

Organization Options

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
1	NAME	ALL	<p>Institution Name This is the institution name up to 40 characters, including spaces. The name should start in the fifth position in this field, and it should be preceded by the last two digits of the institution number and two blanks. The company name entered here will appear in the headings of reports and on laser-printed reject notices, year-end forms, and other printed material. The programs that extract payroll auto-deposit information also use this field.</p> <p>WARNING: Payroll programs must be reassembled if this option is changed.</p>	
2	OPT1 SVCD	DEP	<p>Verify savings check digits? This option asks whether your bank wants the system to verify savings check digits.</p>	Y or N
2	OPT1 CDCD	DEP	<p>Use Dep Master to validate check digit? This option asks whether your bank wants the system to use the deposit master to verify certificate check digits.</p>	Y or N
2	OPT1 LNCD	LOAN	<p>Verify loan check digits? This option asks whether your bank wants the system to verify loan check digits. (This option will always be yes.)</p>	Y
2	OPT1 SECU	ALL	<p>Does institution use security? This option turns on security programs for all applications listed in OPT3 SECB.</p>	Y
2	OPT1 CSDR	ALL	<p>Use cash drawer balancing? If this option is set to "Y," the employee will be required to enter the cash drawer amount that the employee previously signed off with when signing onto the GOLDTeller system with a cash drawer.</p>	Y or N
2	OPT1 BANK	ALL	<p>Is this a commercial bank? This option should be yes only for those institutions that do proof posting. Banks process transactions during the day, but throw them away at night and reprocess them with the proof of deposit transmission.</p>	Y or N
2	OPT1 CASF	DEP	<p>Create ACH statement file "FPSAH81"? If set, this option will cause an ACH format file to be created whenever an account has a deposit statement generated. This file contains information about each check included on the statement for each account cycling. This is currently used for statement rendering by FRB Helena and by Unisys Corp.</p>	Y or N
2	OPT1 LCTT	LOAN	<p>Do late charges update teller totals? If "Y," late charge activity is added to the teller totals of loan processing on loans. If "N," late charges waived, paid, or assessed have no bearing on teller totals, nor are they processed to the General Ledger. Institutions that do accrual accounting usually have this option set to "Y." Those institutions that do cash-basis accounting leave this option at "N."</p>	Y or N
3	OPT2 RNGL	G/L	<p>Run General Ledger Autopost system? If set to "N," the institution will not have any G/L Autopost processing at night. Normally set to "Y," this option can be turned off for new institutions that have not yet set up their Autopost parameters but are testing other portions of their afterhours processing.</p>	Y or N
3	OPT2 PSGL	G/L	<p>Post General Ledger? If set to "Y," the Autopost-directed transactions are posted to the General Ledger accounts. If set to "N," only the G/L reports will be generated. Normally, this option is set to "Y," but it can be turned off for new institutions that are testing Autopost parameters.</p>	Y or N
3	OPT2 RCAP	G/L	<p>Post General Ledger from recap? If set to "Y," this option causes the system to post the totals as they appear on the G/L recap report. This provides useful detail and history in the G/L files. Setting this option to "N" will post the totals from the G/L Summary Report by G/L number. This combines the totals from the recap for less detail and less history.</p>	Y or N

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3	OPT2 LIPN	LOAN	Allow LIP to go negative w/SOV? If "Y," the system keeps LIP balances from going negative to stop over-disbursing. If no, the LIP is allowed to go negative in certain circumstances, such as charging interest or disbursements with a supervisor override.	Y or N
3	OPT2 XMPI	LOAN	Create Transmatic check print image tape? This option should be "Y" only for those institutions that use a third-party source to clear savings withdrawals from other accounts to make automatic loan payments. If an institution uses normal ACH procedures, this option should be "N."	Y or N
3	OPT2 FSBT		Are DACO tapes sent to First Security?	Y or N
3	OPT2 NTRT	ALL	Print interest rate on confirmation notices? If set to "Y," loan and deposit confirmation notices will have the interest rate printed on the notice.	Y or N
3	OPT2 ONPG	LOAN	GOLDTeller payoff receipts print on one page? If this option is set to "Y," all loan payoff receipts will print on one page.	Y or N
4	OPT3 PREN	LOAN	Hold code 87 prenotes only? If set to "Y," the first time the loan system encounters a hold code 87 on a loan set to pay through the Autopayment system, a prenote to the proper account is sent through the ACH system, but the loan is not paid. Hold code 87 is removed for the next cycle. If set to "N," the loan is paid, a prenote is generated, and a paper check item is printed to withdraw funds for the payment. The hold code is then cleared.	Y or N
4	OPT3 NLIP	LOAN	Disallow 590 tran code to make LIP balance negative? If set to "Y," charging interest to the LIP is limited to the amount in the LIP balance. It cannot be overcharged. If set to "N," whatever OPT2 LIPN is set to will control whether interest can be charged to overdraw the LIP balance.	Y or N
4	OPT3 NBOM	DEP	Show name/balance with override messages? When set to "Y," this option will allow the account short name and balance to be displayed, along with the reasons an override is required.	Y or N
4	OPT3 INHS	ALL	Uses GOLDTeller in CIM GOLD?	Y or N
4	OPT3 BKDT	ALL	Can institution backdate transactions? If set to "Y," then the institution is allowed to backdate transactions to the date of the last transaction. The transactions cannot be backdated past the beginning of the current cycle.	Y or N
4	OPT3 CFPC	DEP	Is CIF certification done on a PC? If this option is set to "Y," the host computer will not do any CIF standardizations. To have an address standardized, the CIF Certification Report (FPSDR140) must be set to run. This option is for the use of ZIP +4.	Y or N
4	OPT3 ACIF	ALL	Can this institution access new CIF? (Must always be set to "Y.")	Y
4	OPT3 TRAC	DEP	Print trace number on deposit statements? If this option is set to "Y," the trace number for ACH and check items will be printed in the Daily Balance Summary portion of deposit statements on each line item following the ACH description or Check number. This option <i>cannot</i> be used in conjunction with #109 OPTD CDWS (Deposit Statements show deposits/withdrawals separately) or #76 OPT7 SVST (short version of checking statements).	Y or N
5	OPT3 PBTP	ALL	Loan passbook type. This type is determined by FPS GOLD based on the passbook formats used.	
6	OPT3 LTCB	LN	Number of days before a late charge is assessed. This option enables an institution to specify the number of days before a late charge will be assessed on a purchased loan. For example, if 60 were entered here, a late fee will not be assessed for any delinquent loan until 60 days have passed since the purchase date. This option also skips loans for Credit Bureau reporting.	

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7	OPT3 CDCM	ALL	<p>Check digit calculation method. Default: 3 The formulas multiply each of the 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, the default check digit is used. Otherwise, the remainder is subtracted from the "subtract number" resulting in the check digit.</p> <p>0 - Method used by this institution 1 - Single digit modulus 11 2 - Double add double single digit 3 - Double digit modulus 11 4 - Double add double single digit-odd weight 5 - Single digit modulus 11-odd weight 6 - Double add double single digit-odd weight of one 7 - Not used 8 - Not used 9 - Not used 10 - Mod 11 Single Digit on 9-Digit Account Number 11 - Double add double on 6-digit account number - does not include branch 12 - Mod 10 Single Digit on 7-digit account number 13 - Mod 11 Single with invisible 15 add-on</p>	
8	OPT3 OFEE	DEP	<p>Online fee for returns or force pay. The amount entered in this option is the amount that will be defaulted into the Fee to Charge field in GOLD ExceptionManager (GEM). This is also the amount that will be charged during the afterhours if #159 OPTJ NGCH is being used (post service charge if negative).</p>	
9	OPT3 CSEQ	DEP	<p>New debit card #, increment sequence amount. This option assigns the increment amount to calculate the next available unused card sequence number when requesting a new debit card number using #ND.</p>	
10	OPT3 SPAR	DEP	<p>ACH stop payment amount range. If there is a value in this field, the ACH stop payment amount will be compared to the ACH transactions and added or subtracted to this amount. If the amount is within the range, the transaction will be sent as a suspect ACH stop to GOLD ExceptionManager. If this field is set to "0," we will only match on the stop amount.</p>	
11	OPT3 BPFE	DEP	<p>Fee for rejected Bill Payer checks? This is the fee amount that will be charged when there are insufficient funds for an outgoing, scheduled Bill Payer check. This fee will only be charged if options#281 OP13 FEBP (charge fee for rejected Bill Payer checks) and #281 OP13 BPHS (write history for Bill Payer checks) are set as well.</p>	Y or N
12	OPT3 ODFM	DEP	<p>GEXM-DEP Overdraft fee amount. This is the fee amount for over drafting during afterhours. Or, if a fee is charged in GOLD ExceptionManager, the exception item will be posted with "overdraft was used" entered as the primary reason for the overdraft.</p>	
13	OPT3 PNFA	DEP	<p>GEXM-DEP Paid exception fee amount. This is the default amount of the fee used for items paid in GOLD ExceptionManager.</p>	
14	OPT3 NGAR	DEP	<p>Negative balance savings accrual rate. Default: 0 This is the rate that will be charged to negative balance accounts if the account has the option to charge the fee. (Waive A/H negative fee—DMWVFE=N.)</p>	
15	OPT3 CBFA	DEP	<p>GEXM-DEP Charge back fee amount? This is the default amount of the fee used for charge backs created in GOLD ExceptionManager.</p>	Y or N
16	OPT3 ORPM	N/A	No longer used.	
17	OPT3 FRDP	DEP	<p>Federal Reserve district prefix/symbol for CDT check. This option will be used when printing checks from the CDT Check Draft system. It is part of the Fractal Rout Number.</p>	
18	OPT3 ROUT	ALL	<p>Routing transit number for institution. Note: Do not use special characters or blanks.</p>	
19	OPT3 FEIN	ALL	<p>Federal employer's identification number. Note: Do not use special characters or blanks.</p>	

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20	OPT3 GLOS	G/L	(Not applicable) G/L subfield that has the office number.	N/A
21	OPT3 GLSS	G/L	(Not applicable) G/L subfield that has the sub-account number.	N/A
22	OPT3 GLSU	G/L	(Not applicable) G/L suspense account, office for Autopost error. (See also #27 GLLS.)	N/A
23	OPT3 ASEQ	ALL	New ATM card increment counter. When a new ATM card is opened in Card Management, use the #NEXT option to generate the next available card number. The next available card number will be calculated using the value in this option. If this option is empty, the next available number will be one higher than the previous.	
24	OPT3 GLLN	G/L	G/L posting pull fields for loans. WARNING: Values are placed into the detail transaction record in the same sequence as they have been defined on this option. <i>Do not change the order/sequence of these option selections</i> except very early in the morning before any activity takes place. The use of posting field #29 (bank account number) forces a single digit check-out field on the teller screens. Posting fields 12 and 13 are used for the investor master and group number respectively. Without these fields, custodial transfers into the custodial accounts and the G/L will not work. (See also options #25 GLDP and #26 GLOT.) Note: Do not leave imbedded blank fields, but do leave the last (final) field blank.	
24	ONRF		Only Match Returned Items with a Fee. This option is used for Re-presentments in GOLDEXception Manager. When this option is set to "Y," while processing the comparison, we will only look for returns that were assessed a fee instead of all returned items.	
24	OPT2 PCFH		Use Fed holiday posting ACH early. When using the OP23 – PACE (Post ACH Credits Early) option to post early, this new option (PCFH) will take into account Fed holidays that are not FPS GOLD holidays and will not count them as a business day when figuring out which batches to post early.	
25	OPT3 GLDP	G/L	G/L posting pull fields for deposits. (See also options #24 GLLN and #26 GLOT.)	
26	OPT3 GLOT	G/L	G/L posting pull fields for others. (See also options #24 GLLN and #25 GLDP.)	
27	OPT3 GLLS	G/L	General Ledger long suspense account number–17 digits. Each of the 17 digits must be filled with a numeric value. To review the account number format, see the General Ledger account structure (function 5/6 in the General Ledger system in GOLDVision).	
28	OPT3 GLCL	G/L	General Ledger client number. If set to "Y," the client number identified here will receive all transactions from the Autopost process.	
29	OPT3 GLCO	G/L	G/L company number – value of subfield 1. (This is not the same as posting field #29.)	
30	OPT3 SETS	INT	Production set. Default: 0 Monthend set. Default: 0 Test set. Default: 1	Assigned:
31	OPT3 LNFA	LOAN	Loan NSF fee amount. This is the default amount of the fee used for non-sufficient funds on loan transactions posted in GOLD ExceptionManager.	
32	OPT3 LBMA	LOAN	Loan below minimum check fee amount. This is the default amount of the fee used for below minimum check amount errors on loan transactions posted in GOLD ExceptionManager.	
33	OPT3 LCRA	LOAN	Loan credit limit fee. This is the default amount of the fee used for credit-limit-exceeded errors on loan transactions posted in GOLD ExceptionManager.	

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34	OPT3 BILN	INT	Billing number for forms.	Assigned:
35	OPT3 SECB	INT	Online application security bits/options. This is a list of applications your institution has security to access. (See also OPT1 SECU.)	
36	OPT3 PCLS	ALL	Power class for EZR1 output (DSPRINT). Default: M	
37	OPT3 PREM	ALL	Power remote ID for EZR output (DSPRINT). Default: 0	
38	OPT3 ADDR	ALL	Institution mailing address. Any forms that need a mailing address printed on them will pull information from this option. This should be the street address only. Note: There is a 24-character limit. WARNING: It is possible to enter more than 24 characters, however, only 24 will show up.	
39	OPT3 CSZP	ALL	Institution city, state, and ZIP code. Any forms that need that city, state, and ZIP code information will pull them from this option.	
40	OPT3 PDST	INT	Power destination ID for EZR1 output. Default: 0	Assigned:
41	OPT3 ODFE	DEP	Automatic NSF fee for reject items. This is the amount of the fee that will be assessed during the afterhours when using #204 OPTU NSF (Charge NSF fee in afterhours).	
42	OPT3 UCFF		Uncollected funds force limit. If a transaction is run with a check-in amount that is equal or greater than the limit set in this option, the system will require the uncollected funds hold to be added to the deposit account.	
43	OPT3 LCBA	LOAN	Loan Charge Back Fee Amount. This is the default amount of the fee used for charge backs created on loan accounts in GOLD ExceptionManager.	
44	OPT3 MACH	INT	Machine ID for institution. Default: D4 This option identifies your institution's mainframe machine assignment, which is determined by FPS GOLD.	
45	OPT3 (GLJN)	N/A	(Not used—available)	N/A
46	OPT3 CBCT	ALL	Credit bureau control number. Default: D0214 Number assigned to FPS GOLD by the credit bureau.	
47	OPT4 SARC	DEP	Sort deposit statement by account receiving checks? If this option is set to "Y," deposit combined statements will be sorted by the account number entered in the Account to Receive Checks field on the Combined Analysis Statement Print screen in the Deposit system. If this option is not used, the lowest account number will be used for sorting.	Y or N
47	OPT4 SSAT	ALL	Does institution skip Saturday afterhours? If set to "Y," #197 OPTS RIDS should be off. This option will be set to "N" if your institution is open on Saturdays. It should also be set to "N" if you have online ATMs, use GOLDPhone or Internet Banking, and want reporting and General Ledger posting to happen on Saturday night.	Y or N
47	OPT4 BBAL	G/L	Does institution balance G/L by branch? Branch Balancing. (See also #142 BBKA.)	Y or N
47	OPT4 DPPC	DEP	Deposit System with product codes?	Y or N
47	OPT4 SAUF		ISC user with new diskette?	Y or N
47	OPT4 AMRT	LOAN	LNAMRT for APR method of fees/cost amortization? Use the interest accrual rate instead of the original rate on ARMs during the fee amortization. Almost always set to "N."	N

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47	OPT4 CKRC	ALL	Does institution use Check Reconciliation? If this option is set to "Y," checks-out will be sent to Check Reconciliation. Teller system check-out transactions, earnings and customer directed transfers, reserve disbursements, LIP disbursements, accounts payable, manually entered checks (Teller system), external checks (sent via transmission to FPS GOLD), and all checks printed in the Utility Programs can be sent to Check Reconciliation. Options are also available to send a file to a third-party vendor for reconciliation purposes. (See also #207 CKRD.)	Y or N
47	OPT4 RJOF	LOAN	Reject overdraft funds for loan auto-payments? If this option is set to "Y," the system will not use overdraft funds to make automatic loan payments. The system will use the payable instead of the available balance on the deposit account for determining sufficient funds for making automatic loan payments.	Y or N
48	OPT4 MINC	LOAN	Minimum cash available for receipt print. This calculates the cash available for a loan to print as the receipt. This field will be the minimum amount to print. Anything less will print as zero or blank.	
49	OPT4 PMFN	DEP	Power form name for monthend savings report. Default: EZR1	
50	OPT4 PMCL	INT	Power class for monthend EZR1. Default: M	Assigned:
51	OPT4 NIAM	DEP	Checking amount that never earns interest.	
52	OPT4 FTLR	ALL	EFT GOLD Wire Teller Number. Teller number used to process EFT GOLD wire transactions.	
53	OPT4 UDHD	DEP	Unspecified hold days. Default: 1 This field is obsolete. Use the account field Unspecified Hold Expires Today? to use this option.	
54	OPT4 NXDA	DEP	Next day hold amount. Default: \$200.00 This is the amount of money (from a check deposit) that is available to the customer the next day..	
55	OPT4 LCAD	DEP	Local hold additional days. This field should be 1 day. This is the number of business days an uncollected funds hold is placed on checks for the next day availability. These fields can be customized with number of days based on how your institution uses holds on teller transactions.	
56	OPT4 (LCAA)	N/A	(Not used—available)	N/A
57	OPT4 MHLD		# days monetary hold—POS authorization.	
58	OPT4 LCED	DEP	Local hold exception days. The maximum is 7 days for next day hold exceptions. This option is used when a teller marks the Extend Hold field and enters an amount in the next day bucket while running a deposit or check cashing transaction. This option is also used when a teller enters an amount in the next day bucket on a deposit or check cashing transaction, and the Extend UCF Holds field is set to "Y" on the account the deposit is being made to. The portion of a deposit that exceeds the large excess amount will also use this option if the funds have had a next day hold placed on them. These fields can be customized with number of days based on how your institution uses holds on teller transactions. (See also #179 OTP ALGE.)	
59	OPT4 NLCD	DEP	Non-local hold days. The maximum is 2 days for this second-day hold field. This option is used when a teller enters an amount in the second-day bucket on a deposit or cash check transaction. These fields can be customized with number of days based on how your institution uses holds on teller transactions.	
60	OPT4 NLED	DEP	Non-local hold exception days. The maximum days is 9 for this second-day hold exception. This option is used when a teller enters an amount in the second day bucket on a deposit or check cashing transaction, and the Extend UCF Hold field is set to "Y" on the account the deposit is being made to. The portion of the deposit that exceeds the large excess amount will also use this option if the funds have had a second-day hold placed on them. These fields can be customized with number of days based on how your institution uses holds on teller transactions. (See also #179 OTP ALGE.)	

