, 83, 84, 86, 87, 88, or 89. This transaction also reverses all history and reclassifies fees to the general category entered.

This transaction also performs account reclassification of the loan amounts in the General Ledger. Posting field numbers L-104 (principal charge-off/recovery), L-204 (principal charge-off contra), L-105 (interest recoveries), and L-205 (interest charge-off contra) allow you to further refine the posting to the General Ledger.

Transaction code 136 (Charge-Off Summary transaction) launches once a Charge-Off transaction has been run. The 136 transaction provides a summary of the charge off. The following fields are displayed as part of the Charge-Off Summary: charge-off balance, total of income fees, total of non-income fees, and total of insurance premium, tax, and surcharge refunds.



This transaction does not, however, reverse the loan back to a precomputed loan once it's been converted to an interest-bearing loan, as described in the [Charge-Off description](#).

Note: In order to run the Reverse Charge-Off transaction, the Charge-Off history must be the last history on the account. If any file maintenance or monetary transactions have been processed on the account after the Charge-Off transaction, the charge-off reversal must be processed manually.

Maintenance Fees and associated fee dates for Alabama (MRMCOD = 01, 02, 03, 04, or 05) will be reinstated to what they were at the time of the original charge-off.

An institution option (OP21 ACOS) is available that, when set, allows this transaction, as well as the Charge-Off transaction (tran code 2022-01) to be run on investor sold loans (LNISLD is greater than zero).

Tran Code 2203-00, Repossession Transaction

This transaction identifies that property securing the loan has been repossessed or in the process of being repossessed. It does not process an amount for the repossessed property. Use the [Sale of Security transaction \(tran code 2510-03\)](#) to process the amount gained from selling the repossessed security, if applicable.

Running this transaction will cause the account to have **Hold Code** 93 (Repossession by Grantor), which will affect monthend Credit Reporting. Accounts with **Hold Code** 93 are assigned **Account Status** 96 (Merchandise was repossessed by credit grantor; there may be a balance due), which is reported in Base Field 17A in the [Credit Report transmission \(FPSRP184\)](#). See the [Credit Bureau Status \(Account Status\)](#) topic in the Credit Reporting manual for more information.

If this transaction has not been set up for your institution, it may resemble the following:

Repossession (2203/0/0)

Account Number As Of Date ▼

Y/n Field 1

F/M New Data

F/M Old Data

If you have proper security clearance, you should change it to look similar to this:

Repossession (2203/0/0)

Account Number: As Of Date:


General Category: Hold Code:

Discontinue Statement?

The Repossess transaction box displays the following fields:

Field	Description
Account Number	Enter the account number for which you want to run the Repossession transaction for. See the Running Transaction topic in the CIM GOLDTeller manual for more information.
As of Date	Enter the date the repossession took place. This date updates the Date of Repossession field (FCRPOD) on the Loans > Bankruptcy and Foreclosure > Foreclosure, Repossession and Judgment screen in CIM GOLD. The date can be before today's date up to today's date. However, it can't be earlier than the Last Transaction Date on the loan.
F/M New Data (Field 115)	<p>Change the name of this field to "General Category." The General Category that indicates a repossession are:</p> <p>81 - Repossessed — non-real estate property 85 - Repossessed assets. Stops late charge assessments. See the General Category field for more information on different General Categories available.</p> <p>You may want to make this a drop-list. Note: If the loan is charged off, whatever is entered in this field will be ignored and the account will retain the charge-off General Category (82, 83, 84, 86, 87, 88, 89).</p> <p>See the following sections in CIM GOLDTeller that explain how to change names of fields and how to create drop-lists:</p> <ul style="list-style-type: none"> • CIM GOLDTeller > Functions > Administrator Options > Transaction Design > Field Properties Screen • CIM GOLDTeller > Functions > Administrator Options > Transaction Design > Creating a drop-list field



Field	Description
	 <p><i>Tip:</i> You could copy this transaction and create another transaction similar to this one. For the copied transaction, you could name the transaction "Foreclosure." Then for the Repossession transaction, you would change the General Category field to only allow "81-Repossessed — non-real estate." And for the Foreclosure transaction, you would change the General Category field to only allow "85-Repossessed assets." See Copying Transactions in the CIM GOLDTeller User's Guide for more information on how to copy transactions to create a new transaction.</p>
F/M Old Data (Field 114)	<p>You should either hide this field or change the name of the field to "Hold Code." If this field is left blank (or you hide the field), a Hold Code 93 (Repossession by Grantor) will be placed on the account after the transaction is run. If any other Hold Code is entered in this field, that Hold Code will be placed on the account after the transaction is run.</p> <p>Hold Code 93 affects monthend Credit Reporting. Accounts with Hold Code 93 are assigned Account Status 96 (Merchandise was repossessed by credit grantor; there may be a balance due), which is reported in Base Field 17A in the Credit Report transmission (FPSRP184). See the Credit Bureau Status (Account Status) topic in the Credit Reporting manual for more information.</p>
Y/N Field 1 (Field)	<p>You should change the name of this field to "Discontinue Statements?" If this box is checked when the transaction is run, the following occurs:</p> <ul style="list-style-type: none"> If you do <i>not</i> check this box, then nothing changes in the Statement Code or Advertising fields on the Loans > Account Information > Additional Loan Fields screen > Valuation/Billing tab. If you <i>do</i> check this box, the Statement Code field becomes "1 - No Statement" and the Advertise field becomes "0 - Do Not Advertise." These fields determine whether Consumer Finance statements (FSRP180, FPSRP280, FPSRP296, and FPSRP298) are sent to borrowers and whether or not advertising messages/fliers are included. If institution option COOP is equal to 6, then the Do Not Send Statements for this Account is also checked on the Valuation/Billing tab. <p>Note: These fields are also found on the Loans > Marketing and Collections screen, CIF tab.</p>

After this transaction is successfully run, the system updates the following fields:

- Changes the [General Category](#) code to 81 (repossessed non-real estate) or 85 (repossessed assets), depending on what is selected in the **F/M New Data** field (see field descriptions above) of the transaction.
- Puts [Action Code](#) 93 (repossession) and the transaction date in the corresponding date field (see **F/M Old Data** field description above).



- Removes the [Prepayment Penalty Code](#), if there is one.
- If the account is a card loan (payment method = 5, line-of-credit, LNCARD = Y), the **Stop All Advances** field (LNRLST) is selected.
- Flags the [Alert Status](#) with "REPOSS."
- During monthend Credit Reporting, the account will be flagged with **Account Status** 96 (Merchandise was repossessed by credit grantor) if [Hold Code](#) 93 is on the account (see **F/M Old Data** field above).
- Updates the [Date of Repossession](#) (on the Foreclosure, Repossession and Judgment Information screen) with the **As of Date** on the transaction.
- If [institution option COOP](#) is equal to 6, then the [Do Not Send Statements for this Account](#) is also checked on the Valuation/Billing tab.

Account reclassification of the loan amounts in the General Ledger are performed during the afterhours the night of the transaction.

If the loan has already been [charged off](#) before this transaction is run, the [General Category](#) and charge-off date on the loan will not be changed to whatever is entered in the **F/M New Data** field (the **F/M New Data** field will be ignored and the account will retain the charge-off **General Category** (82, 83, 84, 86, 87, 88, 89)).

Once the Repossession transaction has been run, you may need to then run the [Sale of Security transaction](#) (tran code 2510-03) to reduce the **Principal Balance** amount on the loan by the amount your institution can earn from selling the collateral.

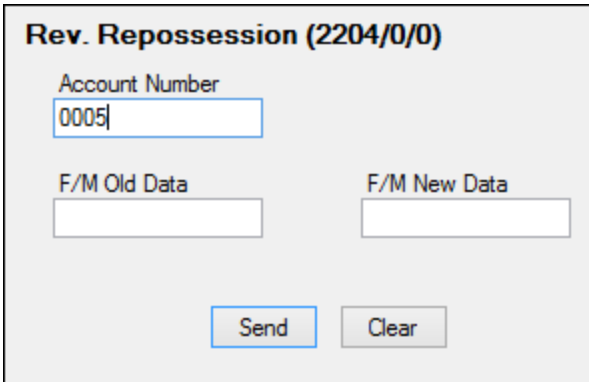
Refer to the [Bankruptcy, Repossessions, and Judgments Report \(FPSRP208\)](#).

See also: [Reverse Repossession Transaction](#) (tran code 2204-00).

Tran Code 2204-00, Reverse Repossession

This transaction reverses the [Repossession transaction](#) (tran code 2203-00) by removing the information in those fields.

If this transaction has not been set up for your institution, it may resemble the following:



Rev. Repossession (2204/0/0)

Account Number

F/M Old Data

F/M New Data

If you have proper security clearance, you can hide the **F/M Old Data** and **F/M New Data** fields from tellers. This transaction will remove whatever the [Repossession transaction](#) put in those fields. For example, if the Repossession transaction assigned **General Category** 85 (Reposessed assets) to the account, the Reverse



Repossession transaction will remove that **General Category** on the loan and replace it with nothing (unless you change the **F/M New Data** field, as described below).

The Repossess transaction box displays the following fields:

Field	Description
Account Number	Enter the account number for which you want to run the Repossession transaction for. See the Running Transaction topic in the CIM GOLDTeller manual for more information.
F/M New Data (Field 115)	<p>Change the name of this field to "General Category." When the Repossession transaction runs, tellers enter a new General Category for the loan such as:</p> <p>81 - Repossessed - non-real estate property 85 - Repossessed assets. Stops late charge assessments. See the General Category field for more information on different General Categories available.</p> <p>For the Reverse Repossession transaction, you could make this field a drop-list and include regular General Category assignments, such as:</p> <p>4 - Consumer Loans 5 - Check Guarantee/Overdraft Loans 6 - Installment Loans 7 - Revolving Loans</p> <p>If you do not want to use a drop-list, users can simply enter the General Category code for the account in this field. Note: If the loan is charged off, whatever is entered in this field will be ignored and the account will retain the charge-off General Category (82, 83, 84, 86, 87, 88, or 89).</p> <p>See the following sections in CIM GOLDTeller that explain how to change names of fields and how to create drop-lists:</p> <ul style="list-style-type: none"> • CIM GOLDTeller > Functions > Administrator Options > Transaction Design > Field Properties Screen • CIM GOLDTeller > Functions > Administrator Options > Transaction Design > Creating a drop-list field
F/M Old Data (Field 114)	You should hide this field. This field does not change the Hold Code field, even if the user enters something in this field. After the transaction is run, the Hold Code placed on the account after the Repossession transaction is run (usually Hold Code 93) is removed.

This transaction performs the following file maintenance:



- Removes the [General Category](#) code, or if something is entered in the **General Category (F/M New Data)** field, the system changes it to the **General Category** entered on the transaction. **Note:** If the loan is [charged off](#), the account will retain the charge-off **General Category** (82, 83, 84, 86, 87, 88, or 89).
- Removes [Action Code](#) 93 (repossession) and the transaction date in the corresponding date field.
- Re-inserts the [Prepayment Penalty Code](#), if there was one.
- Removes the "REPOSS" [Alert Status](#).
- Removes the [Date of Repossession](#) on the Loans > Bankruptcy and Foreclosure screen > Notices and Sale tab.
- Unchecks the [Do Not Send Statements for this Account](#) (if institution option COOP 6 is set).
- If the [Repossession transaction](#) caused the [Statement Code](#) to be "1 - No Statement" and the [Advertising](#) field to be "Do Not Advertise," the Reverse Repossession transaction will cause those fields to reverse to what was in those fields before the Repossession transaction was run.
- The [Hold Code](#) that was entered during the [Repossession transaction](#) will be removed (usually **Hold Code** 93).

Account reclassification of the loan amounts in the General Ledger are performed during the afterhours the night of the transaction.

If the loan has already been [charged off](#) before this transaction is run, the [General Category](#) and charge-off date on the loan will not be changed to whatever is entered in the **F/M New Data** field (the **F/M New Data** field will be ignored and the account will retain the charge-off **General Category** (82, 83, 84, 86, 87, 88, or 89)).

Tran Code 2270-01, Deferment Inquiry

The Deferment Inquiry transaction (tran code 2270-01) displays the amount due before a Deferment can be run on an account. After this transaction runs, the system displays the payment method, due date, effective date, principal balance, total loan fees, total late charges, and interest due for a deferment payment.

This transaction is chained to the actual Deferment transaction. Depending on your institution, the Deferment transaction that appears after the Deferment Inquiry transaction runs could be any of the following:

[Deferment by Code \(tran code 2600-13\)](#)

[Deferment with Reason \(tran code 2600-35\)](#)

[Fee Reg Deferment \(tran code 2600-50\)](#)

Note: See [Override Deferment Inquiry \(tran code 2270-04\)](#) for the inquiry transaction chained to the [Deferment Override Payment transaction \(tran code 2600-11\)](#).

Contact your GOLDPoint Systems account manager if you want to chain the Deferment Inquiry transaction with one of these other transactions.

See the following example of the Deferment Inquiry transaction in CIM GOLDTeller:




Deferment Inquiry (2270/1/0)


Account Number: 1234-008008-0

Effective Date: 05/31/2016

Send Clear

Once you enter an **Account Number**, **Effective Date** (can be backdated), then click , the system shows the cost of the deferment for the customer, as shown below:

```

Transaction Completed Successfully:
LOAN 1234 008008 0   DEFERMENT INQUIRY
BORROWS BILL
PAYMENT METHOD:                3
DUE DATE:                    07-25-16
EFFECTIVE DATE:              05-31-2016
PRINCIPAL BALANCE:          1,883.47
*
TOTAL LOAN FEES:              .00
TOTAL LATE CHARGES:          25.00
INTEREST DUE:                34.51
-----
TRANSACTION AMOUNT:           34.51

```

The Deferment Inquiry transaction also shows all outstanding interest, late fees, and miscellaneous fees.

The system then loads the chained Deferment transaction (if applicable), with that transaction amount and effective date, as shown below:

Deferment By Code (2600/13/0)

Account Number 0034-022160-0	Tran Amount 25.95	Effective Date 09/15/2020
Cash In 25.95	Cash Out	Deferment Reason 1 - Job Loss
Check In	Check In Number	Processing Fee Amount
Journal In		

Correction

The charge amount for the deferment is determined by your institution and based on the **Deferment Code**, as displayed on the Loans > [Deferments screen](#). This field is determined when the loan is originated by your institution. For more information on the **Deferment Code** and different calculations for deferments, see Loans in CIM GOLD > Loan Screens > [Deferments screen](#).

See also:

- [Override Deferment Inquiry \(tran code 2270-04\)](#)
- [Deferment by Code Transaction \(tran code 2600-13\)](#)
- [Deferment with Reason Transaction \(tran code 2600-35\)](#)
- [Deferment Notice Transaction \(tran code 2270-02\)](#)

Tran Code 2270-02, Deferment Notice

The Deferment Notice transaction (tran code 2270-02) is automatically initiated after the [Deferment by Code transaction \(tran code 2600-13\)](#) or [Deferment Payment \(tran code 2600-11\)](#). The notice is institution-defined and can be tied to a document with your specifications.

For example, some institutions might want to tie a document that must be signed by the borrower. Additionally, you can attach the notice to File Services Plus, so a record of the notice can be kept on the system.

See the following example of this transaction:



Deferment Notice (2270/2/0)

Account Number

Once you click , this transaction prints a notice that you can give to the customer and attached to File Services Plus. The notice can be set up to your institution's standards. Send in a work order or call your GOLDPoint Systems account manager if you want to make changes to this notice.

The following is an example of what this notice might look like:

<u>Deferment Notice</u>			
<u>Record</u>	<u>Teller</u>	<u>Date</u>	<u>Time</u>
16	1907	05/30/2016	11:58:25
DEFERMENT TRAN DATE 05-30-2016			
ACCOUNT # 1001 110748 07			
INSTALLMENT DEFERRED DATE 04-01-2016			
NEXT DUE DATE 05-01-2016			
DEFERMENT CHARGE \$29.61			
NEXT PAYMENT \$87.00			
BALANCE \$1,424.39			
MONTHS DEFERRED 1			
INSTALLMENTS TO MATURITY 14			
AMOUNT DEFERRED \$1,424.39			
EXTENDED MATURITY 07-16-17			
MONTH DEFERRED 04/16			
AMT APPLD TO NXT PYMNT \$37.61			
A.P.R. .000			
<u>Deferment Notice</u>			
<u>Record</u>	<u>Teller</u>	<u>Date</u>	<u>Time</u>
16	1907	05/30/2016	11:58:25

See also:

[Deferment Payment Transaction \(tran code 2600-11\)](#)

[Deferment by Code Transaction \(tran code 2600-13\)](#)



[Deferment with Reason Transaction \(tran code 2600-35\)](#)

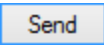
[Deferment Inquiry Transaction \(tran code 2270-02\)](#)

Tran Code 2270-04, Override Deferment Inquiry

The Override Deferment Inquiry transaction (tran code 2270-04) should be run before the [Deferment Override Payment transaction \(tran code 2600-11\)](#). This way, the system will let you know if the account is even eligible for a deferment and what the deferment charge amount would be (if applicable).

This inquiry displays the deferment amount due on a loan, the payment method, due date, effective date, principal balance, total loan fees, total late charges, and interest due for a deferment payment.

The Override Deferment Inquiry transaction appears as follows in GOLDTeller:

Once you enter an **Account Number**, **Effective Date** (can be backdated), then click , the system shows the cost of the deferment for the customer, as shown below:

```

Transaction Completed Successfully:
LOAN 0034  OVERVERRIDE DEFMT INQ
NO NAME
PAYMENT METHOD:                6
DUE DATE:                      09-01-18
EFFECTIVE DATE:                 09-15-2020
PRINCIPAL BALANCE:             8,922.51
*
TOTAL LOAN FEES:                .00
TOTAL LATE CHARGES:             .00
INTEREST DUE:                   89.23
TRANSACTION AMOUNT:             -----
                                89.23
    
```

The Deferment Inquiry transaction also shows all outstanding interest, late charges, and miscellaneous fees.

The system then loads the chained Deferment Override Payment transaction, with that transaction amount and effective date, as shown below:



Deferment Override Payment (2600/11/0)

Account Number 0034-022160-0	Tran Amount 25.95	Deferment Reason 1 - Job Loss
Effective Date 09/15/2020	As Of Date 09/15/2020	Journal In
Cash In 25.95	Cash Out	Jml Reference Nbr
Check In	Check In Number	Processing Fee Amt

Correction

You would then finish filling out the Deferment Override Payment transaction and clicking <Send> to process the deferment. See the [Deferment Override Payment transaction \(tran code 2600-11\)](#) for more detailed information on how to process this transaction.

Deferment Transactions

Deferment transactions vary from institution to institution. This section describes each of the deferment transactions available. However, your institution may only use two or three of these. Add the specific deferment transactions to your teller transaction menu, as described in the [Menu Design](#) topic in the CIM GOLDTeller User's Guide.

See the following information concerning each of the deferment transactions:

[Tran Code 2270-01, Deferment Inquiry](#)

[Tran Code 2270-02, Deferment Notice](#)

[Tran Code 2600-11, Deferment Payment](#)

[Tran Code 2600-13, Deferment by Code](#)

[Tran Code 2600-17, No Rules](#)

[Tran Code 2600-18, CP2 Deferments](#)

[Tran Code 2600-20, Hardship Deferments](#)

[Tran Code 2600-23, EZPay Def by CC](#)

[Tran Code 2600-35, Deferment with Reason](#)

[Tran Code 2600-43, Journal-only Deferment](#)

[Tran Code 2600-50, Fee Reg Deferment or Balboa Deferment](#)



Note: We suggest users first run the [Deferment Inquiry transaction](#), and then GOLDPoint Systems can tie another deferment transaction to run after the Deferment Inquiry transaction is processed.

Deferments in EZPay

If your institution allows it, you can also run deferment transactions through Loans > Transactions > EZPay screen. See the [Deferments](#) topic in the EZPay help for more information. GOLDPoint Systems will likely also need to do some programming so the deferment your institution uses is available through the EZPay screen.

Setup Options

1. The [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen must contain a valid General Ledger number. This is the General Ledger account used for crediting or debiting deferment and extension funds.
2. The number of deferments allowed per customer account per year must be indicated using [Institution Option DFERM](#).
3. The number of deferments allowed over the life of a customer account must be indicated using [Institution Option DFRL](#).
4. For deferments requiring a flat fee ([Deferment Code](#) 7), the deferment fee amount must be indicated using [Institution Option DFFF](#).
5. Institution option [OP02 STRN](#) must be set to "Y." This is a special option that allows specific transactions, such as the Deferment transactions, to be run.
6. If your institution wants the [Maturity Date](#) advanced after the transaction is processed, enable [Institution Option OP08-RMTD](#) (Roll Maturity Date on Deferment).





Special Option to Not Report Deferments to Credit Bureaus

An institution option is available that will not report deferments of any kind to the credit repositories during monthend Credit Reporting. This option, OP32 NRDF, stops the K4 Segment of the Credit Reporting transmission from being included. The K4 Segment (Deferred Payments) is used to report deferments, but that will not be included if the NRDF option is set. Any **Special Comments** that accompanied some deferments (such as natural disaster (AW) or hardship (CP)) are also not included in the Credit Reporting transmission. Contact your GOLDPoint Systems account manager if your institution would like this option set up.

Note: Setting this option does not change previously reported deferments before the option was set. For example, if this option is turned on this month for your institution, but last month loans were reported with a deferment, the past deferments are still reported. Going forward after the option is set, loans in deferment are no longer reported in the K4 Segment (Deferred Payments) of the Credit Report transmission.

See the [Credit Report and transmission \(EP-SRP184\)](#) topic for more information.

Tran Code 2270-01, Deferment Inquiry

The Deferment Inquiry transaction (tran code 2270-01) displays the amount due before a Deferment can be run on an account. After this transaction runs, the system displays the payment method, due date, effective date, principal balance, total loan fees, total late charges, and interest due for a deferment payment.

This transaction is chained to the actual Deferment transaction. Depending on your institution, the Deferment transaction that appears after the Deferment Inquiry transaction runs could be any of the following:

[Deferment by Code \(tran code 2600-13\)](#)

[Deferment with Reason \(tran code 2600-35\)](#)

[Fee Reg Deferment \(tran code 2600-50\)](#)

Note: See [Override Deferment Inquiry \(tran code 2270-04\)](#) for the inquiry transaction chained to the [Deferment Override Payment transaction \(tran code 2600-11\)](#).

Contact your GOLDPoint Systems account manager if you want to chain the Deferment Inquiry transaction with one of these other transactions.


See the following example of the Deferment Inquiry transaction in CIM GOLDTeller:



Deferment Inquiry (2270/1/0)

Account Number	Effective Date
<input type="text" value="1234-008008-0"/>	<input type="text" value="05/31/2016"/>
<input type="button" value="Send"/>	<input type="button" value="Clear"/>

Once you enter an **Account Number**, **Effective Date** (can be backdated), then click , the system shows the cost of the deferment for the customer, as shown below:

```
Transaction Completed Successfully:
LOAN 1234 008008 0   DEFERMENT INQUIRY
BORROWS BILL
PAYMENT METHOD:                3
DUE DATE:                    07-25-16
EFFECTIVE DATE:              05-31-2016
PRINCIPAL BALANCE:          1,883.47
*
TOTAL LOAN FEES:              .00
TOTAL LATE CHARGES:          25.00
INTEREST DUE:                34.51
-----
TRANSACTION AMOUNT:           34.51
```

The Deferment Inquiry transaction also shows all outstanding interest, late fees, and miscellaneous fees.

The system then loads the chained Deferment transaction (if applicable), with that transaction amount and effective date, as shown below:



Deferment By Code (2600/13/0)

Account Number <input type="text" value="0034-022160-0"/>	Tran Amount <input type="text" value="25.95"/>	Effective Date <input style="border: none; border-bottom: 1px solid gray; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; color: #666; text-decoration: none; cursor: pointer; width: 100%;" type="text" value="09/15/2020"/>
Cash In <input type="text" value="25.95"/>	Cash Out <input type="text"/>	Deferment Reason <input style="border: none; border-bottom: 1px solid gray; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; color: #666; text-decoration: none; cursor: pointer; width: 100%;" type="text" value="1 - Job Loss"/>
Check In <input type="text"/>	Check In Number <input type="text"/>	Processing Fee Amount <input type="text"/>
Journal In <input type="text"/>		
<input type="checkbox"/> Correction		
<input type="button" value="Send"/> <input type="button" value="Clear"/>		

The charge amount for the deferment is determined by your institution and based on the [Deferment Code](#), as displayed on the Loans > [Deferments screen](#). This field is determined when the loan is originated by your institution. For more information on the **Deferment Code** and different calculations for deferments, see Loans in CIM GOLD > Loan Screens > [Deferments screen](#).

See also:

- [Override Deferment Inquiry \(tran code 2270-04\)](#)
- [Deferment by Code Transaction \(tran code 2600-13\)](#)
- [Deferment with Reason Transaction \(tran code 2600-35\)](#)
- [Deferment Notice Transaction \(tran code 2270-02\)](#)

Tran Code 2270-02, Deferment Notice

The Deferment Notice transaction (tran code 2270-02) is automatically initiated after the [Deferment by Code transaction \(tran code 2600-13\)](#) or [Deferment Payment \(tran code 2600-11\)](#). The notice is institution-defined and can be tied to a document with your specifications.

For example, some institutions might want to tie a document that must be signed by the borrower. Additionally, you can attach the notice to File Services Plus, so a record of the notice can be kept on the system.

See the following example of this transaction:

Deferment Notice (2270/2/0)

Account Number

Once you click , this transaction prints a notice that you can give to the customer and attached to File Services Plus. The notice can be set up to your institution's standards. Send in a work order or call your GOLDPoint Systems account manager if you want to make changes to this notice.

The following is an example of what this notice might look like:

<u>Deferment Notice</u>			
<u>Record</u>	<u>Teller</u>	<u>Date</u>	<u>Time</u>
16	1907	05/30/2016	11:58:25
DEFERMENT TRAN DATE 05-30-2016			
ACCOUNT # 1001 110748 07			
INSTALLMENT DEFERRED DATE 04-01-2016			
NEXT DUE DATE 05-01-2016			
DEFERMENT CHARGE \$29.61			
NEXT PAYMENT \$87.00			
BALANCE \$1,424.39			
MONTHS DEFERRED 1			
INSTALLMENTS TO MATURITY 14			
AMOUNT DEFERRED \$1,424.39			
EXTENDED MATURITY 07-16-17			
MONTH DEFERRED 04/16			
AMT APPLD TO NXT PYMNT \$37.61			
A.P.R. .000			
<u>Deferment Notice</u>			
<u>Record</u>	<u>Teller</u>	<u>Date</u>	<u>Time</u>
16	1907	05/30/2016	11:58:25

See also:

[Deferment Payment Transaction \(tran code 2600-11\)](#)

[Deferment by Code Transaction \(tran code 2600-13\)](#)



[Deferment with Reason Transaction \(tran code 2600-35\)](#)

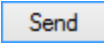
[Deferment Inquiry Transaction \(tran code 2270-02\)](#)

Tran Code 2270-04, Override Deferment Inquiry

The Override Deferment Inquiry transaction (tran code 2270-04) should be run before the [Deferment Override Payment transaction \(tran code 2600-11\)](#). This way, the system will let you know if the account is even eligible for a deferment and what the deferment charge amount would be (if applicable).

This inquiry displays the deferment amount due on a loan, the payment method, due date, effective date, principal balance, total loan fees, total late charges, and interest due for a deferment payment.

The Override Deferment Inquiry transaction appears as follows in GOLDTeller:

Once you enter an **Account Number**, **Effective Date** (can be backdated), then click , the system shows the cost of the deferment for the customer, as shown below:

```

Transaction Completed Successfully:
LOAN 0034  OVERVERRIDE DEFMT INQ
NO NAME
PAYMENT METHOD:                6
DUE DATE:                      09-01-18
EFFECTIVE DATE:                 09-15-2020
PRINCIPAL BALANCE:             8,922.51
*
TOTAL LOAN FEES:                .00
TOTAL LATE CHARGES:             .00
INTEREST DUE:                   89.23
TRANSACTION AMOUNT:             -----
                                >>> 89.23
  
```

The Deferment Inquiry transaction also shows all outstanding interest, late charges, and miscellaneous fees.

The system then loads the chained Deferment Override Payment transaction, with that transaction amount and effective date, as shown below:



Deferment Override Payment (2600/11/0)

Account Number 0034-022160-0	Tran Amount 25.95	Defement Reason 1 - Job Loss
Effective Date 09/15/2020	As Of Date 09/15/2020	Journal In
Cash In 25.95	Cash Out	Jml Reference Nbr
Check In	Check In Number	Processing Fee Amt

Correction

You would then finish filling out the Deferment Override Payment transaction and clicking <Send> to process the deferment. See the [Deferment Override Payment transaction \(tran code 2600-11\)](#) for more detailed information on how to process this transaction.

Tran Code 2600-11, Deferment Override Payment

The Deferment Override Payment transaction (tran code 2600-11) processes deferment payments on accounts. It can be processed on delinquent accounts. A charge is usually required for running this transaction. The amount of the charge is determined by the [Deferment Code](#) shown on the Loan > Deferments screen.

IMPORTANT: This transaction is identical to the [Deferment by Code transaction](#) (tran code 2600-13) except one major difference: This transaction ignores institution options [DFRM](#) (number of deferments allowed per year) and [DFRL](#) (number of deferments allowed in the lifetime of the loan). In other words, if you allow this transaction to be available in your GOLDTeller database files, users can process as many deferment transactions on the account as needed in a given year or life of loan using this transaction. In some ways it resembles the No Rules deferment (tran code 2600-17). However, the other requirements of a deferment (such as the deferment charge) based on the **Deferment Code** still apply. See the [Deferment Code](#) help for more information concerning rules for specific deferment codes.

Note: Run the [Override Deferment Inquiry transaction \(tran code 2270-04\)](#) first before running the Deferment Override Payment transaction (tran code 2600-11). That way, the system will enter the deferment charge amount automatically for the account (if any).

The **Deferment Code** can also determine other important loan criteria before deferments are eligible. Such as:

- Whether late charges are waived when the deferment is processed.
- What payment methods are allowed deferments using that **Deferment Code**.
- Whether the charge amount for running the transaction is added to the **Applied To Payment** amount.



- How many payments must be made before a deferment can be processed.
- Some **Deferment Codes** restrict deferments on accounts if the loan is less than a certain amount.
- Other **Deferment Codes** will not allow deferments on accounts if the account is more than one or two payments past due.

The system will show a reason if that account is not eligible for deferments by code, as shown below:

Transaction Failed:
42 Deferments Not Allowed
JONES JO

Run Deferment Inquiry First

Before processing this deferment, you should first process the [Override Deferment Inquiry transaction \(tran code 2270-04\)](#) to determine how much the charge is for running deferments on this account. This amount is also displayed on the Loans > Deferments screen in the Deferment Inquiry box, as shown below, as well as on the Loans > Transactions > [Make Loan Payment screen](#) (only if your institution allows deferments to be run from the Make Loan Payment screen).

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	12/01/2015	44.80	69.20	Regular	
2	05/01/2016	36.69	77.31	Regular	Customer Request
3	06/01/2016	36.69	77.31	Regular	Employment Hardship

Effective Date	05/28/2016	Deferment Amount	36.69	Term in Months	27
Deferred Due Date	06/01/2016	Principal Amount	77.31	Deferment Inquiry	
Next Due Date	08/01/2016	Interest Amount	36.69	Effective Date	05/30/2016
Date Last Late		Fees Collected		Nbr of Deferments Eligible/Calculated	1 / 1 =
Maturity Date	07/15/2017	Late Charges		Deferment Amount	34.51
Interest Paid to		Late Charges Waived			
Deferment Code	5 - Illinois				

Deferment Type	Number
Regular	3
Total	3

Loans > Deferments Screen in CIM GOLD



Enter the charge amount (as shown in the **Deferment Amount** field above) for the deferment in the **Tran Amount** field on the Deferment Payment transaction. This is done automatically if you first run the [Override Deferment Inquiry transaction](#).

Note: If you first set up this transaction through the [Make Loan Payment screens](#) in CIM GOLD, the amount will automatically be entered for you. Not all institutions allow deferments made through the Make Loan Payment screen. See the Deferments topic in the [Make Loan Payment](#) help for more information.

Transaction Details and Example

The Deferment Override Payment transaction box in CIM GOLDTeller is shown below:

Deferment Override Payment (2600/11/0)

Account	Balance	Payment	Status
003	2,595.31	153.28	Open
003	8,922.51	257.09	Open

Form Fields:

- Account Number: 00
- Tran Amount: 25.95
- Deferment Reason: 1 - Job Loss
- Effective Date: 09/15/2020
- As Of Date: 09/15/2020
- Journal In: [Empty]
- Cash In: 25.95
- Cash Out: [Empty]
- Jnl Reference Nbr: [Empty]
- Check In: [Empty]
- Check In Number: [Empty]
- Processing Fee Amt: [Empty]
- Collection Fee Amt: [Empty]

Buttons: Send, Clear

Correction:

Deferment Override Payment Transaction (tran code 2600-11)

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.



4. As of September 2020, a new field is available on this transaction. The new field is called "Collection Fee Amt" but you should either hide this field, or rename it to "Processing Fee Amount" if your institution requires a processing fee for running the Deferment by Code transaction. The processing fee is different from the charge amount of the deferment. See [Processing Fees for Deferments](#) for more information.



Tip: To hide a field from other users, use the Functions > Administrator Options > Transaction Design screen. Then find and select the transaction in the list, right-click the "Collection Fee Amt" field (renamed "Processing Fee Amount"), and check the **PC Hide Field** box. See the [Transaction Design > Field Properties Screen](#) help in the GOLDTeller User's Guide for more information

5. You'll notice a **Code 1** field. The name of that field should be changed to "Deferment Reason," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
6. You need to make the **Code 1** (now renamed "Deferment Reason") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary.](#)
 - b. [Create the drop-list in the View/Modify Droplists.](#)
 - c. [Assigning a field to that drop-list.](#)



Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transaction > EZPay screen. Any Hardship deferrals run from there will be given Deferment Reason Code 2, as shown below:

Setup Screen Defemert Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Defemertns Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using Deferment Reason Code 6, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Report](#) below for more information.



**Tip**

When setting up the Deferment Override Payment transaction on your CIM GOLDTeller system, it is recommended that the **Account Number**, **Tran Amount**, and **Effective Date** be the first three fields. This is because these fields are automatically filled in when the transaction is initiated by the [Override Deferment Inquiry transaction \(tran code 2270-04\)](#). The cursor will be on the first field after these three fields. See the [Transaction Design topic](#) in the CIM GOLDTeller User's Guide for more information on setting up transactions in CIM GOLDTeller.

Deferment Notice

A [Deferment Notice \(tran code 2270-02\)](#) can be automatically initiated after the Deferment Override transaction. Deferment notices are institution-defined. They can include all the details concerning a deferment that would be applicable to the borrower. They can also include an area for the borrower to sign, that you can keep for your records by attaching the notice to File Services Plus.

See the [Deferment Notice](#) help for more details.

Deferment Options

Some initial setup is required before deferments can be processed. These options are usually set up by your GOLDPoint Systems account manager when you convert onto our system or start allowing deferments.

- The [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen must contain a valid General Ledger number. This is the General Ledger account used for crediting or debiting deferment and extension funds.
- For deferments requiring a flat fee ([Deferment Code 7](#)), the deferment fee amount must be indicated using [Institution Option DFFF](#).

Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The [Due Date](#) is rolled to the next **Due Date**.
- The amount entered in the **Tran Amount** field (the deferment charge amount) is credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen for that loan type.



- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the Deferment Payment transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the Deferment Payment transaction.
- The [Last Payment Date](#) (LNDTLP) is changed to the **Effective Date** entered on the Deferment by Code transaction, unless [institution option NDLP](#) is "yes." If that option is "yes," then the **Last Payment Date** is *not* updated. In other words, the system will not consider the deferment as an actual payment. It's treated in a special category all its own. The Last Payment Date is found on the Loans > Marketing and Collections screen > Delinquent Payments tab.
- **Late Charged Due** (LNLATE) may be waived if the **Deferment Code** allows it. See the [Deferment Code](#) description for more information.

Additionally, the following fields are updated on the Loans > [Deferments](#) screen:

- The **Effective Date** (D0DTEF) is updated with the effective date of the transaction.
- The **Deferred Due Date** (D0DUUDT) is updated with the date the deferment **Due Date** starts.
- The **Next Due Date** (D0DUNX) is updated with the date the deferment ends and the next payment is due.
- The **Maturity Date** (D0MATD) advances to the next frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Term in Months** (D0TERM) is increased by 1.
- If a charge amount (other than zero) is applied when this transaction is run, the **Deferment Amount** (D0DFAM) is updated with the amount of the charge.
- If this is an interest-bearing account (payment method 6), the **Interest Amount** (D0IAMT) is also updated with the charge amount.
- If late charges were waived as determined by the **Deferment Code**, the amount of late charges will be shown in the **Late Charges Waived** field (D0LCCW).
- The **Deferment Counter**, which isn't shown on any screen in CIM GOLD, is updated by 1. The **Deferment Counter** is important in determining the number of deferments allowed on a loan or lifetime of loan, as determined by the **Deferment Code** and institution options. See [Deferment Code](#) help for more information.

See also [Credit Reporting](#) below for how deferments affect Credit Reporting.

Criteria for Deferments

To run the Deferment transaction, the loan must meet the following criteria:



- [OP02 STRN](#) must be set to "Y."
- It cannot be a closed account.
- It cannot be a service-released account.
- It cannot be an unopened account.
- The account cannot have reached the maximum number of deferments for the contract year ([Institution Option DFRM](#)).
- The account cannot have reached the maximum number of deferments over the life of the loan ([Institution Option DFRL](#)).

See the [Deferment Code](#) help for other restrictions based on the **Deferment Code** on the account.

Note: If any of these exist and you find the deferment cannot be run, but your institution has determined that the borrower can have a deferment, consider using the No Rules Deferment transaction (tran code 2600-17), if your institution allows it. See the [No Rules Deferment](#) topic for more information.

History

You can view the results of the Deferments transaction on the Loans > [History screen](#) or on the Loans > [Deferments screen](#). The Deferment Inquiry field group is also on this screen. It will display the number eligible and can also calculate more than one deferment amount.

See the following examples of these screens showing deferments:



Short History **Detailed History** | SQL Loan History | Statements | Converted History

Date: [Start] [Stop] Time: 12:00:00 AM [Stop] 11:59:59 PM Teller: [] Transaction: [] Amount: [] Field: [] Cash Check Journal [Display]

86 Histories Matched Selections

Date	Time	Transaction Amount	T	Description	Account	Amount	Field	Transaction Origination Code	Skip On Stat
03/31/2020	20:08:45	-0.39	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
04/24/2020	19:57:16	-15.00	0560	ASSESS LATE CHARGE	8910 - SYST...	JN	5,412.75	34	<input type="checkbox"/>
04/30/2020	19:58:30		0530	ACCRUE INTEREST	8910 - SYST...	JN	5,412.75		<input type="checkbox"/>
04/30/2020	19:58:30	-0.27	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
05/12/2020	15:54:46	360.00	0570	WAIVE LATE CHARGE	1907 - Cindy F...	JN	5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46	108.26	0310	DEFERMENT CHARGE	1907 - Cindy F...	CS	5,412.75		<input checked="" type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0133	DEFERMENT CHARGE ...	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>

All the field data changes involved with the deferment can be seen on the Loans > History Screen > Detailed History tab.

Amount	Description	Amount	File Maintenance Description	Old Data
	GL AMT			108.26
	GL ACT			1020009
	GL SUBACT			300
	DESCRIPTOR			603
	POSTING DT			05/12/2020

Loans > History Screen > Detailed History Tab



Open Consumer Delinquent Category **180** **DNA**

NONPER

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	08/17/2017	108.26	46.39	Regular	Lost Job

Effective Date **05/12/2020** Defement Amount **108.26** Term in Months **37**


Deferred Due Date **08/17/2017** Principal Amount

Next Due Date **09/17/2017** Interest Amount **108.26**

Date Last Late Fees Collected

Maturity Date **06/17/2020** Late Charges

Interest Paid to Late Charges Waived **360.00**

Deferment Code 

This is a very important field that determines account eligibility for deferments.

Deferment Inquiry

Effective Date

Nbr of Defements Eligible./Calculated **98** / =

Deferment Amount **108.26**

Deferment Type	Number
Regular	1
Total	1

Loans > Deferments Screen

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the **Special Comment Code** and **Account Status** accordingly:

1. If institution option K402 is set, the Account Status will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.



- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Special Comment Code CP (Account in Forebearance)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code** 2 (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code** 2 with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

The Deferment transaction is correctable. However, you cannot correct it by pressing <F8> while in CIM GOLDTeller. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-11 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:



Journal Log

My Today's Transactions ▼ Print Report Preview Report Print New Description Print Check In Detail Print Check In Report Print Ch

Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	Check Number
1907	1	05/13/2020 08:41:39		<input type="checkbox"/>	Logon <1600/0/0>	664.36	
1907	13	05/13/2020 09:28:04		<input type="checkbox"/>	Deferment <2600/11/0>	50.00	
1907	14	05/13/2020 09:28:11		<input type="checkbox"/>	Deferment Notice <2270		

Right-click and select "Correct Transaction."

- Correct Transaction
- Forward Transaction
- Repeat Transaction
- Reprint Receipt
- Reprint Passbook
- Show Cash Counter
- Show Item List
- Show Passbook Info
- Edit ▶
- Printing ▶
- Export ▶
- Auto Resize ▶
- Find

Journal Log (<Ctrl> + J)

- The Deferment transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Deferment Payment transaction was run. See [Results of this Transaction](#) above for more information on all the fields affected.

Deferment (2600/11/0) - Correct Jml Item 13

Account Number 7882-002777-19	Tran Amount 50.00	Deferment Reason 1 - Lost Job
Effective Date 05/13/2020	As Of Date	Journal In
Cash In 50.00	Cash Out	Jml Reference Nbr
Check In	Check In Number	

Correction

Deferment Payment Correction

Tran Code 2600-13, Deferment by Code

The Deferment by Code transaction (tran code 2600-13) processes deferments on accounts as determined by the [Deferment Code](#) used by the account.

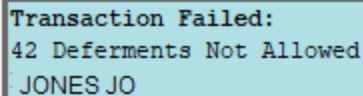
The [Deferment Code](#) field (shown on the CIM GOLD Loans > Deferments screen) determines how your institution calculates the deferment charge. The **Deferment Code** is established during loan origination. Not every institution charges for deferments, and certain codes determine how much to charge for deferments, as explained in the [Deferment Code](#) field topic on the Deferments screen.

The **Deferment Code** can also determine other important loan criteria before deferments are eligible. Such as:

- Whether late charges are waived when the deferment is processed.
- What payment methods are allowed deferments using that **Deferment Code**.
- Whether the charge amount for running the transaction is added to the **Applied To Payment** amount.
- How many payments must be made before a deferment can be processed.
- Some **Deferment Codes** restrict deferments on accounts if the loan is less than a certain amount.
- Other **Deferment Codes** will not allow deferments on accounts if the account is more than one or two payments past due.
- **Deferment Codes** establish the number of deferments allowed per year or life of the loan based on a rolling year, contractual year, or calendar year (see differences below).

The system will show a reason if that account is not eligible for deferments by code, as shown below:





```
Transaction Failed:
42 Deferments Not Allowed
JONES JO
```

This transaction can also be run through the Loans > Transactions > EZPay screen or the Loans > Transactions > Make Loan Payment screen. However, your institution must be set up with certain options to allow this. See these topics for more information:

- [Deferments in EZPay](#)
- [Deferments from the Make Loan Payment screen](#)

Difference Between Rolling Year, Contractual Year, and Calendar Year

The [Deferment Code](#) establishes if the deferment options operate with a rolling year, contractual year, or calendar year.

- A rolling year means the most recent deferment date determines when the next deferment is available. For example, if deferments were made on 5/15/20 and 7/15/20 and institution option DFRM (maximum deferments allowed per year) is set to "2," the borrower would not be eligible for another deferment until 5/16/21. **Deferment Codes** 4, 5, 17-25, 27, 29-30, 34-35, 36-39, 41-44 all use a rolling year.
- For contractual year, deferments are eligible again the anniversary of the **Date Opened**. So if the **Date Opened** was 03/05/2018, DFRM was set to 1, and a deferment was made on 03/01/2020, the loan would be eligible for another deferment on 03/06/2020. If another deferment was made on 04/06/2020, another deferment would not be eligible until 03/06/2021. **Deferment Codes** 1-3, 6-16, 26, 31, 33, 35, and 40 all use a contractual year.
- For calendar year, deferments are eligible from January 1 to December 31 of that year. So if a deferment was processed on December 30, 2020, and DFRM was set to 1, the next deferment would be eligible on January 1, 2021. **Deferment Codes** 28 and 32 use a calendar year.

Other types of deferment transactions, such as [No Rules \(tran code 2600-17\)](#), will allow a deferment at any time and for as many deferments as your institution wants. Your institution can set up and use whichever deferment transactions are best for your institution. See the [Deferment Transactions](#) topic for a list of all possible deferment transaction codes.

Run Deferment Inquiry First

Before processing this account, you should first process the [Deferment Inquiry transaction](#) to determine how much the charge is for running deferments on this account. This amount is also displayed on the Loans > Deferments screen in the Deferment Inquiry box, as shown below, as well as on the Loans > Transactions > [Make Loan Payment screen](#).



Open Consumer Delinquent Category **0** **Adv**

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	12/01/2015	44.80	69.20	Regular	
2	05/01/2016	36.69	77.31	Regular	Customer Request
3	06/01/2016	36.69	77.31	Regular	Employment Hardship

Effective Date	05/28/2016	Deferment Amount	36.69	Term in Months	27
Deferred Due Date	06/01/2016	Principal Amount	77.31	Deferment Inquiry	
Next Due Date	08/01/2016	Interest Amount	36.69	Effective Date	05/30/2016 ▾
Date Last Late		Fees Collected		Nbr of Deferments Eligible/Calculated	1 / 1 =
Maturity Date	07/15/2017	Late Charges		Deferment Amount	34.51
Interest Paid to		Late Charges Waived			
Deferment Code	5 - Illinois				

Deferment Type	Number
Regular	3
Total	3

Loans > Deferments Screen in CIM GOLD

Enter the charge amount (as shown in the **Deferment Amount** field above) for the deferment in the **Tran Amount** field on the Deferment By Code transaction. This is done automatically if you first run the [Deferment Inquiry transaction](#).

Note: If you first set up this transaction through the [Make Loan Payment screens](#) in CIM GOLD, the amount will automatically be entered for you. Not all institutions allow deferments made through the Make Loan Payment screen. See the Deferments topic in the [Make Loan Payment](#) help for more information.

Transaction Details and Example

The Deferment By Code transaction box in CIM GOLDTeller is shown below:



JAMES
Primary Phone

Account	Balance	Description	Payment
0007	643.98	Loan	75.00

Deferment By Code (2600/13/0)

Account Number: 0007-0000-0 Tran Amount: 30.00 Effective Date: 08/12/2020

Cash In: 25.00 Cash Out: Deferment Reason: 1 - Job Loss

Check In: Check In Number: Processing Fee Amount: 5.00

Journal In: Correction

Buttons: Send, Clear

Callout 1: Change the name of this field to "Deferment Reason" and make it a drop-list.

Callout 2: Hide this field or change the name from "Collection Fee Amt" to "Processing Fee Amount."

Deferment By Code Transaction (tran code 2600-13)

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. As of August 2020, a new field is available on this transaction. The new field is called "Collection Fee Amt" but you should either hide this field, or rename it to "Processing Fee Amount" if your institution requires a processing fee for running the Deferment by Code transaction. The processing fee is different from the charge amount of the deferment. See Processing Fees for Deferments for more information.



Tip: To hide a field from other users, use the Functions > Administrator Options > Transaction Design screen. Then find and select the transaction in the list, right-click the "Collection Fee Amt" field (renamed "Processing Fee Amount"), and check the **PC Hide Field** box. See the [Transaction Design > Field Properties Screen](#) help in the GOLDTeller User's Guide for more information

5. You'll notice a **Code 1** field. The name of that field should be changed to "Deferment Reason," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason



when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.

6. You need to make the **Code 1** (now renamed "Deferment Reason") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary.](#)
 - b. [Create the drop-list in the View/Modify Droplists.](#)
 - c. [Assigning a field to that drop-list.](#)



Note

Deferment Reason Code 2 is reserved for [Hardship Deferments](#) made from the Loans > Transaction > EZPay screen. Any Hardship deferments run from there will be given Deferment Reason Code 2, as shown below:

Setup Screen Defemert Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Deferments Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using Deferment Reason Code 6, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Report](#) below for more information.



 **Tip**

When setting up the Deferment By Code transaction on your CIM GOLDTeller system, it is recommended that the **Account Number**, **Tran Amount**, and **Effective Date** be the first three fields. This is because these fields are automatically filled in when the transaction is initiated by the [Deferment Inquiry transaction \(tran code 2270-01\)](#). The cursor will be on the first field after these three fields. See the [Transaction Design topic](#) in the CIM GOLDTeller User's Guide for more information on setting up transactions in CIM GOLDTeller.

Deferment Notice

A [Deferment Notice \(tran code 2270-02\)](#) can be automatically initiated after the Deferment transaction. Deferment notices are institution-defined. They can include all the details concerning a deferment that would be applicable to the borrower. They can also include an area for the borrower to sign, that you can keep for your records by attaching the notice to File Services Plus.

See the [Deferment Notice](#) help for more details.

Deferment Options

Some initial setup is required before deferments can be processed. These options are usually set up by your GOLDPoint Systems account manager when you convert onto our system or start allowing deferments.

1. The [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen must contain a valid General Ledger number. This is the General Ledger account used for crediting or debiting deferment and extension funds.
2. The number of deferments allowed per customer account per year must be indicated using [Institution Option DFRM](#).
3. The number of deferments allowed over the life of a customer account must be indicated using [Institution Option DFRL](#).
4. For deferments requiring a flat fee ([Deferment Code](#) 7), the deferment fee amount must be indicated using [Institution Option DFFF](#).

Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The [Due Date](#) is rolled to the next **Due Date**.



- The amount entered in the **Tran Amount** field (the deferment charge amount) is credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen for that loan type.
- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the Deferment by Code transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the Deferment by Code transaction.
- The [Last Payment Date](#) (LNDTLP) is changed to the **Effective Date** entered on the Deferment by Code transaction, unless [institution option NDLP](#) is "yes." If that option is "yes," then the **Last Payment Date** is *not* updated. In other words, the system will not consider the deferment as an actual payment. It's treated in a special category all its own. The Last Payment Date is found on the Loans > Marketing and Collections screen > Delinquent Payments tab.
- **Late Charged Due** (LNLATE) may be waived if the **Deferment Code** allows it. See the [Deferment Code](#) description for more information.

Additionally, the following fields are updated on the Loans > [Deferments](#) screen:

- The **Effective Date** (D0DTEF) is updated with the effective date of the transaction.
- The **Deferred Due Date** (D0DUOT) is updated with the date the deferment **Due Date** starts.
- The **Next Due Date** (D0DUNX) is updated with the date the deferment ends and the next payment is due.
- The **Maturity Date** (D0MATD) advances to the next frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Term in Months** (D0TERM) is increased by 1.
- If a charge amount (other than zero) is applied when this transaction is run, the **Deferment Amount** (D0DFAM) is updated with the amount of the charge.
- If this is an interest-bearing account (payment method 6), the **Interest Amount** (D0IAMT) is also updated with the charge amount.
- If late charges were waived as determined by the Deferment Code, the amount of late charges will be shown in the **Late Charges Waived** field (D0LCCW).
- The **Deferment Counter**, which isn't shown on any screen in CIM GOLD, is updated by 1. The **Deferment Counter** is important in determining the number of deferments allowed on a loan or lifetime of loan, as determined by the **Deferment Code** and institution options. See [Deferment Code](#) help for more information.

See also [Credit Reporting](#) below for how deferments affect Credit Reporting.



Criteria for Deferments

To run the Deferment transaction, the loan must meet the following criteria:

- [OP02 STRN](#) must be set to "Y."
- It cannot be a closed account.
- It cannot be a service-released account.
- It cannot be an unopened account.
- The account cannot have reached the maximum number of deferments for the contract year ([Institution Option DFRM](#)).
- The account cannot have reached the maximum number of deferments over the life of the loan ([Institution Option DFRL](#)).

See the [Deferment Code](#) help for other restrictions based on the **Deferment Code** on the account.

Note: If any of these exist and you find the deferment cannot be run, but your institution has determined that the borrower can have a deferment, consider using the No Rules Deferment transaction (tran code 2600-17), if your institution allows it. See the [No Rules Deferment](#) topic for more information.

History

You can view the results of the Deferments transaction on the Loans > [History screen](#) or on the Loans > [Deferments screen](#). The Deferment Inquiry field group is also on this screen. It will display the number eligible and can also calculate more than one deferment amount.

See the following examples of these screens showing deferments:



Short History **Detailed History** | SQL Loan History | Statements | Converted History

Date: [Start] [Stop] Time: 12:00:00 AM [Stop] 11:59:59 PM Teller: [] Transaction: [] Amount: [] Field: [] Cash Check Journal [Display]

86 Histories Matched Selections

Date	Time	Transaction Amount	T	Description	Account	Amount	Field	Transaction Origination Code	Skip On Stat
03/31/2020	20:08:45	-0.39	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
04/24/2020	19:57:16	-15.00	0560	ASSESS LATE CHARGE	8910 - SYST...	JN	5,412.75	34	<input type="checkbox"/>
04/30/2020	19:58:30		0530	ACCRUE INTEREST	8910 - SYST...	JN	5,412.75		<input type="checkbox"/>
04/30/2020	19:58:30	-0.27	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
05/12/2020	15:54:46	360.00	0570	WAIVE LATE CHARGE	1907 - Cindy F...	JN	5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46	108.26	0310	DEFERMENT CHARGE	1907 - Cindy F...	CS	5,412.75		<input checked="" type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0133	DEFERMENT CHARGE ...	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>

All the field data changes involved with the deferment can be seen on the Loans > History Screen > Detailed History tab.

Amount	Description	Amount	File Maintenance Description	Old Data
	GL AMT			108.26
	GL ACT			1020009
	GL SUBACT			300
	DESCRIPTOR			603
	POSTING DT			05/12/2020

Loans > History Screen > Detailed History Tab



Open Consumer Delinquent Category 180 DNA

NONPER

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	08/17/2017	108.26	46.39	Regular	Lost Job

Effective Date 05/12/2020 Defement Amount 108.26 Term in Months 37

Deferred Due Date 08/17/2017 Principal Amount

Next Due Date 09/17/2017 Interest Amount 108.26

Date Last Late Fees Collected

Maturity Date 06/17/2020 Late Charges

Interest Paid to Late Charges Waived 360.00

Deferment Code 2 - Kentucky

This is a very important field that determines account eligibility for deferments.

Deferment Inquiry

Effective Date 05/12/2020

Nbr of Defemements Eligible./Calculated 98 / 1 =

Deferment Amount 108.26

Deferment Type	Number
Regular	1
Total	1

Loans > Deferments Screen

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the **Special Comment Code** and **Account Status** accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - o The **Segment Identifier** (Field 1) will be "K4" (default).



- The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
- The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
- The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
- The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code** 2 (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code** 2 with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

The Deferment transaction is correctable. However, you cannot correct it by pressing <F8> while in CIM GOLDTeller. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-11, 2600-13, 2600-35 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:



Journal Log

My Today's Transactions ▼ Print Report Preview Report Print New Description Print Check In Detail Print Check In Report

Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	C
1907	15	05/12/2020 13:28:45		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	520.00	
1907	16	05/12/2020 13:30:31		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	225.23	
1907	22	05/12/2020 13:36:01		<input type="checkbox"/>	Deferment By Code <2600/13/0>	35.00	
1907	23	05/12/2020 13:36:07		<input type="checkbox"/>	De	0.00	
19				<input type="checkbox"/>	Jnl	35.00	
19				<input type="checkbox"/>	Jnl	35.00	
19				<input type="checkbox"/>	Wa	200.00	
1907	27	05/12/2020 14:26:01		<input type="checkbox"/>	Det	35.00	

Right-click and select "Correct Transaction."

- Correct Transaction
- Forward Transaction
- Repeat Transaction
- Reprint Receipt
- Reprint Passbook
- Show Cash Counter
- Show Item List

Journal Log (<Ctrl> + J)

- The Deferment By Code transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Deferment by Code transaction was run. See [Results of this Transaction](#) above for more information on all the fields affected.



Deferment By Code (2600/13/0) - Correct Jml Item 22

Account Number 0020- <input type="text"/>	Tran Amount 35.00	Effective Date 05/12/2020 ▾
Cash In 35.00	Cash Out <input type="text"/>	Deferment Reason 4 - COVID-19 ▾
Check In <input type="text"/>	Check In Number <input type="text"/>	
Journal In <input type="text"/>		

Correction ←

→

Deferment By Code Correction

California Deferments

If the deferment code is 33 - California, the Deferment by Code transaction does the following:

- Accrues interest to the **Effective Date** of the transaction (for interest-bearing loans only).
- The **Due Date** is rolled one payment frequency, unless extra funds are paid, in which case it will roll as many times as needed until the extra amount is exhausted or equals 0. For example, suppose the payment amount is 100.00, the deferment charge is 10.00, and the customer pays 250.00. The program collects the 10.00 for the deferment and rolls the **Due Date**, leaving 240.00 extra to be applied toward the account. The money will be applied according to the **Payment Application** code. In this case, no late charges or fees are due, so the entire 240.00 is divided by the payment amount of 100.00, which is enough to roll the **Due Date** two payment frequencies. The additional 40.00 is stored in the **Applied To Payment** field.
- The **Maturity Date** is rolled one payment frequency if institution option OP08 RMTD is set.
- The **Date Interest Paid To** is updated to the date of the transaction.
- The term of the loan is increased by one payment frequency.

LOC Card Loans

If the account is a line-of-credit card loan (LNCARD = Y, LNPMTH = 5) and the **Deferment Code** = 7 (Flat Fee), then the following will apply:



- Only one deferment is allowed in 12 months, using a contractual year (**Date Opened** (LNOPND) to **Date Opened**).
- Only two deferments are allowed in 60 months, using a contractual year.
- The billing information for the **Due Date** being deferred will be cleared.
- The **Last Payment Date** (LNDTLP) field will be updated to the date this transaction is run. **Note:** An option is available that causes the **Last Payment Date** to not be updated when a payment is made on a loan that is in deferment. If you would like this option set up for your institution, send in a work order with your request or talk to your GOLDPoint Systems account manager that you want institution option [OP23-NDLP](#) set to "Y."

Some institutions allow processing fees when running deferment transactions on accounts. These processing fees, also known as convenience fees, are not to be confused with the charge amount for deferments. These fees are in addition to that, and normally aren't more than \$10.

Most institutions that allow processing fees on deferment transactions will run the deferment transaction through the EZPay screen. The processing fee is automatically entered by the system (as set up in options on the EZPay IMAC Table) and displayed in the **Fee** field on the EZPay screen, as shown below:

The screenshot shows the EZPay screen with the following details:

- Type of Payment:** Deferment (selected), Loan Frequency: Monthly, Deferment Amount: 25.00, Fees: 8.00, Total: 33.00.
- Fee Payments:** Table with columns Fee Name and Amount.
- Payment Amount:** Other (selected) with amount 25.00.
- Payment Totals:** Payment: 25.00, Fee: 8.00, Total: 33.00.

A red callout box points to the Fee field in the Payment Totals section, containing the text: "Fee amount is automatically entered when Deferment transaction is run from EZPay screen."

Loans > Transactions > EZPay Screen

However, if you also want to allow processing fees when the [Deferment By Code](#) transaction is run through CIM GOLDTeller, you must first set up the transaction as follows. This will require training your tellers on how to enter the processing fee on tran code 2600-13 and what amount to charge.

Note: This will need to be done for every DB4 database used by your institution.

- Field Code 138, which is called "Collection Fee Amt" when transaction code 2600-13 is first downloaded, should be renamed to "Processing Fee Amount." See Figure 1 below. This is the field that allows your institution to collect a processing fee for running the deferment transaction. The fee amount is not entered by the system when the Deferment By Code transaction is run from within CIM GOLDTeller. (The amount



of the fee is automatically entered when the Deferment by Code transaction is run from within EZPay.) You will need to manually enter the fee amount in the new field within CIM GOLDTeller.

- The processing fee is credited to the following G/L account on the GOLD Services > General Ledger > [G/L Account By Loan Type screen](#) according to the account's **Loan Type**: Deferment Fee (LYGACT_18). Make sure a valid G/L account is entered in that field on that screen.

Note: You may not be able to see this field on the transaction until you update your transactions. To update transactions, complete the following steps.

- Select "Update All Transactions" from the Functions > Administrator Options menu in CIM GOLDTeller.
- A message will appear asking you if you are sure you want to update ALL transactions. Click <Yes>.
- Another message will appear letting you know that if a timeout message appears, do not click on it until the update is done. Click <OK> on that message.
- CIM GOLDTeller will update all transactions.
- Once complete, open tran code 2600-13 in the [Transaction Design screen](#) (under Functions > Administrator Options), and you should then see the new field.

The Deferment fee and charge amount will show in Loans > History and Loan Disclosure History, as shown in Figure 2 below.

Deferment By Code (2600/13/0)

Account Number: 0001-001234-18

Tran Amount: 80.20

Effective Date: 07/21/2020

Cash In: []

Cash Out: []

Deferment Reason: 1 - Job Loss

Check In: []

Check In Number: []

Processing Fee Amount: 5.00

Journal In: 75.20

Correction

Send

The Tran Amount is the amount of the deferment charge + amount of processing fee.

When you first access this transaction with the new field, it will be called "Collection Fee Amt." Change the name to "Processing Fee Amount" or hide it.

Figure 1: Deferment By Code Transaction (tran code 2600-13) in CIM GOLDTeller

Short History		Detailed History		SQL Loan History		Statements		Converted History		
Date	Time	Teller	Transaction	Amount	Field					
Start	07/21/2020	12:00:00 AM								
Stop	07/22/2020	11:59:59 PM								
8 Histories Matched Selections **End of History for Account**										
Date	Time	Transaction Amount	Transaction Description	Teller	Type	Refund	Balance			
07/21/2020	00:01:46	30.00	0570 WAIVE LATE CHARGE	1907 -	JN		4,307.40			
07/21/2020	00:01:46	88.36	0310 DEFERMENT CHARGE	1907 -	JN		4,307.40			
07/21/2020	00:01:46	5.00	0310 DEFERMENT CHARGE	1907 -	JN		4,307.40			
07/22/2020	00:01:46		0022 LOAN FILE MAINT	1907 -			4,307.40			
07/22/2020	00:01:46		0022 LOAN FILE MAINT	1907 -			4,307.40			
07/22/2020	00:01:47		0022 LOAN FILE MAINT	1907 -			4,307.40			
07/22/2020	00:01:47		0133 DEFERMENT CHARGE SUMMARY	1907 -			4,307.40			
07/22/2020	00:01:47		0022 LOAN FILE MAINT	1907 -			4,307.40			
End of History for Account										

Amount Description	Amount	File Maintenance Description	Old Data
		DESCRIPTOR	603
		AMT TO FNCG	88.36
		AMT TO INT	88.36
		WAIVE AMT	30.00
		PRCS FEE	5.00
		DUE DATE	04/22/2020
		FINAL PMT	06/22/2022
		INT PD TO	03/22/2020
		TERM IN MOS	39
		REF NBR	7423000536

Figure 2: Loans > History Screen Showing Processing Fee for Deferment

Back to Deferment By Code

Tran Code 2600-17, No Rules

The No Rules deferment (tran code 2600-17) overrides any rules for deferments established by the **Deferment Code** and institution options. For example, limits on number of deferments per year, number of deferments per lifetime of loan, deferment charges: all of these can be overruled by the No Rules deferment transaction.

When users first bring up the No Rules deferment for an account, the system will default the regular payment amount in the **Tran Amount** field. Users can waive or reduce this charge by deleting or reducing the amount in the **Tran Amount** and **Cash In** or **Check In** fields. You should train front-end tellers what should be entered or whether or not charges can be waived for running this transaction.

This deferment transaction can be used with all loans except the following:

- Closed Loans (LNCLSD)
- Released Loans (LNRLSD)



- Unopened Loans (LNUNOP)
- Frozen Loans (**Hold Code** (LNHLD1 through LNHLD4) = 60)
- Loans Locked for Payoff (LNACCD, LNA2CD-LNA9CD, LNA10C = 23)
- Loans that have been charged off (LNHLD1 - LNHLD4 = 2)

After this transaction is run, it will affect the loan as follows:

- Advances the **Due Date** (LNDUDT) by one frequency (weekly, monthly, etc.)
- Increases **Installments Made** (LININNO) by one.
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the No Rules transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the No Rules transaction.
- **Current Installment Number** (LNCINO) is increased by one.
- The **Last Payment Amount** (LNLPMA) is updated with the date the transaction is run.
- The **Deferred Due Date** (D0DUDT) is updated with the date the transaction is run.
- If an amount was included with the deferment, the **Deferment Amount** (D0DFAM) is reflected on the Deferments screen.
- The **Effective Date** (D0DTEF) of the deferment is updated with the date the deferment is run.
- The **Loan Term** (LNTERM) advances by one
- The **Maturity Date** (LNMATD) will advance forward based on the loan frequency. (**Note:** Only if institution option RMTD is set to "Y.")
- If an amount was entered in the **Tran Amount** field (the deferment charge amount), it will be credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen for that loan type.
- Updates credit reporting fields, as described in the [Credit Reporting](#) section below.

If you want to use this transaction, you must add it to your menu in CIM GOLDTeller. For more information on how to add transactions to the menu see the [Menu Design topic in the CIM GOLDTeller User's Guide](#).



Note:

When you first download this transaction, it may have a different name, such as "Loan-Pmt-Jnl-Bap." We strongly suggest you change the name of this transaction to "No Rules Deferment." For more information on how to change transaction names, see [Transaction Entry Options](#).

Transaction Details and Example

The No Rules transaction box in CIM GOLDTeller is shown below:



The screenshot displays the 'No Rules Deferment (2600/17/0)' transaction screen. On the left, a menu lists various transaction codes, including '1: CCCS Payment', '2: Repo Trans', '3: Reinstate/Retract Loan', '4: Fees/Charges', '5: Loan Payoff', '6: Judgment', '7: Charge Off', '8: Misc Credits', '9: Misc Debits', 'a: NSF Trans', 'b: File Maintenance', 'c: Home Office Only', 'd: Adequate Protect (2690/5/0)', 'e: Insurance', 'f: Defemements', and sub-items like '0: Jnl Only Defer (2600/43/0)', '1: Deferment W/Reason (2600/35/0)', '2: Deferment By Code (2600/13/0)', '3: Deferment (2600/11/0)', '4: No Rules Deferment (2600/17/0)', '5: Ln Ext Gen Inquiry (2270/0/0)', '6: Deferment Notice (2270/2/0)', and '7: Deferment Inquiry (2270/1/0)'. The central table shows a transaction with an account balance of 1,971.79 and a payment of 68. The right-hand form includes fields for Account Number, Tran Amount (38.46), Reason for Deferment (1 - Lost Job), Cash In (38.46), Cash Out, Effective Date (05/13/2020), Check In, Check In Number, Journal In, and Teller Number. A red callout box highlights the 'Reason for Deferment' dropdown menu with the text: 'When you first download this transaction, this field is named "Code 1." You'll want to change the name of this field and make it a drop-list, as described below.'

No Rules Deferment (tran code 2600-17)

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. You'll notice a **Code 1** field. The name of that field should be changed to "Reason for Deferment," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
5. You need to make the **Code 1** (now renamed "Reason for Deferment") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary](#).
 - b. [Create the drop-list in the View/Modify Droplists](#).
 - c. [Assigning a field to that drop-list](#).



Note

Deferment Reason Code 2 is reserved for [Hardship Deferments](#) made from the Loans > Transaction > EZPay screen. Any Hardship deferments run from there will be given Deferment Reason Code 2, as shown below:

Setup Screen Defemert Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Deferments Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using Deferment Reason Code 6, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Report](#) below for more information.



Deferment Notice

A [Deferment Notice \(tran code 2270-02\)](#) can be automatically initiated after the No Rules Deferment transaction. Deferment notices are institution-defined. They can include all the details concerning a deferment that would be applicable to the borrower. They can also include an area for the borrower to sign, that you can keep for your records by attaching the notice to File Services Plus.

See the [Deferment Notice](#) help for more details.

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code 6** can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)



- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code 2** (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code "CP"** will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code 2** with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

The No Rules Deferment transaction is correctable. However, you cannot correct it by pressing <F8> while in CIM GOLDTeller. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-11, 2600-13, 2600-35 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:



No Rules Deferment (2600/17/0) - Correct Jml Item 17

Account Number 9260-010355-17	Tran Amount 20.00	Reason for Defeement 1 - Lost Job
Cash In 20.00	Cash Out	Effective Date
Check In	Check In Number	
Journal In	Teller Number	

Correction

Send Clear

No Rules Correction

Tran Code 2600-18, CP2 Deferments

The initial setup of this transaction is done on the Loans > Transactions > CP2 screen > [CP2 tab](#). Running this transaction requires approval from a supervisor. Do not attempt running this transaction directly from CIM GOLDTeller without first going through the CP2 screen.

See the [Submitting Deferments](#) topic in the Loans > Transactions > CP2 Screen help for more information on the steps required to run this transaction. In order to allow CP2 deferments, the following options must be set up by GOLDPoint Systems for your institution:

1. [Institution Option CLDF](#) must be enabled.
2. The number of deferments allowed per year on an account must be indicated using [Institution Option DFRM](#).
3. The number of deferments allowed over the life of an account must be indicated using [Institution Option DFERL](#). If this option is set to 0, there is no specified maximum.
4. Deferment reason codes must be set up on the Loans > System Setup Screens > [Deferment Reason Codes](#) screen.
5. If your institution wants to charge a flat fee for deferments, use [Institution Option DFFF](#) to set up the fee amount.



This deferment does not collect any money. This deferment advances the **Due Date** by the number of months entered in the [Number of Deferred Payments](#) field on the CP2 screen, but only increments the number of deferments by one.

The deferment cannot be run unless the [Number of Deferred Payments](#) and the [CP2 Reason For Deferment](#) fields contain data.

A deferment is counted whenever the transaction is run; it is not counted based on the number of frequencies the **Due Date** is advanced.

If the account is a precomputed or simple-interest loan (payment methods 3 or 6), this transaction will clear any amount in the [Applied To Payment](#) field.

