



Transaction & Time

CBS Transaction & Time Deposit Module

Real Time. Powerful. Reliable. The CBS Transaction & Time Deposit Module provides rock solid reliability in all deposit functions to accompany the powerful functionality through the Comprehensive Banking System (CBS).

Transaction deposit processing in CBS integrates two transaction-based banking applications, checking accounts and savings-type products, into one processing system. This module allows your organization to offer a wide range of transaction-related accounts, including:

- Checking accounts
- Money market
- NOW
- Overdraft credit facilities
- Repurchase agreements
- Sweep/target balance accounts
- Statement savings
- Passbook savings
- Special club accounts

Transaction Processing

The Transaction module enables you to process transaction accounts in both memo-posting and on-line "real-time" environments. Memo-posting debits and credits update the memo balances of transaction accounts, updating the actual account balance during the nightly processing run. On-line posting is often used for interest adjustments, wire transfers, balance transfers, and any transaction that might require an effective date. Users can backdate transactions by as many months as the Common File product type allows. Both monetary and maintenance transactions are logged for on-line review. All transactions are bank-defined and a description of up to 90 characters can be entered at the time of posting.

Because the Transaction Module operates in conjunction with Customer Information File, all customer relationships with the bank are automatically documented. Complete

information is instantly available through any terminal. This immediate access to customer records saves time and makes it easier to cross-sell services when new accounts are opened.

Product-Driven

With the Transaction Module, users can customize deposit services by combining service charges, interest plans and statement formats to suit your needs. Take advantage of every fee-based income opportunity available, while continually increasing the quality of your customer service.

Operational Efficiency

The Transaction Module provides for automatic extraction of unposted items and bulk filing, thus drastically reducing the time spent on check handling and statement preparation. Real-time information editing - during data entry - boosts productivity and reduces next-day exceptions.

On-line NSF Decisioning

On-Line Decision Support automates the officer evaluation of insufficient funds and overdraft transactions that were processed during the previous nightly processing run, enabling bank personnel to make on-line evaluations of transactions requiring pay/return decisioning.

Automated decisioning is available with the Pay Limit Matrix described below.

Pay Limit Matrix

The pay limit capability defines the amount up to which items can be automatically paid, based on the available balance of the account, plus the pay limit amount. The system flags items that fit these criteria with a default pay code, and flags items in excess of the pay limit amount with a default return code. Officers can review and accept or change this defaulted value

Flexible Interest Plans

The Transaction Module allows you to define interest parameters as interest plans in the Common File. Users can define interest plans independently of transaction product types, and can tie several product types to the same interest plan. Interest plans can accrue on a book or collected basis. Five accrual methods are available, as well as three year-base plans. Interest plans have associated index rates assigned. The Transaction Module offers up to 9999 index rates. The interest on transaction accounts may be based on tiered rates, allowing the entire balance to be based on the appropriate rate or a split rate. Interest may be paid by check, capitalized, or transferred to an internal or external account via ACH.

TA Rate Variances

This feature brings the ability to customize interest pricing for transaction accounts, by providing your organization the capability to have an account level variance to the interest plan index rates. The variance can automatically

be applied to new accounts from a product default or assigned individually. The account variance can be a plus or minus variance to the interest plan associated index rate, or per tiered index rate.

Promotional Pricing

The Transaction Module, with the flexibility to assign date-driven variances at the account level to the assigned index rate, accommodates promotional offerings.

Flexible Statement Processing

Up to 40 statement cycles are available, and can be distributed throughout the month. Snapshot or cutoff statements are easily handled during the statement cycle, as are special statements requested by customers. Fully descriptive user-defined statements improve customer service, and up to nine copies of a statement can be printed. Alternate addressing at the customer, account, or statement level may be seasonal with start and stop dates triggered automatically or in use upon request.

Statement Extract

Statement information for all statement accounts, by product, or for specific accounts may be extracted to third party statement vendors, such as Fiserv Imagesoft Technologies providing custom statement designer tools including color, font, graphics, and email, fax, or CD statement capabilities.

User Defined Fields

CBS offers 60 user-defined fields at the transactional account level, enabling your organization to capture static data that is unique to your organization. Each organization may define the field name for each user-defined field which will be used for display and reporting purposes; and valid value tables supporting each of these user-defined fields may be created, thus validating entry of data into these user-defined fields.

Sweep and Cash Management Services

To maintain predefined balance levels and maximize the customer's use of deposit balances, the module's cash management options allow you to automatically move balances among related accounts. Maximum or minimum balances, transfer increments, related accounts and funding priorities can be defined for each customer. Float may also be included in the sweep amount. Funds can even be moved to or requested from another company, such as Federated Investments. And with two levels of sweep processing, funds may be swept to an internal concentration account for checks payments prior to being swept externally for investment purposes.

Automatic General Ledger Interface

To provide accurate reporting to your general ledger, the Transaction Module automatically updates general ledger accounts for principal, interest payables, interest income, inter-application transfers, withholding, interest check reconciliation clearing, deferred/billed analysis charges, service charge fees, NSF or OD items, and unpaids during the daily processing run. To help you measure profitability, branch income information is automatically generated.

For more information contact a Fiserv CBS Worldwide representative at 800-872-7882 or visit www.fiservcbs.com.