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61	OPT4 (LGED)	N/A	Large Excess as 2nd Day. Enter "2" in this field when the bank uses a value of "1" in the Local Hold Additional Days option (LCAD), so when the bank uses the Large Excess hold option, the Large Excess Hold Amount (LGEA) will be released the second day per the regulation even when LCAD = 1. When this field is blank, the Large Excess Hold amount will be released based on the number of days in LCAD. Note: This field and other Reg CC hold-related fields should be set according to the Bank's Reg CC policies.	N/A
62	OPT4 LGEA	DEP	Large excess hold amount. Default: \$5,525.00 Any deposit over the amount entered in this option is considered a large excess deposit. The portion of the deposit that is this amount or greater will have a large excess hold placed on it for the number of business days entered in option #58 LCED or option #60 NLED. Note: The maximum amount that can be put in this option is \$9999.99. If your institution wants an amount greater than that, or does not want a hold at all, see option #154 LGXA.	
63	OPT4 TNIL	DEP	1099-INT interest limit. Default: \$10.00 If a customer's total interest by their social security number is less than \$10.00, no 1099I will be printed. Only amounts \$10.00 and greater are sent to the IRS.	
64	OPT5 DFFN	DEP	Bank uses consolidated OFAC Set this option to indicate that the institution uses the Combined OFAC (released in May 2016). Clients must be on the new account # conversion (NRVC) before this option can be used. FPSDR338 needs to be set up and all the old OFAC reports must be turned off.	Y or N
64	OPT5 MVAC	DEP	Move statement account number from envelope window? If this option is set to "Y," the account number is moved over to the right side of the statement under the date.	Y or N
64	OPT5 B366	DEP	Use 366 base during leap year on the Deposit system? If "Y," the institution will use 366 days as its base during leap years. If no, it will use 365. The default is yes. Note: Any account opened or renewed after February 29 in a leap year will <i>not</i> use a 366-day base.	Y or N
64	OPT5 ASTM	DEP	Sort combined statements in alpha order? If this option is set to "Y," combined statements will be sorted and printed in alphabetical order. Note: If this option is set to "Y," option #64 OPT5 ZSTM should be set to "N."	Y or N
64	OPT5 ZSTM	DEP	Sort combined statements in ZIP order? If this option is set to "Y," deposit combined statements will be sorted and printed in ZIP code order. Note: If this option is set to "Y," option #64 OPT5 ASTM should be set to "N."	Y or N
64	OPT5 APLL	LOAN	LNUSER has the minimum required payment amount for auto-payment? If "Y," the user-defined field LNUSER on the loan record is assumed to contain the minimum required payment for the loan. An auto-payment made to the loan will be the greater of the LNUSER field or the regular loan payment.	Y or N
64	OPT5 NATM	DEP	Negative charge applies to ATM only? If this option is set to "Y," the negative charge will only be applied to batch ATM transactions. This option is used in conjunction with #159 OPTJ NGCH (Charge on Negative) and with #8 OFEE (Fee to Charge).	Y or N
64	OPT5 JWRN	ALL	Give warning if JNL IN is not equal to JNL OUT? If this option is set to "Y," a warning message will appear to the teller when the journal-in and the journal-out teller totals are not equal. The warning message is given the next time a cash or check transaction is processed, which helps the teller recognize as soon as possible that the journal transactions are not balanced. Default: YES	Y or N
65	OPT5 HODN		Overdraft Notice Heading. This is the heading printed on the overdraft notices in GOLD ExceptionManager. Overdrafts defined as transactions that used overdraft funds.	

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66	OPT5 HRTN	DEP	Return Notice. This is the heading printed on the return notices in GOLD ExceptionManager. Returned item transactions will print on this notice.	
67	OPT5 HPDI		Paid Item Heading. This is the heading printed on the paid notices in GOLD ExceptionManager. Rejected items that were posted to accounts will print on this notice.	
68	OPT5 HCMB	Both	Combined Notice Heading. This is the heading printed on the full combined notice in GOLD ExceptionManager. This notice will combine all overdrafts, paid, and returned items.	
69	OPT5 ESPB		Skip E-Statements for passbook accounts? The institution chooses whether or not their customers may get e-statements for accounts that are passbook accounts.	Y or N
70	OPT5 CSLB	DEP	Lines per page for back of deposit statement. Default: 78 When option #76 OPT7 FRBK (Print front and back of deposit statement) is turned on, this option indicates the number of lines that can be printed on the back of the page.	
71	OPT5 CSLP	DEP	Lines per page for deposit combined statements. Default: 68 This option sets the number of print lines released from the deposit statement program. The value is normally 66 to 68.	
72	OPT5 (PSDY)	N/A	(Not used—available)	N/A
**73	OPT5 DTGL	G/L	(Not applicable) G/L detail reports for accounts. (See also #168 CLRG and #175 CLR2.)	N/A
74	OPT6 JRRQ	ALL	Is a journal reference number required on journal transactions? If "Y," the teller may not leave the Reference Number field blank on journal transactions	Y or N
74	OPT6 THNX	ALL	Thank you on receipts instead of name?	Y or N
74	OPT6 TSTM	DEP	Sort truncated statements to top? If this option is set to "Y," any deposit truncated statements will be sorted to the top of the statement run. Otherwise they will be sorted by account number.	Y or N
74	OPT6 UCOD	DEP	Include UCF in overdraft amount? If "Y," when a check tries to clear against an account that does not have enough payable funds the system will check the overdraft account. If there is enough money available on the overdraft account, money will be transferred to the checking account to cover the minimum balance, the check will clear the account and any applicable overdraft fees will be charged.	Y or N
74	OPT6 LGCK	DEP	Show large checks on reject handler? If "Y," checks equal to or over the amount entered in option #161 LCAR will be paid but will appear in Reject Handler with the warning message LARGE CHECK.	Y or N
74	OPT6 MECK	DEP	Put month-end date on interest checks? If the Days/Pay Before Mon End field is greater than zero (which means that interest is actually posted before monthend) and this option is set to "Y," the monthend date will print on the interest checks instead of the actual interest posting date. Note: If account pays anniversary interest, this option is not used.	Y or N
74	OPT6 PRAT	DEP	Print rate changes in passbook? If "Y," rate changes customers' passbooks. APY will <i>not</i> be printed.	Y or N
74	OPT6 SCIF	ALL	(Not applicable) Use CIS instead of CIF?	N/A
75	OPT6 FEEO	LOAN	Fee Order of Processing. This option determines the order in which loan fees are paid. Only the fee codes that are to be given priority need to be entered. Other fee codes are processed in code number order.	
76	OPT7 DCON	ALL	Is institution being deconverted tonight?	Y or N

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76	OPT7 SOVC		Require Supervisor Override on principal reductions? This option allows the institution to regulate who can do a 510 tran on principal. It stops principal reductions (curtailments) from being posted without a supervisor override.	Y or N
76	OPT7 PNAM	DEP	Print payee name on check recon reports? All afterhours checks that are created have a payee name on them. If this option is set to "Y," the payee name will also show on the reports, will appear on the screen and will have search capabilities.	Y or N
76	OPT7 FRBK	DEP	Print front/back on deposit statements? If "Y," the institution will print the check reconciliation on the back of the first page but would put statement print on both sides of any subsequent pages. This works for laser printed statements only. See also CSLB.	Y or N
76	OPT7 LFKE	DEP	Protect Fee to Charge field? If "Y," the Fee to Charge field in the Reject Handler cannot be file maintained.	Y or N
76	OPT7 CKWD	DEP	Combine check and withdrawal count on statements? If "Y," the number of checks listed at the upper right corner on page 1 of the deposit statement will include the number of withdrawals.	Y or N
76	OPT7 UNST	DEP	Use Union Bank statement format? This option should be "Y" if Union Bank prints your institution's checking statements. Note: Combined statements on checking accounts cannot be setup in CIF when using Union Bank.	Y or N
76	OPT7 SVST	DEP	Short version of checking statements? If this option is set to "Y," the checks' detail will only be listed once. The daily balance summary gives a previous balance, the date and amount of deposits, the date and amount of ACH debits, and an ending balance. This option cannot be used in conjunction with #4 OPT3 TRAC (print the trace number on batch statement).	Y or N
77	OPT7 NDMR	DEP	Deposit reorganization steps, days before monthend. Default: 5 This option indicates at what point during the month your institution's history is dropped. Note: The term in the Keep History field on the Deposit System Additional Fields screen must be met before any history is dropped on an account.	
78	OPT7 (DRM2)	N/A	(Not used—available)	N/A
79	OPT7 (DRM3)	N/A	(Not used—available)	N/A
80	OPT7 (DRM4)	N/A	(Not used—available)	N/A
81	OPT7 MDYS	LOAN	Days before maturity for event letter. Default: 120 Indicates how many days prior to the maturity date event letter 25 will be generated.	
82	OPT7 NTCF		Notice Format Number. This is the default notice type for all 3-up notices in GOLD ExceptionManager. The type determines where the information will be printed on the notice.	
83	OPT7 ENVT		Envelope type. This is the default envelope type used in GOLD ExceptionManager for the style of window used for the notices.	
84	OPT8 IWAW	DEP	Does institution do check imaging with Wausau? If "Y," FPS GOLD will create a deposit statement file for Wausau to print statements.	Y or N
84	OPT8 FSTM	DEP	Print cycle statements with no activity? If "Y," FPS GOLD will generate deposit statements for cycled checking accounts that have not had activity. Note: If this option is set to "N," a statement will still be generated if interest pays to the account during the statement cycle.	Y or N
84	OPT8 PSIC	DEP	Post deposit account interest at close? If "Y," interest will be paid to accounts at the time they are closed. This option will cause the interest to be paid automatically by the system, eliminating the need for the teller to post the interest manually before closing the account.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
84	OPT8 BSOV	LOAN	Bypass SOV (supervisor override) for payment method 6 loans? This option allows an institution to bypass the supervisor override for payment method 6 loans when the borrower pays more than the scheduled amount. The default is "N."	Y or N
84	OPT8 GAP3	G/L	Use General Ledger Autopost amounts over 300? Turn this option on if the institution uses custodial and contra-accounts for their investor amount/funds/payables. Note: All 3XX and 4XX amount fields in which investors do not participate should be defined as no-post.	Y or N
84	OPT8 WARE	ALL	Does Institution use warehouse? This question is asking whether or not the Institution uses the GOLDView program.	Y or N
84	OPT8 SUPB		Suppress account balances while in CIF?	Y or N
84	OPT8 MSTM	DEP	Generate month-end statements with no activity? If "Y," FPS GOLD will generate deposit statements for accounts with a "001" statement cycle that have not had activity. Note: If this option is set to "N," a statement will still be generated if interest pays to the account during the "001" statement cycle.	Y or N
**85	OPT8 EVNT	LOAN	Event letter requests. This indicates which event letters, if any, will be generated during the afterhours. All others will not be generated.	
86	OPT8 ODFD	DEP	Overdraft fee descriptor. This is the default fee descriptor for overdraft charges from overdrafts in the afterhours. Or if a fee is charged in GOLD ExceptionManager for exception items postings with "overdraft was used" in the primary reason.	
87	OPT8 RTFD	DEP	Return fee descriptor. This is the default fee descriptor used in GOLD ExceptionManager for items with a return fee assessed.	
88	OPT8 PNFD	DEP	Paid exception fee descriptor. This is the default fee descriptor used in GOLD ExceptionManager for items that were charged a fee and paid.	
89	OPT8 CBFD	DEP	Chargeback fee descriptor. This is the default fee descriptor used in GOLD ExceptionManager for chargeback fee. This field should always be equal to 21. It is not file maintainable in GOLD Services but is shown on the screen. WARNING: Do not change this option.	21
90	OPT8 (HS31)	N/A	(Not used—available)	N/A
91	OPT8 DKAT	DEP	Days to keep ATM tranlogs? Default: 14 This is the number of days ATM activity will be stored online in Deposits > Miscellaneous > Online ATM Journal. The default is 14 days, but it can be longer based on the institution's needs. These stored transactions are billed to the client.	
92	OPT9 RTCK	DEP	Send non-truncated checks to reject handler to include in statements? This option is only used if your deposit statements are produced by Wausau or M&I data.	Y or N
92	OPT9 IRSL	LOAN	Report late charges as interest to the Internal Revenue Service? If "Y," late charges paid for the year will be reported as interest on the year-end IRS tape. They will also be printed on the year-end statement.	Y or N
92	OPT9 DCCM		Send custom mailer from debit cards?	Y or N
92	OPT9 DCGM		Send generic mailer for debit cards?	Y or N
92	OPT9 DCMS		Debit card mod#10 self check?	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
92	OPT9 DCME		Magnetic encode debit card?	Y or N
92	OPT9 AMAD	LOAN	Use actual days for AML rate roll?	Y or N
92	OPT9 DSTM	DEP	Use generic deposit/withdrawal description on statements? If "Y," generic deposit and withdrawal descriptions will be printed on the customers' deposit statements and appear in history. If no, the name of the branch where the deposit or withdrawal was made will replace the generic description. If a teller types a description in the Description field when running a transaction, that description will take precedence. Note: If a work order is submitted to have this option set to "N," a current branch location listing should be included.	Y or N
93	OPT9 NAM1	ALL	Alternate company name. This option is used to report investor information under another company name.	
94	OPT9 IDST	DEP	Mailing instructions for debit cards.	
95	OPT9 DCMA		Imaged statement print destination. This option, in conjunction with #139 ICLS, is used to put deposit imaged statements to a different class and destination than regular statements.	
96	OPTA IEDT		End-of-day service charge ignores effective date? If "Y," an end-of-day service charge (negative balance charge) will be assessed if the account meets the criteria required for the service charge, regardless of the service charge effective date entered on the account.	Y or N
96	OPTA SLTG		Special late charge test for last transaction? California law states that if a person is delinquent in their payment for 30 days or more, you cannot charge another late charge if they make a payment within the next 30 days. However, if they bring the loan current and then go into a delinquency status again, the cycle starts over. The first delinquency can receive a late charge after the grace days, and if no payment is made you can assess another late charge (unless a payment is made for the month delinquent and no more than 30 days from the last payment).	Y or N
96	OPTA UCFS		When uncollected funds added, show UCF schedule? If "Y," the UCF schedule will show on the teller terminal every time a UCF hold is placed on an account. It can and should be printed on the receipt.	Y or N
96	OPTA NEGR		Allow excess checks to overdraw reserve? If "Y," this option will allow the reserve account to go in the negative when the excess check is created and the debit to the reserve account occurs.	Y or N
96	OPTA NSSN		Don't print SSN or Tax ID on UCF receipt? If this option is set to "Y" and option #96 OPTA UCFS is set to "Y," the Tax Identification Number will not print on the UCF receipt.	Y or N
96	OPTA PANS		Post all NSF transactions? If "Y," all non-sufficient funds transactions will be force posted to all accounts in the afterhours.	Y or N
96	OPTA CDTP		Allow Princeton Telecom CDT? This option is used for Bill Payer. Note: The institution must have a contract with Princeton Telecom before using this option.	Y or N
96	OPTA CDTA		Use pending approval CDT? If "Y," the institution wants to approve any CDTs that are set up through the Internet or GOLDPhone before they become effective.	Y or N
97	OPTA NONO	LOAN	Number of months to send past due notices. Default: 254 For how many months should the system continue to send a past due notice if the payment is not made.	
98	OPTB PPAY	LOAN	Print partial payments in loan passbook?	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
98	OPTB RIRT	DEP	Remove interest rate from deposit. Remove the current interest rate from the old deposit statements (FPSAH80–FPSAH82) and the new deposit rendered statements.	
98	OPTB ISLD	LOAN	CIF Function 41—Show all loan balance if sold? If this option is set to “Y,” the CIF system will show and use the whole loan balance even if all or part of the loan has been sold.	Y or N
98	OPTB NIAD	DEP	Negative interest accrual on amount of deposit only? If “Y,” the amount of money deposited (not the check amount) is used in calculating the deposit delay. This option is used in conjunction with options #98 OPTB NIAB, #99 NDLC, and #100 NDNL. Deposit delay means interest is not earned immediately from the time a check is deposited.	Y or N
98	OPTB NIAB	DEP	Use business days for negative accrual? Default: YES If “Y,” options #99 NDLC and #100 NDNL will use business days to calculate the deposit delay.	Y or N
98	OPTB ACT7		Use 7 digits in account number (OOAAAAAA)?	Y or N
98	OPTB OCTL	ALL	Overwrite G/L control group with user control group? This option allows the institution to specify all 8 digits of a control group instead of just the last two when they upload batches to the G/L system in ACH format. WARNING: If a control group number is reused, the data previously associated with that control group will be deleted. Note: The institution must also be set up in the FPSACHID table in order for this to work. This setup requires a work order.	Y or N
98	OPTB LPST	DEP	Does institution use laser to print statements? This option must be set to “Y” if an institution’s deposit statements are to be printed on the laser printer. (See also #191 OPTR DBOX.)	Y or N
98	OPTB BOLM	LOAN	Bill for amounts over credit limit on payment method 5 loans? If “Y,” and the loan balance has exceeded the credit limit, then the excess amount will be added to the next billing cycle to bring the balance of the loan down to at least the credit limit.	Y or N
98	OPTB OIMD	DEP	Old Deposit statements image delay. Remove the current interest rate from the old deposit statements (FPSAH80–FPSAH82) and the new deposit rendered statements.	
99	OPTB NDLC	DEP	Number days for negative accrual (local). This is the number of days interest accrual will be delayed on local check deposits.	
100	OPTB NDNL	DEP	Number of days for negative accrual (non-local). This is the number of days interest accrual will be delayed on non-local check deposits.	
101	OPTB ODGT	DEP	Number of digits used for office number. Default: 2 This option, along with options #102 ADGT and #103 CDGT, are used in the FPS GOLD deposit system to format account numbers according to an institution’s specifications. (See also #229 LONB, #294 OP17 UFMT.)	
102	OPTB ADGT	DEP	Number of digits used in account number. Default: 6 This option, along with options #101 ODGT and #103 CDGT, are used in the FPS GOLD deposit system to format account numbers according to an institution’s specifications. (See also #98 OPTB ACT7, #200 ADGS, #230 LANB, #294 OP17 UFMT.)	
103	OPTB CDGT	DEP	Number of digits used in check digit. Default: 2 This option, along with options #101 ODGT and #102 ADGT, are used in the FPS GOLD deposit system to format account numbers according to an institution’s specifications. (See also #231 LCNB, #294 OP17 UFMT.)	
104	OPTB YEMS	DEP	Month to clear YTD management summary totals? All deposit account Year-To-Date summary fields will be zeroed out at the beginning of this month. The month entered in this option should match the first month of your institution’s fiscal year. Default: 1 (JAN)	