Once the supervisor looks over the CP2 screen and clicks either the [AVP Approval](#) button or [VP Approval](#) button (depending on your institution's policies), CIM GOLDTeller launches with the CP2 Deferment transaction displayed, as shown below:

Cp2 Deferment (2600/18/0)

Account Number
1001-110755-09

Correction

Send Clear

Note: Make sure the CP2 Deferment transaction has been added to the Transaction menu in CIM GOLDTeller. For more information on how to add transactions to your CIM GOLDTeller Transactions menu, see the [Menu Design](#) topic in the CIM GOLDTeller User's Guide.

The supervisor then clicks [Send](#) to process the CP2 deferment.

Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The [Due Date](#) is rolled to the next **Due Date**. If more than one deferment is selected in the [Number of Deferred Payments](#), the **Due Date** will roll forward the number of frequencies selected.
- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- The [Date Interest Paid To](#) is changed to the **Effective Date** entered on the transaction.
- The [Last Payment Date](#) is changed to the **Effective Date** entered on the transaction.



- The Loans > [Deferments screen](#) is updated accordingly, with the amount, type of deferment, deferred due date, next due date, and the number of deferments made.
- If the account is a precomputed or simple-interest loan (payment methods 3 or 6), this transaction will clear any amount in the [Applied To Payment](#) field.

Tran Code 2600-20, Hardship Deferment

The Hardship Deferment (tran code 2600-20) can be run from within CIM GOLDTeller or from the Loans > Transactions > EZPay screen. There is no charge/fee for running the Hardship Deferment on an account. Your institution's policies will need to be followed regarding which accounts are allowed Hardship Deferments, as well as how many Hardship Deferments are allowed per year or lifetime of loan.

If you do not see the Hardship Deferment in your teller menu, it means your institution doesn't allow Hardship Deferments and you can disregard this help.

The following is an example of this transaction in CIM GOLDTeller:

The screenshot displays the CIM GOLDTeller interface for a Hardship Deferment transaction. At the top, there are navigation options: Functions, Speed Keys, Options, CIF Search (F9), Log Off, and Platform32. The user is logged in as CINDYF 1907. The account number is 1907, and the record number is 24. The transaction type is DB.

The left-hand menu lists various transaction types, with '8: Hardship Deferment (2600/20/0)' selected. The central table shows account information:

Account	Balance	Descr
	1,678.04	Loan

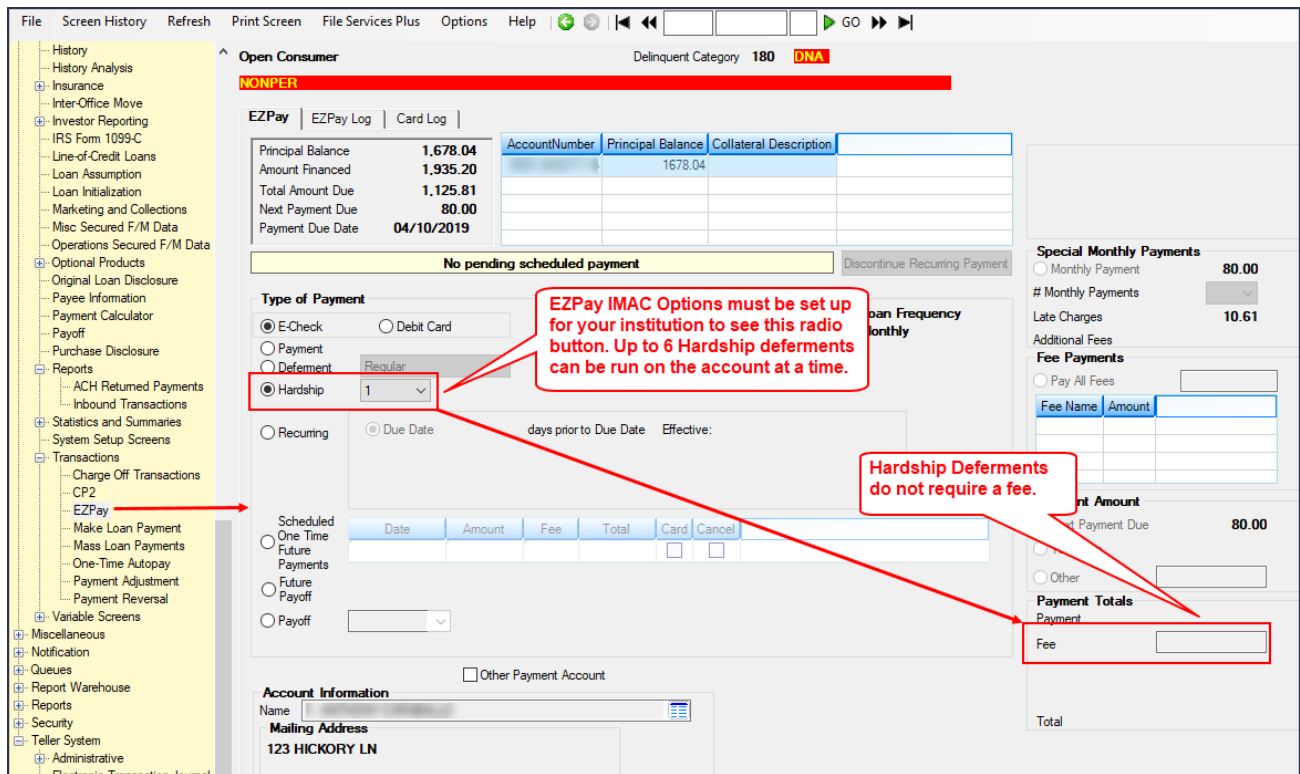
The right-hand section is titled 'Hardship Deferment (2600/20/0)'. It contains the following fields and controls:

- Account Number: [Redacted]
- Effective Date: 05/14/2020 (dropdown menu)
- Correction
- Buttons: Send, Clear

Hardship Deferment (tran code 2600-20)

This is the Hardship Deferment in EZPay:





Hardship Deferment in Loans > Transactions > EZPay Screen

In order to run Hardship Deferments from EZPay, your institution must be set up correctly. Your GOLDPoint Systems account manager can help you set up those options. See the [Deferment Types](#) topic in the EZPay help for more information.

Once you run the Hardship Deferment, the following information is updated on the account:

- Advances the **Due Date** (LNDUDT) by one frequency (weekly, monthly, etc.)
- Increases **Installments Made** (LININNO) by one.
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the Hardship Deferment transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the Hardship Deferment transaction.
- **Current Installment Number** (LNCINO) is increased by one.
- The **Last Payment Amount** (LNLPMA) is updated with the date the transaction is run.
- The **Deferred Due Date** (D0DUDT) is updated with the date the transaction is run.
- The **Effective Date** (D0DTEF) of the deferment is updated with the date the deferment is run.
- The **Loan Term** (LNTERM) advances by one.
- The **Maturity Date** (LNMATD) will advance forward based on the loan frequency. (**Note:** Only if institution option RMTD is set to "Y.")
- Updates credit reporting fields, as described in the [Credit Reporting](#) section below.

This deferment transaction can be used with all loans except the following:

- Closed Loans (LNCLSD)



- Released Loans (LNRLSD)
- Unopened Loans (LNUNOP)
- Frozen Loans (**Hold Code** (LNHLD1 through LNHLD4) = 60)
- Loans Locked for Payoff (LNACCD, LNA2CD-LNA9CD, LNA10C = 23)

Note

After the Hardship Deferment is run, the system applies **Deferment Reason Code 2** to the deferment. Make sure the **Deferment Reason** description is set up for **Code 2** accordingly on the Loans > System Setup Screens > [Deferment Reason screen](#). We suggest you give **Deferment Reason Code 2** the description of "Hardship." See the following example:

Setup Screen

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code

Description

Loans > System Setup Screens > Deferment Reason

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date **04/23/2020** Deferment Amount Term in Months

Deferred Due Date **03/06/2020** Principal Amount **Deferment Inquiry**

Next Due Date **04/06/2020** Interest Amount Effective Date

Date Last Late Fees Collected Nbr of Deferrals Eligible/Calc

Maturity Date **01/06/2022** Late Charges Deferment Amount

Interest Paid to Late Charges Waived

Deferment Code

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Code 2 will affect the **Special Comments Codes** reported during monthend Credit Reporting. See [Credit Reporting](#) below for more information.



If you want to use this transaction, you must add it to your menu in CIM GOLDTeller. For more information on how to add transactions to the menu see the [Menu Design topic in the CIM GOLDTeller User's Guide](#).

Credit Reporting

If a Hardship Deferment is run on the account, the K4 Segment will be included in the [Credit Report transmission \(FPSRP184\)](#) and the account will be reported as follows:

- The **Terms Frequency** (Base field 14) field will be “D” (deferred) if no payments are due during the forbearance.
- The **Scheduled Monthly Payment Amount** (Base field 15) will be the new payment amount or zero.
- The current **Payment History Profile** (Base field 18) will reflect a “D” if no payments are due.
- **Special Comment Code** (Base field 22) will be “CP” (account in forbearance).
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be included.
 - The **Specialized Payment Indicator** (Field 2) will be “02” (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Corrections

The Hardship Deferment transaction is correctable, but only through CIM GOLDTeller (not through EZPay). You can correct it by completing the following steps:

1. Open CIM GOLDTeller and select tran code 2600-20 from the CIM GOLDTeller menu.
2. Enter the **Account Number** and **Effective Date** the Hardship Deferment was run in the applicable fields.
3. Check the **Correction** box.
4. Click <Send>.

The system will reverse all the information from the account that was originally established when the Hardship Deferment transaction was run.



Hardship Deferment (2600/20/0)

Account Number: 60

Effective Date: 05/14/2020

Correction

Send Clear

Tran Code 2600-23, EZPay Def by CC

This Deferment transaction is currently only used by one institution (360). The name of this deferment can be changed to "Holiday Deferment." This transaction can be run from either the Loans > Transactions > [EZPay screen](#) or in CIM GOLDTeller. Your GOLDPoint Systems account manager must set up certain fields and functions in order for this transaction to run successfully for your transaction (e.g., how much to charge to run this transaction, the number of transactions allowed, etc.).

This transaction uses a flat fee ([Deferment Code 7](#)), which is set up by GOLDPoint Systems using institution option DFFF. The **Deferment Code** is applied to loan programs when setting up loan patterns for loan origination.

The account can have no more than three consecutive deferments. There must be at least one regular payment after three consecutive deferments are made before another deferment is allowed.

Seasonal accounts are not allowed holiday deferments. Instead, the system automatically defers payments during the months specified as not requiring a payment. Seasonal accounts are established on the Loans > Account Adjustment screen by checking the **Multiple Payment Applications** box (LNMULP) and entering the **Application Code** for each month requiring a payment. See the [Multiple Payment Applications](#) help on that screen for more information.

The fee for this transaction is credited to your General Ledger using the [Deferment Fee](#) account listed on the GOLD Services > General Ledger > GL Account By Loan Type screen.

Once this transaction is run, the following fields are updated accordingly:

- **Due Date** (LNDUDT) is advanced by the number of deferments processed.
- **Term in Months** (LNTERM) is advanced by the number of deferments.
- The **Current Installment** (LNCINO) number is increased by the number of deferments.
- The **Installments Made** (LNNINO) is increased by the number of deferments.
- The **Last Payment Date** (LNDTLP) is advanced by the number of frequencies of the deferments, unless [institution option NDLP](#) is "yes." If that option is "yes," then the **Last Payment Date** is not updated. In



other words, the system will not consider the deferment as an actual payment. It's treated in a special category all its own.

- The Loans > Deferments screen is updated with the details of the deferments.

This transaction can be run with an ACH payment (eCheck) or credit card.

To run the transaction in EZPay:

1. Select whether the Deferment charge comes from a checking account or credit card account by selecting the applicable radio button at the top of the screen (see example below).
2. Select the **Deferment** radio button.
3. Select the **Holiday** deferment from the drop-down list to the right of the **Deferment** radio button.
4. Select how many consecutive deferments to be run on this account. The maximum number allowed is 3.
5. Notice that this transaction requires a flat fee and is displayed in the **Other** field.
6. Select the payment type:
 - If the payment is from eCheck (ACH), select the external bank account from the **Payment Account** field.
 - If the payment is from credit card, enter the applicable credit card information in the **Card Information** field group.
7. Click .



Type of Payment

E-Check **1** Credit Card

Payment

Deferment **2** Holiday **3** **2** **4**

Hardship

Recuring days prior to Due Date Effective:

Scheduled One Time

Date	Amount	Fee	Total	Cancel
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

Future Payments

Future Payoff

Payoff

Other Payment Account

Account Information

Name

Mailing Address

123 Applecore Way
Provo, UT
84601

Payment Account **6**

Bank Information

US BANK NA
EP-MN-WN1A
ST. PAUL MN 55107
(800) 937-6310

[External Accounts](#) **7**

Payment Amount

Monthly Payment Only **97.98**

Total Due

Other **5** **35.00**

Payment **70.00**

Fee

Total **70.00**

NSF Information
12 Month First NSF
12 Month NSF Count
Lifetime NSF Count:

[Paym](#)
[Marketing](#)
[U](#)

Loans > Transactions > EZPay Screen

To run the transaction in CIM GOLDTeller:

1. Open CIM GOLDTeller and select tran code 2600-23.
2. Press <F9> and search and select the account for which you want to run the transaction. Once you select the account, the system will automatically populate the **Account Number** and **Tran Amount** fields. The **Tran Amount** reflects the flat fee amount your institution charges for holiday deferments.
3. Enter the amount of the transaction in the **Journal In** field.
4. Select the date when this deferment transaction takes affect in the **Effective Date** field. This is usually today's date.
5. Click .



CINDYF 1907

Rec# 2

- 0: Loans
 - 0: Loan Payment
 - 1: New Fees
 - 2: Charge Off
 - 3: Dealer
 - 4: Judgment
 - 5: Insurance
 - 6: Open Loan
 - 7: Loan In Process
 - 8: Loan Payoff
 - 9: Field Credits
 - a: Field Debits
 - b: Deferment
 - 0: Deferment Inquiry (2270/1/0)
 - 1: Deferment Notice (2270/2/0)
 - 2: Def Notice Code 9 (2270/3/0)
 - 3: Deferment (2600/11/0)
 - 4: Deferment By Code (2600/13/0)
 - 5: Cp2 Deferment (2600/18/0)
 - 6: Hardship Deferment (2600/20/0)
 - 7: Quickpay Def By Cc (2600/23/0)
 - 8: Quickpay Def Draft (2600/24/0)
 - 9: Lockbox Deferment (2600/33/0)

C CALEB
Primary Phone

Account	Balance	Description
20 200203 3	1,300.00	

Quickpay Def By Cc (2600/23/0)

Account Number: 20-200203-3 Tran Amount: 35.00

Journal In: 35.00 Effective Date: 07/26/2016

Jml Reference Nbr:

Correction

Tran Code 2600-23 in CIM GOLDTeller

Contact your GOLDPoint Systems account manager if your institution has any interest in using this transaction.


Tran Code 2600-35, Deferment with Reason

The Deferment with Reason transaction is similar to the regular [Deferment transaction](#) (tran code 2600-13), except this transaction requires that the user enter a **Deferment Reason Code** before the transaction will process. Additionally, this transaction works in conjunction with institution option OP29 CDWR, which when set to "Y," will chain the Deferment w/ Reason with the [Deferment Inquiry \(tran code 2270-01\)](#). If the institution option is "N," then the Deferment Inquiry will continue to pair with the regular Deferment transaction (tran code 2600-13).

See the following example of what this transaction looks like:



Deferment W/Reason (2600/35/0)

Account Number 1001-110744-04	Tran Amount 114.00
Cash In []	Cash Out []
Check In []	Check In Number []
Journal In 114.00	Jml Reference Nbr []
Deferment Reason Code 4 - Employment Hardship	Effective Date 05/28/2016
<input type="checkbox"/> Correction	
 <p style="color: red;">This is originally called "Code 1" (field 185). Change it to "Deferment Reason Code" and make it a drop-list.</p>	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

A field, **Deferment Reason Code**, is available on the Deferment w/ Reason transaction and is a required field. If no reason code is entered, an error will display, "Reason Code Required," after you click <Send> on the transaction, and the transaction will not process until a deferment reason is entered. This field will appear as "Code 1" when the transaction is first downloaded. We recommend changing the field description to read "Deferment Reason Code" and set it up as a drop-list. The drop-list should have the same entries and code assignments as the [Deferment Reason Codes](#) in Loans > System Setup Screens in CIM GOLD. You will also need to add this transaction to the CIM GOLDTeller transactions menu. See these sections in the CIM GOLDTeller User's Guide for help on how to perform these steps:

- See the [Field Properties Screen](#) topic for information on changing the name of a field on a transaction.
- See the [Creating a drop-list field](#) topic for information on how to set up a drop-list field on a transaction.
- See the [Menu Design](#) topic for more information on how to add transactions to users' transactions menu.

This field works in conjunction with a System Setup screen called [Deferment Reason Codes](#). Deferment reasons must be set up on that screen in order for the new transaction to work (see below). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.

Setup Screen Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Customer Request	1914	1914 NO NAME AVAILABLE	05/17/2016
2	Special Holiday Deferment	1914	1914 NO NAME AVAILABLE	05/17/2016
3	Workout	1914	1914 NO NAME AVAILABLE	05/17/2016
4	Employment Hardship	1914	1914 NO NAME AVAILABLE	05/17/2016

Code: 4
 Description: Employment Hardship
 Buttons: Delete, Create New, Save Changes

Loans > System Setup Screens > Deferment Reason Codes Screen

Additionally, a new column was added to the [Deferments screen](#) showing the reason for the deferment after this transaction is run (see below).

Open Consumer Delinquent Category 0 Adv

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	12/01/2015	44.80	69.20	Regular	
2	05/01/2016	36.69	77.31	Regular	Customer Request

Effective Date: 05/28/2016 Deferment Amount: 36.69 Term in Months: 26
 Deferred Due Date: 05/01/2016 Principal Amount: 77.31
 Next Due Date: 06/01/2016 Interest Amount: 36.69
 Date Last Late: Fees Collected
 Maturity Date: 06/15/2017 Late Charges
 Interest Paid to: Late Charges Waived 10.00
 Deferment Code: 5 - Illinois

Deferment Inquiry
 Effective Date: 05/28/2016
 Nbr of Deferments Eligible/Calculated: 2 / 1 =
 Deferment Amount: 36.69

Deferment Type	Number
Regular	2
Total	2

Loans > Deferments Screen

In order to use this new deferment transaction, you must be using CIM GOLD version 7.8 or higher.



Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transactions > EZPay screen. Any Hardship deferrals run from there will be given **Deferment Reason Code 2**, as shown below:

Setup Screen: Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

Loans > System Setup Screens > Deferment Reason Codes

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date: 04/23/2020
Deferred Due Date: 03/06/2020
Next Due Date: 04/06/2020
Date Last Late:
Maturity Date: 01/06/2022
Interest Paid to:
Deferment Code: 7 - Flat Fee

Deferment Amount: 248.58
Principal Amount:
Interest Amount:
Fees Collected:
Late Charges:
Late Charges Waived:

Term in Months: 12
Deferment Inquiry
Effective Date:
Nbr of Deferrals Eligible/Calc:
Deferment Amount:

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using **Deferment Reason Code 6**, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Reporting](#) below for more information.

See the [Deferment by Code transaction](#) (tran code 2600-13) for more information about what occurs after the transaction is run.



Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code 6** can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code 2** (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code 2** with a regular deferment. See the [Hardship Deferment](#) for more information.



Tran Code 2600-43, Journal Only Deferment

The Journal Only Deferment transaction is only for those institutions that use [Deferment Code 7](#) (Flat Fee). The fee (charge) amount for running this deferment can be entered in institution option DFFF (Deferment Flat Fee). A fee amount is *not* required in institution option DFFF. If no amount is entered in that institution option, the transaction does not include a charge to run this transaction.

This transaction can be run on delinquent accounts. This is a journal-only transaction, which means if a fee is included with the transaction, the fee amount will be added to the remaining **Principal Balance** on the loan. To balance the G/L accounts, the system will also credit the fee amount to the G/L account listed in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen.

If you bring up the 2600-43 transaction directly from within CIM GOLDTeller, the transaction amount will default to the regular payment amount. You need to clear out that amount and enter the amount of the charge for running this deferment (the Deferment Flat Fee). If your institution charges nothing for this deferment, zero out the transaction amount, then process the transaction, as shown below:

The screenshot displays the 'Jnl Only Defer (2600/43/0)' form. The 'Tran Amount' field is highlighted with a red box and contains the value '0.00'. A red callout box points to the 'Journal In' field, which also contains '0.00', with the text 'Enter charge amount here. Zero amount is allowed.' A blue callout box points to the 'Jnl Reference Nbr' field, which contains '20880888', with the text 'Optional field. Some institutions enter the account number here for reference in G/L reports.' The form also includes fields for 'Account Number' (20-880888-08), 'Effective Date' (05/12/2020), and a 'Correction' checkbox. The 'Send' and 'Clear' buttons are visible at the bottom right.

Account	Balance	Payment	Status
20 8808...	3,170.35	S 288.22	Open
12 2534...	3,553.85	F 360.68	Open
20 9595...	17,943.45	F 650.09	Open

Journal Only Deferment (tran code 2600-43)

Fee Amount and General Ledger

If a fee amount is included when running this transaction (institution option DFFF is greater than 0), the amount of the fee will increase the **Principal Balance** on the loan, and the system will credit the G/L account for that loan type entered in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen. This will show on the Detailed History tab of the Loans > History screen, as shown below:

Date	Time	Transaction Amount	Transaction Description	Teller
05/12/2020	09:00:52		0022 LOAN FILE MAINT	
05/12/2020	09:00:52		0022 LOAN FILE MAINT	
05/12/2020	09:00:52		0022 LOAN FILE MAINT	
05/12/2020	09:00:52		0133 REGULAR DEFERMENT SUMMA	
05/12/2020	09:00:52		0022 LOAN FILE MAINT	1907 - Cindy Fisher
05/12/2020	09:13:46	10.00	0310 REGULAR DEFERMENT	1907 - Cindy Fisher
05/12/2020	09:13:47	-10.00	0500 Deferment Dr	1907 - Cindy Fisher
05/12/2020	09:13:46		0022 LOAN FILE MAINT	1907 - Cindy Fisher
05/12/2020	09:13:46		0022 LOAN FILE MAINT	
05/12/2020	09:13:46		0133 REGULAR DEFERMENT SUM	
05/12/2020	09:13:46		0022 LOAN FILE MAINT	

Amount Description	Amount	File Maintenance Description	Old Data
Principal	10.00	DESCRIPTOR	603
		DATE ADV	
		DUE DATE	12/07/2019
		LAST ACCRD	10/07/2019

Loans History Details Showing the G/L Accounts Affected by this Transaction

Setup for this Transaction

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.

Results of this Transaction

The following fields are updated after this transaction is run:

- The **Due Date** (LNDUDT) advances one frequency.
- **Installments Made** (LNINNO) on the Loans > Payment Information screen > Loan Information tab is increased by 1.
- **Current Installment Number** (LNCINO) on the Loans > Payment Information screen > Loan Information tab is increased by 1.
- The term of the loan (LNTERM) is increased by 1.



- The **Maturity Date** (LNMATD) advances one frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Last Pmt** (LNDTLP) advances one frequency on the Loans > Marketing and Collections > Delinquent Payments tab.

Additionally, the following fields are updated on the Loans > [Deferments](#) screen:

- The **Effective Date** (D0DTEF) is updated with the effective date of the transaction.
- The **Deferred Due Date** (D0DU DT) is updated with the date the deferment **Due Date** starts.
- The **Next Due Date** (D0DUNX) is updated with the date the deferment ends and the next payment is due.
- The **Maturity Date** (DOMATD) advances to the next frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Term in Months** (D0TERM) is increased by 1.
- If a charge amount (other than zero) is applied when this transaction is run, the **Deferment Amount** (D0DFAM) is updated with the amount of the charge, and **Principal Amount** (D0PAMT) is also updated with the charge amount.
- The **Deferment Counter**, which isn't shown on any screen in CIM GOLD, is updated by 1. The **Deferment Counter** is important in determining the number of deferments allowed on a loan or lifetime of loan, as determined by the **Deferment Code** and institution options. See [Deferment Code](#) help for more information.

For Credit Reporting, the **Start and End Deferment Dates**, which are reported in the K4 Segment of the Credit Reporting transmission, are updated as follows:

- The **Deferred Payment Start Date** (Field 3 in the K4 Segment) will be the date when payments start again after the deferment. This date is reflected in the **Start of Repayment** field (BUDFSD) on the Loans > Credit Reporting screen > Credit Reporting & Loan Information tab. The system uses the **Next Due Date** (D0DUNX) field to populate that field at monthend.
- The **Payment Due Date** (Field 4 in the K4 Segment) will be blank.

Correcting this Transaction

You can correct this transaction from CIM GOLDTeller, as follows:

1. Find and select the account where the Journal Only Deferment transaction was originally run.
2. Go to the Teller System > GOLDTeller function and bring up the Journal Only Deferment transaction from the Transaction Menu.
3. Select the account in the accounts list, and the system will automatically enter the **Account Number** and **Tran Amount** in the provided fields on the transaction.
4. Enter the amount of the charge originally ran, if any, in the **Tran Amount** and **Journal In** fields. If a charge amount was *not* included when the transaction was originally ran, clear out those amount fields.
5. If you want to enter the account number in the **Jrnl Reference Nbr** field, enter it there. Otherwise, leave it blank. This is for information purposes only.



6. You can leave the **Effective Date** blank, enter today's date, or enter the date when the Journal Only Deferment transaction was originally run. If you leave it blank, the system will use today's date.
7. Check the **Correction** box.
8. Click <Send>.
9. An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Journal Only Deferment transaction was run. See [Results of this Transaction](#) above for more information on all the fields affected.

The screenshot displays the main application window with the 'Jnl Only Defer (2600/43/0)' form and an 'Override Required' dialog box. Red arrows and numbers 1-9 indicate the steps for processing a correction:

- 1:** Selects the 'Jnl Only Defer (2600/43/0)' option from the left-hand menu.
- 2:** Selects the account number '20 8808...' from the account list.
- 3:** Points to the account number field in the transaction form.
- 4:** Points to the 'Tran Amount' field, which is set to '0.00'.
- 5:** Points to the 'Jnl Reference Nbr' field, which is set to '20880'.
- 6:** Points to the 'Effective Date' dropdown menu.
- 7:** Points to the 'Correction' checkbox, which is checked.
- 8:** Points to the 'Send' button.
- 9:** Points to the 'Password' field in the 'Override Required' dialog box.

The 'Override Required' dialog box contains the following information:

- Teller Name: CINDYF
- Account Number: 20-880805-0
- Tran Amount: 0.00
- Journal In: 0.00
- Jnl Reference Nbr: 20880805
- Effective Date: (dropdown menu)
- Correction:

Click to reduce.



Tran Code 2600-50, Fee Reg Deferment or Balboa Deferment

The Fee Reg Deferment transaction can be run using the [Deferment Inquiry \(tran code 2270-01\)](#) first or on its own. When run with the inquiry, this transaction will automatically come up with the amount of the deferment calculated for the selected loan. **Note:** GOLDPoint Systems programmers will need to set up the Deferment Inquiry to be chained to this transaction.

The calculation is based on the [Deferment Code](#) on the account. This transaction posts the deferment fee/charge collected as a fee to the general ledger number specified in [Deferment Fee](#) on the GOLD Services > General Ledger > G/L Account By Loan Type screen. It can be set to run on any account using deferment code 26 or 28.

See the following example of this transaction in CIM GOLDTeller:

The screenshot shows the CIM GOLDTeller interface for the 'Fee Reg Deferment (2600/50/0)' transaction. The interface includes a top navigation bar with 'Functions', 'Speed Keys', 'Options', 'CIF Search (F9)', 'Log Off', and 'Platform32'. The main window is divided into several sections:

- Left Panel:** A tree view showing account categories like 'Loans', 'CCC'S Payment', 'Repo Trans', etc., with 'Fee Reg Deferment (2600/50/0)' selected under 'Deferments'.
- Top Left:** User information for 'CINDYF 1907' and 'Rec# 18 DB'.
- Top Right:** Transaction title 'Fee Reg Deferment (2600/50/0)'.
- Form Fields:**
 - Account Number: [Redacted]
 - Tran Amount: 25.00
 - Deferment Reason: 1 - Lost Job (dropdown)
 - Cash In: 25.00
 - Cash Out: [Empty]
 - Check In: [Empty]
 - Check In Number: [Empty]
 - Journal In: [Empty]
 - Jml Reference Nbr: [Empty]
 - Effective Date: 05/13/2020 (dropdown)
 - Correction:
- Buttons:** 'Send' and 'Clear' buttons at the bottom.
- Callout Box:** A red-bordered box with text: 'When you first download this transaction, this field is named "Code 1." You'll want to change the name of this field and make it a drop-list, as described below.'

Fee Reg Deferment (tran code 2600-50)

When you first download this transaction, the name of the transaction is Balboa Deferment. You can change the name of this transaction to something more understandable for your tellers (e.g., Fee Reg Deferment). See the [Transaction Entry Options](#) topic in the CIM GOLDTeller User's Guide for more information on how to change the name of a transaction.

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.



3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. You'll notice a **Code 1** field. The name of that field should be changed to "Deferment Reason," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
5. You need to make the **Code 1** (now renamed "Deferment Reason") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary](#).
 - b. [Create the drop-list in the View/Modify Droplists](#).
 - c. [Assigning a field to that drop-list](#).



Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transactions > EZPay screen. Any Hardship deferrals run from there will be given **Deferment Reason Code 2**, as shown below:

Setup Screen: Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

Loans > System Setup Screens > Deferment Reason Codes

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Loans > Deferments Screen

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Deferrals Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using **Deferment Reason Code 6**, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Reporting](#) below for more information.

Results of this Transaction

Once this transaction is run, the following takes place on the account:



- The amount entered in the **Tran Amount** field (the deferment charge amount) is applied to the [Applied To Payment](#) field (LNPRTL). That amount is also credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen.
- If the [Deferment Code](#) is 26, the transaction does *not* waive late charges. If the [Deferment Code](#) is 28, the transaction *does* waive late charges.
- The [Due Date](#) is rolled to the next **Due Date**. If the **Applied To Payment** field has enough funds for an additional payment, then the **Due Date** will be rolled another frequency.
- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- The [Date Interest Paid To](#) is changed to the **Effective Date** entered on the Deferment by Code transaction.
- The [Last Payment Date](#) is changed to the **Effective Date** entered on the Deferment by Code transaction.
- The Loans > [Deferments screen](#) is updated accordingly, with the amount, type of deferment, deferred due date, next due date, and the number of deferments made.
- If the [Deferment Code](#) used by your institution is 28, a [Deferment Notice form \(tran code 2270-02\)](#) will be generated after the transaction is run. Contact your GOLDPoint Systems account manager if you want this set up.

Criteria for this Deferment

This deferment uses [Deferment Code](#) 26 or 28. See the details for those **Deferment Codes** as to how the charge for this deferment is calculated. Additionally, this transaction requires the following:

1. This deferment code can be run manually with other [deferment transactions](#).
2. Can be run on delinquent accounts.
3. Uses calendar year (January 1 – December 31).
4. Must have made four payments on the account before a deferment is allowed. ([Installments Made](#) (LNINNO) is greater than or equal to 4.)
5. Can only be run on an account with a payment method code of 3 (precomputed), 6 (interest-bearing), or 16 (signature loan).

This deferment is disallowed if any of the following exist on the loan:

1. The account has a [Hold Code](#) 2, 4, 5, or 90.
2. The account has an [Action Code](#) of 99.
3. The account has a [General Category](#) of 80, 82, 85, or 87.
4. The account is closed, released, unopened, has multiple payment applications, or payment schedules.



5. The account cannot have reached the maximum number of deferments for the contract year ([Institution Option DFRM](#)).
6. The account cannot have reached the maximum number of deferments over the life of the loan ([Institution Option DFRL](#)).

History

You can view the results of the Deferments transaction on the Loans > [History screen](#) or on the Loans > [Deferments screen](#). The Deferment Inquiry field group is also on this screen. It will display the number eligible and can also calculate more than one deferment amount.



Tip

When setting up the Deferment By Code transaction on your CIM GOLDTeller system, it is recommended that the **Account Number**, **Tran Amount**, and **Effective Date** be the first three fields. This is because these fields are automatically filled in when the transaction is initiated by the [Deferment Inquiry transaction \(tran code 2270-01\)](#). The cursor will be on the first field after these three fields. See the [Transaction Design topic](#) in the CIM GOLDTeller User's Guide for more information on setting up transactions in CIM GOLDTeller.

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUJDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.



- The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
- The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

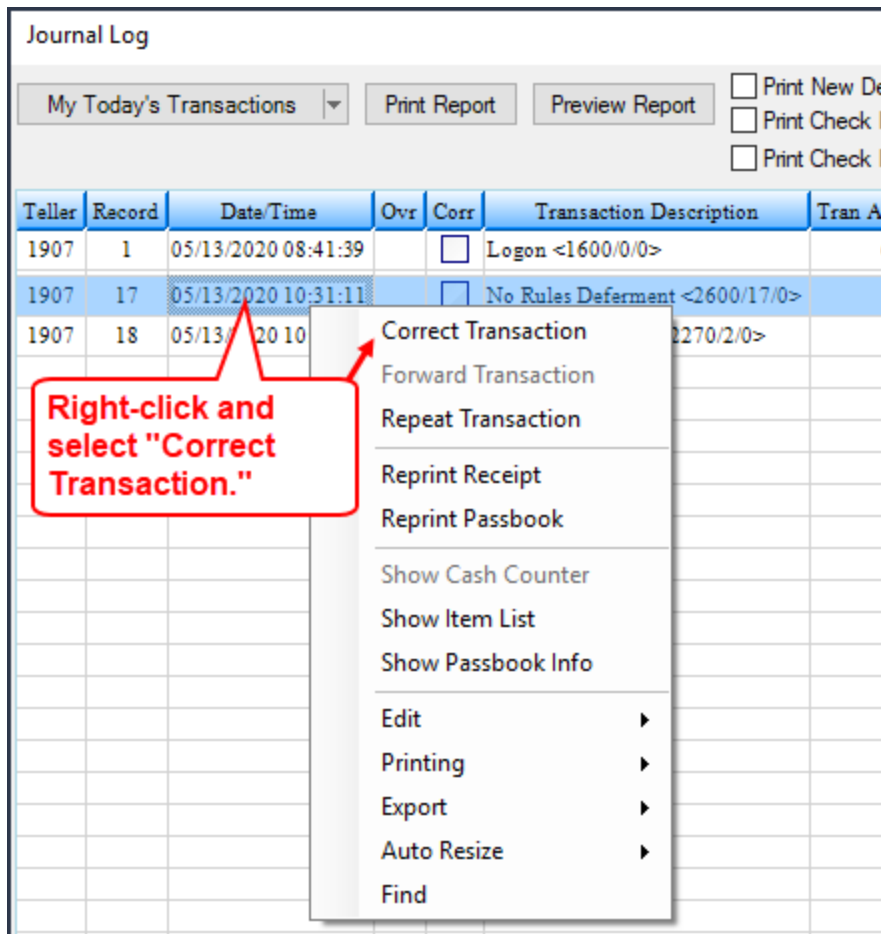
Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code** 2 (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code** 2 with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

This transaction is correctable. However, you cannot correct it by pressing <F8> in the usual manner. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-50 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:





Journal Log (<Ctrl> + J)

- The Reg Fee Deferment transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Deferment transaction was run.

Tran Code 2510-00, Partial Write-off

This transaction reduces the principal balance on a loan by the amount of the transaction. It is used when you are writing off only a portion of the actual principal balance rather than the full principal balance. For example, if you need to reduce the principal balance so it would be below the state limit for filing small claims, use this transaction. If the state limit for filing a small claim is \$3,000, and your loan balance is \$3,200, run the transaction for \$200, leaving a principal balance of \$3,000.



This transaction automatically debits the General Ledger account by the amount of the transaction, and credits that amount to the principal balance. The General Ledger number is pulled from the GOLD Services > General Ledger > GL Account By Loan Type screen. If option OP16 IRWO (Include repossessions in regular write off) is set to "Y" and the General Category code is 81 or 85, this transaction will use the [Write-Off—Regular Loan General Ledger](#) number; otherwise, it will use the [Write-Off—Charge Off](#) General Ledger number.

Institution option OP04 ANAC allows a partial charge-off if a loan is not in a non-accrual status.

Additionally, if you process this transaction, and institution option T99C is set up, an IRS 1099-C Cancellation of Debt form will automatically be created for the IRS owner connected to this account. However, the 1099-C form will only be created if the following circumstances exist for the loan:

- The write-off amount is \$600 or more.
- The account is not in bankruptcy (**Hold Code** 4 or 5).
- You can view the form in CIM GOLD on the Loans > [IRS Form 1099-C](#) screen for the account. This form feeds to IRS GOLD and is automatically sent to the IRS when GOLDPoint Systems sends in all 1099-C forms for your institution (see the [Loan Year-end](#) documentation).

The history description for this transaction is "Prtl W/Off Cr."

This transaction updates the **Partial Write-Off** field. It also feeds to the [Selected Transaction Report \(FPSRP231\)](#).

The following is an example of this transaction:

Partial Write Off (2510/0/0)

Account Number	Tran Amount	Event Code
0005-000001-7	200.00	A - Bankruptcy
As Of Date		
07/07/2016		
<input type="checkbox"/> Correction		
<input type="button" value="Send"/>	<input type="button" value="Clear"/>	

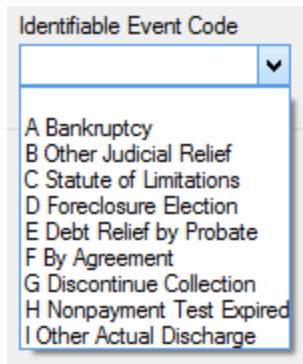
Note: The **Event Code** field corresponds to the [Identifiable Event Code](#) on the Loans > IRS Form 1099-C screen). These codes should be added to the **Event Code** field as a drop-down list.



Tip: For instructions on how to create a drop-down list in CIM GOLDTeller, see [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.



The following image is from the **Identifiable Event Code** drop-down list on the IRS Form 1099-C screen:



If you need to do a full write off, refer to the [Full Write-off Transaction \(tran code 2510-05\)](#).


This amount is not used in any regulatory reporting. If you report to the OTS or FDIC, use the [Partial Charge Off](#) fields (tran code 860).

See also:

- [Charge-Off Transaction \(tran code 2022-01\)](#)
- [Reverse Charge-Off Transaction \(tran code 2022-02\)](#)
- [Automatic Charge-Off Transaction \(tran code 022-01\)](#)

Tran Code 2510-01, Waive Interest Transaction

The Waive Interest Transaction (tran code 2510-01) is used for severely delinquent accounts and you have been authorized to waive any outstanding accrued interest on the account. This transaction should only be used with a supervisor's approval. It can be used if a bankruptcy decision requires interest to be waived, or if your institution has negotiated with the borrower to reduce the accrued interest amount. This transaction is only used for daily simple interest loans (payment method 6).

 *Tip:* Use the [Judgment transaction \(tran code 2510-02\)](#) instead of this transaction if you want to waive accrued interest, but tack on the amount of accrued interest waived back to the borrower in the form of a miscellaneous fee (fee code 33). That way, the books will still show the accrued interest owing for bankruptcy purposes.

You can waive any portion of accrued interest or the whole amount using this transaction. The amount of accrued interest the account currently has is shown in the **Accrued Interest** field (LNACIN) on the Loans > Account Information > Account Detail screen. An easier option, however, is to first run the [Waive Interest Inquiry \(tran code 2180\)](#) with the account number data. The [Waive Interest Inquiry \(tran code 2180\)](#) shows the amount of accrued interest owing from the **Date Interest Paid To** to today. After that transaction has processed, the Waive Interest transaction (tran code 2510-01) will appear. The Waive Interest Inquiry will show you the total amount of accrued interest owing on the account, as shown below:



Waive Interest (2510/1/0)

Account Number: 0001-5555-11
 Tran Amount:

Effective Rate:
 Waive Future Int?:


Correction

Transaction Completed Successfully:
 0001 001013 11
 WAIVE INTEREST INQ
 POTTER HARRY
 ACCOUNT BALANCE: 2,072.86
 INTEREST RATE: 35.12000
ACCRUED INTEREST: 339.73
 EFFECTIVE DATE: 02-24-2020
 INTEREST AMOUNT: 10.11

Waive Interest (tran code 2510-01) (click to reduce)

Future Interest

It is possible to waive future interest using this transaction. Set the dollar amount of future interest you want to waive in the **Waive Future Int?** field. And if you want the future interest to calculate at a different rate than the current rate, enter the effective rate in the **Effective Rate** field. In the **Tran Amount** field, type the amount of interest that you are waiving.

 **Note:** The [Selected Transaction Report \(FPSRP231\)](#) and [Monthly Transaction Report \(FPSRP255\)](#) show all accounts where the Waive Interest transaction has been processed. Contact your GOLDPoint Systems account manager if you would like to have these reports set up for your institution. They can be viewed in GOLDView Plus (under Report Warehouse in CIM GOLD).

Tran Code 2510-02, Judgment Transaction

This transaction is run once your institution has been awarded a judgment. It changes the principal balance of the loan to the amount of the judgment unless option OP14 PJPL is set; then the judgment amount must be equal to the principal balance. You may need to run a [Partial Charge-off transaction](#) (tran code 860) before you run the Judgment transaction to write-off the amount of the loan that wasn't covered by the judgment.

After the transaction is run, the system updates the fields on the [Judgment tab](#) of the Loans > Bankruptcy and Foreclosure > Foreclosure, Repossession and Judgment Information screen.



Note: Precomputed accounts (payment method 3) must be converted to interest-bearing accounts (payment method 6) before this transaction can be run. The system will return the following message if a user attempts to run a transaction on a precomputed account: "MUST CONVERT TO IB BEFORE RUNNING TRAN." See the [Precomputed to Simple tab](#) on the Charge-off screen for more information on how to convert a precomputed loan to an interest-bearing account.

Also, the **Judgment Date (Effective Date)** cannot be in the future. The system will return the following message if a future date is entered: "Judgment Date is in Future."

See also: [Judgment with Other Fees \(tran code 2510-13\)](#).

See the following example of this transaction:

Judgment (2510/2/0)

Account Number
0005-000010-5

Judgment Amount: 2,200.00 Judgment Date: 10/12/2016 ▼

Attorney Fees: 1,200.00 Court Costs: 450.00 Nsf Fees: 55.00 Back Interest: 200.00

Prevailing Party Fee: 50.00 Late Charges: 40.00 Reserve1: 25.00 Reserve2: 25.00

Maturity Date: 05/12/2017 ▼ P/I Constant: 125.00000

Y/N Field 1 Y/N Field 2

Correction

You will need to do some setup to use this transaction. The following table explains the fields that need to be changed on this transaction:

Field	Description
Y/N Field 1 (Field 210)	This checkbox field allows you to determine if the Statement Code (LNSCYC) should be changed to 1. This means no statement on Consumer Finance Statements only (FPSRP180). You can use the Transaction Design screen in CIM GOLDTeller to change the name of this field to something more meaningful to your institution's tellers or employees.)



Field	Description
Y/N Field 2 (Field 211)	<p>This field allows you to clear the interest effective rate to zero (since this transaction is run on payment method 6 loans, the interest effective rate is LNRATE and is found on the Loans > Account Information > Account Detail screen > Interest Detail tab).</p> <ul style="list-style-type: none"> • If checked, the interest rate will clear to zero. • If unchecked, the interest rate will remain as is or will change to whatever you enter in the Effective Rate field on the transaction (see example above). <p>You can use the Transaction Design screen in GOLDTeller (or CIM GOLDTeller) to change the name of this field to something more meaningful to your institution's tellers or employees (such as "Clear Interest Rate?"). Or you can hide the field on the screen, as explained in these sections in either the CIM GOLDTeller or GOLDTeller manuals:</p> <ul style="list-style-type: none"> • CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen • GOLDTeller User's Guide > Advanced GOLDTeller Features > Transaction Design > Field Attributes Screen
Reserve 1 (Field 45)	<p>This field allows you to enter an amount that will be assessed to miscellaneous fees (fee code 001). Just like the court costs (fee code 032) or attorney fees (fee code 031), the miscellaneous fee will be assessed during the Judgment Transaction if an amount is entered. After the transaction is run, the fees will be displayed in the Fees list view (LNFEES) on the Loans > Marketing and Collections screen.</p> <p>Use the Transaction Design screen in CIM GOLDTeller (or GOLDTeller) to change the name of this field to something more meaningful to your institution's tellers or employees, such as "Miscellaneous Fee." Or you can hide the field on the transaction if your institution does not want to use these fields, as explained in these sections in either the CIM GOLDTeller or GOLDTeller manuals:</p> <ul style="list-style-type: none"> • CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen • GOLDTeller User's Guide > Advanced GOLDTeller Features > Transaction Design > Field Attributes Screen
Reserve 2 (Field 46)	<p>This field allows you to enter an amount that will be assessed to repossession (Repo) fees (fee code 038). Just like the court costs (fee code 032) or attorney fees (fee code 031), the repossession fee will be assessed during the Judgment Transaction if an amount is entered.</p> <p>Use the Transaction Design screen in CIM GOLDTeller (or GOLDTeller) to change the name of this field to something more meaningful to your institution's tellers or</p>



Field	Description
	<p>employees, such as "Repossession Fee." Or you can hide the field on the transaction if your institution does not use these fields, as explained in these sections in either the CIM GOLDTeller or GOLDTeller manuals:</p> <ul style="list-style-type: none"> • CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen • GOLDTeller User's Guide > Advanced GOLDTeller Features > Transaction Design > Field Attributes Screen

Using this transaction increases or decreases the principal balance by the difference between the current principal balance and the judgment amount. This is done as a journal transaction.

This transaction automatically debits or credits the General Ledger account number in the [Write-off – Charge Off](#) or [Write-off – Regular Loan](#) fields on the GOLD Services > General Ledger > G/L Account By Loan Type screen for the amount you write off. A different General Ledger number can be used for accounts that are charged off versus those that are not.

The transaction also performs the following functions:

- Places a [Hold Code](#) 90 (judgment) on the account.
- Places an [Action Code](#) 99 (judgment awarded) and Date on the account.
- Places a [Partial Write-off](#) amount on the account (if applicable).
- Clears any amount in the [Partial Payments/Applied to Payment](#) field, unless institution option DCJT is set to "Y."
- The [Date Last Accrued](#) and [Date Interest Paid To](#) fields are changed to the judgment date of this transaction.
- Waives the amount in [Late Charges Due](#).
- Does not update/decrease the **Times Late**.
- Does decrease the **Times Waived** by 1.
- Changes the [Late Charge Code](#) to "No Late Charge."
- Waives any interest owing by running a tran code 120 (waive interest correction).
- Clears the [Interim Paid Amount](#).
- Changes the [Prepayment Penalty Code](#) to 0.



- Changes the [Lifetime Late Charges Collected](#) field to 0 unless institution option DCJT is set to "Y."
- Clears the [Interim Late Charges](#) field if institution option OP04 UDQG is set to "Y."
- Waives any existing [miscellaneous fees](#) on the account.
- Assesses [miscellaneous fee](#) amounts to the following fee codes (if information is entered in the applicable fields of the transaction, as shown in the transaction example above).
 - Miscellaneous fees as miscellaneous fee code 01
 - NSF fees as miscellaneous fee code 9
 - Attorney fees as miscellaneous fee code 31
 - Court costs as miscellaneous fee code 32
 - Back interest as miscellaneous fee code 33
 - Repossession fees as miscellaneous fee code 38
 - Late charges as miscellaneous fee code 39
 - Prevailing party fees as miscellaneous fee code 40
- If the **Y/N Field 1 (Change Statement Code?)** box is checked, the system assigns [Statement Code](#) (LNSCYC) 1 to the account. This means no statement on Consumer Finance Statements only ([FPSRP180](#)).
- In addition, this transaction can change the future interest rate. This may be because the judge has included the ability to accrue future interest on the judgment amount at a different rate. Please note that if the **Y/N Field 2 (Clear Interest Rate?)** box is checked, interest effective rate (LNRATE) is zeroed out. If not checked, the interest rate will remain as is or will change to whatever you enter in the **Effective Rate** field on the transaction.
- You can also change the interest rate (**Effective Rate** field) to zero if interest cannot be accrued beyond the judgment date. **Note:** If institution option OP29 EGTO (Effective Rate Cannot be Greater than LNORTE) is set up for your institution, the system will return an error message if the user attempts to process an **Effective Rate** greater than the original interest rate, as shown below:



Judgment (2510/2/0)

Account Number: 0001-000123-0 Judgment Amount: 500.00 Judgment Date: 04/14/2016

Zero Rate? **Effective Rate: 35.50**

Do Not Send Statement

Back Interest: Prevailing Party Fee:

Late Charges: 12.00 Nsf Fees:

Court Costs: 75.00 Attorney Fees:

Correction

Account	Balance	Description	Payment	Status
0001-000123	882.00	LOC	126.00	Open

Transaction Failed:
FPS49460: EFF RATE CANT BE GT LNORTE BORROWER BI

Precomputed loans (payment method 3) must be converted to a daily simple-interest loan (payment method 6) before running this transaction. (See the Loans > Transactions > Charge-off Transactions screen > [Convert Precomputed to Simple tab](#) for more information about converting precomputed loans.)

Institution option OP14 PJPL prohibits the Judgment transaction on precomputed loans. It also forces the judgment amount to be the same as the principal balance.

If institution option OP21 DCJT is set, [Partial Payments](#) (LNPRTL) and [Lifetime Late Charges Collected](#) (LNL LTC) will not be cleared during the Judgment transaction.

See also:

[Sale of Security Transaction \(tran code 2510-03\)](#)

[Full Write-off Transaction \(tran code 2510-05\)](#)

[Partial Repossessed Write-off Transaction \(tran code 2510-08\)](#)

[Judgment with Other Fees Transaction \(tran code 2510-13\)](#)

Tran Code 2510-03, Sale of Security

This transaction performs a credit to the principal balance for the amount of the transaction.

See the following example of the Sale of Security transaction:



Sale Of Security (2510/3/0)

Account Number	Tran Amount	Date 1
<input type="text"/>	<input type="text"/>	<input type="text"/>
Cash In		
<input type="text"/>		
Check In	Check In Number	
<input type="text"/>	<input type="text"/>	
Journal In	Jml Reference Nbr	
<input type="text"/>	<input type="text"/>	

Correction

Date 1 - This field updates the [Date of Sale](#) field (FCSALD) (found on the Loans > Foreclosure, Repossession, and Judgment Information screen, Notices and Sale tab). You can rename this field to be **As of Date** or **Sale Date**. To rename a field, see the [Field Properties screen](#) under Functions > Administrator Options > Transaction Design in CIM GOLDTeller.

The history description for this transaction is "Sale of Security."

This transaction does not check for CP2 eligibility.

The amount of this transaction also updates the [Sale Amount](#) field (FCSLOS) on the Loans > Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab. If an amount already appears in that field, processing another Sale of Security transaction will add to that amount. The **Sale Amount** field totals the amount of all Sale of Security transactions run.

This also applies to corrections, when the **Sale Amount** field will be reduced by the amount entered on the Sale of Security correction transaction.

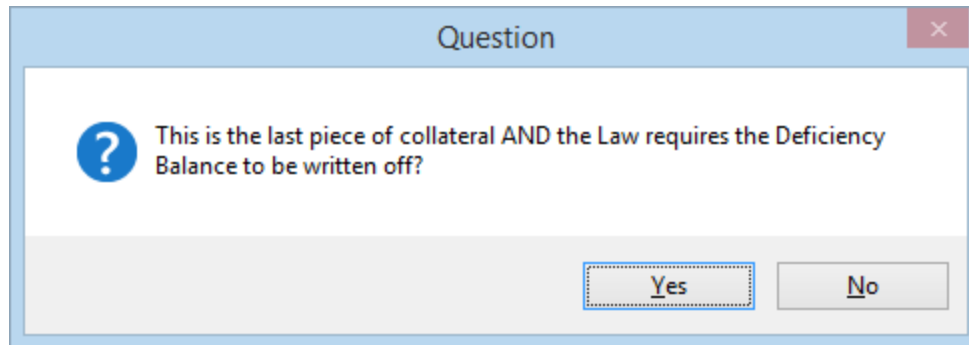
If this transaction closes the account due to pay off, the system assigns **Special Comments** code AX (Account paid by collateral) to the account for Credit Reporting purposes. See the [Special Comments](#) field on the Credit Reporting screen for more information. Also, see option O29 SSPP in the Options box below, because if that option is set, the system assigns **Special Comments** code "I - Election of Remedy" if the transaction is enough to pay off the loan.

Note: If any amount is due back to the customer (due to precomputed interest, amortizing fees, insurance credits, etc.), you will need to use the [Payoff screen](#) to payoff the loan.



Option for Writing Off Remaining Amount

This transaction can be "chained" to the [Sale of Security Full Write-off transaction](#) (tran code 2510-12), if institution option AWAS (Ask for Write Off After SOS) is set up for your institution. If you run tran code 2510-06 (Sale of Security with Taxes) and the transaction amount (sale amount) isn't enough to pay off the loan and close it, the Sale of Security Full Write-off transaction will be displayed, after the following message appears:



From the Sale of Security Full Write-off transaction, the user can write-off the remaining amount of the loan. See that [transaction](#) for more details on how that works.

Options

- If institution option OP03 CISS is set, the transaction will collect interest and pay late charges, fees, and principal following the order set up in the [Payment Application](#) group box on the Payment Detail tab on the Loans > Account Information > Account Detail screen. It will also update the [Date Last Accrued](#) field (LNACDT) and [Date Interest Paid To](#) field (LNPDTO) to the date of the transaction (found on the Account tab of the Account Detail screen).
- If institution option OP02 APCO is set, this transaction can be run on charged-off accounts.
- If institution option OP01 BKPM is set, this transaction can be run on bankrupt accounts.
- If institution option AWAS (Ask for Write Off After SOS) is set, a question will appear asking if the user wants to write-off the remaining amount (if the transaction amount wasn't enough to pay off the loan). If the user click <Yes>, the [Sale of Security Full Write-off transaction \(tran code 2510-12\)](#) will appear. Using that transaction, the user can write-off the remaining balance on the loan.
- If institution option OP29 SSPP (Sale of Security with PC2IB and Payoff) is set, the Sale of Security transaction will automatically run a Payoff transaction (tran code 580) immediately after the Sale of Security transaction is run to close the loan if the amount of the transaction is enough to pay off the loan. If the transaction pays off the loan entirely and the borrower is



due back more money than what is allowed in institution option OVCK, the transaction is not allowed and the following error message will appear in CIM GOLDTeller:

“OVERPAYMENT OF NNNNN.NN – USE PAYOFF”

The user would then need to pay off the loan using the Loans > [Payoff screen](#) instead.

After this transaction is successfully run, the system assigns the account with **Special Comment** code "I - Election of Remedy" during the monthend [Credit Reporting process \(FPSRP184\)](#). Because only one **Special Comment** code is allowed per account, and the account may qualify for more than one **Special Comment** code, the system may or may not assign code "I" during Credit Reporting. When an account qualifies for more than one **Special Comment** code, the system determines which code to assign based on the Loans > System Setup Screen > Special Comment Priorities screen. See the [Special Comment](#) code definition in the Credit Reporting manual for more information.

Additionally, if this option is set, the system will also require the transaction to only be allowed to run on interest-bearing accounts (payment method 6), not precomputed accounts (payment method 3). The system will return the error message “MUST CONVERT PC TO IB” if users attempt to run this transaction on a payment method 3 account. To convert precomputed accounts to interest bearing, use the Loans > Transactions > Charge-off Transactions screen > [Convert Precomputed to Simple tab](#).

Card accounts (LNCARD = Y, LNPMTH = 5) must use the [Sale of Security for Cards transaction \(tran code 2510-09\)](#).

See also:

- [Judgment Transaction \(tran code 2510-02\)](#)
- [Sale of Security w/Tax \(tran code 2510-06\)](#)
- [Sale of Security for Cards Transaction \(tran code 2510-09\)](#)
- [Repossession Transaction \(tran code 2203-00\)](#)

Tran Code 2510-04, Curtailment from Partial Payment

This transaction runs automatically in the afterhours and will debit any **Partial Payments (tran code 500)** and automatically credit the principal balance ([tran code 510](#)) as a curtailment at the same time. This transaction is only for mortgage loans.

This transaction processes each transaction separately, and they will appear in history as two separate transactions.

Note: Institution option OPPP PPC (Partial Payments–Pay Curtailment?) must be set up in order for this transaction to run. After paying all full payments (and fees and late charges if the appropriate options are set), the system will post any excess funds as a principal decrease (only on loans not sold to an investor (**Percent**



Sold equal to zero)). After bringing the loan current, paying the late charges and fees (according to the option), and paying the loan ahead (according to the option), any remaining funds will be posted to pay down the principal. (Current means the due date is greater than or equal to today (the run date).)

See the [Partial Payment Options](#) topic on the Loans > Account Information > Account Detail screen for more information.

Tran Code 2510-05, Full Write-off

This transaction can be run directly from CIM GOLDTeller, or you can use the Loans > Transactions > Charge-off screen to first set up the write-off information, then finishing processing in CIM GOLDTeller. (See [Write-off Transaction tab](#) in the Loans in CIM GOLD help for more information.)

This transaction can only be run on payment method 6 loans (interest bearing). For precomputed loans (payment method 3), the loan must be converted to payment method 6 prior to running the transaction. See the [Convert Precomputed to Simple topic](#) in the Loans in CIM GOLD manual.

For Institution 158 Only:

Accounts must first be charged off before they can be written off. If **Hold Code 2** (charge-off) is not on the account and you attempt to run a Write-off transaction, the system will return the following message:

"Loan must be charged off."

Users will then need to charge off the loan before writing off the loan. See the [Charge Offs transaction](#) help for more information.

This transaction will do the following:

- Accrue interest to today and waive all interest owing.
- Waive all late charges owing.
- Waive all miscellaneous loan fees owing.
- Credit the principal balance to zero and close the loan (running a [Payoff transaction \(tran code 580\)](#)).

Institution Options that Affect Write-offs

- If institution option OP10 CIFW is set to "Y," all open insurance policies will be refunded and canceled after the Full Write-off transaction is run. Taxes and surcharges will also be refunded.
- If institution option OP16 IRWO (Include repossessions in regular write off) is set and the **General Category** code is 81 or 85, then this transaction will use the **Write-Off—Regular Loan General Ledger** number (GOLD Services > General Ledger > [G/L Account By Loan Type screen](#)); otherwise, it will use the **Write-Off—Charge Off General Ledger** number.



- If institution option T99C is set up, an IRS 1099-C Cancellation of Debt form will automatically be created for the IRS owner connected to this account. However, the 1099-C form will only be created if the following circumstances exist for the loan:
 - the write-off amount is \$600 or more
 - the account is not in bankruptcy (hold code 4 or 5)

You can view the form in the IRS GOLD system (GOLD Services > IRS GOLD > [Forms screen](#)) for the account. This form is automatically sent to the IRS when GOLDPoint Systems sends in all 1099-C forms for your institution. If the Full Write-off transaction is corrected and institution option T99C is on, the system will automatically delete the 1099-C record in IRS GOLD.

If you want to manually create a 1099-C form for the account (institution option 1099-C is *not* set up), use the Loans > [IRS Form 1099-C screen](#) to create and save the form. It will then be saved into IRS GOLD for printing.

▼ Running the Full Write-off Transaction

Most users run the Full Write-off transaction by initially setting it up on the Loans > Transactions > Charge Off Transactions screen in CIM GOLD, as shown below:

The screenshot shows a software interface titled "Open Consumer" with a "Delinquent Category 30" and "Adv" indicator. The main section is "Charge off / Write off Transactions" with a "Convert Precomputed to Simple" button. Under "Transaction Selection", there are two radio buttons: "Charge off" (unselected) and "Full Write off" (selected). To the right, there are fields for "New General Category" (empty), "Effective Date" (12/03/2018), and "Charge Off Reason" (3 - Can't Pay/Out of Work/Illness). At the bottom right are "OK" and "Save" buttons.

Loans > Transactions > Charge Off Transactions Screen in CIM GOLD

Once information is entered on that screen, the user clicks <OK> and CIM GOLDTeller launches with Full Write-Off transaction displayed and the account number filled in, as shown:



Full Write-Off (2510/5/0)

Account Number

Correction

Why did you Write-off?

CIM GOLDTeller > Full Write-Off Transaction (tran code
2510-05)

Event Code - In the example above, we changed the name of this field to be "Why did you Write-off?" We suggest you change the name of the field to something tellers will easily understand. This field corresponds to the [Identifiable Event Code](#) on the Loans > IRS Form 1099-C screen). These codes should be added to the **Event Code** field as a drop-down list.



For instructions on how to create a drop-down list in CIM GOLDTeller, see: [View/Modify Droplists](#) in the CIM GOLDTeller User's Guide.

The following image is from the **Identifiable Event Code** drop-down list on the IRS Form 1099-C screen:

Identifiable Event Code

- A Bankruptcy
- B Other Judicial Relief
- C Statute of Limitations
- D Foreclosure Election
- E Debt Relief by Probate
- F By Agreement
- G Discontinue Collection
- H Nonpayment Test Expired
- I Other Actual Discharge

▼ Reversing a Full Write-off

You can reverse a write-off once it has been processed, but only if the afterhours does not update the account for any reason. For example, some institutions require that the account be charged-off before it can be written off. Some charge-off options (commonly referred to as [COOP options](#)), automatically create an event letter in the afterhours (tran code 22). If someone were to charge-off a loan, then write-off the loan on that same day, the afterhours would still run an event letter for that account, even though the



account is now closed.

That would mean the last item in Detailed History would no longer be the write-off, it would be tran code 22 (as shown below):

Date	Time	Transaction Amount	Transaction Description	Teller	Type	Balance	Tran
12/10/2018	11:00:51		0135 CHARGE OFF SUM	1907	JN	5,475.95	
12/10/2018	11:00:51		0135 FULL WRITE-OFF	1907	JN	5,475.95	
12/10/2018	11:00:51		0022 LOAN FILE MAINT	1907	JN	5,475.95	
12/10/2018	11:00:51		0120 WAIVE INTEREST	1907	JN	5,475.95	
12/10/2018	11:00:51	27.50	0570 WAIVE LATE CHARGE	1907	JN	5,475.95	
12/10/2018	11:00:51	5,475.95	0510 Full W/Off Cr	1907	JN	0.00	
12/10/2018	11:00:51		0022 LOAN FILE MAINT	1907	JN	0.00	
12/10/2018	11:00:51		0134 FULL WRITE-OFF SUM	1907	JN	0.00	
12/10/2018	16:06:28		0022 LOAN FILE MAINT	8910	JN	0.00	

Loans > History Screen > Detailed History Tab

In order to reverse a write-off, the last History transaction must be tran code 0134—Full Write-off Summary. Therefore, you would not be able to reverse the write-off in this case. If a user attempts to reverse a write-off transaction in CIM GOLDTeller and tran code 0134 is *not* the last item in Detailed History, they will receive the following error message after clicking <Transmit> on the Full Write-off correction:

INVALID TRAN FOUND FOR REVERSAL

So use *caution* when writing off a loan, because you may not be able to reverse it easily (as will be discussed in the following steps). Writing off a loan in these cases would require contacting GOLDPoint Systems for programmer intervention to reopen the loan.

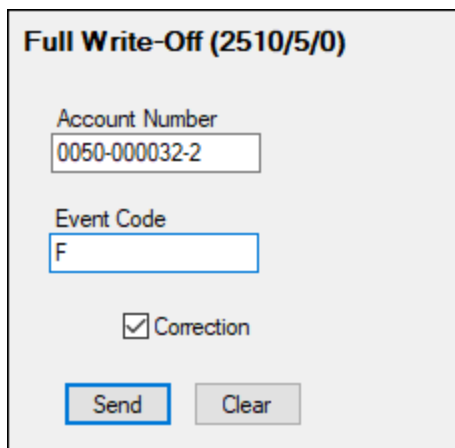
If the tran code 0134—Full Write-off Summary *is* the last item in Detailed History, then reversing a write-off is quite simple. You can reverse a written off loan as long as it's still on the system AND another afterhours transaction has *not* run. (Institution option OFLM designates how long to keep closed loans on the system.)



Before reversing a write-off, make sure the following option is set under the main CIM GOLD menu: Options > [User Preferences](#) > **View Closed/Released Accounts**. If that option is not selected, you will not be able to view the closed account.

To reverse a write-off:

1. In CIM GOLD, navigate to CIM GOLDTeller.
2. Find and open the Full Write-off transaction (tran code 2510-05) in the transaction menu. Your institution designates which transactions appear in the menu. See CIM GOLDTeller > Functions > Administrator Options > [Menu Design](#) for more information. You *cannot* reverse a written off loan from the Loans > Transactions > Charge Off Transactions screen.
3. Enter the account number in the provided field and the **Event Code** used in the original Full Write-off transaction, then check the **Correction** box, as shown below.



Full Write-Off (2510/5/0)

Account Number
0050-000032-2

Event Code
F

Correction

Send Clear

4. Click <Send>. The system will reverse the full-write off and re-open the loan. If institution option T99C is set up and the loan was for more than \$600, the system automatically created the 1099-C associated with the IRS owner's SSN and account number. So reversing the write-off automatically deletes the 1099-C record from IRS GOLD (if institution option T99C is set).

Correcting a Full Write-off transaction basically reverses all transactions involved with the write-off. If any late charges were waived, they would be reapplied. If miscellaneous fees were waived, they will be reapplied as well, and so forth.

Check the [Charge Off and Recoveries Report \(FPSRP269\)](#) to view all charge-offs and write-offs processed.

Tran Code 2510-06, Sale of Security with Taxes

Use this transaction if the collateral has been repossessed and sold for this loan, and you need to apply the sale price to the loan. This transaction is different from the regular [Sale of Security transaction \(tran code 2510-03\)](#) in that it also collects the tax amount involved with the collateral.



Note: Before running this transaction, make sure a valid General Ledger account is entered [Sales Tax](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen. This is needed so the sales tax involved in the transaction will be properly credited to the correct G/L account.

This transaction performs a credit to the principal balance for the amount of the transaction.

See the following example of the Sale of Security (with taxes) transaction:

Sale Of Security Pmt (2510/6/0)

Account Number	Tran Amount	Date 1
<input type="text" value="0005"/>	<input type="text"/>	<input type="text" value=""/>
Cash In		
<input type="text"/>		
Check In	Check In Number	
<input type="text"/>	<input type="text"/>	
Journal In	Jml Reference Nbr	
<input type="text"/>	<input type="text"/>	
Cash Out		
<input type="text"/>		
Sales Tax		
<input type="text"/>		
		<input type="checkbox"/> Correction
<input type="button" value="Send"/>	<input type="button" value="Clear"/>	

Note about Date 1 field: This field updates the [Date of Sale](#) field (FCSALD) (found on the Loans > Foreclosure, Repossession, and Judgment Information screen, Notices and Sale tab). You can change the name of this field in CIM GOLDTeller through the Functions > Administrator Options > Transaction Design screen, then editing the **Field Name** on the [Field Properties](#) screen.

The history description for this transaction is "Sale of Security."

This transaction does not check for CP2 eligibility.

The amount of this transaction also updates the [Sale Amount](#) field (FCSLOS) on the Loans > Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab. If an amount already appears in that field, processing another Sale of Security transaction will add to that amount. The **Sale Amount** field totals the amount of all Sale of Security transactions run. This also applies to corrections, when the **Sale Amount** field will be reduced by the amount entered on the Sale of Security correction transaction.



Use the **Sales Tax** field on the transaction to enter the amount of the transaction going to sales tax for selling the collateral. You must have the appropriate G/L account set up on the GOLD Services > General Ledger > G/L Account By Loan Type screen in the [Sales Tax](#) field in order for the funds from the sales tax to be credited to the correct G/L account.

Scenario

Your institution repossessed a car that was collateral for a loan. The balance left on the loan was \$1,000. The car was sold for \$850.00, including tax of \$100. For the Sale of Security with Taxes transaction in this scenario, you would:

1. Enter "850.00" in the **Tran Amount** field. That's the amount sold.
2. Enter the date the collateral was sold in the **Date 1** field (remember to change it to **Date of Sale**).
3. Enter the amount of the check or cash for the sale amount and the taxes in the **Cash In** or **Check In** fields, depending on whether it was cash or a check used to pay for the car. If **Check In**, make sure to enter the check number used in the **Check In Number** field.
4. In the **Sales Tax** field, enter the amount paid toward sales tax. In this example, that amount is "100.00."
5. Click <Send> (or <Transmit>).

After the transaction is successfully run, the following takes place on the loan:

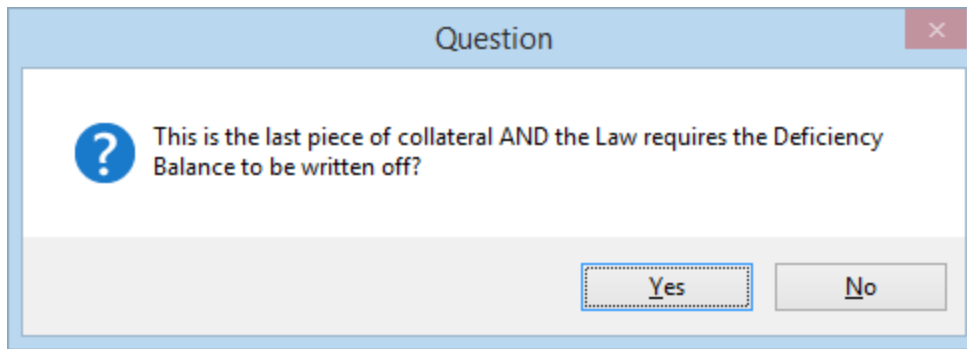
- The amount of principal is decreased by the transaction amount (sale amount). If the amount is enough to pay off the loan, the loan will be closed.
- The sales tax amount is credited to the G/L account specified in the [Sales Tax](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen.
- See the [Options](#) box below for more information about how certain options may affect this transaction.

If this transaction closes the account due to pay off, the system assigns **Special Comments** code AX (Account paid by collateral) to the account for Credit Reporting purposes. See the [Special Comments](#) field on the Credit Reporting screen for more information. Also, see option O29 SSPP in the Options box below, because if that option is set, the system assigns **Special Comments** code "I - Election of Remedy" if the transaction is enough to pay off the loan.

Option for Writing Off Remaining Amount

This transaction can be "chained" to the [Sale of Security Full Write-off transaction](#) (tran code 2510-12), if institution option AWAS (Ask for Write Off After SOS) is set up for your institution. If you run tran code 2510-06 (Sale of Security with Taxes) and the transaction amount (sale amount) isn't enough to pay off the loan and close it, the Sale of Security Full Write-off transaction will be displayed, after the following message appears:





From the Sale of Security Full Write-off transaction, the user can write-off the remaining amount of the loan. See that [transaction](#) for more details on how that works.