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
105	OPTC RDPP	LOAN	Subtract partial payments from delinquent notices? If "Y," the system will show a reduction in the Total Amount Due field by the amount stored in the Partial Payment field.	Y or N
105	OPTC SPIN	ALL	Show GOLDPhone/Internet PIN on screen? If "Y," the security options will be used to determine if the field can be seen or File Maintained. (02-16-2000)	Y or N
105	OPTC SPHH	CIF/DEP	Split household and relation on name inquiry? If "Y," this option will condense the relationship column to show the household number.	Y or N
105	OPTC RGLB	G/L	(Not applicable) Run General Ledger balancing reports (FPSBALPR)?	N/A
105	OPTC MSRA		Calculate MSR amortization on institution portion? If "Y," this option will calculate the amortization of the institution portion for Mortgage Servicing Rights.	Y or N
105	OPTC QSTM	DEP	Quarter/month-end savings statements without activity on quarter end? If "Y," FPS GOLD will generate deposit statements for accounts with a "003," "006," or "012" statement cycle that have not had activity. Note: If this option is set to "N" but interest posts to the account during the cycle, a statement will still be generated.	Y or N
105	OPTC CLZB	LOAN	Auto close PMT5 zero balance loans at maturity? When this option is turned on, payment method 5 loans will automatically close on the maturity date if balance is zero and all money fields are zero.	Y or N
105	OPTC NSOV	LOAN	Ignore SOV (supervisor override) for PMT4 Payment + Curtailment? A "Y" in this option overrides the requirement of a supervisor override for payment method 4 loan payments with curtailment (extra principle).	Y or N
106	OPTC ANSI	DEP	ANSI number for card management. Only used for testing the ATM emulator.	Y or N
107	OPTC (CCSC)	N/A	(Not used—available)	N/A
108	OPTC (REXM)	N/A	(Not used—available)	N/A
109	OPTD LPR3	LOAN	Laser print for FPSRP003 statements with reconciliation? If "Y," the billing code 11 free format statement will be printed with a reconciliation on the back.	Y or N
109	OPTD LPR9	LOAN	Laser print for FPSRP099 statements with reconciliation? If "Y," we will print the billing code 10 payment method 5 statement with a reconciliation on the back.	Y or N
109	OPTD COLL	LOAN	Authorized to use collection system? Does the institution use the collection system?	Y or N
109	OPTD PRCV	ALL	This institution is pre-conversion?	Y or N
109	OPTD CDWS	DEP	Deposit statements show deposits/withdrawals separately? If "Y," the deposit statement will print the deposits and other credits, then the regular checks, then withdrawals and other debits, and finally a daily balance summary. The daily balance summary lists the date and balance for each day there was activity but does not show the detail of that activity. This option cannot be used in conjunction with #4 OPT3 TRAC (print trace number on batch statement).	Y or N
109	OPTD JCKH	DEP	Create Jack Henry statement sort file? If "Y," the customer will receive a statement sort file in the Jack Henry Associates format.	Y or N
109	OPTD AFBR	G/L	Show accruals on G/L File Balance Report? This function determines whether or not accrual figures show on the General Ledger File Balance Report. The default is yes, but some clients do not want to see them.	Y or N
109	OPTD I1DY	LOAN	Loan gets payoff interest through payoff date? This option causes interest to be collected <i>through</i> the payoff date instead of <i>to</i> the payoff date.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
110	OPTD (DRM5)	N/A	(Not used—available)	N/A
111	OPTD SCLS	ALL	Power class for CIF statements (FPSSTNT2). This is the class assigned to the print for deposit statements.	
112	OPTD SVAD	ALL	Savings advertising message option. Default: A If this option is set to "P", advertising messages will be set up by product code. If this option is set to "A", one message will be set up for ALL savings accounts. Advertising messages are set up in CIF. Note: There is an Advertising Codes field on the combined statement screen. Messages for combined statements are set up in that field.	
113	OPTD CKAD	DEP	Checking advertising message option. Default: A (See also #112 SVAD above for available options.)	
114	OPTD CDAD	DEP	Certificate advertising message option. Default: A (See also #112 SVAD above for available options.)	
115	OPTD RTAD	DEP	Retirement advertising message option. Default: A (See also #112 SVAD above for available options.)	
116	OPTD (DADT)	N/A	(Not used—available)	N/A
117	OPTD (DMDT)	N/A	(Not used—available)	N/A
118	OPTE UCMS	CIF	Using Card Management? If "Y," access to the Card Management system is allowed.	Y or N
118	OPTE TR2C	LOAN	Transfer reserve 2 to custodial account? If "Y," the funds held in the reserve 2 account will be passed through to the custodial account.	Y or N
118	OPTE EXLZ	LOAN	Uses late notices expanded laser format? If "Y," the institution will receive three late notices to a page.	Y or N
118	OPTE LBGT	LOAN	Uses extended LIP budget features? Does the institution use the new budget system.	Y or N
118	OPTE HCID	LOAN	Add hold 14 if deficient?	Y or N
118	OPTE PNLA	DEP	Post negative liabilities as assets? If "Y," then all negative balance deposit account amounts or any negative loan reserve amounts can be posted to asset General Ledger accounts.	Y or N
118	OPTE NCYC	DEP	Use new checking statement cycle codes? Must always be "Y."	Y or N
118	OPTE NMO2	DEP	If no mail/bad address, print only names? If "Y," only names will print on statements and notices of accounts that have a NO MAIL or BAD ADDRESS code.	Y or N
119	OPTE ESCH	DEP	Escheatment date (MMDD format 660TF08)? This is the month and day that will print on your institution's Escheatment notices. Note: The Escheatment date is specified by your state regulations.	
120	OPTE INTB	LOAN	LIP interest budget disbursement code. If the institution has defined their own budget line items (disbursement codes), which code is used for the disbursement of interest. Default is the FPS GOLD interest disbursement code.	
121	OPTE DCOP		Death claim transaction option. Option used to do various transaction during death claim transaction (tran code 2600).	
122	OPTE ESMT	DEP	Last activity for escheatment (#months)? If the last contact date is not updated for this number of months, an escheatment notice will be generated. Note: The number of months is based on individual state regulations.	

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
123	OPTE CTX9	DEP	Cutoff time for morning X937S returns.	N/A
124	OPTE MSFD	DEP	Miscellaneous fee descriptor. This fee description is used in GEM when only a fee is charged to an exception item. If the exception item is posted or returned with a fee we do not use this default. (See also #148 MSFA.)	
125	OPTE (XMLB)	N/A	(Not used—available)	N/A
126	OPTE NMOH	LOAN	Number of months on hand. How many months worth of extra impounded money does the institution hold in the customer's reserve account. The system will use this figure during the analysis.	
127	OPTE NDTP	LOAN	Number of days to pay reserve deficiency. This number will be printed on the deficiency notices created for the institution during the analysis.	
128	OPTE EPTI	LOAN	Estimated property tax increase. The institution has the option during the analysis to factor in an increase for property taxes. This is a two-digit field and would be entered as 05 for 5%, 25 for 25%, etc	
129	OPTE IORC	LOAN	Interest only payment requirements code? This option will make the institution have additional requirements before a 2500-03 tran will be allowed to be made. The number placed in this option will select which set of requirements will be used.	Y or N
130	OPTF NOMT	DEP	Use date open – not maturity date on 366 basis? If an institution has #64 OPT5 B366 set, the interest will be calculated with base 366 for leap year days if the open date is before 03-01. If there is a last maturity date then the date of the last maturity will be used instead of the open date to determine the leap year base days. If this option is set, then the last maturity date will not be used to determine the leap year - the open date will be used.	Y or N
130	OPTF GM15	LOAN	GNMA checks should be dated the 15th?	Y or N
130	OPTF YMGN	LOAN	Yields use index plus margin for AMLs? Used when the customer opts to store the original index in the original rate field.	Y or N
130	OPTF ACHA	DEP	Authorized to return ACH items to fed? If "Y," your institution is authorized to originate and return ACH items to the Federal Reserve Bank. FPS GOLD Note: Do not turn this option on until the institution is live.	Y or N
130	OPTF LP13	LOAN	Laser print for FPSRP113 statements with reconciliation? If "Y," a reconciliation will be printed on the back of the billing statement.	Y or N
130	OPTF TTAO	DEP	Do teller totals using automatic offset?	Y or N
130	OPTF FUND	DEP	Funds available equals credit limit minus current balance? If No, Funds Available will be the credit limit minus current balance <i>and</i> finance charges due.	Y or N
130	OPTF NMTT	DEP	Skip no-mail message to teller terminal? If "Y," an account with a NO MAIL code in CIF will not display a NO MAIL message on the teller terminal.	Y or N
131	OPTF IVBL		Investable balance percentage (XX.XX).	
132	OPTF OSAT	ALL	Time institution closes on Saturday. This is the time your institution closes on Saturday and is entered in military time. (For example, 5:30 p.m. is entered as 1730.)	
133	OPTF (CDRM)	N/A	(Not used -- available)	N/A
134	OPTG SKLR	LOAN	Skip loan reserves for 1099 year-end? If "Y," institution will skip the Loan Reserve portions of the 1099 and will not report the amounts to the IRS or print them on a form.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
134	OPTG CSOS	DEP	Use combined statement options for savings too? If "Y," savings statements will be sorted based on the information listed in option #64 OPT5 ASTM (sort combined statements in alpha order) or option #64 OPT5 ZSTM (sort combined statements in zip order).	Y or N
134	OPTG BETA	INT	Set to be used as beta test site?	Y or N
134	OPTG SCAP	LOAN	Stop custodial account posting? If "Y," then custodial transfers to deposit accounts will not work when set up on the investor system.	Y or N
134	OPTG SBOX	DEP	Statement has a pre-printed box? This option is available to those customers who use deposit statement paper with a preprinted box. If this option is set to "Y," the option instructs the statement program where to start printing the name and address and where to end the page.	Y or N
134	OPTG SKCC	LOAN	Skip contract collections for 1099 year-end? If "Y," institution will skip the Contract Collections portion of the 1099 and will not report the amounts to the IRS or print them on a form.	Y or N
134	OPTG XLFR	LOAN	Execute loan funding rules? Must have completed Loan Funding Rules before this is turned on. Transactions will carry a TORC or 112 with a teller #8930.	Y or N
134	OPTG CIFR	DEP	Create imaging informational rejects? When set to "Y," this option will send all inclearing checks that are rejected to reject handler with a message "Return the actual check." The rejects will not be displayed in reject handler unless it is requested. This information makes it possible for a daily file of all inclearing items to be created and transmitted to check imaging processors that require a daily file. This also turns on the non-imaged checks Y/N selection field on the reject maintenance screen.	Y or N
135	OPTG CRDY	ALL	Days to keep check reconciliation records. Default: 90 All checks issued (depending on option OPTO DCRI) or cleared on or before this number of days will be purged from the Check Reconciliation system. (Drop function runs on 27 th of each month.) Any number of values between 0-999 can be entered in this option. If no value is specified, checks will never automatically purge. Note: The cleared date is only entered if a reconciliation file is sent to a third party. If a third party is not used, option OPTO DCRI should be set to "Y" because there is a monthly billing for each check reconciliation record.	
136	OPTG (FREE)	N/A	(Not used—available)	N/A
137	OPTG TAXB	LOAN	LIP tax budget disbursement code. Default: 10 If the institution uses multiple cards with different ISO numbers, a program needs to be changed to allow #next and #np.	
138	OPTG ISO#	DEP	ISO number for ATM management. Enter a six-digit number that can be used to default the leading digits when a new card is setup. If the client has more than a single ISO, enter the ISO that will be used on the majority of the cards. A work order is required listing the ISO number (s) and 3 rd party contact information (name, phone number) and the following programs must also be modified: FPISOTAB and FPIS09TB. This field can be left blank or filled with nines.	
139	OPTG ICLS	DEP	Imaged statement class. This option, in conjunction with #94 IDST, is used to put imaged statements to a different class and destination than regular statements.	
140	OPTH AVCB	DEP	Remove average collected balance from deposit statements? If this option is "Y," no average collected balance will print on the customer's deposit account statement. This option is calculated by taking the average balance minus the average uncollected balance for the cycle period.	Y or N
140	OPTH RNOG	DEP	Routing transit notification of change? The purpose of this option is to help decide if a Notification of Change should be made. This is exclusively for use of Routing NOC for the new GOLD ExceptionManager.	Y or N
140	OPTH DLPR	LOAN	Display the daily periodic rate? If "Y," the daily periodic rate will be displayed on the FPSRP billing statement.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
140	OPTH ODCT	LOAN	Use other delinquency category table? There are two tables in "LNVAL" that determine delinquent categories, the default categories 1 installment delinquent category "0" will the other table place it as a category "30".	Y or N
140	OPTH RECN	DEP	Do not print reconciliation for laser deposit statements? If "Y," the reconciliation will not be printed on the back of the first page of laser statements.	Y or N
140	OPTH POLD	DEP	Print old account number in checking statement summary? With this option the old deposit account number prints in the body of the statement (summary), as opposed to #250 OP02 OLD#, which prints the old account number in the upper right corner. (This description change is to clarify the difference between these two mnemonics).	Y or N
140	OPTH ONLM	ALL	Post memo account journal transactions live? This option will allow memo accounts to process transactions which do not involve cash or check in (cash in/cash out, check in) as online transactions. If this option is set, there will not be a memo record created (no proof). Instead, the transaction will post to the account immediately. (See also #256 OP05 OLMD.)	Y or N
140	OPTH DALB	LOAN	Disburse any amount from the LIP budgets? If "Y," limits will be ignored.	Y or N
141	OPTH CFHM	CIF	Months to keep CIF file maintenance history. This option indicates the number of months CIF file maintenance history is stored online.	
142	OPTH BBKA	G/L	Branch balancing clearing account. If "Y," this account will be used as the clearing account when the trial balance at each branch is automatically forced to a zero balance. Enter all 17 digits of the account number and review the General Ledger to verify that each branch has this same parent and sub-level account numbers. (See also #47 OPT4 BBAL.)	
143	OPTH FHAC	LOAN	FHA mortgage service code.	
144	OPTH (MDHP)	N/A	(Not used—available)	N/A
145	OPTH ONLN	INT	The online for running ATMs.	
146	OPTH DFRM	LOAN	Maximum number of deferments allowed. This defines the maximum number of deferments that are allowed by the institution on a consumer loan. When the loan deferment counter (MOCNT1) reaches this number, no more deferments can be made on the accounts.	
147	OPTI AMIP	LOAN	Calculate amortization on institution portion? If "Y," this option will cause the fee/ cost amortization to calculate using the institution portion of principal, not the entire principal balance.	Y or N
147	OPTI B680	LOAN	Bank post 680 transaction live? If "Y," transactions will post live as opposed to proof of deposit.	Y or N
147	OPTI PRCL	DEP	No credit limit on reject notices? If "Y," the credit limit amount will be removed from the return and overdraft notices.	Y or N
147	OPTI R2NG	LOAN	Do not allow reserve 2 to go negative? If "N," the reserve 2 balance is allowed to go negative.	Y or N
147	OPTI HD17		Skip hold code 17 for rejects?	Y or N
147	OPTI SPCD	DEP	Suppress CD rate change on statement?	Y or N
147	OPTI ITPD	DEP	Create IRS 1099I tape detail report?	Y or N
147	OPTI OCRL	LOAN	Use FPSRP113 OCR line? If "Y," the OCR (MICR) line will print on equity line-of-credit statements.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
148	OPTI MSFA	DEP	Miscellaneous fee amount. This fee amount is used in GEM when only a fee is charged to an exception. If the exception is posted to refund with a fee we do not use this amount for the fee. (See also #124 MSFD.)	
149	OPTI FIS#	DEP	VTAM name for out-bound link. This is the number for the connection to process ATM transmissions through a third party.	Assigned:
150	OPTI COFF	DEP	ATM cutoff time? This option is for institutions using an online ATM processor and helps in matching the ATM Cutoff Report (FPATMRPT) to vendor reports. The time is entered in military time.	Y or N
151	OPTI (RHLD)	N/A	(Not used—available)	N/A
152	OPTI BNK#	DEP	Bank account number. This is <i>not</i> associated with posting field #29 (Bank Account Number)	
153	OPTI OSEN		CIF OFAC Sensitivity (N, X, L, S). Defines OFAC sensitivity in CIF, N=None (no OFAC checking) X=exact OFAC Match only, L=Last name or exact matches, S=Soundex match, last or exact (all). (Reuse FICH)	
154	OPTI LGXA	DEP	Large excess amounts. This option overrides option #62 LGEA (Large excess hold amount) and is used when you do not want a large excess hold, or you want the hold for an amount greater than \$9,999.99. The limit in this field is 9,999,999.99. Note: Options #62 LGEA and #154 LGXA cannot both be left blank or all check deposits would be considered LARGE EXCESS. Enter 9,999,999.99 in this field if your institution does not want a LARGE EXCESS hold.	
155	OPTI COCD	INT	Country code for dates format. Default: 1 This option controls how the date is formatted in the Deposit system. The default format (1) is MM-DD-CCYY.	
156	OPTI FHAD	LOAN	FHA disclosure letter run date MMDD. This letter runs once a year, typically in January.	
157	OPTI FHAF	LOAN	FHA disclosure extra fee.	
158	OPTI STPF	DEP	Fee to assess when adding a stop payment.	
159	OPTJ NITM	DEP	Multiple items on return notice? If "Y," when a customer has more than one return in a day up to four items will print on one return notice. Note: This option cannot be used in conjunction with option #183 OPTQ LRNT (Institution has laser return notices?)	Y or N
159	OPTJ DRFT	DEP	Multiple items on return notice? If "Y," when a customer has more than one return in a day up to four items will print on one return notice. Note: This option cannot be used in conjunction with option #183 OPTQ LRNT (Institution has laser return notices?)	Y or N
159	OPTJ REDR	DEP	Print debits only on Reg E notices? If "Y," only debit transactions will be printed on the Regulation E notices.	Y or N
159	OPTJ NGCH	DEP	Post service charge if negative? If "Y," a non-sufficient funds fee (amount entered in #41 ODFE) will be charged on each ACH, in-clearing, and batch ATM transaction that is force posted, taking the account negative. This option can be modified through option #64 OPT5 NATM to charge only on batch ATM transactions. The fee can also be waived at the account level by setting the Waive Afterhours Neg Fee field to "Y" on the service charge screen of the account. (See also #8 OFEE, #257 NGLP, #259 NGDS and #260 NGFE.)	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
159	OPTJ NDPS	DEP	Does this institution use the new deposit system? This option should always be "Y."	Y
159	OPTJ NEWF	DEP	Does this institution process using the new formulas? (For old Doc Prep system.)	Y or N
159	OPTJ APLC		Take late charge during pmt.5 auto-pay?	Y or N
159	OPTJ SECK	DEP	Skip earnings check if no CIF record? If "Y," the printing of earnings checks will be skipped if there is no CIF record on file. A message will appear on the Deposit System Error and Exception List report (FPSDR105), indicating that a check was not printed/no CIF information on file.	Y or N
160	OPTK PANP	DEP	Print ACH notices for statement accounts? Regulation E notices will print for passbook and statement accounts.	Y or N
160	OPTK SVFE	LOAN	Print ACH notices for statement accounts?	Y or N
160	OPTK SVF2		Add service fee to calculated billing amount?	Y or N
160	OPTK CARD		User enters card sequence?	Y or N
160	OPTK D1CD		Deluxe one check digit to be sent?	Y or N
160	OPTK STXM		Create statement print line tape?	Y or N
160	OPTK RGDD	DEP	Use all accounts for regulation DD? Non-Personal accounts are not required to disclose an APY on deposit Statements. If "Y," all accounts will.	Y or N
160	OPTK BDSC		Require description on 1410 – 1440 Trans? (Replaces option CKAQ which now is #287 AMOP SADF). New option will require operators to enter a description when running a 1420 (Traveler's Check) transaction, 1410 (Money Order), 1430 (Exchange Check), 1440 (Cashier's Check).	Y or N
161	OPTK LCAR	DEP	Large check amount for reject handler? Any check this amount or greater will post to the account but will show in rejects as a large check. Format is \$\$\$¢ with no decimal/dot/point being entered. (See also #74 OPT6 LGCK.)	
162	OPTL DPLZ	DEP	Use laser merge on deposits? If "Y," this option is used to merge your logo, etc. onto the forms.	Y or N
162	OPTL LNLZ	LOAN	Use laser merge on loans? (Used with GOLDTrak loan origination forms.) If "Y," this option allows you to merge your logo etc. on the doc prep.	Y or N
162	OPTL CAPY	DEP	Use collected balance in APY calculation? If "Y," the APY will be calculated using the collected balance instead of the actual balance.	Y or N
162	OPTL GLIF	G/L	Allow G/L GOLD.32 to import transactions files? When set to "Y," users will be allowed to import transactions in the general ledger multiple transaction entry screen.	Y or N
162	OPTL PANC	DEP	Print additional name on card? This option will allow more than one name to be printed on a card if the additional name is entered in the Additional Names field on the Card Management screen. This option will only work if the card vendor has programming in place to allow this.	Y or N
162	OPTL DOSF	DEP	Do deposit statement font changes? If this is "Y," then the deposit laser statement will change fonts for each section of the statement.	Y or N
162	OPLL MICR	DEP	Institution uses MICR format inclearings? This option indicates if your institution uses the Federal Reserve Bank to process inclearings.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
162	OPTL FMTS	DEP	Include file maintenance in teller statistics? If "Y," file maintenance transactions will be included on the Teller Activity Report (FPSDR061) and the Terminal Transaction Report (FPSDR139).	Y or N
163	OPTL NUCF	DEP	Number of days for UCF new account. This option specifies how many days the bank wants new account holds to be placed. The default is 30. The days entered in this field is used on check transactions for new accounts. It can be adjusted to what the client wants. Transaction Condition # 24 is used to assign an override for this condition, and products/accounts must be set to use new account holds for this to work properly.	
**164	OPTL CHFN	DEP	Change deposit statement form number. This option allows for a different laser statement form for non-checking accounts.	
165	OPTL MMIN	DEP	Minimum amount of monthly interest. The amount entered in this option is the minimum amount of interest to be paid to an account. If the amount of interest earned is less than the minimum, the interest will not be paid to the account. The interest earned will remain in the Accrued Interest field.	
166	OPTL MMCK	DEP	Minimum amount for monthly checks. The amount entered in this option is the minimum amount of interest to be paid by check. If the minimum amount of interest has not been met, the interest will be paid to the account.	
167	OPTM FCCW	DEP	Force post NSF CHK charges w/ warning? If this option is set to "Y," check printing charges will be posted to the account in the afterhours, taking the account negative if necessary. If the check printing charge causes the account to go negative, it will appear in Reject Handler as posted with warning messages and on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FCCN	DEP	Force post NSF CHK charges w/o warning? If this option is set to "Y," check printing charges will be posted to the account in the afterhours, taking the account negative if necessary. If the check printing charge causes the account to go negative, it will <i>not</i> appear in Reject Handler but will be on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FINW	DEP	Force post NSF inclearings w/ warning? If this option is set to "Y," inclearings will be posted to the account in the afterhours, taking the account negative if necessary. If the inclearing item causes the account to go negative, it will appear in Reject Handler as posted with warning messages and on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FINN	DEP	Force post NSF inclearings w/o warning? If this option is set to "Y," inclearings will be posted to the account in the afterhours, taking the account negative if necessary. If the inclearing item causes the account to go negative, it will <i>not</i> appear in Reject Handler but will be on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FACW	DEP	Force post NSF ACH trans w/ warning? If this option is set to "Y," ACH transactions will be posted to the account in the afterhours, taking the account negative if necessary. If the ACH item causes the account to go negative it will appear in the Reject Handler as posted with warning messages and on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FACN	DEP	Force post NSF ACH trans w/o warning? If this option is set to "Y," ACH transactions will be posted to the account in the afterhours, taking the account negative if necessary. If the ACH item causes the account to go negative, it will <i>not</i> appear in Reject Handler but will be on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FATW	DEP	Force post NSF ATM trans w/ warning? If this option is set to "Y," batch ATM transactions will be posted to the account in the afterhours, taking the account negative if necessary. If an ATM transaction causes the account to go negative, it will appear in Reject Handler as posted with warning messages and on the Negative Balance Deposit Accounts Report (FPSDR022).	Y or N
167	OPTM FATN	DEP	Force post NSF ATM trans w/o warning? If this option is set to "Y," batch ATM transactions will be posted to the account in the afterhours, taking the account negative if necessary. If an ATM transaction causes the account to go negative, it will <i>not</i> appear in the Reject Handler but will be on the Negative Balance Deposits Report (FPSDR022).	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
168	OPTM CLRG	G/L	G/L Clearing accounts. This option is used to review individual line item transactions for each account. Only Level-2 of the account is entered and the reports will automatically include branch/department and sub accounts. The general ledger accounts entered here will appear on the General Ledger Clearing Account Report (DR075) and the Bank Balancing Report (DR026) for balancing purposes. (See also #175 CLR2.)	
169	OPTM ORGO	ALL	Originating office.	
170	OPTM DEXP	DEP	Default expiration date for card setup. If you enter a frequency of 99 when setting up a new card, the system will read the expiration date entered in the option and default it onto the card. The date format is MMY Y.	
171	OPTN PACD	ALL	Post accrual daily? (If no, monthly) The loan and deposit accrued interest will post through the autopost on either a daily or a monthly basis. Reports RP and DR should have the "when to run" field defined to match this switch.	Y or N
171	OPTN NGLM	DEP	Show negative limit on statement? Changes the Overdraft limit on the statement to read negative limit instead.	Y or N
171	OPTN RPAH	ALL	Run parallel afterhours?	Y or N
171	OPTN PTBW	DEP	Use Pitney Bowes OMR bars on statements? This option causes OMR marks to appear on statements so a Pitney-Bowes reader/sorter can collate them.	Y or N
171	OPTN TLTC	LOAN	Take late charge during auto payment?	Y or N
171	OPTN AVDB	DEP	Remove average daily balance from deposit statements? If "Y," this option will remove the APY average balance from the bottom right of the deposit statement. This field is <i>not</i> required on the statements but can be helpful when trying to compute the APY. The APY average balance is not the accounts exact average. If the balance is ever negative it is used as zero in this field.	Y or N
171	OPTN CDAH		Use calendar days for the positive authorization of monetary holds? If "Y," this option designates that the institution use calendar days for the positive authorization of monetary holds. If this option is not set, the system will use business days for authorization. This options works in conjunction with #57 MHLD using that value for the number of calendar days.	Y or N
171	OPTN BILL	DEP	Use BillPayer in CDT? If this option is set to "Y," it allows a "B" to be put in the Dist Type field on a customer directed transfer (CDT).	Y or N
172	OPTN BLIN		# of blank lines after N/A on deposit statements Number of blank lines to insert between the N/A block and the body of the statement to fit in the window of the envelope.	
173	OPTO DCRI	G/L	Drop check reconciliation by issue date? If this option is set to "Y," checks will be purged from the Check Reconciliation system based on the most recent of the check issue date and void date, rather than the check cleared date or the transmitted date. (Drop function runs on 27 th of each month.) When DCRI = Y, checks will be dropped if the most recent of the issued date or voided date is <i>on or before</i> the afterhours purge date less the number of days in OPTG CRDY. When DCRI = N, checks will be dropped if the most recent of the cleared date, transmitted date, or voided date is <i>on or before</i> the afterhours purge date less the number of days in OPTG CRDY. (See also OPTG CRDY.)	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
173	OPTO RWSC	ALL	Use security for Report Writer? If this security option is set to "Y," your institution is allowed to assign employees/departments access to a specific range of report writers.	Y or N
173	OPTO ERDC	LOAN	Exclude reserve disbursement checks from recon?	Y or N
173	OPTO VFVR	LOAN	Verify voucher ranges for LIP Disb?	Y or N
173	OPTO PBER	DEP	Print balances on employee receipts? If this option is set to "Y," balances on employee accounts will be printed on receipts. Note: Employee accounts are recognized when the Employee Account field is set to "Y" on the account.	Y or N
173	OPTO APAM	DEP	Always print advertising message on statements? If this option is set to "Y," the advertising message will always print on the statement. This will cause, in some cases, the advertising message to be the only information on the last page of the statement.	Y or N
173	OPTO NPIN	DEP	Re-issue cards with no PIN? If this option is set to "Y," an issue PIN indicator will not be sent on cards being reissued. The default for this option is "N."	Y or N
173	OPTO DCSA	DEP	Don't copy secondary address in doc prep?	Y or N
174	OPTO XDIG	ALL	L, D, O extra digit for cost center. If "Y," an extra (third) leading digit will be added to a two digit branch number from the (L)loan, (D)eposit, and (O)ther autopost parameters.	
175	OPTO CLR2	G/L	G/L clearing accounts. This option allows you to add more clearing account numbers (See also #168 CLRG.)	
176	OPTO LBK#		LIP bank account number.	
177	OPTO CBYT	LOAN	The various options within this byte determine which Credit Bureau gets the report. If no reporting is done to Credit Bureaus, you should have the N.CREDIT processing steps removed from the afterhours so that the credit bureau reporting exceptions report (FPSCBR00) is not created.	
177	OPTO TRW1	LOAN	Report to Experian? (See also #211 EXPR.)	Y or N
177	OPTO TRAN	LOAN	Report to Trans Union? (See also #212 TRNS.)	Y or N
177	OPTO EQFX	LOAN	Report to Equifax? (See also #213 EQUI.)	Y or N
177	OPTO CCA1	LOAN	Report to Innovis?	Y or N
177	OPTO (CCA2)	N/A	(Not used—available)	Y or N
178	OPTO CMB#	DEP	Number of accounts on combined check. This option will set the number of accounts that can be set up and printed on a Combined Interest Check. There is generally room to print around 10 account numbers on a check stub.	
179	OPTP BPOC	DEP	Print BillPayer checks online? If this option is set to "Y," Bill Payer checks will be put into the online check printing utility file.	Y or N
179	OPTP ALGE	DEP	UCF aggregate large excess? If this option is set to "Y," deposits made to an account throughout the day will be aggregated. If the deposits reach the LARGE EXCESS amount, option #58 LCED or option #60 NLED will be used for the number of days.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
179	OPTP PADJ	DEP	<p>Post ATM deposits as journal-in? If this option is set to "Y," deposits (message #21) made at an ATM will be processed as journal-in transactions instead of check-in transactions. This option is for institutions that use an online ATM processor and allow deposits at an ATM. Cash Deposits (message #25) will post as journal. Check Deposits (message #24) will post as checks. Deposits will post with a Next Day UCF hold if this option is not set. They can be posted with a non-local (Second Day) UCF hold if institution option ATNL is set to Y.</p> <p>Notes: 1. When deposits are processed as journal-in transactions, there will not be a UCF hold placed on the deposit. 2. When an FI is using SMART ATMs, this option is nullified when set to "Y."</p>	Y or N
179	OPTP PIYE	DEP	<p>Pay all interest at year-end? If this option is set to "Y," interest will be posted to all <i>checking</i> accounts on 12/31 in addition to posting at normal interest frequencies.</p>	Y or N
179	OPTP ARMF	DEP	<p>Authorized To return MICR to FED? If this option is set to "Y," your institution is authorized to return inclearings to the Federal Reserve Bank.</p>	Y or N
179	OPTP DATC	DEP	<p>Date converted is date of 680 tran (open new loan)? If "Y," when a transaction code is used to open a new loan, the system will automatically put the date of that transaction into the field called date converted.</p>	Y or N
179	OPTP DAL5	DEP	<p>Deposit doc prep alternate screen? This option allows for an alternate entry screen for document preparation when account numbers are larger than 6 digits.</p>	Y or N
179	OPTP CNVT	DEP	<p>Institution was converted to FPS GOLD?</p>	Y or N
180	OPTP GLJX	Loan & G/L	<p>Pay Interest on Positive Reserves at Payoff Using this G/L Interest Expense Acct. This General Ledger account number is normally an interest-expense account used to pay interest on positive Reserve 1 and/or 2 balances at payoff. Interest on positive reserves is posted at payoff (tran code 610 or 620) to increase the reserve balance(s) by journal in and will add to the Year-to-Date Reserve Interest field (LNYTDR). Then a General Ledger Debit (tran code 1800) is processed by journal out using the General Ledger account number set up in this option.</p> <p>Note: When using parameter substitutions BR (Branch of the Account) or UD (Loan User Defined field), if the Cost Center (sub-field 3 in General Ledger account number structure) is greater than two digits, enter Xs after the parameter substitution to achieve the desired length. For example, if the branch is three digits, enter "BRX" as part of the 17-digit account number.</p>	
181	OPTP LIPL	LOAN	<p>Low-range LIP code to exclude?</p>	Y or N
182	OPTP LIPH	LOAN	<p>High-range LIP code to exclude?</p>	Y or N
183	OPTQ LRNT	DEP	<p>Institution has laser return notices? This is usually set to "Y" if your institution prints the return notices on a laser printer using blank paper. If this option is set to "Y," the institution name and address that print on the notices is pulled from options#1 NAME, #38 ADDR, and #39 CSZP. (See also #159 OPTJ NITM.)</p>	Y or N
183	OPTQ NSS#	LOAN	<p>No Social Security number for bill and receipt?</p>	Y or N
183	OPTQ UDOS	DEP	<p>Use descriptors on service charges? This option should be set to "Y" if your institution wants to use specific descriptors with your afterhours service charges. If this option is set to "Y," an additional four-digit field appears on the Define Service Charges screen. User-defined descriptors are set up on the Deposit Descriptor Data Entry screen. TORC 303 should be placed on the user-defined descriptors that are used for your institution's afterhours service charges.</p>	Y or N
183	OPTQ INAP	LOAN	<p>Input analysis projections?</p>	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
183	OPTQ MEST	DEP	Transmit monthend savings statements? If this option is set to "Y," monthly, quarterly, semi-annual, and annual statements are transmitted and printed by a third-party.	Y or N
183	OPTQ 24GP	ALL	If this option is set to "Y," FPS GOLD creates a "skinny file," allowing GOLDPhone to operate 24 hours a day.	Y or N
183	OPTQ LPBC	DEP	Skip bar code on laser statements? If this option is set to "Y," the bar code is not printed on deposit laser statements. The bar code, when printed, does not include the +4 of the ZIP code.	Y or N
183	OPTQ DTIN	DEP	Delete TIN number from statements? If this option is set to "Y," the Social Security or Tax Identification Number is not printed on Deposit system statements.	Y or N
184	OPTQ GLAI	G/L	General Ledger alternate institution. When this option is set, you can post multiple institutions to a single institution's General Ledger file. If this field is <i>not</i> blank, the institution reads the General Ledger file of another institution for online 1800/1810 transactions, and General Ledger posting errors can occur at the teller line. Transactions pass through the Autopost of the institution where the teller is located and then post to the alternate institution's General Ledger file.	
185	OPTQ ODCL	DEP	Overdraft card number length. Use this option when setting up a credit card as an overdraft on a checking account. The entry digit limit when setting up the card on the Overdraft Accounts screen is determined by this option.	
186	GTLR CHIM	TLR	Allow check image access? If this option is set to "Y," you can view and access check images. This option requires software that is available for institutions that use GOLDTeller® (32-bit) and have check imaging through FPS GOLD.	Y or N
186	GTLR PLAT	DEP	Allow platform access? If this option is set to "Y," access to the account Platform system is allowed. This option requires software that is available for institutions using GOLDTeller (32-bit) and the Platform system.	Y or N
186	GTLR PHOT	TLR	Allow photo capture access?	Y or N
186	GTLR CHIN	ALL	Allow change institutions? This option allows a change to institution numbers you access. It is used when two different institutions access each others' files.	Y or N
186	GTLR MTRN	TLR	Allow CIM GOLDTeller Multiple Trans? Activates the multiple transaction option in CIM GOLDTeller.	Y or N
186	GTLR NCTR	TLR	Use new Currency Transaction Report? When set, the institution will use the 2013 Currency Transaction Report.	Y or N
187	GTLR DOCK	LOAN	FHLB Docket Number (136 Dock).	
188	GTLR ISO9	DEP	Nine digit ISO number mini-bank ATM.	
189	GTLR (BBLA)	N/A	(Not used—available)	N/A
190	GTLR (BBLO)	N/A	(Not used—available)	N/A
191	OPTR SKCK	LOAN	Skip \$600 IRS limit on 1098?	Y or N
191	OPTR DBOX	DEP	Draw box on statement? If this option is set to "Y," boxes will be drawn around the different sections of the statement. This option is available to institutions using laser forms (#98 OPTB LPST is "Y") for checking statements	Y or N
191	OPTR NBIL	ALL	Turn off billing print on Report Writer? This options allows an institution to suppress printing of the billing information at the end of the reports generated by report writer.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
191	OPTR FSRV	DEP	Foreign indicator on Fiserv statement tape? If this option is set to "Y," FPS GOLD will send a foreign address indicator in the transmission of those accounts that have a foreign address type (01, 02, or 03) in CIF. This option is for those institutions that have FPS GOLD transmit their statement information to FISERV.	Y or N
191	OPTR DVCD	ALL	Skip verified check digit on inquiry?	Y or N
191	OPTR FHHL	ALL	Use GOLDTrak household look-up?	Y or N
191	OPTR CKPO	LOAN	Set payoff reserve fields to N/A? This option changes the default for Reserve 1 and Reserve 2 to not subtract the reserves from the payoff (NA-not applied). You are allowed to change the NA to PO (applied to payoff) on a loan.	Y or N
191	OPTR PCLR	LOAN	Print comments on LIP inspector report?	Y or N
192	OPTR REIN	DEP	Retirement employee ID number. Used on 1099R distributions with withholding. Allows for a different EIN # to be reported on the form.	
193	OPTR NDLA	LOAN	Number of days from last advance (3-digit field).	
194	OPTR DRAL	DEP	Draw reject amount limit.	
195	OPTR RCKI	DEP	Remote site starting check # increment. This option indicates that a remote site printer is being used for deposit checks and provides the starting check number at the remote site. If this option is blank, the third check will be the first check printed on, If =1, then the first check will be used.	
196	OPTR RTIM	DEP	Reject handler cutoff time (non-check). The time entered in this option is the time each day that file maintenance in Reject Handler is no longer allowed. If a time is entered in this option, no action can be performed on the non-inclearing transactions. (See #243 ITIM for inclearing cutoff time)	
197	OPTS RIDS	DEP	Run immediate DACOSYS? If this option is set to "Y," the system will automatically run or apply incoming ACH transactions to accounts, first posting credits and then debits. Transactions are posted every hour from 6:00 a.m. to 3:00 p.m. MT. (See also #47 OPT4 SSAT.)	Y or N
197	OPTS VARQ	LOAN	Use variable collection queues?	Y or N
197	OPTS VETN	TLR	Verify employee/ teller # in Admin Teller? If set, this option verifies that the employee is using the proper teller number in Admin Teller.	Y or N
197	OPTS CIAM	DEP	Console incoming ATM messages? This option is used by FPS GOLD to monitor the online ATM transactions when there are problems.	Y or N
197	OPTS CCST	DEP	Create Deposit statement file? This option creates a special file containing deposit statement information that can be sent to a third party. This file is created in the old FPSAH80, FPSAH81, FPSAH82 statement programs and requires special JCL to be set up prior to being used.	Y or N
197	OPTS OLGL	G/L	Use old G/L format for PC upload? <u>G. E. Capital</u> – Change Management Form #9016	Y or N
197	OPTS IMAG	DEP	Create FHLBI image statement tapes (or store images on the FPS GOLD system)? If this option is set to "Y," FPS GOLD creates a statement tape for FHLB of Indianapolis.	Y or N
197	OPTS DCNB	ALL	Is branch deconverting tonight?	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
198	OPTS AFCS	DEP	Alternative form for cycle statements. This option determines the form used for checking account statements. "B" forms have a reconciliation on the back and are generally used for Checking account statements.	
199	OPTS AFMS	DEP	Alternative form for monthend statements. This option determines the form used for monthly, quarterly, semi-annual and annual statements. An "A" form is similar to letterhead paper and does not have a reconciliation on the back. An "A" form is most commonly used for this option.	
200	OPTS ADGS	ALL	Number of significant digits in account number. If an account number is set up to be 6 digits and the first digit is always a 0, we can drop the 0 on reports and teller screens.	
201	OPTS CRDL	DEP	ATM card number length. This is the number of digits used when setting up ATM cards. ATM card numbers are usually 16 digits but with programming can be 19.	
202	OPTS MHDL	DEP	Days to keep CDT delayed monetary holds. This field indicates the number of days a CDT delay hold will be if the institution uses CDT delay holds by setting OP20 DLAY. This is used for Web-scheduled transfers and new account funding. If zero is entered, the delay will default to 5. If OP20 DLAY is not set, this field has no effect.	
203	OPPT PCBR	DEP	Print current balance on return notices? If this option is set to "Y," the current balance on the account, at the time the return notices are created, will be printed instead of the balance at the time of the transaction.	Y or N
203	OPPT EV29	LOAN	Exclude disbursement type 10-19?	Y or N
203	OPPT RSN1	LOAN	Charge interest on negative reserve? Negative reserves can be reviewed on the following: FPSRP073 (Negative Loan Reserve Report) , FPSRP159 (Negative Interest Transaction Log) , FPSRP161 (Interest on Negative Reserves Report) .	Y or N
203	OPPT PBFC	LOAN	Apply payment before assessing finance charge?	Y or N
203	OPPT NWCV	LOAN	Include newly converted loans on new loan report?	Y or N
203	OPPT CRCD	DEP	Verify card check digits? If this option is set to "Y," the check digit will be verified as cards are being opened in Card Management.	Y or N
203	OPPT PXFR	TLR	Use new FDL book messages for transfer transactions? If this option is set to "Y," the "FROM" (transfer out) or "TO" (transfer in) account numbers will be printed in the passbook. Format Data Language (FDL) changes are required if this option is used. Note: FDL controls the format of the print on your receipts and passbooks.	Y or N
203	OPPT PATM	TLR	Use new FDL book messages for ATM transactions? If this option is set to "Y," the description in the ATM transaction (usually The ATM address or ATM name) will be printed in the passbook when it is updated. Format Data Language (FDL) changes are required. Note: FDL controls the format or the print on your receipts and passbooks.	Y or N
204	OPTU DQRT	LOAN	Defer interest on payment method 6? This function will allow a Payment Method 6 loan to defer interest in the afterhours update function 53 (Defer Interest at monthend). When a Payment Method 6 loan defers interest it will roll the due date.	Y or N
204	OPTU CRRD	LOAN	Create new reserve disbursement record? This field allows the customer to indicate whether or not they want to generate a new reserve disbursement record. The default is set to "N" and would be turned to "Y" only by customer request.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
204	OPTU RWBP	TLR	Reduce withdrawal amount by penalty and withholding amounts in PB? If this option is set to "Y," the penalty and withholding amounts will be subtracted from the withdrawal amount and listed separately when printing the withdrawal line in a passbook.	Y or N
204	OPTU NFHI	DEP	Use NSF history for inclearings? When an inclearing item tries to post to an account with non-sufficient funds during the afterhours, a reject history item is created stating REJECTED CHECK-#XXXX. A fee can be assessed for the amount entered in option #41 ODFE if option #204 OPTU NSFEE is set to "Y." The history item created by the fee will have that night's date and the description will read FEE FOR UCF/NSF. The inclearing item will appear in Reject Handler as a REJECTED CHECK, FEE CHARGED.	Y or N
204	OPTU NFHA	DEP	Use NSF history for ACH? When an ACH item tries to post to an account with non-sufficient funds during the afterhours, a reject history item is created stating REJECTED ACH. A fee can be assessed to the account for the amount entered in option #41 ODFE if option #204 OPTU NSFEE is set to "Y." The history item created by the fee will reflect that night's date, and the description will be FEE FOR UCF/NSF.	Y or N
204	OPTU NSFEE	DEP	Charge NSF fee in the afterhours for ACH only? If this option is set to "Y," a fee for the amount indicated in option #41 ODFE will be assessed during the afterhours for rejected inclearing and/or ACH items. The history item created by the fee will have the night's date and the description will read FEE FOR UCF/NSF. This option must be used in conjunction with the NSF history options #204 OPTU NFHI & #204 OPTU NFHA.	Y or N
204	OPTU FIMG	DEP	FPS GOLD processes imaged statements? If this option is set to "Y," FPS GOLD will print your imaged statements. Check images must be sent to FPS GOLD from the Federal Reserve Bank.	Y or N
204	OPTU ACZB	DEP	Automatically close checking on zero balance? If this option is set to "Y," a checking account will be closed during the afterhours if an inclearing check takes the account to zero. Note: A checking account will not close if the balance is taken to zero any way other than through inclearings.	Y or N
205	OPTU DBAP	LOAN	Default bank account pointer. If a PL Record is not found in the LIP Disbursement screen in the loan system, the Bank Account Pointer will default to the information listed in this field.	
206	OPTV GLRF	G L	Use check number if no reference number for G L? If the Autopost option SUM.RCP (Summarize by recap) is set to "N," and the Journal Reference number field has been left blank on the transaction, move the check number into the Journal Reference Number field before processing into the General Ledger system. Note: This only applies to teller generated checks. The General Ledger reference field is <i>not</i> filled when checks are automatically generated in the afterhours from the deposit or loan processing.	Y or N
206	OPTV SALT	LOAN	Assess late charges on Saturdays? If "Y," this option allows the institution to assess a late charge on Saturdays. (See also #278 OP12 SULT.)	Y or N
206	OPTV HDPN	DEP	Hide PIN# on Screens, History, and Tranlogs? If this option is set to "Y," the PIN number or PIN offset will be displayed as "*****" on the CIF Card Management screen, CIF tranlogs, and histories. If no PIN is entered, it will appear blank.	Y or N
206	OPTV FOXC	TLR	Use foreign exchange? If this option is set to "Y," foreign currency exchanges are allowed in GOLD Teller. Teller totals and General Ledger accounts are maintained for the exchanges.	Y or N
206	OPTV PSTM	ALL	Pull Saturday tranlogs on Monday? This option allows institutions who are not open on Saturday and have GOLDPhone, ATM or Internet transactions on weekends not to run afterhours processing on Saturday. If this option and option #47 OPT4 SSAT are both set to "Y," the Saturday online transaction backup will be passed into Monday nights processing for reporting and for General Ledger posting.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
206	OPTV PMT4	LOAN	Skip pre-posting of payments on 535 tran? This option allows our clients to skip the posting of payments on current accounts. This option is for payment method 4 loans.	Y or N
206	OPTV COLD	ALL	Allow File Maintenance of old account number field—DMOLD#? If this option is set to "Y," the Old Account Nbr field can be file maintained. This option is for institutions who experienced a change in their deposit account numbers when converting to FPS GOLD. The old number is stored in the Old Account Nbr field.	Y or N
206	OPTV LLAG	LOAN	Limit loan accruals to general category 1-79? If set, this option will limit accruals on a loan to those loans in good standing owned by the bank. Otherwise, we accrue on all loans.	Y or N
207	OPTV CKRD	LOAN	Four-digit RSD check number for reconciliation. Checks that go to check recon need an option to add four digits on the front of the check number when printing any loan checks (including reserve disbursement). Currently reserve disbursement checks only send 8 digits to check recon. An additional four digits can be entered in this field. The option will not be used if blank. Note: This option only affects institutions with a "Y" in #47 OPT4 CKRC and a "N" in #173 OPTO ERDC.	
208	OPTV ATGL	DEP	ATM G/L clearing account. This option will hold the general ledger account number of the ATM clearing account of the institution. It should be entered in the format of the institution's G/L account structure. This option is only used for online ATM users and aids in the balancing of the ATM transactions to the General Ledger.	
209	OPTV SOFF	DEP	ATM switch cutoff time. This is the switch cutoff time for institutions using an online ATM processor. The time is entered in military time and must match the FPS/ATM Matching Report (FPSDR130).	
210	OPTV EXPL	DEP	Extra print lines needed on page 2 of the statement. This option will be used if extra print lines are needed between the name and account number line on subsequent pages when sending statement print lines to tape for printing at the institution.	
211	OPTV EXPR	LOAN	Experian credit bureau subscriber number. This option is used in credit reporting. The data in this field will be sent on the tape to the credit bureaus and used to identify which institution the file is from. (See also #177 CBYT TRW1.)	
212	OPTV TRNS	LOAN	Trans Union credit bureau subscriber number. This option is used in credit reporting. The data in this field will be sent on the tape to the credit bureaus and used to identify which institution the file is from. (See also #CBYT TRAN.)	
213	OPTV EQUI	LOAN	Equifax credit bureau subscriber number. This option is used in credit reporting. The data in this field will be sent on the tape to the credit bureaus and used to identify which institution the file is from. (See also #177 CBYT EQFX.)	
214	OPTV CCA3	LOAN	CCA credit bureau subscriber number. This option is used in credit reporting. The data in this field will be sent on the tape to the credit bureaus and used to identify which institution the file is from.	
215	OPTV STFE	LOAN	Loan fee to assess when adding stop payment. This field will contain a default fee to assess when adding a stop payment record.	
216	OPTV LCFD		(Used by SLPREP0)	
217	OPTV FRBR	DEP	For institutions using a Federal Reserve Bank as a check clearing house. This option determines the routing number used in the return file header record. This is only needed if the institution has FPS GOLD do its returns, and if the FRB requires something other than its FRB routing in the header. (FRB EI Paso)	
218	OPTV FRBP	DEP	For institutions using a Federal Reserve Bank as a check clearing house. This option determines the FRB routing prefix used in the return file header. This is only needed if the institution has FPS GOLD do its returns, and if the FRB requires something other than its routing prefix in the header. (FRB EI Paso)	