Options

- If institution option OP03 CISS is set, the transaction will collect interest and pay late charges, fees, and principal following the order set up in the [Payment Application](#) group box on the Payment Detail tab on the Loans > Account Information > Account Detail screen. It will also update the **Date Last Accrued** field (LNACDT) and **Date Interest Paid To** field (LNPDTO) to the date of the transaction (found on the Account tab of the Account Detail screen).
- If institution option OP02 APCO is set, this transaction can be run on charged-off accounts.
- If institution option OP01 BKPM is set, this transaction can be run on bankrupt accounts.
- If institution option AWAS (Ask for Write Off After SOS) is set, a question will appear asking if the user wants to write-off the remaining amount (if the transaction amount wasn't enough to pay off the loan). If the user click <Yes>, the [Sale of Security Full Write-off transaction \(tran code 2510-12\)](#) will appear. Using that transaction, the user can write-off the remaining balance on the loan.
- If institution option OP29 SSPP (Sale of Security with PC2IB and Payoff) is set, the Sale of Security transaction will automatically run a Payoff transaction (tran code 580) immediately after the Sale of Security transaction is run to close the loan if the amount of the transaction is enough to pay off the loan. If the transaction pays off the loan entirely and the borrower is due back more money than what is allowed in institution option OVCK, the transaction is not allowed and the following error message will appear in CIM GOLDTeller:

"OVERPAYMENT OF NNNNN.NN – USE PAYOFF"

The user would then need to pay off the loan using the Loans > [Payoff screen](#) instead.

After this transaction is successfully run, the system assigns the account with **Special Comment** code "I - Election of Remedy" during the monthend [Credit Reporting process](#)



[\(FPSRP184\)](#). Because only one **Special Comment** code is allowed per account, and the account may qualify for more than one **Special Comment** code, the system may or may not assign code "I" during Credit Reporting. When an account qualifies for more than one **Special Comment** code, the system determines which code to assign based on the Loans > System Setup Screen > Special Comment Priorities screen. See the [Special Comment](#) code definition in the Credit Reporting manual for more information.

Additionally, if this option is set, the system will also require the transaction to only be allowed to run on interest-bearing accounts (payment method 6), not precomputed accounts (payment method 3). The system will return the error message "MUST CONVERT PC TO IB" if users attempt to run this transaction on a payment method 3 account. To convert precomputed accounts to interest bearing, use the Loans > Transactions > Charge-off Transactions screen > [Convert Precomputed to Simple tab](#).

Card accounts (LNCARD = Y, LNPMTM = 5) must use the [Sale of Security for Cards transaction \(tran code 2510-09\)](#).

See also:

- [Judgment Transaction \(tran code 2510-02\)](#)
- [Repossession Transaction \(tran code 2203-00\)](#)
- [Sale of Security for Cards Transaction \(tran code 2510-09\)](#)
- [Sale of Security Full Write-off Transaction \(tran code 2510-12\)](#)

Tran Code 2510-08, Partial Repossessed Write-off

This transaction reduces the principal balance by the amount of the transaction. It is used when you are writing off only a portion of the actual principal balance rather than the full principal balance. For example, if you needed to reduce the principal balance to the current fair market value of the loan, \$3,000.00, and your loan balance was \$3,200, you would run the transaction for \$200, leaving a principal balance of \$3,000.

This transaction reduces the principal balance (tran code 510) by the amount of the transaction by journal and offsets the amount with a General Ledger debit (tran code 1800). The General Ledger number is pulled from the [Write-Off – Repo](#) field (LY account 21) on the GOLD Services > General Ledger > G/L Account By Loan Type screen. The system will verify that the G/L account exists prior to running the transaction.

The history description for this transaction is "Prtl Repo W/Off."

This transaction updates the **Partial Write-Off** field and the Daily Statistics Report ([FPSRP210](#) and [FPSRP211](#)).

The Partial Repossessed Write-Off transaction box displays the following fields:

Account Number
Transaction Amount



**As Of Date
Correction Box****See also:**

- [Partial Write-off Transaction \(tran code 2510-00\)](#)
- [Full Write-off Transaction \(tran code 2510-05\)](#)
- [Charge-off Transaction \(tran code 2022-01\)](#)
- [Repossession Transaction \(tran code 2203-00\)](#)

Tran Code 2510-09, Sale of Security for Cards

This transaction performs a credit to the principal balance for the amount of the transaction on a card account (LNPMTH = 5 and LNCARD = Y). It will also reduce the balance of the promotion associated with the sequence number you entered.

The Sale of Security transaction box displays:

Account Number**Tran Amount****Check In/Check out Number****Journal In****Jrnl Reference Nbr**

G/L Account Number: You can hide this field.

Cash In

Date 1 - This field updates the [Date of Sale](#) field (FCSALD).

Number 1 - This is the sequence number of the promotion for which you are selling the collateral. If this field is left blank, the program will follow the procedure below on all promotions starting with the first one in the promotion priority list and continuing until all the monies have been exhausted.

The history description for this transaction is "Sale of Security."

When this transaction is run, the following will take place:

- Interest is accrued on the promotion.
- Interest is accrued on the loan.
- Interest is paid on the loan.
- The promotion interest is adjusted.
- Late charges are paid if owing.
- Miscellaneous fees are paid if owing.
- The principal balance is reduced.



- The promotion balance is reduced.
- A summary transaction is written.

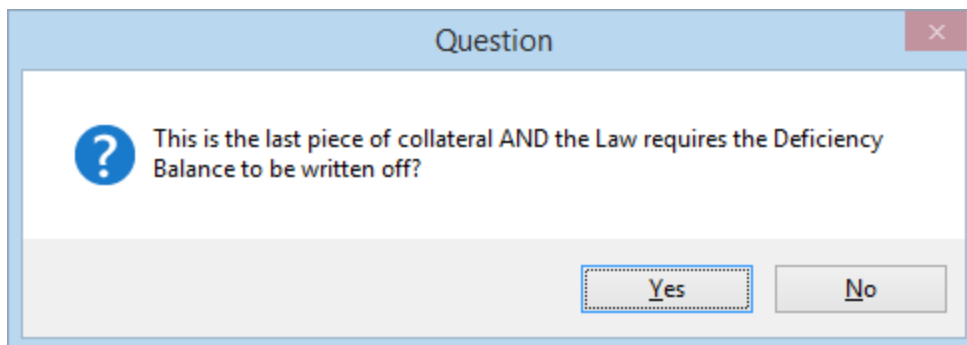
If the balance of any promotion has zero due after the transaction is run, it will be marked as closed.

The amount of this transaction also updated the [Sale Amount](#) field (FCSLOS) on the Loans > Foreclosure, Repossession and Judgment Information screen, Notices and Sale tab. If an amount already appears in that field, processing another Sale of Security transaction will add to that amount. The **Sale Amount** field totals the amount of all Sale of Security transactions run.

This also applies to corrections, when the [Sale Amount](#) field will be reduced by the amount entered on the Sale of Security correction transaction.

Option for Writing Off Remaining Amount

This transaction can be "chained" to the [Sale of Security Full Write-off transaction](#) (tran code 2510-12), if institution option AWAS (Ask for Write Off After SOS) is set up for your institution. If you run tran code 2510-06 (Sale of Security with Taxes) and the transaction amount (sale amount) isn't enough to pay off the loan and close it, the Sale of Security Full Write-off transaction will be displayed, after the following message appears:



From the Sale of Security Full Write-off transaction, the user can write-off the remaining amount of the loan. See that [transaction](#) for more details on how that works.

Options

- If institution option OP03 CISS is set, the transaction will collect interest and pay late charges, fees, and principal following the order set up in the [Payment Application](#) group box on the Payment Detail tab on the Loans > Account Information > Account Detail screen. It will also update the **Date Last Accrued** field (LNACDT) and **Date Interest Paid To** field (LNPDTO) to the date of the transaction (found on the Account tab of the Account Detail screen).
- If institution option OP02 APCO is set, this transaction can be run on charged-off accounts.



- If institution option OP01 BKPM is set, this transaction can be run on bankrupt accounts.
- If institution option AWAS (Ask for Write Off After SOS) is set, a question will appear asking if the user wants to write-off the remaining amount (if the transaction amount wasn't enough to pay off the loan). If the user click <Yes>, the [Sale of Security Full Write-off transaction \(tran code 2510-12\)](#) will appear. Using that transaction, the user can write-off the remaining balance on the loan.
- If institution option OP29 SSPP (Sale of Security with PC2IB and Payoff) is set, the Sale of Security transaction will automatically run a Payoff transaction (tran code 580) immediately after the Sale of Security transaction is run to close the loan if the amount of the transaction is enough to pay off the loan. If the transaction pays off the loan entirely and the borrower is due back more money than what is allowed in institution option OVCK, the transaction is not allowed and the following error message will appear in CIM GOLDTeller:

“OVERPAYMENT OF NNNNN.NN – USE PAYOFF”

The user would then need to pay off the loan using the Loans > [Payoff screen](#) instead.

After this transaction is successfully run, the system assigns the account with **Special Comment** code "I - Election of Remedy" during the monthend [Credit Reporting process \(FPSRP184\)](#). Because only one **Special Comment** code is allowed per account, and the account may qualify for more than one **Special Comment** code, the system may or may not assign code "I" during Credit Reporting. When an account qualifies for more than one **Special Comment** code, the system determines which code to assign based on the Loans > System Setup Screen > Special Comment Priorities screen. See the [Special Comment](#) code definition in the Credit Reporting manual for more information.

Additionally, if this option is set, the system will also require the transaction to only be allowed to run on interest-bearing accounts (payment method 6), not precomputed accounts (payment method 3). The system will return the error message “MUST CONVERT PC TO IB” if users attempt to run this transaction on a payment method 3 account. To convert precomputed accounts to interest bearing, use the Loans > Transactions > Charge-off Transactions screen > [Convert Precomputed to Simple tab](#).

Tran Code 2510-12, SoS Full Write-off

Use this transaction when your institution has sold security collateral for the purpose of writing off the loan. This transaction is similar to the [Full Write-off transaction \(tran code 2510-05\)](#), but it does not process an IRS 1099-C Cancellation of Debt form and it assigns the account with **Special Comment** code "I - Election of Remedy" (see below).

Note: Before running this transaction, you should run one of the Sale of Security transaction (depending on which one your institution uses). The Sale of Security transaction reduces the amount of principal on the loan by the amount of the sold collateral. See any of the following links:



- [Sale of Security \(tran code 2510-03\)](#)
- [Sale of Security with Taxes \(tran code 2510-06\)](#)
- [Sale of Security for Cards \(tran code 2510-09\)](#)

Additionally, an option is available that will "chain" the SoS Full Write-off transaction to one of the Sale of Security transactions. Institution option AWAS (Ask for Write Off After SOS) causes the SoS Full Write-off transaction to appear after running a Sale of Security transaction where the full amount was not paid off.

This transaction cannot be run on precomputed accounts (payment method 3). To convert precomputed accounts to interest bearing, use the Loans > Transactions > Charge-off Transactions screen > [Convert Precomputed to Simple tab](#)

This transaction will do the following:

- Accrue interest to today and waive all interest owing.
- Waive all late charges owing.
- Waive all miscellaneous loan fees owing.
- Credit the principal balance to zero and close the loan.
- Populates the [Written Off Amount](#) field on the Actions/Holds/Event Letters screen with the amount of the loan.
- Assigns the account with **Special Comment** code "I - Election of Remedy" during the monthend [Credit Reporting process \(FPSRP184\)](#). Because only one **Special Comment** code is allowed per account, and the account may qualify for more than one **Special Comment** code, the system may or may not assign code "I" during Credit Reporting. When an account qualifies for more than one **Special Comment** code, the system determines which code to assign based on the Loans > System Setup Screen > Special Comment Priorities screen. See the [Special Comment](#) code definition in the Credit Reporting manual for more information.

If institution option OP10 CIFW is set to "Y," all open insurance policies will be refunded and canceled. Taxes and surcharges will also be refunded.

If institution option OP16 IRWO (Include repossessions in regular write off) is set and the general category code is 81 or 85, then this transaction will use the **Write-Off—Regular Loan General Ledger** number (GOLD Services > General Ledger > [G/L Account By Loan Type screen](#)); otherwise, it will use the **Write-Off—Charge Off General Ledger** number.

In order to correct the SoS Full Write-off transaction, the tran code 2510-12 history must be the last [history](#) on the account. If any other transactions or file maintenance have been processed after running the SoS Full Write-off transaction, the transaction must be corrected manually. If you are tracking your charge-offs on a daily OSR, this transaction can be used to show charged-off accounts moving from active charge-off status to non-active status.



The following is an example of the SoS Full Write-off transaction:

Sos Full Write Off (2510/12/0)

Account Number
0100-001000-6

Event Code

Correction

Event Code - We suggest hiding the **Event Code** (field 236). This field corresponds to the [Identifiable Event Code](#) on the Loans > IRS Form 1099-C screen). Since this transaction does not create a 1099-C, you should hide this field from the transaction.



Tip:

- For instructions on how to hide a field on a transaction in CIM GOLDTeller, see: Transaction Design > [Field Properties Screen](#) in the CIM GOLDTeller User's Guide.
- For instructions on how to hide a field on a transaction in old GOLDTeller, see: Advanced GOLDTeller Features > Transaction Design > [Field Attributes Screen](#) in the GOLDTeller User's Guide.

See also:

- [Repossession Transaction \(tran code 2203-00\)](#)
- [Judgment transaction \(tran code 2510-02\)](#)
- [Sale of Security transaction \(tran code 2510-03\)](#)
- [Full Write-off transaction \(tran code 2510-05\)](#)
- [Sale of Security with Taxes \(tran code 2510-06\)](#)
- [Sale of Security for Cards \(tran code 2510-09\)](#)



Tran Code 2510-13, Judgment with Other Fees

This transaction is run once your institution has been awarded a judgment. It changes the principal balance of the loan to the amount of the judgment unless option OP14 PJPL is set; then the judgment amount must be equal to the principal balance.

After the transaction is run, the system updates the fields on the [Judgment tab](#) of the Loans > Bankruptcy and Foreclosure > Foreclosure, Repossession and Judgment Information screen.

This transaction is similar to the other [Judgment transaction \(tran code 2510-02\)](#), except this transaction allows you to assess attorney fees using miscellaneous fee code 49 and court costs using miscellaneous fee code 50.

Note: Precomputed accounts (payment method 3) must be converted to interest-bearing accounts (payment method 6) before this transaction can be run. The system will return the following message if a user attempts to run a transaction on a precomputed account: "Account Must be Payment Method 6." See the [Precomputed to Simple tab](#) on the Charge-off screen for more information on how to convert a precomputed loan to an interest-bearing account.

Also, the **Judgment Date (Effective Date)** cannot be in the future. The system will return the following message if a future date is entered: "Judgment Date is in Future."

See the following example of this transaction:

Judgmt W/Othr Fees (2510/13/0)			
Account Number	Judgment Amount	Judgment Date	
<input type="text"/>	<input type="text"/>	<input type="text" value="v"/>	
Attorney Fees	Court Fees	Back Interest	<input type="checkbox"/> Change Stmt Code?
<input type="text"/>	<input type="text"/>	<input type="text"/>	
P/I Constant	Maturity Date	Effective Rate	<input type="checkbox"/> Clear Interest Rate?
<input type="text"/>	<input type="text" value="v"/>	<input type="text"/>	
Late Charges	Nsf Fees	Prevailing Party Fee	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/> Correction			
<input type="button" value="Send"/> <input type="button" value="Clear"/>			

You will need to do some setup to use this transaction. The following table explains the fields that need to be changed on this transaction:

Field	Description
Y/N Field 1 (Field 210)	This checkbox field allows you to determine if the Statement Code (LNSCYC) should be changed to 1. This means no statement on Consumer Finance Statements only (FPSRP180). You can use the Transaction Design screen in CIM GOLDTeller to change the name of this field to something more meaningful to your institution's tellers or employees.)
Y/N Field 2 (Field 211)	<p>This field allows you to clear the interest effective rate to zero (since this transaction is run on payment method 6 loans, the interest effective rate is LNRATE and is found on the Loans > Account Information > Account Detail screen > Interest Detail tab).</p> <ul style="list-style-type: none"> • If checked, the interest rate will clear to zero. • If unchecked, the interest rate will remain as is or will change to whatever you enter in the Effective Rate field on the transaction (see example above). <p>You can use the Transaction Design screen in GOLDTeller (or CIM GOLDTeller) to change the name of this field to something more meaningful to your institution's tellers or employees (such as "Clear Interest Rate?"). Or you can hide the field on the screen, as explained in these sections in either the CIM GOLDTeller or GOLDTeller manuals:</p> <ul style="list-style-type: none"> • CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen • GOLDTeller User's Guide > Advanced GOLDTeller Features > Transaction Design > Field Attributes Screen

Using this transaction increases or decreases the principal balance by the difference between the current principal balance and the judgment amount. This is done as a journal transaction.

This transaction automatically debits or credits the General Ledger account number in the [Write-off – Charge Off](#) or [Write-off – Regular Loan](#) fields on the GOLD Services > General Ledger > G/L Account By Loan Type screen for the amount you write off. A different General Ledger number can be used for accounts that are charged off versus those that are not.

The transaction also performs the following functions:

- Places a [Hold Code](#) 90 (judgment) on the account.
- Places an [Action Code](#) 99 (judgment awarded) and Date on the account.
- Places a [Partial Write-off](#) amount on the account (if applicable).
- Clears any amount in the [Partial Payments/Applied to Payment](#) field, unless institution option DCJT is set to "Y."
- The [Date Last Accrued](#) and [Date Interest Paid To](#) fields are changed to the judgment date of this transaction.
- Waives the amount in [Late Charges Due](#).
- Does not update/decrease the **Times Late**.



- Does decrease the **Times Waived** by 1.
- Changes the **Late Charge Code** to "No Late Charge."
- Waives any interest owing by running a tran code 120 (waive interest correction).
- Clears the **Interim Paid Amount**.
- Changes the **Prepayment Penalty Code** to 0.
- Changes the **Lifetime Late Charges Collected** field to 0 unless institution option DCJT is set to "Y."
- Clears the **Interim Late Charges** field if institution option OP04 UDQG is set to "Y."
- Waives any existing **miscellaneous fees** on the account.
- Assesses attorney fees as miscellaneous fee code 49, court costs as miscellaneous fee code 50, back interest as miscellaneous fee code 33, late charges as miscellaneous fee code 39, prevailing party fees as miscellaneous fee code 40, and NSF fees as miscellaneous fee code 9.
- If the **Y/N Field 1 (Change Statement Code?)** box is checked, the system assigns **Statement Code** (LNSCYC) 1 to the account. This means no statement on Consumer Finance Statements only (**FPSRP180**).
- Stops assessing monthly maintenance fees. The system will clear the **Use Fee** field (MRMTNF) for Maintenance Fees on the Loans > Account Information > Additional Loan Fields screen > Daily Statistics & Fees tab.

In addition, this transaction can change the future interest rate. This may be because the judge has included the ability to accrue future interest on the judgment amount at a different rate. Please note that if the **Y/N Field 2 (Clear Interest Rate?)** box is checked, interest effective rate (LNRATE) is zeroed out. If not checked, the interest rate will remain as is or will change to whatever you enter in the **Effective Rate** field on the transaction.

You can also change the interest rate (**Effective Rate** field) to zero if interest cannot be accrued beyond the judgment date.

Precomputed loans (payment method 3) must be converted to a daily simple-interest loan (payment method 6) before running this transaction. (See the Loans > Account Adjustment screen > for more information about converting precomputed loans.)

Institution option OP14 PJPL prohibits the Judgment transaction on precomputed loans. It also forces the judgment amount to be the same as the principal balance.

If institution option OP21 DCJT is set, **Partial Payments** (LNPRTL) and **Lifetime Late Charges Collected** (LNL LTC) will not be cleared during the Judgment transaction.

Tran Code 2510-14, Judgment for Cards

The Judgment for Cards transaction (tran code 2510-14) is like the [Judgment Transaction \(tran code 2510-02\)](#) but is specifically for LOC card loans, also known as revolving loans (payment method 5 with LNCARD = Y). It also has some additional functionality, as will be discussed below.

This transaction should be run manually by someone at your institution once your institution has been awarded a judgment from a bankruptcy court concerning the account. Running this transaction changes the principal balance of the loan to the amount of the judgment, should the judgment amount be less than the principal balance. If [institution option OP14 PJPL](#) is set; then the judgment amount must be equal to the principal balance.



Using this transaction increases or decreases the principal balance by the difference between the current principal balance and the judgment amount. This is done as a journal transaction.

Additionally, this transaction allows you to assess fees involved with a bankruptcy, such as attorney’s fees, court costs, repossession fees, and others, which will be discussed below in more detail.

After the transaction is run, the system updates the fields on the [Judgment tab](#) of the Loans > Bankruptcy and Foreclosure > Foreclosure, Repossession and Judgment Information screen.

Also, the **Judgment Date (Effective Date)** cannot be in the future. The system will return the following message if a future date is entered: "Judgment Date is in Future."

The screenshot shows a form titled "Judgment For Cards (2510/14/0)" with the following fields:

- Account Number
- Judgment Amount
- Judgment Date
- Attorney Fees
- Court Fees
- Back Interest
- P/i Constant
- Maturity Date
- Effective Rate
- Late Charges
- Nsf Fees
- Prevailing Party Fee
- Reserve 1
- Reserve 2
- Y/n Field 1
- Y/n Field 2
- Correction

Red callout boxes provide instructions for modifying these fields:

- Reserve 1:** Hide this field or change to "Miscellaneous Fee."
- Reserve 2:** Hide this field or change to "Repossession Fee."
- Y/n Field 1:** Hide or change to "Do not send statements?"
- Y/n Field 2:** Hide or change to "Clear Interest Rate."

You will need to do some setup to use this transaction. The following table explains the fields that need to be changed on this transaction:

Field	Description
Y/N Field 1 (Field 210)	This checkbox field allows you to determine if the Statement Code (LNSCYC) should be changed to 1. This means no statements will be sent to the borrowers on this loan (FPSRP 310 or FPSRP322 ; depending on which one your institution uses). You can use the Transaction Design screen in CIM GOLDTeller to change the name of this field to something more meaningful to your institution's tellers or employees, such as "Do not send statements?"



Field	Description
Y/N Field 2 (Field 211)	<p>This field allows you to clear the interest effective rate to zero.</p> <ul style="list-style-type: none"> • If checked, the Interest Rate (LNRATE/NLRATE) on the loan/promotions will clear to zero. • If unchecked, the Interest Rate will remain as is or will change to whatever you enter in the Effective Rate field on the transaction (see example above). • You can use the Transaction Design screen in CIM GOLDTeller) to change the name of this field to something more meaningful to your institution's tellers or employees (such as "Clear Interest Rate?"). Or you can hide the field on the screen, as explained in the following section in the CIM GOLDTeller User's Guide: • CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen.
Reserve 1 (Field 45)	<p>This field allows you to enter an amount that will be assessed to miscellaneous fees (fee code 001). Just like the court costs (fee code 032) or attorney fees (fee code 031), the miscellaneous fee will be assessed during the Judgment Transaction if an amount is entered. After the transaction is run, the fees will be displayed in the Fees list view (LNFEES) on the Loans > Marketing and Collections screen.</p> <p>Use the Transaction Design screen in CIM GOLDTeller to change the name of this field to something more meaningful to your institution's tellers or employees, such as "Miscellaneous Fee." Or you can hide the field on the transaction if your institution does not want to use these fields, as explained in this section in the CIM GOLDTeller User's Guide:</p> <ul style="list-style-type: none"> • CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen
Reserve 2 (Field 46)	<p>This field allows you to enter an amount that will be assessed to repossession (Repo) fees (fee code 038). Just like the court costs (fee code 032) or attorney fees (fee code 031), the repossession fee will be assessed during the Judgment Transaction if an amount is entered.</p> <p>Use the Transaction Design screen in CIM GOLDTeller to change the name of this field to something more meaningful to your institution's tellers or employees, such as "Repossession Fee." Or you can hide the field on the transaction if your institution does not use these fields.</p>

If there are multiple promotions on the account and the calculated difference is less than the outstanding balance of the oldest promotion, the amount from the oldest promotion record (earliest promotion opened date (NLOPND)) will be written off. If the calculated amount is greater than the outstanding balance of the oldest



promotion, then it will write off that entire promotion and close it (set NLCLSD = Y). The remaining amount will be written off in the next oldest promotion, and so on until the full calculated amount of the account has been written off.

Example: Account with \$1,500 in outstanding principle, split evenly between three separate promotion purchases (\$500 for each promotion) has a judgment awarded for \$800 dollars. That means \$700 would need to be written off ($1500 - 800 = 700$). Therefore, after the Judgment Transaction was run:

- The oldest promotion would be entirely written off and closed.
- The next oldest promotion would have a partial write off transaction in the amount of the remaining \$200.
- The account would be left with \$800 remaining to be paid, according to the judgment.

Before Judgment Transaction

Open Date	Principal Amt	Status	Promo Seq
1/1/2018	500	Open	1
9/9/2019	500	Open	2
2/2/2020	500	Open	3

After Judgment Transaction

Open Date	Principal Amt	Status	Promo Seq
1/1/2018	0	Closed	1
9/9/2019	300	Open	2
2/2/2020	500	Open	3

The transaction also performs the following functions:

- Users can leave the **P/I Constant** field blank, and the **P/I Constant** will continue to be the amount before the **Judgment Date**. Often times the judge will decree a new **P/I Constant**. Enter that amount in the **P/I Constant** field on the transaction, and the system will update the **P/I Constant** (LNPICN) field on the loan with that amount.
- Places a **Hold Code** (judgment) on the account.
- Places an **Action Code** 99 (judgment) with the Action Date of the effective date of the judgment.
- Places a **Partial Write-off** amount on the account (if applicable).
- Clears any amount in the **Partial Payments/Applied to Payment** field, unless **institution option DCJT** is set to "Y."
- The **Date Last Accrued** and **Date Interest Paid To** fields are changed to the judgment date of this transaction.
- Waives the amount in **Late Charges Due**.
- Does not update/decrease the **Times Late**.
- Does increase the **Times Waived** by 1.
- Changes the **Late Charge Code** to "No Late Charge."
- Waives any interest owing for all promotions (on the Cards and Promotions screen > Promotion Interest tab) as follows:
 - **Accrued Interest** (NLACIN)



- **Prior Uncollected Interest** (NLPUCI)
- **Current Uncollected Interest** (NLCUCI)
- **Current Finance Charge** (NLRLCC)
- **Prior Finance Charge** (NLRLPC)
- Also clears the following interest from the loan record (on the Cards and Promotions screen > Finance Charge tab):
 - **Current Finance Charge** (LNRLCC)
 - **Prior Finance Charge** (LNRLPC)
- Clears the **Deferred Interest Date** (NLDIED) on promotions.
- Updates the following date fields to the Judgment Date from the transaction:
 - **Date Last Accrued** (LNDLAC)
 - **Interest Paid To Date** (LNPDTO)
 - **Date Last Accrued** for any promotions (NLDTAC)
- Changes the **Lifetime Late Charges Collected** field to 0 unless either (or both) [institution options DCJT](#) and [KLLT](#) are set to "Y."
- Waives any existing [miscellaneous fees](#) on the account (before the Judgment Transaction is run). Of course, if the Judgment Transaction is run with additional miscellaneous fees (described below), those fees are applied to the account.
- Assess all the following fees ([tran code 660](#)) if a value is populated for them in the transaction:
 - attorney fees as miscellaneous fee code 31
 - court costs as miscellaneous fee code 32
 - back interest as miscellaneous fee code 33
 - late charges as miscellaneous fee code 39
 - prevailing party fees as miscellaneous fee code 40
 - NSF fees as miscellaneous fee code 9
 - Miscellaneous fee as miscellaneous fee code 1
 - Repossession fee as miscellaneous fee code 38
- If the **Y/N Field 1 (Do not send statement?)** box is checked on the transaction, the system assigns [Statement Code](#) (LNSCYC) 1 to the account. This means no statement will be sent for the Revolving LOC loan. S).
- In addition, this transaction can change the future interest rate. This may be because the judge has included the ability to accrue future interest on the judgment amount at a different rate. Please note that if the **Y/N Field 2 (Clear Interest Rate?)** box is checked, interest effective rate (LNRATE) is zeroed out. If *not* checked, the interest rate will remain as is or will change to whatever you enter in the **Effective Rate** field on the transaction.
- Stops any annual service fee assessments (LNRLSA).
- If institution option OP21 DCJT is set, [Partial Payments](#) (LNPRTL) and [Lifetime Late Charges Collected](#) (LNLLTC) will not be cleared during the Judgment transaction.

Tran Code 2580-01, Payoff-Journal Offset

The Payoff-Journal Offset transaction is very similar to the [Payoff by Journal transaction \(tran code 580-01\)](#), but instead of needing to run a manual G/L Debit transaction after this is run, the system automatically offsets the Payoff amount into a specified G/L account. The offset amount is processed to the G/L account entered in the [Insurance Claim Offset](#) field on the GOLD Services > General Ledger > GL Account By Loan Type screen.



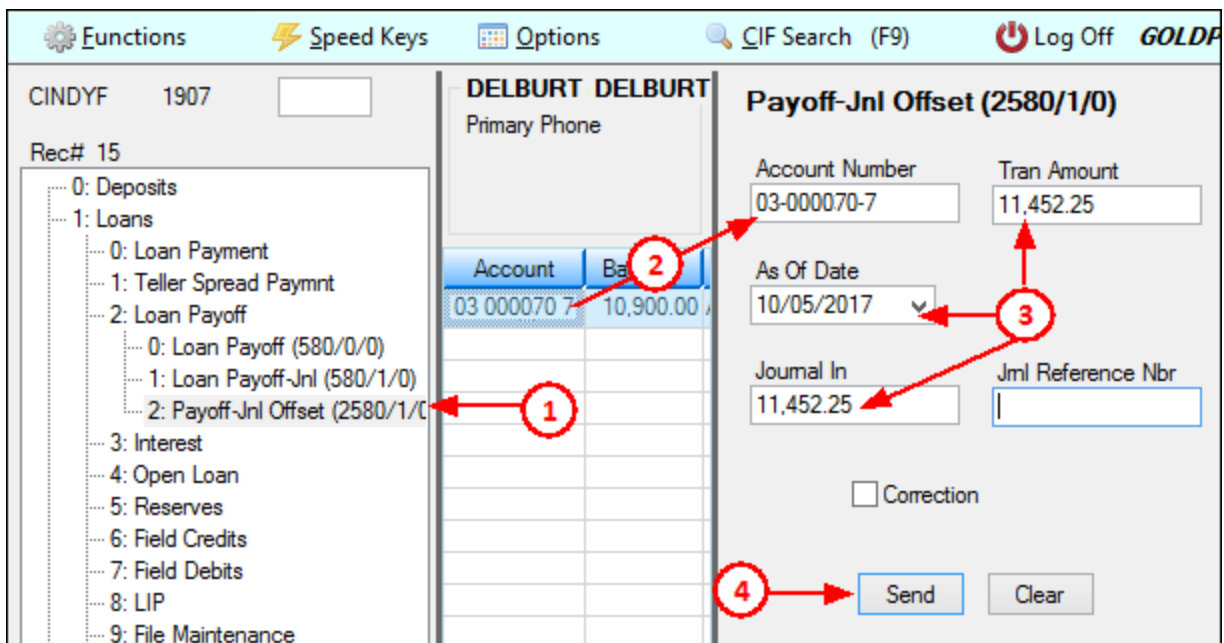
This is a good transaction to use if you need to close a loan that has been [charged off](#). You could also run this transaction if a loan has been bankrupt and the bankruptcy courts have allowed the discharge of the loan. Therefore, you could run this transaction if you wanted to close the loan and balance your G/L. (**Note:** If you are paying off a loan because the borrower has brought in cash or a check to pay off the balance, use the Loans > [Payoff screen](#) or regular [Payoff transaction](#) instead.)

However, for severely delinquent, bankrupt, or charged off loans, you may want to consider writing off the loan. See the [Full Write-off transaction \(tran code 2510-05\)](#) for more information on how to write off a loan. You would use the Full Write-off transaction or this transaction depending on whether or not you want to report an IRS Form 1099-C for the loan (the Full Write-off transaction creates a 1099-C form).

The Payoff-Journal Offset transaction can only be run in CIM GOLDTeller. It cannot be run from the Loans > [Payoff screen](#). Before you can pay off a loan, however, you must first go to the Payoff screen and lock the loan for payoff by clicking <Lock Loan>. You cannot run the Payoff-Journal Offset transaction from that screen. If you do not lock the loan for payoff before running this transaction, the following error message will appear after attempting to run the transaction: PAYOFF RECORD NOT ON FILE.

Payoff-Journal Offset Transaction

Open the Payoff-Journal Offset transaction in CIM GOLDTeller and pay off the loan using the transaction from there, as shown below:



You will use the **Journal In** field for the total amount of the payoff. You should run a Payoff Inquiry before running this transaction, so you know the full amount of the loan. See the [Payoff Inquiry transaction \(tran code 195\)](#) description for more information. **Important:** This must be the total amount of the payoff. If you do not enter the correct payoff amount, you will receive the following error: Transaction Failed: NNNN IS P/O AMOUNT. You can re-run the transaction again with the amount the system tells you is the payoff amount.





To quickly re-run the previously run transaction in CIM GOLDTeller with the fields already filled in, press <Shift> + <F12>.

Be sure the [General Category](#) is correct before running this transaction, as it will be reported to the credit repositories during monthend [Credit Reporting](#). For example, if the loan was first charged-off and then you wanted to write-off (payoff) the loan, the loan should have one of the **General Category** codes for charge-off, such as "82 - Charge-off non-real estate property."

Result of Payoff Journal Offset Transaction

- This transaction closes the loan.
- All amortization of fees, maintenance fees, precomputed interest, insurance premiums, insurance commissions, and insurance finance charges are balanced to G/L accounts. (See **Note** below.)
- Any unearned insurance premiums, precomputed unearned interest, unearned maintenance fees or amortizing fees, or unearned insurance finance charges will reduce the principal balance owing on the loan, and therefore, reduces the amount of payoff due. (See **Note** below.)
- Any open insurance policies are closed with [Cancellation Code](#) of "1 - Early Payoff."
- Miscellaneous loan fees are paid with a tran code 850, and adds that amount to the Payoff amount. The [Marketing and Collections screen](#) will show those fees as paid.
- **Action Code** 96 (History Statement Request) and 163 (FHLMC EDR - 61 Payoff Prepaid) will be placed on the account with the **Action Date** of the Payoff date.
- Any [Accrued Interest](#) will be added to the Payoff amount.
- Collects all outstanding [Late Charges Due](#) and adds it to the Payoff amount. (See **Note** below.)
- Sends an offset accounting amount of the payoff to the [Insurance Claim Offset](#) G/L account, as set up on the GOLD Services > General Ledger > GL Account By Loan Type screen.

Note: Certain options are available for charged-off loans that will take into account amortizing/maintenance/deferred fees, precomputed interest, insurance premiums, and miscellaneous fees at the time the Charge-off transaction is run. If your institution handles these amounts at charge-off or during Precomputed-to-Simple conversion, then they will not occur during Payoff. See the [Charge-off transaction](#) description for more information.

See also:

[Tran Code 580. Payoff](#)

[Tran Code 2580-01. Payoff-Journal Offset](#)

[Tran Code 2022-01. Charge-offs](#)

[Tran Code 2510-05. Full Write-off](#)

[Tran Code 0195. Loan Payoff Inquiry](#)



Tran Code 2584, Clear Non-Accrual/Reclassify

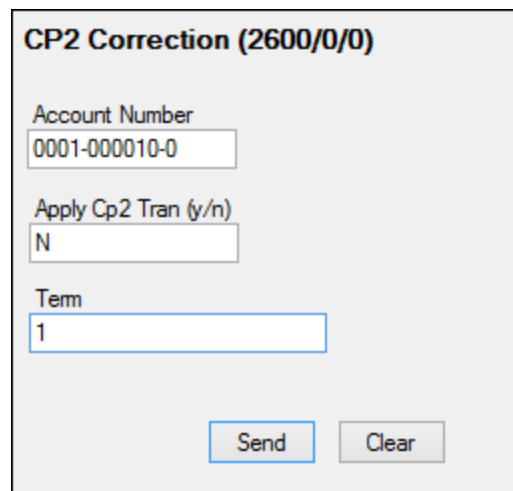
More information coming soon.

Tran Code 2600-00, CP2 Transaction

This is not a monetary transaction, although it can be processed in connection with a loan payment. This transaction allows you to advance the **Due Date** (run an exception payment). You would use this transaction to help account owners stay current on their payments. Also see the [Deferment Transactions](#) if your institution uses deferments instead.

You can run this transaction from either GOLDTeller or the Loans > Transactions > [CP2 screen](#) in CIM GOLD. This transaction can be run with or without the institution using the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

See the following example of the CP2 Transaction:



The screenshot shows a web form titled "CP2 Correction (2600/0/0)". It contains three input fields: "Account Number" with the value "0001-000010-0", "Apply Cp2 Tran (y/n)" with the value "N", and "Term" with the value "1". At the bottom right of the form are two buttons: "Send" and "Clear".

(Note: You should hide the **Term** field on the transaction. Currently, this field does not do anything. See the [Field Properties topic](#) in the CIM GOLDTeller User's Guide for information on how to hide a field on a transaction.)

The CP2 Transaction advances the **Due Date** (LNDUDT) to a current status.

Definition of Current: Once the **Due Date** is advanced to the month the transaction is processed, it then compares the **Due Date** to the CP2 Transaction date. If the new due date is within 10 days of the CP2 Transaction date, the due date is advanced by one frequency (if the loan has a frequency of "1," it would advance to the next month). The result is that the loan due date will always be advanced to at least 10 days greater than the date the CP2 was processed.

Example: The due date is 02-08-2016. On 04-05-2016 the CP2 Transaction is processed. The due date would be advanced to the next month (05-08-2016).



Note: If the CP2 is processed in connection with a loan payment, remember that the loan payment will advance the due date one frequency, plus the CP2 transaction will advance the due date another frequency as mentioned in the above paragraph.

If institution option OPO3 CP2R is set, the system will also advance the **Term** and **Maturity Date** by the same number of frequencies by which the loan due date is advanced.

This transaction also clears the amount in the **Applied To Payment** field on the Account tab of the Loans > Account Information > Account Detail screen.

The Loans > History description for this transaction is "CP2." See [Walk-in Payment \(tran code 2600-05\)](#) for more information about descriptors for certain transactions.

When any transaction that tests for CP2 eligibility is run (such as [Insurance Payment](#)), if the account is eligible, then the CP2 Transaction will automatically appear in GOLDTeller after the payment transaction is run.

If this transaction is run in conjunction with a payment, and the payment must be reversed, the CP2 Transaction must be reversed before reversing the payment. See the [Reversing Transactions](#) topic in the CIM GOLDTeller User's Guide for more information about reversing transactions.

CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

CP2 transaction (tran code 2600-00)

[Insurance Payment \(tran code 2600-01\)](#)

[Collection Payment \(tran code 2600-02\)](#)

[Interest-Only Payment \(tran code 2600-03\)](#)

[Mail-in Payment \(tran code 2600-04\)](#)

[Walk-in Payment \(tran code 2600-05\)](#)

[Regular Payment with CP2 Eligibility Test \(tran code 2600-07\)](#)

[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.



As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-01, Insurance Payment

This transaction is processed if the monthly loan payment is received from an insurance company (e.g., Accident & Health, Involuntary Unemployment). This transaction is similar to the [regular payment \(tran code 600\)](#), but this transaction posts with an insurance type, and you can waive any fees (such as late charges) at the same time as the payment.

An example of the Insurance Payment transaction is shown below:

Insurance Payment (2600/1/0)

Account Number 0001-000100-7	Tran Amount 250.00	As Of Date 08/12/2016 ▾
Cash In <input type="text"/>		
Check In 250.00	Check In Number 1234	
Journal In <input type="text"/>	Jnl Reference Nbr <input type="text"/>	
Insurance Type A/H ▾	Waived LC Amount 50.00	
	Start Date <input type="text"/>	Ending Date <input type="text"/>
<input type="checkbox"/> Correction		
<input type="button" value="Send"/> <input type="button" value="Clear"/>		



For the **Loan Descriptor** field (Field 136, in the example above it's called "Insurance Type"), someone at your institution with proper security should change the name of this field to "Insurance Type," and then add all possible insurance descriptors used by your institution to the drop-list. This is explained in detail in the CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > [Creating a drop-list field](#). (For old GOLDTeller, see this section: User's Guides > GOLDTeller > Adv. GOLDTeller Features > Transaction Design > [Field Attributes Screen](#).) See descriptor definitions below.)

The following are the descriptors (insurance types) used in the **Loan Descriptor** field:

Descriptor	Description
0100	Accident and Health Insurance
0110	Unemployment Insurance
0120	Property Insurance
0130	Credit Life Insurance
0140	GAP Insurance - Auto
0141	GAP Insurance - Motorcycle
0142	GAP Insurance - RV
0150	User Defined Insurance
0165	AD&D Insurance
0171	LPD (AUTO) Insurance
0172	Property Dual
0173	Property Dual Protected
0175	Collateral Plus
0190	VSI Insurance
0191	Non-File Insurance
0197	Homegard Insurance
0198	Flood Insurance
0199	Fire Insurance

The payment is applied in the order designated in the [Payment Application](#) field.

When making an insurance payment, an open policy must be in effect for the insurance type for which you are making the payment, or the transaction will not run.

If an amount is entered in the **Waived Fee Amount** field (called "**Waived LC Amount**" in the example above), the transaction will reduce the amount in the **Late Charges Due** field (LNLATE) in CIM GOLD. **Note:** You may want to change the **Waived Fee Amount** description to "Waived Late Charges" in the GOLDTeller setup to make it more clear. Changing field names is done on the Functions > Administrator Options > [Transaction Design](#) in CIM GOLDTeller. Right-click the **Waived Fee Amount** field to bring up the [Field Properties screen](#) and change the name of the field.



If you don't enter a late charge amount:

1. It automatically waives the last unpaid late charge.
2. It does not decrease the number of times assessed.
3. It does increase the number of times waived.

Note: Some states don't allow late charges to be collected after injuries or layoffs. You will need to determine what late charges were assessed before and after the injury, and waive the applicable charges.

If the Insurance Payment transaction is run for at least two consecutive months, the system automatically assigns **Special Comments** code AB (Account being paid by insurance) to the account for Credit Reporting purposes. See the [Special Comments](#) field on the Credit Reporting screen for more information.

The history description for this transaction is the type of insurance you entered in the **Loan Descriptor** field on this transaction (for example, "A&H Ins Payment"). See [Walk-in Payment \(tran code 2600-05\)](#) for more information about descriptors for certain transactions.

CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

[CP2 transaction \(tran code 2600-00\)](#)

[Insurance Payment \(tran code 2600-01\)](#)

[Collection Payment \(tran code 2600-02\)](#)

[Interest-Only Payment \(tran code 2600-03\)](#)

[Mail-in Payment \(tran code 2600-04\)](#)

[Walk-in Payment \(tran code 2600-05\)](#)

[Regular Payment with CP2 Eligibility Test \(tran code 2600-07\)](#)

[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."



You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-02, Collection Payment

This transaction is processed when the loan payment is received by a third party (such as an attorney or collection agency). This transaction allows for the transaction amount, plus the amount that will go back to the attorney or collection agency. Using this transaction increases the principal balance by the amount of the fee, and combines the principal increase amount with the check received and posts the full loan payment. (It does both a journal to the G/L account (tran code 500) and a check payment transaction (tran code 600)).

The best way to run the Collection Payment transaction is to start by entering the collection payment information on the Loans > Transaction > [Make Loan Payment screen](#), and completing the following steps:

1. Select the **Collection Payment** radio button.
2. Select the **Check** radio button in the Transaction Information field group. **Note:** This transaction will *not* work with the **Cash** selection.
3. Select the **Account Number** from the drop-down list, if it isn't already selected.
4. Enter the amount of the transaction in the **Transaction Amount** field. The collection agency likely sent your institution the check with the amount on it.
5. If the collection agency requires a fee, enter that amount in the **Fee Amount** field. **Remember:** This amount will be added back on the [Principal Balance](#) of the loan and applied to the [Partial Payment/Applied to Payment](#) field.
6. Select the Effective Date the payment was made. Especially for collection payments, this payment may have been made before today's date. Backdating is allowed.
7. Click <OK>. The system will bring up the Collection Payment transaction in CIM GOLD, with the fields pre-filled with information entered on the Make Loan Payment screen. The following examples illustrate these steps, followed by the transaction as it appears in CIM GOLDTeller:



Open Consumer Delinquent Category 210

01 005544 01

Payment Selection	Transaction Information
<input type="radio"/> Walk-In Payment (2600 - 5)	<input checked="" type="radio"/> Check <input type="radio"/> Cash 2
<input type="radio"/> Mail-In Payment (2600 - 4)	Account Number 01 005544 01 3
<input type="radio"/> Regular Payment (600 - 0)	Transaction Amount 150.00 4
<input type="radio"/> Regular Payment - Journal (600 - 1)	Fee Amount 35.00 5
<input type="radio"/> Spread Payment (690 - 0)	Effective Date 10/02/2017 6
<input type="radio"/> Spread Payment - Journal (690 - 1)	Insurance Type - Unknown Descriptor
<input type="radio"/> Bring Current Inquiry (181 - 0)	Coverage From
<input type="radio"/> Insurance Payment (2600 - 1)	Coverage To
<input checked="" type="radio"/> Collection Payment 1 (600 - 2)	
<input type="radio"/> Interest Only Payment (2600 - 3)	
<input type="radio"/> No Advance Payment (2600 - 9)	
<input type="radio"/> Agency Payment (2600 - 10)	
<input type="radio"/> Reverse NSF (2608 - 1)	

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Loans > Transactions > Make Loan Payment Screen

Collection Payment (2600/2/0)

Account Number 01 005544 01	Tran Amount 185.00	As Of Date 10/02/2017
Check In 150.00	Check In Number 1234	
Cash In	Collection Fee Amt 35.00	
Journal In	Jml Reference Nbr	

Correction

Send

Collection Transaction (tran code 2600-02) in CIM GOLDTeller



8. Look over the Collection Payment transaction, add the check number of the collection payment (optional), and if everything looks okay, click <Send> to finish processing the transaction.

Note: This transaction is different from the [Agency Payment transaction \(tran code 2600-10\)](#) because this transaction increases the principal balance by the fee amount, instead of debiting the fee from the G/L.

Example

A collection agency sends you a check for an account with a payment of \$150. The collection agency requires a 15% fee for all payments they collect. You would run the transaction for \$172.00: \$150 for the **Check In** and \$22.00 for the **Collection Fee Amt**.

History

The transaction will increase the **Principal Balance** by the amount of the fee (tran code 500 journal). It will then increase the [Partial Payment/Applied to Payment](#) amount by the fee (tran code 600 journal). The transaction will also process another loan payment (tran code 600) for the amount that goes toward principal, that will process according to the [Payment Application](#) (e.g., interest first, then principal, then late charges; or however it is set up in the **Payment Application**).

The history description for this transaction consists of three descriptions: "Collection Fee, Collection Pmt, Collection Pmt," as shown below:

Short History		Detailed History		SQL Loan History		Statements		Converted History		
Date	Time	Teller	Transaction	Amount	Field					
Start	12:00:00 AM									
Stop	11:59:59 PM									
4 Histories Matched Selections										
Date	Time	Transaction Amount	Transaction Description	Teller	Type	Refund	Balance			
10/09/2017	16:20:15	-25.00	0500 Collection Fee	1907 - Cindy Fisher	JN		4,525.00			
10/09/2017	16:20:50	-25.00	0500 Collection Fee	1907 - Cindy Fisher	JN		4,550.00			
10/09/2017	16:20:50	25.00	0600 Collection Pmt	1907 - Cindy Fisher	JN		4,550.00			
10/09/2017	16:20:50	120.00	0600 Collection Pmt	1907 - Cindy Fisher	CK		4,550.00			

CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\)](#) in [GOLD Services \(Application 8\)](#).



If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

[CP2 transaction \(tran code 2600-00\)](#)
[Insurance Payment \(tran code 2600-01\)](#)
[Collection Payment \(tran code 2600-02\)](#)
[Interest-Only Payment \(tran code 2600-03\)](#)
[Mail-in Payment \(tran code 2600-04\)](#)
[Walk-in Payment \(tran code 2600-05\)](#)
[Regular Payment with CP2 Eligibility Test \(tran code 2600-07\)](#)
[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-03, Interest-only Payment

The amount of this transaction must be for at least 30 days of interest (even if 30 days of interest isn't due), plus fees and late charges. The 30-Day Interest Inquiry identifies the interest amount (see [30-Day Interest Inquiry, transaction code 2170-00](#)).

Option OP04 IPCL, if set to "N" (no), will stop the transaction if the loan is a contract (when the [Purchased](#) radio button on the Additional Loan Fields screen > Origination/Maturity tab is selected).



Note: If institution option IORC (Interest-Only Requirement Code) is set to "1," then the following requirements must be fulfilled before an interest-only payment will be allowed:

1. The principal balance must be below \$10,000.00.
2. The original maturity (MLOMAT) must be in the future. If MLOMAT is blank, then the loan maturity date (LNMATD) will be used instead.
3. The loan opened date (LNOPND) must be three or more months ago.
4. Three full payments must have been made on the loan. A payment is considered a full payment if the history's partial amount plus amount to fees plus amount to principal plus amount to interest plus amount to late charges is less than the principal/interest payment as of the history date.
5. The last payment can't be an interest-only payment.
6. Allow the payment if this is the second interest-only payment in the calendar year. You can also allow a third interest-only payment made in a calendar year, if the third payment is being made in December.

See the following example of the Interest-only Payment transaction. **Note:** This transaction can also be initiated in CIM GOLD using the Loans > Transactions > [Make Loan Payment screen](#).

Interest-Only Pmt (2600/3/0)

Account Number	Tran Amount
<input type="text" value="0001-01000-4"/>	<input type="text" value="38.17"/>
Cash In	Cash Out
<input type="text" value="38.17"/>	<input type="text"/>
Check In	Check In Number
<input type="text"/>	<input type="text"/>
As Of Date	
<input style="border: none; border-bottom: 1px solid black;" type="text" value="08/12/2016"/> ▾	
<input type="checkbox"/> Correction	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

This transaction rolls the loan **Due Date** at least one payment frequency when the 30-day interest amount is paid. The transaction disregards the [Payment Application](#) (LNAPPL) and applies the money to fees, late charges, interest, and principal (in that order). Once the fees and late charges are paid, it then posts to all interest that is accrued, and if any amount is left over, it then applies that amount to principal. (If the amount of interest accrued is not at least as much as 30-days interest, you still must collect the 30-day interest amount and the difference is credited to the principal balance.) The [Applied To Payment](#) field on the Account Detail screen is always cleared to zero.



When you process this transaction:

- The [Due Date](#) is advanced by at least one frequency (see next bullet).
- This transaction adds the amount posted to principal, plus the amount in **Applied To Payment**, and divides that by the [P/I Constant](#) (Account Detail screen > Payment Detail tab). It rolls the **Due Date** by the number of P/I constants that are satisfied, and any remaining amount will stay in **Applied To Payment**. (The net result is that it is rolling the due date by more than one frequency depending on the amount in the **Partial Payments** field.)
- The [Maturity Date](#) (Additional Loan Fields screen > Origination/Maturity tab) always advances by one frequency.
- The [Date Last Accrued](#) field (Account Detail screen > Account tab) will be updated to the date the transaction was processed.
- The [Date Interest Paid To](#) field (Account Detail screen > Interest Detail tab) will be updated.

This transaction does not affect variance fields.

The history description for this transaction is "Int Only Payment."

CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

[CP2 transaction \(tran code 2600-00\)](#)
[Insurance Payment \(tran code 2600-01\)](#)
[Collection Payment \(tran code 2600-02\)](#)
[Interest-Only Payment \(tran code 2600-03\)](#)
[Mail-in Payment \(tran code 2600-04\)](#)
[Walk-in Payment \(tran code 2600-05\)](#)
[Regular Payment with CP2 Eligibility Test \(tran code 2600-07\)](#)
[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:



The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-04, Mail-in Payment

This transaction works like a [regular payment \(tran code 600\)](#) and follows the same rules. The best place to initiate this transaction is through the Loans > Transactions > [Make Loan Payment screen](#). Once you enter information on that screen and click <OK>, CIM GOLDTeller will open with the Mail-in Payment transaction displayed, as shown in the following screen examples:

Open Consumer Delinquent Category 0

Payment Selection

- Walk-In Payment (2600 - 5)
- Mail-In Payment (2600 - 4)
- Regular Payment (600 - 0)
- Regular Payment - Journal (600 - 1)
- Spread Payment (690 - 0)
- Spread Payment - Journal (690 - 1)
- Bring Current Inquiry (181 - 0)
- Insurance Payment (2600 - 1)
- Collection Payment (2600 - 2)
- Interest Only Payment (2600 - 3)
- No Advance Payment (2600 - 9)
- Agency Payment (2600 - 10)
- Reverse NSF (2608 - 1)

Transaction Information

Check Cash

Account Number: 32 000013 00

Transaction Amount: 374.84

Fee Amount:

Effective Date: 10/10/2017

Insurance Type: - Unknown Descriptor

Coverage From: Coverage To:

OK Return

Loans > Transactions > Make Loan Payment Screen



The screenshot shows the CIM GOLDTeller interface for a 'Mailed Payment (2600/4/0)' transaction. The interface is divided into several sections:

- Navigation:** Functions, Speed Keys, Options, CIF Search (F9), Log Off.
- Customer Information:** CINDYF 1907, Rec# 4, Primary Phone 801-555-2344.
- Transaction Details:** Account Number 32-000013-00, Tran Amount 374.84, Cash In, As Of Date 10/10/2017, Check In 374.84, Check In Number 1234.
- Transaction History:** A list of transactions including Loan Payment, Loan Pmt, Mailed Payment, Walk-In Payment, Death Claim Pymt, Payment W/ Cp2 Ck, No Advance Payment, Agency Payment, Collection Payment, Teller Spread Paymnt, and Loan Payoff.
- Transaction Design:** A table with columns 'Account' and 'Balance'. The first row shows account 32 000013 00 with a balance of 11,634.93. A red arrow points to the 'Y/n Field 1' checkbox with the text: "Change the name of this field to 'Assess NSF Fee?'".
- Buttons:** Send, Clear.

Mailed Payment Transaction in CIM GOLDTeller

Note: You should change the **Y/n Field 1** field description to "Assess NSF Fee." See the [Transaction Design](#) section in the CIM GOLDTeller User's Guide for more information on how to rename fields.)

The history description for this transaction is "Mail_In Payment." See [Walk-in Payment \(tran code 2600-05\)](#) for more information about descriptors for certain transactions.

If the mail-in payment is from garnished wages, see [Tran Code 2600-30, Garnishment Transaction](#).

Corrections

If you need to make a correction to a Mail-in Payment, you can bring up the transaction, but when the Mail-In Payment transaction box appears, check the **Correction** box. If you want to assess a non-sufficient funds fee at the same time as the corrected transaction, check the **Y/n Field 1** box (renamed to "Assess NSF Fee"). For example, a customer mailed in a payment with a check. The check later bounces due to insufficient funds. You would need to correct the Mail-In Payment transaction and assess a non-sufficient-funds fee at the same time.

Tip: The name of this field should be changed to "Assess NSF Fee." Changing field names is done on the Functions > Administrator Options > Transaction Design in CIM GOLDTeller. Right-click the **Y/n Field 1** field to bring up the [Field Properties screen](#) and change the name of the field.

Once you click on the corrected Mail-in Payment transaction, the system reverses the transaction and assesses the non-sufficient funds fee. The amount of the fee assessed is pulled from the Loans > Account Information > Account Detail screen > Late/NSF tab > [NSF Fields](#).



CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

[CP2 transaction \(tran code 2600-00\)](#)
[Insurance Payment \(tran code 2600-01\)](#)
[Collection Payment \(tran code 2600-02\)](#)
[Interest-Only Payment \(tran code 2600-03\)](#)
[Mail-in Payment \(tran code 2600-04\)](#)
[Walk-in Payment \(tran code 2600-05\)](#)
[Regular Payment with CP2 Eligibility Test \(tran code 2600-07\)](#)
[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-05, Walk-in Payment

This transaction works like a [regular payment](#) (tran code 600) and follows the same rules. The best place to initiate this transaction is through the Loans > Transactions > [Make Loan Payment screen](#). Once you enter information on that screen and click <OK>, CIM GOLDTeller will open with the Walk-in Payment transaction displayed, as shown in the following screen examples:



Open Consumer Delinquent Category 0

Payment Selection

- Walk-In Payment (2600 - 5)
- Mail-In Payment (2600 - 4)
- Regular Payment (600 - 0)
- Regular Payment - Journal (600 - 1)
- Spread Payment (690 - 0)
- Spread Payment - Journal (690 - 1)
- Bring Current Inquiry (181 - 0)
- Insurance Payment (2600 - 1)
- Collection Payment (2600 - 2)
- Interest Only Payment (2600 - 3)
- No Advance Payment (2600 - 9)
- Agency Payment (2600 - 10)
- Reverse NSF (2608 - 1)

Transaction Information

Check Cash

Account Number
32 000013 00

Transaction Amount
374.84

Fee Amount
[]

Effective Date
10/10/2017

Insurance Type
- Unknown Descriptor

Coverage From [] Coverage To []

OK Return

Loans > Transactions > Make Loan Payment Screen

CINDYF 1907

Rec# 4

J: Deposits

1: Loans

- 0: Loan Payment
- 0: Loan Pmt-Jnl - Bap (2600/17)
- 1: Loan Pmt (600/0/0)
- 2: Loan Pmt-Jnl (600/1/0)
- 3: Mailed Payment (2600/4/0)
- 4: Walk-In Payment (2600/5/0)
- 5: Death Claim Pymt (2600/6/0)
- 6: Payment W/ Cp2 Ck (2600/7)
- 7: No Advance Payment (2600/)
- 8: Agency Payment (2600/10/0)
- 9: Collection Payment (2600/2/1)
- 1: Teller Spread Paymnt
- 2: Loan Payoff
- 3: Interest
- 4: Open Loan

BARB BORROWS

Primary Phone

Account	Balance
32 000013 00	11,634.93

Walk-In Payment (2600/5/0)

Account Number: 32-000013-00
Tran Amount: 450.00

As Of Date: 10/10/2017

Cash In: 450.00
Cash Out: []

Check In: []
Check In Number: []

Y/n Field 1
 Correction

Send Clear

Change this to "Assess NSF Fee?"

Walk-in Payment Transaction in CIM GOLDTeller

Note: You should change the Y/n Field 1 field description to "Assess NSF Fee." See the [Transaction Design](#) section in the CIM GOLDTeller User's Guide for more information on how to rename fields.)



The history description for this transaction is "Walk-in Payment."

If the mail-in payment is from garnished wages, see [Tran Code 2600-30, Garnishment Transaction](#).

Descriptors

In Loan History, the system records all payment transactions as tran code 600. However, a descriptor is also added to help you better understand how the tran code 600 was processed, such as walk-in payment, interest-only payment, agency payment, etc., as shown below:

Short History				Detailed History	SQL Loan History	Statement
Date	Time	Teller	Tran			
Start	12:00:00 AM					
Stop	11:59:59 PM					
9 Histories Matched Selections						
Date	Transaction Description	Transaction Amount				
09/14/2017	0600 Phone Pmt By Ck		These are all descriptors.			
10/10/2017	0600 Walk-In Payment					
10/10/2017	0600 No Advance Pymt	3/4.84				
10/10/2017	0500 Collection Fee	-50.00				
10/10/2017	0500 Collection Fee	-50.00				
10/10/2017	0600 Collection Pmt	50.00				
10/10/2017	0600 Collection Pmt	200.00				
10/10/2017	0690 OPTIONAL LOAN PYMT	100.00				
10/10/2017	0600 Int Only Payment	186.14				

The following table shows you all the available descriptor codes and their description.

Field Number	Descriptor Code	Description	Tran 600 Description
1		Unknown Descriptor	Regular Payment
2	1	Mailed Payment	Mailed Payment
3	2	Walk-in Payment	Walk-in Payment
4	3	Interest Only Payment	Int Only Payment
5	4	Drop Box Payment	
6	5	Payment - Manual Offset	Pmt-Manual Offs
7	9	No Advance Payment	No Advance Pymt
8	10	Agency Payment	Agency Payment
9	11	Used by Waive Late Charge to skip cntrs	Loan Payment
10	12	Allotment Payment	Allotment Pmt



Field Number	Descriptor Code	Description	Tran 600 Description
11	13	SteadyPay Payment	SteadyPay Pmt
12	14	3rd Party Payment	3rd Party Pmt
13	15	Recurring Payment	Recurring Pmt
14	19	Internet Payment	WWW Payment
15	20	Guaranteed Payment	Guaranteed Pmt
16	25	Internet Payment by Credit Card	WWW Pmt by CC
17	30	Garnishment Payment	Garnishment Pmt
18	35	Lock Box Mail-in Payment	Lockbox Mail Pmt
19	40	Electronic Lockbox Payment	eLockbox Paymen
20	41	Western Union Lockbox Payment	WesternUn
21	42	MoneyGram Lockbox Payment	MoneyGram
22	43	PayNearMe Lockbox Payment	PayNearMe
23	45	Call-in Payment by Credit Card	Callin Pmt By CC
24	55	Telephone Payment by Credit Card	Phone Pmt By CC
25	65	Internet Payment by Online Check	WWW Pmt By Check
26	75	Telephone Payment by Online Check	Phone Pmt By Check
27	85	Call-in Payment by Online Check	Callin Pmt By Ck
28	95	One-Time Scheduled Payment by Check	1-Time Pmt by Ck
29	96	WWW One-Time Scheduled Payment by ACH	WWW 1-Tm Pmt ACH
30	100	Accident or Health Insurance	A&H Ins Payment
31	110	Unemployment Insurance	Unemployment Pmt
32	120	Property Insurance	Prop Ins Payment
33	130	Credit Life Insurance	Credit Life Pmt
34	140	GAP Insurance	GAP-Auto Pmt
35	141	GAP Insurance	GAP-Mcycle Pmt
36	142	GAP Insurance	GAP-RV Pmt
37	150	User Defined Insurance	Misc Ins Payment
38	165	AD&D Insurance	AD&D Payment
39	171	LPD (Auto) Insurance	LPD Ins Payment
40	172	Property Dual	Prop Dual Pmt
41	173	Property Dual Protected	Prop Dual Pr Pmt
42	175	Collateral Plus	Coll Plus Pmt
43	190	VSI Insurance	VSI Ins Payment
44	191	Non File Insurance	Non File Ins Pmt




Field Number	Descriptor Code	Description	Tran 600 Description
45	197	Homegard Insurance	Homegard Ins Pmt
46	198	Flood Insurance	Flood Ins Pmt
47	199	Fire Insurance	Fire Ins Pmt
48	217	Retraction of Promotion	Promo Retraction
49	221	Charge Off Loan	Charge-off Loan
50	222	Reverse Charge Off	Reverse Chrg-off
51	223	Repossession	Repossession
52	224	Reverse Repossession	Rev-Repossession
53	225	Prin / Int Adjustment	Prin/Int Pmt
54	226	Roll Finance Charges	Roll Finance Chg
55	227	Pay Promo to Zero	Pay Promo 2 Zero
56	228	Roll Finance Charge	Roll Finance Chg
57	229	Roll Misc Fees into Balance	Roll MF into Bal
58	250	Postpetition Trustee Payment	Trustee Payment
59	251	Adequate Protection Payment	Adequate Protect
60	252	Postpetition Escrow Payment	Postpet Escrow
61	253	Prepetition Claim Payment	Prepet Claim PMT
62	254	Postpetition Claim Payment	Postpet Claim PM
63	255	Insurance Payment on Bankruptcy	Ins Pmt Bankrupt
64	256	Payment on Bankruptcy	Pmt on Bankrupt
65	257	Increase escrow balance on BK loans	Inc RSV Balance
66	258	Reduce Principal Balance by Arrearage	Reduce Pm on BK
67	259	Waive Late Charges on Bk	Waive Lt Chrg BK
68	260	Write-off On BK Account	W/O BK Account
69	400	Partial Write-off	Prtl W/Off Pmt
70	401	Full Write-off	Full W/Off Pmt
71	402	Repo Write-off	Prtl W/Off Pmt
72	406	Retract Convert to IB	Retract Convert
73	410	Sale of Security	Sale of Sec Pmt
74	419	Interest Adjustment	Int Adjustment
75	500	Collection	Collection Pmt
76	510	Judgment Adjustment	Judgment Payment
77	580	Payoff	Payoff
78	600	Death Claim	Death Claim Pmt



Field Number	Descriptor Code	Description	Tran 600 Description
79	601	Payment From Partial	Pmt From Partial
80	602	Curtailement from Partial	Prin To Partial
81	603	Deferment	Deferment
82	604	Convert to IB	Convert to IB
83	605	Advance Payment	Advance Payment
84	606	Stored Value Card	Value Card
85	607	Default/Extension Charge	Default/Ext chrg

Corrections

If you need to make a correction to a Walk-in Payment, you bring up the Walk-In Payment transaction and check the **Correction** box. If you want to assess a non-sufficient funds fee at the same time as the corrected transaction, check the **Y/n Field 1** box. For example, a customer made a walk-in payment using a check. The check later bounces due to insufficient funds. You would need to correct the Walk-In Payment transaction and assess a non-sufficient-funds fee at the same time.

 *Tip:* The name of this field should be changed to "Assess NSF Fee." Changing field names is done on the Functions > Administrator Options > Transaction Design in CIM GOLDTeller. Right-click the **Y/n Field 1** field to bring up the [Field Properties screen](#) and change the name of the field.

Once you click on the corrected Walk-in Payment transaction, the system reverses the transaction and assesses the non-sufficient funds fee. The amount of the fee assessed is pulled from the Loans > Account Information > Account Detail screen > Late/NSF tab > [NSF Fields](#).

CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

- [CP2 transaction \(tran code 2600-00\)](#)
- [Insurance Payment \(tran code 2600-01\)](#)
- [Collection Payment \(tran code 2600-02\)](#)
- [Interest-Only Payment \(tran code 2600-03\)](#)
- [Mail-in Payment \(tran code 2600-04\)](#)



[Walk-in Payment \(tran code 2600-05\)](#)

[Regular Payment with CP2 Eligibility Test \(tran code 2600-07\)](#)

[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-06, Death Claim Payment

The Death Claim Payment transaction is processed when your institution receives a check from an insurance company upon death of one of the borrowers. The check may or may not be enough to pay off the loan. (See also: [Insurance Payment \(tran code 2600-01\)](#)).

In order to run this transaction, you must first enter the date the borrower died in the [Date of Death](#) field on the Loans > Marketing and Collections screen > CIF tab. Also, the account must have an open life insurance policy, as detailed on the Loans > Insurance > [Policy Detail screen](#).

Before running this transaction, first run the [Death Claim Quote transaction \(tran code 2606-00\)](#). This will give you the proper payoff amount based on the borrower's death date. If the loan is for daily interest (such as a payment method 6 or payment method 5), the accrued interest stops as of the death date.

The following is an example of the Death Claim transaction, followed by information on what to enter in the fields:



The screenshot shows the CIM GOLDTeller interface for a 'Death Claim Pymt (2600/6/0)'. The top navigation bar includes 'Functions', 'Speed Keys', 'Options', 'CIF Search (F9)', and 'Log Off'. The user is identified as 'CINDYF 1907'. The left menu shows 'Rec# 9' with options for Deposits and Loans. The 'BILL BORROWS' section contains a table with columns 'Account' and 'Balance', showing a balance of 10,598.00 for account 32 000013 00. The main form fields are: Account Number (32-000013-00), Tran Amount (10,598.00), Cash In (empty), Effective Date (10/04/2017), Check In (10,598.00), Check In Number (1234), Journal In (empty), Jmrl Reference Nbr (empty), and Interest Days (30). A 'Correction' checkbox is present and unchecked. 'Send' and 'Clear' buttons are at the bottom right.

Field	Description
Account Number	Enter the account number of the borrower who has died and who the death claim payment is being made. <i>Quick tip:</i> If you have not navigated to CIM GOLDTeller from viewing an account on the loan screen, you can quickly find the account owner by pressing <F9> and searching for the name, then double-clicking the account to have it entered in the Account Number field. See CIF Search topic in the CIM GOLDTeller User's Guide.
Tran Amount	Enter the amount of the transaction in this field. This will be the amount of the check.
Effective Date	Enter the date this borrower died in this field. This date should match the date entered on the Date of Death field on the Loans > Marketing and Collections screen > CIF tab.
Cash In/Check In	Usually, death claim payments are made via check; however, cash payments are allowed. Enter the amount of the check from the insurance company in the Check In field. The amount must match the Tran Amount .
Check In Number	Enter the number of the check from the insurance company.
Journal In	This field is not needed.
Jrnl Reference Nbr	This field is not needed.



Field	Description
Interest Days	<p>For interest bearing accounts, this transaction will accrue and pay interest on the current principal balance up to the date of the death, plus the number of days entered in the Interest Days field on the transaction. For example, if the date of death was 09-01-2020 and "15" is entered in the Interest Days field, the system will accrue and collect interest (for payment method 6 only) up to 09-16-20.</p> <p>For precomputed accounts (payment method 3) where the account closes due to this transaction, the interest days are added to the date of death to calculate the refund of precomputed interest based on the date of death plus the days in the Interest Days field. If the account does not close, the Interest Days field is ignored. (The amount of precomputed interest that is refunded back is found in the Rebated Interest field.)</p> <p>If DCOP option is 0 or 1 for your institution (see DCOP Option box below), the program defaults to "30." The transaction will also update Rebated Interest (LN78RI) on precomputed interest loans.</p>
Correction	Check this box if you previously ran a Death Claim Payment transaction, but want to reverse it. You can only correct this transaction the same day it was run.

Results of the Death Claim Payment

The results of this transaction vary according to which DCOP option you have set (see [DCOP Option](#) box below). When processed, this transaction will accrue and pay interest on the current principal balance up to the date of the death, plus the number of days that were entered in the **Interest Days** field. If DCOP option 1 (see below) is used and nothing is entered in the **Interest Days** field, the program defaults to "30." If this is a precomputed loan and the loan qualifies for a rebate amount of any unearned precomputed interest, the system will debit the **Principal Balance** field by the amount of the unearned interest (see [Rebated Interest](#) (LN78RI)).