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
219	OPTV ODDS	DEP	Auto NSF fee descriptor. This field works in conjunction with #159 OPTJ-NGCH. If an account goes negative during the afterhours and a fee is needed, an institution can choose the description on the fee transaction. It will default to "0012" which is the descriptor that is currently used. (See also #239 OPTZ NIFE & #204 OPTU NSFE.)	
220	OPTV NPEX	LN/DEP	Number of days before new account GOLDPhone PIN expires. This option will provide the number of days for a PIN to be active for a new account for GOLDPhone and Internet access. The value in this option will be calculated with the date that the new account is opened to give the expiration of the PIN. If left at the default of 0, then the PIN will never expire.	
221	OPTV APEX	LN/DEP	Number of days before GOLDPhone PIN expires for all accounts. This option is to provide an expiration date for a PIN on existing accounts for GOLDPhone and Internet access. The value in this option is calculated with the file maintenance date to provide the new expiration date. If default of 0 is present then the PIN will never expire.	
222	OPTW FTUM		Console message at start of FTU upload?	Y or N
222	OPTW RAPY	DEP	Remove APY from deposit statements? If "Y," then the APY information for deposit statements will not print. This option defaults to "N." Note: Use caution when setting this to "Y," it should only be done for special purposes.	Y or N
222	OPTW ATAA	DEP	Show after-transaction balance available at the ATM? All ATM and POS processors by default are sent the available balance of the account <i>prior</i> to the transaction. If this option is set to "Y," the available balance that is sent to the ATM or POS device will reflect the <i>after-transaction</i> balance available.	Y or N
222	OPTW ODLM	DEP	Print overdraft limit on deposit statements? If "Y," this option will print the negative limit (DMNGLM) for accounts with a negative limit at the bottom left of the statement (above the interest earned in XXXX line). The description of the statement will be "Overdraft Limit."	Y or N
222	OPTW PITC	DEP	Include proof item count on deposit statements? This item count is available for proof institutions and TORC 407. The item count for the number of deposits will include proof deposits and misc. credits (1750 & 1120). The item count for the number of checks will include misc. debits, proof withdrawals and proof checks (1750, 1130, 1400).	Y or N
222	OPTW PASK	DEP	Print asterisks before/after check amount? If "Y," this option will print three asterisks before and after the written dollar amount on a check printed from the check utility program.	Y or N
222	OPTW EMBL	DEP	Show employee balance in CIF? The purpose of this option is to decide whether or not the institution wants to show account balance information on the CIF screens. The default will not show the balance.	Y or N
222	OPTW RCSF	LN	Use reserve 2, disbursement code 01 as servicing fee? If "Y," this allows the bank to collect loan servicing fees through the reserve system and is reported on the customer's statement (FPSRP294) and on the Prior and YTD Inquiry screen as "other charges."	Y or N
223	OPTW AROT	DEP	This options lists up to five routing and transit numbers of alternate institutions for which ATM transactions should be considered on-us (not foreign). If an institution's customer uses an ATM owned by a bank where the routing number is in one of these fields, the transaction will post as if your institution owns the ATM.	
224	OPTX STBK	LN	Stop all billing statements on bankrupt loans? Stop all billing on producing on loans with bankruptcy hold codes 4 or 5.	Y or N
224	OPTX PAMT	DEP	Print MICR amount on in-house CDT checks? If "Y," the check amount will prints as part of the MICR encoding on in-house CDT checks.	Y or N
224	OPTX OIMG	DEP	Import check images for imaged accounts only? If "Y," Check images will be saved only for accounts marked as "Image" for check imaging.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
224	OPTX GEXM	DEP	Does the institution use GOLD ExceptionManager? "Y" indicates the institution uses the GOLD ExceptionManager program to process exception items (NSF, Drawn on UCF, etc) instead of the old Reject Item Processing program. GOLD ExceptionManager uses both host and PC to provide better information, better statements, and faster exception item processing than the older program.	Y or N
224	OPTX OTCN	DEP	Exclude OTC hold for CDT check drafts? If an institution uses CDT check drafts (option #159 OPTJ DRFT) then this option will indicate not to put an OTC hold on the account for the CDT check that has been issued. The default is "N."	Y or N
224	OPTX CTRO	DEP	Create online Currency Transaction Report? This option will be turned on if the institution wants to use the Currency Transaction Report created by the online instead of using the large transaction report from batch to file on the 4889 form required by the government.	Y or N
224	OPTX POSP	DEP	Does the institution use Positive Pay? If "Y," the Positive Pay sition fields and records will be available in the Deposit system.	Y or N
224	OPTX PMAH	DEP	Use point-of-sale match and hold system? If "Y," funds on debit card purchase authorizations will be held as individual amounts. The holds are then dropped when the purchase is received (1-45 days later, or when the hold expires. If "N," purchase authorization amounts are aggregated in up to 5 hold amounts, based on when the hold expires. Holds will expire in either case based on the number of days specified in option #57 MHLD. Note: This option is only available for participating online ATM processors. Contact FPS GOLD for a list of these processors.	Y or N
225	OPTX (ANET)	N/A	(Not used—available)	N/A
226	OPTY ESTM		Allow Internet statement? If "Y," the system will allow accounts to be configured for electronic statements.	Y or N
226	OPTY DACC		Drop deposit account regardless of balance? WARNING: If option is set to "Y," all the accounts that are marked "drop" will be dropped.	Y or N
226	OPTY POPD		Payoff per diem uses 3 decimals? This option will cause the Payoff screen to display the payoff per diem with three decimals instead of two. In other words, the payoff per diem will be rounded to the nearest 10 th of a cent instead of the nearest cent.	Y or N
226	OPTY CFEE		Require TOV (teller override) on payment if misc. fee?	Y or N
226	OPTY BTOV		Bypass TOV (teller override)? Used on PMT5 if payment amount too high, even if they have a current balance or/and YTD interest balance.	Y or N
226	OPTY RCDT		Remove BillPayer information from deposit statements? When set, it will remove the customer directed transfer data from the end of the statements.	Y or N
226	OPTY FCDT		Show all future CDTs (customer directed transfers) on deposit statement? This will print a list of CDTs on the deposit statement that will post after the statement is printed.	Y or N
229	OPTY LONB	LOAN	Loan office number of digits. This field defines the number of digits that are shown for the office number. A value of "1" would show office #s 1-9; a value of "2" would show office #s 01-99; a value of "3" would show 001-999; a value of "4" would show 0001-9999. The default is "2" and it cannot be greater than "4." (See also #101 ODGT.)	
230	OPTY LANB	LOAN	Loan account number of digits. This field defines the number of digits that are shown for the loan account number. The default is "6" and it can not be greater than "6." (See also #102 ADGT.)	