If the amount of this transaction is enough to pay off the loan, you may want to run the Payoff Inquiry transaction first to find out the amount of the payoff. Do not lock the loan on the Loans > Payoff screen. The Death Claim Payment transaction cannot run on loans that have been locked for payoff.

If this transaction closes the account due to payoff, the system assigns **Special Comments** code BP (Account paid by Insurance) to the account for Credit Reporting purposes. See the [Special Comments](#) field on the Credit Reporting screen for more information.

Additionally, the following takes place on the account:

- If the claim check is for enough money to pay the loan off (including the rebates), this transaction will also close the loan.
- On the Policy Detail screen for all policies, except the life insurance policy, the date of death is automatically entered in the **Date Cancelled** field, and a **Cancellation Code** of "4 - Insured Request" is entered. See DCOP Option box below for options that affect insurance policies. For the life insurance policy, a **Cancellation Code** of "8 - Death Claim" is added and the cancellation date is entered in the



Date Cancelled field. This will cause the unearned premium for the life insurance to be fully earned at monthend. If you are using the Assurant Insurance Company transmission, the cancellation information for all policies will be sent with the next monthly transmission.

- Any **Unearned Premium** amounts are also refunded (credited to the **Principal Balance**) with this transaction.
- Unearned insurance finance charges, taxes, and surcharges (life included), if applicable, will be refunded and credited to the **Principal Balance**.
- For payment method 6 loans that refund interest back to the borrower, the interest will be credited to the **Principal Balance**.



WARNING: If the death claim check was not enough to pay off the loan and the DCOP institution option is not "3," all open insurance policies on the account are *still* cancelled. If you don't want them cancelled, you should not use this transaction, as the transaction refunds the unearned premiums and places the cancelled date on the policies on the Insurance Policy Detail screen. Instead, you can use the Insurance [Payment transaction \(tran code 2600-01\)](#) or run a [Payoff transaction \(tran code 580\)](#) for the claim check amount.

- The DCOP options control whether this transaction processes fees or late charges. You may need to manually post or waive them prior to processing this transaction if your institution does not use any of the DCOP options. If the Death Claim Payment is not enough to pay off the loan, unearned interest and amortizing fees will not be refunded.
- If a loan has been locked for payoff (Loans > Payoff screen), you must drop it prior to processing this transaction.
- If the G/L account numbers for insurance commission rebates are not set up on the GOLD Services > General Ledger > [Set Up G/L and Commissions](#), and unearned insurance commissions are still on the account, the transaction will not process.
- The **Insurance Pmt Amt Received** and **Insurance Pmt Received Date** fields are updated with the transaction amount and the transaction date. If the **Insurance Claim Amount** field already has an amount in it, the new transaction amount will be added to the amount in the box.
- The insurance claim date will be changed to the new date. The [Insurance Claims Paid Report \(FPSRP216\)](#) shows these transactions.

DCOP Option

Institution option DCOP has the following four options that will affect this transaction:

Setting DCOP option 1 will do the following:



In addition to doing everything the transaction does currently, this option also:

- Collects any outstanding miscellaneous loan fees.
- Collects all outstanding late charges up to the **Date of Death**, and waives any late charges assessed after the **Date of Death**.
- This option will cancel all insurance policies regardless if the Death Claim Payment closes the account or not. The system cancels insurance policies using **Cancellation Code 8 - Death Claim**.
- This option will only rebate interest and amortize fees if the Death Claim Payment closes the account (due to the check being enough to pay off the loan completely).

Setting DCOP option 2 will do the following:

This option does everything the transaction does currently, but it also:

- Waives all miscellaneous fees with a fee code of 9 (non-sufficient funds) or 16 (charge back).
- This option also collects all outstanding late charges up to the **Date of Death**, and waives any late charges assessed after the **Date of Death**.
- This option will cancel all insurance policies regardless if the Death Claim Payment closes the account or not. The system cancels insurance policies using **Cancellation Code 8 - Death Claim**.
- This option will only rebate interest and amortize fees if the Death Claim Payment closes the account.

Setting DCOP option 3 will do the following:

This option does everything the transaction does currently, but it also:

- Waives all miscellaneous fees with a fee code of 9 (non-sufficient funds) or 16 (charge back) if the account is paid off during the transaction; it leaves all fees on the account if the account is not paid off.
- Collects all outstanding late charges up to the **Date of Death**, and waives any late charges assessed after the **Date of Death**.
- Cancels all insurance policies if the Death Claim Payment closes the loan. If the Death Claim Payment does not close the loan, only the life insurance will be cancelled with the payment. The system cancels insurance policies using **Cancellation Code 8 - Death Claim**.
- This option will only rebate interest and amortize fees if the Death Claim Payment closes the account.
- The **Principal Balance** is decreased effective the same date for which the interest was accrued (based on what was entered in the **Interest Days** field). The system then calculates interest up to today on the reduced **Principal Balance**.

Setting DCOP option 4 will do the following:

In addition to doing everything the transaction does currently, this option also:



- Collects any outstanding miscellaneous loan fees.
- Collects all outstanding late charges up to the **Date of Death**, and waives any late charges assessed after the **Date of Death**.
- Cancels all insurance policies regardless if the Death Claim Payment closes the account or not. The system cancels insurance policies using **Cancellation Code 8** - Death Claim.
- This option will only rebate interest and amortize fees if the Death Claim Payment closes the account.
- This option will accrue and pay interest on the current **Principal Balance** up to the **Date of Death**, plus the number of days that were entered in the **Interest Days** field. If nothing is entered in the **Interest Days** field, the program defaults to "0."

Precomputed Loans Sold to Investors

For those institutions that have precomputed loans that are sold to another company, institution option OPT5 SCRT (Use Securitization) allows the system to post to additional General Ledger accounts when running a Payoff (tran code 580), Death Claim Payment (tran code 2600-06), or Convert Precomputed to Interest Bearing (tran code 510) transaction.

The transactions post to the same General Ledger accounts as they currently do; however, additional transactions are also run to offset debit or credit General Ledger accounts. The three General Ledger account fields are on the GOLD Services > General Ledger > G/L Account By Loan Type screen. The fields are **Unearned Investor Contra**, **Interest Investor Contra**, and **Investor Clearing**, as explained in the [G/L Account By Loan Type](#) help.

Note: Some state laws only allow you to collect interest up to 30 days after the date of death. Other states allow you to collect interest up to the date the claim check was received, or 30 days of interest, whichever is less. [DCOP](#) option 0 and 1 default to collecting 30-days interest.

Note: This transaction will not run if the loan does not have a life insurance policy (INTYPC = 50-59). The history description for this transaction is "510 - Death Claim Cr."

Correction Information

The Death Claim transaction can only be corrected the same day it is run. Once you reverse this transaction, all amortizing fees, insurance policies, and everything else that was accounted for during the transaction are put back on the account. If the account was closed because the amount was enough to pay off the loan, the loan is re-opened just as it was before the Death Claim Payment transaction was run.

Maintenance Fee Program

The maintenance fee for Alabama (MRMCOD = 01, 02, 03, 04, or 05) will either earn and collect fees or "unearn" and "uncollect" fees using the **Date of Death**. In addition, the maintenance fee indicator (MRMTNF) is unchecked to prevent future collections and/or fee earning. For fee codes 02, 03, 04, and 05, the earned date (MRMMDT) and collected date (MRPIFD) will be the **Date of Death**. See the Loans in CIM GOLD > Loan



Screens > Account Information Screen Group > Additional Loan Fields Screen > Daily Statistics & Fees tab > [Maintenance Fee field group](#).

Examples:

Example 1

Current Date—03/02/17
Date of Death—02/12/17
Due Date—02/10/17
Earned Date—02/10/17
Collected Date—01/25/17

When the Death Claim transaction is run, the system will collect on the fee earned in February since the **Date of Death** is after February's earned date.

Example 2

Current Date—03/02/17
Date of Death—02/11/17
Due Date—12/10/16
Earned Date—01/10/17
Collected Date—11/05/16

When the Death Claim transaction is run, the system will earn one month's fee since the **Date of Death** is after the **Due Date Day**. The system will also collect the fees for November, December, January, and February to match the fees earned through February. (**Note:** This situation would occur if the account became non-performing prior to the **Date of Death**.)

Example 3

Current Date—03/02/17
Date of Death—02/08/17
Due Date—02/10/17
Earned Date—02/10/17
Collected Date—12/25/16

When the Death Claim transaction is run, the system will use a negative 919 transaction to "unearn" one month since the **Date of Death** is prior to the earned date. The system will also collect the fee earned in January since the date of death is after January's earned date and we have only collected through December.

Example 4

Current Date—03/02/17
Date of Death—02/08/17
Due Date—02/10/17
Earned Date—02/10/17



Collected Date—02/28/17 (paid by deceased member's family or friends)

When the Death Claim transaction is run, the system will use a negative 919 transaction to "unearn" one month since the **Date of Death** is prior to the earned date. The system will also "uncollect" the fee for February since the date of death is prior to February's earned date and collected date.

Tran Code 2600-07, Regular Payment with CP2 Eligibility

This transaction works exactly like a [Regular Payment \(tran code 600\)](#). It follows all the same rules as a regular payment, except if the amount of payment and refunds would pay off the account, it will display the following message:

REUNDS COULD CLOSE LOAN/SEE PAYOFF

That message means there are enough refunds (such as unearned precomputed interest or insurance premium refunds) on the account that the payment plus refunds would pay off the account. You would then need to run the payment through the Loans > Payoff screen by first locking the loan then using the [Post Payoff tab](#) to actually run the transaction.

You would use this transaction, instead of a regular loan payment transaction, if the loan balance is getting low and you want to make sure the payment plus refunds wouldn't pay off the loan first before making the payment.

The following is an example of this transaction:

Payment W/ Cp2 Ck (2600/7/0)

Account Number	Tran Amount
<input type="text" value="5757-012249-9"/>	<input type="text" value="80.00"/>
Check In	Check In Number
<input type="text" value="80.00"/>	<input type="text" value="5468"/>
Cash In	Cash Out
<input type="text"/>	<input type="text"/>
As Of Date	
<input type="text" value="08/10/2018"/> ▼	
<input type="checkbox"/> Correction	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

The history description for this transaction is "Regular Payment."

CP2 Rules on Payoffs



This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

[CP2 transaction \(tran code 2600-00\)](#)

[Insurance Payment \(tran code 2600-01\)](#)

[Collection Payment \(tran code 2600-02\)](#)

[Interest-Only Payment \(tran code 2600-03\)](#)

[Mail-in Payment \(tran code 2600-04\)](#)

[Walk-in Payment \(tran code 2600-05\)](#)

Regular Payment with CP2 Eligibility Test (tran code 2600-07)

[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.

The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-09, No Advance Payment

This transaction works similarly to a [Regular Payment \(tran code 600\)](#), but does not roll the **Due Date** or increment the payment **Installments Made**. (Funds are posted to the loan based on the [Payment Application](#) code (e.g., interest, principal, late charges, fees, etc.))

Why would someone use this transaction?



This is a good transaction to use if a full payment has already been made for the frequency, and the borrower would like to make another payment. Or perhaps a borrower brings in a payment so large that it would roll the **Due Date** two or more times. Well, you could break up that payment and make one regular payment, then use this transaction to take the remaining amount that will not roll the **Due Date**.

Example: Bill has a regular loan payment of \$100. He brings in \$500 for his payment, but he doesn't want the remaining amount to keep rolling the **Due Date**. He likes having a monthly reminder to make his payment, and the Notifications system is set up to send him a text five days before the **Due Date** to remind him to make a payment. If the Due Date were advanced for five whole months, he wouldn't get those monthly reminders. He wants to continue to make those regular, monthly payments. So here's what you'd do as the teller:

1. Run a Regular Payment transaction (tran code 600) for the regular payment amount of \$100.
2. Now run a No Advance Payment transaction (tran code 2600-09) for the remaining amount of \$400.
3. The system will process the first transaction (Regular Payment) and advance the **Due Date** and apply all funds according to the **Payment Application** (first fees, then interest, then principal).
4. With the second payment, No Advance Payment, the system will apply any more outstanding late charges or fees (if the first payment didn't cover them all), but then any remaining amount all goes toward paying down the **Principal Balance**. The **Due Date** and Installment will *not* advance with this payment, and the next regular payment will still be due next month.

How to run the No Advance Transaction?

You should run the No Advance transaction through the Make Loan Payment screen (under Loans > Transactions) by selecting the **No Advance Payment** radio button, as shown below:



Open Consumer Delinquent Category **0** **Adv**

Payment Selection		Transaction Information		Loan Fields	
<input type="radio"/> Walk-In Payment	(2600 - 5)	<input checked="" type="radio"/> Check	<input type="radio"/> Cash	Total Due	
<input type="radio"/> Mail-In Payment	(2600 - 4)	Account Number	8951 000037 7	Next Payment	94.30
<input type="radio"/> Regular Payment	(600 - 0)	Transaction Amount	200.00	Original Balance	995.34
<input type="radio"/> Regular Payment - Journal	(600 - 1)	Fee Amount		Current Balance	158.25
<input type="radio"/> Spread Payment	(690 - 0)	Effective Date	02/11/2019	Balance + Fees	158.25
<input type="radio"/> Spread Payment - Journal	(690 - 1)	Insurance Type	- Unknown Descriptor	Due Date	03/28/2019
<input type="radio"/> Bring Current Inquiry	(181 - 0)	Coverage From		Date of Loan	01/28/2019
<input type="radio"/> Insurance Payment	(2600 - 1)	Coverage To		Cash Available	
<input type="radio"/> Collection Payment	(2600 - 2)			Back To Original	776.09
<input checked="" type="radio"/> No Advance Payment	(2600 - 9)	<input type="button" value="OK"/> <input type="button" value="Return"/>			
<input type="radio"/> Agency Payment	(2600 - 10)				
<input type="radio"/> Reverse NSF	(2608 - 1)				

Miscellaneous Fees

Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived
9	NSF	10/10/2018	30.00	1	10/10/20...	30.00	1		

Action Codes

Action Date	Action Code

Loans > Transactions > Make Loan Payment Screen

After you enter all the applicable fields on that screen and click <OK>, CIM GOLDTeller will then open with the No Advance Payment transaction displayed and all the applicable fields entered. Click <Send> on the GOLDTeller transaction.



Note: The name on the CIM GOLDTeller screen may show as "Misc. Credit Payment (2600/9/0)" when you first see it. This is how it originally shows, but you can change the name of this transaction if you are a supervisor. See the Functions > Administrator Options > Transaction Design > [Transaction Entry Options](#) topic in CIM GOLDTeller User's Guide for more information on how to change the name of transactions.

The No Advance Payment Transaction in CIM GOLDTeller is shown below:



Misc. Credit Payment (2600/9/0)


Account Number <input type="text"/>	Tran Amount <input type="text"/>	Journal In <input type="text"/>
Cash In <input type="text"/>	Cash Out <input type="text"/>	Jml Reference Nbr <input type="text"/>
Check In <input type="text"/>	Check In Number <input type="text"/>	
As Of Date 02/11/2019 ▾	<input type="checkbox"/> Y/n Field 1	
<input type="checkbox"/> Correction		

You'll want to change the name of this field (Field 210) to "Assess NSF Fee?" to make it more understandable for tellers.

The history description for this transaction is "No Advance Pymt."

Corrections

If you need to make a correction to the No Advance Payment, you can bring up the transaction, but when the transaction box appears, check the **Correction** box. If you want to assess a non-sufficient funds fee at the same time as the corrected transaction, check the **Y/n Field 1** box (renamed to "Assess NSF Fee"). For example, a customer made a payment with a check. The check later bounces due to insufficient funds. You would need to correct the No Advance Payment transaction and assess a non-sufficient-funds fee at the same time.

 *Tip:* The name of this field should be changed to "Assess NSF Fee." Changing field names is done on the Functions > Administrator Options > Transaction Design in CIM GOLDTeller. Right-click the **Y/n Field 1** field to bring up the [Field Properties screen](#) and change the name of the field.

Once you click on the corrected No Advance Payment transaction, the system reverses the transaction and assesses the non-sufficient funds fee. The amount of the fee assessed is pulled from the Loans > Account Information > Account Detail screen > Late/NSF tab > [NSF Fields](#). The NSF fee will be displayed in the Miscellaneous Fees field group on the Marketing and Collections screen, as shown below:



Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived	Cntr	Remaining
9	NSF	02/12/2019	30.00	1							30.00

CP2 Rules on Payoffs

This transaction can be used with the [CP2 Transaction Processing Rules screen \(function 803/804\) in GOLD Services \(Application 8\)](#).

If, after taking the underpayment into consideration, the amount of credit insurance refunds and/or precomputed interest refund is enough to pay off a loan, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" will be displayed when any of the following transactions are processed:

[CP2 transaction \(tran code 2600-00\)](#)

[Insurance Payment \(tran code 2600-01\)](#)

[Collection Payment \(tran code 2600-02\)](#)

[Interest-Only Payment \(tran code 2600-03\)](#)

[Mail-in Payment \(tran code 2600-04\)](#)

[Walk-in Payment \(tran code 2600-05\)](#)

Regular Payment with CP2 Eligibility Test (tran code 2600-07)

[No Advance Payment \(tran code 2600-09\)](#)

Be aware that these refunds may not in themselves be enough to pay off the loan; it may require a portion of the payment that is being posted.

Example:

The loan balance is \$100.00, and the principal and interest is \$75.00, leaving \$25 of the remaining loan balance to fees and late charges. The refunds total \$40.00, if the loan is paid off today. A customer brings in an \$80 payment.

As you attempt to post the loan payment using this transaction, the system will return with the following message: "REFUNDS COULD CLOSE LOAN/SEE PAYOFF."

You would not be able to use this transaction. You would instead open the Loans > Payoff screen, lock in the payoff, then post the payoff using the [Post Payoff tab](#). The total amount of the payment, \$80, would pay off the principal and interest and \$5 of the fees and late charges, leaving \$20 more to pay off the loan. Because the loan would be paid off early and therefore be eligible for refunds, the \$40 in refunds would pay off the remaining \$20 left on the loan, leaving \$20 as a refund back to the customer. The loan would then be closed.



The system calculates this for you when running a payoff on the Loans > Payoff screen > Post Payoff tab. Any refunds (credits) will show on the [Adjustments tab](#) after the loan has been locked for payoff.

Tran Code 2600-10, Agency Payment

This transaction performs a payment on a loan in which a collection agency received the full payment. This transaction provides a way to run the payment received from the collection agency if they subtract their fee prior to sending it to your company. You can run the transaction when a fee is not subtracted, entering the full payment amount. If the collection agency sends the payment less their fee, run the transaction as described. The full payment amount should be placed in the **Tran Amount** field; the fee amount charged by the collection agency should be entered in the **Collection Fee** field; and the remaining check amount should be entered in either the **Check In** or **Cash In** fields.

If the transaction is run without a fee, follow the same procedure as above, only place the full payment amount in the **Check In** or **Cash In** fields and leave the **Collection Fee** field blank.

Note: This transaction always posts funds in the following order: principal balance, interest, then either late charges or loan miscellaneous fees, depending on the order indicated in the **Payment Application** field.

Note: The remaining funds must be either cash or check. The transaction does not process mixed cash and check amounts.

Note: This transaction is different from the [Collection Payment transaction \(tran code 2600-02\)](#) because this transaction does not increase the principal balance by the fee amount.

Note: You can run this transaction without requiring a fee. Just enter "0.00" in the **Collection Fee Amt** field or leave it blank.

The Agency Payment transaction box displays the following fields:



Agency Payment (2600/10/0)	
Account Number 0100-033034-1	Tran Amount 150.98
As Of Date 06/27/2016	Collection Fee Amt 25.00
Cash In <input type="text"/>	
Check In 125.98	Check In Number 4561
Journal In <input type="text"/>	Jml Reference Nbr <input type="text"/>
<input type="checkbox"/> Correction	CCCS/Other CCCS
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

The transaction posts the transaction amount to the loan. The collection fee (if applicable) is debited to the General Ledger account specified. The General Ledger account for collection agency fees is set up in the [Collection Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen in CIM GOLD.

Example: A collection agency collects a \$100.00 payment and charges a \$25.00 fee. Then \$75.00 is sent to the institution.

The Agency Payment transaction should be run with \$100.00 in the **Tran Amount** field, \$25.00 in the **Collection Fee** field, and \$75.00 in either the **Check In** or **Check Out** fields. Consequently, \$100.00 will be posted to the loan, and \$25.00 will be debited to the General Ledger account listed in the [Collection Fee](#) field on the GOLD Services > General Ledger > GL Account By Loan Type screen.

Note: The **CCCS/Other** field is initially called "Event Code" (Field number 236) when you first download this transaction. You should change the name of this field to "CCCS/Other" and make it a drop-list, as displayed in the transaction example above. The list should include two choices: CCCS and Other. (Or you can hide it if your institution does not use this field.)

If the teller selects "CCCS," the account is flagged with [Special Comment Code](#) "B" (account payments managed by Credit Counseling Service) during monthend credit reporting. If the teller selects "Other," no **Special Comment Code** is reported unless another **Special Comment Code** applies to the account. The next month, the flag is removed, unless another agency payment is made on the account.

To change the name of a field in CIM GOLDTeller or to hide a field, see this section in the CIM GOLDTeller manual:



- [CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Field Properties Screen](#)

To create a drop-list on a transaction in CIM GOLDTeller, see this section in the CIM GOLDTeller manual:

- [CIM GOLDTeller User's Guide > CIM GOLDTeller Screen Details > Functions > Administrator Options > Transaction Design > Creating a drop-list field](#)

Tran Code 2600-11, Deferment Override Payment

The Deferment Override Payment transaction (tran code 2600-11) processes deferment payments on accounts. It can be processed on delinquent accounts. A charge is usually required for running this transaction. The amount of the charge is determined by the [Deferment Code](#) shown on the Loan > Deferments screen.

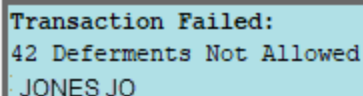
IMPORTANT: This transaction is identical to the [Deferment by Code transaction](#) (tran code 2600-13) except one major difference: This transaction ignores institution options [DFRM](#) (number of deferments allowed per year) and [DFRL](#) (number of deferments allowed in the lifetime of the loan). In other words, if you allow this transaction to be available in your GOLDTeller database files, users can process as many deferment transactions on the account as needed in a given year or life of loan using this transaction. In some ways it resembles the No Rules deferment (tran code 2600-17). However, the other requirements of a deferment (such as the deferment charge) based on the **Deferment Code** still apply. See the [Deferment Code](#) help for more information concerning rules for specific deferment codes.

Note: Run the [Override Deferment Inquiry transaction \(tran code 2270-04\)](#) first before running the Deferment Override Payment transaction (tran code 2600-11). That way, the system will enter the deferment charge amount automatically for the account (if any).

The **Deferment Code** can also determine other important loan criteria before deferments are eligible. Such as:

- Whether late charges are waived when the deferment is processed.
- What payment methods are allowed deferments using that **Deferment Code**.
- Whether the charge amount for running the transaction is added to the **Applied To Payment** amount.
- How many payments must be made before a deferment can be processed.
- Some **Deferment Codes** restrict deferments on accounts if the loan is less than a certain amount.
- Other **Deferment Codes** will not allow deferments on accounts if the account is more than one or two payments past due.

The system will show a reason if that account is not eligible for deferments by code, as shown below:



```
Transaction Failed:  
42 Deferments Not Allowed  
JONES JO
```



Run Deferment Inquiry First

Before processing this deferment, you should first process the [Override Deferment Inquiry transaction \(tran code 2270-04\)](#) to determine how much the charge is for running deferments on this account. This amount is also displayed on the Loans > Deferments screen in the Deferment Inquiry box, as shown below, as well as on the Loans > Transactions > [Make Loan Payment screen](#) (only if your institution allows deferments to be run from the Make Loan Payment screen).

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	12/01/2015	44.80	69.20	Regular	
2	05/01/2016	36.69	77.31	Regular	Customer Request
3	06/01/2016	36.69	77.31	Regular	Employment Hardship

Effective Date	05/28/2016	Deferment Amount	36.69	Term in Months	27
Deferred Due Date	06/01/2016	Principal Amount	77.31	Deferment Inquiry	
Next Due Date	08/01/2016	Interest Amount	36.69	Effective Date	05/30/2016
Date Last Late		Fees Collected		Nbr of Deferments Eligible/Calculated	1 / 1 =
Maturity Date	07/15/2017	Late Charges		Deferment Amount	34.51
Interest Paid to		Late Charges Waived			
Deferment Code	5 - Illinois				

Deferment Type	Number
Regular	3
Total	3

Loans > Deferments Screen in CIM GOLD

Enter the charge amount (as shown in the **Deferment Amount** field above) for the deferment in the **Tran Amount** field on the Deferment Payment transaction. This is done automatically if you first run the [Override Deferment Inquiry transaction](#).

Note: If you first set up this transaction through the [Make Loan Payment screens](#) in CIM GOLD, the amount will automatically be entered for you. Not all institutions allow deferments made through the Make Loan Payment screen. See the Deferments topic in the [Make Loan Payment](#) help for more information.

Transaction Details and Example

The Deferment Override Payment transaction box in CIM GOLDTeller is shown below:

ANTHONY
Primary Phone

Account	Balance	Payment	Status
003	2,595.31	153.28	Open
003	8,922.51	257.09	Open

Deferment Override Payment (2600/11/0)

Account Number: 00 Tran Amount: 25.95 Deferment Reason: 1 - Job Loss

Effective Date: 09/15/2020 As Of Date: 09/15/2020 Journal In:

Cash In: 25.95 Cash Out: Jml Reference Nbr:

Check In: Check In Number: Processing Fee Amt:

Correction

Buttons: Send, Clear

Callout 1: Change the name of this field to "Deferment Reason" and make it a drop-list.

Callout 2: Hide this field or change the name from "Collection Fee Amt" to "Processing Fee Amt."

Deferment Override Payment Transaction (tran code 2600-11)

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. As of September 2020, a new field is available on this transaction. The new field is called "Collection Fee Amt" but you should either hide this field, or rename it to "Processing Fee Amount" if your institution requires a processing fee for running the Deferment by Code transaction. The processing fee is different from the charge amount of the deferment. See [Processing Fees for Deferments](#) for more information.





Tip: To hide a field from other users, use the Functions > Administrator Options > Transaction Design screen. Then find and select the transaction in the list, right-click the "Collection Fee Amt" field (renamed "Processing Fee Amount"), and check the **PC Hide Field** box. See the [Transaction Design > Field Properties Screen](#) help in the GOLDTeller User's Guide for more information

5. You'll notice a **Code 1** field. The name of that field should be changed to "Deferment Reason," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
6. You need to make the **Code 1** (now renamed "Deferment Reason") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary.](#)
 - b. [Create the drop-list in the View/Modify Droplists.](#)
 - c. [Assigning a field to that drop-list.](#)



Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transaction > EZPay screen. Any Hardship deferrals run from there will be given **Deferment Reason Code 2**, as shown below:

Setup Screen Defemert Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Defemertns Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using **Deferment Reason Code 6**, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Report](#) below for more information.



**Tip**

When setting up the Deferment Override Payment transaction on your CIM GOLDTeller system, it is recommended that the **Account Number**, **Tran Amount**, and **Effective Date** be the first three fields. This is because these fields are automatically filled in when the transaction is initiated by the [Override Deferment Inquiry transaction \(tran code 2270-04\)](#). The cursor will be on the first field after these three fields. See the [Transaction Design topic](#) in the CIM GOLDTeller User's Guide for more information on setting up transactions in CIM GOLDTeller.

Deferment Notice

A [Deferment Notice \(tran code 2270-02\)](#) can be automatically initiated after the Deferment Override transaction. Deferment notices are institution-defined. They can include all the details concerning a deferment that would be applicable to the borrower. They can also include an area for the borrower to sign, that you can keep for your records by attaching the notice to File Services Plus.

See the [Deferment Notice](#) help for more details.

Deferment Options

Some initial setup is required before deferments can be processed. These options are usually set up by your GOLDPoint Systems account manager when you convert onto our system or start allowing deferments.

- The [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen must contain a valid General Ledger number. This is the General Ledger account used for crediting or debiting deferment and extension funds.
- For deferments requiring a flat fee ([Deferment Code](#) 7), the deferment fee amount must be indicated using [Institution Option DFFF](#).

Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The [Due Date](#) is rolled to the next **Due Date**.
- The amount entered in the **Tran Amount** field (the deferment charge amount) is credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen for that loan type.



- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the Deferment Payment transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the Deferment Payment transaction.
- The [Last Payment Date](#) (LNDTLP) is changed to the **Effective Date** entered on the Deferment by Code transaction, unless [institution option NDLP](#) is "yes." If that option is "yes," then the **Last Payment Date** is *not* updated. In other words, the system will not consider the deferment as an actual payment. It's treated in a special category all its own. The Last Payment Date is found on the Loans > Marketing and Collections screen > Delinquent Payments tab.
- **Late Charged Due** (LNLATE) may be waived if the **Deferment Code** allows it. See the [Deferment Code](#) description for more information.

Additionally, the following fields are updated on the Loans > [Deferments](#) screen:

- The **Effective Date** (D0DTEF) is updated with the effective date of the transaction.
- The **Deferred Due Date** (D0DUUDT) is updated with the date the deferment **Due Date** starts.
- The **Next Due Date** (D0DUNX) is updated with the date the deferment ends and the next payment is due.
- The **Maturity Date** (D0MATD) advances to the next frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Term in Months** (D0TERM) is increased by 1.
- If a charge amount (other than zero) is applied when this transaction is run, the **Deferment Amount** (D0DFAM) is updated with the amount of the charge.
- If this is an interest-bearing account (payment method 6), the **Interest Amount** (D0IAMT) is also updated with the charge amount.
- If late charges were waived as determined by the **Deferment Code**, the amount of late charges will be shown in the **Late Charges Waived** field (D0LCCW).
- The **Deferment Counter**, which isn't shown on any screen in CIM GOLD, is updated by 1. The **Deferment Counter** is important in determining the number of deferments allowed on a loan or lifetime of loan, as determined by the **Deferment Code** and institution options. See [Deferment Code](#) help for more information.

See also [Credit Reporting](#) below for how deferments affect Credit Reporting.

Criteria for Deferments

To run the Deferment transaction, the loan must meet the following criteria:



- [OP02 STRN](#) must be set to "Y."
- It cannot be a closed account.
- It cannot be a service-released account.
- It cannot be an unopened account.
- The account cannot have reached the maximum number of deferments for the contract year ([Institution Option DFRM](#)).
- The account cannot have reached the maximum number of deferments over the life of the loan ([Institution Option DFRL](#)).

See the [Deferment Code](#) help for other restrictions based on the **Deferment Code** on the account.

Note: If any of these exist and you find the deferment cannot be run, but your institution has determined that the borrower can have a deferment, consider using the No Rules Deferment transaction (tran code 2600-17), if your institution allows it. See the [No Rules Deferment](#) topic for more information.

History

You can view the results of the Deferments transaction on the Loans > [History screen](#) or on the Loans > [Deferments screen](#). The Deferment Inquiry field group is also on this screen. It will display the number eligible and can also calculate more than one deferment amount.

See the following examples of these screens showing deferments:



Short History **Detailed History** | SQL Loan History | Statements | Converted History

Date: [Start] [Stop] Time: 12:00:00 AM [Stop] 11:59:59 PM Teller: [] Transaction: [] Amount: [] Field: [] Cash Check Journal [Display]

86 Histories Matched Selections

Date	Time	Transaction Amount	T	Description	Account	Field	Amount	Transaction Origination Code	Skip On Stat
03/31/2020	20:08:45	-0.39	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
04/24/2020	19:57:16	-15.00	0560	ASSESS LATE CHARGE	8910 - SYST...	JN	5,412.75	34	<input type="checkbox"/>
04/30/2020	19:58:30		0530	ACCRUE INTEREST	8910 - SYST...	JN	5,412.75		<input type="checkbox"/>
04/30/2020	19:58:30	-0.27	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
05/12/2020	15:54:46	360.00	0570	WAIVE LATE CHARGE	1907 - Cindy F...	JN	5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46	108.26	0310	DEFERMENT CHARGE	1907 - Cindy F...	CS	5,412.75		<input checked="" type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0133	DEFERMENT CHARGE ...	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>

Amount Description	Amount	File Maintenance Description	Old Data
		GL AMT	108.26
		GL ACT	1020009
		GL SUBACT	300
		DESCRIPTOR	603
		POSTING DT	05/12/2020

All the field data changes involved with the deferment can be seen on the Loans > History Screen > Detailed History tab.

Loans > History Screen > Detailed History Tab



Open Consumer Delinquent Category 180 **DNA**

NONPER

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	08/17/2017	108.26	46.39	Regular	Lost Job

Effective Date **05/12/2020** Defement Amount **108.26** Term in Months **37**


Deferred Due Date **08/17/2017** Principal Amount

Next Due Date **09/17/2017** Interest Amount **108.26**

Date Last Late Fees Collected

Maturity Date **06/17/2020** Late Charges

Interest Paid to Late Charges Waived **360.00**

Deferment Code 

This is a very important field that determines account eligibility for deferments.

Deferment Inquiry

Effective Date

Nbr of Defements Eligible./Calculated **98 / 1 =**

Defement Amount **108.26**

Deferment Type	Number
Regular	1
Total	1

Loans > Deferments Screen

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the Account Status will be reported with "11" (current account) and **Special Comment Code "AW."**
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code "AW"** only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.



- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Special Comment Code CP (Account in Forebearance)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code** 2 (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code** 2 with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

The Deferment transaction is correctable. However, you cannot correct it by pressing <F8> while in CIM GOLDTeller. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-11 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:



Journal Log

My Today's Transactions ▼ Print Report Preview Report Print New Description Print Check In Detail Print Check In Report Print Ch

Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	Check Number
1907	1	05/13/2020 08:41:39		<input type="checkbox"/>	Logon <1600/0/0>	664.36	
1907	13	05/13/2020 09:28:04		<input type="checkbox"/>	Deferment <2600/11/0>	50.00	
1907	14	05/13/2020 09:28:11		<input type="checkbox"/>	Deferment Notice <2270		

Right-click and select "Correct Transaction."

- Correct Transaction
- Forward Transaction
- Repeat Transaction
- Reprint Receipt
- Reprint Passbook
- Show Cash Counter
- Show Item List
- Show Passbook Info
- Edit ▶
- Printing ▶
- Export ▶
- Auto Resize ▶
- Find

Journal Log (<Ctrl> + J)

- The Deferment transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Deferment Payment transaction was run. See [Results of this Transaction](#) above for more information on all the fields affected.



Deferment (2600/11/0) - Correct Jml Item 13

Account Number 7882-002777-19	Tran Amount 50.00	Deferment Reason 1 - Lost Job
Effective Date 05/13/2020	As Of Date	Journal In
Cash In 50.00	Cash Out	Jml Reference Nbr
Check In	Check In Number	

Correction

Deferment Payment Correction

Tran Code 2600-12, Allotment Payment

Allotment payments are payments automatically deducted from military paychecks and sent to your institution for loan payments. These transactions are run similarly to a regular payment.

The Allotment Payment transaction box is shown below:

Allotment Payment (2600/12/0)

Account Number 0046-025242-8	Tran Amount 145.09
---------------------------------	-----------------------

Correction

The biggest reason to use this transaction is that "Allotment Payment" will be reflected in Loans > History. This will help tellers and auditors know that the payment came from an allotment payment.

This transaction will check to see if the amount of the payment is greater than the payoff amount. If so, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" is displayed.



The main difference between this allotment payment transaction and the other [allotment payment \(tran code 2600-19\)](#) is which G/L account the system uses to debit the payment amount. For this transaction, the system uses the G/L account for the **Loan Type** in the [Bank Account \(NSF Check/Allotment Pmt\)](#) field on the GOLD Services > General Ledger > GL Account By Loan Type screen. See the other [allotment payment](#) for information about which G/L account is used for that transaction.

If after processing this transaction you receive the following error message:

"G/L ACCT NNNNNNN MISSING/CLOSED"

You need to check to make sure a valid G/L account is in the [Bank Account \(NSF Check/Allotment Pmt\)](#) field on the G/L Account By Loan Type screen for the applicable loan type. **Loan Types** are designated at origination and can be viewed on the Loans > Account Information > Account Detail screen > [Account tab](#). See the example below of where to check for a valid G/L account:

70 SALES - IB			
Code	1	Description	DIRECT CASH LOANS
Bank Account (NSF Check/Allotment Pmt)	1228	BR00	
Payoff Underpayment	3000	BR00	TP000
Teller Journal Clearing	1775	OB00	
Sales Tax	2210	OB00	
Loan Retraction/Reinstatement	2380	OB00	

GOLD Services > General Ledger > GL Account By Loan Type Screen

See also:

[Branch Allotment Payment \(tran code 2600-19\)](#)

Tran Code 2600-13, Deferment by Code

The Deferment by Code transaction (tran code 2600-13) processes deferments on accounts as determined by the [Deferment Code](#) used by the account.

The [Deferment Code](#) field (shown on the CIM GOLD Loans > Deferments screen) determines how your institution calculates the deferment charge. The **Deferment Code** is established during loan origination. Not every institution charges for deferments, and certain codes determine how much to charge for deferments, as explained in the [Deferment Code](#) field topic on the Deferments screen.

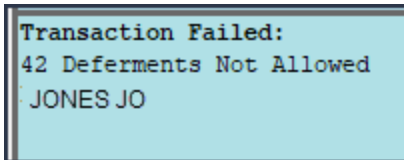
The **Deferment Code** can also determine other important loan criteria before deferments are eligible. Such as:

- Whether late charges are waived when the deferment is processed.
- What payment methods are allowed deferments using that **Deferment Code**.
- Whether the charge amount for running the transaction is added to the **Applied To Payment** amount.



- How many payments must be made before a deferment can be processed.
- Some **Deferment Codes** restrict deferments on accounts if the loan is less than a certain amount.
- Other **Deferment Codes** will not allow deferments on accounts if the account is more than one or two payments past due.
- **Deferment Codes** establish the number of deferments allowed per year or life of the loan based on a rolling year, contractual year, or calendar year (see differences below).

The system will show a reason if that account is not eligible for deferments by code, as shown below:



This transaction can also be run through the Loans > Transactions > EZPay screen or the Loans > Transactions > Make Loan Payment screen. However, your institution must be set up with certain options to allow this. See these topics for more information:

- [Deferments in EZPay](#)
- [Deferments from the Make Loan Payment screen](#)

Difference Between Rolling Year, Contractual Year, and Calendar Year

The [Deferment Code](#) establishes if the deferment options operate with a rolling year, contractual year, or calendar year.

- A rolling year means the most recent deferment date determines when the next deferment is available. For example, if deferments were made on 5/15/20 and 7/15/20 and institution option DFRM (maximum deferments allowed per year) is set to "2," the borrower would not be eligible for another deferment until 5/16/21. **Deferment Codes** 4, 5, 17-25, 27, 29-30, 34-35, 36-39, 41-44 all use a rolling year.
- For contractual year, deferments are eligible again the anniversary of the **Date Opened**. So if the **Date Opened** was 03/05/2018, DFRM was set to 1, and a deferment was made on 03/01/2020, the loan would be eligible for another deferment on 03/06/2020. If another deferment was made on 04/06/2020, another deferment would not be eligible until 03/06/2021. **Deferment Codes** 1-3, 6-16, 26, 31, 33, 35, and 40 all use a contractual year.
- For calendar year, deferments are eligible from January 1 to December 31 of that year. So if a deferment was processed on December 30, 2020, and DFRM was set to 1, the next deferment would be eligible on January 1, 2021. **Deferment Codes** 28 and 32 use a calendar year.

Other types of deferment transactions, such as [No Rules \(tran code 2600-17\)](#), will allow a deferment at any time and for as many deferments as your institution wants. Your institution can set up and use whichever deferment transactions are best for your institution. See the [Deferment Transactions](#) topic for a list of all possible deferment transaction codes.



Run Deferment Inquiry First

Before processing this account, you should first process the [Deferment Inquiry transaction](#) to determine how much the charge is for running deferments on this account. This amount is also displayed on the Loans > Deferments screen in the Deferment Inquiry box, as shown below, as well as on the Loans > Transactions > [Make Loan Payment screen](#).

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	12/01/2015	44.80	69.20	Regular	
2	05/01/2016	36.69	77.31	Regular	Customer Request
3	06/01/2016	36.69	77.31	Regular	Employment Hardship

Effective Date	05/28/2016	Deferment Amount	36.69	Term in Months	27
Deferred Due Date	06/01/2016	Principal Amount	77.31	Deferment Inquiry	
Next Due Date	08/01/2016	Interest Amount	36.69	Effective Date	05/30/2016
Date Last Late		Fees Collected		Nbr of Deferments Eligible/Calculated	1 / 1 =
Maturity Date	07/15/2017	Late Charges		Deferment Amount	34.51
Interest Paid to		Late Charges Waived			
Deferment Code	5 - Illinois				

Deferment Type	Number
Regular	3
Total	3

Loans > Deferments Screen in CIM GOLD

Enter the charge amount (as shown in the **Deferment Amount** field above) for the deferment in the **Tran Amount** field on the Deferment By Code transaction. This is done automatically if you first run the [Deferment Inquiry transaction](#).

Note: If you first set up this transaction through the [Make Loan Payment screens](#) in CIM GOLD, the amount will automatically be entered for you. Not all institutions allow deferments made through the Make Loan Payment screen. See the Deferments topic in the [Make Loan Payment](#) help for more information.



Transaction Details and Example

The Deferment By Code transaction box in CIM GOLDTeller is shown below:

Account	Balance	Description	Payment
0007	643.98	Loan	75.00

Deferment By Code (2600/13/0)

Account Number: 0007-0000-0000-0000-0000-0000-0000-0000-0000-0000
Tran Amount: 30.00
Effective Date: 08/12/2020

Cash In: 25.00
Cash Out:
Deferment Reason: 1 - Job Loss

Check In:
Check In Number:
Processing Fee Amount: 5.00

Journal In:
 Correction

Buttons: Send, Clear

Callout 1: Change the name of this field to "Deferment Reason" and make it a drop-list.

Callout 2: Hide this field or change the name from "Collection Fee Amt" to "Processing Fee Amount."

Deferment By Code Transaction (tran code 2600-13)

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. As of August 2020, a new field is available on this transaction. The new field is called "Collection Fee Amt" but you should either hide this field, or rename it to "Processing Fee Amount" if your institution requires a processing fee for running the Deferment by Code transaction. The processing fee is different from the charge amount of the deferment. See Processing Fees for Deferments for more information.





Tip: To hide a field from other users, use the Functions > Administrator Options > Transaction Design screen. Then find and select the transaction in the list, right-click the "Collection Fee Amt" field (renamed "Processing Fee Amount"), and check the **PC Hide Field** box. See the [Transaction Design > Field Properties Screen](#) help in the GOLDTeller User's Guide for more information

5. You'll notice a **Code 1** field. The name of that field should be changed to "Deferment Reason," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
6. You need to make the **Code 1** (now renamed "Deferment Reason") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary.](#)
 - b. [Create the drop-list in the View/Modify Droplists.](#)
 - c. [Assigning a field to that drop-list.](#)



Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transaction > EZPay screen. Any Hardship deferrals run from there will be given Deferment Reason Code 2, as shown below:

Setup Screen Defemert Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Defemertions Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using Deferment Reason Code 6, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Report](#) below for more information.



**Tip**

When setting up the Deferment By Code transaction on your CIM GOLDTeller system, it is recommended that the **Account Number**, **Tran Amount**, and **Effective Date** be the first three fields. This is because these fields are automatically filled in when the transaction is initiated by the [Deferment Inquiry transaction \(tran code 2270-01\)](#). The cursor will be on the first field after these three fields. See the [Transaction Design topic](#) in the CIM GOLDTeller User's Guide for more information on setting up transactions in CIM GOLDTeller.

Deferment Notice

A [Deferment Notice \(tran code 2270-02\)](#) can be automatically initiated after the Deferment transaction. Deferment notices are institution-defined. They can include all the details concerning a deferment that would be applicable to the borrower. They can also include an area for the borrower to sign, that you can keep for your records by attaching the notice to File Services Plus.

See the [Deferment Notice](#) help for more details.

Deferment Options

Some initial setup is required before deferments can be processed. These options are usually set up by your GOLDPoint Systems account manager when you convert onto our system or start allowing deferments.

1. The [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen must contain a valid General Ledger number. This is the General Ledger account used for crediting or debiting deferment and extension funds.
2. The number of deferments allowed per customer account per year must be indicated using [Institution Option DFRM](#).
3. The number of deferments allowed over the life of a customer account must be indicated using [Institution Option DFRL](#).
4. For deferments requiring a flat fee ([Deferment Code](#) 7), the deferment fee amount must be indicated using [Institution Option DFFF](#).

Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The [Due Date](#) is rolled to the next **Due Date**.



- The amount entered in the **Tran Amount** field (the deferment charge amount) is credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen for that loan type.
- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the Deferment by Code transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the Deferment by Code transaction.
- The [Last Payment Date](#) (LNDTLP) is changed to the **Effective Date** entered on the Deferment by Code transaction, unless [institution option NDLP](#) is "yes." If that option is "yes," then the **Last Payment Date** is *not* updated. In other words, the system will not consider the deferment as an actual payment. It's treated in a special category all its own. The Last Payment Date is found on the Loans > Marketing and Collections screen > Delinquent Payments tab.
- **Late Charged Due** (LNLATE) may be waived if the **Deferment Code** allows it. See the [Deferment Code](#) description for more information.

Additionally, the following fields are updated on the Loans > [Deferments](#) screen:

- The **Effective Date** (D0DTEF) is updated with the effective date of the transaction.
- The **Deferred Due Date** (D0DUOT) is updated with the date the deferment **Due Date** starts.
- The **Next Due Date** (D0DUNX) is updated with the date the deferment ends and the next payment is due.
- The **Maturity Date** (D0MATD) advances to the next frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Term in Months** (D0TERM) is increased by 1.
- If a charge amount (other than zero) is applied when this transaction is run, the **Deferment Amount** (D0DFAM) is updated with the amount of the charge.
- If this is an interest-bearing account (payment method 6), the **Interest Amount** (D0IAMT) is also updated with the charge amount.
- If late charges were waived as determined by the Deferment Code, the amount of late charges will be shown in the **Late Charges Waived** field (D0LCCW).
- The **Deferment Counter**, which isn't shown on any screen in CIM GOLD, is updated by 1. The **Deferment Counter** is important in determining the number of deferments allowed on a loan or lifetime of loan, as determined by the **Deferment Code** and institution options. See [Deferment Code](#) help for more information.

See also [Credit Reporting](#) below for how deferments affect Credit Reporting.



Criteria for Deferments

To run the Deferment transaction, the loan must meet the following criteria:

- [OP02 STRN](#) must be set to "Y."
- It cannot be a closed account.
- It cannot be a service-released account.
- It cannot be an unopened account.
- The account cannot have reached the maximum number of deferments for the contract year ([Institution Option DFRM](#)).
- The account cannot have reached the maximum number of deferments over the life of the loan ([Institution Option DFRL](#)).

See the [Deferment Code](#) help for other restrictions based on the **Deferment Code** on the account.

Note: If any of these exist and you find the deferment cannot be run, but your institution has determined that the borrower can have a deferment, consider using the No Rules Deferment transaction (tran code 2600-17), if your institution allows it. See the [No Rules Deferment](#) topic for more information.

History

You can view the results of the Deferments transaction on the Loans > [History screen](#) or on the Loans > [Deferments screen](#). The Deferment Inquiry field group is also on this screen. It will display the number eligible and can also calculate more than one deferment amount.

See the following examples of these screens showing deferments:



Short History **Detailed History** | SQL Loan History | Statements | Converted History

Date: [Start] [Stop] Time: 12:00:00 AM [Stop] 11:59:59 PM Teller: [] Transaction: [] Amount: [] Field: [] Cash Check Journal [Display]

86 Histories Matched Selections

Date	Time	Transaction Amount	T	Description	Account	Amount	Field	Transaction Origination Code	Skip On Stat
03/31/2020	20:08:45	-0.39	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
04/24/2020	19:57:16	-15.00	0560	ASSESS LATE CHARGE	8910 - SYST...	JN	5,412.75	34	<input type="checkbox"/>
04/30/2020	19:58:30		0530	ACCRUE INTEREST	8910 - SYST...	JN	5,412.75		<input type="checkbox"/>
04/30/2020	19:58:30	-0.27	0451	AMORTIZE FEE	8910 - SYST...	JN	5,412.75	58	<input type="checkbox"/>
05/12/2020	15:54:46	360.00	0570	WAIVE LATE CHARGE	1907 - Cindy F...	JN	5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46	108.26	0310	DEFERMENT CHARGE	1907 - Cindy F...	CS	5,412.75		<input checked="" type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0133	DEFERMENT CHARGE ...	1907 - Cindy F...		5,412.75		<input type="checkbox"/>
05/12/2020	15:54:46		0022	LOAN FILE MAINT	1907 - Cindy F...		5,412.75		<input type="checkbox"/>

All the field data changes involved with the deferment can be seen on the Loans > History Screen > Detailed History tab.

Amount	Description	Amount	File Maintenance Description	Old Data
	GL AMT	108.26		108.26
	GL ACT			1020009
	GL SUBACT			300
	DESCRIPTOR			603
	POSTING DT			05/12/2020

Loans > History Screen > Detailed History Tab



Open Consumer Delinquent Category 180 **DNA**

NONPER

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	08/17/2017	108.26	46.39	Regular	Lost Job

Effective Date **05/12/2020** Defement Amount **108.26** Term in Months **37**


Deferred Due Date **08/17/2017** Principal Amount

Next Due Date **09/17/2017** Interest Amount **108.26**

Date Last Late Fees Collected

Maturity Date **06/17/2020** Late Charges

Interest Paid to Late Charges Waived **360.00**

Deferment Code 

This is a very important field that determines account eligibility for deferments.

Deferment Inquiry

Effective Date

Nbr of Defements Eligible./Calculated **98 / 1 =**

Deferment Amount **108.26**

Deferment Type	Number
Regular	1
Total	1

Loans > Deferments Screen

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).



- The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
- The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
- The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
- The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code** 2 (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code** 2 with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

The Deferment transaction is correctable. However, you cannot correct it by pressing <F8> while in CIM GOLDTeller. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-11, 2600-13, 2600-35 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:



Journal Log

My Today's Transactions ▼ Print Report Preview Report Print New Description
 Print Check In Detail
 Print Check In Report

Teller	Record	Date/Time	Ovr	Corr	Transaction Description	Tran Amount	C
1907	15	05/12/2020 13:28:45		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	520.00	
1907	16	05/12/2020 13:30:31		<input type="checkbox"/>	Walk-In Payment <2600/5/0>	225.23	
1907	22	05/12/2020 13:36:01		<input type="checkbox"/>	Deferment By Code <2600/13/0>	35.00	
1907	23	05/12/2020 13:36:07		<input type="checkbox"/>	De	0.00	
19				<input type="checkbox"/>	Jnl	35.00	
19				<input type="checkbox"/>	Jnl	35.00	
19				<input type="checkbox"/>	Wa	200.00	
1907	27	05/12/2020 14:26:01		<input type="checkbox"/>	Det	35.00	

Right-click and select "Correct Transaction."

- Correct Transaction
- Forward Transaction
- Repeat Transaction
- Reprint Receipt
- Reprint Passbook
- Show Cash Counter
- Show Item List

Journal Log (<Ctrl> + J)

- The Deferment By Code transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Deferment by Code transaction was run. See [Results of this Transaction](#) above for more information on all the fields affected.



Deferment By Code (2600/13/0) - Correct Jml Item 22

Account Number 0020- <input type="text"/>	Tran Amount 35.00	Effective Date 05/12/2020 ▾
Cash In 35.00	Cash Out <input type="text"/>	Deferment Reason 4 - COVID-19 ▾
Check In <input type="text"/>	Check In Number <input type="text"/>	
Journal In <input type="text"/>		

Correction ←

→

Deferment By Code Correction

California Deferments

If the deferment code is 33 - California, the Deferment by Code transaction does the following:

- Accrues interest to the **Effective Date** of the transaction (for interest-bearing loans only).
- The **Due Date** is rolled one payment frequency, unless extra funds are paid, in which case it will roll as many times as needed until the extra amount is exhausted or equals 0. For example, suppose the payment amount is 100.00, the deferment charge is 10.00, and the customer pays 250.00. The program collects the 10.00 for the deferment and rolls the **Due Date**, leaving 240.00 extra to be applied toward the account. The money will be applied according to the **Payment Application** code. In this case, no late charges or fees are due, so the entire 240.00 is divided by the payment amount of 100.00, which is enough to roll the **Due Date** two payment frequencies. The additional 40.00 is stored in the **Applied To Payment** field.
- The **Maturity Date** is rolled one payment frequency if institution option OP08 RMTD is set.
- The **Date Interest Paid To** is updated to the date of the transaction.
- The term of the loan is increased by one payment frequency.

LOC Card Loans


If the account is a line-of-credit card loan (LNCARD = Y, LNPMTH = 5) and the **Deferment Code** = 7 (Flat Fee), then the following will apply:



- Only one deferment is allowed in 12 months, using a contractual year (**Date Opened** (LNOPND) to **Date Opened**).
- Only two deferments are allowed in 60 months, using a contractual year.
- The billing information for the **Due Date** being deferred will be cleared.
- The **Last Payment Date** (LNDTLP) field will be updated to the date this transaction is run. **Note:** An option is available that causes the **Last Payment Date** to not be updated when a payment is made on a loan that is in deferment. If you would like this option set up for your institution, send in a work order with your request or talk to your GOLDPoint Systems account manager that you want institution option [OP23-NDLP](#) set to "Y."

Tran Code 2600-16, 3rd Party Payment


The 3rd Party Payment transaction is similar to the other payment transactions; however, it is recorded in History with a new Descriptor Code called "3rd Party Payment," which is Descriptor Code 14. This payment transaction can be used if a payment is made by a third party, such as a debt recovery service or even another person.

 **Note:**
When you first download this transaction, it may have a different name, such as "Loan-Pmt-Bap." We strongly suggest you change the name of this transaction to "3rd Party Payment." For more information on how to change transaction names, see [Transaction Entry Options](#).

Setup

If your institution is interested in using this transaction, you will need to add the transaction to your GOLDTeller menu, as well as adjust the design of the transaction for tellers' ease of use. See these topics in the CIM GOLDTeller User's Guide for more information on how to setup transactions:

- [Menu Design](#)
- [Transaction Design](#)

 **Tip:** If you do not see transaction code 2600-16 in your list of transaction codes on the Menu Design screen, in your list of transaction codes on the Menu Design screen, complete the following steps to refresh the list and load any new transactions from Core Services:

1. While in CIM GOLDTeller, select "Update All Transactions" from under the Functions menu in CIM GOLDTeller. The system will download all changes to transactions and any new transactions.
2. Log off CIM GOLDTeller, then log back on.
3. You should see all new transactions available on the [Menu Design](#) screen.

New Receipt

Additionally, you may want to apply a new receipt format to this transaction to hide sensitive information that the third-party should not be privy to. We can do that for you, such as creating a receipt connected with this



transaction so only the account holder's name, the amount paid by the third-party, and the date payment was made (excludes the account holder's protected information) is printed on the receipt. Changing the wording on a receipt requires help from your GOLDPoint Systems account manager, so you will need to contact us if you want a new receipt. See the [Print Form Design](#) topic for more information on how we change the wording on receipts and connect them to transactions.

The following is an example of a 3rd Party Payment receipt.

```
Transaction Completed Successfully:
TRANSACTION COMPLETE.

Receipt:
      3RD PARTY PAYMENT
DATE:          10-11-2019
CUSTOMER NAME: JAMES J
PAYMENT AMOUNT: $330.00
```

Third-Party Payment Transaction Design

When you first download this transaction, it will appear like the following. Notice the **Y/n Field 1**? The name of that field should be changed to "**Assess NSF Fee?**" It's only used when this transaction is corrected, and a non-sufficient funds fee should be applied. If you do not assess NSF fees during payment corrections, you can hide that field.

The screenshot shows a web form titled "3rd Party Payment (2600/16/0)". The form contains several input fields: "Account Number", "Tran Amount", "As Of Date" (a dropdown menu set to "10/15/2019"), "Cash In", "Cash Out", "Check In", and "Check In Number". At the bottom, there are two checkboxes: "Y/n Field 1" and "Correction". A red callout box with white text points to the "Y/n Field 1" checkbox, containing the instruction: "Change the name of this field to be 'Assess NSF Fee?' It's only used in corrections. Or you can hide the field." At the bottom of the form are "Send" and "Clear" buttons.

You can modify this transaction to your needs, including changing the name of the transaction or specific fields, as explained in the [Transaction Entry Options](#) topic in the CIM GOLDTeller User's Guide.



Once your transaction is designed to your standards and included in the transaction menu in GOLDTeller, employees can run payments accordingly on accounts. See [Running Transactions](#) for more information.

Loans History

The benefit of using this payment transaction is that it provides a better description in History for these types of payments, as shown below. This makes it easier for customers to see the type of payment applied.

Date	Transaction Description	Transaction Amount	Principal	Interest	Reserve	Refund	Balance	Due Date	Late Charge	Fee
10/07/2019	0560 ASSESS LATE CHARGE	-18.00					4,245.71		18.00	
10/11/2019	0600 3rd Party Pmt	330.00	-0.74	239.26			4,244.97	01/22/2019	-54.00	36.00

Tran Code 2600-17, No Rules Deferment

The No Rules deferment (tran code 2600-17) overrides any rules for deferments established by the **Deferment Code** and institution options. For example, limits on number of deferments per year, number of deferments per lifetime of loan, deferment charges: all of these can be overruled by the No Rules deferment transaction.

When users first bring up the No Rules deferment for an account, the system will default the regular payment amount in the **Tran Amount** field. Users can waive or reduce this charge by deleting or reducing the amount in the **Tran Amount** and **Cash In** or **Check In** fields. You should train front-end tellers what should be entered or whether or not charges can be waived for running this transaction.

This deferment transaction can be used with all loans except the following:

- Closed Loans (LNCLSD)
- Released Loans (LNRLSD)
- Unopened Loans (LNUNOP)
- Frozen Loans (**Hold Code** (LNHLD1 through LNHLD4) = 60)
- Loans Locked for Payoff (LNACCD, LNA2CD-LNA9CD, LNA10C = 23)
- Loans that have been charged off (LNHLD1 - LNHLD4 = 2)

After this transaction is run, it will affect the loan as follows:

- Advances the **Due Date** (LNDUDT) by one frequency (weekly, monthly, etc.)
- Increases **Installments Made** (LININNO) by one.
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the No Rules transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the No Rules transaction.
- **Current Installment Number** (LNCINO) is increased by one.
- The **Last Payment Amount** (LNLPMA) is updated with the date the transaction is run.
- The **Deferred Due Date** (D0DUDT) is updated with the date the transaction is run.
- If an amount was included with the deferment, the **Deferment Amount** (D0DFAM) is reflected on the Deferments screen.



- The **Effective Date** (D0DTEF) of the deferment is updated with the date the deferment is run.
- The **Loan Term** (LNTERM) advances by one
- The **Maturity Date** (LNMATD) will advance forward based on the loan frequency. (**Note:** Only if institution option RMTD is set to "Y.")
- If an amount was entered in the **Tran Amount** field (the deferment charge amount), it will be credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen for that loan type.
- Updates credit reporting fields, as described in the [Credit Reporting](#) section below.

If you want to use this transaction, you must add it to your menu in CIM GOLDTeller. For more information on how to add transactions to the menu see the [Menu Design topic in the CIM GOLDTeller User's Guide](#).

Note: When you first download this transaction, it may have a different name, such as "Loan-Pmt-Jnl-Bap." We strongly suggest you change the name of this transaction to "No Rules Deferment." For more information on how to change transaction names, see [Transaction Entry Options](#).

Transaction Details and Example

The No Rules transaction box in CIM GOLDTeller is shown below:

No Rules Deferment (tran code 2600-17)

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.



2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. You'll notice a **Code 1** field. The name of that field should be changed to "Reason for Deferment," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
5. You need to make the **Code 1** (now renamed "Reason for Deferment") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:
 - a. [Creating drop-list items in the System Field Dictionary](#).
 - b. [Create the drop-list in the View/Modify Droplists](#).
 - c. [Assigning a field to that drop-list](#).



Note

Deferment Reason Code 2 is reserved for [Hardship Deferments](#) made from the Loans > Transaction > EZPay screen. Any Hardship deferments run from there will be given Deferment Reason Code 2, as shown below:

Setup Screen Defemert Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date	04/23/2020	Deferment Amount	Term in Months
Deferred Due Date	03/06/2020	Principal Amount	Deferment Inquiry
Next Due Date	04/06/2020	Interest Amount	Effective Date
Date Last Late		Fees Collected	Nbr of Deferments Eligible/Calc
Maturity Date	01/06/2022	Late Charges	Deferment Amount
Interest Paid to		Late Charges Waived	
Deferment Code	7 - Flat Fee		

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using Deferment Reason Code 6, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Report](#) below for more information.



Deferment Notice

A [Deferment Notice \(tran code 2270-02\)](#) can be automatically initiated after the No Rules Deferment transaction. Deferment notices are institution-defined. They can include all the details concerning a deferment that would be applicable to the borrower. They can also include an area for the borrower to sign, that you can keep for your records by attaching the notice to File Services Plus.

See the [Deferment Notice](#) help for more details.

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code 6** can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)



- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

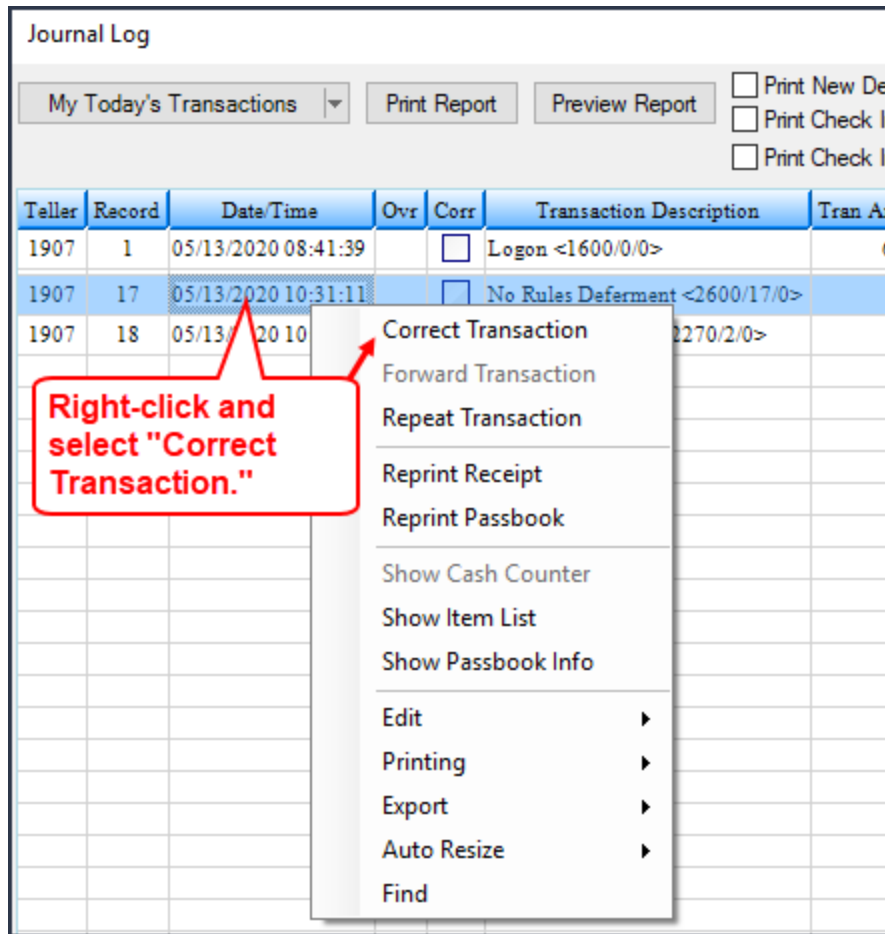
Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code 2** (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code "CP"** will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code 2** with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

The No Rules Deferment transaction is correctable. However, you cannot correct it by pressing <F8> while in CIM GOLDTeller. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-11, 2600-13, 2600-35 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:





- The No Rules transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the No Rules transaction was run.

No Rules Deferment (2600/17/0) - Correct Jml Item 17

Account Number <input type="text" value="9260-010355-17"/>	Tran Amount <input type="text" value="20.00"/>	Reason for Defeement <input style="border: 1px solid gray;" type="text" value="1 - Lost Job"/>
Cash In <input type="text" value="20.00"/>	Cash Out <input type="text"/>	Effective Date <input style="border: 1px solid gray;" type="text"/>
Check In <input type="text"/>	Check In Number <input type="text"/>	
Journal In <input type="text"/>	Teller Number <input type="text"/>	

Correction ←

→

No Rules Correction

Tran Code 2600-18, CP2 Deferments

The initial setup of this transaction is done on the Loans > Transactions > CP2 screen > [CP2 tab](#). Running this transaction requires approval from a supervisor. Do not attempt running this transaction directly from CIM GOLDTeller without first going through the CP2 screen.

See the [Submitting Deferments](#) topic in the Loans > Transactions > CP2 Screen help for more information on the steps required to run this transaction. In order to allow CP2 deferments, the following options must be set up by GOLDPoint Systems for your institution:

1. [Institution Option CLDF](#) must be enabled.
2. The number of deferments allowed per year on an account must be indicated using [Institution Option DFRM](#).
3. The number of deferments allowed over the life of an account must be indicated using [Institution Option DFERL](#). If this option is set to 0, there is no specified maximum.
4. Deferment reason codes must be set up on the Loans > System Setup Screens > [Deferment Reason Codes](#) screen.
5. If your institution wants to charge a flat fee for deferments, use [Institution Option DFFF](#) to set up the fee amount.



This deferment does not collect any money. This deferment advances the **Due Date** by the number of months entered in the [Number of Deferred Payments](#) field on the CP2 screen, but only increments the number of deferments by one.

The deferment cannot be run unless the [Number of Deferred Payments](#) and the [CP2 Reason For Deferment](#) fields contain data.

A deferment is counted whenever the transaction is run; it is not counted based on the number of frequencies the **Due Date** is advanced.

If the account is a precomputed or simple-interest loan (payment methods 3 or 6), this transaction will clear any amount in the [Applied To Payment](#) field.

Once the supervisor looks over the CP2 screen and clicks either the [AVP Approval](#) button or [VP Approval](#) button (depending on your institution's policies), CIM GOLDTeller launches with the CP2 Deferment transaction displayed, as shown below:

Note: Make sure the CP2 Deferment transaction has been added to the Transaction menu in CIM GOLDTeller. For more information on how to add transactions to your CIM GOLDTeller Transactions menu, see the [Menu Design](#) topic in the CIM GOLDTeller User's Guide.

The supervisor then clicks [Send](#) to process the CP2 deferment.

Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The [Due Date](#) is rolled to the next **Due Date**. If more than one deferment is selected in the [Number of Deferred Payments](#), the **Due Date** will roll forward the number of frequencies selected.
- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- The [Date Interest Paid To](#) is changed to the **Effective Date** entered on the transaction.
- The [Last Payment Date](#) is changed to the **Effective Date** entered on the transaction.



- The Loans > [Deferments screen](#) is updated accordingly, with the amount, type of deferment, deferred due date, next due date, and the number of deferments made.
- If the account is a precomputed or simple-interest loan (payment methods 3 or 6), this transaction will clear any amount in the [Applied To Payment](#) field.

Tran Code 2600-19, Branch Allotment Payment

Allotment payments are payments automatically deducted from military paychecks and sent to your institution for loan payments. These transactions are run similarly to a regular payment.

The main difference between this allotment payment transaction and the other [allotment payment \(tran code 2600-12\)](#) is which G/L account the system uses to debit the payment amount. For this transaction, the system uses the G/L account in the [Bank Account \(NSF Check/Allotment Pmt\)](#) field on the GOLD Services > Office Information screen > G/L Account tab. See the other [allotment payment](#) for information about which G/L account is used for that transaction.

If after processing this transaction you receive the following error message:

"G/L ACCT NNNNNNN MISSING/CLOSED"

You need to check to make sure a valid G/L account is in the [Bank Account \(NSF Check/Allotment Pmt\)](#) field on the Office Information screen. The office the teller is signed into will be the office number used. You can also assign the main Institution on the Office Information screen a G/L account if not using offices. See the example below of where to check for a valid G/L account:

The screenshot shows the 'G/L Account' tab of the 'Office Information' screen. The 'Bank Account (NSF Check/Allotment Pmt)' field is highlighted with a red arrow and contains the values '3000', 'BR00', and '1'. Other fields include 'Credit/Debit Card Fee', 'Credit/Debit Card Offset', 'ACH Fee', and 'ACH Offs', all of which are currently empty.

GOLD Services > Office Information Screen > G/L Account Tab

The Branch Allotment Payment transaction box displays the following fields:



Br Allotment Pmt (2600/19/0)

Account Number	Tran Amount
<input type="text" value="5708-011902-7"/>	<input type="text" value="288.00"/>
Jml Reference Nbr	
<input type="text"/>	
<input type="checkbox"/> Correction	
<input type="button" value="Send"/>	<input type="button" value="Clear"/>

Tran Code 2600-19

You can leave the **Journal Reference #** field blank when running this transaction. Many users like to put the **Account Number** in that field for G/L reporting.

The Loans > History description for the transaction is "Allotment Payment," which comes from descriptor 12 used in the Allotment Payment transaction (tran code 2600-12).

This transaction will check to see if the amount of the payment is greater than the payoff amount. If so, the message "REFUNDS COULD CLOSE LOAN/SEE PAYOFF" is displayed.

This transaction can be corrected.

See also:

[Allotment Payment \(tran code 2600-12\)](#)

Tran Code 2600-20, Hardship Deferment

The Hardship Deferment (tran code 2600-20) can be run from within CIM GOLDTeller or from the Loans > Transactions > EZPay screen. There is no charge/fee for running the Hardship Deferment on an account. Your institution's policies will need to be followed regarding which accounts are allowed Hardship Deferments, as well as how many Hardship Deferments are allowed per year or lifetime of loan.

If you do not see the Hardship Deferment in your teller menu, it means your institution doesn't allow Hardship Deferments and you can disregard this help.

The following is an example of this transaction in CIM GOLDTeller:



Hardship Deferment (2600/20/0)

Account Number: [Redacted] Effective Date: 05/14/2020

Correction

Send **Clear**

Account	Balance	Descr
[Redacted]	1,678.04	Loan

Hardship Deferment (tran code 2600-20)

This is the Hardship Deferment in EZPay:

Open Consumer Delinquent Category 180 **DNA**

NONPER

EZPay | EZPay Log | Card Log

AccountNumber	Principal Balance	Collateral Description
[Redacted]	1678.04	[Redacted]

Principal Balance: 1,678.04
 Amount Financed: 1,935.20
 Total Amount Due: 1,125.81
 Next Payment Due: 80.00
 Payment Due Date: 04/10/2019

No pending scheduled payment

Type of Payment

E-Check Debit Card

Payment Deferral

Hardship 1

Recurring Due Date

Special Monthly Payments

Monthly Payment 80.00
 # Monthly Payments [Dropdown]
 Late Charges 10.61

Fee Payments

Pay All Fees

Payment Totals

Payment Due 80.00
 Fee [Redacted]

Hardship Deferment in Loans > Transactions > EZPay Screen



In order to run Hardship Deferments from EZPay, your institution must be set up correctly. Your GOLDPoint Systems account manager can help you set up those options. See the [Deferment Types](#) topic in the EZPay help for more information.

Once you run the Hardship Deferment, the following information is updated on the account:

- Advances the **Due Date** (LNDUDT) by one frequency (weekly, monthly, etc.)
- Increases **Installments Made** (LININNO) by one.
- For interest-bearing loans (payment method 6), the **Date Last Accrued** (LNDLAC) is updated to the **Effective Date** entered on the Hardship Deferment transaction.
- For precomputed loans (payment method 3), the **Date Interest Paid To** (LNPDTO) field is updated to the **Effective Date** entered on the Hardship Deferment transaction.
- **Current Installment Number** (LNCINO) is increased by one.
- The **Last Payment Amount** (LNLPMA) is updated with the date the transaction is run.
- The **Deferred Due Date** (D0DU DT) is updated with the date the transaction is run.
- The **Effective Date** (D0DTEF) of the deferment is updated with the date the deferment is run.
- The **Loan Term** (LNTERM) advances by one.
- The **Maturity Date** (LNMATD) will advance forward based on the loan frequency. (**Note:** Only if institution option RMTD is set to "Y.")
- Updates credit reporting fields, as described in the [Credit Reporting](#) section below.

This deferment transaction can be used with all loans except the following:

- Closed Loans (LNCLSD)
- Released Loans (LNRLSD)
- Unopened Loans (LNUNOP)
- Frozen Loans (**Hold Code** (LNHLD1 through LNHLD4) = 60)
- Loans Locked for Payoff (LNACCD, LNA2CD-LNA9CD, LNA10C = 23)



Note

After the Hardship Deferment is run, the system applies **Deferment Reason Code 2** to the deferment. Make sure the **Deferment Reason** description is set up for **Code 2** accordingly on the Loans > System Setup Screens > [Deferment Reasons screen](#). We suggest you give **Deferment Reason Code 2** the description of "Hardship." See the following example:

Setup Screen: Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date: 04/23/2020
Deferred Due Date: 03/06/2020
Next Due Date: 04/06/2020
Date Last Late:
Maturity Date: 01/06/2022
Interest Paid to:
Deferment Code: 7 - Flat Fee

Deferment Amount: 248.58
Principal Amount:
Interest Amount:
Fees Collected:
Late Charges:
Late Charges Waived:

Deferment Inquiry

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Code 2 will affect the **Special Comments Codes** reported during monthend Credit Reporting. See [Credit Reporting](#) below for more information.

If you want to use this transaction, you must add it to your menu in CIM GOLDTeller. For more information on how to add transactions to the menu see the [Menu Design topic in the CIM GOLDTeller User's Guide](#).



Credit Reporting

If a Hardship Deferment is run on the account, the K4 Segment will be included in the [Credit Report transmission \(FPSRP184\)](#) and the account will be reported as follows:

- The **Terms Frequency** (Base field 14) field will be “D” (deferred) if no payments are due during the forbearance.
- The **Scheduled Monthly Payment Amount** (Base field 15) will be the new payment amount or zero.
- The current **Payment History Profile** (Base field 18) will reflect a “D” if no payments are due.
- **Special Comment Code** (Base field 22) will be “CP” (account in forbearance).
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be included.
 - The **Specialized Payment Indicator** (Field 2) will be “02” (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Corrections

The Hardship Deferment transaction is correctable, but only through CIM GOLDTeller (not through EZPay). You can correct it by completing the following steps:

1. Open CIM GOLDTeller and select tran code 2600-20 from the CIM GOLDTeller menu.
2. Enter the **Account Number** and **Effective Date** the Hardship Deferment was run in the applicable fields.
3. Check the **Correction** box.
4. Click <Send>.

The system will reverse all the information from the account that was originally established when the Hardship Deferment transaction was run.



Hardship Deferment (2600/20/0)

Account Number
60

Effective Date
05/14/2020

Correction

Send
Clear

Tran Code 2600-22, Drop Box Payment

This transaction is to be used for drop-box payments. Drop-box payments are similar to lockbox payments, but for institutions wanting a separate record, this designation is available using the descriptor "Drop-box payment."

This transaction works like a [regular payment](#) (tran code 600) and follows the same rules. This transaction is initiated in CIM GOLDTeller, as shown below:

1907

DB

- Loan Payment
- 0: Loan Pmt (600/0/0)
- 1: Loan Pmt-Jnl (600/1/0)
- 2: Walk-In Payment (2600/0/0)
- 3: Mailed Payment (2600/4/0)
- 4: CP2 Correction (2600/0/0)
- 5: Collection Payment (2600/0/0)
- 6: Insurance Payment (2600/0/0)
- 7: 30 Dy Interest Inq (2170/0/0)
- 8: Interest-Only Pmt (2600/0/0)
- 9: Death Claim Pymt (2600/0/0)
- a: Sale Of Security (2510/3/0)
- b: Misc. Credit Payment (2600/0/0)
- c: Reinstate Loan (2800/0/0)
- d: Mass Loan Payments (600/0/0)
- e: 3rd Party Payment (2600/0/0)
- f: Drop Box Payment (2600/0/0)

JOHN JOSEPH
Primary Phone

Account	Balance
555 123456 55	7,439.71

Drop Box Payment (2600/22/0)

Account Number
555 123456 55

Cash In
186.21

Check In

Tran Amount
186.21

Check In Number

As Of Date
01/22/2020

Y/n Field 1

Correction

Send
Clear

Change this to "Assess NSF Fee?"

Drop Box Payment in CIM GOLDTeller

Note: You should change the **Y/n Field 1** field description to "Assess NSF Fee." See the [Transaction Design](#) section in the CIM GOLDTeller User's Guide for more information on how to rename fields.)

Descriptor



This transaction has the descriptor: 4 – Drop Box Payment. In Loan History, the system records all payment transactions as tran code 600. However, a descriptor is also added to help you better understand how the tran code 600 was processed, such as walk-in payment, interest-only payment, drop-box payment, etc. This transaction will have a descriptor of “Drop Box Pmt,” as shown below.

Short History			Detailed History	SQL Loan History
	Date	Time	Teller	
Start	<input type="text"/>	12:00:00 AM	<input type="text"/>	
Stop	<input type="text"/>	11:59:59 PM	<input type="text"/>	
1 Histories Matched Selections				
Date	Transaction Description	Transaction Amount		
01/22/2020	0600 Drop Box Pmt	186.21		

Transaction Description in Loans > History

Corrections

If you need to make a correction to a Drop Box Payment, you can bring up the transaction, but when the Drop Box Payment transaction box appears, check the **Correction** box. If you want to assess a non-sufficient funds fee at the same time as the corrected transaction, check the **Y/n Field 1** box (renamed to "Assess NSF Fee"). For example, a customer dropped off a payment with a check. The check later bounces due to insufficient funds. You would need to correct the Drop Box Payment transaction and assess a non-sufficient-funds fee at the same time.

Once you click <Send> on the corrected Drop Box Payment transaction, the system reverses the transaction and assesses the non-sufficient funds fee. The amount of the fee assessed is pulled from the Loans > Account Information > Account Detail screen > Late/NSF tab > [NSF Fields](#).

Setup

If your institution is interested in using this transaction, you will need to add the transaction to your GOLDTeller menu, as well as adjust the design of the transaction for tellers' ease of use. See these topics in the CIM GOLDTeller User's Guide for more information on how to setup transactions:

- [Menu Design](#)
- [Transaction Design](#)



Tip: If you do not see transaction code 2600-22 in your list of transaction codes on the Menu Design screen, in your list of transaction codes on the Menu Design screen, complete the following steps to refresh the list and load any new transactions from Core Services:

1. While in CIM GOLDTeller, select "Update All Transactions" from under the Functions menu in CIM GOLDTeller. The system will download all changes to transactions and any new transactions.
2. Log off CIM GOLDTeller, then log back on.
3. You should see all new transactions available on the [Menu Design](#) screen.



Tran Code 2600-23, EZPay Def by CC

This Deferment transaction is currently only used by one institution (360). The name of this deferment can be changed to "Holiday Deferment." This transaction can be run from either the Loans > Transactions > [EZPay screen](#) or in CIM GOLDTeller. Your GOLDPoint Systems account manager must set up certain fields and functions in order for this transaction to run successfully for your transaction (e.g., how much to charge to run this transaction, the number of transactions allowed, etc.).

This transaction uses a flat fee ([Deferment Code 7](#)), which is set up by GOLDPoint Systems using institution option DFFF. The **Deferment Code** is applied to loan programs when setting up loan patterns for loan origination.

The account can have no more than three consecutive deferments. There must be at least one regular payment after three consecutive deferments are made before another deferment is allowed.

Seasonal accounts are not allowed holiday deferments. Instead, the system automatically defers payments during the months specified as not requiring a payment. Seasonal accounts are established on the Loans > Account Adjustment screen by checking the **Multiple Payment Applications** box (LNMULP) and entering the **Application Code** for each month requiring a payment. See the [Multiple Payment Applications](#) help on that screen for more information.

The fee for this transaction is credited to your General Ledger using the [Deferment Fee](#) account listed on the GOLD Services > General Ledger > GL Account By Loan Type screen.

Once this transaction is run, the following fields are updated accordingly:

- **Due Date** (LNDU DT) is advanced by the number of deferments processed.
- **Term in Months** (LNTERM) is advanced by the number of deferments.
- The **Current Installment** (LNCINO) number is increased by the number of deferments.
- The **Installments Made** (LNNINO) is increased by the number of deferments.
- The **Last Payment Date** (LNDTLP) is advanced by the number of frequencies of the deferments, unless [institution option NDLP](#) is "yes." If that option is "yes," then the **Last Payment Date** is not updated. In other words, the system will not consider the deferment as an actual payment. It's treated in a special category all its own.
- The Loans > Deferments screen is updated with the details of the deferments.

This transaction can be run with an ACH payment (eCheck) or credit card.

To run the transaction in EZPay:

1. Select whether the Deferment charge comes from a checking account or credit card account by selecting the applicable radio button at the top of the screen (see example below).
2. Select the **Deferment** radio button.
3. Select the **Holiday** deferment from the drop-down list to the right of the **Deferment** radio button.
4. Select how many consecutive deferments to be run on this account. The maximum number allowed is 3.
5. Notice that this transaction requires a flat fee and is displayed in the **Other** field.
6. Select the payment type:



- If the payment is from eCheck (ACH), select the external bank account from the **Payment Account** field.
- If the payment is from credit card, enter the applicable credit card information in the **Card Information** field group.

7. Click .

Type of Payment

E-Check 1
 Credit Card

Payment

Deferment 2
Holiday 3
2 4

Hardship

Recurring

Scheduled

Date	Amount	Fee	Total	Cancel
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>

One Time Future Payments

Future Payoff

Payoff

Payment Amount

Monthly Payment Only **97.98**

Total Due

Other 5 **35.00**

Payment 70.00

Fee

Total 70.00

Other Payment Account

Account Information

Name 1 - ERNEST EGO

Mailing Address

123 Applecore Way
Provo, UT
84601

Payment Account

123456 - 0 ^ US BANK NA 6 **Checking**

Bank Information

US BANK NA
EP-MN-WN1A
ST. PAUL MN 55107
(800) 937-6310

[External Accounts](#)

NSF Information

12 Month First NSF

12 Month NSF Court

Lifetime NSF Count:

[Paym](#)

[Marketing](#)

[U](#)

7

Loans > Transactions > EZPay Screen

To run the transaction in CIM GOLDTeller:

1. Open CIM GOLDTeller and select tran code 2600-23.



2. Press <F9> and search and select the account for which you want to run the transaction. Once you select the account, the system will automatically populate the **Account Number** and **Tran Amount** fields. The **Tran Amount** reflects the flat fee amount your institution charges for holiday deferments.
3. Enter the amount of the transaction in the **Journal In** field.
4. Select the date when this deferment transaction takes affect in the **Effective Date** field. This is usually today's date.
5. Click .

Tran Code 2600-23 in CIM GOLDTeller

Contact your GOLDPoint Systems account manager if your institution has any interest in using this transaction.

Tran Code 2600-25, Payment with Promos

Anytime a payment transaction is run through EZPay, it is technically run with a tran code 2600-25. The Payment with Promos transaction as accessed from CIM GOLDTeller, however, is only for supervisors who need to balance G/L's based on account numbers. Regular tellers should *not* be given access to this transaction. If you are a teller and want to make a payment on a line-of-credit card loan, use the [LOC Card Payments transaction \(tran code 2600-45\)](#) instead.

If you are a supervisor who needs to move balances by journal, then you can use this journal only transaction. This loan payment transaction allows you to attach a descriptor to the payment. Descriptors show up in Loan History and define where the payment came from. You can also charge a fee for running this transaction, similar



to the EZPay transactions. However, if you want to designate a fee, you must enter it in the provided field on this transaction.

An institution option ([FPOQ](#)) is available to ensure that any payment run with this tran code will pay off and close the account if the proper conditions are met.

See the following example of this transaction:

Payment W/Promos (2600/25/0)

Account Number 0001-000001-2	Tran Amount 129.67	As Of Date 08/17/2016 ▾
Journal In 124.67	Jml Reference Nbr 	
Loan Descriptor 35	Number 1 	
Collection Fee Amt 5.00	Source of Funds 	

Correction

Field Descriptions

Field	Description
Account Number	Enter the account number for which you want to apply this journal payment. If the account is displayed in the account list, you can double-click it and it will be entered in this field automatically. You can also search for accounts using the <F9> key, as explained in the CIF Search topic.
Tran Amount	This is the total amount of the transaction. The amount you enter in this field must total the Journal In and Collection Fee Amt fields, if you enter a Collection Fee Amt .
As Of Date	This is the date the payment was made. You can backdate a payment up to the date of the Last Transaction (LNTRAN) on the Loans > Account Information > Account Detail screen > Account tab.
Journal In	This is the amount of the journal payment. It will be applied to the account as indicated in the Payment Application (for example, first to principal and interest, then to late charges, if applicable).



Jrnl Reference Nbr	Usually, users enter the account number in this field. This is a reference field for General Ledger information.																																																																																																				
Loan Descriptor	<p>This is the descriptor you want to display in History after this transaction is run. For example, if you entered "35" in the Loan Descriptor field, the History would display "600 LOCKBOX PAYMENT."</p> <p>You should change this field to a drop-down list and only include those descriptors most used by your institution. For more information on how to change a field to a drop-down list on transactions, see the Create a drop-down list topic in the CIM GOLDTeller User's Guide. Possible descriptors include:</p> <table border="1" data-bbox="418 653 1442 1864"> <thead> <tr> <th>Field Number</th> <th>Descriptor Code</th> <th>Description</th> <th>Tran 600 Description</th> </tr> </thead> <tbody> <tr><td>1</td><td></td><td>Unknown Descriptor</td><td>Regular Payment</td></tr> <tr><td>2</td><td>1</td><td>Mailed Payment</td><td>Mailed Payment</td></tr> <tr><td>3</td><td>2</td><td>Walk-in Payment</td><td>Walk-in Payment</td></tr> <tr><td>4</td><td>3</td><td>Interest Only Payment</td><td>Int Only Payment</td></tr> <tr><td>5</td><td>4</td><td>Drop Box Payment</td><td></td></tr> <tr><td>6</td><td>5</td><td>Payment - Manual Offset</td><td>Pmt-Manual Offs</td></tr> <tr><td>7</td><td>9</td><td>No Advance Payment</td><td>No Advance Pymt</td></tr> <tr><td>8</td><td>10</td><td>Agency Payment</td><td>Agency Payment</td></tr> <tr><td>9</td><td>11</td><td>Used by Waive Late Charge to skip cntrs</td><td>Loan Payment</td></tr> <tr><td>10</td><td>12</td><td>Allotment Payment</td><td>Allotment Pmt</td></tr> <tr><td>11</td><td>13</td><td>SteadyPay Payment</td><td>SteadyPay Pmt</td></tr> <tr><td>12</td><td>14</td><td>3rd Party Payment</td><td>3rd Party Pmt</td></tr> <tr><td>13</td><td>15</td><td>Recurring Payment</td><td>Recurring Pmt</td></tr> <tr><td>14</td><td>19</td><td>Internet Payment</td><td>WWW Payment</td></tr> <tr><td>15</td><td>20</td><td>Guaranteed Payment</td><td>Guaranteed Pmt</td></tr> <tr><td>16</td><td>25</td><td>Internet Payment by Credit Card</td><td>WWW Pmt by CC</td></tr> <tr><td>17</td><td>30</td><td>Garnishment Payment</td><td>Garnishment Pmt</td></tr> <tr><td>18</td><td>35</td><td>Lock Box Mail-in Payment</td><td>Lockbox Mail Pmt</td></tr> <tr><td>19</td><td>40</td><td>Electronic Lockbox Payment</td><td>eLockbox Paymen</td></tr> <tr><td>20</td><td>41</td><td>Western Union Lockbox Payment</td><td>WesternUn</td></tr> <tr><td>21</td><td>42</td><td>MoneyGram Lockbox Payment</td><td>MoneyGram</td></tr> <tr><td>22</td><td>43</td><td>PayNearMe Lockbox Payment</td><td>PayNearMe</td></tr> <tr><td>23</td><td>45</td><td>Call-in Payment by Credit Card</td><td>Callin Pmt By CC</td></tr> <tr><td>24</td><td>55</td><td>Telephone Payment by Credit Card</td><td>Phone Pmt By CC</td></tr> </tbody> </table>	Field Number	Descriptor Code	Description	Tran 600 Description	1		Unknown Descriptor	Regular Payment	2	1	Mailed Payment	Mailed Payment	3	2	Walk-in Payment	Walk-in Payment	4	3	Interest Only Payment	Int Only Payment	5	4	Drop Box Payment		6	5	Payment - Manual Offset	Pmt-Manual Offs	7	9	No Advance Payment	No Advance Pymt	8	10	Agency Payment	Agency Payment	9	11	Used by Waive Late Charge to skip cntrs	Loan Payment	10	12	Allotment Payment	Allotment Pmt	11	13	SteadyPay Payment	SteadyPay Pmt	12	14	3rd Party Payment	3rd Party Pmt	13	15	Recurring Payment	Recurring Pmt	14	19	Internet Payment	WWW Payment	15	20	Guaranteed Payment	Guaranteed Pmt	16	25	Internet Payment by Credit Card	WWW Pmt by CC	17	30	Garnishment Payment	Garnishment Pmt	18	35	Lock Box Mail-in Payment	Lockbox Mail Pmt	19	40	Electronic Lockbox Payment	eLockbox Paymen	20	41	Western Union Lockbox Payment	WesternUn	21	42	MoneyGram Lockbox Payment	MoneyGram	22	43	PayNearMe Lockbox Payment	PayNearMe	23	45	Call-in Payment by Credit Card	Callin Pmt By CC	24	55	Telephone Payment by Credit Card	Phone Pmt By CC
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Field Number	Descriptor Code	Description	Tran 600 Description
25	65	Internet Payment by Online Check	WWW Pmt By Check
26	75	Telephone Payment by Online Check	Phone Pmt By Check
27	85	Call-in Payment by Online Check	Callin Pmt By Ck
28	95	One-Time Scheduled Payment by Check	1-Time Pmt by Ck
29	96	WWW One-Time Scheduled Payment by ACH	WWW 1-Tm Pmt ACH
30	100	Accident or Health Insurance	A&H Ins Payment
31	110	Unemployment Insurance	Unemployment Pmt
32	120	Property Insurance	Prop Ins Payment
33	130	Credit Life Insurance	Credit Life Pmt
34	140	GAP Insurance	GAP-Auto Pmt
35	141	GAP Insurance	GAP-Mcycle Pmt
36	142	GAP Insurance	GAP-RV Pmt
37	150	User Defined Insurance	Misc Ins Payment
38	165	AD&D Insurance	AD&D Payment
39	171	LPD (Auto) Insurance	LPD Ins Payment
40	172	Property Dual	Prop Dual Pmt
41	173	Property Dual Protected	Prop Dual Pr Pmt
42	175	Collateral Plus	Coll Plus Pmt
43	190	VSI Insurance	VSI Ins Payment
44	191	Non File Insurance	Non File Ins Pmt
45	197	Homegard Insurance	Homegard Ins Pmt
46	198	Flood Insurance	Flood Ins Pmt
47	199	Fire Insurance	Fire Ins Pmt
48	217	Retraction of Promotion	Promo Retraction
49	221	Charge Off Loan	Charge-off Loan
50	222	Reverse Charge Off	Reverse Chrg-off
51	223	Repossession	Repossession
52	224	Reverse Repossession	Rev-Repossession
53	225	Prin / Int Adjustment	Prin/Int Pmt
54	226	Roll Finance Charges	Roll Finance Chg
55	227	Pay Promo to Zero	Pay Promo 2 Zero
56	228	Roll Finance Charge	Roll Finance Chg



Field Number	Descriptor Code	Description	Tran 600 Description
57	229	Roll Misc Fees into Balance	Roll MF into Bal
58	250	Postpetition Trustee Payment	Trustee Payment
59	251	Adequate Protection Payment	Adequate Protect
60	252	Postpetition Escrow Payment	Postpet Escrow
61	253	Prepetition Claim Payment	Prepet Claim PMT
62	254	Postpetition Claim Payment	Postpet Claim PM
63	255	Insurance Payment on Bankruptcy	Ins Pmt Bankrupt
64	256	Payment on Bankruptcy	Pmt on Bankrupt
65	257	Increase escrow balance on BK loans	Inc RSV Balance
66	258	Reduce Principal Balance by Arrearage	Reduce Prn on BK
67	259	Waive Late Charges on Bk	Waive Lt Chrg BK
68	260	Write-off On BK Account	W/O BK Account
69	400	Partial Write-off	Prtl W/Off Pmt
70	401	Full Write-off	Full W/Off Pmt
71	402	Repo Write-off	Prtl W/Off Pmt
72	406	Retract Convert to IB	Retract Convert
73	410	Sale of Security	Sale of Sec Pmt
74	419	Interest Adjustment	Int Adjustment
75	500	Collection	Collection Pmt
76	510	Judgment Adjustment	Judgment Payment
77	580	Payoff	Payoff
78	600	Death Claim	Death Claim Pmt
79	601	Payment From Partial	Pmt From Partial
80	602	Curtailment from Partial	Prin To Partial
81	603	Deferment	Deferment
82	604	Convert to IB	Convert to IB
83	605	Advance Payment	Advance Payment
84	606	Stored Value Card	Value Card
85	607	Default/Extension Charge	Default/Ext chrg
Number 1	This is the sequence number of the promotion to which you are applying this payment, if applicable. You can leave this field blank. You should change the name of this field or hide it if you aren't using promotions.		



Collection Fee Amt	This is the fee amount that is collected for running the transaction. When the transaction is processed, it is credited directly to a G/L account. The G/L account number is used is pulled from the EZPay Fee field on the GOLD Services > General Ledger > G/L Account By Loan Type screen .
Source of Funds	This field should be hidden. It is not used.

Tran Code 2600-30, Garnishment Transaction

This transaction is similar to a Mail-in transaction (tran code 2600-04); however, this transaction will update the **Special Comments Code** (Base Field 19) in the [Credit Report transmission \(FPSRP184\)](#) sent to credit bureaus at monthend.

This transaction can be run by cash or check. If this transaction is run on an account, at monthend the system sets the **Special Comments Code** to "AM" (Account payments Assured by Wage Garnishment). After monthend is run, the **Special Comments Code** is cleared, unless another garnishment payment is made.

Note: If **Hold Code** 4 (Bankruptcy Chapter 7, 11 or 12) or 5 (Chapter 13) are on accounts, the Garnishment transaction *cannot* be run.

The following is an example of this transaction:

Garnishment Pmt (2600/30/0)

Account Number	Tran Amount	As Of Date
<input type="text" value="0300-000058-8"/>	<input type="text" value="406.85"/>	<input style="border-bottom: none; border-right: none; border-top: none; border-left: none;" type="text" value="05/11/2016"/> ▼
Cash In		
<input type="text"/>		
Check In	Check In Number	
<input type="text" value="406.85"/>	<input type="text" value="4558"/>	

Correction

For more information about the [Special Comments](#) code, see the Special Comments Code field on the Loans > Credit Reporting screen.



Tran Code 2600-35, Deferment with Reason

The Deferment with Reason transaction is similar to the regular [Deferment transaction](#) (tran code 2600-13), except this transaction requires that the user enter a **Deferment Reason Code** before the transaction will process. Additionally, this transaction works in conjunction with institution option OP29 CDWR, which when set to "Y," will chain the Deferment w/ Reason with the [Deferment Inquiry \(tran code 2270-01\)](#). If the institution option is "N," then the Deferment Inquiry will continue to pair with the regular Deferment transaction (tran code 2600-13).

See the following example of what this transaction looks like:

A field, **Deferment Reason Code**, is available on the Deferment w/ Reason transaction and is a required field. If no reason code is entered, an error will display, "Reason Code Required," after you click <Send> on the transaction, and the transaction will not process until a deferment reason is entered. This field will appear as "Code 1" when the transaction is first downloaded. We recommend changing the field description to read "Deferment Reason Code" and set it up as a drop-list. The drop-list should have the same entries and code assignments as the [Deferment Reason Codes](#) in Loans > System Setup Screens in CIM GOLD. You will also need to add this transaction to the CIM GOLDTeller transactions menu. See these sections in the CIM GOLDTeller User's Guide for help on how to perform these steps:

- See the [Field Properties Screen](#) topic for information on changing the name of a field on a transaction.
- See the [Creating a drop-list field](#) topic for information on how to set up a drop-list field on a transaction.
- See the [Menu Design](#) topic for more information on how to add transactions to users' transactions menu.



In order to use this new deferment transaction, you must be using CIM GOLD version 7.8 or higher.

Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transactions > EZPay screen. Any Hardship deferrals run from there will be given **Deferment Reason Code 2**, as shown below:

Setup Screen Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code

Description

Loans > System Setup Screens > Deferment Reason Codes

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date **04/23/2020**

Deferred Due Date **03/06/2020**

Next Due Date **04/06/2020**

Date Last Late

Maturity Date **01/06/2022**

Interest Paid to

Deferment Code

Deferment Amount

Principal Amount

Interest Amount

Fees Collected

Late Charges

Late Charges Waived

Deferment Inquiry

Effective Date

Nbr of Deferrals Eligible/Calc

Deferment Amount

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferments Screen

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using **Deferment Reason Code 6**, the account will be flagged with [Special Comment Code "AW"](#) (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Reporting](#) below for more information.



See the [Deferment by Code transaction](#) (tran code 2600-13) for more information about what occurs after the transaction is run.

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code 6**, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the **Special Comment Code** and **Account Status** accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).
 - The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
 - The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DUDT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
 - The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
 - The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code 6** can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code 2** (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the D0MOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP"



and you used **Deferment Reason Code 2** with a regular deferment. See the [Hardship Deferment](#) for more information.

Tran Code 2600-43, Journal Only Deferment

The Journal Only Deferment transaction is only for those institutions that use [Deferment Code 7](#) (Flat Fee). The fee (charge) amount for running this deferment can be entered in institution option DFFF (Deferment Flat Fee). A fee amount is *not* required in institution option DFFF. If no amount is entered in that institution option, the transaction does not include a charge to run this transaction.

This transaction can be run on delinquent accounts. This is a journal-only transaction, which means if a fee is included with the transaction, the fee amount will be added to the remaining **Principal Balance** on the loan. To balance the G/L accounts, the system will also credit the fee amount to the G/L account listed in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen.

If you bring up the 2600-43 transaction directly from within CIM GOLDTeller, the transaction amount will default to the regular payment amount. You need to clear out that amount and enter the amount of the charge for running this deferment (the Deferment Flat Fee). If your institution charges nothing for this deferment, zero out the transaction amount, then process the transaction, as shown below:

Enter charge amount here. Zero amount is allowed.

Account	Balance	Payment	Status
20 8808...	3,170.35	\$ 288.22	Open
12 2534...	3,553.85	F 360.68	Open
20 9595...	17,943.45	F 650.09	Open

Optional field. Some institutions enter the account number here for reference in G/L reports.

Journal Only Deferment (tran code 2600-43)

— Fee Amount and General Ledger

If a fee amount is included when running this transaction (institution option DFFF is greater than 0), the amount of the fee will increase the **Principal Balance** on the loan, and the system will credit the G/L



account for that loan type entered in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen. This will show on the Detailed History tab of the Loans > History screen, as shown below:

Short History		Detailed History		SQL Loan History		Statements	
Date	Time	Teller	Transaction	Amount	Field	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> Check <input checked="" type="checkbox"/> Journal	
Start	12:00:00 AM					Display	
Stop	11:59:59 PM						
97 Histories Matched Selections							
Date	Time	Transaction	Amount	Transaction Description			
05/12/2020	09:00:52			0022 LOAN FILE MAINT			
05/12/2020	09:00:52			0022 LOAN FILE MAINT			
05/12/2020	09:00:52			0022 LOAN FILE MAINT			
05/12/2020	09:00:52			0133 REGULAR DEFERMENT SUMMA			
05/12/2020	09:00:52			0022 LOAN FILE MAINT			
05/12/2020	09:13:46		10.00	0310 REGULAR DEFERMENT			
05/12/2020	09:13:47		-10.00	0500 Deferment Dr			
05/12/2020	09:13:46			0022 LOAN FILE MAINT			
05/12/2020	09:13:46			0022 LOAN FILE MAINT			
05/12/2020	09:13:46			0133 REGULAR DEFERMENT SUM			
05/12/2020	09:13:46			0022 LOAN FILE MAINT			
Amount	Description	Amount	File Maintenance Description		Old Data		
	Principal	10.00	DESCRIPTOR		603		
			DATE ADV				
			DUE DATE		12/07/2019		
			LAST ACCRD		10/07/2019		

Loans History Details Showing the G/L Accounts Affected by this Transaction

Setup for this Transaction

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.

Results of this Transaction

The following fields are updated after this transaction is run:

- The **Due Date** (LNDUDT) advances one frequency.



- **Installments Made** (LNINNO) on the Loans > Payment Information screen > Loan Information tab is increased by 1.
- **Current Installment Number** (LNCINO) on the Loans > Payment Information screen > Loan Information tab is increased by 1.
- The term of the loan (LNTERM) is increased by 1.
- The **Maturity Date** (LNMATD) advances one frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Last Pmt** (LNDTLP) advances one frequency on the Loans > Marketing and Collections > Delinquent Payments tab.

Additionally, the following fields are updated on the Loans > [Deferments](#) screen:

- The **Effective Date** (D0DTEF) is updated with the effective date of the transaction.
- The **Deferred Due Date** (D0DU DT) is updated with the date the deferment **Due Date** starts.
- The **Next Due Date** (D0DUNX) is updated with the date the deferment ends and the next payment is due.
- The **Maturity Date** (D0MATD) advances to the next frequency, but only if institution option RMTD (roll maturity date on deferment) is set to "Y."
- The **Term in Months** (D0TERM) is increased by 1.
- If a charge amount (other than zero) is applied when this transaction is run, the **Deferment Amount** (D0DFAM) is updated with the amount of the charge, and **Principal Amount** (D0PAMT) is also updated with the charge amount.
- The **Deferment Counter**, which isn't shown on any screen in CIM GOLD, is updated by 1. The **Deferment Counter** is important in determining the number of deferments allowed on a loan or lifetime of loan, as determined by the **Deferment Code** and institution options. See [Deferment Code](#) help for more information.

For Credit Reporting, the **Start** and **End Deferment Dates**, which are reported in the K4 Segment of the Credit Reporting transmission, are updated as follows:

- The **Deferred Payment Start Date** (Field 3 in the K4 Segment) will be the date when payments start again after the deferment. This date is reflected in the **Start of Repayment** field (BUDFSD) on the Loans > Credit Reporting screen > Credit Reporting & Loan Information tab. The system uses the **Next Due Date** (D0DUNX) field to populate that field at monthend.
- The **Payment Due Date** (Field 4 in the K4 Segment) will be blank.

Correcting this Transaction

You can correct this transaction from CIM GOLDTeller, as follows:

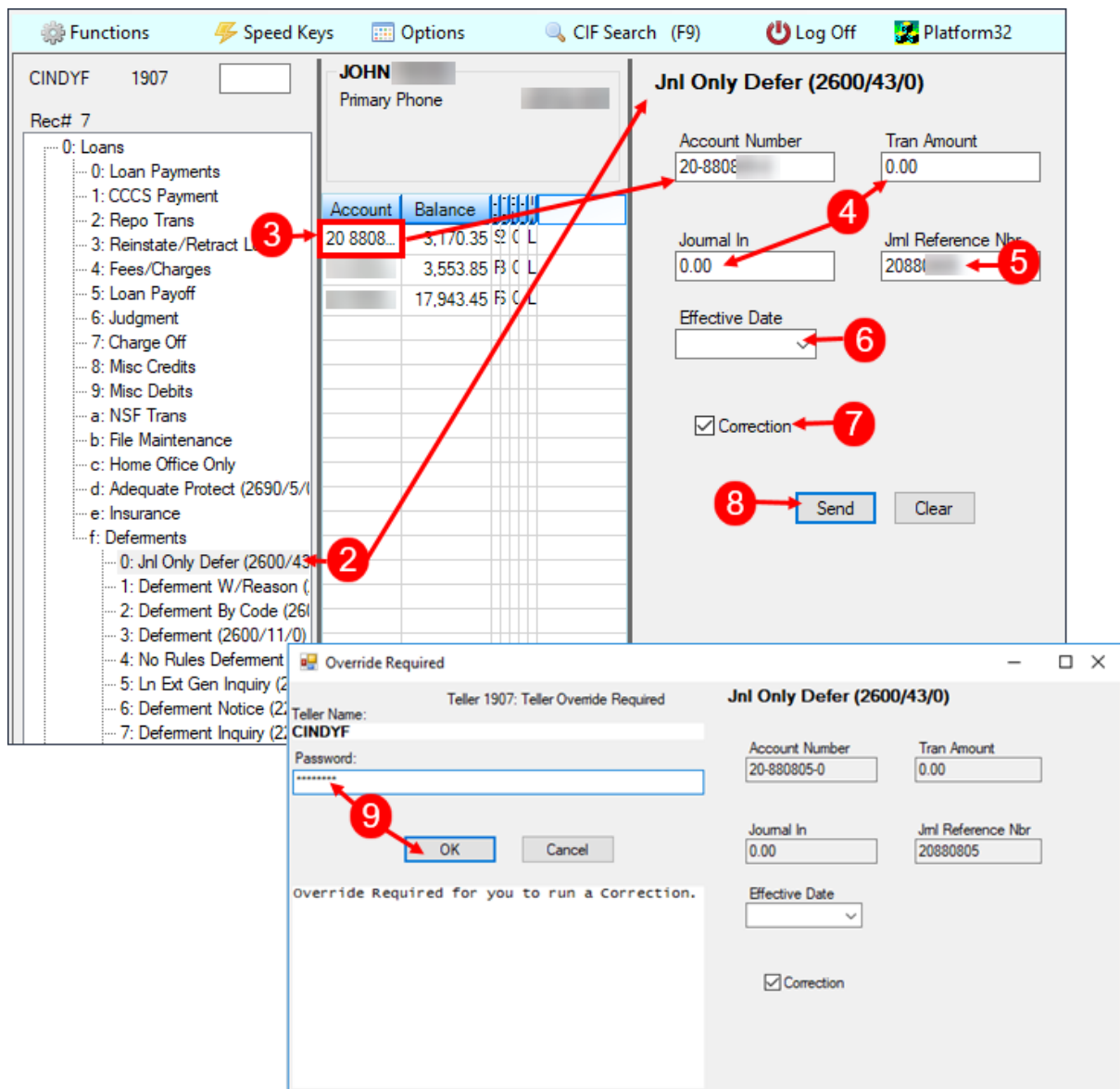
1. Find and select the account where the Journal Only Deferment transaction was originally run.
2. Go to the Teller System > GOLDTeller function and bring up the Journal Only Deferment transaction from the Transaction Menu.
3. Select the account in the accounts list, and the system will automatically enter the **Account Number** and **Tran Amount** in the provided fields on the transaction.



4. Enter the amount of the charge originally ran, if any, in the **Tran Amount** and **Journal In** fields. If a charge amount was *not* included when the transaction was originally ran, clear out those amount fields.
5. If you want to enter the account number in the **Jrnl Reference Nbr** field, enter it there. Otherwise, leave it blank. This is for information purposes only.
6. You can leave the **Effective Date** blank, enter today's date, or enter the date when the Journal Only Deferment transaction was originally run. If you leave it blank, the system will use today's date.
7. Check the **Correction** box.
8. Click <Send>.
9. An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Journal Only Deferment transaction was run. See [Results of this Transaction](#) above for more information on all the fields affected.





Click to reduce.

Tran Code 2600-45, LOC Card Payments

The LOC Card Payments (tran code 2600-45) transaction allows check and cash transactions on payment method 5 loans with LNCARD = "Y". This transaction is a modification to [Payment with Promos transaction \(tran code 2600-25\)](#) with the benefit of allowing tellers to input **Check In** and **Cash In** amounts.

If you want to use this transaction, you will need to add it to the Transaction Menu, as described in the [Menu Design topic](#) in the CIM GOLDTeller User's Guide.





Tip: If you do not see transaction code 2600-45 in your list of transaction codes on the Menu Design screen, in your list of transaction codes on the Menu Design screen, complete the following steps to refresh the list and load any new transactions from Core Services:

1. While in CIM GOLDTeller, select "Update All Transactions" from under the Functions menu in CIM GOLDTeller. The system will download all changes to transactions and any new transactions.
2. Log off CIM GOLDTeller, then log back on.
3. You should see all new transactions available on the [Menu Design](#) screen.

When the transaction is first downloaded, you will need to edit the transaction design so tellers will understand which fields to use. We suggest making the following changes to this transaction using the [Transaction Design screen](#) under Functions > Administrator Options in CIM GOLDTeller:

- Change the **Loan Descriptor** field to a drop-down list. This makes it easy on tellers who may not know what to enter in that field. Only the following descriptor codes are available for this transaction:
 - 1 (Mail-in Payment)
 - 2 (Walk-in Payment)
 - 5 (Payment – Manual Offset)
 - 10 (Agency Payment)
 - 14 (3rd Party Payment)
 - 30 (Garnishment Payment)

When viewed in History, the applicable descriptor will show, and the proper General Ledger accounts will be credited/debited through the [Autopost](#) process. For more information on how to create drop-down lists, see the [Creating a drop-list field](#) topic in the CIM GOLDTeller User's Guide.

- Hide the **Source of Funds, Number 1, Journal In,** and **Journal Reference** fields. Those fields really aren't needed for this transaction. (See [Field Properties Screen](#) for more information on how to hide fields on transactions.)

Collection Fee

You can also hide the **Collection Fee Amt** field unless you would like to collect fees as part of the transaction. For example, perhaps a third-party, such as a collection agency, sends a check on behalf of the borrower for the payment. Perhaps they charge a \$25.00 fee.

- You would put the amount of the check in the **Check In** field, along with the **Check In Number**. For this example, let's say it's \$75.
- You would enter the \$25.00 fee amount in the **Collection Fee Amt** field.
- And you would make sure the **Tran Amount** is for the **Check In + Collection Fee Amt**. In this case, \$100.

After the teller clicks <Send>, the system applies the \$75 to the loan account (according to the [Payment Application](#) field). And the \$25 for the collection fee is debited from the General Ledger account for collection agency fees, as set up in the **Collection Fee** field on the GOLD Services > General Ledger > [G/L Account By Loan Type](#) screen in CIM GOLD.



See the following examples of this transaction showing what the transaction looks like when you first access it for your institution, followed by an example of how we suggest you set up the fields in CIM GOLDTeller:

Loc Card Payments (2600/45/0)

Account Number <input style="width: 100%;" type="text"/>	Tran Amount <input style="width: 100%;" type="text"/>	As Of Date 03/01/2019 <input style="width: 20px;" type="button" value="v"/>
Cash In <input style="width: 100%;" type="text"/>	Cash Out <input style="width: 100%;" type="text"/>	Collection Fee Amt <input style="width: 100%;" type="text"/>
Check In <input style="width: 100%;" type="text"/>	Check In Number <input style="width: 100%;" type="text"/>	Loan Descriptor <input style="width: 100%;" type="text"/>
Journal In <input style="width: 100%;" type="text"/>	Jml Reference Nbr <input style="width: 100%;" type="text"/>	Source of Funds <input style="width: 100%;" type="text"/>
<input type="checkbox"/> Correction	Number 1 <input style="width: 100%;" type="text"/>	

Before: LOC Card Payments (tran code 2600-45)



Loc Card Payments (2600/45/0)

Account Number: 0001-000012-7 Tran Amount: 100.00 As Of Date: 09/10/2020

Cash In: Cash Out: Journal In:

Check In: 75.00 Check In Number: 69981

Loan Descriptor:
 1 - Mailed Payment (selected)
 1 - Mailed Payment
 2 - Walk-in Payment
 5 - Manual Offset
 10 - Agency Payment
 14 - 3rd Party Payment
 30 - Garnishment

Collection Fee Amt: 25.00

Correction

Send Clear

Change this to a drop-down so easier on tellers.

We suggest hiding the Journal In, Jrnl Reference Nbr, Source of Funds, and Number 1 fields.

After: LOC Card Payments (tran code 2600-45)

Tran Code 2600-50, Fee Reg Deferment

The Fee Reg Deferment transaction can be run using the [Deferment Inquiry \(tran code 2270-01\)](#) first or on its own. When run with the inquiry, this transaction will automatically come up with the amount of the deferment calculated for the selected loan. **Note:** GOLDPoint Systems programmers will need to set up the Deferment Inquiry to be chained to this transaction.

The calculation is based on the [Deferment Code](#) on the account. This transaction posts the deferment fee/charge collected as a fee to the general ledger number specified in [Deferment Fee](#) on the GOLD Services > General Ledger > G/L Account By Loan Type screen. It can be set to run on any account using deferment code 26 or 28.

See the following example of this transaction in CIM GOLDTeller:



Fee Reg Deferment (2600/50/0)

Account Number: [Redacted] Tran Amount: 25.00 Deferment Reason: 1 - Lost Job

Cash In: 25.00 Cash Out: [Empty]

Check In: [Empty] Check In Number: [Empty]

Journal In: [Empty] Jml Reference Nbr: [Empty]

Effective Date: 05/13/2020

Correction

Buttons: Send, Clear

When you first download this transaction, this field is named "Code 1." You'll want to change the name of this field and make it a drop-list, as described below.

Fee Reg Deferment (tran code 2600-50)

When you first download this transaction, the name of the transaction is Balboa Deferment. You can change the name of this transaction to something more understandable for your tellers (e.g., Fee Reg Deferment). See the [Transaction Entry Options](#) topic in the CIM GOLDTeller User's Guide for more information on how to change the name of a transaction.

If your institution wants to use this transaction, the following setup is required:

1. Add the transaction to the Transactions menu, as described in the [Menu Design](#) topic in CIM GOLDTeller.
2. Design the transaction according to how your front-end tellers should use the transaction, as described in the [Transaction Design](#) topic in CIM GOLDTeller.
3. Add all deferment reasons to the Loans > System Setup Screens > [Deferment Reasons screen](#). See **Note** below about reserving **Reason Code 2** for hardship deferments and **Reason Code 6** for natural and declared disasters.
4. You'll notice a **Code 1** field. The name of that field should be changed to "Deferment Reason," as described in the [Field Properties](#) topic in CIM GOLDTeller. If you do not want to establish a reason when this transaction is run, you can hide the field from tellers and skip requirement 5 below. See [Field Properties](#) topic in CIM GOLDTeller for information on hiding fields.
5. You need to make the **Code 1** (now renamed "Deferment Reason") field a drop-list that includes the same entries as those you entered in step 3 above. It is very important that those reasons are added to the System Field Dictionary. Creating a drop-list is a three-part process, as described in the following topics:



- [Creating drop-list items in the System Field Dictionary.](#)
- [Create the drop-list in the View/Modify Droplists.](#)
- [Assigning a field to that drop-list.](#)

Note

Deferment Reason Code 2 is reserved for [Hardship Deferrals](#) made from the Loans > Transactions > EZPay screen. Any Hardship deferrals run from there will be given **Deferment Reason Code 2**, as shown below:

Setup Screen: Deferment Reason Codes -

Code	Description	Employee Number	Employee Name	Date Modified
1	Test 1 hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
2	Test 2 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020
3	Test 3 Hardship	1907	1907 NO NAME AVAILABLE	04/23/2020

Code: 2
Description: Test 2 Hardship

Loans > System Setup Screens > Deferment Reason Codes

Seq	Deferred Due Date	Deferred Charge	Deferred Amount	Type	Reason
1	03/06/2020		248.58	Hardship	Test 2 Hardship

Effective Date: 04/23/2020
Deferred Due Date: 03/06/2020
Next Due Date: 04/06/2020
Date Last Late:
Maturity Date: 01/06/2022
Interest Paid to:
Deferment Code: 7 - Flat Fee

Deferment Amount: 248.58
Principal Amount:
Interest Amount:
Fees Collected:
Late Charges:
Late Charges Waived:

Term in Months:
Deferment Inquiry
Effective Date:
Nbr of Deferrals Eligible/Calc:
Deferment Amount:

Deferment Type	Number
Hardship	1
Total	1

Loans > Deferrals Screen

When a Hardship Deferment is run through EZPay or tran code 2600-20, is it applied with Reason Code 2. Make sure it is set up accordingly.

Deferment Reason Code 6 is reserved for Natural or Declared Disasters. If a deferment is run using **Deferment Reason Code 6**, the account will be flagged with [Special Comment Code](#) "AW" (Affected by declared or natural disaster) during monthend Credit Reporting. See [Credit Reporting](#) below for more information.



Results of this Transaction

Once this transaction is run, the following takes place on the account:

- The amount entered in the **Tran Amount** field (the deferment charge amount) is applied to the [Applied To Payment](#) field (LNPRTL). That amount is also credited to the G/L account indicated in the [Deferment Charge Rebate/Extension Fee](#) field on the GOLD Services > General Ledger > G/L Account By Loan Type screen.
- If the [Deferment Code](#) is 26, the transaction does *not* waive late charges. If the [Deferment Code](#) is 28, the transaction *does* waive late charges.
- The [Due Date](#) is rolled to the next **Due Date**. If the **Applied To Payment** field has enough funds for an additional payment, then the **Due Date** will be rolled another frequency.
- The [Term in Months](#) field advances by one (or the number of deferments processed).
- The [Current Installment Number](#) field advances by one (or the number of deferments processed).
- The [Date Interest Paid To](#) is changed to the **Effective Date** entered on the Deferment by Code transaction.
- The [Last Payment Date](#) is changed to the **Effective Date** entered on the Deferment by Code transaction.
- The Loans > [Deferments screen](#) is updated accordingly, with the amount, type of deferment, deferred due date, next due date, and the number of deferments made.
- If the [Deferment Code](#) used by your institution is 28, a [Deferment Notice form \(tran code 2270-02\)](#) will be generated after the transaction is run. Contact your GOLDPoint Systems account manager if you want this set up.

Criteria for this Deferment

This deferment uses [Deferment Code](#) 26 or 28. See the details for those **Deferment Codes** as to how the charge for this deferment is calculated. Additionally, this transaction requires the following:

1. This deferment code can be run manually with other [deferment transactions](#).
2. Can be run on delinquent accounts.
3. Uses calendar year (January 1 – December 31).
4. Must have made four payments on the account before a deferment is allowed. ([Installments Made](#) (LNINNO) is greater than or equal to 4.)
5. Can only be run on an account with a payment method code of 3 (precomputed), 6 (interest-bearing), or 16 (signature loan).


This deferment is disallowed if any of the following exist on the loan:



1. The account has a [Hold Code](#) 2, 4, 5, or 90.
2. The account has an [Action Code](#) of 99.
3. The account has a [General Category](#) of 80, 82, 85, or 87.
4. The account is closed, released, unopened, has multiple payment applications, or payment schedules.
5. The account cannot have reached the maximum number of deferments for the contract year ([Institution Option DFRM](#)).
6. The account cannot have reached the maximum number of deferments over the life of the loan ([Institution Option DFRL](#)).

History

You can view the results of the Deferments transaction on the Loans > [History screen](#) or on the Loans > [Deferments screen](#). The Deferment Inquiry field group is also on this screen. It will display the number eligible and can also calculate more than one deferment amount.

 **Tip**

When setting up the Deferment By Code transaction on your CIM GOLDTeller system, it is recommended that the **Account Number**, **Tran Amount**, and **Effective Date** be the first three fields. This is because these fields are automatically filled in when the transaction is initiated by the [Deferment Inquiry transaction \(tran code 2270-01\)](#). The cursor will be on the first field after these three fields. See the [Transaction Design topic](#) in the CIM GOLDTeller User's Guide for more information on setting up transactions in CIM GOLDTeller.

Credit Reporting

If a Regular Deferment is run on a transaction using **Deferment Reason Code** 6, the deferred account will be flagged as a natural/declared disaster. Two institution options are available that will automatically update the [Special Comment Code](#) and [Account Status](#) accordingly:

1. If institution option K402 is set, the **Account Status** will be reported with "11" (current account) and **Special Comment Code** "AW."
2. If institution option K403 is set, the account will be reported with the same information as regular deferments (see above), but with **Special Comment Code** "AW" only. The **Account Status** will be "11" if the account was current before the deferment was run; or the **Account Status** as it was reported the previous month (if in delinquency).

Additionally, the account will be reported as follows:

- The **Terms Duration** (Base field 13) field will be blank.
- The **Terms Frequency** (Base field 14) field will be "D" (deferred).
- The **Scheduled Monthly Payment Amount** (Base field 15) will be zero.
- The current **Payment History Profile** (Base field 18) will reflect a "B" if deferring the first payment; "D" if previously in repayment.
- **Amount Past Due** (Base field 22) will be zero.
- The K4 Segment for Specialized Payment Information will be included in the transmission. It will be populated as follows:
 - The **Segment Identifier** (Field 1) will be "K4" (default).



- The **Specialized Payment Indicator** (Field 2) will be "02" (deferred payment).
- The **Deferred Payment Start Date** (Field 3) will be the date when the deferment period starts (uses mnemonic BUSTRP). The **Deferred Due Date** (D0DU DT) on the Loans > [Deferments screen](#) will be the date reported for the **Deferred Payment Start Date** for Credit Reporting.
- The **Payment Due Date** (Field 4) will be the date when the deferment period ends and the next payment is due (uses mnemonic BUSTDF). The **Next Due Date** (D0DUNX) on the Loans > [Deferments screen](#) will be the date reported for the **Payment Due Date** for Credit Reporting.
- The balloon **Payment Amount** (Field 5) will be blank.

Deferments run with **Deferment Reason Code** 6 can only be included with the following transactions:

- [Deferment Payment Transaction \(tran code 2600-11\)](#)
- [Deferment By Code Transaction \(tran code 2600-13\)](#)
- [No Rules Deferment \(tran code 2600-17\)](#)
- [Deferment with Reason \(tran code 2600-35\)](#)
- [Fee Reg Deferment \(tran code 2600-50\)](#)

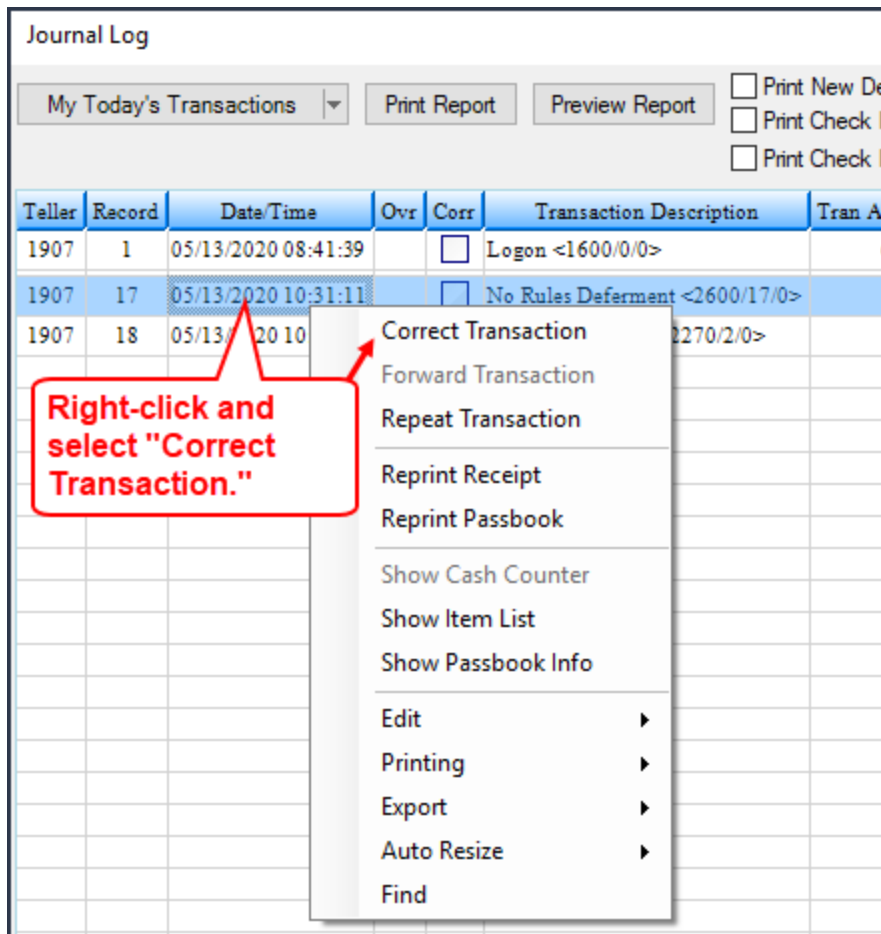
Note: If you are using a regular deferment transaction (2600-11, 2600-13, 2600-17, 2600-35, or 2600-50) and you use **Deferment Reason Code** 2 (instead of using the actual [Hardship Deferment transaction](#)), be aware that it does *not* update the DOMOD field, and **Special Comment Code** "CP" will not be automatically applied to the account during monthend Credit Reporting. You would need to manually update the **Special Comment Code** field if you want the account to be reported with "CP" and you used **Deferment Reason Code** 2 with a regular deferment. See the [Hardship Deferment](#) for more information.

Corrections

This transaction is correctable. However, you cannot correct it by pressing <F8> in the usual manner. You can correct it by completing the following steps:

1. Select "Journal/Forwarding" from the GOLDTeller Functions menu (or press <Ctrl> + J on your keyboard). Run a report listing all the transactions run on the particular date for the teller who ran the deferment.
2. In the report, find the journal transaction for 2600-50 (or any other [Deferment transaction](#)) that you want to correct and right-click it and select "Correct Transaction" from the pop-up menu, as shown below:





Journal Log (<Ctrl> + J)

- The Reg Fee Deferment transaction will appear with the fields automatically entered, and the **Correction** box checked.
- Click .
- An Override Required box will be displayed. If you have the security clearance to do corrections, enter your password and click <OK> and the transaction will finish processing. If you do not have security clearance, your manager will need to enter their security clearance and click <OK> to finish processing the correction.

The system will reverse all the information from the account that was originally established when the Deferment transaction was run.

Tran Code 2606-00, Death Claim Quote


The Death Claim Quote transaction should be run first before the [Death Claim Payment transaction \(tran code 2600-06\)](#). This transaction opens an inquiry screen, where you can enter the account number, interest days, and effective date (date of death). Once you enter this information, a new display screen appears showing:

Death Claim Payoff Inq Date



Account Number
Borrower Name
Date of Death
Interest Days (if entered on the quote)
Principal Balance
Interest (if applicable)
Ins Rebates (if applicable)
Payoff Amount

If the account does not have an open life insurance policy (**Insurance Types 50-56** on the Loans > Insurance > [Policy Detail screen](#)), this transaction will not run.

 **Note**

If there are outstanding late fees or miscellaneous fees, those will first need to be waived before you can run this transaction. If those amounts are not waived, the following error message will appear:

```
Transaction Failed:
4940:DEATH CLAIM NOT POSSIBLE BECAUSE OF
LATE CHARGES OF $    1,283.48 ARE DUE
MISC FEES OF $      35.00 ARE DUE
PETTIGREW PG
```

If the account has finance charges, they will be displayed. The totals on the display screen will indicate that the finance charges are refunded for all policies on that account. Although a life insurance policy may be fully earned at the time the [Death Claim transaction](#) (tran code 2600-06) is run, any finance charges are still refunded.

This transaction will also initiate the [Death Claim Payment transaction](#) (tran code 2600-06) to appear.

Tax and surcharge rebates will be included in the Ins Rebates total. See the following example of this transaction and result of the quote in CIM GOLDTeller:



CINDYF 1907

Rec# 4 DB

0: Loans

- 0: Loan Payments
- 1: CCCS Payment
- 2: Repo Trans
- 3: Insurance
 - 0: Cancel Other Ins (2910/0/0)
 - 1: Canc Other Ins Man (2910/3/0)
 - 2: Cancel VSI Ins (2890/0/0)
 - 3: Cancel Homegard (2890/7/0)
 - 4: Cancel Flood Ins (2890/8/0)
 - 5: Cancel Fire Ins (2890/9/0)
 - 6: Cancel Lpd (2890/71/0)
 - 7: Death Claim Pymt (2600/6/0)
 - 8: Death Claim Quote (2606/0/0)

PETER G. PETTIGREW
Primary Phone

Account	Balance	Payment	Code	Type
0001 00	25,625.72	1,166.73		Loan

Death Claim Quote (2606/0/0)

Account Number: 0001-000009-19

Interest Days: 30

Effective Date: 06/30/2020

Send Clear

Death Claim Quote Transaction (tran code 2606-00)

```

Transaction Completed Successfully:
DEATH CLAIM PAYOFF INQ 08-12-2020
ACCT 0001-9-19 PETTIGREW PETER
DATE OF DEATH 08-12-2020, INT DAYS 30
PRIN BALANCE 25,625.72
INTEREST 17,066.73
PAYOFF AMT 42,692.45
  
```

This is the payoff amount needed for the Death Claim Payment (tran code 2600-06).

Tran Code 2608-01, NSF-Pmt Reversal

The NSF Payment Reversal transaction should be used when you need to reverse a check, ACH, or credit card payment on an account due to non-sufficient funds. This transaction will also charge a fee to the account due to the non-sufficient return of the ACH, check, or credit card payment. If you want to reverse a payment and *not* charge a fee, use the [NSF-Payment Reversal No Fee transaction \(tran code 2608-02\)](#) or use the Loans > Transactions > Payment [Adjustments screen](#).

The following is an example of the NSF Payment Reversal transaction:




Nsf-Pmt Reversal (2608/1/0)

Account Number 0163-010663-5	Tran Amount 210.00	As Of Date 08/09/2018 ▾
Originating Branch 0163		
Journal Out 210.00	Jml Reference Nbr 0163010663	
<input type="checkbox"/> Correction		
<input type="button" value="Send"/>		<input type="button" value="Clear"/>

Once this transaction is processed, it reverses the last loan payment made on the account. The **Tran Amount** and **Journal Out** fields must match the amount of the last payment. If the transaction does not match the last payment amount (the amount you're reversing), you will receive the following error after clicking <Send>:

```
Transaction Failed:
FILE COR AMT IS      169.58
FISHER MD
```

You can use that message to redo the transaction with the correct transaction amount.

 *Tip:* Press <Shift> + <F12> on your keyboard while in CIM GOLDTeller, and the system will bring up the last transaction with the last account information already entered.

Transaction Effects on the Account

This transaction reverses the last payment made on the account. If late charges and fees were part of the last payment amount, those are also reversed. It also does the following:

- Processes an account payment correction by journal (correction code 608 for payments and 858 for miscellaneous fees, if applicable).
- Processes an Account Miscellaneous Fee transaction (tran code 660) using fee code 9 (non-sufficient fee).
- Processes a G/L credit (tran code 1810) to the **Bank Account (NSF Check/Allotment Pmt)** field found on the GOLD Services > Office Information screen > [G/L Account tab](#) in CIM GOLD for the office the transaction is run.

This transaction updates the following fields:

- The system rolls the **Due Date** and **Due Date Last Rolled** back by one frequency.
- Decreases the **Installments Made** (LNINNO) by 1.



- **Date Interest Paid To** is reversed to the previous payment date.
- **Last Payment Date** is reversed to the previous payment date.
- **Last Payment Amount** is reversed to the amount of the previous payment.

Late Charges

If reversing a payment would cause the loan to be late enough to incur a late charge (**Due Date + Grace Days**), the system will apply a late charge in the afterhours following the reversal.

Fee Amount

The amount of the fee assessed to the account after this transaction processes depends on if you use a flat fee or percent for non-sufficient funds. The transaction will first use the amount in the **NSF Fee Amount** field or, if blank, it will use the **NSF Fee Percent** to calculate the percent of the fee. The **NSF Fee Percent** is a percentage of the **P/I Constant** on the loan. These fields are found on the Loans > Account Information > Account Detail screen > [Late/NSF tab](#).

- If using the **NSF Fee Percent**, the system checks the **NSF Fee Maximum** and **NSF Fee Minimum** fields and does not assess NSF fees for more or less than those amounts. For example, if the **NSF Fee Maximum** is \$10, and the system calculates 5 percent of a \$300 **P/I Constant**, the fee amount would normally calculate to \$15. But because the maximum is \$10, the fee amount will be \$10.
- If there is no **NSF Fee Amount** and no **NSF Fee Percent**, then the transaction uses the default amount stored in institution option LNFA.
- If the **NSF Fee Not Allowed** box is checked, no fee will be assessed.

On the Marketing and Collections screen, the fee will be displayed in the Fees list view table, as shown below. Fees should be part of the **Payment Application** if you want a part of the payment to go toward fees.

Miscellaneous Fees <input checked="" type="checkbox"/> Show All Fees <input type="button" value="Assess Fee"/> <input type="button" value="Waive Fee"/> <input type="button" value="Print Coupons"/>											
Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived	Cntr	Remaining
9	NSF	08/10/2018	25.00	1							25.00

G/L Account for Office Number

The G/L account used for the reversal of this payment is set up in the **Bank Account (NSF Check/Allotment Pmt)** on the GOLD Services > Office Information screen > [G/L Account tab](#). The G/L office used is determined by what (or if) an office is entered in the **Originating Branch** field on the transaction.

- If the **Originating Branch** number is left blank on the transaction, the system will use the G/L account tied to the office that the teller is currently signed onto. (For those institutions that allow the branches to handle their



own NSF payments, the field can be hidden in GOLDTeller. See the [Field Properties Screen](#) topic in the CIM GOLDTeller User's Guide for more information on hiding fields on transactions.

- If the teller enters a valid office number in the **Originating Branch** field, the system will credit the G/L account tied to that office with the transaction amount.

Common Errors

The following common errors may be displayed when attempting to run this transaction.

Error	Cause
<p>G/L Account Missing/Closed</p>	<p>This error is displayed if no G/L account exists for the Originating Branch entered on the transaction. If your institution hides the Originating Branch field, the system looks at the office tied to the teller. If either of those offices is not set up with a valid G/L account in the Bank Account (NSF Check/Allotment Pmt) on the GOLD Services > Office Information screen > G/L Account tab, then this error will be displayed. See the following example of where that G/L account must exist on the Office Information screen:</p> <div data-bbox="448 940 1295 1528" style="border: 1px solid gray; padding: 5px;"> <p>Manager Information</p> <p>Office <input type="text" value="8877"/> Manager/Employee Number <input type="text" value="5272"/></p> <p>Phone <input type="text"/> <input type="text"/> <input type="text"/> ext. <input type="text"/> Email <input type="text"/></p> <p>Fax <input type="text"/> <input type="text"/> <input type="text"/> Cell <input type="text"/> <input type="text"/> <input type="text"/> Description <input type="text" value="Monroe 2"/></p> <hr/> <p>Office Information G/L Account ACH Information Other</p> <p>Bank Account (NSF Check/Allotment Pmt) <input type="text" value="1202"/> <input type="text" value="8877"/> <input type="text"/></p> <p>Credit/Debit Card Fee <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Credit/Debit Card Offset <input type="text"/> <input type="text"/> <input type="text"/></p> <p>ACH Fee <input type="text"/> <input type="text"/> <input type="text"/></p> <p>ACH Offset <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> </div> <p>Note: The account tied to the teller is set up on either the Deposits > Definitions > Teller Information screen or the Security > Setup screen > Teller tab, as shown below:</p>



	<div style="border: 1px solid gray; padding: 5px;"> <p>Teller Detail</p> <p>Teller Number <input type="text" value="1907"/> Office <input style="border: 2px solid red;" type="text" value="1"/> Security Level <input type="text" value="255"/></p> <p>Name <input type="text" value="Cindy Fisher"/></p> <p>Security Groups <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/></p> <p><input checked="" type="checkbox"/> Other Office Signon <input type="checkbox"/> Final Totals Taken Last Updated</p> <p><input type="checkbox"/> ATM Teller Employee Number <input type="text" value="1907"/> 06/12/2018</p> </div>
<p>File Cor Amt is: NNNNN</p>	<p>If the transaction does not match the last payment amount (the amount you're reversing), you will receive this error after clicking <Send> or <Transmit>.</p> <p>You can use that message to redo the transaction with the correct transaction amount.</p>

See also:

[Tran Code 2608-02, NSF-Payment Reversal No Fee](#)

Tran Code 2608-02, NSF-Pmt Reversal No Fee

The NSF Payment Reversal No Fee transaction should be used when you need to reverse a check, ACH, or credit card payment on an account due to non-sufficient funds. This transaction will *not* charge a fee to the account due to the non-sufficient funds return. If you want to reverse a payment while at the same time assess a fee, use the [NSF Payment Reversal transaction \(tran code 2608-01\)](#) or use the Loans > Transactions > Payment [Adjustments screen](#).

This transaction does the following:

- Processes an account payment correction by journal (correction code 608 for payments and 858 for miscellaneous fees).
- Processes a G/L credit (tran code 1810) to the **Bank Account (NSF Check/Allotment Pmt)** field found on the GOLD Services > Office Information screen > [G/L Account tab](#) in CIM GOLD for the office the transaction is run.

The **Originating Branch** field on the transaction plays an important role for those companies that handle NSF rejects at a central location instead of the individual branch. If the **Originating Office** field is left blank on the transaction, the system will use the G/L account tied to the office that the teller is currently signed into. (For those institutions that allow the branches to handle their own NSF payments, the field can be hidden in GOLDTeller. See the [Field Properties Screen](#) topic in the CIM GOLDTeller User's Guide for more information on hiding fields on transactions.)

If the originating office number is populated with a valid office number that has a G/L tied to it on the G/L Account tab on the Office Information screen, the system will post the offset to the G/L tied to that office.

The NSF Payment Reversal Without Fee transaction verifies that a prior payment existed before running the transaction.

The following is an example of the NSF Payment Reversal transaction:



Nsf-Pmt Rev No Fee (2608/2/0)


Account Number	Tran Amount	As Of Date
0163-010663-5	230.00	08/09/2018 ▾
Originating Branch		
0163		
Journal Out	Jml Reference Nbr	
230.00	010663	

Correction

Once this transaction is processed, it reverses the last loan payment made on the account. The **Tran Amount** and **Journal Out** fields must match the amount of the last payment. If the transaction does not match the last payment amount (the amount you're reversing), you will receive the following error after clicking <Send>:

```
Transaction Failed:
FILE COR AMT IS      169.58
FISHER MD
```

You can use that message to redo the transaction with the correct transaction amount.

 *Tip:* Press <Shift> + <F12> on your keyboard while in CIM GOLDTeller, and the system will bring up the last transaction with the last account information already entered.

Transaction Effects on the Account

This transaction updates the following fields:

- The system rolls the **Due Date** and **Due Date Last Rolled** back by one frequency.
- Decreases the **Installments Made** (LNINNO) by 1.
- **Date Interest Paid To** is reversed to the previous payment date.
- **Last Payment Date** is reversed to the previous payment date.
- **Last Payment Amount** is reversed to the amount of the previous payment.

Late Charges



If reversing a payment would cause the loan to be late enough to incur a late charge (**Due Date + Grace Days**), the system will apply a late charge in the afterhours following the reversal.

G/L Account for Office Number

The G/L account used for the reversal of this payment is set up in the **Bank Account (NSF Check/Allotment Pmt)** on the GOLD Services > Office Information screen > [G/L Account tab](#). The G/L office used is determined by what (or if) an office is entered in the **Originating Branch** field on the transaction.

- If the **Originating Branch** number is left blank on the transaction, the system will use the G/L account tied to the office that the teller is currently signed onto. (For those institutions that allow the branches to handle their own NSF payments, the field can be hidden in GOLDTeller. See the [Field Properties Screen](#) topic in the CIM GOLDTeller User's Guide for more information on hiding fields on transactions.)
- If the teller enters a valid office number in the **Originating Branch** field, the system will credit the G/L account tied to that office with the transaction amount.

Common Errors

The following common errors may be displayed when attempting to run this transaction.

Error	Cause
G/L Account Missing/Closed	This error is displayed if no G/L account exists for the Originating Branch entered on the transaction. If your institution hides the Originating Branch field, the system looks at the office tied to the teller. If either of those offices is not set up with a valid G/L account in the Bank Account (NSF Check/Allotment Pmt) on the GOLD Services > Office Information screen > G/L Account tab , then this error will be displayed. See the following example of where that G/L account must exist on the Office Information screen:



Manager Information
 Office: 8877 Manager/Employee Number: 5272
 Phone: [] [] [] ext.: [] Email: []
 Fax: [] [] [] Cell: [] [] [] Description: Monroe 2

Office Information | **G/L Account** | ACH Information | Other

Bank Account (NSF Check/Allotment Pmt) 1202 8877 []

Credit/Debit Card Fee [] [] []

Credit/Debit Card Offset [] [] []

ACH Fee [] [] []

ACH Offset [] [] [] [] []

GOLD Services > Office Information Screen > G/L Account Tab

Note: The account tied to the teller is set up on either the Deposits > Definitions > [Teller Information screen](#) or the Security > Setup screen > Teller tab, as shown below:

Teller Detail

Teller Number: 1907 Office: 1 Security Level: 255

Name: Cindy Fisher

Security Groups:

Other Office Signon Final Totals Taken Last Updated: 06/12/2018

ATM Teller Employee Number: 1907

Security > Setup > Teller Tab

File Cor Amt is: NNNNN

If the transaction does not match the last payment amount (the amount you're reversing), you will receive this error after clicking <Send> or <Transmit>.