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231	OPTY LCNB	LOAN	Loan check digit number of digits. This field defines the number of digits that are shown for the loan check digit. The default is "2." "1" and "2" are the only valid values for this field. (See also #103 CDGT.)	
232	OPTY LNFD	LOAN	Loan NSF fee code. This is the default fee code for the loan exceptions charged for non-sufficient funds.	
233	OPTY LBMD	LOAN	Loan below minimum check fee code. This is the default fee code for the loan exceptions charged for below minimum check amount errors.	
234	OPTY LCRD	LOAN	Loan credit limit exceeded fee code. This is the default fee code for the loan exceptions charged for credit limit exceeded error.	
235	OPTY LCBD	LOAN	Default fee code for the loan exceptions charged on charge back items.	
236	OPTY HCBN	DEP	Heading printed on the charge back notices in GOLD ExceptionManager. All chargebacks created for the account will appear on the chargeback notices. Chargeback notices are always 3 up – top- and you pick #9 or #10 the window when you print.	
237	GEM1 NOOD		Skip print overdraft notices? If "Y," no overdraft notices can be printed in GOLD ExceptionManager	Y or N
237	GEM1 UCMB		Always use combined notice? If "Y," the combined statement will always be printed and 3 up options not available.	Y or N
237	GEM1 WAAF		Waive account analysis fee? If "Y," changes will not be assessed for account analysis records.	Y or N
237	GEM1 PREX		Prenotes to GOLD ExceptionManager? If "Y," prenote exceptions will be sent to GEM.	Y or N
237	GEM1 CKNM		Match ACH Names? If "Y," the Individual Name on ACH items will be compared against all names linked to the account. If enough of the name matches, the item will post without warning. If the name doesn't match, the item will Host Post with Warning in GEM. If there are other reject reasons, they will take priority, but the "ACH Name No Match" message will still show as one of the exceptions. If an account number is detected in the Individual Name field, we will skip the name verification, and the item will post without warning.	Y or N
238	GEM1 DATD	ALL	On the night an institution de-converts from the FPS GOLD system interest normally accrues to the date following the deconversion. This option will allow a specific date to be input to accrue to (format CCYYMMDD).	
239	OPTZ PADI	DEP	Post ATM deposits as inquiries? If "Y," online ATM deposits will not post to customers' accounts, but will be switched to an inquiry transaction instead. The deposit transaction must then be manually posted when the deposit envelope is opened.	Y or N
239	OPTZ SSAA	CIF	Send all accounts in statement sort? For institutions using the CIF statement tape option (CCST) setting this option to "Y" will cause all accounts receiving statements to be written to the corresponding statement sort file. If this option is "No," only those accounts with checks written in the cycle will be sent.	Y or N
239	OPTZ PREP	DEP	Prepare for GOLD ExceptionManager? This function will be turned on when institution is preparing for changeover item reject handler to the new GOLD ExceptionManager.	Y or N
239	OPTZ UGPA		Does institution use old GOLDTrak APR on the host or the new PC based APR via an exit program in WinTerm? N – uses old APR system - Y – uses PC Based APR system.	Y or N
239	OPTZ NRCV	DEP	Use new account number method for ACH/inclearing? Set this option to tell system that this institution is using the new method for finding new account numbers for ACH and Inclearing items.	Y or N
239	OPTZ NIFE	DEP	Charge NSF fee in afterhours for inclearings only?	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
239	OPTZ RLIP	LOAN	Report LIP interest to the IRS? This option will replace a misc. parameter in FPSRP182. The screen that reports current and prior YTD interest will read this option so that both the report and the online screen are the same. Before the online screen had no way of knowing what FPSRP382 reported to the IRS.	Y or N
239	OPTZ MHEA	DEP	Place monetary holds on e-ACH batches? When set, the hold will be placed with the expiration date equal to the effective date of the batch.	Y or N
240	EIS1 EISU	ALL	Executive information system enabled? Used to determine if it is enabled and the various options desired. This will give management email access to key internal business indicators.	Y or N
241	RDEX	LOAN	Reserve Types for Ins Exp Evnt 32 and 39 This option is used to identify which reserve types will automatically get a letter from the Event Letter system at expiration.	
242	RDE2	LOAN	Reserve Types for Ins Exp Evnt 51 and 52 This option is used to identify which reserve types will automatically get a letter from the Event Letter system at expiration.	
243	ITIM	DEP	This option is to determine the cut off time for inclearings. If a time is entered in this option, no action can be performed on any inclearing check exception. See #196 RTIM for the non-inclearing cutoff time.	
244	OP01 PAYR		Assign security by payee number range? This institution option enables a bank to have employee level security to the payee records. Security will be for six different ranges (0-999, 1000-1999, 2000-2999, 3000-3999, 4000-4999, 5000-5999, there is no security for 6000 or higher).	Y or N
244	OP01 AIAA		Allow interest method to alter APR? Will control whether or not the Interest Method can change the APR when using the PC based APR program with old GOLDTrak.	Y or N
244	OP01 APMI		Allow PMI to exceed max on ARMs? If this option is "Y," then the PMI term on ARM and NEG-AM loans can go as long as it is set. There will be no terminating date. This only affects the PC based APR working with old GOLDTrak.	Y or N
244	OP01 LC82		Allow late charge on general category 82 (charge-off)? To allow loans with general category 82 to be assessed a late charge. (Charge-off of non-real estate property.)	Y or N
244	OP01 BKPM		Allow transactions on BK hold codes 4 and 5? Allow payments on transactions 600-608, 690-698, or to partial payments, transaction codes 510-518, field 33 for hold codes 4 or 5.	Y or N
244	OP01 DFAM		Deferred fees, costs, etc. to due date? This option will make deferred fees, costs, premiums and MSRs to amortize to the current due date.	Y or N
244	OP01 ILF6		Use amount paid when rolling due DT-PM3/6? When set - late charges and misc. fees will be included in the process to determine the rolling due date.	Y or N
244	OP01 PIWD		Pay interest in whole days (pmt 6)? For payment method 6 only. With this option on, at the time a payment is posted, a per diem will be calculated and interest will be paid based on that per diem.	Y or N
245	OP01 DDIF	DEP	Default debit card issue frequency. When opening a new debit card in card management, the value in this option will default as the issue frequency of the card. The value is in months (for example, "24" for a card, that will reissue every 2 years). Enter 99 for non-expiring cards.	
246	OP01 DDCT	DEP	Default debit card type. When opening a new debit card in card management, the value in this option will default as the card type. If this option is left blank, the system will default a value of "4" when a new debit card is opened.	