You can use that message to redo the transaction with the correct transaction amount.

See also:

[Tran Code 2608-01, NSF-Payment Reversal \(with fee\)](#)

Tran Code 2608-03, NSF ACH Payment Reversal

This payment reversal transaction that is specifically for reversing ACH payments that also included payments to non-sufficient funds (NSF) fees. This transaction reverses both the payment amount and the non-sufficient funds fee, while at the same time, applying a new ACH return fee. For example, let's say a borrower makes a payment via a check, and the check returns due to non-sufficient funds. A teller reverses the payment and applies an NSF fee to the account using the NSF-Pmt Reversal transaction (tran code 2608-01).



Later, a collector calls the borrower and allows an immediate ACH payment through EZPay. As part of that payment, a portion goes toward paying off the NSF fee that was applied to the account (because the Loan Application on this account designates that **Fees** should be paid before **Principal** and **Interest**). Later, that payment is also rejected, so then a teller would reverse that ACH payment using this new transaction, which would:

1. Reverse the payment.
2. Reverse the NSF fee (if applicable).
3. Assess the new ACH return fee to the account.

This transaction is named NSF ACH Payment Reversal and uses tran code 2608-03. You can add it to your GOLDTeller transaction menu, as described in the following topic in the CIM GOLDTeller User's Guide: Menu Design.

As part of this enhancement, we have also created a new miscellaneous fee called "ACH Return Fee" (number 52). This is a receivable fee that is charged to the borrower the same time the NSF ACH Payment Reversal transaction is run.

Transaction Set Up and Running the Transaction

The following is an example of this new transaction in GOLDTeller:

Nsf-Ach Pmt Rvrsl (2608/3/0)

Account Number

Tran Amount Journal Out

As Of Date Originating Branch

Correction Jml Reference Nbr

As part of this enhancement, we have also created a new miscellaneous fee called "ACH Return Fee" (number 52). This is a receivable fee that is charged to the borrower the same time the NSF ACH Payment Reversal transaction is run.

Once this transaction is processed, it reverses the last loan payment made on the account. The Tran Amount and Journal Out fields must match the amount of the last payment. If the transaction does not match the last payment amount (the amount you're reversing), you will receive the following error after clicking <Send>:



You can use that message to redo the transaction with the correct transaction amount.



Tip: Press <Shift> + <F12> on your keyboard while in CIM GOLDTeller, and the system will bring up the last transaction with the last account information already entered.

Transaction Effects on the Account

This transaction is used to reverse ACH payments for non-sufficient funds by journal and offset the journal amount to the G/L account located on the GOLD Services > Office Information > G/L Accounts screen in CIM GOLD (ACH/Online Check Offset).

This transaction does the following:

- Processes an account payment correction by journal (tran code 608 for payments) and a correction to the NSF fee (tran code 858 for miscellaneous fees). The description of the original payment transaction is used with "Corr" appended to it. See History example below.
- Processes a Loan Miscellaneous Fee transaction (transaction code 660) using the new miscellaneous fee code 52, ACH Return Fee.
- Processes a G/L credit (transaction code 1810) to the ACH/Online Check Offset field found on the GOLD Services > Office Information > G/L Accounts screen in CIM GOLD for the offsetting amount of the payment. (Note: Institution option EGPO (USE EPMTS GL POSTING BY OFFICE) must be set to "Y." Contact your GOLDPoint account manager about setting the option. There will be some GL configuration required for this option.)

This transaction updates the following additional fields:

- The system rolls the Due Date and Due Date Last Rolled back by one frequency.
- Decreases the Installments Made (LNINNO) by 1.
- Date Interest Paid To is reversed to the previous payment date.
- Last Payment Date is reversed to the previous payment date.
- Last Payment Amount is reversed to the amount of the previous payment.

Late Charges

If reversing a payment would cause the loan to be late enough to incur a late charge (Due Date + Grace Days), the system will apply a late charge in the afterhours following the reversal.

Fee Amount

The amount of the fee assessed to the account after this transaction processes depends on if you use a flat fee or percent for non-sufficient funds. The transaction will first use the amount in the **NSF Fee Amount** field or, if blank, it will use the **NSF Fee Percent** to calculate the percent of the fee. The **NSF Fee Percent** is a percentage of the **P/I Constant** on the loan. These fields are found on the Loans > Account Information > Account Detail screen > Late/NSF tab.

- If using the **NSF Fee Percent**, the system checks the **NSF Fee Maximum** and **NSF Fee Minimum** fields and does not assess NSF fees for more or less than those amounts. For example, if the **NSF Fee Maximum** is \$10, and the system calculates 5 percent of a \$300 **P/I Constant**, the fee amount would normally calculate to \$15. But because the maximum is \$10, the fee amount will be \$10.



- If there is no **NSF Fee Amount** and no **NSF Fee Percent**, then the transaction uses the default amount stored in institution option LNFA.
- If the **NSF Fee Not Allowed** box is checked, no fee will be assessed.

On the Marketing and Collections screen, the fee will be displayed in the Fees list view table, as shown below. Fees should be part of the Payment Application if you want a part of the payment to go toward fees.

Code	Description	Assessed	Cntr	Last Paid	Paid	Cntr
9	NSF	06/18/2021	30.00	1		
52	ACH Return Fee	06/18/2021	30.00	1		

Loans > History Screen

G/L Account for Office Number

The G/L account used for the reversal of this payment is set up in the **Bank Account (NSF Check/Allotment Pmt)** on the GOLD Services > Office Information screen > G/L Account tab. The G/L office used is determined by what (or if) an office is entered in the **Originating Branch** field on the transaction.

- If the **Originating Branch** number is left blank on the transaction, the system will use the G/L account tied to the office that the teller is currently signed onto. (For those institutions that allow the branches to handle their own NSF payments, the field can be hidden in GOLDTeller. See the Field Properties Screen topic in the CIM GOLDTeller User's Guide for more information on hiding fields on transactions.)
- If the teller enters a valid office number in the **Originating Branch** field, the system will credit the G/L account tied to that office with the transaction amount.

Warning

The 2608-03 transaction does not validate that the payment it is correcting was made by ACH. The ACH/Online Check Offset GL account number will be used by this transaction every time.

Common Errors

The following common errors may be displayed when attempting to run this transaction.

GOLDMiner and Collection Queue Tip

You can create a GOLDMiner report or Collection Queue based on that new Miscellaneous Fee Code 52. Then any account with that fee code, tellers could then take additional action, such as place a Hold Code 48. Hold Code 48 causes the system to only allow cash payments for those accounts. See the following example of GOLDMiner and Collection Queue logic that would include Miscellaneous Fee Code 52:

Error	Cause
G/L Account Missing/Closed	This error is displayed if no G/L account exists for the Originating Branch entered on the transaction. If your institution hides the Originating Branch field, the system looks at the office tied to the teller. If either of those offices is not set up with a valid G/L account in the Bank Account (NSF Check/Allotment Pmt) on the GOLD Services > Office Information screen > G/L Account tab , then this error will be



displayed. See the following example of where that G/L account must exist on the Office Information screen:

Manager Information

Office Manager/Employee Number

Phone ext. Email

Fax Cell Description

Office Information **G/L Account** ACH Information Other

Bank Account (NSF Check/Allotment Pmt)

Credit/Debit Card Fee

Credit/Debit Card Offset

ACH Fee

ACH Offset

GOLD Services > Office Information Screen > G/L Account Tab

Note: The account tied to the teller is set up on either the Deposits > Definitions > [Teller Information screen](#) or the Security > Setup screen > Teller tab, as shown below:

Teller Detail

Teller Number Office Security Level

Name

Security Groups

Other Office Signon Final Totals Taken Last Updated

ATM Teller Employee Number **06/12/2018**

Security > Setup > Teller Tab

**File Cor Amt is:
NNNNN**

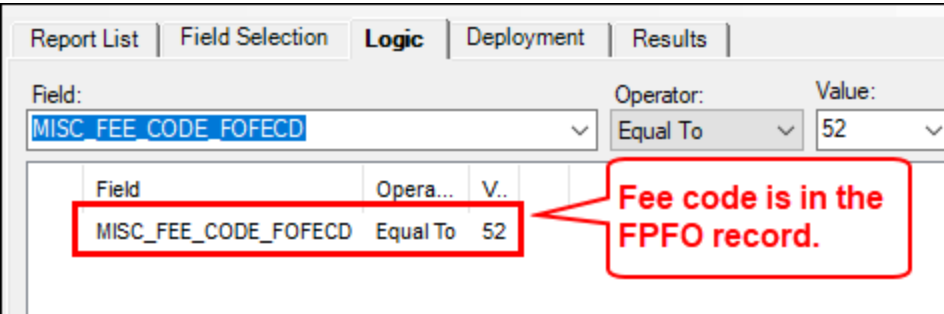
If the transaction does not match the last payment amount (the amount you're reversing), you will receive this error after clicking <Send> or <Transmit>.

You can use that message to redo the transaction with the correct transaction amount.

GOLDMiner and Collection Queue Tip

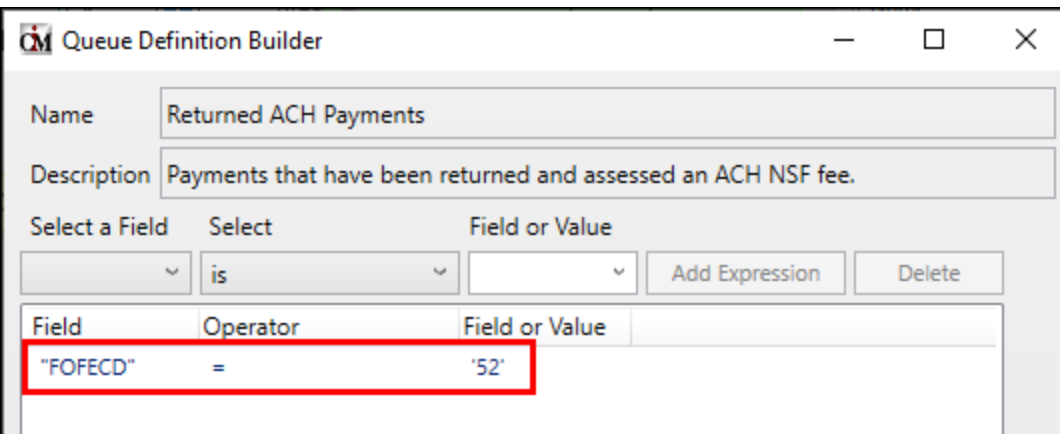
You can create a GOLDMiner report or Collection Queue based on that new Miscellaneous Fee Code 52. Then any account with that fee code, tellers could then take additional action, such as place a Hold Code 48. Hold Code 48 causes the system to only allow cash payments for those accounts. See the following example of GOLDMiner and Collection Queue logic that would include Miscellaneous Fee Code 52:





Field	Operator	Value
MISC_FEE_CODE_FOFECD	Equal To	52

GOLDMiner Logic (Report Warehouse > GOLDMiner)



Field	Operator	Field or Value
"FOFECD"	=	'52'

Logic to build a Collection Queue as set up the Queues > Collection > Queue Administration Screen

See the following example of the History screen showing:

1. A payment;
2. Payment reversal with NSF fee assessment;
3. Another payment;
4. The ACH payment reversal with a new ACH return fee assessment.

Short History		Detailed History		SQL Loan History		Statements	
Date	Time	Teller	Transaction	Amount	Field		
Start	12:00:00 AM						
Stop	11:59:59 PM						
71 Histories Matched Selections							
Date	Time	Transaction Amount	Transaction Description	Teller	Type	Balance	
06/18/2021	11:03:11	289.00	0600 Callin Pmt by Ck	1907 - Cindy Fish...	JN	4,865.53	
06/18/2021	11:03:17		0022 ONE-TIME AUTO-PAY FM	1907 - Cindy Fish...		4,865.53	
06/18/2021	11:05:25	-289.00	0608 Callin Pmt Ck Co	1907 - Cindy Fish...	JN	5,151.53	
06/18/2021	11:05:25	-30.00	0660 ASSESS NSF FEE	1907 - Cindy Fish...	JN	5,151.53	
06/18/2021	11:06:25	30.00	0850 PAY NSF FEE	1907 - Cindy Fish...	CK	5,151.53	
06/18/2021	11:06:25	256.00	0600 Walk-In Payment	1907 - Cindy Fish...	CK	4,895.53	
06/18/2021	11:07:44	-30.00	0858 PAY NSF FEE CORR	1907 - Cindy Fish...	JN	4,895.53	
06/18/2021	11:07:44	-256.00	0608 Walk-In Pmt Corr	1907 - Cindy Fish...	JN	5,151.53	
06/18/2021	11:07:44	-30.00	0660 ASSESS ACH RETURN FEE	1907 - Cindy Fish...	JN	5,151.53	

Tran Code 2670-01, Waive Loan Fee

You can waive miscellaneous fees from an account using this transaction. Your institution must have institution option OP06-XFEE set in order to allow miscellaneous fee processing. The following is an example of the Waive Loan Fee transaction:

Waive Loan Fees (2670/1/0)

Account Number: Tran Amount:

Fee Code:

Journal In: Jml Reference Nbr:

This is a journal transaction that waives the amount of the transaction from the total fees (LNFEES) on the loan. Only one fee can be waived with each transaction. Notice the **Fee Code** field in the example above. That field should be changed to a drop-list to make processing easier for tellers. Someone at your institution needs to design this field (it's field number 80) on the [Transaction Design screen](#) in CIM GOLDTeller to be a drop-list that is populated with all the fee codes used by your institution. Setting up fields on transactions to be drop-lists requires special security. It is a three-step process, starting with defining the items to be in the drop-list. See



the [System Field Dictionary](#) topic in the CIM GOLDTeller User's Guide for step-by-step instructions on how to set up a drop-down list field on transactions.

If you do not make this field a drop-list, the teller will be responsible for entering the loan fee code in the **Fee Code** field. The teller should enter the code as a number (not the description). For example, if trying to assess a non-sufficient funds fee, the teller would enter "009" in this field (that's the code for NSF Fees).

Once the transaction is run, the system will waive that fee from the account and it will be displayed on the [Miscellaneous Fees list view](#) on the Loans > Marketing and Collections screen > Delinquent Payments tab. This is known as the fee record. This is different from the amortizing fees, which are completely different and usually assessed during loan origination (see the [Amortizing Fees and Costs screen](#) for more information).

History records the waive fee as tran code 670, with a description of the fee that was assessed from the fee code, as shown below:

Short History		Detailed History		SQL Loan History		Statements	
Date	Time	Teller	Transaction	Am			
Start	12:00:00 AM						
Stop	11:59:59 PM						
21 Histories Matched Selections							
Date	Time	Transaction Amount	Transaction Description				
01/10/2017	14:57:15	50.00	0670 WAIVE MISCELLANEOUS FEE				
01/10/2017	14:53:55	-50.00	0660 ASSESS MISCELLANEOUS FEE				

Also see these other help topics for more information about miscellaneous fees:

[Miscellaneous Fees list view](#) on the Marketing and Collections screen

[Miscellaneous Fees](#)

[Miscellaneous Fee Processing](#)

Tran Code 2690-00, Trustee Payment

The Trustee Payment transaction is for Chapter 13 bankrupt accounts where a trustee is appointed to oversee the administration of the bankruptcy repayment plan, so the borrower can keep their collateral such as a car or home. The debtor pays the trustee, and the trustee pays the debts.

When the trustee sends in the check or makes the payment to your institution, users should use the Trustee Payment transaction to process the payment in CIM GOLDTeller. Before the trustee payment can be processed, however, the account must have been designated as bankrupt using the Bankruptcy Detail screen or the Bankruptcy screen (which is the legacy screen).

To run this transaction, first make sure it has been added to your Transaction menu and the transaction has been designed, as explained in the following CIM GOLDTeller topics:

- [Menu Design](#)



- [Transaction Design](#)

The following is an example of the Trustee Payment transaction in CIM GOLDTeller:

Trustee Payment (2690/0/0)

Account Number	Tran Amount	
20-202020-9	100.00	
Principal	Interest	Reserve 1
100.00		
Cash In	Cash Out	
Check In	Check Number	Description
100.00	568879	Payment 1

Correction

1. Select or enter the **Account Number** in the provided field.



Tip: Press [<F9>](#) on your keyboard to bring up the Customer Search screen to search for a name and account.

2. Enter the amount of the check/payment in the **Tran Amount** field.
3. If part of the payment should go to principal, interest, and reserve (as designated by the Bankruptcy Court), enter the appropriate amounts in the **Principal**, **Interest**, and **Reserve1** fields. The combined amount must add up to the same amount as that entered in the **Tran Amount** field. You can leave some of those amount fields blank, if no money should go to those balances.
4. If the payment is made via cash, enter the **Cash In** amount. If the **Cash In** amount is more than the **Tran Amount**, enter the remainder of the cash to go back to the trustee in the **Cash Out** field. (**Note:** These fields likely won't be used. You can hide these fields, as described in the [Field Properties Screen](#) topic.)
5. Enter the check amount in the **Check In** field.
6. Enter the number on the check in the **Check Number** field.
7. Enter a description for this payment in the **Description** field. Your institution can use this field however you want. For example, you can enter the payment number this payment coincides with in the Bankruptcy Repayment Plan; you could enter the account number here; or you could enter the Bankruptcy Claim number.



8. Click <Send>.

The payment will then process. Trustee payments use descriptor code "250," which reflects "Trustee Payment" in History, as shown below:

Customer Comments CIF Financial Summary Collateral Personal References Loan Disclosure History									
Date Opened		03/11/2015		Face Amount		11,940.63			
Date	Paid To Date	Transaction Amount	Principal	Balance	Due Date	Partial Payment	Description	Transaction Code	
06/07	06/09/2...	300.00	-300.00	2,481.86	09/09/2018	5.51	PHONE PMT BY CK	600	
07/06	06/09/2...	300.00	-300.00	2,181.86	10/09/2018	56.74	PHONE PMT BY CK	600	
08/07	06/09/2...	300.00	-300.00	1,881.86	11/09/2018	107.97	PHONE PMT BY CK	600	
09/08	06/09/2...	300.00	-300.00	1,581.86	12/09/2018	159.20	PHONE PMT BY CK	600	
10/08	06/09/2...	300.00	-300.00	1,281.86	01/09/2019	210.43	PHONE PMT BY CK	600	
11/09	06/09/2...	300.00	-300.00	981.86	03/09/2019	12.89	PHONE PMT BY CK	600	
01/31				981.86			BANKRUPTCY RECD	141	
01/31	01/31/2...	200.00	-200.00	781.86	03/09/2019	212.89	TRUSTEE PAYMENT	690	
01/31	01/31/2...	348.77	-348.77	433.09	05/09/2019	64.12	REGULAR PAYMENT	600	
01/31	01/31/2...	-348.77	348.77	781.86	03/09/2019	212.89	REGULAR PMNT CORR	608	

43 Histories read, 39 Histories displayed.

Days Back	<input type="text" value="999"/>	Total Due	781.86	Last Payment Date	01/31/2019
<input type="button" value="Refresh"/>		Payment Amount	248.77	Last Payment Amount	200.00
		Payoff Amount	781.86		

Loans > Marketing and Collections Screen > Loan Disclosure History Tab

History

After the Trustee Payment transaction is run, the following is updated on the account:

- **Principal Balance** is reduced by the amount applied to Principal from the transaction.
- **Date Last Accrued** advances to the date the transaction was run.
- **Date Interest Paid To** advances to the date the transaction was run.
- **Last Payment Date** advances to the date the transaction was run.
- **Last Payment Amount** is updated with the amount of the transaction.
- **Last Activity** and **Last Transaction** advances to the date the transaction was run.
- **Due Date** rolls to the next **Due Date** day.
- **Installments Made** increases by one.

Payoff

The Trustee Payment transaction can payoff a bankrupt loan without having the loan be locked in for payoff. If the final payment amount is enough to bring the loan balance to 0, the loan will be paid off and the account closed.



converted to interest-bearing. Should the account have an **Action Code 43**, then the system will check for the following other requirements:

- If the **LOC Principal Balance** (LNPBAL) is greater than the **Line Of Credit Limit** (LNRLCL), then in the afterhours of that occurring the system will convert the LOC to an interest-bearing account. Or,
- In the afterhours of when **Action Code 43** date is reached (draw period), the system will convert the LOC to an interest-bearing account.



Note:

Any institution can use this new feature. However, if your institution wants to use this new feature, your GOLDPoint Systems account manager must turn on Afterhours Update Function 100 (auto convert LOC to IB). You may also need to place an **Action Code 43** and a date on those LOC accounts that you want to allow to be converted. If you want to add **Action Code 43** yourself to accounts, you may need to first add it to the Action Code drop-down list. To add it to the Action Code drop-list, use the Loans > System Setup Screens > Client Code Setup > Loan Actions Codes.

Important:

- If the loan is paid in full before the expiration of the draw period, the LOC loan is not converted and the loan is closed.
- Card line-of-credit account (payment method 5 with LNCARD = Y) are excluded from this conversion process. Card LOC loans are maintained from the Loans > [Cards and Promotions screen](#).
- The account needs to be fully drawn or past the draw period expiration (Action Code 43 date). Released accounts will not be converted.

Effects of Conversion Process

During the conversion process, the following changes will occur on each qualifying account:

- The amounts in the **Current Finance Charge** (LNRLCC) and **Prior Finance Charge** (LNRLPC) fields will be moved to the **Accrued Interest** (LNACIN) field. If the loan is current and the customer made all required payments before the expiration of the draw period (**Action Code 43** date), then finance charges will not need to be moved into the **Accrued Interest** field (as they were paid/collected). If the loan is delinquent, interest that has been billed but not yet collected will also be added to the **Accrued Interest** (LNACIN).
- If the Due Date is not in the future, the Due Date will be advanced to the next scheduled Due Date following the expiration of the draw period (**Action Code 43** date) for the start of the amortized payment period.
- If the **P/I Constant** (LNPICN) is zero and the **Original P/I Constant** (LNOPIC) is not, the amount in the **Original P/I Constant** (LNOPIC) will be designated as the new P/I Constant after the loan has been converted. If the **P/I Constant** (LNPICN) and the **Original P/I Constant** (LNOPIC) are both zero, the system will calculate a new P/I Constant based on the remaining loan balance, the **Interest Calculation Method** (LNIBAS), and the **Term of the Loan** (LNTERM).



Note:

When these loans are originated, it's very important that the **Term of the Loan** (LNTERM) and the **Interest Calculation Method** (LNIBAS) are populated as part of origination.



- All line-of-credit fields will be changed to their default values.
- The **Coupon/Bill Code** (LNBILL) will be changed to 21 (Consumer Bill and Receipt). Therefore, following the conversion, the loan statement will be generated using the Consumer Bill and Receipt (FPSRP380) instead of the LOC billing statement (whichever one your institution uses).
- The **Payment Method** (LNPMTH) field will be changed to 6 (Interest Bearing).
- The CIB account status will appear at the top of CIM GOLD screens to indicate the conversion. See example below.

Open Consumer Delinquent Category 0 **DNA**

CIB

Short History **Detailed History** | SQL Loan History | Statements

Start Stop Teller Transaction Amount Field Cash Check Journal All

10 History matched selections

Date	Time	Transaction Amount	Transaction Description	Teller	Type	Refund	Balance
03/02/2021	00:49:42	800.00	0600 Phone Pmt By Ck	5650 - GOLDPHONE 7 - DO NOT DELETE	JN		22,199.72
03/02/2021	00:49:42		0022 ONE-TIME AUTO-PAY FM	5650 - GOLDPHONE 7 - DO NOT DELETE			22,199.72
03/09/2021	22:01:46		0520 FINANCE CHARGE	8910	JN		22,199.72
03/09/2021	22:01:46		0022 LOAN FILE MAINT	8910	JN		22,199.72
03/09/2021	22:01:46		0022 LOAN FILE MAINT	8910			22,199.72
03/29/2021	15:13:05		0022 LOAN FILE MAINT	1583			22,199.72
04/05/2021	13:21:31		0022 LOAN FILE MAINT	1583			22,199.72
04/14/2021	10:21:55		0022 LOAN FILE MAINT	1583			22,199.72
04/14/2021	11:38:10		0022 Converted LOC to IB	9999			22,199.72
04/14/2021	11:38:11		0022 Converted LOC to IB	9999			22,199.72

Amount	Description	Amount	File Maintenance Description	Old Data
	DESCRIPTOR			504
	GENERAL CAT.			07
	PMT METHOD			5
	DUE DATE			03/30/2021
	ACCINT	.00		
	PMT TYP			1
	FIN CHG DT			03/09/2021
	LNSTAT 15		CONVERTED TO IB	Was N

Loans > History screen > Detailed History tab showing what the LOC to IB transaction looks like as well as the CIB status that is placed on the account.

Reversals

History

You can reverse the LOC-to-IB transaction using [tran code 2741-03](#).

Tran Code 2741-02, Convert LOC to IB

This transaction (TORC 742) automatically converts [line-of-credit](#) (LOC) accounts to interest-bearing at the end of the draw period or when the credit limit has been met. It is run by the system in the afterhours and cannot be



run manually. The corresponding reversal transaction (tran code 2741-03) allows tellers to manually reverse the LOC-to-IB conversion through GOLDTeller.

CAUTION: There are currently no restrictions on when the reversal transaction can be run after the account has been converted. The reversal transaction should be run as close to the date of the conversion as possible under the supervision of someone who understands LOC billing dates. See Figure 2 below.

Each night, Afterhours Update Function 100 (auto convert LOC to IB) checks to see if the LOC draw period has expired (in other words, if the date entered for [Action Code 43](#) has been reached). The Update Function also checks to see if the current principal balance on the loan equals the credit limit. If the draw period expiration or credit limit has been met, the LOC (payment method 5) loan will be converted to an IB (payment method 6) loan.

Important:

- If the loan is paid in full before the expiration of the draw period, the LOC loan is not converted and the loan is closed.
- LOC (revolving) [card](#) loans are excluded from this conversion process.
- The account needs to be fully drawn or past the draw period expiration (Action Code 43 date). Released accounts will not be converted.

During the conversion process, the following changes will occur on each qualifying account:

- The amounts in the **Current Finance Charge** (LNRLCC) and **Prior Finance Charge** (LNRLPC) fields will be moved to the **Accrued Interest** (LNACIN) field. If the loan is current and the customer made all required payments before the expiration of the draw period (Action Code 43 date), then finance charges will not need to be moved into the Accrued Interest field (as they were paid/collected). If the loan is delinquent, interest that has been billed but not yet collected will also be added to LNACIN.
- If the **Due Date** is not in the future, the Due Date will be advanced to the next scheduled Due Date following the expiration of the draw period (Action Code 43 date) for the start of the amortized payment period.
- If the **P/I Constant** (LNPICN) is zero and the **Original P/I Constant** (LNOPIC) is not, the amount in LNOPIC will be designated as the new P/I Constant after the loan has been converted. If LNPICN and LNOPIC are both zero, the system will calculate a new P/I Constant based on the remaining loan balance, the **Interest Calculation Method** (LNIBAS), and **Term** of the loan (LNTERM). **Note:** When these loans are originated, it's very important that LNTERM and LNIBAS are populated as part of origination.
- All line-of-credit fields will be changed to their default values.
- The **Bill Code** (LNBILL) will be changed to 21. Note that this conversion does NOT change the **Statement Code** (LNSTMT), which might need to be manually changed to a more appropriate code (such as 2 - Bill and Receipt).



- The **Payment Method** (LNPMTH) will be changed to 6 (Interest-Bearing).
- The CIB account status will appear at the top of CIM screens to indicate the conversion. See Figure 1 below.

You will need to add tran code 2741-03 to your GOLDTeller menus if you plan on allowing reversals of the LOC-to-IB conversion. You may also want to adjust the placement of fields in the Transaction Design. See these topics in the CIM GOLDTeller menu for further information about adding and editing transactions:

- [Menu Design](#)
- [Transaction Design](#)

Tip: If you want to add that transaction to your teller menu and can't see it, go to Functions > Update All Transactions in GOLDTeller and the system will download all new transactions. You may need to log off GOLDTeller then log back on.

Contact your GOLDPoint Systems account manager for more information about implementing this transaction at your institution. A new version of CIM GOLD is not required for this programming.

The following examples show Loan History after an LOC-to-IB conversion, reversal transaction code 2741-03 in GOLDTeller, and Loan History after an LOC-to-IB conversion has been reversed.

Figure 1: Loan History After an LOC-to-IB Conversion



Open Consumer Delinquent Category 0 **DNA**

CIB

Short History **Detailed History** | SQL Loan History | Statements

Start [] Teller [] Transaction [] Amount [] Field [] Cash Check Journal All

Stop []

10 Histories matched Selections

Date	Time	Transaction Amount	Transaction Description	Teller	Type	Refund	Balance
03/02/2021	00:49:42	800.00	0600 Phone Pmt By Ck	5650 - GOLDPHONE 7 - DO NOT DELETE	JN		22,199.72
03/02/2021	00:49:42		0022 ONE-TIME AUTO-PAY FM	5650 - GOLDPHONE 7 - DO NOT DELETE			22,199.72
03/09/2021	22:01:46		0520 FINANCE CHARGE		JN		22,199.72
03/09/2021	22:01:46		0022 LOAN FILE MAINT		JN		22,199.72
03/09/2021	22:01:46		0022 LOAN FILE MAINT		JN		22,199.72
03/29/2021	15:13:05		0022 LOAN FILE MAINT				22,199.72
04/05/2021	13:21:31		0022 LOAN FILE MAINT				22,199.72
04/14/2021	10:21:55		0022 LOAN FILE MAINT				22,199.72
04/14/2021	11:38:10		0022 Converted LOC to IB	9999			22,199.72
04/14/2021	11:38:11		0022 Converted LOC to IB	9999			22,199.72

Amount Description | Amount | File Maintenance Description | Old Data

		DESCRIPTOR	504
		GENERAL CAT.	07
		PMT METHOD	5
		DUE DATE	03/30/2021
		ACCINT	.00
		PMT TYP	1
		FIN CHG DT	03/09/2021
		LNSTAT 15 CONVERTED TO IB	Was N

Loans > History Screen > Detailed History Tab

Figure 2: Transaction Code 2741-03

Functions Speed Keys Options CIF Search (F9) Log Off Platform32

CINDYF 1907 [] **BETTY** Primary Phone **Retract Cnv Loc2ib (2741/3/0)**

Account Number 00 []

Rec# 1 DB

- 0: Subtotals
- 1: Payments
- 2: Loans
 - 0: Fees/Charges
 - 1: Loan Payoff-Jnl (580/1/0)
 - 2: Retract Loan (2800/1/0)
 - 3: Reinstate Loan (2800/0/0)
 - 4: Cancel FP VPD Ins (2890/0/0)
 - 5: Charges/Fees
 - 6: Insurance
 - 7: LOC to IB
 - 0: Retract Cnv Loc2ib (2741-03)
 - 3: Teller/Vault

Account Balance Description Payment

	296.33	Loan	75.00
--	--------	------	-------

Add the transaction to your GOLDTeller menu.

You may need to rearrange the fields to your preference.

CIM GOLDTeller showing Retract Cnv Loc2ib Transaction (tran code 2741-03)



Figure 3: Loan History After an LOC-to-IB Reversal

Open Consumer Delinquent Category 0 DNA

Short History Detailed History SQL Loan History Statements

Transaction Amount Field Cash Check Journal All

Start Stop

Date	Time	Description	Teller	Type	Refund	Balance	Trans
03/25/2021	22:04:14	0022 LOAN FILE MAINT	9999			34,262.11	
03/25/2021	22:04:14	0022 LOAN FILE MAINT	9999			34,262.11	
03/30/2021	08:14:16	0022 LOAN FILE MAINT	1583			34,262.11	
04/12/2021	10:18:10	0022 LOAN FILE MAINT	1583			34,262.11	
04/12/2021	10:18:10	0022 LOAN FILE MAINT	1583			34,262.11	
04/14/2021	10:21:29	0022 LOAN FILE MAINT	1583			34,262.11	
04/14/2021	11:38:11	0022 Converted LOC to IB	9999			34,262.11	
04/14/2021	11:38:11	0022 Converted LOC to IB	9999			34,262.11	
04/14/2021	11:45:59	0022 Retract Convert LOC to IB	1583			34,262.11	

Amount	Description	Amount	File Maintenance Description	Old Data
			DESCRIPTOR	405
			GENERAL CAT.	06
			PMT METHOD	6
			PICON	350.00
			ACCINT	124.23
			CPN/BILL CD	21
			PMT TYP	0
			FIN CHG DT	
			UNPD PRN	.00
			LNSTAT 15 CONVERTED TO IB	Was Y

Print Setup Print Preview Print

Loans > History Screen > Detailed History Tab

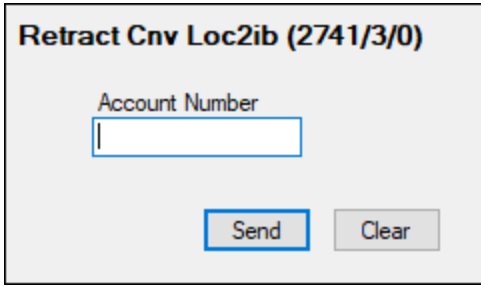
Tran Code 2741-03, LOC to IB Conversion Reversal Transaction

The Reverse Conversion of LOC to IB transaction (tran code 2741-03) can be run on accounts that have been converted from line-of-credit (payment method 5) to interest-bearing (payment method 6), but the account should not have been converted. You can use this transaction to reverse the conversion. See the description for tran code 2741-02 for details of that transaction.

CAUTION: There are currently no restrictions on when the reversal transaction can be run after the account has been converted. The reversal transaction should be run as close to the date of the conversion as possible under the supervision of someone who understands LOC billing dates.

The following is an example of this transaction when you first access it in CIM GOLDTeller:





Retract Cnv Loc2ib (2741/3/0)

Account Number

Send Clear

The teller just needs to enter the account number and the interest-bearing account will be reversed and become a line-of-credit account again.

The account will be affected as follows:

- The **Accrued Interest** (LNACIN) will be removed and add to the amounts in the **Current Finance Charge** (LNRLCC) and **Prior Finance Charge** (LNRLPC) field.
- **Due Date** will move back to how it was before the LOC-to-IB conversion.
- **P/I Constant** (LNPICN) will be cleared.
- All line-of-credit fields will return to how they were before the LOC-to-IB conversion.
- The **Coupon/Bill Code** (LNBILL) will be return to the statement type before the LOC-to-IB conversion (e.g., 18 or 30). So an LOC statement will start generating for the LOC account.
- The **Payment Method** (LNPMTH) field will be changed back to 5 (line-of-credit).
- The CIB account status will be removed from the top of CIM GOLD screens.

Add to Teller Menu

You will need to add tran code 2741-03 to your GOLDTeller menus if you plan on allowing reversals of the LOC-to-IB conversion. See [Menu Design](#) in the CIM GOLDTeller menu for further information about adding transactions to the teller menu.

If you want to add that transaction to your teller menu and can't see it, go to Functions > Update All Transactions in GOLDTeller and the system will download all new transactions. You may need to log off GOLDTeller and then log back on to see your changes.

Tran Code 2850-00, Pay Loan Fees

Usually loan fees are paid with a regular loan payment (see [tran code 850](#)). However, you can run a 2850 transaction in CIM GOLDTeller to manually pay loan fees. **Note:** Loan fees must have already been assessed on the loan in order to run this transaction. See the [Miscellaneous Fees list view](#) topic on the Loans > Marketing and Collections screen for more information.

Note: In order to use miscellaneous fees (also known as extended fees), institution option OP06-XFEE must be set.

This transaction allows you to pay loan fees that have been assessed on an account. Some initial set up is required before this transaction can run. See the following example of this transaction:

Pay Loan Fees (2850/0/0)

Account Number: Tran Amount:

Fee Code:

Miscellaneous Fee ▼

Miscellaneous Fee

Reprocessing Fee

Property Inspection Fee

Research Fee

NSF Fee

Check In: Cash In:

Check Number:

Notice the **Fee Code** drop-down list in the transaction example above. Someone at your institution needs to design this field (it's field number 80) on the [Transaction Design screen](#) in CIM GOLDTeller to be a drop-list that is populated with all the fee codes used by your institution. Setting up fields on transactions to be drop-lists requires special security. It is a three-step process, starting with defining the items to be in the drop-list. See the [System Field Dictionary](#) topic in the CIM GOLDTeller User's Guide for step-by-step instructions on how to set up a drop-down list field on transactions.

If you do not make this field a drop-list, the teller will be responsible for entering the loan fee code in the **Fee Code** field. The teller should enter the code as a number (not the description). For example, if trying to pay a miscellaneous fee, the teller would enter "001" in this field (that's the code for Miscellaneous Fees). Additionally, there must be a fee code record on the account (with that fee code) before the system will allow this transaction to process on the account (see the [Assess Loan Fee transaction \(tran code 660\)](#) for more information). If a fee code has not been assessed on the account, the transaction will not process and tellers will get an error similar to the following:

Transaction Failed:
 FPS49850:NO MISCELLANEOUS FEES DUE
 CALEB I

The following fee codes are available. Your institution may choose not to use all of these:

CODE	DESCRIPTION*	ASSESS/WAI VE TORC	PAY TORC	RECEIVABLE/ NCOME
1	Miscellaneous Fee	201	251	Receivable
2	Reprocessing Fee	202	252	Receivable
3	Property Inspection Fee	203	253	Receivable



CODE	DESCRIPTION*	ASSESS/WAI VE TORC	PAY TORC	RECEIVABLE/ NCOME
4	Research Fee	204	254	Receivable
5	Duplicate Copy Fee	205	255	Receivable
6	Duplicate Payment Book Fee	206	256	Receivable
7	Demand Cancel Fee	207	257	Receivable
8	Forced Insurance Fee	208	258	Receivable
9	NSF Fee	209	259	Income
10	Legal Fee	210	260	Receivable
11	Below Minimum Draft Fee	211	261	Receivable
12	Credit Limit Exceeded Fee	212	262	Receivable
13	Stop Payment Fee	213	263	Receivable
14	Abstracting Fee	214	264	Receivable
15	Delinquent Tax Fee	215	265	Receivable
16	Charge Back Fee	216	266	Income
17	Extension Fee	217	267	Receivable
18	Required Interest Fee	218	268	Receivable
19	Principal Decrease Fee	219	269	Receivable
20	Towing and Storage	220	270	Receivable
21	Postage Fee	221	271	Receivable
22	Detailing Fee	222	272	Receivable
23	Repairs and Damage Fee	223	273	Receivable
24	Keys Fee	224	274	Receivable
25	Lien Fee	225	275	Receivable
26	Marketing/Advertising Fee	226	276	Receivable
27	Fuel and Oil Fee	227	277	Receivable
28	Smog Fee	228	278	Receivable
29	DMV Fee	229	279	Receivable
30	DMV/Title Fee	230	280	Receivable
31	Attorney Fee	231	281	Receivable
32	Court Costs	232	282	Receivable
33	Back Interest	233	283	Income
34	NSF Check Amount	234	284	Receivable
35	Misapplied Payment	235	285	Receivable
36	Insurance	236	286	Receivable
37	Other Charges Converted	237	287	Receivable



CODE	DESCRIPTION*	ASSESS/WAI VE TORC	PAY TORC	RECEIVABLE/I NCOME
38	Repo Fees	238	288	Receivable
39	Late Fees	239	289	Income
40	Prevailing Party Fees	240	290	Income
41	Maintenance Fee	241	291	Receivable
42	Investigation Fee	242	292	Receivable
43	Field Call Fee	243	293	Receivable
44	Skip Tracing Fee	244	294	Receivable
45	Transportation Fee	245	295	Receivable
46	Loan Fee	246	296	Receivable
47	Reage	247	297	Receivable
48	Write-off	248	298	Receivable
49	Attorney Fees	249	299	Receivable
50	Court Costs	250	300	Receivable

Your General Ledger Autopost must also be set up correctly in order to process loan fee payments. See the [Miscellaneous Fees topic](#) in the Loans > Marketing and Collections screen for more information.

Also see these other help topics for more information about miscellaneous fees:

[Miscellaneous Fees list view](#) on the Marketing and Collections screen

[Miscellaneous Fees](#)

[Miscellaneous Fee Processing](#)

Tran Code 2850-04, Pay Loan Fees Ezpy

This transaction is a special transaction that allows you to pay loan fees on an account, while at the same time assessing another fee for paying the fees. This transaction is mostly run through the Loans > Transactions > EZPay screen (see the [Fees](#) help on that screen for more information). However, you can also run this transaction in CIM GOLDTeller.

Note: You will need to add this transaction to the CIM GOLDTeller transaction menu, as described in the [Menu Design](#) topic in the CIM GOLDTeller User's Guide.

Some setup is required before this transaction can be run. The following is an example of this transaction in CIM GOLDTeller:



Pay Loan Fees Ezpy (2850/4/0)

Account Number: 0005-000001-7 Tran Amount: 245.00 Effective Date: 01/10/2017

Fee Code: **Miscellaneous Fee** (dropdown menu open showing: Miscellaneous Fee, Reprocessing Fee, Property Inspection Fee, Research Fee, NSF Fee, Maintenance Fee, Transportation)

Collection Fee Amt: 10.00

Journal In: Jml Reference Nbr:

Correction

Send Clear

This is a journal transaction. Enter the amount the customer wants to pay to fees in the **Tran Amount** field, then enter the amount to charge for running this transaction in the **Collection Fee Amt** field. In the **Journal In** field, enter the **Tran Amount** *minus* the **Collection Fee Amt**, then click .

After the transaction is run, the system puts the total amount of fees (miscellaneous and collection) in the G/L account specified in the [EZPay Fee](#) field on the G/L Account By Loan Type screen in GOLD Services. Then the offset of the **Collection Fee Amt** goes in the G/L account specified in the [EZPay Fee Offset](#) field on the G/L Account By Loan Type screen.

Example:

A customer wants to pay \$245 toward loan fees. Your institution charges \$10.00 to run this transaction.

1. Access CIM GOLDTeller and open the Pay Loan Fees Ezpy transaction.
2. Enter the **Account Number** in the provided field (see [CIF Search](#) for information on how to quickly search and enter accounts).
3. Enter the **Tran Amount** of "245.00" in the provided field.
4. Enter the **Effective Date** in the provided field. It must be a date in the future. It is the date the transaction will process, usually today's date.
5. Enter the **Fee Code** to be paid. Notice the **Fee Code** drop-down list in the transaction example above. Someone at your institution needs to design this field (it's field number 80) on the [Transaction Design](#)



[screen](#) in CIM GOLDTeller to be a drop-list that is populated with all the fee codes used by your institution. Setting up fields on transactions to be drop-lists requires special security. It is a three-step process, starting with defining the items to be in the drop-list. See the [System Field Dictionary](#) topic in the CIM GOLDTeller User's Guide for step-by-step instructions on how to set up a drop-down list field on transactions.

If you do not make this field a drop-list, the teller will be responsible for entering the loan fee code in the **Fee Code** field. The teller should enter the code as a number (not the description). For example, if trying to pay a miscellaneous fee, the teller would enter "001" in this field (that's the code for Miscellaneous Fees). Additionally, there must be a fee code record on the account (with that fee code) before the system will allow this transaction to process on the account (see the [Assess Loan Fee transaction \(tran code 660\)](#) for more information). If a fee code has not been assessed on the account, the transaction will not process and tellers will get an error.

6. Enter "10.00" in the **Collection Fee Amt** field. This is the amount to charge for this transaction.
7. Enter "235.00" in the **Journal In** field (245.00 - 10.00).
8. Click . The transaction will be processed accordingly. See the following example of the Loans > History screen displaying the results of this transaction:

Short History		Detailed History		SQL Loan History		Statements	
Date	Time	Teller	Transaction	Amount	Field		
Start	<input type="text" value="12:00:00 AM"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Stop	<input type="text" value="11:59:59 PM"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
19 Histories Matched Selections							
Date	Time	Transaction Amount	Transaction Description	Teller			
01/10/2017	14:45:37	-245.00	0410 EZPAY FEE OFFSET	1907 - Cindy Fisher			
01/10/2017	14:45:37	-10.00	0410 EZPAY PROCESS FEE OFFSET	1907 - Cindy Fisher			
01/10/2017	14:45:37	10.00	0310 EZPAY PROCESSING FEE	1907 - Cindy Fisher			
01/10/2017	14:45:38	255.00	0850 PAY MISCELLANEOUS FEE	1907 - Cindy Fisher			

Usually miscellaneous loan fees are paid with a regular loan payment (see [tran code 850](#)). If you do not want to charge a fee for running a fee payment transaction, use the [Pay Loan Fees transaction](#) (tran code 2850-00) instead. **Note:** Loan fees must have already been assessed on the loan in order to run this transaction. See the [Miscellaneous Fees list view](#) topic on the Loans > Marketing and Collections screen for more information.

Note: In order to use miscellaneous fees (also known as extended fees), institution option OP06-XFEE must be set.

Also see these other help topics for more information about miscellaneous fees:

- [Miscellaneous Fees list view](#) on the Marketing and Collections screen
- [Miscellaneous Fees](#)



[Miscellaneous Fee Processing](#)

[Fees](#) on the EZPay screen

Tran Code 2850-05, Prepetition Claim Payment

This transaction allows you to make arrearage payments involved with a Chapter 13 bankruptcy. It is only for pre-petition claims. For post-petition claims, use either the [Postpetition Claim Payment transaction](#) (tran code 2850-06) or the [Petition Claim Payment transaction](#) (tran code 2850-07). In order to use this transaction, the following actions must happen on the account:

- The account must be in Chapter 13 bankruptcy. See the [Confirmed By Court Chapter 13 field group](#) help on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen for more information. (**Note:** Your institution must be using the new Bankruptcy Detail screen. See [Bankruptcy Options](#) for more information.)
- Bankruptcy prepetition arrearage amounts must be processed on the account. See the [Claim Information dialog](#) help on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen for more information.

We suggest that the person at your institution responsible for updating transaction designs set up the transaction to look like the following. See the [Transaction Design section](#) in the CIM GOLDTeller User's Guide for more information.

Prepet Claim Pmt (2850/5/0)

Account Number 3675-013731-3	Prepetition Amount 100.00
Check In 100.00	Check Number 1234
<input type="checkbox"/> Correction	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

Change the Tran Amount field accordingly.

Once this payment is made, the system updates the amount for prepetition arrearages and displays it in the Fees table on the Loans > Marketing and Collections screen > Delinquent Payments tab, as shown below. This payment must be kept separate from a regular loan payment for reporting purposes. However, for Credit Reporting purposes, any outstanding arrearage amounts are added to the **Amount Past Due** (Base Field 22) in the [Credit Report transmission \(FPSRP184\)](#). Additionally, if any arrearage payments are made for mortgages, those amounts are included in the year-end 1098 form.



- The account must be in Chapter 13 bankruptcy. See the [Confirmed By Court Chapter 13 field group](#) help on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen for more information. (**Note:** Your institution must be using the new Bankruptcy Detail screen. See [Bankruptcy Options](#) for more information.)
- Bankruptcy post-petition amounts must be processed on the account. See the [Claim Information dialog](#) help on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen for more information.

We suggest that the person at your institution responsible for updating transaction designs set up the transaction to look like the following. See the [Transaction Design section](#) in the CIM GOLDTeller User's Guide for more information.

Postpet Claim Pmt (2850/6/0)

Account Number: 3675-013731-3

Postpetition Amount: 100.00

Check In: 100.00

Check Number: 1234

Claim/Petition Number: GA12234

Correction

Send Clear

Change Tran Amount description.

This is Field 214. Change it to this.

Note: You must enter a valid claim number in order for this transaction to run. The claim number is set up on the [Postpetition Claim tab](#) on the Claim Information dialog box on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen.

Once this payment is made, the system updates the amount for post-petition arrearages and displays it in the Fees table on the Loans > Marketing and Collections screen > Delinquent Payments tab, as shown below. This payment must be kept separate from a regular loan payment for reporting purposes. However, for Credit Reporting purposes, any outstanding arrearage amounts are added to the **Amount Past Due** (Base Field 22) in the [Credit Report transmission \(FPSRP184\)](#). Additionally, if any arrearage payments are made for mortgages, those amounts are included in the year-end 1098 form.

Delinquent Payments					Contact	Customer Comments	CIF	Financial Summary	Collateral	Personal		
Payments Due					Total Due		181.80		Bnkrcpty Chptr		Bnkrcpty Date	
					Partial Payment Due		161.80		Misc Fields		Last Pmt 04/22/	
Summary of Past Due Payments					Due Date		Number @		Payment		Total	
					05/07/2016		1		168.40		168.40	
Remaining Portion Due					Plus Late Charges		20.00		Plus Fees			
Less Partial Payments Already Paid					Misc Funds		6.60		Lifetime Late Charges Collected			
Interim Late Charges												
Miscellaneous Fees					<input type="checkbox"/> Show All Fees		Assess Fee		Waive Fee		Print Coupons	
Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived	Cntr	Remaining	
251	Postpet Pri	05/11/2016	250.00	1	05/21/20	100	1				150.00	

Loans > Marketing and Collections Screen > Delinquent Payments Tab

These are the available prepetition arrearage codes:

- 247 – Post-petition Income Fee
- 248 – Post-petition Receive Fee
- 249 – Post-petition Interest Due
- 250 – Post-petition Escrow Due
- 251 – Post-petition Principal Due

Note: If you have more than one arrearage code set up on an account, the system automatically applies the payment in a specific order. Once that arrearage has been paid, the system pays the next arrearage, and so forth. On the Fees table, the payment count will be reflected, as well as the applied amount.

Tran Code 2850-07, Petition Claim Payment

This transaction allows you to make arrearage payments involved with a Chapter 13 bankruptcy. This transaction allows payments to either pre-petition or post-petition arrears. In order to use this transaction, the following actions must happen on the account:



- The account must be in Chapter 13 bankruptcy. See the [Confirmed By Court Chapter 13 field group](#) help on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen for more information. (**Note:** Your institution must be using the new Bankruptcy Detail screen. See [Bankruptcy Options](#) for more information.)
- Bankruptcy arrear amounts must be processed on the account. See the [Claim Information dialog](#) help on the Loans > Bankruptcy and Foreclosure > Bankruptcy Detail screen for more information.

We suggest that the person at your institution responsible for updating transaction designs set up the transaction to look like the following. See the [Transaction Design section](#) in the CIM GOLDTeller User's Guide for more information.

Petition Claim Pmt (2850/7/0)

Account Number	Tran Amount
<input type="text" value="3675-013731-3"/>	<input type="text" value="100.00"/>
Postpetition Claim Amount	<input type="text" value="100.00"/>
Prepetition Claim Amount	<input type="text"/>
Check In	Check Number
<input type="text" value="100.00"/>	<input type="text" value="1234"/>
<input type="checkbox"/> Correction	
<input type="button" value="Send"/> <input type="button" value="Clear"/>	

This is Field 175. Rename this accordingly.

This is Field 33. Rename this accordingly.

Once this payment is made, the system updates the amount for arrearages and displays it in the Fees table on the Loans > Marketing and Collections screen > Delinquent Payments tab, as shown below. This payment must be kept separate from a regular loan payment for reporting purposes. However, for Credit Reporting purposes, any outstanding arrearage amounts are added to the **Amount Past Due** (Base Field 22) in the [Credit Report transmission \(FPSRP184\)](#). Additionally, if any arrearage payments are made for mortgages, those amounts are included in the year-end 1098 form.

Delinquent Payments					Contact	Customer Comments	CIF	Financial Summary	Collateral	Personal	
Payments Due					Total Due		181.80	Bnkrcpty Chptr		Bnkrcpty Date	
					Partial Payment Due		161.80	Misc Fields <input type="checkbox"/>		Last Pmt 04/22/	
Summary of Past Due Payments					Due Date		Number	@	Payment	Total	
					05/07/2016	1			168.40	168.40	
Remaining Portion Due					Plus Late Charges		20.00	Plus Fees			
Less Partial Payments Already Paid					Misc Funds		6.60	Lifetime Late Charges Collected			
Interim Late Charges								Times 30+ Days Late In Last 24 Months		<input type="checkbox"/>	
								Times 60+ Days Late In Last 24 Months		<input type="checkbox"/>	
Miscellaneous Fees <input type="checkbox"/> Show All Fees					Assess Fee		Waive Fee	Print Coupons			
Code	Description	Last Assessed	Assessed	Cntr	Last Paid	Paid	Cntr	Last Waived	Waived	Cntr	Remaining
251	Postpet Pri	05/11/2016	250.00	1	05/21/20	100	1				150.00

Loans > Marketing and Collections Screen > Delinquent Payments Tab

These are the available prepetition arrearage codes:

- 240 – Prepetition Income Fees
- 241 – Prepetition Receive Fees
- 242 – Prepetition Escrow Due
- 243 – Prepetition Interest Due
- 244 – Prepetition Principal Due
- 247 – Post-petition Income Fee
- 248 – Post-petition Receive Fee
- 249 – Post-petition Interest Due
- 250 – Post-petition Escrow Due
- 251 – Post-petition Principal Due

Note: If you have more than one arrearage code set up on an account, the system automatically applies the payment in a specific order. Once that arrearage has been paid in full, any outstanding money goes to pay off the next arrearage, and so forth. On the Fees table, the payment count will be reflected, as well as the applied amount.



Tran Code 2910-03, Reversal of Vehicle Service Contracts

This transaction allows for Vehicle Service Contract (VSC) refunds to maintain regulatory compliance. This transaction can only be initiated within CIM GOLDTeller; you cannot run this transaction from the Loans > Insurance > [Adjustments screen](#).

This transaction differs from the original Cancel Insurance transaction (tran code 2910-00) in that it allows you to decide what amount of the insurance policy's commissions are to be refunded to the customer at cancellation. It also allows you to run the Cancel Insurance transaction by either policy type and number or insurance record sequence number.

Also, all refund options on the insurance policy, such as **Refund Rule** (INRULE), **Minimum Refund Amount** (INMINR), **Do Not Refund** (INDNRF), and **Return All Within NN Days** (INRTNA) are ignored. (See [Insurance Information](#) field group on the Loans > Insurance > Policy Detail help.)

The transaction will appear as shown below when you first add the transaction. We recommend changing the name of the fields highlighted below for ease of use.

As with all transactions, you can edit the transaction for your institution's specifications. We suggest making the following modifications in Administrator Options > Transaction Design:

- Change **Code 1** (Field 185) to **Policy Type**
- Change **Y/n Field 1** (Field 210) to **Use Seq Counter**
- Change **Code 2** (Field 186) to **Insurance Seq Counter**
- Change **Y/n Field 2** (Field 211) to **Use Commission Override %**
- Change **Unspecified Amount** (Field 74) to **Override Commission %**



Tip: See the [Field Properties Screen](#) topic in the CIM GOLDTeller User's Guide for information on how to change the names of these fields.

With your changes saved, the transaction will appear like the example below.

Canc Other Ins Man (2910/3/0)

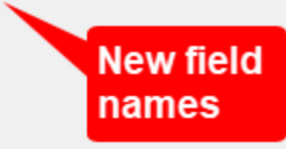
Account Number: 3675-015909-6 Tran Amount: 100.00 Effective Date: 03/18/2020

Policy Type: Policy Number:

Use Seq Counter
Insurance Seq Counter:

Use Commission Override %
Override Commission %:

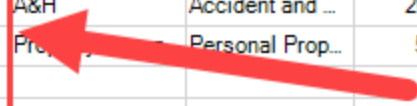
Correction



Running the Transaction

The insurance policy is retrieved by inputting the policy type and number or the insurance record sequence number, as shown above. To use the insurance record sequence number, check **Use Sequence Counter** (originally **Y/n Field 1**) and input the number listed in the Sequence column shown on the Policy Detail screen (Loans > Insurance > Policy Detail), as shown below. If no sequence number is listed, input "0" or leave blank the **Insurance Seq Counter** field.

Sequence	Insurance Type	Description	Original Premium	Effective	Term	Amortization Method
	GAP Auto	Single	100.00	02/17/2020	30	Rule of 78's
1	A&H	Accident and ...	200.00	02/17/2020	30	Rule of 78's
2	Prop...	Personal Prop...	50.00	02/17/2020	30	Rule of 78's



Sequence Column



The refund amount *will not* be prorated and will need to be manually input by the teller in the **Tran Amount** field. You should train your tellers what amounts to put in the **Tran Amount** field, or only allow supervisors who understand this transaction to run it.

Tip: You can modify the Transaction Menu by profile, so only supervisors can view and select this transaction from the CIM GOLDTeller menu. See [Menu Design](#) in the CIM GOLDTeller User's Guide on how to set up different menus based on profiles.

The **Effective Date** will default to today's date if the teller does not input a different date.

Commission Refund Calculation

The Commission Refund is calculated differently depending on whether you use the **Override Percentage** fields on this new transaction, as described below.

Not Using Override Percentage Fields

If you *do not* use the commission override fields, the system will calculate the commission percent as the **Tran Amount** divided by the **Original Premium** amount times the **Original Amount** of the commission, as follows:

Tran Amount / [INOBAL](#)) * ([INOORG](#)) = Commission Refund.

- If **Commission Refund** amount is *less than* the [Remaining Amount](#) of commission (INOREM), the system will run a 461 (G/L debit) transaction for the difference (INOREM – Commission Refund = commission amount refunded back to the customer). This will be the amount debited from the G/L account for this refund. It will show in History (see below).
- If that amount is more than the remaining commission (INOREM), the system will run a 462 (G/L credit) transaction for the difference (Commission Refund – INOREM = commission amount credited to the G/L). The amount will be credited to the G/L account for this refund. It too will show in History.
- Once the transaction is run, the **Remaining Amount** of commission (INOREM) will be cleared on the Policy Detail screen.
- The G/L accounts for these amounts are set up on the GOLD Services > General Ledger > [Setup G/L and Commissions Screen](#), according to the **Company Number**, **Branch Number**, and **Policy Type**. **Note:** If you want to take advantage of this transaction, make sure the appropriate G/L accounts are set up on that screen. Contact your GOLDPoint Systems account manager or your finance department if you need help in knowing which G/L accounts to use.

Example:

A VSC insurance policy is opened when a loan is originated. The **Original Premium** amount is \$100.00, and the **Original Commission Amount** is \$50. The **Remaining Amount** of commission is \$47. After two months, the customer asks to cancel that insurance policy. Your supervisor says to



return all but \$10 of the **Original Premium**. So you enter "90.00" in the **Tran Amount** field.

$$(90 / 100) * (50) = \$45$$

\$47 - \$45 = \$3.00. This is the amount debited from the G/L, as shown below:

Date	Time	Transaction Amount	Transaction Description
03/17/2020	14:44:08		0022 LOAN FILE MAINT
03/17/2020	16:31:08		0022 LOAN FILE MAINT
03/18/2020	00:00:01	90.00	0920 CANCEL MISC INSURANCE
03/18/2020	00:00:01	-3.00	0461 INS COMMSN DEBIT
03/18/2020	00:00:01		0100 INS COMMISSION DR

Amount	Description	Amount
-5.00	Insurance Commission	

Loans > History Screen > Detailed History Tab

Are Using Override Percentage Fields

If the **Override Commission Percentage** is entered (as well as the **Use Override %** box checked), the percentage of the commission refunded will be calculated as:

$$\text{Original Commission Amount (INOORG)} * \text{Override Commission Percentage} / 100 = \text{Refund Commission}$$

- If Refund Commission is greater than **Remaining Amount** of commission (INOREM):

$$\text{Refund Commission} - \text{Remaining Amount} = \text{Amount credited to G/L (tran code 462)}$$

- If Refund Commission is less than **Remaining Amount** of commission (INOREM):

$$\text{Remaining Amount} - \text{Refund Commission} = \text{Amount debited to G/L (tran code 461)}$$

Note: The percentage of the commission override cannot be greater than 100 percent.



Example:

A VSC insurance policy is opened when a loan is originated. The **Original Premium** amount (INOBAL) is \$100.00, and the **Original Commission Amount** (INOORG) is \$50. After two months, the customer asks to cancel that insurance policy. The **Remaining Amount** of commission (INNORG) is \$42. Your supervisor says to return all \$100 of the premium, but only 90 percent of the commission. So you enter "100" in the Tran Amount field and "90.00" in the **Override Commission Percentage** field. The system would calculate the return of commission as follows:

$$50 * 90.00 / 100 = \$45.00$$

$$45 - 42.00 = \$3 \text{ credited to the insurance commission G/L (tran code 462)}$$

Principal Balance Reduction

This transaction does not allow for any returned amounts to be sent via a check to the borrower. Instead, the Principal Balance is reduced by the amount of the transaction.

Other Field Maintenance

Other fields that are updated after this transaction is run are as follows:

- **Cancellation Code** (INCANC) is set to "4 – Insurer Request."
- **Cancellation Date** (INCAND) is set to the **Effective Date** entered on the transaction. If the **Effective Date** is left blank on the transaction, the **Cancellation Date** is populated with the transaction run date.
- **Cancellation Posting Date** (INCADT) is populated with the transaction posting date.
- If the transaction is reversed, the system reverses all the transactions at the time of cancellation and clears the insurance cancellation fields.

The following stipulations are required for the transaction to run:

- The account should be open (LNCLSD = N and LNUNOP = N)
- The account should not be released (LNRLSD = N)
- The account policy should not be canceled (LNCANC = 0)
- The account should not be frozen (LNHLD1 <> 60 and LNHLD2 <> 60 and LNHLD3 <> 60 and LNHLD4 <> 60)
- The should not be locked into payoff (**Action Codes** not set to "23 – Locked in for Payoff)

Corrections

If you need to make a reverse a cancellation, you can bring up the transaction, but when the transaction box appears, check the **Correction** box.

You will only need to input either the policy type and number or insurance record sequence number to reverse the transaction before clicking <Send> to reverse the transaction.



New Policy Type

We have also added a new **Policy Type** to the IMAC tables, so it will show in the **Type** field (INTYPC) on the Loans > Insurance > Policy Detail screen. The new type is "45 – Vehicle Service Contract."

GOLDPoint Systems adds the insurance policy type using IMAC Table FPINTYPD.

Setup

If your institution is interested in using this transaction, you will need to add the transaction to your GOLDTeller menu, as well as adjust the design of the transaction for tellers' ease of use. See these topics in the CIM GOLDTeller User's Guide for more information on how to setup transactions:

- [Menu Design](#)
- [Transaction Design](#)



Tip: If you do not see transaction code 2910-03 in your list of transaction codes on the Menu Design screen, in your list of transaction codes on the Menu Design screen, complete the following steps to refresh the list and load any new transactions from Core Services:

1. While in CIM GOLDTeller, select "Update All Transactions" from under the Functions menu in CIM GOLDTeller. The system will download all changes to transactions and any new transactions.
2. Log off CIM GOLDTeller, then log back on.
3. You should see all new transactions available on the [Menu Design](#) screen.

Viewing Loan Transactions in History

You can view all transaction history using the Loans > [History screen](#). The History screen displays any activity on an account, and you can narrow the results of your search by entering data in the top search fields.

The following is an example of the Loan History screen:



Short History | **Detailed History** | SQL Loan History | Statements

Start: Date [] Time 12:00:00 AM Teller [] Transaction [] Amount [] Field [] Cash Check Journal All

Stop: Date [] Time 11:59:59 PM Teller [] Transaction [] Amount [] Field []

6 Histories Matched Selections

Date	Time	Transaction Amount	Transaction Description	Teller	Type	Refund	Balance	Transaction Origination Code
07/31/2013	20:49:42		0022 LOAN FILE MAINT	8910 - SYSTEM	JN		876.15	85
08/16/2013	10:46:01		0022 LOAN FILE MAINT	2161 - Kellen J..			876.15	
08/16/2013	10:46:01	197.84	0600 Callin Pmt by Ck	2161 - Kellen J..	JN		682.31	6
08/16/2013	10:46:01		0022 ONE-TIME AUTO-PAY ...	2161 - Kellen J..			682.31	
08/16/2013	10:48:32		0022 ONE-TIME AUTO-PAY ...	2161 - Kellen J..			682.31	
08/16/2013	10:48:32	-197.84	0608 Callin Pmt Ck Co	2161 - Kellen J..	JN		876.15	6

Amount Description	Amount	File Maintenance Description	Old Data
Customer Payment	193.84	ACCINT	.00
Total In	193.84	INSTALLMENT	55
Principal	-193.84	DUE DATE	04/10/2003
Total Out	193.84	LAST ACCRD	05/26/2010
		INT PD TO	08/12/2003
		LAST PMT	08/11/2003
		AMT LST PMT	.00
		LST PMT ACT	
		DESCRIPTOR	85
		REF NBR	4063

Collateral Summary 00000001004806 KAWASAKI ZX750P3

Loans > History Screen > Details History Tab

Notice in the screen example above that both a call-in payment by check transaction, as well as the correction of that transaction, are listed. Correction transactions end in "8." See [Reverse Last Transaction](#) in the CIM GOLDTeller User's Guide for more information.

For more information concerning this screen, see the Loans > [History screen](#) topic.

[Back to Loan Transactions](#)

Appendix A - Teller File Maintenance Field Codes

These field codes are helpful if you need to make adjustments to specific field information on a loan. Only those with security access at your institution can make changes to specific fields, and some fields require approval by another teller or supervisor. See Tran Code [0022](#).

Field Code	Mnemonic	Override Needed	Description
010	LNSTAT		Loan status code - Reported credit



Field Code	Mnemonic	Override Needed	Description
011	LNORGN		Loan status code 2 - Loan originated
012	LNCRNU		Loan status code 3 - Report to credit bureau
013	LNAPRM		Loan status code 4 - Written Off
014	LNGENL		General category description code
015	LNAMOR		Amortization code
016	LNMATM		Maturity modifier code
017	LNORIG		Origination code
018	LNINSU		Insurer code
019	LNCOLL		Collateral code
020	LNCLDS		Loan collateral description
021	LNHLD1	TOV/SOV	Hold code 1
022	LNHLD2	TOV/SOV	Hold code 2
023	LNTYPE		Loan type - user defined
024	LNCLAS		Loan class - user defined
025	LNUSER		Loan - user defined
026	LNPMTH	TOV	Payment method code
027	LNFREQ	TOV	Payment frequency
028	LNDUDT	SOV	Payment due date MMDDYY
029	LNTRAN		Last transaction date
030	LNACTV		Date of last activity
031	LNACTP		Type of last activity
032	LNIMNO		Installment number
034	LNPPEN		Prepayment penalty code
035	LNAPPL	SOV	Payment application - normal/JAN
036	LNAPP2	SOV	Payment application - FEB
037	LNAPP3	SOV	Payment application - MAR
038	LNAPP4	SOV	Payment application - APR
039	LNAPP5	SOV	Payment application - MAY
040	LNAPP6	SOV	Payment application - JUN
041	LNAPP7	SOV	Payment application - JUL
042	LNAPP8	SOV	Payment application - AUG
043	LNAPP9	SOV	Payment application - SEP
044	LNAPPA	SOV	Payment application - OCT



Field Code	Mnemonic	Override Needed	Description
045	LNAPPB	SOV	Payment application - NOV
046	LNAPPC	SOV	Payment application - DEC
048	LNPICN	TOV	P/I constant
049	LNPINX	TOV	Next P/I constant
050	LNPIEF	TOV	P/I constant date change
051	LNDLAC	SOV	Date interest last accrued
052	LNPDTO	SOV	Date interest is paid to
053	LNACIN	SOV	Accrued interest - interest only payments (payment methods 1,5,6, and 8)
054	LNINOU	SOV	Interest Due - interest only payments (payment methods 0, 2, 3, and 7)
056	LNYSYTDI	TOV	Year-to-date interest
057	LNYSYTD		Year-to-date deferred interest
058	LNRATE	TOV	Interest rate
059	LNRPTR	TOV	Interest rate pointer
060	LNROFF	TOV	Interest rate offset
061	LNIBAS	TOV	Interest rate basis code
063	LNR1CN	TOV	First reserve constant
064	LNR1NX	TOV	Next first reserve constant
065	LNR1EF	TOV	First reserve effective date
066	LNR1AI	TOV	Accrued interest on reserve 1
067	LNR1IR	TOV	Interest rate for reserve 1
068	LNR1RP	TOV	Rate pointer for reserve 1
069	LNR1OF	TOV	Rate offset for reserve 1
070	LNR1LA	TOV	Date reserve 1 interest last accrued
072	LNR2CN	TOV	Second reserve constant
073	LNR2NX	TOV	Nest second reserve constant
074	LNR2EF	TOV	Second reserve effective date
075	LNR2AI	TOV	Accrued interest on reserve 2
076	LNR2IR	TOV	Interest rate for reserve 2
077	LNR2RP	TOV	Rate pointer for reserve 2
078	LNR2OF	TOV	Rate offset for reserve 2
079	LNR2LA	TOV	Date reserve 2 interest last accrued



Field Code	Mnemonic	Override Needed	Description
080	LNLATE		Late charge due
081	LNLTCO	TOV	Late charge code
082	LNLTRT	TOV	Late charge rate
083	LNLTDI	TOV	Date late charge last assessed
084	LNLTGR	TOV	Late grace days
085	LNLINO	TOV	Times late over life of loan
086	LNL10	TOV	Times 10 to 29 days late
087	LNL30	TOV	Times 30 to 59 days late
088	LNL60	TOV	Times 60 to 89 days late
089	LNL90	TOV	Times 90 or more days late
090	LNLTP1		First late notice type code
091	LNLND1		Days after due for 1st late
092	LNLTP2		2nd late notice type code
093	LNLND2		Days after due for 2nd late
094	LNLTP3		3rd late notice type code
095	LNLND3		Days after due for 3rd late
096	LNLPRC		Late penalty rate XX.XXX
097	LNLPEF		Days after due date penalty
100	LNLRET	TOV	LIP retention amount
101	LNLMTD	TOV	LIP interest method code
102	LNLACC	SOV	LIP accrued interest
103	LNLITD		LIP year-to-date interest
104	LNLRTD	TOV	LIP interest rate
105	LNLPRC	TOV	LIP rate pointer
106	LNLROF	TOV	LIP interest rate offset
108	LNLSCN	TOV	Subsidy constant
109	LNLNXT	TOV	Next subsidy constant
110	LNLSEF	TOV	Subsidy effective date
111	LNLSEX	TOV	Subsidy expiration date
112	LNLSTR	TOV	Subsidy interest rate
113	LNLACI	TOV	Subsidy accrued interest
114	LNLSPR	TOV	Subsidy rate pointer
115	LNLROF	TOV	Subsidy offset rate



Field Code	Mnemonic	Override Needed	Description
116	LNSLAC	TOV	Date subsidy interest last accrued
117	LNIMST	TOV	Investor master number
118	LNIGRP		Investor group number
119	LNIACT		Investor number
120	LNFVNO		Investor FHA-VA account number
121	LNISLD	TOV	Investor percentage sold
122	LNISVC		Investor service fee rate
123	LNICDT	TOV	Investor guaranteed rate change date
124	LNIPCL	TOV	Investor principal calculation code
125	LNIICL	TOV	Investor interest calculation code
126	LNIRCL	TOV	Investor reserve calculation code
127	LNISCL	TOV	Investor service fee calculation code
128	LNILCL	TOV	Investor late charge calculation code
129	LNIPRE	TOV	Investor prepayment calculation code
130	LNIPOF	TOV	Investor payoff calculation code
131	LNISTA		Investor status
132	LNIPTR		Investor guaranteed rate pointer
133	LNIFRQ		Investor guaranteed rate change frequency
134	LNIDYS		Investor guaranteed rate change
135	LNACYC	TOV	Auto-payment cycle code
136	LNABNK	TOV	Auto-payment source bank R/T
137	LNANBR		Auto-payment source number
138	LNACCD	TOV	Action code
139	LNACDT	TOV	Action date
140	LNA2CD	TOV	Second action code
141	LNA2DT	TOV	Second action date
143	LNAPRS	TOV	Appraisal date
144	LNAPAM	SOV	Loan appraisal amount
145	LNOPND	TOV	Date opened
146	LNOBAL	SOV	Original balance
147	LN1DUE	TOV	First loan due date
148	LNTERM	TOV	Term of loan in months
149	LNMATD	TOV	Maturity date of loan



Field Code	Mnemonic	Override Needed	Description
150	LNREPR	TOV	Repricing date
151	LNASCD	TOV	Assumption code
152	LNASDT	TOV	Assumption date
153	LNREFA	TOV	Refinanced amount
154	LNOADD	TOV	Original amounts added to principal
155	LNHSEQ		Next history sequence number
156	LNBILL	TOV	Customer billing method code
157	LNBCYC	TOV	Customer billing cycle code
158	LNSTMT	TOV	Customer statement method code
159	LNSCYC	TOV	Customer statement cycle code
160	LNSADV	TOV	Customer statement advertisement code
161	LNPMIC	TOV	PMI code 5 digits
162	LNGPMR		GPM annual payment change percentage
163	LNGPMN		GPM negative amount plan
164	LNGPMC		GPM current plan year
165	LNGEMR		GEM payment change percentage
166	LNGEMF		GEM frequency of payment change
167	LN78AO		Rule of 78s add on rate
168	LN78DL		Rule of 78s dealer number
169	LN78EC		Rule of 78s extension charge calculation
170	LN78EX		Rule of 78s extension charge amount
171	LN78EN		Rule of 78s extensions given
172	LN78OP		Rule of 78s original principal/no add
173	LN78OI		Rule of 78s original unearned interest
174	LN78CI		Rule of 78s unearned interest
175	LN78RI		Rule of 78s customer interest rebate
176	LN78OD		Rule of 78s original unearned dealer reserve
177	LN78CD		Rule of 78s unearned reserve
178	LN78RD		Rule of 78s rebated dealer reserve
179	LN78OX		Rule of 78s original unearned insurance
180	LN78CX		Rule of 78s unearned insurance
181	LN78RX		Rule of 78s rebated insurance
182	LNRLFC		Payment type



Field Code	Mnemonic	Override Needed	Description
183	LNRLFC		Revolving charge code
184	LNRLFD		Date finance charged
185	LNRLSH		Payment method 5 principal short amount
186	LNRLCL		Block credit limit
187	LNRLTA		Block transfer account
188	LNAMRT	TOV	Accrual rate
189	LNAMPT	TOV	Accrual rate pointer
190	LNAMFQ	TOV	Accrual rate change frequency
191	LNAMDT	TOV	Date of next accrual rate change
192	LNAMOF	TOV	Accrual rate offset
193	LNAMAD	TOV	Days before rate change
194	LNAMNA	SOV	Next accrual rate index
195	LNAMCM	TOV	Accrual rate change minimum
196	LNAMHI	TOV	Accrual rate maximum—lifetime
197	LNAMLO	TOV	Accrual rate minimum—lifetime
198	LNAMRU	TOV	Accrual rate maximum points/period upward
199	LNAMRD	TOV	Accrual rate maximum points/period down
200	LNAMSY	TOV	Accrual rate at start of period
201	LNAMPD	TOV	Start of accrual period
202	LNAMUN	TOV	Unused percentage points
203	LNAMOA	TOV	Original accrual rate for loan
204	LNAMLP	TOV	Length of rate cap period
205	LNAMPL	TOV	P/I constant increase limit
206	LNAMIG	TOV	Frequency to ignore P/I constant increase limit
207	LNAMCC	TOV	P/I constant change counter
208	LNAMMX	TOV	Maximum principal balance
209	LNAMPC	TOV	P/I constant change frequency
210	LNAMID	TOV	Days before to roll payment rate
211	LNAMNI	TOV	Next interest rate
212	LNAMGI	TOV	Graduated payment increase percentage
213	LNAMGM	TOV	Number of graduated increase
214	LNIGRT	TOV	Investor guaranteed rate



Field Code	Mnemonic	Override Needed	Description
215	LNIGOF		Investor guaranteed rate offset
216	LNIGNX		Investor next guaranteed rate
217	LNIMAX		Investor guaranteed rate maximum
218	LNIMIN		Investor guaranteed rate minimum
219	LNIPMX		Investor guaranteed rate period maximum
220	LNIPMN		Investor guaranteed rate period minimum
221	LNIPSR	TOV	Investor guaranteed rate period start date
222	LNIUNU	TOV	Investor unused guarantee
223	LNICMN		Investor curtailment minimum
224	LNIPLN		Investor rate period length
225	LNIPSD	TOV	Investor rate period start date
226	LNRYBL		Year dwelling built
227	LNSELL		Selling price
228	LNOAPR		Original APR
229	LNBAL2		Secondary balance
230	LNANAL		Reserve analysis effective date
231	LNLMAX		LIP life maximum rate
232	LNLMIN		LIP life minimum rate
233	LNOFEE		Original loan fees
234	LNODFE		Original deferred loan fees
236	LNDTRM		Deferred loan fee term
237	LNDDTA		Deferred fees last amortized
238	LNCCSF		Contract collection service fee amount
239	LNCCSY		Contract collection service fee year-to-date
240	LNCCRT		Contract collection service fee rate
241	LNCCSM		Contract collection service fee method
242	LNCCFQ		Contract collection service fee frequency
242-08	NIR1BA		Negative Accrual Balance for Reserve 1
242-09	NIR1AC		Accrued Interest on Negative Reserve 1 Balance
242-12	NIR1DT		Reserve 1 Date Interest Accrued
242-13	NIR2BA		Negative Accrual Balance for Reserve 2



Field Code	Mnemonic	Override Needed	Description
242-14	NIR2AC		Accrued Interest on Negative Reserve 2 Balance
242-17	NIR2DT		Reserve 2 Date Interest Accrued
243	LNLCHG		LIP bill/charge code
244	LNLRIN		LIP interest retention
245-1*	LNDUDY		Due date days if greater than 28 * If transferring from GOLDTrak, this field is set to the day portion of the GOLDTrak due date field, LN1DUE, at the time of transfer. If LN1DUE is the last day of the month, then LNDUDY is set to "31."
245-2	LNLSTA		LIP status code
245-3	LNLFRQ		LIP fix rate change frequency
245-4	LNLDYS		LIP days before rate change
245-5	LNLNXT	TOV	LIP next rate
245-6	LNLPMX		LIP periodic rate maximum
245-7	LNLPMN		LIP periodic rate minimum
245-8	LNLPSR		LIP periodic start rate
245-9	LNBINX	TOV	Base Index
245-10	LNLPLN		LIP rate cap period len
245-11	LNLPSD		LIP rate period start date
245-12	LNLIND		LIP inspection date
245-13	LNLPCC		LIP percent complete
245-14	LNLPIN	TOV	LIP previous index rate
245-15	LNLCGA	TOV	LIP charge amount
245-16	LNLCRT		LIP billing rate
245-17	LNLPCG	TOV	LIP prior unpaid billing
245-18	LNAPNO		Loan application # from GOLDTrak
245-19	LNFREX		Fixed rate expiration
245-20	LNAPIN		AML previous index rate
245-21	LNCFEE		Commitment fee or prepayment penalty
245-22	LNEVNT		Event #1
245-23	LNELNO		Event 1 letter number
245-24	LNEVDT		Event 1 date



Field Code	Mnemonic	Override Needed	Description
245-25	LNEVN2		Event #2
245-26	LNELN2		Event 2 letter number
245-27	LNEVD2		Event 2 date
245-28	LNEVN3		Event #3
245-29	LNELN3		Event 3 letter number
245-30	LNEVD3		Event 3 date
245-31	LNEVN4		Event #4
245-32	LNELN4		Event 4 letter number
245-33	LNEVD4		Event 4 date
245-34	LNEVN5		Event #5
245-35	LNELN5		Event 5 letter number
245-36	LNEVD5		Event 5 date
245-37	LNMEXP		Memo expiration date
245-38	LNRDEX		Reserve deficiency/excess
245-39	LNLADT		Last analyzed
245-40	LNPSLO		Prime sensitive low
245-41	LNPSHI		Prime sensitive high
245-42	LNLNPR	TOV	LIP next previous rate
245-43	LNTPNT		LIP rate tier pointer
245-44	LNSTA5		Loan status 5
245-45	LNSTA6		Loan status 6
245-46	LNSTA7		Loan status 7
245-47	LNSTA8		Loan status 8
245-48	LNSTA9		Loan status 9
245-75	LNDELQ		Delinquent pattern
245-76	LNLCHD		LIP rate change date
245-77	LNOFCR		GOLDTrak officer
245-78	LNLDUE		LIP due date
245-80	LNRLSP		Service fee percent
245-81	LNRLSM		Service fee method
245-82	LNRLMD		Minimum payment due payment method 5
245-83	LNRLPC		Prior finance charge
245-84	LNRLCC		Current finance charge



Field Code	Mnemonic	Override Needed	Description
245-85	LNRLSA		Fee amount
245-86	LNRLMA		Minimum check
245-87	LNRLW		Low balance
245-88	LNRLRC		Auto repayment code payment method 5
245-89	LNRLPB		Pay percent of balance payment method 5
245-90	LNRLS1		Status code (Payment method 5 - all yes & no fields)
245-91	LNRLHG		High balance
245-92	LNRLAV		Average
245-93	LNRLSC		Security account (Payment method 5)
245-94	LNRLPA		Pledge percent amount (Payment method 5)
245-95	LNRLRA		Automatic payment amount
245-96	LNRLRP		Automatic payment percent
245-97	LNRLSF		Security activity frequency
245-98	LNRLTF		Transaction activity frequency
245-99	LNRLINF		Rate inf
245-100	LNRLI1		Billed amount 1
245-101	LNRLI2		Billed amount 2
245-102	LNRLI3		Billed amount 3
245-103	LNRLI4		Billed amount 4
245-104	LNRLI5		Billed amount 5
245-105	LNRLP1		Unpaid billed 1
245-106	LNRLP2		Unpaid billed 2
245-107	LNRLP3		Unpaid billed 3
245-108	LNRLP4		Unpaid billed 4
245-109	LNRLP5		Unpaid billed 5
245-110	LNA3CD	TOV	Action code 3
245-111	LNA3DT	TOV	Action code 3 date
245-112	LNA4CD	TOV	Action code 4
245-113	LNA4DT	TOV	Action code 4 date
245-114	LNA5CD	TOV	Action code 5
245-115	LNA5DT	TOV	Action code 5 date
245-116	LNA6CD	TOV	Action code 6



Field Code	Mnemonic	Override Needed	Description
245-161	LNFREM		Remaining Fees
245-173	LNCREM		Remaining Cost
245-185	LNDREM		Remaining Discount/Gain
245-197	LNPREM		Remaining Premium/Loss
245-117	LNA6DT	TOV	Action code 6 date
245-118	LNA7CD	TOV	Action code 7
245-119	LNA7DT	TOV	Action code 7 date
245-120	LNA8CD	TOV	Action code 8
245-121	LNA8DT	TOV	Action code 8 date
245-122	LNA9CD	TOV	Action code 9
245-123	LNA9DT	TOV	Action code 9 date
245-124	LNA10C	TOV	Action code 10
245-125	LNA10D	TOV	Action code 10 date
245-126	LNPACC		Previous accrued interest
245-127	LNCACC		Current accrued interest
245-128	LNVTDT		Year-to-date taxes
245-129	LNPYTD		Previous year-to-date interest
245-130	LNPYTT		Previous year-to-date taxes
245-131	LNRIRS		Previous reported to IRS
245-132	LNPYTR		Previous year-to-date reserve
245-133	LNPNX2	TOV	Next P/I constant 2
245-134	LNPEF2	TOV	Next P/I effective date 2
245-135	LNPNX3	TOV	Next P/I constant 3
245-136	LNPEF3	TOV	Next P/I effective date 3
245-137	LNPNX4	TOV	Next P/I constant 4
245-138	LNPEF4	TOV	Next P/I effective date 4
245-139	LNPNX5	TOV	Next P/I constant 5
245-140	LNPEF5	TOV	Next P/I effective date 5
245-141	LNPNX6	TOV	Next P/I constant 6
245-142	LNPEF6	TOV	Next P/I effective date 6
245-143	LNANR2	TOV	Next accrual rate 2
245-144	LNADT2	TOV	Next rate change date 2
245-145	LNANR3	TOV	Next accrual rate 3



Field Code	Mnemonic	Override Needed	Description
245-146	LNADT3	TOV	Next rate change date 3
245-147	LNANR4	TOV	Next accrual rate 4
245-148	LNADT4	TOV	Next rate change date 4
245-149	LNANR5	TOV	Next accrual rate 5
245-150	LNADT5	TOV	Next rate change date 5
245-151	LNANR6	TOV	Next accrual rate 6
245-152	LNADT6	TOV	Next rate change date 6
245-153	LNCTOR		Collection officer
245-154	LNSLDT		Date sold to investor
245-155	LNASOF		Loan sold as-of date
245-156	LNSLBL		Balance when sold
245-157	LNASIN		As-of date type
245-158	LNFHLT		FHLB type
245-159	LNFHLC		FHLB class
245-160	LNFORG		Original fees amount
245-161	LNFREM		Remaining fees
245-162	LNFAMD		Fees last amortized
245-163	LNFRT1		Fees rate 1
245-164	LNFRT2		Fees rate 2
245-165	LNFRT3		Fees rate 3
245-166	LNFTM1		Fees term 1
245-167	LNFTM2		Fees term 2
245-168	LNFTM3		Fees term 3
245-169	LNFMET		Fees amortization method
245-170	LNFSTA		Fees status
245-171	LNFGLP		Fees G/L post field
245-172	LNCORG		Original cost amount
245-173	LNCREM		Remaining cost
245-174	LNCAMD		Date cost amortized
245-175	LNCRT1		Cost rate 1
245-176	LNCRT2		Cost rate 2
245-177	LNCRT3		Cost rate 3
245-178	LNCTM1		Cost term 1



Field Code	Mnemonic	Override Needed	Description
245-179	LNCTM2		Cost term 2
245-180	LNCTM3		Cost term 3
245-181	LNCMET		Cost amortization method
245-182	LNCSTA		Cost status
245-183	LNCGLP		Cost G/L post field
245-184	LNDORG		Original discount amount
245-185	LNDREM		Remaining discount/gain
245-186	LNDAMD		Date discount amortized
245-187	LNDRT1		Discount rate 1
245-188	LNDRT2		Discount rate 2
245-189	LNDRT3		Discount rate 3
245-190	LNMTM1		Discount term 1
245-191	LNMTM2		Discount term 2
245-192	LNMTM3		Discount term 3
245-193	LNDMET		Discount amortization method
245-194	LNDSTA		Discount status
245-195	LNDGLP		Discount G/L post field
245-196	LNPPORG		Original premium amount
245-197	LNPPREM		Remaining premium/loss
245-198	LNPPAMD		Date premium amortized
245-199	LNPPRT1		Premium rate 1
245-200	LNPPRT2		Premium rate 2
245-201	LNPPRT3		Premium rate 3
245-202	LNPPTM1		Premium term 1
245-203	LNPPTM2		Premium term 2
245-204	LNPPTM3		Premium term 3
245-205	LNPPMET		Premium amortization method
245-206	LNPPSTA		Premium status
245-207	LNPPGLP		Premium G/L post field
245-208	LNLFEE		Fee code
245-209	LNRRAMT		Fee rate/amount
245-210	LNUNYS#		Unamortized yield security number
245-211	LNAPCD		Asset purpose



Field Code	Mnemonic	Override Needed	Description
245-212	LNACLS		Asset class
245-213	LNTIND		Trade indicator
245-214	LNPUDT		Purchase date
245-215	LNCODT		Charge-off date
245-216	LNRSDT		Restart date
245-217	LNS2EF		Subsidy 2 effective date
245-218	LNMAPG		Map page number
245-219	LNBK#		Broker
245-220	LNBFEF		Broker fee
245-221	none		Disbursement code
245-222	none		Current budget
245-223	none		Disbursement amount
245-224	none		Inspection date
245-225	none		Work completed
245-226	none		Contractor
245-227	none		Contractor number
245-228	none		Square feet
245-229	none		Budget retained
245-230	none		Original budget amount
245-231	none		Date last active
245-232	none		Teller ID number
245-233	none		Subcontractor 1
245-234	none		Subcontractor 1 amount
245-235	none		Subcontractor 2
245-236	none		Subcontractor 2 amount
245-237	none		Subcontractor 3
245-238	none		Subcontractor 3 amount
245-239	none		Comments
245-240	none		Posting date
245-241	none		Item number
245-242	none		Payoff date
245-243	none		Event processed
245-244	none		Letter processed



Field Code	Mnemonic	Override Needed	Description
245-247	LNGPIN		GOLDPhone PIN
245-249	none		Cost delinquent
245-250	none		GL amount
245-251	none		GL account
245-252	none		GL sub-account
245-253	none		Checking number
245-254	none		Tran 500 description
245-255	none		Tran 660 description
246-1	LNMVVAL		Market value
246-2	LNMVRT		Market rate
246-3	LNMVPT		Market pointer
246-4	LNVALL		Valuation allowance
246-5	LNS2CN		Subsidy 2 constant
246-6	LNOPMT		Override payment
246-7	LNITN		Year-to-date interest next
246-8	LNITL		Year-to-date interest last
246-9	LNITDS		Year-to-date subsidy
246-10	LNITSTN		Year-to-date subsidy next
246-11	LNITSL		Year-to-date subsidy last
246-12	LNITLTC		Year-to-date late
246-13	LNITLTL		Year-to-date late last
246-14	LNITDTN		Year-to-date deferred next
246-15	LNITDR		Year-to-date reserve interest
246-16	LNITLTL		Year-to-date LIP last
246-17	LNPIVD		Date investor changed
246-18	LNPIGRP		Prior investor number
246-19	none		Average balance
246-20	LNRLLA		Principal balance after list advance
246-21	LNRLS2		Loan RLOC status code 2
246-22	LNRLAD		Date of last advance
246-24	LNAPIC		Amortized P/I constant
246-25	LNIPIC		Interest P/I constant
246-26	LNOLD#		Loan old account number



Field Code	Mnemonic	Override Needed	Description
246-27	LNCLAT		Payoff amount
246-28	LNTSRT		Teaser rate
246-29	LNCVDT		Date of conversion
246-30	LNPNX6		Loan next P/I constant 6
246-31	LNPEF6		Loan next P/I effective date 6
246-32	LNPNX7		Loan next P/I constant 7
246-33	LNPEF7		Loan next P/I effective date 7
246-34	LNPNX8		Loan next P/I constant 8
246-35	LNPEF8		Loan next P/I effective date 8
246-36	LNPNX9		Loan next P/I constant 9
246-37	LNPEF9		Loan next P/I effective date 9
246-38	LNPNXA		Loan next P/I constant 10
246-39	LNPEFA		Loan next P/I effective date 10
246-40	LNPNXB		Loan next P/I constant 11
246-41	LNPEFB		Loan next P/I effective date 11
246-42	LNPNXC		Loan next P/I constant 12
246-43	LNPEFC		Loan next P/I effective date 12
246-44	LNANR6		Loan next accrual rate 6
246-45	LNADT6		Loan next rate change date 6
246-46	LNANR7		Loan next accrual rate 7
246-47	LNADT7		Loan next rate change date 7
246-48	LNANR8		Loan next accrual rate 8
246-49	LNADT8		Loan next rate change date 8
246-50	LNANR9		Loan next accrual rate 9
246-51	LNADT9		Loan next rate change date 9
246-52	LNANRA		Loan next accrual rate 10
246-53	LNADTA		Loan next rate change date 10
246-54	LNANRB		Loan next accrual rate 11
246-55	LNADTB		Loan next rate change date 11
246-56	LNANRC		Loan next accrual rate 12
246-57	LNADTC		
246-58	LNINR1		Loan investor next guaranteed rate 1
246-59	LNIEF1		Investor guaranteed rate change date 1



Field Code	Mnemonic	Override Needed	Description
246-60	LNINR2		Loan investor next guaranteed rate 2
246-61	LNIEF2		Investor guaranteed rate change date 2
246-62	LNINR3		Loan investor next guaranteed rate 3
246-63	LNIEF3		Investor guaranteed rate change date 3
246-64	LNINR4		Loan investor next guaranteed rate 4
246-65	LNIEF4		Investor guaranteed rate change date 4
246-66	LNINR5		Loan investor next guaranteed rate 5
246-67	LNIEF5		Investor guaranteed rate change date 5
246-68	LNINR6		Loan investor next guaranteed rate 6
246-69	LNIEF6		Investor guaranteed rate change date 6
246-70	LNINR7		Loan investor next guaranteed rate 7
246-71	LNIEF7		Investor guaranteed rate change date 7
246-72	LNINR8		Loan investor next guaranteed rate 8
246-73	LNIEF8		Investor guaranteed rate change date 8
246-74	LNINR9		Loan investor next guaranteed rate 9
246-75	LNIEF9		Investor guaranteed rate change date 9
246-76	LNINRA		Loan investor next guaranteed rate 10
246-77	LNIEFA		Investor guaranteed rate change date 10
246-78	LNINRB		Loan investor next guaranteed rate 11
246-79	LNIEFB		Investor guaranteed rate change date 11
246-80	LNINRC		Loan investor next guaranteed rate 12
246-81	LNIEFC		Investor guaranteed rate change date 12
246-82	LNNDX1		Loan AML rate index 1
246-83	LNNDX2		Loan AML rate index 2
246-84	LNNDX3		Loan AML rate index 3
246-85	LNNDX4		Loan AML rate index 4
246-86	LNNDX5		Loan AML rate index 5
246-87	LNNDX6		Loan AML rate index 6
246-88	LNNDX7		Loan AML rate index 7
246-89	LNNDX8		Loan AML rate index 8
246-90	LNNDX9		Loan AML rate index 9
246-91	LNNDXA		Loan AML rate index 10
246-92	LNNDXB		Loan AML rate index 11



Field Code	Mnemonic	Override Needed	Description
246-93	LNNDXC		
246-94	LNCLTP		Credit life type code
246-95	LNCLMD		Credit life method code
246-96	LNCLCY		Credit life cycle code
246-97	LNCLRP		Credit life rate pointer
246-98	LNCLPF		Credit life premium factor
246-99	LNCLCA		Credit life constant amount
246-100	LNCLYT		Credit life YTD amount paid
246-101	LNCLMC		Credit life maximum coverage
246-102	LNCLPD		Credit life premiums due
246-103	LNUSR1		Additional user field 1
246-104	LNUSR2		Additional user field 2
246-105	LNUSR3		Additional user field 3
246-106	LNUSR4		Additional user field 4
246-107	LNCSHN		Override cushion
246-108	LNIRSY		Interest adjustment year
246-109	LNIRSI		Interest adjustment amount
246-110	LNGFEE		Loan level guarantee fee
246-111	none		Lo voucher
246-112	none		Hi voucher
246-137	LNLSTB		LIP last billed amount
246-138	LNINS#		Inspector number
246-139	LNSEC#		Loan RLOC secured account
246-143	LNFR#		Transfer account number
246-147	LNCLDT		Loan payoff date
246-148	none		Check digit
246-153	none		Assumption code
246-154	none		Assumption date
246-155	none		Due date
246-156	none		Date processed
246-158	none		Employee number
246-159	none		Pro-rated interest
246-160	none		Buyer points



Field Code	Mnemonic	Override Needed	Description
246-161	none		Assumption balance
246-162	none		Year-to-date interest
246-163	none		Year-to-date deferred interest
246-164	none		Year-to-date taxes
246-165	none		Year-to-date interest for next assum.
246-166	none		Year-to-date interest for last assum.
246-167	none		Year-to-date subsidy
246-168	none		Year-to-date subsidy for next assum.
246-169	none		Year-to-date subsidy for last assum.
246-170	none		Year-to-date late charges
246-171	none		Year-to-date late charges for last assum.
246-172	none		Year-to-date deferred interest for next assum.
246-173	none		Year-to-date reserve interest
246-174	none		Auto-payment cycle number
246-175	none		Source routing/transit number
246-176	none		Auto-payment account type
246-177	none		Seller household number
246-178	none		Seller name 1
246-179	none		Seller name 2
246-180	none		Seller address
246-181	none		Seller city
246-182	none		Seller state
246-183	none		Seller ZIP code
246-184	none		Seller ZIP + 4
246-185	none		Seller social security number 1
246-187	none		Seller social security number 2
246-189	none		Seller phone number
246-190	none		Buyer household number
246-191	none		Sequence number of address
246-192	none		Buyer address 1
246-193	none		Buyer address 2
246-194	none		Buyer city



Field Code	Mnemonic	Override Needed	Description
246-195	none		Buyer state
246-196	none		Buyer ZIP code
246-197	none		Buyer ZIP + 4
246-198	none		Buyer phone area code
246-199	none		Buyer phone number prefix
246-200	none		Buyer phone number suffix
246-201	none		Buyer sequence number of name 1
246-202	none		Buyer last name 1
246-203	none		Buyer first name 1
246-204	none		Buyer middle name 1
246-205	none		Buyer title 1
246-206	none		Buyer suffix 1
246-207	none		Buyer birth date 1
246-208	none		Buyer social security number 1
246-209	none		Buyer name type 1
246-210	none		Buyer ownership code 1
246-211	none		Buyer conjunction code 1
246-213	none		Buyer sequence number of name 2
246-214	none		Buyer last name 2
246-215	none		Buyer first name 2
246-216	none		Buyer middle name 2
246-217	none		Buyer title 2
246-218	none		Buyer suffix 2
246-219	none		Buyer birth date 2
246-220	none		Buyer social security number 2
246-221	none		Buyer name type 2
246-222	none		Buyer ownership code 2
246-223	none		Buyer conjunction code 2
246-225	none		Buyer sequence number of name 3
246-226	none		Buyer last name 3
246-227	none		Buyer first name 3
246-228	none		Buyer middle name 3
246-229	none		Buyer title 3



Field Code	Mnemonic	Override Needed	Description
246-230	none		Buyer suffix 3
246-231	none		Buyer birth date 3
246-232	none		Buyer social security number 3
246-233	none		Buyer name type 3
246-234	none		Buyer ownership code 3
246-235	none		Buyer conjunction code 3
246-237	none		Buyer sequence number of name 4
246-238	none		Buyer last name 4
246-239	none		Buyer first name 4
246-240	none		Buyer middle name 4
246-241	none		Buyer title 4
246-242	none		Buyer suffix 4
246-243	none		Buyer birth date 4
246-244	none		Buyer social security number 4
246-245	none		Buyer name type 4
246-246	none		Buyer ownership code 4
246-247	none		Buyer conjunction code 4
246-250	none		Delete
246-251	LNR1C2		Reserve 1 next second constant
246-252	LNR1D2		Reserve 1 next second effective date
246-253	LNR2C2		Reserve 2 next second constant
246-254	LNR2D2		Reserve 2 next second effective date
246-255	LNPBLD		Date passbook last update
247	LNPBLT		Time passbook last update
247-1	none		Check digit
247-2	none		Date demand notice sent
247-3	none		Method of mail (demand notice)
247-4	none		Date default notice sent
247-5	none		Method of mail (default notice)
247-6	none		Date account reinstated
247-8	none		Date of notice of sale
247-9	none		Method of mail (notice of sale)
247-10	none		Type of foreclosure



Field Code	Mnemonic	Override Needed	Description
247-11	none		Date inspection ordered
247-13	none		Date property last inspected
247-15	none		Date property secured, winterized or protected
247-17	none		Date of eviction notice
247-18	none		Method of mail (eviction notice)
247-19	none		Date eviction completed
247-21	none		Contact 1
247-22	none		Miscellaneous data 1
247-23	none		Attorney payee number
247-24	none		Attorney name
247-25	none		Contact 2
247-026	none		Miscellaneous data 2
247-027	none		Contact 3
247-029	none		Method of mail
247-030	none		Date of notice of default sent to PMI company
247-031	none		Method of mail (notice of default)
247-032	none		Date foreclosure instructions were received
247-033	none		Date investor notified of default
247-034	none		Method of mail
247-035	none		Date foreclosure instructions were received
247-037	none		Date HUD 1 letter sent
247-038	none		Method of mail
247-039	none		Date HUD 2 letter sent
247-040	none		Method of mail
247-041	none		HUD review
247-042	none		Method of mail
247-044	none		Date HUD 3 letter sent
247-045	none		Method of mail
247-046	none		Date copy of notice of sale sent to FHA
247-047	none		Method of mail
247-048	none		Date FHA foreclosure instructions sent



Field Code	Mnemonic	Override Needed	Description
247-049	none		Date notice of default sent to VA
247-050	none		Method of mail
247-051	none		Date notice of intent sent to VA
247-052	none		Method of mail
247-053	none		Date VA foreclosure instructions were received
247-054	none		Date bankruptcy filed
247-056	none		Date of bankruptcy resolution
247-057	none		Bankruptcy resolution code
247-058	none		Attorney name
247-059	none		Scheduled foreclosure sale date
247-060	none		Sale result status
247-061	none		Date arranged for workout of foreclosure
247-063	none		Repossess
247-065	none		Date redemption expires
247-067	none		Miscellaneous date 3
247-068	none		Position of lien 1
247-069	none		Amount of lien 1
247-070	none		Lienholder name 1
247-071	none		Lienholder address line one 1
247-072	none		Lienholder address line two 1
247-073	none		Contact at lienholder institution 1
247-074	none		Lienholder miscellaneous data 1
247-075	none		Position of lien 2
247-076	none		Amount of lien 2
247-077	none		Lienholder name 2
247-078	none		Lienholder address line one 2
247-079	none		Lienholder address line two 2
247-080	none		Contact at lienholder institution 3
247-081	none		Lienholder miscellaneous data 2
247-082	none		Position of lien 3
247-083	none		Amount of lien 3
247-084	none		Lienholder name 3



Field Code	Mnemonic	Override Needed	Description
247-085	none		Lienholder address line one 3
247-086	none		Lienholder address line two 3
247-087	none		Contact at lienholder institution 3
247-088	none		Lienholder miscellaneous data 3
247-089	none		Position of lien 4
247-090	none		Amount of lien 4
247-091	none		Lienholder name 4
247-092	none		Lienholder address line one 4
247-093	none		Lienholder address line two 4
247-094	none		Contact at lienholder institution 4
247-095	none		Lienholder miscellaneous data 4
247-096	none		Position of lien 5
247-097	none		Amount of lien 5
247-098	none		Lienholder name 5
247-099	none		Lienholder address line one 5
247-100	none		Lienholder address line two 5
247-101	none		Contact at lienholder institution 5
247-102	none		Lienholder miscellaneous data 5
247-103	none		Amount of encumbrances to title
247-104	none		Name of encumbrances to title 1
247-105	none		Name of encumbrances to title 2
247-106	none		Name of encumbrances to title 3
247-107	none		Name of encumbrances to title 4
247-108	none		Miscellaneous data 1
247-109	none		Miscellaneous data 2
247-110	none		Miscellaneous data 3
247-111	none		Miscellaneous data 4
247-112	none		Miscellaneous data 5
247-113	none		Miscellaneous data 6
247-114	none		Pool insurer's number
247-115	none		Pool insurer's percentage of coverage
247-116	none		Miscellaneous data 7
247-117	none		Miscellaneous data 8



Field Code	Mnemonic	Override Needed	Description
247-118	none		Miscellaneous data 9
247-119	none		Policy number
247-120	none		Miscellaneous data 10
247-121	none		Lienholder number 1
247-122	none		Lienholder number 2
247-123	none		Lienholder number 3
247-124	none		Lienholder number 4
247-125	none		Lienholder number 5
247-130	none		Check digit
247-131	none		Bankruptcy chapter number
247-132	none		Bankruptcy case number
247-133	none		Debtor's attorney name
247-134	none		Debtor's attorney address line one
247-135	none		Debtor's attorney address line two
247-136	none		Debtor's attorney state
247-137	none		Debtor's attorney ZIP code
247-138	none		Debtor's attorney phone number
247-139	none		Debtor's attorney contact
247-140	none		Date bankruptcy notice filed
247-141	none		Date bankruptcy notice received
247-142	none		Hearing date 1
247-143	none		Hearing time 1
247-144	none		Hearing date 2
247-145	none		Hearing time 2
247-146	none		Description of collateral 1
247-147	none		Description of collateral 2
247-148	none		Payee number of assigned attorney
247-149	none		Date case was sent to attorney
247-150	none		Attorney information
247-151	none		Date notification sent to PMI/FHA/VA
247-152	none		Type of insurance
247-153	none		Date notification sent to investor
247-154	none		Adversarial action code



Field Code	Mnemonic	Override Needed	Description
247-155	none		Date adversarial action taken
247-156	none		Date claim submitted to court
247-157	none		Amount of bankruptcy claim
247-158	none		Date default notice sent
247-159	none		Date of appraisal 1
247-160	none		Property values from appraisal 1
247-161	none		Date of appraisal 2
247-162	none		Property values from appraisal 2
247-163	none		Date of appraisal 3
247-164	none		Property values from appraisal 3
247-165	none		Trustee name
247-166	none		Trustee address line one
247-167	none		Trustee address line two
247-168	none		Trustee state
247-169	none		Trustee phone number
247-171	none		Date stay lifted
247-173	none		Date debt discharged
247-175	none		Date debtor reaffirmed obligation
247-177	none		Date property abandoned
247-179	none		Date reinstatement plan begins
247-180	none		Total cost of bankruptcy
247-181	none		Miscellaneous data line 1
247-182	none		Miscellaneous data line 2
247-183	none		Miscellaneous data line 3
247-184	none		Miscellaneous data line 4
247-185	none		Other charge
247-186	none		Date of advance 1
247-187	none		Date of advance 2
247-188	none		Date of advance 3
247-189	none		Date of advance 4
247-190	none		Date of advance 5
247-191	none		Date of advance 6
247-192	none		Amount of advance 1



Field Code	Mnemonic	Override Needed	Description
247-193	none		Amount of advance 2
247-194	none		Amount of advance 3
247-195	none		Amount of advance 4
247-196	none		Amount of advance 5
247-197	none		Amount of advance 6
247-198	none		Miscellaneous data line 1
247-199	none		Miscellaneous data line 2
247-200	none		Miscellaneous data line 3
247-201	none		Miscellaneous data line 4
247-202	none		Miscellaneous data line 5
247-203	none		Miscellaneous data line 6
247-204	none		Miscellaneous data line 7
247-205	none		Miscellaneous data line 8
247-206	none		Miscellaneous data line 9
247-207	none		Miscellaneous data line 10
247-208	none		Miscellaneous data line 11
247-209	none		Miscellaneous data line 12
247-210	none		Miscellaneous data line 13

Field Code	Mnemonic	Override Needed	Description
247-211	none		Miscellaneous data line 14
247-212	none		Miscellaneous data line 15
247-213	none		Miscellaneous data line 16
247-214	none		Miscellaneous data line 17
247-215	none		Miscellaneous data line 18
247-216	none		Miscellaneous data line 19
247-217	none		Miscellaneous data line 20
247-218	none		Miscellaneous data line 21
247-219	none		Miscellaneous data line 22
247-220	none		Miscellaneous data line 23
247-221	none		Miscellaneous data line 24
247-222	none		Miscellaneous data line 25
247-223	none		Payment frequency of repayment plan



Field Code	Mnemonic	Override Needed	Description
247-224	none		Number of payments
247-225	none		First due date of payment
247-226	none		Amount of payment
247-236	LNDDRA		Due Date Roll Amount
247-240	LNMEPB		Month End Principal Balance
247-241	LNYPEB		Year-end Principal Balance
248-009	none		Character field 1
248-010	none		Character field 18
248-011	none		Numeric field 1
248-012	none		Character field 2
248-013	none		Character field 19
248-014	none		Numeric field 2
248-015	none		Character field 3
248-016	none		Character field 20
248-017	none		Numeric field 3
248-018	none		Character field 4
248-019	none		Character field 21
248-020	none		Numeric field 4
248-021	none		Character field 5
248-022	none		Character field 22
248-023	none		Numeric field 5
248-024	none		Character field 6
248-025	none		Character field 23
248-026	none		Numeric field 6
248-027	none		Character field 7
248-028	none		Character field 24
248-029	none		Numeric field 7
248-030	none		Character field 8
248-031	none		Character field 25
248-032	none		Numeric field 8
248-033	none		Character field 9
248-034	none		Character field 26
248-035	none		Numeric field 9



Field Code	Mnemonic	Override Needed	Description
248-036	none		Character field 10
248-037	none		Character field 27
248-038	none		Numeric field 10
248-039	none		Character field 11
248-040	none		Character field 28
248-041	none		Numeric field 11
248-042	none		Character field 12
248-043	none		Character field 29
248-044	none		Numeric field 12
248-045	none		Character field 13
248-046	none		Character field 30
248-047	none		Numeric field 13
248-048	none		Character field 14
248-049	none		Character field 31
248-050	none		Numeric field 14
248-051	none		Character field 15
248-052	none		Character field 32
248-053	none		Numeric field 15
248-054	none		Character field 16
248-055	none		Character field 33
248-056	none		Numeric field 16
248-057	none		Character field 17
248-058	none		Character field 34
248-059	none		Numeric field 17
248-060	none		Percentage field 1
248-061	none		Numeric field 27
248-062	none		Percentage field 2
248-063	none		Numeric field 28
248-064	none		Percentage field 3
248-065	none		Numeric field 29
248-066	none		Percentage field 4
248-067	none		Numeric field 30
248-068	none		Percentage field 5



Field Code	Mnemonic	Override Needed	Description
248-069	none		Numeric field 31
248-070	none		Percentage field 6
248-071	none		Numeric field 32
248-072	none		Percentage field 7
248-073	none		Numeric field 33
248-074	none		Percentage field 8
248-075	none		Numeric field 34
248-076	none		Numeric field 18
248-077	none		Dollar amount 1
248-078	none		Numeric field 19
248-079	none		Dollar amount 2
248-080	none		Numeric field 20
248-081	none		Dollar amount 3
248-082	none		Numeric field 21
248-083	none		Dollar amount 4
248-084	none		Numeric field 22
248-085	none		Dollar amount 5
248-086	none		Numeric field 23
248-087	none		Dollar amount 6
248-088	none		Numeric field 24
248-089	none		Dollar amount 7
248-090	none		Numeric field 25
248-091	none		Dollar amount 8
248-092	none		Numeric field 26
248-093	none		Dollar amount 9
248-94	none		Property number
248-95	none		Security position
248-97	none		Property description
248-98	none		Property address
248-99	none		Property city
248-100	none		Property state
248-101	none		Property ZIP code
248-102	none		Property ZIP + 4



Field Code	Mnemonic	Override Needed	Description
248-103	none		Delinquent tax
248-104	none		Parcel number
248-105	none		Census tract number
248-106	none		Notice of default date
248-107	none		Sale date
248-108	none		Date last paid
248-109	none		Date last updated
248-110	none		Time last updated
248-111	none		Original appraiser number
248-112	none		Original appraisal amount
248-113	none		Original appraisal date
248-114	none		Latest appraiser number
248-115	none		Latest appraisal amount
248-116	none		Latest appraisal date
248-117	none		Fire insurance company's name
248-118	none		Fire insurance policy expiration date
248-119	none		Fire insurance policy amount
248-120	none		Fire insurance minimum amount of coverage
248-121	none		Flood insurance company's name
248-122	none		Flood insurance policy expiration date
248-123	none		Flood insurance policy amount
248-124	none		Flood insurance minimum amount of coverage
248-130	none		Property number
248-131	none		Lienholder number
248-132	none		Security position
248-134	none		Account number
248-135	none		Lienholder's name
248-136	none		Lienholder's address
248-137	none		Lienholder's city
248-138	none		Lienholder's state
248-139	none		Lienholder's ZIP code
248-140	none		Lienholder's ZIP + 4



Field Code	Mnemonic	Override Needed	Description
248-141	none		Name of lienholder's person to contact
248-142	none		Lienholder's phone number
248-143	none		Phone extension number
248-144	none		Date of lienholder's note
248-145	none		Maturity date for note
248-146	none		Date of lienholder's notice of default
248-147	none		Lienholder's foreclosure sale date
248-148	none		Date last updated
248-149	none		Time last updated
248-150	none		Principal balance 1
248-151	none		Payment amount 1
248-153	none		Date payments due 1
248-154	none		Date last paid 1
248-155	none		Interest rate 1
248-156	none		Principal balance 2
248-157	none		Payment amount 2
248-159	none		Date payments due 2
248-160	none		Date last paid 2
248-161	none		Interest rate 2
248-162	none		Principal balance 3
248-163	none		Payment amount 3
248-165	none		Date payments due 3
248-166	none		Date last paid 3
248-167	none		Interest rate 3
248-200	none		Payee number
248-201	none		Sequence number
248-202	none		Status of disbursement
248-203	none		Voucher number
248-204	none		Invoice date
248-205	none		Date disbursement received
248-206	none		Date disbursement due
248-207	none		Date disbursement paid
248-208	none		Date disbursement check cleared



Field Code	Mnemonic	Override Needed	Description
248-209	none		Disbursement code 1
248-210	none		Disbursement amount 1
248-211	none		Disbursement code 2
248-212	none		Disbursement amount 2
248-213	none		Disbursement code 3
248-214	none		Disbursement amount 3
248-215	none		Disbursement code 4
248-216	none		Disbursement amount 4
248-217	none		Disbursement code 5
248-218	none		Disbursement amount 5
248-219	none		Disbursement code 6
248-220	none		Disbursement amount 6
248-221	none		Disbursement code 7
248-222	none		Disbursement amount 7
248-223	none		Disbursement code 8
248-224	none		Disbursement amount 8
248-225	none		Disbursement code 9
248-226	none		Disbursement amount 9
248-227	none		Disbursement code 10
248-228	none		Disbursement amount 10
248-229	none		Lien code
248-230	none		Lien company
248-231	none		Invoice returned w/o payment line 1
248-232	none		Invoice returned w/o payment line 2
248-233	none		Reason returned invoice unpaid line 1
248-234	none		Reason returned invoice unpaid line 2
248-235	none		Check format code
248-236	none		Update created
248-237	none		Update changed
248-238	none		Reserve update
248-239	none		Update deleted
248-240	none		Project created
248-242	none		Project deleted



Field Code	Mnemonic	Override Needed	Description
249	none		Disbursement status
249-1	none		Old disbursement type
249-2	none		Disbursement term
249-3	none		Disbursement date
249-4	none		Disbursement amount
249-5	none		Disbursement company number
249-6	none		Disbursement agent number
249-7	none		Disbursement report code
249-8	none		Disbursement policy number
249-9	none		Policy amount
249-10	none		Disbursement policy type
249-11	none		Disbursement exp date
249-12	none		Renewal date
249-13	none		PMI rate
249-14	none		Disbursement status 2
249-51	none		FHA premium 1
249-52	none		FHA premium 2
249-53	none		FHA premium 3
249-54	none		FHA premium 4
249-55	none		FHA premium 5
249-56	none		FHA premium 6
249-57	none		FHA premium 7
249-58	none		FHA premium 8
249-59	none		FHA premium 9
249-60	none		FHA premium 10
249-61	none		FHA premium 11
249-62	none		FHA premium 12
249-63	none		FHA premium 13
249-64	none		FHA premium 14
249-65	none		FHA premium 15
249-66	none		FHA premium 16
249-67	none		FHA premium 17
249-68	none		FHA premium 18



Field Code	Mnemonic	Override Needed	Description
249-69	none		FHA premium 19
249-70	none		FHA premium 20
249-71	none		FHA premium 21
249-72	none		FHA premium 22
249-73	none		FHA premium 23
249-74	none		FHA premium 24
249-75	none		FHA premium 25
249-76	none		FHA premium 26
249-77	none		FHA premium 27
249-78	none		FHA premium 28
249-79	none		FHA premium 29
249-80	none		FHA premium 30
249-100	none		Payoff check digit
249-101	none		Payoff status
249-102	none		Per diem
249-103	none		Payoff date
249-104	none		Expiration date
249-107	none		Letter number
249-108	none		Letter date
249-109	none		Last update
249-111	none		Principal balance
249-112	none		Payoff amount
249-113	none		Subsidy balance
249-117	none		Reserve 1 balance
249-121	none		Reserve 2 balance
249-125	none		Reserve 1 interest
249-129	none		Reserve 2 interest
249-133	none		Miscellaneous funds
249-137	none		Late charges
249-141	none		Partial payments
249-145	none		Deferred fees
249-149	none		Accrued interest
249-153	none		Deferred interest



Field Code	Mnemonic	Override Needed	Description
249-157	none		LIP customer balance
249-161	none		LIP accrued interest
249-165	none		LIP undisbursed balance
249-189	none		Name line 1
249-190	none		Name line 2
249-191	none		Name line 3
249-192	none		Name line 4
249-193	none		Customer message line 1
249-194	none		Customer message line 2
249-195	none		Customer message line 3
249-196	none		Reference number
249-201	none		Investor calculation code
249-205	LNDLRP		DLR interest prepaid
249-206	LNDLRE		DLR interest earned
249-210	none		State code
249-211	none		County code
249-212	none		City code
249-213	none		SMSA code
249-214	none		Census tract code
249-215	none		Tax payment source code
249-217	none		Tax identification number 1
249-218	none		Tax identification number 2
249-219	none		Tax identification number 3
249-220	none		Tax identification number 4
249-221	none		Tax identification number 5
249-222	none		Tax identification number 6
249-223	none		Tax identification number 7
249-224	none		Tax identification number 8
249-225	none		Tax identification number 9
249-226	none		Tax identification number 10
249-227	none		Property address 1
249-228	none		Property address 2
249-229	none		Property address 3



Field Code	Mnemonic	Override Needed	Description
249-231	none		Property description 1
249-232	none		Property description 2
249-233	none		Property description 3
249-234	none		Property description 4
249-235	none		Property description 5
249-236	none		Property description 6
249-237	none		Property description 7
249-238	none		Property description 8
249-239	none		Property description 9
249-240	none		Multiple borrowers 1
249-241	none		Multiple borrowers 2
249-242	none		Multiple borrowers 3
249-243	none		Multiple borrowers 4
249-244	none		Multiple borrowers 5
249-245	none		Number of dwelling units
249-246	none		Inspector number
249-247	none		Insp by dt
249-248	none		Voucher low
249-249	none		Voucher high
249-250	none		Date of flood map
249-251	none		Flood zone map number
249-252	none		Flood zone
250	none		Offline history
251	none		Compnay number
252	none		Reference number
253	none		Disbursement code
254	none		Reopen closed loan
255	none		Reclose loan
998	none		Reopen closed loan
999	none		Reclose loan

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Appendix B - GOLDTrak PC Field Numbers

This GOLDTrak PC Fields are used for [GTPC Loan Funding Rules](#) in the [Autopost system](#), and with certain transactions (Field Credit/Debits, tran codes 500 and 510).

See also: [Loan Field Number](#) field and [Setup of Loan Funding Rules](#).

Field #	Loan Amount Field	Description	Tran Code
1	L-12 Dealer Prepaid Interest/Premium	Amount of dealer prepaid interest/premium	210/200
31	L-23 Deferred MSR	Amount of remaining MSR	500/510
33	L-14 Partial Payments	Not used on simple-interest loans	500/510
37	L-22 Deferred Discount/Gain	Amount of remaining discount/gain	500/510
39	L-23 Deferred Premium/Loss	Amount of remaining premium/loss	500/510
47	L-4 Principal Balance	Principal balance (for principal decrease)	500/510
50	L-4 Principal Balance	Principal balance increases	500/510
53	L-5 Interest	Accrued interest (interest-only payments). For precomputed loans (payment method 3), this is the unearned interest. When run for precomputed loans, this transaction places the unearned interest amount in the Original Unearned Interest field (LN78O1), the Unearned Interest At Last Accrued (LN78C1), and the G/L Unearned Interest field (LN78CG), all found on the Loans > Precomputed Loans screen in CIM GOLD.	500/510
54	L-5 Interest	Interest due (interest-only payments)	500/510
55	L-9, L-10 Deferred Interest	Deferred interest	500/510
62	L-6 Reserve One Balance	Amount of reserve one balance; tran code 510 only	510
71	L-7 Reserve Two Balance	Amount of reserve two balance; tran code 510 only	510
98	L-16 LIP Balance	LIP undisbursed balance	500/510



Field #	Loan Amount Field	Description	Tran Code
99	L-17 LIP Customer Balance	LIP customer balance	500/510
102	L-18 LIP Interest	LIP accrued interest	500/510
107	L-13 Subsidy Balance	Subsidy balance	500/510
142	L-15 Miscellaneous Funds	Miscellaneous funds	500/510
235	L-22 Deferred Fees	Amount of remaining deferred fees	500/510
512 45	L-23 Deferred Costs	Amount of remaining deferred costs	500/510
1, 2, 3, etc.	L-22 Amortizing Fees	Amount of the amortizing fees. The amortizing Fee Code field (F1FEEC; loan posting field #25) will be used as the field number. The amortizing fee code can be up to four digits long. Amortizing Fee Code fields are found on the Loans > Amortizing Fees and Costs in CIM GOLD.	900/910

[Back to Loan Transactions](#)

Appendix C - Foreclosures/Repossessions

Foreclosure / Repossession / Partial or Full Charge-off

The following items provide general information on foreclosed, repossessed, or charged-off loans.

- See the following links to specific transactions for charge-offs and repossessions. These transactions perform much of the file maintenance and G/L posting.
 - [Tran code 2022-01, Charge-offs](#)
 - [Tran code 2203-00, Repossession Transaction](#)
- Refer to the following reports:
 - [Bankruptcy, Repossessions, and Judgments Report \(FPSRP208\)](#)
 - [Charged Off Loans Posting Journal and Trial Balance \(FPSRP220\)](#)
- Loans can be paid off (using the [Payoff-Journal Offset transaction \(tran code 2580-01\)](#) or remain open. You can retain the loan in an open status for as long as needed (until property sold, etc.). If you pay off a foreclosed or fully charged-off loan, you can stop the loan from being dropped when the system drops closed loans by entering **Action Code** 125 on the Loans > Account Information > Actions/Holds/Events screen.



- Changing the **General Category** or **Loan Type** codes may affect your General Ledger, credit reporting, and regulatory reporting.
- Your institution's reports can be set up to exclude loans by general category or other codes, such as loan type. Separate reports can be set up to include the loans excluded on your regular reports. Contact your GOLDPoint Systems account manager for information regarding your current loan report setups. If changes to current reports or new reports are required, please submit a work order.

Note: Closed (paid off) loans are not generally included in reports.

- Report Writer, GOLDMiner Reports, or GOLDWriter can be set up to include or exclude these loans.
- Credit Reporting—Complete information for the proper reporting of these loans is available in Loans > [Credit Reporting help](#).
- General Ledger—To reclassify troubled loans on the General Ledger, consider assigning a specific loan type (perhaps loan type = the general category code number). Also, think about what to do with reserves, interest, accrued interest, non-accrual status, etc. If necessary, [Autopost](#) setup can be adjusted for non-accrual loans.
- Expenses (Reserves): Insurance, taxes, etc. can be paid via the reserve system or by principal debits (tran code 500).
- Setting Non-Accrual Status: Setting the non-accrual status is done when payment or monetary activity is expected to continue with the customer. In these situations, your institution is usually required to lower the asset value of the loan in the General Ledger and not realize any income from the interest being paid by the customer. This status allows the customer's loan to appear as a regular loan, but the money is handled differently in the General Ledger.

Teller [transaction 583](#) is performed to set a loan to non-accrual. The **Non-Accrual Book Balance** field is located on the Loans > Account Information > Additional Loan Fields > [Valuation/Billing tab](#). This is the book balance of the loan.

At the time the loan becomes non-accrual by tran code 583, the non-accrual balance becomes the same as the loan principal balance. As payments are posted to the loan, the **Non-Accrual Book Balance** is reduced by the full payment (principal and interest amounts). The General Ledger [Autopost](#) setup can be adjusted to point the interest portion of a payment (Loan Amount Field L5 or L12) to the Principal Balance G/L by using the Loan Accrual Status Posting Field #16.

The [General Ledger File Balancing Report \(FPSDR076\)](#) will use the **Non-Accrual Book Balance** to report the Loan File Balance portion of principal. Additionally, this same Posting Field #16 can be used with accrued interest amount fields, thus giving the institution control over how accrued interest posts or does not post to the G/L.

Loans can be included or excluded from the [Accrued Interest Report \(FPSRP019\)](#) by **General Category**. Further, accruals can be posted or not posted to the G/L according to institution option LLAG: Limit Loan



Accruals for General Category greater than 79 (yes or no). The default is no. If yes, no accruals will post to the G/L for loans with a **General Category** greater than 79.

The loan **Principal Balance** on the Account Detail screen will continue to amortize as it normally would. If a [partial charge-off transaction](#) is processed, the **Non-Accrual Book Balance** decreases by the partial charge-off amount. The **Non-Accrual** field on the Loans > Account Information > Additional Loan Fields > [Valuation/Billing tab](#) will be checked if the loan is in non-accrual status.

The [Clear Non-Accrual/Reclassify transaction \(tran code 2584\)](#) will delete the checkmark in the **Non-Accrual** field, clear the amount in the **Non-Accrual Book Balance** field, and, in General Ledger, it will reclassify the balance between the **Principal Balance** and the **Non-accrual Book Balance**. The transaction will send the loan number to the G/L if the **Journal Reference Number** box on the transaction is left blank.

Options

OP03 FMDT: This option prohibits file maintenance to the **Due Date** field (LNDUOT).

OP03 FMRT: This option prohibits file maintenance to the **Interest Rate** field (LNRATE).

OP03 ACCO: Charge-Offs (Hold code 2)

Allows a principal decrease (Tran code 510/518)

Allows a principal increase (Tran code 500/508)

Allows a pay-off (Tran code 580)

OP02 APCO: Charge-Offs (Hold code 2)

Allows a loan payment (incl. auto payments) (Tran code 600/608)

Allows a "teller spread" payment ([Tran code 690/698](#))

Allows payment of late charges (Tran code 550/558)

Allows waiving of late charges ([Tran code 570/578](#))

Allows VSI Add (Tran code 870/878)

Allows VSI Cancel (Tran code 890/898)

Allows assessing of miscellaneous fees (Tran code 660/668)

Allows a payment of miscellaneous fees (Tran code 850/858)

Allows a waiving of miscellaneous fees (Tran code 670/678)

OP01 BKPM: Bankruptcy (Hold code 4 and 5)

Allows a principal decrease ([Tran code 510/518](#))



Allows a principal increase	(Tran code 500/508)
Allows a pay-off	(Tran code 580)
Allows a loan payment (incl. auto payments)	(Tran code 600/608)
Allows a "teller spread" payment	(Tran code 690/698)
Allows payment of late charges	(Tran code 550/558)
Allows waiving of late charges	(Tran code 570/578)
Allows VSI Add	(Tran code 870/878)
Allows VSI Cancel	(Tran code 890/898)
Allows assessing of misc. fees	(Tran code 660/668)
Allows a payment of miscellaneous fees	(Tran code 850/858)
Allows waiving of miscellaneous fees	(Tran code 670/678)
Allows a partial payment (credit)	(Tran code 510/508) to fields 33 and 34)
Allows a partial payment (debit)	(Tran code 500/508) to fields 33 and 34)
Allows an automatic payment	

[Back to Loan Transactions](#)

Deposit Transactions

We are in the process of detailing each of the Deposit transactions. This list will continually grow as we complete each transaction. If you want to see a list of deposit transactions available, but no details for each transaction, see this topic in the Deposits manual:

[Transaction Code List](#)

So far, this is the only deposit transaction we have documented in detail:

[Tran Code 1009-83, Inquiry/Close Transaction](#)

Tran Code 1800, G/L Debit

More information coming soon.

Tran Code 1008, Penalty Inquiry

More information coming soon.

Tran Code 1009-83, Inquiry/Close Transaction

The Inquiry/Close transaction (tran code 1009-83) allows you to first view a deposit account's balance before closing the account. This is a versatile transaction that can be varied according to how your institution wants to use this transaction.



Some accounts require a fee when the loan is closed. For example, if the owner of the account wants the account closed and a cashier's check made out for the amount, your institution may want to charge a fee for the cost of the cashier's check.

Other accounts, such as certificates, may require a penalty if the account closed earlier than term ending date. For example, if the product code includes a penalty for early withdrawal, you would need to make sure to include that penalty if the account closed prior to term.

When you bring up tran code 1009-83 in CIM GOLDTeller, it first displays the inquiry transaction, as shown below:

Inquiry/Close Tran (1009/83/0)

Deposit Retirement
 In-House Transfer
 Trustee Transfer

Account Number:

As Of Date: 07/15/2019

Effective Date:


Penalty

Fee Amount:

Descriptor:

Closing Acct Reason:

What is selected here decides which closing transaction to bring up after the Inquiry transaction is complete.

 *Tip:* If you do not see transaction code 1009-83 in your list of transaction codes on the Menu Design screen, complete the following steps to refresh the list and load any new transactions from Core Services (the Host):

1. While in CIM GOLDTeller, go to the Functions > Administrator Options > [PC Institution Settings screen](#).
2. At the bottom of that screen is the <Date/Time Transactions Last Updated from Host> button. Click that and change the date to two years ago (e.g. "06/01/2017").
3. Click <OK> and [log out](#) of CIM GOLDTeller, then log back in.
4. Re-open CIM GOLD and access CIM GOLDTeller. A message will appear such as, "Updating transactions. This may take a while. Please be patient. 18 Host Transactions Downloaded."
5. Now go to the Functions > Administrator Options > [Menu Design](#) and you should be able to see that transaction and add it to the Transaction Menu in CIM GOLDTeller.

After you enter information in those fields and click <Send> a second close transaction will appear. The close transaction that appears is dependent on which radio button you selected on tran code 1009-83 (**Deposit, Retirement, In-house Transfer, or Trustee Transfer**).

▼ **Close transaction (tran code 1190-00)**

If you selected the **Deposit** radio button on tran code 1009-83, the Close transaction (tran code 1190-00) will be displayed, as shown below. For more information about this transaction, see the [Close transaction \(tran code 1190-00\)](#) topic.



Close (1190/0/0)

Account Number: 01-010101-01 Tran Amount: 522.71 As Of Date: 07/15/2019

Cash Out: Transfer Out:

Check Out: 517.71 Check Out Number: 1234

Penalty

Fee Amount: 5.00 Description: 8

Correction

Tran Amount is the amount to customer + fees.

This is the amount to the customer, which is shown in the previous inquiry.

(Account balance + unpaid interest - penalties - fees)

▼ Close Retirement transaction (tran code 1290-00)

If you selected the **Retirement** radio button on tran code 1009-83, the Close Retirement transaction (tran code 1290-00) will be displayed, as shown below. For more information about this transaction, see the [Close Retirement Account transaction \(tran code 1290-00\)](#) topic.

Close Retire Acct (1290/0/0)

Account Number: 01-010101-01 Tran Amount: 522.71

Penalty

Cash Out: 517.71 Cash In: _____

Check Out: _____ Check Out Number: _____

Transfer Out: _____ Transfer In: _____

Closing Acct Reason: Rollover New Description: _____

Irs Distribution Cd: 7 -Normal Distribution

Descriptor: Administration Fee Amount: 5.00 As Of Date: 07/15/2019

Amount to Customer + Fee Amount (points to Tran Amount)

Amount to Customer (points to Cash Out)

Can turn these into drop-lists (points to Irs Distribution Cd and Fee Amount)

▼ **Close In-House Dst transaction (tran code 1290-02)**

If you selected the **In-House Transfer** radio button on tran code 1009-83, the Close In-House Distribution transaction (tran code 1290-02) will be displayed, as shown below. This transaction is only for retirement accounts. For more information about this transaction, see the [Close In-House Distribution transaction \(tran code 1290-02\)](#) topic.



Close In-House Dst (1290/2/0)

Account Number	Tran Amount	
10-100031-5	80,037.30	← Amount to Customer + Fee Amount
<input checked="" type="checkbox"/> Penalty		
Transfer Out	Transfer In	
80,032.30 ←		← Amount to Customer
Closing Acct Reason	New Description	Jml Reference Nbr
Transfer		
Descriptor	Fee Amount	As Of Date
Administration	5.00	07/15/2019
	Send	Clear

Create drop-list

▼ Close Trust/Trust transaction (tran code 1290-03)

If you selected the **Trustee Transfer** radio button on tran code 1009-83, the Close Trust/Trust transaction (tran code 1290-03) will be displayed, as shown below. For more information about this transaction, see the [Close Trust/Trust transaction \(tran code 1290-03\)](#) topic.

Close Trust/Trust (1290/3/0)

Account Number	Tran Amount	
10-602200-9	59,663.14	
<input checked="" type="checkbox"/> Penalty		
Check Out	Check Out Number	Bank Acct Number
59,638.14	1234	1234567
Transfer Out	Transfer In	Jml Reference Nbr
Closing Acct Reason	New Description	
Incapacitated		
Descriptor	Fee Amount	As Of Date
Establishment	25.00	07/15/2019
	Send	Clear

You will need to enter the **Amount to Customer** in the **Cash Out**, **Check Out**, or **Journal Out** field. The **Amount to Customer** is shown in the [fourth quadrant](#) after the first transaction is run, as shown below:

Functions Speed Keys Options CIF Search (F9) Log Off Platform32

CINDYF 1907

Rec# 2

- 0: Investments
 - 0: Purchase/Withdrawal
 - 1: Quick Transactions
 - 2: Deb/CP Closing Act
 - 3: Cking/Sav Close Acct
 - 4: Transfers
 - 5: Check Cashing
 - 6: Interest
 - 7: Inquiries
 - 8: Inquiry/Close Tran (1009/8:
- 1: investments/Online
- 2: Loans
- 3: Retirements
- 4: Retirements/Online
- 5: Names/Address
- 6: G/L Debit/Credit
- 7: Teller Functions

RACHEL RILEY
Primary Phone

Account	Balance	Description	Status
0001 000044 14	200,000.00	Certificate	Open

Close (1190/0/0)

Account Number: 0001-000044-14 Tran Amount: 200,613.70

Cash Out: Transfer Out:

Check Out: 200,608.70 Check Out Number:

As Of Date: 07/15/2019

Penalty Fee Amount: 5.00 Descriptor: 8

Correction

Send Clear

Transaction Completed Successfully:

0001 000044 14 CLOSING INQUIRY
000-07-1000 RILEY RACHEL

ACCT	STAT	OPEN
CLOSING DATE	07-15-2019	
CURRENT BALANCE	200,000.00	
PAYABLE BALANCE	200,000.00	
ACCRUED INTEREST	.00	
INT TO 07-15-2019	613.70	
PENALTY INTEREST	NO PENALTY	
AMT TO CUSTOMER	200,608.70	
FEE AMOUNT	5.00	
CLOSING AMOUNT	200,613.70	

Finish entering any information in the provided fields, then click <Send>. The account is then closed.

IMPORTANT: You will *not* be able to reverse this transaction. Once completed, the account is closed. If this was done in error, you will need to open a new account with the totals from the account you just closed. This may require assistance from GOLDPoint Systems.

▼ **Fees and Descriptors**

You can assess a fee when running this transaction. Fees are different from penalties (see below). Fees are what your institution charges for running the transaction. You may decide to only charge a fee if certain circumstances exist when closing the account. For example, if the customer is closing an account and wants a cashier's check made out to them for the amount, you could charge a fee for the convenience of printing a cashier's check.

Each fee must include a descriptor. Descriptors flag the fee amount with a description of what the fee was for. They are also used in the Autopost to post the fee amount to a specific General Ledger account. For more information on descriptors, see the [Descriptor Code Setup](#) topic.



We suggest that if you are going to assess a fee, use a drop-list for the **Descriptor** field. See the [View/Modify Droplists](#) topic on how to create drop-list fields.

Also, you must make sure that the closing transactions (see above) have the **Fee Amount** and **Descriptor** fields are displayed on those transactions. See the [Field Properties](#) topic for information on how to hide and unhide fields on the transaction.

Fees are subtracted from the final closing balance on the account.

▼ Penalties

Check the **Penalty** box on the initial tran code 1009-83 screen and the system will check if any penalties exist for this account. Penalties are calculated when a deposit account closes earlier than the term (e.g., closing a CD account before the end of the term). Penalties are determined by the product code. See the [Penalty Code](#) field description on the Interest tab of the Product Codes screen in the Deposits in CIM GOLD help.

The system will automatically calculate the penalty amount, if one exists. If a penalty does not exist on the account for closing early, the message "No Penalty" will display in the output of the inquiry. Penalties usually only exist on certificate accounts. The [Penalty Code](#) field is pulled from Deposits > Account Information > Account Information > Features/Options tab.

You can also run tran code 1008, Penalty Inquiry, before this transaction to view if any penalties exist on this account. See [Tran Code 1008, Penalty Inquiry](#), for more information.

We strongly suggest you always check the **Penalty** box on the transaction. If that box is not checked, penalties will not be part of the final closing account amount.

Penalties are subtracted from the final closing balance on the account.

▼ Results

The results of the inquiry and close transaction, when all runs smoothly, is for the account to close. If you are rolling over the close amount, you will want to run this transaction as a **Journal Out**, then roll that amount into another account owned by the customer, or open a new account with the closing account's balance.

If the account is due any accrued interest, that interest will be added to the current balance to arrive at the **Amount to Customer** in the Inquiry. Fees and penalties are subtracted from the final closing balance to arrive at the **Amount to Customer**, as shown below:



Transaction Completed Successfully:
 10 101310 6 CLOSING INQUIRY
 110-10-0110 SMITH SAMUEL

	ACCT STAT	OPEN
CLOSING DATE		07-15-2019
CURRENT BALANCE		28.39
PAYABLE BALANCE		28.39
ACCRUED INTEREST		.00
INT TO 07-15-2019		.02
PENALTY INTEREST	NO PENALTY	
AMT TO CUSTOMER		23.41
FEE AMOUNT		5.00
CLOSING AMOUNT		28.41

Accrued Interest added to the Payable Balance

Payable Balance + Accrued Interest - Penalty - Fee Amount = Amt To Customer

See the following Deposit History showing the results of the close transaction:

Closed ← Certificate 1006 Debenture - 6 Year

Features: IN CD **Account is now closed**

Select By: Date Time Check Nbr Teller Type Tran Torc

Start: 06/30/2019 12:00:00 AM

End: 07/15/2019 11:59:59 PM

6 Items Matched Selections

Skip	Date	Time	Description	Tran Code	Transaction Amount	Account Balance	Type
<input type="checkbox"/>	07/15/2019	23:23:06	CLOSE	1190	-200,608.70		Chk
<input type="checkbox"/>	07/15/2019	23:23:06	MONEY ORDER FEE	1750	-5.00	200,608...	
<input type="checkbox"/>	07/15/2019	23:23:05	M2 F/M	1900		200,613...	
<input type="checkbox"/>	07/15/2019	23:23:05	SYSTEM INT POST...	1710	613.70	200,613...	

Tran Code 1190-00, Close Transaction

More information coming soon.

Tran Code 1290-00, Close Retirement Account

More information coming soon.

Tran Code 1290-02, Close In-House Distribution

More information coming soon.

Tran Code 1290-03, Close Trust/Trust Account

More information coming soon.



Tran Code 1710, Interest Posting Transaction

Posting interest to a deposit account happens automatically according to the **Interest Frequency** field (DMINFQ) by the system, or you can manually run a tran code 1710-00 from CIM GOLDTeller to post any accrued interest to the deposit account balance for savings, certificate, or checking accounts.

This transaction only allows accrued interest to be posted. It does not allow future interest to be posted. When you run this transaction, the system applies the amount in the **Interest Accrued to Today** (WKACTION) to the **Current Balance** (DMCRBL) of the account, as well as other fields, as will be explained in the Results of this Transaction section below.

IMPORTANT: In order to manually post interest to the account (and not wait for the **Interest Frequency**, such as monthend, to post interest), there must be some amount existing in the **Interest Accrued to Today** field. The full amount of the **Interest Accrued to Today** is not required to run tran code 1710, but the amount you want to post must show in that field. For example, if **Interest Accrued to Today** is \$50.00, and you want to only post \$10.00 to the account, you can run tran code 1710 for \$10.00. You cannot run it for \$60.00, because only \$50.00 has been accrued. The system will not allow for more than that amount.

Additionally, please be aware that posting interest to the account means the **Current Balance** increases, and interest accrues based on that higher balance. It's not common to run interest postings (tran code 1710) outside the **Interest Frequency**, but it is allowed based on your institution's needs.