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247	OP01 DAIF	DEP	Default ATM card issue frequency. When opening a new ATM card in Card Management, the value in this option will default as the issue frequency of the card. The value is in months (for example, "24" for cards that will reissue every 2 years). Enter 99 for non-expiring cards.	
248	OP01 DACT	DEP	Default ATM card type. When opening a new ATM card in Card Management, the value in this option will default as the card type.	
249	OP01 CERT	LOAN	The FDIC certificate number assigned to a bank by the FDIC. (Used in FPSRP201.)	
250	OP02 PCAD	DEP	Use product code description on account statement? This option will allow institutions the option of using the Product Code description instead of the CIF account description on their statements. The advantage is that if an account rolls to a new product code, the description will show the new product code description on the statement. The CIF account description is not updated on a roll over.	Y or N
250	OP02 MLSR	LOAN	Multiple subscriber numbers for credit bureau? This option will specify whether or not an institution is using multiple subscriber numbers for credit reporting. If this option is "Y," then each office will have its own subscriber number.	Y or N
250	OP02 STRN		Allow special transactions with SOV (supervisor override) set? There is a new set of transactions that default the override to SOV. If this option is set to "Y," the institution will be able to use these transactions.	Y or N
250	OP02 APCO	LOAN	Accept payments on charge-offs? Allow a payment 600/608 or a partial payment to be posted if a loan is charged-off. Partial payment 510/518 to field 33. No override! Hold code 2.	Y or N
250	OP02 APML	LOAN	Allow principal increase if matured? Allow a principal increase on a loan if the maturity date is in the past (500/508).	Y or N
250	OP02 NSFF	DEP	Assess NSF fee for ATM/POS on negative accounts? When set to "Y," this will assess a non-sufficient funds fee when an ATM or POS transaction takes an account negative (or more negative).	Y or N
250	OP02 FLAP	ALL	Force loan auto payment despite deposit condition? Allow loan auto-payments regardless of deposit account condition. If there are problems with the deposit account they will be caught by the reject handler at transaction time.	Y or N
250	OP02 OLD#	DEP	Print old account # on deposit statement top right? This option will allow printing the old account number in the statement's heading when the number is available on the household number line. If you use option #140 OPTH POLD it prints the old account number on checking statements in the statement summary.	Y or N
251	OP03 CP2R	LOAN	CP2 transaction rolls loan term and maturity? When running a CP2 transaction for a loan, if this option is set, the term of the loan and the maturity date will be rolled by the number of months that the due date was advanced.	Y or N
251	OP03 ACCO	LOAN	Allow principal increase on charge-offs?	Y or N
251	OP03 AICD	LOAN	Amortize insurance commissions if delinquent? This option will allow insurance commissions to amortize if the loan is delinquent.	Y or N
251	OP03 FMDD	LOAN	Prohibit F/M of specific date fields? This option has been expanded to include Due Date, Date Last Accrued, Date Interest Paid To fields. File maintenance is prohibited for all three fields now.	Y or N
251	OP03 FMRT	LOAN	Prohibit F/M of loan rate fields? To protect the loan rate on the Account Detail screen.	Y or N
251	OP03 CISS	LOAN	To accrue and collect interest when sale of security tran (2510-03-00).	Y or N
251	OP03 MLOD	DEP	Allow multiple deposit accounts per overdraft loan? When set to "Y," this option allows multiple users of loan accounts on more than one deposit account. Function 29/30 will not check to find that the loan is already set up on another account. Deposit statements will share the loan on all accounts. Repay will be from the 1 st deposit set up using this option.	Y or N

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251	OP03 PM07	LOAN	Payment method 0 and 7 bypass SOV (supervisor override) if payment too high? Option to not require a SOV on 600 trans for payment method 0 and 7 loans if the payment amount is too high.	Y or N
252	OP03 NPDY	LOAN	Number of days delinquent to set non-performing. This option will be used to determine the number of days delinquent that a loan account will be set to non-performing status.	
253	OP03 FRBO	Deposit	This option is used to override to originating routing and transit (ABA) number in the file header for MICR return files being sent to the FRB. (It is used in conjunction with options #217 FRBR and #218 FRBP.) Note: This option should only be set if requested by the FRB to which the file is being sent.	
254	OPPP		The options PPLF, PPPA, and PPPC are used by the afterhours function (84—FPSAHF53) that creates payments from the loan partial payment amount. Options are tested in this order:	
254	OPPP PPLF	LOAN	Partial payments—pay late charges and/or fees? Determines if late charges and misc. fees should be paid after the loan has been brought current by making payments from the partial payment amount.	Y or N
254	OPPP PPPA	LOAN	Partial payments—pay ahead? Determines if the loan can be paid ahead using the partial payments.	Y or N
254	OPPP PPPC	LOAN	Partial payments—pay curtailment? Determines if a curtailment to principal can be made with the remaining partial payment amount. Restrictions apply.	Y or N
254	OPPP PPCC	LOAN	Partial payments—continue when current? When processing partial payments, if the loan is current, this option will allow processing of the other partial payment options (PPLF, PPPA, PPPC).	
255	OP04 FHLI		Create FHLB imaging file (Topeka)? Set to “Y” if FHLB Topeka creates imaged statements using data transmitted from FPS GOLD.	Y or N
255	OP04 ANAC	LOAN	Allow partial charge-off if non-accrual? If “Y,” this option will allow you to process a partial charge-off (tran 860) on an account in non-accrual status.	Y or N
255	OP04 RSMF	LOAN	Require SOV (supervisor override) on payment if misc. fee? This option will require the Teller to use an “SOV” to process payments on loans with miscellaneous fees.	Y or N
255	OP04 IPCL	LOAN	Allow interest only payment on contract loans? For transaction 2600-03 interest only payment. If this option is set to “Y,” then transaction can run if loan has an investor master. If “N,” the transaction cannot run on loans with an investor master.	Y or N
255	OP04 KIST	LOAN	Keep installment number on the open loan tran? Option to keep the installment number on loans when opening loans.	Y or N
255	OP04 UDYS	LOAN	Use actual days in LNDCAT calculation? If set, FPSAHF51 will use the actual days delinquent to calculate the delinquency category. FPSRP211 will also use this option when calculating the remaining portion of delinquencies.	Y or N
255	OP04 CDIS	DEP	Print CCD customer ID # on statements? When this option is set, the customer ID# will show on the deposit customer statement as a second line for CCD items. Transactions with TORC 305–ACH use this option.	Y or N
255	OP04 UDQG	LOAN	Use delinquency grading? Used to determine if institution uses delinquency grading for delinquency category.	Y or N
256	OP05 GAP4	LOAN	Use G/L Autopost amounts 104/204? When set, tells the program to generate the L-104 and L-204 amounts when an L-4 amount is found. (Principal is L-4, Principal Charge-Off/Recoveries Is L104, Principal Charge-Off Contra is L-204.)	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
256	OP05 GAP5	LOAN	Use G/L Autopost amounts 105/205? When set, tells the program to generate the L-105 and L-205 amounts when an L-5 amount is found (Interest is L-5, Interest Recoveries is L105, Interest Charge-Off Contra is L205.)	Y or N
256	OP05 FMTC	LOAN	Prohibit F/M of loan type and class fields? If this option is set to "Y," it protects the loan type (LNTYPE) and the loan class (LNCLAS) fields from file maintenance on the Account Detail screen.	Y or N
256	OP05 COPR	DEP	Combine Proof inclearing Checks with inclearing? When set, the on-us checks in proof will be posted and sorted with the inclearing check batch. (Default set to "N.")	Y or N
256	OP05 LTBK	LOAN	Do not assess late charge on chapter 13? If "Y," late charges will not be assessed on chapter 13 bankruptcy accounts.	Y or N
256	OP05 NOOV	LOAN	Special transactions with no SOV (supervisor override)? This option will send the special (finance company) transactions without forcing the SOV automatically.	Y or N
256	OP05 OLMD	DEP	Post memo DP account journal transaction live? Change option #140 OPTH ONLM description to: Post memo LN Acct Journal Trans as live. When this option is set, memo accounts will post journal transactions live. The whole transaction must be journal to post live. If part of the transaction is not Journal, then the transaction will post memo.	Y or N
256	OP05 HFMC	LOAN	Allow hold code F/M in collection system? This option if set will allow file maintenance to the hold codes on the additional information tab of the collection system.	Y or N
257	OP05 NGLP		Number negative charge limit per day. This is used with #159 OPTJ NGCH to limit the number of negative fee charges per day.	
258	OP05 CODY		Number of days delinquent to charge-off. This option will show how many days delinquent a loan will automatically be charged off. Requires afterhours function 24.	
259	OP05 NGDS	DEP	Automatic negative fee descriptor. This is the descriptor to use for negative fees created when using #159 OPTJ NGCH. The default for this description is 44 "negative balance fee." The fee amount for their option is #260 NGFE.	
260	OP05 NGFE	DEP	Automatic fee change for items posted to accounts that are negative. Used with #159 OPTJ NGCH option. The description option for this fee is #259 NGDS.	
261	OP06 CLCB	LOAN	Auto change LIP from charge to bill? If when changing LIP interest to undisbursed funds, the undisbursed funds are not enough and if this option is on, switch lip loan from charge to bill and bill the remaining interest.	Y or N
261	OP06 XFEE	LOAN	Extended fee processing? This indicates that the institution uses the miscellaneous loan fee records for fee processing.	Y or N
261	OP06 IVSI	LOAN	Add interest to new P/I on VSI? This option will add the amount of interest the VSI insurance premium earns over the term of VSI insurance to the new P/I. The interest earned from the premium divided by the remaining insurance term becomes the amount of interest added to the new P/I.	Y or N
261	OP06 MDDD	LOAN	Move due date day into loan due date? When the option is set, any change to the Due Date Day (LNDUDY) will change the day in the Next Due Date (LNDUDT).	Y or N
261	OP06 DPON	LOAN	Payoff record nightly? If set, this option will unlock and drop payoff records each night in the afterhours, regardless of the expiration date. Action code 23 will also be removed each night.	Y or N
261	OP06 AFLC	LOAN	Assess future late charges in payoff? Use this option if you want future late charges to appear in the payoff quote. If the date late charges are due precedes the date of the payoff quote, the future late charges are added to the payoff amount and listed on the quote.	Y or N