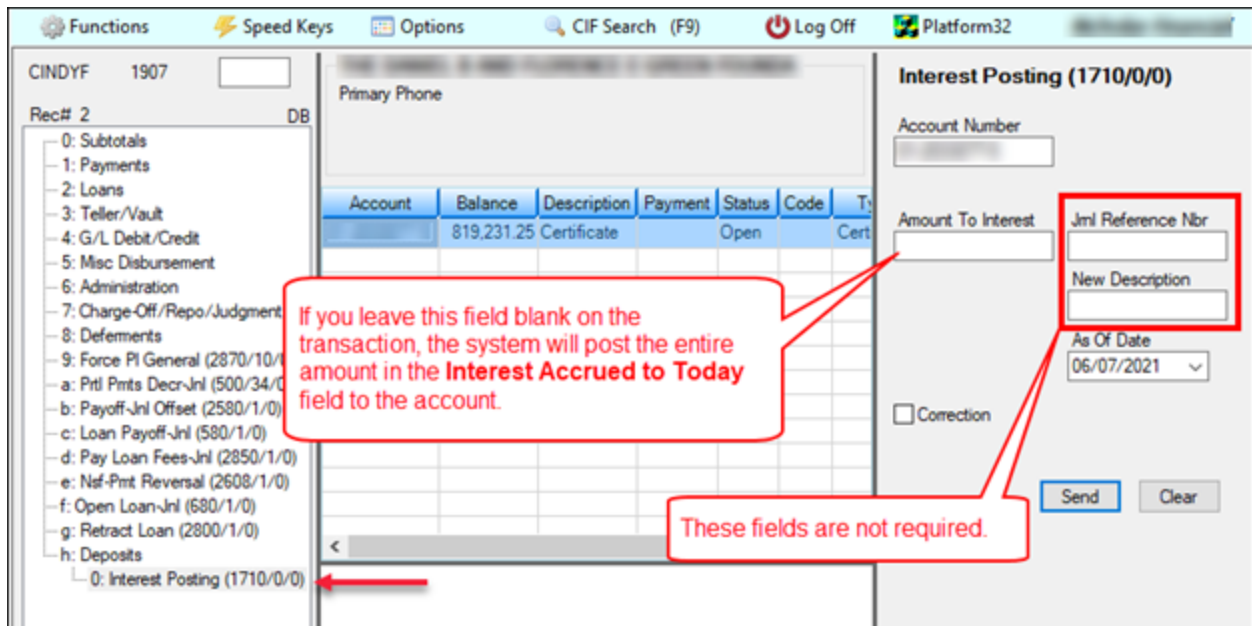
See examples below:

Interest Fields		Tier Table	Withholding Information
Interest Method	11 - 365/365 Base Compound Interest		
Interest Frequency	001 - Post Interest Monthly		
Interest Destination	02 - Transfer Interest by CDT		
Interest	Zero Rate		
<input type="checkbox"/> Rate			
<input type="checkbox"/> Tier Sensitive	<input type="checkbox"/> Tier on Balance Change		
<input type="checkbox"/> Blended Rate	<input type="checkbox"/> Tier on Available Interest		
<input type="checkbox"/> Anniversary Interest	<input type="checkbox"/> Conditional Offset		
<input checked="" type="checkbox"/> Pay Interest on Uncollected Funds	<input type="checkbox"/> Allow Negative Interest		
<input checked="" type="checkbox"/> Interest at Maturity	<input type="checkbox"/> Delay Interest on Deposit		
<input type="checkbox"/> Retain Available Interest at Maturity	<input type="checkbox"/> Do Not Calculate APY?		
Current Year Interest Information			
Interest Accrued to Today		101.41	
Interest This Term		1,031.89	
Accrued Interest			
Available Interest			
Date Interest Accrued to		06/01/2021	
Date Interest Last Paid		05/30/2021	
Year-to-Date Interest		2,554.32	
Year-to-Date Penalty Interest			
Last APY Calculation		2.60000	
Days to Pay Interest Before Maturity		<input type="text"/>	
Days to Pay Interest Before Month-end		<input type="text" value="1"/>	

This is the maximum amount of interest allowed to be posted to the account using Tran Code 1710.

Deposits > Account Information > Interest Fields Screen

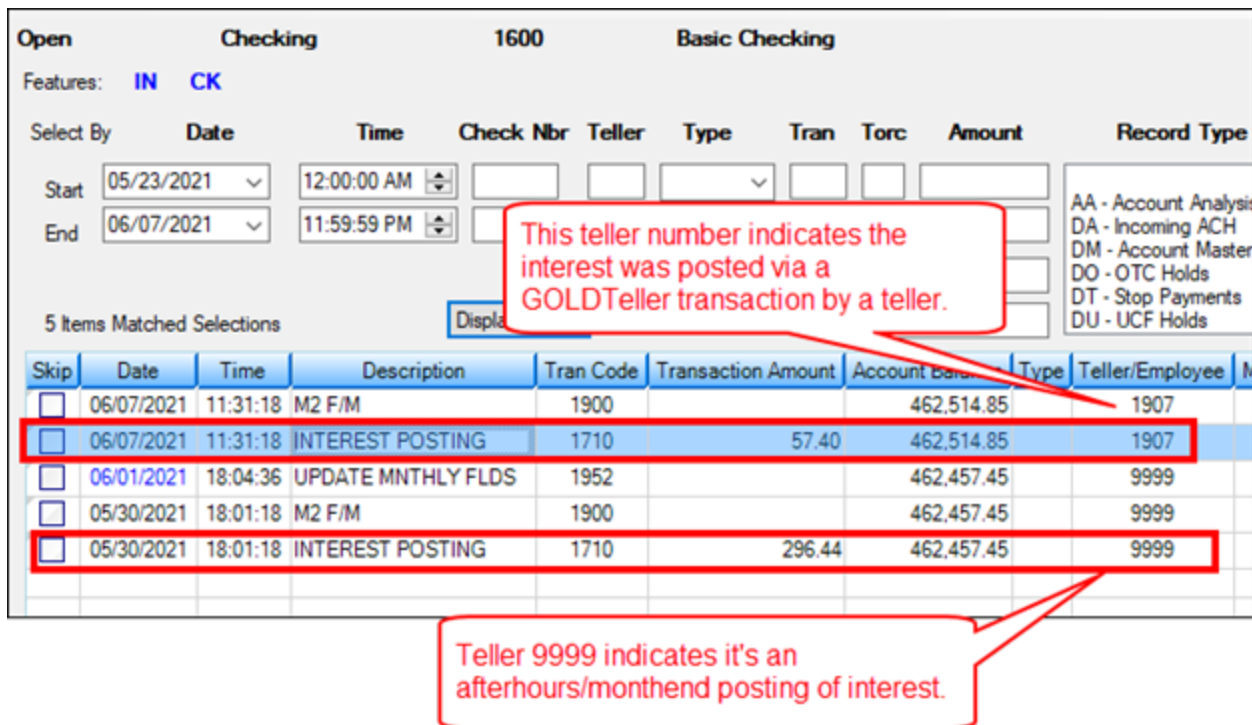




CIM GOLDTeller > Interest Posting Transaction (Tran Code 1710-00)

History

When looking in History, if you enter nothing in the **New Description** field on the 1710 transaction, the system will default the description of tran code 1710 to be "INTEREST POSTING" in Deposits History, as shown below:



Inactive/Dormant Accounts



If the account is inactive or dormant, the system may require a supervisor or officer override before allowing a manual run of transaction code 1710-00 from CIM GOLDTeller. This is a compliance issue designated state by state. Some states do not allow manual interest postings to inactive or dormant accounts without supervisor or officer approval. If a user attempts to post interest to an inactive or dormant account and this override condition exists, an officer or supervisor override message will show after tran code 1710 is attempt in CIM GOLDTeller, as shown below:

Teller NNNN: Officer Override Required
OOV-INTEREST POSTING TO A DORMANT ACCOUNT

A teller with supervisor or officer credentials would need to enter their password for this transaction to process on the account.

However, automatic interest postings that happen at monthend will continue to occur on dormant accounts. See these topics in DocsOnWeb on how to set up transaction condition, as well as transaction conditions for dormant accounts:

[Transaction Condition Overrides Tab](#)

[Transaction Condition Override Definitions. see Condition numbers 6 and 7](#)

Results of this Transaction

After this transaction is run on an account, the following fields are increased by the amount of interest posted:

- **Current Balance** (DMCRBL)
- **Cycle to Date Interest** (DMICTD)
- **Interest Year to Date** (DMIYTD)
- **Life to Date Interest** (DMLTDI)
- **Cycle High Balance** (DMHIBL)
- **Month to Date Interest** (DMMDIN)
- **Available Interest** (DMAVIN)
- **Cycle to Date Accrued** (DMCTDA)
- **Fiscal YTD Interest** (DMIFTD)
- **Cycle Zero Average Balance** (DMZAVB)
- **Amount of Interest Last Paid** (DMLIAM)
- **Interest This Term** (DMINTT)

Additionally, the following date fields are updated with the date the posting transaction was run:

-
- **Date of Last Transaction** (DMDTLT)
- **Date of Last Activity** (DMDTLA)
- **Date Last Accrued** (DMDTAC)
- **Date Interest Last Paid** (DMDILP)
- **The Type of Last Activity** field (DMTPLA) is updated with "1" (deposit or withdrawal).

Backdating Interest Postings



You can backdate interest postings up until the last interest cycle for the account (e.g., **Interest Frequency**). For example, if **Interest Frequency** is set to “001 – Post Interest Monthly,” and the last time interest was posted was on 04/30/2021, and today was 05/25/2021, you could run tran code 1710-00 with an effective date of anywhere from 05/01/2021 to 05/25/2021. If you enter nothing in the **Amount To Interest** field on the transaction, the system will calculate the amount of interest accrued from the last time the system posted interest to the date the Interest Posting transaction is run (effective date).

But if you backdate before the last transaction cycle, you will receive the following error message:

BACKDATING BEFORE LAST TRAN/CYC

And you will not be able to post according to that backdated date. You would need to adjust the date to this cycle.

Reversing This Transaction

You can reverse this transaction according to the methods discussed in the Reversing Transactions topic in the CIM GOLDTeller User’s Guide. However, if the frequency has passed and customer statements already sent for that frequency, you cannot simply reverse this transaction. It would likely require serious intervention and help from your GOLDPoint Systems account manager. They would need to adjust General Ledger postings and account balances.

Other Transactions

More information coming soon.

Transaction Origination Codes

Transaction Origination Codes, or TORCs, are codes that indicate where and how transactions were processed (walk-in, website, GOLDPhone, etc.) These are helpful for reporting purposes, as well as for the Autopost.

The following are the Transaction Origination Codes used in the [General Ledger Autopost System](#). These TORCs will direct specific transactions to any General Ledger number, and are entered in posting field 34 on the Autopost.

There is no transaction code for TORC 0000 because all transactions performed by tellers are represented by TORC 0000.

- [Loan System TORCs](#)
- [Teller System TORCs](#)
- [Deposit System TORCs](#)
- [Other System TORCs](#)

Loan System TORCs

Accompanying many transactions is a Transaction Origination Code, or TORC. TORCs are how the system is able to automatically transfer loan payments, fees, etc., into the appropriate General Ledger account. TORCs



signify where the payment is coming from, such as from an automatic, recurring loan payment, a web payment, etc.

For example, tran code 600 signifies a loan payment, but the TORC may be different according to how the payment was made. TORC 4 is a web payment by ACH. TORC 5 is a call-in payment by credit card. TORC 1 is a GOLDPhone payment by credit card. Each of those types of payments may be directed into different General Ledger accounts, according to the Autopost setup.

The following are the Transaction Origination Codes used in the General Ledger Autopost system. These TORCs will direct specific transactions to any General Ledger number, and are entered in posting field 34 on the GOLD Services > General Ledger > [Posting Fields screen](#) in the Autopost.

There is no transaction code for TORC 0000 because all transactions performed by tellers are represented by TORC 0000.

For more information on all the transaction codes, see [Loan Transaction Codes](#).

TORC	Description	Instructions	Tran Code
000	Transaction Origination by Teller	Online teller transactions (includes GOLD HomeBanker/Internet and GOLDPhone)	---
001	GOLDPhone Payment by Credit Card	Post L-3 to ACH clearing account.	600, 580 (Card payments made via GOLDPhone can pay off a loan. Options must be set up for your institution to allow it.)
002	GOLDPhone Payment by ACH	Post L-3 to ACH clearing account.	600, 580 (Card payments made via GOLDPhone can pay off a loan. Options must be set up for your institution to allow it.)
003	Web Payment by Credit Card	Post L-3 to ACH clearing account.	600, 580 (Card payments made via GOLDPhone can pay off a loan. Options must be set up for your institution to allow it.)



TORC	Description	Instructions	Tran Code
004	Web Payment by ACH	Post L-3 to ACH clearing account.	600, 580 (Card payments made via GOLDPhone can pay off a loan. Options must be set up for your institution to allow it.)
005	Call-in Payment by Credit Card (EZPay, CIM GOLD)	Post L-3 to ACH clearing account.	600, 580 (Card payments made via GOLDPhone can pay off a loan. Options must be set up for your institution to allow it.)
006	Call-in Payment by ACH (EZPay, CIM GOLD)	Post L-3 to ACH clearing account.	600, 580 (Card payments made via GOLDPhone can pay off a loan. Options must be set up for your institution to allow it.)
007	Loan Proof Transactions	No post amount L-3 net journal, teller 1010; No post amount field O-3 net journal, teller 9999 for G/L credits and correction transactions (tran code 1810) from payoff through proof.	Various; 1810
008	Pay Loan Fees	<p>Loan fees (both convenience fees and miscellaneous fees) processed through EZPay. The G/L account used for these fees is set up on the GOLD Services > General Ledger > G/L Account By Loan Type screen > EZPay Fee and EZPay Offset field.</p> <p>Note: If institution option EGPO (EZPay G/L Posting By Office) is on, the system uses the G/L accounts on the GOLD Services > Office Information screen > G/L Accounts tab.</p> <p>See the Fees topic in the EZPay manual for more information</p>	850



TORC	Description	Instructions	Tran Code
012	GOLDPhone Payment by on US Check		
014	Web Payment by on US Check		
015	CSO Payment Distribution		
016	Call-in Payment on US Check		
017	CSO Monthly Service Fee		
018	ACH to Customer		
019	Earn Maintenance Fee		
021	Recurring External Payments - On US Routing Number		
022	Afterhours File Maintenance		022
027	Savings Loan Interest Charge		820
028	Check Guarantee Interest Charge		820
029	Check Guarantee Loan Increase for Overdraft (ODLOC)	Post L-3 to computer transfer account	500
030	Check Guarantee Automatic Repayment	Post L-3 to computer transfer account	850
030	Line-Of-Credit Loan Automatic Repayment	Post L-3 to computer transfer account	600
031	Electronic Loan Credit to Principal from Outside Institution	Post L-3 to ACH clearing account If the following TORCs go into the online reject handler, they will come out as TORC 92 : 31, 33, 41, 58.	510
031	Electronic Loan Payment from Outside Institution	Post L-3 to ACH clearing account	600
032	Electronic Principal Increase Then Credit to Deposit Account	Post L-3 to computer transfer account (same as D-3 TORC 321)	500



TORC	Description	Instructions	Tran Code
032	Electronic Loan Credit to Principal from a Savings Transfer	Post L-3 to computer transfer account (same as D-3 TORC 321)	510
032	Electronic Loan Payment from a Savings Transfer	Post L-3 to computer transfer account (same as D-3 TORC 321)	600
033	Loan Payment from Lockbox	Post L-3 to lockbox clearing account If the following TORCs go into the online reject handler, they will come out as TORC 92 : 31, 33, 41, 58.	600
034	Loan Late Charge Assessed	Captured through L-3 and L-8 (most institutions do not post ("no post") these transactions)	560
035	Automatic Reserve 1 Disbursement	Post L-3 to check out account	440
035	Automatic Reserve 2 Disbursement	Post L-3 to check out account	640
036	Property Tax Disbursement (Reserve 1)	Post L-3 to check out account	440
036	Property Tax Disbursement (Reserve 1)	Post L-3 to check out account	640
037	Loan Interest on Reserve 1	Post L-3 to interest expense account	610
037	Loan Interest on Reserve 2	Post L-3 to interest expense account	620
037	Loan Interest Subsidy	Post L-3 to interest expense account	630
038	LIP Interest Charge	Captured through L-18 if TORC is used	590
038	LIP Interest Accrual for Charging		530
038	LIP F/M for Interest Accrual for Charging		22
039	Incoming ACH Loan Transaction (payments, POP, and ARC line-of-credit checks)	No post (NP) L-3 and L-30. Processed through External Event #19 , ACH loan transactions.	500, 510, 600
040	Amortization of Deferred Costs when Certain % of	Post L-3 to income statement account and L-23 to balance sheet account	420



TORC	Description	Instructions	Tran Code
	the Loan is Sold		
040	Amortization of Deferred Fees when Certain % of the Loan is Sold	Post L-3 to income statement account and L-22 to balance sheet account	450
040	Amortization of Deferred Discount/Gain when Certain % of the Loan is Sold	Post L-3 to income statement account and L-22 to balance sheet account	70
040	Amortization of Deferred Premium/Loss when Certain % of the Loan is Sold	Post L-3 to income statement account and L-23 to balance sheet account	80
040	Amortization of Deferred MSR's when Certain % of the Loan is Sold	Post L-3 to income statement account and L-23 to balance sheet account	840
041	Loan Payment from Group Transaction	If the following TORCs go into the online reject handler, they will come out as TORC 92 : 31, 33, 41, 58.	600
051	Loan Floating Rate Rollover		22
052	Loan Fixed Rate Rollover		22
053	G/L Interest Amortization - Regular	Post L-3 to income statement account and L-5 to balance sheet account	531/533
054	G/L Interest Amortization - Payoff	Post L-3 to income statement account and L-5 to balance sheet account	531/533
055	Convert Precomputed to Interest Bearing		
056	Regular Amortization of Deferred Costs	Post L-3 to income statement account and L-23 to balance sheet account	420
056	Regular Amortization of Deferred Loan Fees	Post L-3 to income statement account and L-22 to balance sheet account	450
056	Regular Amortization of Deferred Discount/Gain	Post L-3 to income statement account and L-22 to balance sheet account	70



TORC	Description	Instructions	Tran Code
056	Regular Amortization of Deferred Premium/Loss	Post L-3 to income statement account and L-23 to balance sheet account	80
056	Regular Amortization of Deferred MSRs	Post L-3 to income statement account and L-23 to balance sheet account	840
057	Amortization of Deferred Costs when Remaining Costs are Paid Off	Post L-3 to income statement account and L-23 to balance sheet account	420
057	Amortization of Deferred Fees when Remaining Fees are Paid Off	Post L-3 to income statement account and L-22 to balance sheet account	450
057	Amortization of Deferred Discounts/Gains when Remaining Discount/Gains are Paid Off	Post L-3 to income statement account and L-22 to balance sheet account	70
057	Amortization of Deferred Premiums when Remaining Premium/Loss are Paid Off	Post L-3 to income statement account and L-23 to balance sheet account	80
057	Amortization of Deferred MSRs when Remaining MSRs are Paid Off	Post L-3 to income statement account and L-23 to balance sheet account	840
058	Amortization of Amortizing Fees	Post L-3 to income statement account and L-22 to balance sheet account If the following TORCs go into the online reject handler, they will come out as TORC 92 : 31, 33, 41, 58.	451, 452
059	Seller Disbursement-Payment to Loan from a Contract Collection Loan	Post L-3 to computer transfer account	600
059	Loan Payment made from a Contract Disbursement	Post L-3 to computer transfer account	600
060	Transmatic Payment from Outside Institution: Bank Table Error	Post L-3 to the ACH Loan Payment Exceptions G/L or do not set up Autopost and get an Autopost error	600
060	Contract Collection Seller Disbursement by Check	Post L-3 to computer transfer account	60



TORC	Description	Instructions	Tran Code
061	Partial Payments	Post L-3 to computer transfer account	500-850
062	Seller Disbursement – Through ACH (Out of Institution)	Post L-3 to ACH clearing account	60
063	Afterhours Charge-off	Captured through amount fields L-4, L-104, and L-204	022-01 Reclass.
067	Visa Debit		500
068	Update Repricing Date		022
069	Update Delinquency Category		022
070	One-Time External Payments - On US Routing Number		
071	One-time EIP/WWW/Phone Payment from an External Deposit Account	<p>Post L-3 and O-3 net journal posting to the teller journal clearing account (specific to one branch); the system automatically processes a General Ledger debit by journal out (tran code 1800) to the external ACH bank account on the G/L Account by Loan Type screen (under GOLD Services > General Ledger in CIM GOLD).</p> <p>TORC 71 sends an outbound ACH batch to the Federal Reserve the morning after the loan payment transactions are processed.</p> <p>TORC 72 to the internal deposit account returns to your institution as TORC 305 (part of External Event #1 for total ACH items) generally one day after the outbound ACH file is sent.</p>	510,600,850,18 00
072	One-time EIP/WWW/Phone Payment from an Internal Deposit Account	<p>Post L-3 and O-3 net journal posting to the teller journal clearing account (specific to one branch); the system automatically processes a General Ledger debit by journal out (tran code 1800) to the external ACH bank account on the G/L Account by Loan Type screen (under GOLD Services > General Ledger in CIM GOLD).</p> <p>TORC 71 sends an outbound ACH batch to the Federal Reserve the morning after the loan payment transactions are processed.</p>	510,600,850,18 00



TORC	Description	Instructions	Tran Code
		TORC 72 to the internal deposit account returns to your institution as TORC 305 (part of External Event #1 , for total ACH items) generally one day after the outbound ACH file is sent.	
073	Recurring EIP/WWW/Phone Payment from an Internal Deposit Account	Post L-3 net journal to the in-house transfer clearing account; the system automatically processes the offset to the internal deposit account through D-3, TORC 321 the same day.	510,600,850
074	Recurring EIP/WWW/Phone Payment from an External Deposit Account	Post L-3 to the external ACH clearing account. TORC 74 sends an outbound ACH batch to the Federal Reserve the morning after the loan payment transactions are processed.	510,600,850
075	Loan File Maintenance for File Cleanup (a) Memo-post Expiration Cleanup (b) Expired Payoff Quote Cleanup		22
076	Shift Delinquent Pattern		0
077	Charge Monthly Insurance Premium/Credit Life		500
079	Funds Distribution Loan Payment		600
080	Amortization of Deferred Costs when Loan is 100% Sold	Post L-3 to income statement account and L-23 to balance sheet account	420
080	Amortization of Deferred Fees when Loan is 100% Sold	Post L-3 to income statement account and L-22 to balance sheet account	450
080	Amortization of Deferred Discount/Gain when Loan is 100% Sold	Post L-3 to income statement account and L-22 to balance sheet account	70
080	Amortization of Deferred Premium/Loss when Loan is 100% Sold	Post L-3 to income statement account and L-23 to balance sheet account	80
080	Amortization of Deferred MSR's when Loan is 100% Sold	Post L-3 to income statement account and L-23 to balance sheet account	840



TORC	Description	Instructions	Tran Code
081	Accrue and Charge Interest on Payment Method 5 Loans		520
082	Check Draft Against Line-Of-Credit Loan (Payment Method 5)	No post amount L-30. Processed through external postings 17 and 18.	500 chk
083	Interest Deferred at Monthend Field Debit (Reserve Refund)	Post L-3 to check out account	500
083	Reserve 1 Refund	Post L-3 to check out account	440
083	Reserve 2 Refund	Post L-3 to check out account	640
084	Interest Deferred at Monthend File Maintenance		22
085	Accrue and Save Interest at Monthend (Update function 55 can be set to daily.)		22
086	Pay Interest on a Negative Reserve 1 Balance	Captured through L-6 and L-26	810
086	Pay Interest on a Negative Reserve 2 Balance	Captured through L-7 and L-26	820
090	Debit/Credit Dealer Prepaid Interest	Captured through L-3, L-12, L-312, and L-412. Increase to Remaining Dealer Interest Paid uses tran code 210. Automatic offset uses tran code 1811. Decrease to Remaining Dealer Interest Paid uses tran code 200. Automatic offset uses tran code 1812.	200/210
091	Regular Amortization of Dealer Interest Prepaid	Captured through L-3, L-12, L-312, and L-412.	350
092*	Online Reject Handler	Not used with GOLD ExceptionManager	---
093	Amortize Dealer Interest Prepaid after Payoff	Captured through L-3, L-12, L-312, and L-412.	350
100	Transmatic Loan Payment from Outside Institution from GOLDHomebanker/	Post L-3 to the ACH Loan Payment Exceptions G/L or do not set up Autopost and get an Autopost error	600



TORC	Description	Instructions	Tran Code
	GOLDPhone: Bank Table Error		
101	Service Charge on Line-of-Credit Loans (payment method 5)	Assessments (including the scheduled, automatic assessment), waivers, and payments of loan miscellaneous fee code 47 (Service Charge) on line-of-credit are assigned TORC 101. For Autopost setup, either no post L-3 and L-23 or post L-3 (Credit) to fee income/payable account and L-23 (Debit) to receivable account.	660 , 670 , and 850
102	LOC Billing Generated		22
103	HELOC Card Advance		500
104	HELOC Card Credit		510
105	HELOC Pending Authorization		22
106	Memo Reserve Transaction		22
106	Memo Reserve Transaction		500
106	Memo Reserve Transaction		510
107	Delete Hold Codes		22
108	Capitalize Interest Function		535
109	Auto Hold Code 11		22
110	Delete Action Codes		22
111	Accrue and Change P/I		22
112	GOLDTrak Auto Funding	Post L-3 to teller journal clearing account	680
113	Auto Action Code 194 (Date of Occurrence)		22



TORC	Description	Instructions	Tran Code
114	Line-of-Credit loan (payment method 5) with Zero Due, Rolls Due Date to Next Billing Date		500
115	LOC Automatic Calculation of Principal Portion of Payment	Refer to Payment Type 2 (Interest Only/Fixed Principal) for Line-of-Credit loans (payment method 5) on either the Loans > Account Information > Consumer Line-of-Credit screen or the Loans > Line-of-Credit Loans screen.	22
116	Remaining Deferred Fees	Post L-3 to teller journal clearing and L-22 to balance sheet account	510
117	Remaining Deferred Costs	Post L-3 to teller journal clearing and L-23 to balance sheet account	500
118	Remaining Deferred Discount/Gain	Post L-3 to teller journal clearing and L-22 to balance sheet account	510
119	Remaining Deferred Premium/Loss	Post L-3 to teller journal clearing and L-23 to balance sheet account	500
120	Remaining Deferred MSRs	Post L-3 to teller journal clearing and L-23 to balance sheet account	500
121	Purge Stop Payments		
122	Tranlog/History Purge Stop Payments		
123	Auto Close PM5		
124	Debit/Credit Remaining Insurance Comm-Office	Post L-3 to insurance premium payable account and L-22 to unearned insurance commission-office	100/110
125	Amortize Remaining Insurance Comm-Office	Post L-3 to insurance commission earned-office and L-22 to unearned insurance commission-office	460/461/462
126	Amortize After Payoff Remaining Insurance Comm-Office	Post L-3 to insurance commission earned-office and L-22 to unearned insurance commission-office	460/461/462
127	Rebate Remaining Insurance Comm-Office	Post L-3 to insurance premium payable and L-22 to unearned insurance commission-office	490



TORC	Description	Instructions	Tran Code
128	Debit/Credit Remaining Insurance Comm-Corporate	Post L-3 to insurance premium payable account and L-22 to unearned insurance commission-corporate	100/110
129	Amortize Remaining Insurance Comm-Corporate	Post L-3 to insurance commission earned-corporate and L-22 unearned insurance commission-corporate	460/461/462
130	Amortize After Payoff Remaining Insurance Comm-Corporate	Post L-3 to insurance commission earned-corporate and L-22 to unearned insurance commission-corporate	460/461/462
131	Rebate Remaining Insurance Comm-Corporate	Post L-3 to insurance premium payable and L-22 unearned insurance commission-corporate	490
132	Debit/Credit Remaining Insurance Comm-Cost	Post L-3 to insurance premium payable account and L-23 to unearned insurance commission-cost	100/110
133	Amortize Remaining Insurance Comm-Cost	Post L-3 to insurance commission earned-cost and L-23 unearned insurance commission-cost	760, 761, 762
134	Amortize After Payoff Remaining Insurance Comm-Cost	Post L-3 to insurance commission earned-cost and L-23 to unearned insurance commission-cost	760, 761 762
135	Rebate Remaining Insurance Comm-Cost	Post L-3 to insurance premium payable and L-23 unearned insurance commission-cost	790
136	Amortize/Unamortize Finance Charge		532/534
137	Request Removal of Same-As-Cash Action Code		
180	Retract Loan		
182	Check Draft from a Line-Of-Credit Loan which is paid from Reject Handler	Post L-3 to rejected LOC account (see External Event #18,)	500
195	G/L Payoff Finalization	When institution option GLFL is set to "Y" (G/L Finalization), the G/L entries used in finalizing the deferred remaining amounts for precomputed interest and amortizing fees and costs will post with TORC 195. All other transactions related to the payoff will keep their existing TORC. For a payoff retraction	310, 410



TORC	Description	Instructions	Tran Code
		(reversal), the system will keep the TORC of the transaction and not use TORC 195.	
196	Inter-Office Loan Move Balancing	Will be functional as soon as the programming for inter-office loan moves is completed.	
197	Transaction from XMSSN Thru CSTT record		
198	Auto Funding Through CIM		
199	GOLDAcquire Funding Transaction	Post L-3 to the GOLDAcquire clearing account	Various
200	Loan Fees (200-249 for Fees Assessed/Waived)		
201	Assess/Waive Miscellaneous Fees	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 1)	660/668 & 670/678
202	Assess/Waive Reprocessing Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 2)	660/668 & 670/678
203	Assess/Waive Property Inspection Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 3)	660/668 & 670/678 70
204	Assess/Waive Research Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 4)	660/670 & 670/678 670
205	Assess/Waive Duplicate Copy Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 5)	660/668 & 670/678
206	Assess/Waive Duplicate Payment Book Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 6)	660/668 & 670/678
207	Assess/Waive Demand Cancel Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 7)	660/668 & 670/678
208	Assess/Waive Forced Insurance Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 8)	660/668 & 670/678 670



TORC	Description	Instructions	Tran Code
209	Assess/Waive NSF Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 9)	660/668 & 670/678
210	Assess/Waive Legal Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 10)	660/668 & 670/678
211	Assess/Waive Below Minimum Draft Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 11)	660/668 & 670/678
212	Assess/Waive Credit Limit Exceeded Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 12)	660/668 & 670/678
213	Assess/Waive Stop Payment Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 13)	660/668 & 670/678
214	Assess/Waive Abstracting Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 14)	660/668 & 670/678
215	Assess/Waive Delinquent Tax Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 15)	660/668 & 670/678
216	Assess/Waive Charge Back Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 16)	660/668 & 670/678
217	Assess/Waive Extension Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 17)	660/668 & 670/678
218	Assess/Waive Required Interest Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 18)	660/668 & 670/678
219	Assess/Waive Principal Decrease Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 19)	660/668 & 670/678
220	Assess/Waive Towing and Storage Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 20)	660/668 & 670/678



TORC	Description	Instructions	Tran Code
221	Assess/Waive Postage Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 21)	660/668 & 670/678
222	Assess/Waive Detailing Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 22)	660/668 & 670/678
223	Assess/Waive Repairs and Damage Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 23)	660/668 & 670/678
224	Assess/Waive Keys Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 24)	660/668 & 670/678
225	Assess/Waive Lien Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 25)	660/668 & 670/678
226	Assess/Waive Marketing/Advertising Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 26)	660/668 & 670/678
227	Assess/Waive Fuel and Oil Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 27)	660/668 & 670/678
228	Assess/Waive Smog Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 28)	660/668 & 670/678
229	Assess/Waive DMV Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 29)	660/668 & 670/678
230	Assess/Waive DMV/Title Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 30)	660/668 & 670/678
231	Assess/Waive Attorney Fees	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 31)	660/668 & 670/678
232	Assess/Waive Court Costs	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 32)	660/668 & 670/678



TORC	Description	Instructions	Tran Code
233	Assess/Waive Back Interest	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 33)	660/668 & 670/678
234	Assess/Waive NSF Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 34)	660/668 & 670/678
235	Assess/Waive Misapplied Payment	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 35)	660/668 & 670/678
236	Assess/Waive Insurance	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 36)	660/668 & 670/678
237	Assess/Waive Other Charges Converted	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 37)	660/668 & 670/678
238	Assess/Waive Repossession Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 38)	660/668 & 670/678
239	Assess/Waive Repossession Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 39)	660/668 & 670/678
240	Assess/Waive Repossession Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 40)	660/668 & 670/678
241	Assess/Waive Maintenance Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 41).	660/668 & 670/678
242	Assess/Waive Investigation Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 42).	660/668 & 670/678
243	Assess/Waive Field Call Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 43).	660/668 & 670/678
244	Assess/Waive Skip Tracing Fee	Either no post L-3 and L-23 or post L-3 to fee income/payable account and L-23 to receivable account (Misc Fee Code 44).	660/668 & 670/678



TORC	Description	Instructions	Tran Code
245	Assess/Waive Transportation Fee	Either no post L-3 and L-23 or post L-3 to fee income/ payable account and L-23 to receivable account (Misc Fee Code 45).	660/668 & 670/678
246	Assess/Waive Loan Fee	Either no post L-3 and L-23 or post L-3 to fee income/ payable account and L-23 to receivable account (Misc Fee Code 46).	660/668 & 670/678
247	Assess/Waive Reage Fee	Either no post L-3 and L-23 or post L-3 to fee income/ payable account and L-23 to receivable account (Misc Fee Code 47).	660/668 & 670/678
248	Write-off Fee	Either no post L-3 and L-23 or post L-3 to fee income/ payable account and L-23 to receivable account (Misc Fee Code 48).	660/668 & 670/678
250	Loan Fees (250-299 for Fees Paid)		
251	Pay Miscellaneous Fee	Post L-3 to teller journal clearing. If TORC 201 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 1)	850/858
252	Pay Reprocessing Fee	Post L-3 to teller journal clearing. If TORC 202 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 2)	850/858
253	Pay Property Inspection Fee	Post L-3 to teller journal clearing. If TORC 203 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 3)	850/858
254	Pay Research Fee	Post L-3 to teller journal clearing. If TORC 204 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 4)	850/858
255	Pay Duplicate Copy Fee	Post L-3 to teller journal clearing. If TORC 205 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 5)	850/858
256	Pay Duplicate Payment Book Fee	Post L-3 to teller journal clearing. If TORC 206 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 6)	850/858
257	Pay Demand Cancel Fee	Post L-3 to teller journal clearing. If TORC 207 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 7)	850/858



TORC	Description	Instructions	Tran Code
258	Pay Forced Insurance Fee	Post L-3 to teller journal clearing. If TORC 208 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 8)	850/858
259	Pay Non-Sufficient Funds Fee	Post L-3 to teller journal clearing. If TORC 209 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 9)	850/858
260	Pay Legal Fee	Post L-3 to teller journal clearing. If TORC 210 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 10)	850/858
261	Pay Below Minimum Draft Fee	Post L-3 to teller journal clearing. If TORC 211 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 11)	850/858
262	Pay Credit Limit Exceeded Fee	Post L-3 to teller journal clearing. If TORC 212 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 12)	850/858
263	Pay Stop Payment Fee	Post L-3 to teller journal clearing. If TORC 213 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 13)	850/858
264	Pay Abstracting Fee	Post L-3 to teller journal clearing. If TORC 214 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 14)	850/858
265	Pay Delinquent Tax Fee	Post L-3 to teller journal clearing. If TORC 215 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 15)	850/858
266	Pay Charge Back Fee	Post L-3 to teller journal clearing. If TORC 216 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 16)	850/858
267	Pay Extension Fee	Post L-3 to teller journal clearing. If TORC 217 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 17)	850/858
268	Pay Required Interest Fee	Post L-3 to teller journal clearing. If TORC 218 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 18)	850/858
269	Pay Principal Decrease Fee	Post L-3 to teller journal clearing. If TORC 219 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 19)	850/858



TORC	Description	Instructions	Tran Code
270	Pay Towing and Storage Fee	Post L-3 to teller journal clearing. If TORC 220 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 20)	850/858
271	Pay Postage Fee	Post L-3 to teller journal clearing. If TORC 221 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 21)	850/858
272	Pay Detailing Fee	Post L-3 to teller journal clearing. If TORC 222 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 22)	850/858
273	Pay Repairs and Damage Fee	Post L-3 to teller journal clearing. If TORC 223 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 23)	850/858
274	Pay Keys Fee	Post L-3 to teller journal clearing. If TORC 224 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 24)	850/858
275	Pay Lien Fee	Post L-3 to teller journal clearing. If TORC 225 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 25)	850/858
276	Pay Marketing/Advertising Fee	Post L-3 to teller journal clearing. If TORC 226 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 26)	850/858
277	Pay Fuel and Oil Fee	Post L-3 to teller journal clearing. If TORC 227 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 27)	850/858
278	Pay Smog Fee	Post L-3 to teller journal clearing. If TORC 228 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 28)	850/858
279	Pay DMV Fee	Post L-3 to teller journal clearing. If TORC 229 is not posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 29)	850/858
280	Pay DMV/Title Fee	Post L-3 to teller journal clearing. If TORC 229 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 30)	850/858
281	Pay Attorney Fee	Post L-3 to teller journal clearing. If TORC 231 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 31)	850/858



TORC	Description	Instructions	Tran Code
282	Pay Court Costs	Post L-3 to teller journal clearing. If TORC 232 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 32)	850/858
283	Pay Back Interest	Post L-3 to teller journal clearing. If TORC 233 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 33)	850/858
284	Pay NSF Check Amount Fee	Post L-3 to teller journal clearing. If TORC 233 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 34)	850/858
285	Pay Misapplied Payment	Post L-3 to teller journal clearing. If TORC 235 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 35)	850/858
286	Pay Insurance	Post L-3 to teller journal clearing. If TORC 236 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 36)	850/858
287	Pay Other Charges Converted	Post L-3 to teller journal clearing. If TORC 237 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 37)	850/858
288	Pay Repossession Fee	Post L-3 to teller journal clearing. If TORC 238 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 38)	850/858
289	Pay Late Charge Fee	Post L-3 to teller journal clearing. If TORC 239 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 39).	850/858
290	Pay Prevailing Party Fee	Post L-3 to teller journal clearing. If TORC 240 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 40).	850/858
291	Pay Maintenance Fee	Post L-3 to to teller journal clearing. If TORC 241 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 41).	850/858
292	Pay Investigation Fee	Post L-3 to to teller journal clearing. If TORC 242 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 42).	850/858
293	Pay Field Call Fee	Post L-3 to to teller journal clearing. If TORC 243 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 43).	850/858



TORC	Description	Instructions	Tran Code
294	Pay Skip Tracing Fee	Post L-3 to to teller journal clearing. If TORC 243 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 44).	850/858
295	Pay Transportation Fee	Post L-3 to to teller journal clearing. If TORC 245 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 45).	850/858
296	Pay Loan Fee	Post L-3 to to teller journal clearing. If TORC 246 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 46).	850/858
297	Pay Reage Card Fee	Post L-3 to to teller journal clearing. If TORC 246 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 47).	850/858
298	Write-off Fee	Post L-3 to to teller journal clearing. If TORC 246 is no posted, then post L-23 to fee income; otherwise, post to receivable account (Misc Fee Code 48).	850/858
300	Afterhours File Maintenance Function		
301	ATM - Automated Teller Machine (Online)		
302	POS - Point of Sale (Online)		
303	Deposit Account Service Charge		
304	Interest Posting		
305	ACH - Automate Clearing House		
306	Inclearing Checks		
307	Proof Transactions		
309	Check Charges		
310	Update to Dormant or Inactive		
311	Update Rate Tables		
312	Update Tier Tables		
313	Roll Rates on Accounts		



TORC	Description	Instructions	Tran Code
314	Batch ATM Transaction (Via ACH)		
315	Online Administrative Generated Fees		
316	Batch POS Transactions (Via ACH)		
317	Update at Grace Period Expiration		
318	Update Accounts at Maturity		
319	Teller Signoff Batch		
320	Update Uncollected Funds		
321	Deposit Automatic Loan Payments		
322	Close Dormant Account - Balance Gone		
323	Sweep Account Processing		
324	Update Tiered Rates on Account		
325	Automatic Deposit from Inhouse Source		
326	Automatic Withdrawal to Inhouse Destination		
327	Bill Paying (By Check)		
328	Retirement Distribution (By Check)		
329	Reset Cycled Totals		
330	Reset Monthly Totals		
331	Reset Yearly Totals		
332	Reset CDT Yearly Totals		
333	Withdrawal of Interest (By Check)		
334	Update APY Field		
335	Update to Next Product Function		



TORC	Description	Instructions	Tran Code
336	Drop Expired Payment Record		
337	Bonus Rate Expiration Processing		
338	Required Minimum Distribution Processing		
339	Retirement Service Charges		
340	Automatic Deposit from External Source		
341	Automatic Withdrawal to External Destination		
342	Bill Paying to Inhouse Destination		
343	Bill Paying (Outbound ACH)		
344	Retirement Distribution to Inhouse Destination		
345	Retirement Distribution (Outbound ACH)		
346	Reset Fiscal Year to Date Totals		
347	G/L Transaction From GOLDTrak Loan Funding		
348	Clear Teller Statistic Fields at End of Week, Month or Year		
349	Drop Expired ACH Records		
350	Payroll		
351	Contract Collections		
352	Custodial PI (Principal)		
353	Custodial SU (Subsidy)		
354	Custodial TI (Reserves)		
355	General Ledger Items from Remote Sites		
356	After Hours Overdraft Transfer		



TORC	Description	Instructions	Tran Code
357	Transfer of Interest by ACH		
358	Rate and Term Schedule Rolls		
359	Expire Monetary Holds		
360	Expire Hold/Action Codes		
361	Expire ACH Stops		
362	Card Overdraft Transfer		
363	Account Analysis Service Charge		
364	Combined Analysis Service Charge		
365	Bill Payer To Mastercard		
366	Batch Debit Card Signature Transactions		
367	External Internet Transaction		
373	Next Day Deposit Account Service Charge		
374	Wire Transfers		
375	Self Deposit Box Fee		
376	E-ACH Offset Posting		
377	CDT Check Draft		
378	ACH - Mastercard Mapp Advance		
379	Online Debit Card		
380	Fiserve Securities ACH - IRA		
381	Force Loan Autopay		600
382	Accounts Payable Internal ACH		
383	Clearing Negative Date on Overdraft Codes 8, 9, 10		



TORC	Description	Instructions	Tran Code
385	Account Analysis Default Update		
405	Paid-Rejected ACH		
406	Paid-Rejected Inclearings		
407	Paid-Rejected Proof		
409	Paid-Rejected Check Charges		
414	Paid-Rejected ATM		
416	Paid-Rejected POS		
466	Paid-Batch Debit Card Signature Transactions		
476	Internal e-ACH Reject - Posted	Post D-3 Net Journal to the In-House Transfer Clearing Account; No Post (NP) automatic offset O-3 Net Journal and O-4 Tran Amount for tran code 1811-1812.	
481	Paid-Force Loan Autopay		
486	External e-ACH Reject - Posted to Receiver's Account	Post D-3 Net Journal to the ACH Clearing Account; No Post (NP) automatic offset O-3 Net Journal and O-4 Tran Amount for tran code 1811-1812.	
505	Returned-Rejected ACH		
506	Returned-Rejected Inclearings		
531	ACH Payment Correction - ACH Rejected	<p>This TORC is when a payment is rejected through ACH and automatically reversed off the account. You can view the reversals on the Loans > Reports > ACH Returned Payments screen. Note: Your institution must be set up appropriately to have payments automatically reversed when we receive an ACH reject transmission from your bank. Not every institution currently does this.</p> <p>The G/L account set up for this TORC on the GOLD Services > General Ledger > Account Parameters screen should be an L-3 with offsetting O-3 to an ACH clearing account.</p>	588, 608
576	Internal e-ACH Reject - Reversed back to Originator's Account	Post D-3 Net Journal to the In-House Transfer Clearing Account; No Post (NP) automatic offset O-3 Net Journal and O-4 Tran Amount for tran code 1811-1812 .	



TORC	Description	Instructions	Tran Code
579	ACH Loan Retraction, ACH Reject	<p>This TORC is when a loan is funded directly into a customer's preferred checking or savings account, and that funding is rejected by the ACH system because the routing number or checking account is not found. (ACH return codes R02, Account Closed; R03, No Account; etc.). You can view the loan funding reversals on the Loans > Reports > ACH Returned Payments screen. Very few institutions currently do this, so this TORC is very rare.</p> <p>The G/L account set up for this TORC on the GOLD Services > General Ledger > Account Parameters screen should be an L-3 to an ACH clearing account.</p>	688
586	External e-ACH Returned - Reversed back to Originator's Account	Post D-3 Net Journal to the ACH Rejects Account; No Post (NP) automatic offset O-3 Net Journal and O-4 Tran Amount for tran code 1811-1812.	
605	Originated Return-Check	Posts L-3 and O-3 to ACH clearing account.	588, 608
606	Originated Return-Check		
608	Gem-Charge Backs		
705	<p>POP Line-of-Credit Check Reject - Paid</p> <p>This is the point-of-purchase line-of-credit check that originally came in as a deposit ACH item (External Event #1 and #2, tran code 1130, TORC 305), rejected, and then was paid from GEM as a loan item (tran code 500, TORC 705).</p>	Post L-3 net journal to the ACH reject clearing account (see External Event #2). No post (NP) O-3 net journal and O-4 tran amount for tran codes 1811/1812.	500
706	<p>Line-of-Credit Check Reject - Paid</p> <p>This is the line-of-credit check that originally came in as a deposit inclearing item (External Event #3 and #4, tran code 1130, TORC 305), rejected, and then was paid from GEM</p>	Post L-3 net journal to the inclearing reject clearing account (see External Event #4). No post (NP) O-3 net journal and O-4 tran amount for tran codes 1811/1812.	500



TORC	Description	Instructions	Tran Code
	as a loan item (tran code 500, TORC 706).		
707	Loan Proof Exception–Paid	Post L-3 net journal to the loan proof reject clearing (see External Event #14) and no post (NP) O-3 net journal and O-4 tran amt for tran code 1811-1812.	
731	Auto Payment - Reject Paid	Post L-3 net journal to the Teller Journal Clearing account and no post (NP) O-3 and O-4 for tran code 1811-1812.	608, 518, 508
733	Loan Payment from Lockbox Exception – Paid	Post L-3 net journal to the lock box clearing and no post (NP) O-3 net journal and O-4 tran amt for tran code 1811-1812.	
739	Rejected Loan ACH Transaction–Paid	Post L-3 net journal to the incoming loan ACH payment reject clearing (see External Event #20) and no post (NP) O-3 and O-4 for tran code 1811-1812.	600, 510, 500
742	Convert LOC to IB	LOC loan converted to IB in the afterhours if draw period or credit limit has been met	2741-02
771	One-Time Scheduled Payment - Reject Paid	Reversal of a one-time scheduled ACH payment that has already posted to the account. Posts an L-3 to the same G/L account as the one set up for TORC 70 (one-time external payment – onus routing number) or 71 (one-time external payment).	588, 608, 858 (with adjoining 608)
782	Rejected Loan Line-of-Credit Check–Paid	Post L-3 net journal to the line-of-credit reject clearing (see External Event #18) and no post (NP) O-3 and O-4 for tran code 1811-1812.	500
808	Loan Chargeback from GOLD ExceptionManager (GEM)	If the institution uses GEM to chargeback NSF checks returned from the local bank, post L-3 to the local bank G/L account. If the institution uses GEM to charge back items returned via ACH, then post L-3 to the rejected ACH G/L account. (See External Event #2.) Note: Remember to No Post (NP) O-3 Net Journal and O-4 Tran Amt for tran code 1812, TORC 808.	608, 1812
839	Rejected Loan ACH Transaction – Returned	Post O-3 to the Rejected Loan ACH Transaction account (see External Event #20). Post O-4 to the Total Loan ACH Transaction account (see External Event #19).	1881/1882
882	Rejected Loan Line-of-Credit Check – Returned	Post O-3 to the Rejected Loan Line-of-Credit account (see External Event #18).	1881/1882



TORC	Description	Instructions	Tran Code
		Post O-4 to the Total Loan Line-of-Credit account (see External Event #17).	
888	Amortization of Deferred Discount from Griffin Kubik Securities Processing	Uses Amount Field L-3. Normally posted to an income statement G/L.	70
888	Amortization of Deferred Discount from Griffin Kubik Securities Processing	Uses Amount Field L-3. Normally posted to an income statement G/L.	80
888	Loan Payment from Griffin Kubik Securities Processing	Uses Amount Field L-3. Normally posted to the external bank account G/L that Griffin Kubik would increase.	690
939	Originated Return — ACH Loan Transaction	<p><i>Transaction from Loan account (tran code 608 or 508):</i></p> <p>Post L-3 to Total ACH account (see External Event #19). No Post O-3 and O-4 for tran code 1811-1812.</p> <p><i>Transaction from G/L account (tran code 1881-1882):</i></p> <p>Post O-3 to rejected ACH account. Post O-4 to Total ACH account.</p>	608, 508
982	Originated Return – Loan Line-of-Credit Check	<p><i>Transaction from Loan account (tran code 508):</i></p> <p>Post L-3 to Total Loan Line-of-Credit account (see External Event #17). No Post O-3 and O-4 for tran code 1811-1812.</p> <p><i>Transaction from G/L account (tran code 1881-1882):</i></p> <p>Post O-3 to rejected Line-of-Credit account. Post O-4 to Total Loan Line-of-Credit account.</p>	508
999	GOLDPoint Adjustment Function Processing		

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Teller System TORCs

CODE	DESCRIPTION	TORC WAIVE/ ASSESS FEES	TORC PAY LOAN FEES
1	Miscellaneous Fee	201	251



CODE	DESCRIPTION	TORC WAIVE/ ASSESS FEES	TORC PAY LOAN FEES
2	Reprocessing Fee	202	252
3	Property Inspection Fee	203	253
4	Research Fee	204	254
5	Duplicate Copy Fee	205	255
6	Duplicate Payment Book Fee	206	256
7	Demand Cancel Fee	207	257
8	Forced Insurance Fee	208	258
9	Non-Sufficient Funds Fee	209	259
10	Legal Fee	210	260
11	Below Minimum Draft Fee	211	261
12	Credit Limit Exceeded Fee	212	262
13	Stop Payment Fee	213	263
14	Abstracting Fee	214	264
15	Delinquent Tax Fee	215	265
16	Charge Back Fee	216	266
17	Extension Fee	217	267
18	Required Interest Fee	218	268
19	Principal Decrease Fee	219	269
20	Towing and Storage Fee	220	270
21	Postage Fee	221	271
22	Detailing Fee	222	272
23	Repairs and Damage Fee	223	273



CODE	DESCRIPTION	TORC WAIVE/ ASSESS FEES	TORC PAY LOAN FEES
24	Keys Fee	224	274
25	Lien Fee	225	275
26	Marketing/Advertising Fee	226	276
27	Fuel and Oil Fee	227	277
28	Smog Fee	228	278
29	DMV Fee	229	279
31	Pay Attorney Fee	231	281
32	Court Costs Fee	232	282
33	Back Interest Fee	233	285
35	Misapplied Payment Fee	235	285
36	Insurance Fee	236	286
37	Other Charges Converted Fee	237	287
38	Repossession Fee	238	288
39	Late Charge Fee	239	289
40	Prevailing Party Fee	240	290

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Deposit System TORCs

TORC	DESCRIPTION	OPERATION
0	Transaction Origination by Teller	Online teller transactions (includes GOLD HomeBanker/Internet, GOLDPhone, and ATM fees).
300	Afterhours file maintenance functions	



TORC	DESCRIPTION	OPERATION
301	ATM—Automated teller machine (online)	<p>If institution option PADJ (Post ATM Deposits as Journal In) is set to "Y," then there are no holds on the deposited funds and the transactions flow through the D-3 Net Journal amount field.</p> <p>If institution option PADJ (Post ATM Deposits as Journal In) is set to "N," a hold is placed on the deposited funds and the transactions flow through the D-2 Checks In amount field. The type of hold depends on what is entered in institution option ATNL. If institution option ATNL is set to "N," a <i>local hold</i> is placed on the deposited funds for the number of local hold days found in option LCAD. If ATNL is set to "Y," a <i>non-local hold</i> is placed on the deposited funds for the number of non-local hold days found in option "NLCD."</p> <p>GOLDPoint Systems recommends that PADJ and ATNL be set to "N" for most institutions.</p> <p>Withdrawal = D-1 Amount Transfers = D-3</p>
302	POS—Point of sale (online)	Processed through amount D-3. Includes postage stamps from ATM machines.
303	Deposit account service charge	Captured through amount D-10 and descriptor 4 or a user-defined descriptor.
304	Interest posting/transfer	Post D-3 to clearing account. Automatic transfer of interest.
305	ACH—Automated clearing house	No post amount D-3. Process through External Event Postings 1 and 2.
306	Inclearing checks	No post amount D3. Process through External Event Postings 3 and 4.
307	Proof transactions	No post amount D-3. Process through External Event Postings 5, 7, and 14.
308	Reject handler originated transaction	Not used in processing. See TORC 0605 and 0606.
309	Check charges	No post amount fields D-3 and D-10. Process through External Event Postings 8 and 9. (Harland, Deluxe, etc.-check printing charges.)
310	Update to dormant or inactive	
311	Update rate tables	
312	Update tier tables	



TORC	DESCRIPTION	OPERATION
313	Roll rates on accounts	
314	Batch ATM transactions (via ACH)	No post amount D-2 and D-3. Process through external postings 10 and 11.
315	Online administrative-generated fees	Captured through amount D-10 and descriptor 2 or 3.
316	Batch POS transactions (via ACH)	No post amount D-3. Process through External Event Postings 12 and 13. Includes postage stamps from ATM machines.
317	Update at grace period expiration	
318	Update accounts at maturity	
319	Teller signoff batch	
320	Update uncollected funds	
321	Deposit automatic loan payments	Post D-3 to in-house transfer clearing account.
322	Close dormant account—balance gone	
323	Deposit, General Ledger, and loan sweep account processing	Post D-3 to in-house transfer clearing account. Post O-3 to in-house transfer clearing account.
324	Update tiered rates on account	
325	Automatic deposit from in-house source	Post D-3 to in-house transfer clearing account.
326	Automatic withdrawal to in-house destination	Post D-3 to in-house transfer clearing account. (Christmas Club by check—use D-30.)
327	Bill paying (by check)	
328	Retirement distribution (by check)	Captured through amount D-30.
329	Reset cycled totals	
330	Reset monthly totals	



TORC	DESCRIPTION	OPERATION
331	Reset yearly totals	
332	Reset CDT yearly total	
333	Withdrawal of interest by check	Captured through amount D-30.
334	Update APY field	
335	Update to next product function	
336	Drop expired stop payment records	
337	Bonus rate expiration processing	
338	Required minimum distribution processing	Captured through amount D-30.
339	Retirement service charges	Captured through amount D-10 and descriptor 7 or a user-defined descriptor. (If fee was prepaid, capture with D-3 rather than D-10, pointing to prepaid holding account.)
340	Automatic deposit from external source	Post D-3 to ACH clearing account. Customer directed transfer.
341	Automatic withdrawal to external destination	See TORC 0340.
342	Bill paying to in-house destination	N/A. (See TORC 0326.)
343	Bill paying (outbound ACH)	(See TORC 0365.)
344	Retirement distribution to in-house destination	Post D-3 to in-house transfer clearing account.
345	Retirement distribution (outbound ACH)	Post D-3 to ACH clearing account.
346	Reset fiscal year-to-date totals	
347	G/L transaction from GOLDTrak loan funding	Errors are listed on the Deposit System Error and Exception List (FPSDR105) .



TORC	DESCRIPTION	OPERATION
348	Clear teller statistic fields at end of week, month, or year	
349	End-of-day service charge	End-of-day service charge.
350	Internal Payroll	From GOLDPoint Systems payroll (or transmitted from an outside payroll service).
351	Contract Collections	Post D-3 to contract collection clearing account.
352	Custodial PI (Principal) Interest	Post D-3 to custodial clearing account.
353	Custodial SU (Subsidy) Partial Payments	See TORC 0352.
354	Custodial TI (Reserves) One and Two	See TORC 0352.
355	General Ledger Items from Remote Sites	Post O-3 Net Journal to the Computer In-House Transfer Clearing Account. The debits and credits for this TORC will normally net to zero. ACH G/L Debits and Credits (Tran Code 1800 and 1810) that do not come through the Federal Reserve are assigned this TORC.
356	Afterhours Overdraft Transfer	Post D-3 to in-house transfer clearing account.
357	Transfer of Interest by ACH	Post D-3 to ACH clearing account.
358	Rate and Term Schedule Roll	
359	Expire Monetary Holds	
360	Expire Hold/Action Codes	
361	Expire ACH Stops	
362	Card Overdraft Transfer	Post D-3 to in-house transfer clearing account.
363	Account and Combined Analysis Service Charge	Captured through amount D-10 and descriptor 33 (single account) or 34 (combined accounts).
365	Bill Payer to MasterCard (non-FRB Outbound File)	Post D-3 Net Journal to the MasterCard clearing account.
366	Batch Debit Card Signature Transactions	No post amount D-3. Process through External Event Postings 15 and 16. (Batch debit card entry.)



TORC	DESCRIPTION	OPERATION
367	External Internet Transaction	Not being used.
373	Next Day Deposit Account Service Charge	Captured through the D-10 amount field.
374	EFT GOLD Outgoing/Incoming Wire Transaction	Post D-3 to teller journal clearing account. Descriptors 15, 16, and 62-79 are also assigned to TORC 374.
375	Safe Deposit Box Fee (tran code 1750)	Captured through amount D-10 and descriptor 35. (Parameter substitution = BB.)
376	eACH Posting: From an Internal Account to an Internal Account	Post D-3 to the in-house transfer clearing account.
377	CDT Check Draft	OTC hold placed on deposit accounts. Has no effect on actual balances.
378	ACH - MasterCard Mapp Advance	Post D-3 to MasterCard clearing account.
379	Online Debit Card Signature Transactions	Post D-1 and D-3 to POS clearing account (online version of TORC 0366).
380	Fiserv Securities ACH — IRA	(Limited use—modified to TORC 305 before posting.)
381	Forced Automatic Loan Payment	If institution option FLAP (Force Loan Auto Payment) is set to “Y,” the system makes the loan payment regardless of the internal deposit account’s condition. Post D-3 to the in-house transfer clearing account.
382	Accounts Payable ACH	Post D-3 to the ACH bank account #5 in the G/L, found on the Accounts tab of the Accounts Payable Options screen (function 4) within Financial Options. This G/L account will act as a clearing account for Accounts Payable ACH payments made to an internal deposit account.
383	Clearing Negative Date on Overdraft Codes 8, 9, 10	Non-monetary
384	Third Party ACH Deposit File	Post D-3 to the third-party ACH deposit clearing account. This file does not come to DHI via the Federal Reserve ACH system; rather, the file is a transmission from an independent bank to DHI.
385	Account Analysis Update	Non-monetary



TORC	DESCRIPTION	OPERATION
386	eACH Posting: From an Internal Account to an External Account	Post D-3 to ACH clearing account.
387	Merchant Capture	No Post Amount D-2 Checks In. Processed through External Event Postings 21 and 22.
389	EZ Savings In-House Transfer	Uses amount field D-3 in the autopost and is normally posted to the in-house transfer clearing account. Requires organization option AEZS (POS EZ Savings) set to "Y."
390	EZ Savings Match - Bonus Interest Posting	Uses amount field D-9 in the autopost and is normally posted to interest expense with Tran Code 1720. Requires organization option AEZM (POS EZ Savings Match) set to "Y."
405	Rejected ACH — Paid	Post D-3 to rejected ACH account (see External Event #2). Post O-3 to rejected ACH account for tran codes 1800-1810. No post O-3 and O-4 for Tran Code 1811-1812.
406	Rejected Inclearings Checks — Paid	Post D-3 to rejected inclearings account (see External Event #4). No Post O-3 and O-4 for Tran Code 1811-1812.
407	Rejected Proof — Paid	Post D-3 to rejected proof items account (see External Event #5). No Post O-3 and O-4 for Tran Code 1811-1812.
409	Rejected Check Charges — Paid	Post D-3 to rejected check charges account (see External Event #9). No Post O-3 and O-4 for Tran Code 1811-1812.
414	Rejected ATM — Paid	Post D-3 to rejected ATM account (see External Event #11). No Post O-3 and O-4 for Tran Code 1811-1812.
416	Rejected POS — Paid	Post D-3 to rejected POS account (see External Event #13). No Post O-3 and O-4 for Tran Code 1811-1812.
466	Rejected Batch Debit Card Items — Paid	Post D-3 to rejected batch debit card items account (see External Event #16). No Post O-3 and O-4 for Tran Code 1811-1812.
476	Rejected eACH Posting from an Internal Account to an Internal Account - Paid	Post D-3 Net Journal to the In-House Transfer Clearing Account. No Post (NP) automatic offset O-3 Net Journal and O-4 Tran Amount for Tran Code 1811-1812.
481	Rejected Forced Automatic Loan Payment – Paid	Post D-3 to the in-house transfer clearing account. A rejection may occur because of the conditions on the deposit account. No Post O-3 net journal and O-4 tran amount for tran codes 1811-1812.
482	Rejected Accounts Payable ACH – Paid	Post D-3 to the ACH bank account #5 in the G/L, found on the Accounts tab of the Accounts Payable Options screen (function 4) within Financial Options. This G/L account will act as a clearing account for Accounts Payable ACH payments made to an internal



TORC	DESCRIPTION	OPERATION
		deposit account. No Post O-3 net journal and O-4 tran amount for tran codes 1811-1812.
484	Rejected Third Party ACH Deposit File – Paid	Post D-3 to the third-party ACH deposit clearing account. No Post O-3 net journal and O-4 tran amount for tran codes 1811-1812.
487	Rejected Merchant Capture - Paid	Post D-2 Checks In to the merchant capture reject clearing G/L (see External Event #22). No Post O-3 net journal and O-4 tran amount for tran code 1811-1812.
505	Rejected ACH — Returned	Post O-3 to rejected ACH account (see External Event #2). Post O-4 to total ACH account (see External Event #1) (tran code 1881-1882).
506	Rejected Inclearings Checks — Returned	Post O-3 to rejected inclearings account (see External Event #4). Post O-4 to totals inclearings account (see External Event #3) (tran code 1881-1882).
507	Rejected Proof Items — Returned	Post O-3 to rejected proof items account (see External Event #5). Post O-4 to proof return items clearing account (tran code 1881-1882).
509	Rejected ACH Check Charges - Returned	Post O-3 to the rejected ACH check charges account (External Event #9). Post O-4 to total ACH check charges account (see External Event #8). Tran code 1881-1882.
576	Rejected eACH Posting from an Internal Account to an Internal Account - Reversed back to Originator's Account	Post D-3 Net Journal to the In-House Transfer Clearing Account. No Post O-3 net journal and O-4 tran amount for tran codes 1811-1812.
586	Rejected eACH Posting from an Internal Account to an External Account - Reversed back to Originator's Account	Post D-3 Net Journal to the ACH Rejects Account. No Post O-3 net journal and O-4 tran amount for tran codes 1811-1812.
605	Originated Return — ACH	<i>Transaction from Deposit account:</i> Post D-3 to total ACH account (see External Event #1). No Post O-3 and O-4 for Tran Code 1811-1812. <i>Transaction from G/L account (Tran Code 1881-1882):</i> Post O-3 to rejected ACH account. Post O-4 to total ACH account.
606	Originated Return — Check	<i>Transaction from Deposit account:</i> Post D-3 to total inclearings account (see External Event #3). No Post O-3 and O-4 for Tran Code 1811-1812. <i>Transaction from G/L account (Tran Code 1881-1882):</i> Post O-3 to originated Check returns clearing account. Post O-4 to total inclearing account.
608	Originated ChargeBack	<i>Transaction from Deposit account:</i>



TORC	DESCRIPTION	OPERATION
		<p>Post D-10 (Descriptor #20) to external bank account.</p> <p><i>Transaction from G/L account (Tran Code 1800-1810):</i> Post O-3 to teller journal clearing account. Post O-4 to the total inclearings account (see External Event #3). Offsets posted through O-4 (teller supplies the G/L accounts for external bank account and originated charge back clearing).</p>
999	GOLDPoint Systems Adjustment Function Processing	

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Other System TORCs

TORC	Description	Operation	Tran Code
071	One-time EIP/WWW/Phone Payment from an External Deposit Account	Post O-3 Net Journal posting to Teller Journal Clearing (specifically to one branch)	1800
072	One-time EIP/WWW/Phone Payment from an Internal Deposit Account	Post O-3 Net Journal posting to Teller Journal Clearing (specifically to one branch)	1800
124	Remaining Insurance Commission	Post O-3 to teller journal clearing and O-4 to insurance premium payable	1800-1810
132	Remaining Insurance Commission—Cost	Post O-3 to teller journal clearing and O-4 to unearned insurance commission	1800-1810
198	CIM GOLD Funding (General Ledger debits and credits originated through the funding screen in CIM GOLD)	Post O-3 to teller journal clearing account	1800-1810
305	ACH—Automated Clearing House	General Ledger debits and credits by ACH. No post amount O-3. Process through external postings 1 and 2. See also TORC 305 in Deposit System TORCs .	
323	Deposit, Loan, G/L Sweep Processing	Post O-3 to computer transfer clearing	1800-1810
347	Insurance Premium Payable	Post O-3 to teller journal clearing and O-4 to insurance premium payable	1810



TORC	Description	Operation	Tran Code
405*	Rejected ACH—Paid	Post O-3 to rejected ACH account (see External Event Postings #2) for tran codes 1800-1810. No Post O-3 and O-4 for Tran Code 1811-1812.	1800-1810 1811-1812
406*	Rejected Inclearings Checks—Paid	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
407*	Rejected Proof—Paid	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
409*	Rejected Check Charges—Paid	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
414*	Rejected Batch ATM—Paid	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
416*	Rejected Batch POS—Paid	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
439	Loan ACH Transaction Reject—Paid	Originally came in with a deposit account Tran Code NACHA. Post L-3 to the ACH reject clearing account (see External Event Postings #2); NP O-3 and O-4 for Tran Code 1811-1812.	500, 510, 600
466*	Rejected Batch Debit Card Signature Items—Paid	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
482	Loan Line of Credit Check Reject—Paid	Originally came in with a deposit account Tran Code NACHA. Post L-3 to the loan line of credit check reject clearing account (see External Event Postings #4); No Post O-3 and O-4 for Tran Code 1811-1812.	500
487*	Rejected Merchant Capture—Paid	No Post O-3 Net journal and O-4 tran amount	1811-1812
505*	Rejected ACH—Returned	Post O-3 to rejected ACH account (see External Event Postings #2). Post O-4 to total ACH account (see External Event Postings #1).	1881-1882
506*	Rejected Inclearings Checks—Returned	Post O-3 to rejected inclearings account (see External Event Postings #4). Post O-4 to total inclearings checks account (see External Event Postings #3).	1881-1882



TORC	Description	Operation	Tran Code
507*	Rejected Proof Items—Returned	Post O-3 to rejected proof items account (see External Event Postings #5). Post O-4 to proof return items clearing account (see External Event Postings #6).	1881-1882
539	Loan ACH Transaction Reject—Returned	Originally came in with a deposit account Tran Code NACHA. Post O-3 to the ACH reject clearing account (see External Event Postings #2) and O-4 to the external ACH bank account (see External Event Postings #1).	1881-1882
582	Loan Line of Credit Check Reject—Returned	Originally came in with a deposit account Tran Code NACHA. Post O-3 to the loan line of credit check reject clearing account (see External Event Postings #4) and O-4 to the total loan line of credit check account (see External Event Postings #17).	1881-1882
605*	Originated Return—ACH	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
605*	Originated Return—ACH	Post O-3 to rejected ACH account (see External Event Postings #2). Post O-4 to total ACH account (see External Event Postings #1).	1881-1882
606*	Originated Return—Check	No Post O-3 and O-4 for Tran Code 1811-1812.	1811-1812
606*	Originated Return—Check	Post O-3 to rejected inclearings account (see External Event Postings #4). Post O-4 to total inclearings checks account (see External Event Postings #3).	1881-1882
608*	Originated Chargeback	Post O-3 to teller journal clearing account. Teller supplies offset to O-4.	1800-1810
705	ACH Reject—Paid	Originally came in with a loan account Tran Code NACHA. Post D-3 to the loan ACH reject clearing account (see External Event Postings #20); No Post O-3 and O-4 for Tran Code 1811-1812.	Various
706	Inclearing Reject—Paid	Originally came in with a loan account Tran Code NACHA. Post D-3 to the loan line of credit check reject clearing account (see External Event Postings #18); No Post O-3 and O-4 for Tran Code 1811-1812.	Various



TORC	Description	Operation	Tran Code
707*	Loan Proof Exception—Paid	Post O-3 and O-4 to teller journal clearing account	1811-1812
733*	Loan Payment from Lockbox Exception—Paid	Post O-3 and O-4 to teller journal clearing account	1811-1812
739*	Rejected Loan ACH Transaction—Paid	No post (NP) O-3 and O-4 for tran code 1811-1812.	1811-1812
782*	Rejected Loan Line-of-Credit Check—Paid	No post (NP) O-3 and O-4 for tran code 1811-1812.	1811-1812
805	ACH Reject—Returned	Originally came in with a loan account Tran Code NACHA. Post O-3 to the loan ACH reject clearing account (see External Event Postings #20) and O-4 to the total loan ACH account (see External Event Postings #19).	1881-1882
806	Inclosing Reject—Returned	Originally came in with a loan account Tran Code NACHA. Post O-3 to the loan line of credit check reject clearing account (see External Event Postings #18) and O-4 to the total loan line of credit check account (see External Event Postings #17).	1881-1882
807*	Loan Proof Exception—Returned	Post O-3 to proof loan reject items (see External Event Postings #14). Post O-4 to loan proof transactions.	1881-1882
808*	Loan Chargeback from GEM	Uses amount field L-3. If charging back NSF Checks, post to the bank account G/L where the checks were initially deposited. If charging back ACH returns, post to the ACH reject account (see External Event Postings #2).	608
833*	Loan Payment from Lockbox Exception—Returned	Post O-3 to rejected loan payment from lockbox account. Post O-4 to loan payment from lockbox.	1881-1882
839*	Rejected Loan ACH Transaction—Returned	Post O-3 to the Rejected Loan ACH transaction account (see External Event Postings #20). Post O-4 to Total Loan ACH transaction account (see External Event Postings #19).	1881-1882



TORC	Description	Operation	Tran Code
882*	Rejected Loan Line-of-Credit—Returned	Post O-3 to Rejected Loan Line-of-Credit account (see External Event Postings #18). Post O-4 to the Total Loan Line-of-Credit account (see External Event Postings #17).	1881-1882
888	Amortization of Deferred Discount from Griffin Kubik Securities Processing	Uses amount field L-3. Normally posted to an income statement G/L.	70
888	Amortization of Deferred Premium from Griffin Kubik Securities Processing	Uses amount field L-3. Normally posted to an income statement G/L.	80
888	Loan Payment from Griffin Kubik Securities Processing	Uses amount field L-3. Normally posted to the external bank account G/L that Griffin Kubik increases.	690
939	Originated Return—ACH Loan Transaction	No post 0-3 and 0-4 for tran code 1811-1812. <i>Transaction from G/L account (tran code 1881-1882):</i> Post 0-3 to rejected ACH account. Post 0-4 to Total ACH account.	1811-1812; 1881-1882
982	Originated Return—Loan Line-of-Credit Check	No post 0-3 and 0-4 for tran code 1811-1812. <i>Transaction from G/L account (tran code 1881-1882):</i> Post 0-3 to rejected Line-of-Credit account. Post 0-4 to Total Line-of-Credit account.	1811-1812; 1881-1882

* Items used by GOLD ExceptionManager.

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