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261	OP06 FPSM	DEP	Use FPS OMR works on deposit statements? When this option is set to "Y," the deposit statements for that institution will have one Pitney-Bowe mark on all pages with two marks on the final page of the statement so our in house mailing service can use the machine to shift them. Option #171 OPTN PTBW must also be set? And #268 FPMF, #266 FPMD, and #267 FPMR may also need to be set.	Y or N
261	OP06 AMVP	LOAN	Allow multiple USI policies per account? This option, if set, will allow more than one USI insurance policy to be placed on a single account.	Y or N
262	OP07 NRST	LOAN	Do not restrict loan Internet building? Set this to "Y" if you do not want Internet Banking Restrictions on newly opened loans.	Y or N
262	OP07 F1FE	GT	Use F1 Amortizing Fees for GOLDTrak PC? If this is set to "Y," GTPC will board over loan fees into the F1 Amortizing Fees record and not board the field PERC.FEE.MISC2 into the deferred fees.	Y or N
262	OP07 NHEX	LOAN	Print notice of hold exceptions? Send tickler to GOLDTeller to print a notice of Hold Exception when an extended has been placed on a Check Deposit.	Y or N
262	OP07 IPLC	LOAN	Auto-post investor portion of late charges? When "Y," institution wants the amount to Late Charge to be broken down according to the late charge calculation code on the loan L-8 gets the Institution portion. L-58, and L-258 get the investor portion. Contact your Financial consultant for changes to your G/L autopost prior to turning on this option.	Y or N
262	OP07 HOTC		Use online Hotcard system? If "Y," the institution transmits card status changes to the ATM switch online and real-time.	Y or N
262	OP07 EICN	LOAN	Use extended inclearing check number? If set, the check number received through inclearings may be up to 14 digits long. Otherwise, only 7 digits of the check number are accepted. Always consult a programmer before switching this option, because several adjunct system functions might need to be altered in order to successfully accommodate the change.	Y or N
262	OP07 DCAT	LOAN	Update LNDCAT with credit bureau update? When set, the delinquency category (LNDCAT) will update during the credit bureau update at monthend instead of in FPSAHF51.	Y or N
262	OP07 GTSW	GT	GOLDTrak PC transfer skip warning messages? When transferring applications from GOLDTrak PC into the loan system, skip warning messages for fields which are normally filled out by the pattern if this option is on.	Y or N
263	OP08 FINS	DEP	Use Finance Co. deposit stmt options? This new option will allow the following changes on deposit statements: <ul style="list-style-type: none"> Remove old loan information from the statement. Remove average balance, low balance and average collected balance from the statement Change all heading occurrence of "deposit" to "purchase" on the statement. 	Y or N
263	OP08 DDRG		Show Reg DD disclosure fees on dep stmt? When this option is "Y," the reg DD fee disclosures will show on the deposit statement under the APY information at the end of the statement.	Y or N
263	OP08 CK10	GL	Use 10-digit check# in G/L? When this option is "Y," digits 11-21 of the transaction description will contain "#AAAANNNNNN." For the A/P system, NNNNNN is the six-digit check number from A/P. AAAA is the four-digit check prefix from the Accounts Payable Options (GOLDVision > Financial Options > Accounts Payable Options Fct. 4 > Option 1 tab). For all other systems (GOLDTrak PC, GOLDTeller, etc.), AAAANNNNNN is the ten-digit check number created in that system.	Y or N
263	OP08 SIMG	LOAN	Images present – no FIGM? This option will show an "@" on the history screens 5 and 7 for imaged checks even though FPS GOLD doesn't print their images.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
263	OP08 RMTD	LOAN	Roll maturity date on deferment? When running the new deferment transaction (2600-11) indicate if the maturity date should be rolled along with the due date.	Y or N
263	OP08 DD27	LOAN	Due date day never greater than 27? When "Y," don't allow user to file maintain the due date or the due date day to a day greater than 27.	Y or N
263	OP08 UNAC	GT	Use next available check number generation? Institution uses GOLD Services (next available check number function) to assign check numbers for teller, GOLDTrak PC, A/P, LIP, etc.	Y or N
263	OP08 GAP6	LOAN	Use G/L autopost amounts 123/223? The loan miscellaneous fees generate an amount 23 in G/L autopost which is posted to a fee receivable account. When the fees are charged off we need more amounts to go to charge off expense and charge off fee contra. This option makes the autopost produce the two extra amounts.	Y or N
264	OP08 ASIP		Alert server IP address. The IP address of the alert server that controls the alert system this option is only used for institution 6. The option is ignored for other instructions.	
265	OP08 SAGE	LOAN	Servicing agency. Servicing Agency for Insurance Policies for an Institution.	
266	OP08 FPMD	DEP	OMR position from top of deposit statement A form. This is the number of pels from top of every page for FPS OMR marks when we provide the mailing service for the customer on the deposit statement. Options #261 OP06 FPSM and #171 OPTN PTBW must also be set with this option. Options #267 FPMR and #268 FPMF may also need to be used. (See also #274 FPM1 for "B" forms.)	
267	OP08 FPMR	DEP	OMR position from left of deposit statement A form. This is the number of pels from the left of every page for FPS OMR marks when we provide the mailing services for the customer on the deposit statement. Options #261 OP06 FPSM and #171 OPTN PTBW must also be set with this option. Options #266 FPMD and #268 FPMF may also need to be used.	
268	OP08 FPMF	DEP	OMR marks on front/back of FPS GOLD deposit statement form. This is the number of pels from top for front/back page form for FPS OMR marks when we provide the mailing service for the customer on the deposit statement. Options #261 OP06 FPSM and #171 OPTN PTBW must also be set with this option. Options #266 FPMD and #268 FPMR may also need to be used.	
269	OP09 DRLP	GT	Don't require loan insurance policy number? This option will cause the 2910 tran to ignore the policy number if left blank in GOLDTeller.	Y or N
269	OP09 WVLC	LOAN	Waive late charges if back dating payment? If set, this option will make the payment transaction waive any late charges That were assessed with a date greater than the as of date on the transaction.	Y or N
269	OP09 SPOR	LOAN	Use New Single Payoff receipt? This option will suppress all but the best print of the loan payoff receipts. The last receipt can now be separate from other loan receipts. This receipt can be changed to include a small summary of the payoff amounts. If this option is set then you should make sure the #3 OPT2 ONPG option is turned off.	Y or N
269	OP09 RODL	DEP	Remove OD loan information from deposit statements? When a deposit is being created on the accounts cycle, do not include the overdraft loan information.	Y or N
269	OP09 IBOC		Allow Internet banking with offsite core? This option allows Internet banking communication with an institution using a mainframe other than DHI's.	Y or N
269	OP09 INCW	DEP	Create check list for www checking accounts? This option is used to determine whether or not an institution is going to display their in-clearing items on the Internet during the current day prior to the actual postings in the AIM.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
269	OP09 BSPC	LOAN	Bypass SOV (supervisor override) on PBAL field change 500/510 tran? This option will make the 500 and 510 trans bypass the SOV requirement on principal balance changes.	Y or N
269	OP09 BTAP	LOAN	Bypass TOV (teller override) on P/I change 2940 tran? This option will make the 2940 tran bypass the TOV requirement on P/I changes.	Y or N
269	OP09 DRHF	LOAN	Display most recent loan history first? Loan account history is displayed in the loan system in reverse order in the Inquiry screens and the customer detailed history statements.	Y or N
270	OP10 RCYF	LOAN	Update recency fields w/ AH function 82? This option will allow update function 82 to update the date of last recency and the recency category for the loan systems.	Y or N
270	OP10 AVSE		Do address verification with eFunds? If this option is set, address verification data passed to FPS GOLD by eFunds will be validated. If "N," address verification data in all point of sale transactions will be ignored.	Y or N
270	OP10 CNUM		Print last four digits of card number on statement? When this option is set, the last four digits of the card number will be shown on account history and the customer statement in the first four positions of each card-related transaction description.	Y or N
270	OP10 BAS3	LOAN	Calc code 3, 103 365/360 PI 360/360? WO# 124-1379 Make LNITSAS do 360/360 P & I constant calculation.	Y or N
270	OP10 CIFW	LOAN	Cancel insurance with full write-off? If set, all insurance policies will be cancelled when full write-off tran is run.	Y or N
270	OP10 GLPA		LN Acct#/GTPC Payee in G/L Payee Field? When this option is set to "Y(es)," all non-summarized loan or deposit system transactions passed through the Autopost (CIM GOLD > GOLD Services > Autopost Setup > Autopost Parameters, Summarize on Recap field unchecked) will place the loan account number or deposit account number associated with the transaction in the Payee field of the G/L history. When set to "Y(es)" and printing a GOLDTrak PC (GTPC) check, this option also overrides the first 13 characters of the original payee field with the Payee Name from the GTPC check. The 25-character G/L Payee field will be displayed in the following manner: For loan accounts: Positions 1–13: The original 13 characters of the payee field or the GTPC check Payee Name Position 14: Blank Position 15: # sign Positions 16–25: 4-digit office and the 6-digit loan account number For deposit accounts: Positions 1–9: The original 9 characters of the payee field Position 10: Blank Position 11: # sign Positions 12–25: 4-digit office and the 10-digit deposit account number	Y or N
270	OP10 OPIN	DEP	Opt-in for privacy usage? This option is used to allow customers to opt-in for sending personal information under privacy regulation for tapes and labels. All screens that indicate opt-out under the privacy regulations will actually indicate to opt-in when this option is on.	Y or N
270	OP10 ARMC	LOAN	ARM—Only change P/I if rate changes? New institution option to not calculate a new P/I constant if the rate is not changing.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
271	COOP	LOAN	Variations of charge-off transaction. This option will cause the charge-off transaction to do different things depending on what is in the field (see tran code 2022-01 in docs on CD): 1. Reclassify miscellaneous fees only. 2. Reclassify miscellaneous fees and amortize at monthend, all amortizing fields. 3. Reclassify miscellaneous fees and amortize at monthend, all amortizing fields and refunds all insurances.	
272	OP11 CPRP	LOAN	Clear pre-pmt penalty if renewal payoff? If set, the payoff screen will clear the pre-payment penalty and not include it in the payoff amount.	Y or N
272	OP11 EDVC	DEP	Eliminate duplicate voided checks? If this option is turned on "Y" then online check reconciliation summary report (#67). And the check register report will not print both an original check and the voided check. It will only print and total the voided check record when the check #, source, and amount are the same.	Y or N
272	OP11 CBED	LOAN	Use credit bureau effective due date? Use the effective due date (based on lifetime late charges and partial payments See #255 OP04 UDQG for reporting to the credit bureaus. #255 OP04 UDQG must be set to "Y" for this option to work.	Y or N
272	OP11 CKCL	DEP	Stop reuse of closed deposit accounts? If this option is on, we will create a "closed account" (CL) record when an account closes on the deposit system. The CL record contains the account number and the date it was closed and will persist the amount of years stored in YRCL. If this option is on and an attempt is made to open an account which has a corresponding CL record, an error will result and the account can't be opened. Option on YRCL indicates how long to keep them. A program FPCR8CLS can be processed against your files to catch up all closed accounts that are currently on file. We do not have access to closed accounts already dropped off the system. The CL records are dropped once a year when deposit accounts are dropped. Program FPSUPDCL does this drop. So, they are essentially kept for one year longer than the term YRCL.	Y or N
272	OP11 RCNP	LOAN	Allow unrestricted new pmt calc in CIM GOLD? Set RCNP to "Y" to allow users to enter a new payment amount in CIM GOLD without restricting the amount of the new payment to be at least half of the previous amount and greater than the specified interest rate minimum payment.	Y or N
272	OP11 DAIC	LOAN	Use alternate delinquent accrued interest calc? If this option is set, delinquency will be determined using the option #252 NPDY instead of 93 days. This is used during file balance and the accrued interest report.	Y or N
272	OP11 UORC	LOAN	Use other recency category? When calculating recency category this will now look at "applied to amount," life of loan late charges, plus 1 dollar.	Y or N
272	OP11 PNDA		Print notice of delayed availability? Used to send data to GOLDTeller to print the notice. If the notice is printed, the UCF schedule is not sent.	Y or N
273	OP11 YRCL	DEP	Years to not reuse closed deposit account numbers. This value represents the number of years "closed account" CL records will persist on the deposit system. Option #272 OP11 CKCL must be set in order for this to be valid. The number can be from 1-9 years, 9 meaning "never drop." We can catch up closed accounts based on your current file. We are not able to get closed accounts that have been dropped.	
274	OP11 FPM1	DEP	OMR position from top for deposit statement B form. This is an option to allow us to adjust the OMR marks we print on statements for our in-house mailing service by form, not just by institution. Operations will need to set these options for each institution and pre-test the statements. (See also #266 FPM1 for "A" forms.)	
275	OP11 FPM2	DEP	OMR position from left of deposit statement B form. This is an option to allow us to adjust the OMR marks we print on statements for our in-house mailing service form, not just by institution. Operations will need to set these options for each institution and pre-test the statements.	

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
276	OP11 FPM3	DEP	Position from top of deposit statement image pages. This is an option to allow us to adjust the OMR marks we print on statements for our in-house mailing service form, not just by institution. Operations will need to set these options for each institution and pre-test the statements. FPM3 = Position from top for Check Imaged pages.	
277	OP11 FPM4	DEP	OMR position from left of deposit statement check imaged pages This is an option to allow us to adjust the OMR marks we print on statements for our in-house mailing service form, not just by institution. Operations will need to set these options for each institution and pre-test the statements.	
278	OP12 ACHE		Route all e-ACH transactions through FRB? If this option is set to "Y," all eACH payments or collections originated through GOLD HomeBanker, including those belonging to internal accounts. Will be routed to the federal reserve. If this option is "N," which is the default, only those transactions drawn on external accounts will be routed to the FRB.	Y or N
278	OP12 IHGL	LOAN	Add interest to new P/I on HGD&LPD ins? If this option is on, when force placing Homegard and LPO insurance, a finance charge will be calculated.	Y or N
278	OP12 CBDG	LOAN	Credit Bureau Delinquency Grading? WO# 175-81969, Credit Bureau Delinquency Grading.	Y or N
278	OP12 CDQC		Updated Contracted Delinquency W/AH? Will flag FPSAHFSI to update contractual delinquency category.	Y or N
278	OP12 SULT	LOAN	Assess late charges on Sundays/Holidays? Option allows late charges to be assessed on Sundays and Holidays. (See #206 OPTV SALT.)	Y or N
278	OP12 RDPM	LOAN	Use rebate rule days in payoff month? If the Renewal/Pro-Rate field on the Payoff screen in the Loan system is checked, this option, if set, will use the Rebate Rule Days field to calculate the rebate interest instead of pro-rating the rebate interest. The rebated interest will only pro-rate the refund, if the payoff date is not within the rebate rule day.	Y or N
278	OP12 RCLR	DEP	Require reason for closing deposit acct? To be used for Institutions that want the closing reason to be mandatory when closing a Deposit Account.	Y or N
278	OP12 DCCF	LOAN	Disable CIM GOLD convert-to-simple-interest fields? If option is turned on, will disable the fields found under the new fields' column; Interest rate, interest calculation, and payment amount. These fields are on the Convert Precomputed to Simple tab of the Charge-Off transactions screen in CIM GOLD. This option is applicable for payment method 3 loans.	Y or N
279	OP12 IUSR		Image stmts power user destination. Allow image statement to print to say "3-hole" instead of "no hole."	
280	OP12 CSP#	LOAN	For banks that use electronic billpayer through MasterCard. This is the number that MasterCard uses to identify who sent them the payment and how we determine which bank's payments failed when MasterCard sends the confirmation file back to us. Note: Must be numerical data!	
281	OP13 RLWP	LOAN	Reinstate or retract loan with payment? For WO#s 158-835208 and 158-83209, option to allow the reinstate or retract loan transaction if a payment has been made.	Y or N
281	OP13 CCAV		Does Institution calculate cash available in FPSAHCA? Option setting determines if inst. will run FPSAH50 in the afterhours. FPSAH50 calculates the overall cash available for the customer information record.	Y or N
281	OP13 FEBP	DEP	Charge fee for rejected Bill Payer checks? This option will charge a fee when a Bill Payer check is rejected for non-sufficient funds. For this function to work #281 OP13 BPHS must also be set and a fee needs to be specified in option #11 BPFEE.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
281	OP13 BPHS	DEP	Show history for rejected Bill Payer chks? This option will write a history when a Bill Payer check is rejected for non-sufficient funds.	Y or N
281	OP13 UTGW		Use today's date for graded work fields?	Y or N
281	OP13 FMBK		Allow F/M to key bankruptcy fields? Allows file maintenance access to certain fields in bankruptcy record in CTM.	Y or N
281	OP13 CCPF		Charge CNI Insurance Policy fee? If a loan meets the criteria, a \$10.00 fee will be taken from the insurance rebate for VSI insurance at payoff.	Y or N
281	OP13 IGUF	DEP	Ignore UCF in proof? This option is used to separate UCF from Deposit Delay in Proof. With this set no UCF holds will be placed on proof items, but deposit delay will be held.	Y or N
282	GLCA		General Ledger cash account number. This option allows the institution to specify which account number they use to balance cash with in the general ledger. It should be entered in the institution's general ledger account format as found in function 5/6 of the General Ledger application. Leave blanks in the spaces where digits are not used. If the institution has individual cash accounts for each teller, the letter TLXX should be put in this option where the teller number should be placed. If the institution has cash accounts by branch, the letters BR and enough Xs to fill the branch number should be put in where the branch number should be placed. This option is used by FPSDR194.	
283	OP14 PJPL		Prohibit Judgment tran on pre-computed loans? If this option is set, Judgment trans will error out if the loan is pay method 3 (pre-computed). It will also force the tran amount to be the principle balance.	Y or N
283	OP14 SWPS		Allow usage of General Ledger sweeps? If this option is set to "Y," the institution will be allowed to set up sweeps that will automatically be processed during the afterhours. The user sets up sweep records that will move amounts between General Ledger accounts.	Y or N
283	OP14 DPDT		Drop payoff record on payoff quote date? If set, this option will drop payoff records the night of the payoff quote date in the payoff record.	Y or N
283	OP14 FMCD		Stop F/M to Collection Comments Date? Do not allow file maintenance on the collection comment date.	Y or N
283	OP14 UNPD		Use NPDY days to stop amortizations? This option is used in conjunction with Option 15. If it is "Y," delinquency will be determined by the number of days in option #252 NPDY. If "N," it will use 3 payments missed as being delinquent.	Y or N
283	OP14 CLDF		Calc deferment fields in loan work fields? If this is on GOLDWriter will calculate deferment fields in CFLN record.	Y or N
283	OP14 MIRM		Multiple interest refund methods—CIM GOLD? If option is turned on users will be able to select the interest refund method when converting a loan from payment method 3 to payment method 6 in CIM GOLD.	Y or N
283	OP14 NCAR		No cash available on RCPT if no advert? If the account has no advertise, set LNSAPV=0, then return a 0 amount for the cash available to print on the receipt.	Y or N
284	DOPT		This controls the calculation of the delinquency category (LNDCAT) and GOLDWriter delinquency category (LNWDCAT) for use in queue processing and creation of delinquency reports.	
284	DOPT DLQG		Use delinquency grading?	Y or N
284	DOPT ADIT		Accelerated delinquency installment table?	Y or N
284	DOPT ADDT		Actual days delinquency table?	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
284	DOPT ASME		Do grading as of last monthend date?	Y or N
284	DOPT U129		Calculate the 1 to 29 days delinquency category?	Y or N
284	DOPT REPZ		Zero delinquency category for repossession accounts?	Y or N
284	DOPT SUB1		Subtract one day from date if requested?	Y or N
284	DOPT USUB		Request #284 DOPT/SUB1 option? (Do not set in IOPTS.)	Y or N
285	DOPT OVCK		This is the minimum amount the institution will create a check for overpayment during payoff.	
286	DOPT CQKP		Days to keep contact queue entries (CIM GOLD)	
287	AMOP		These bytes will control what to stop amortizing when the loan is delinquent. (See also #252 NPDPY.)	
287	AMOP SAPI		Pre-computed G/L interest?	Y or N
287	AMOP SADF		Deferred fees, cost, discounts, premiums, MSRs?	Y or N
287	AMOP SAIC		Insurance commissions?	Y or N
287	AMOP SADI		Dealer interest?	
287	AMOP SAAF		All amortizing fees?	Y or N
287	AMOP SAF1		Amortizing fees code 1?	Y or N
287	AMOP SAF2		Amortizing fees code 2?	Y or N
287	AMOP SAF3		Amortizing fees code 3?	Y or N
288	OP15 AAAD		Use acct analysis code for ad. message? Will be set if the account analysis code will determine the advertising message on account analysis statements. Otherwise, a default message (09-999) will appear.	Y or N
288	OP15 DTAA		Disable term on CIM GOLD Account Adjustment screen? This option if set will disable the New Term field on the Loan Account Adjustment screen in CIM GOLD. This is for institutions who do not want to be able to adjust loan's term.	Y or N
288	OP15 SNML		Use long short names in CIF? This option indicates that short names in CIF will be last, first, middle initial instead of last, first initial, middle initial.	Y or N
288	OP15 NGOR		Limit rate to not greater than orig rate? This option prevents the interest rate from being set to a rate greater than the original rate in CIM GOLD.	Y or N
288	OP15 SPNR		Stop future payoff on non-renewal loans? On a payoff if the loan has not been set for renewal then do not allow the payoff date to be in the future.	Y or N
288	OP15 IRFP		Ignore Renewal field at payoff? If this option is set, the loan payoff will ignore the renewal setting and will calculate the unearned interest refund the same as a non-renewal payoff.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
288	OP15 ADEV		Allow deposit address change event? This option must be turned on before the address change event can be used. The setup for this event is found in GOLD Services, the Deposit event setup screen. When both this option and the event is setup to run in GOLD Services - institution event setup, then whenever a mailing address is changed for a deposit account, an event record will be generated. These records are used with the GOLDEvent Letter software.	Y or N
288	OP15 AFCB		Add ins fin chg to principal balance—Pmth 6? If the option is set to "Y," the amount of the finance charge (policy fee) will be added to the principal balance of the loan for pmth 6 loans.	Y or N
289	OP15 OSPR		Office start position in recon check #. Option is used in the Check Recon system to determine if an institution uses their branch number in the Check Recon #. If this option is 0, then not used. Otherwise, the number indicates what position in the 14-digit Check Recon # the office number begins in. The office number is always considered 4 digits. For example, a 10-digit check number should start in position "5".	
290	OP15 PICT		P/I constant change tolerance (¢) When calculating a new P/I constant on loans, the new P/I will remain the same as the old one unless it is changing by more than this value in cents. (WO# 6-83776)	
291	OP15 LTRM		e-Wires logical terminal	
292	OP16 BKLC		Keep late charges on bankruptcy? If this option is to "Y," then do not zero and waive late charges when bankruptcy transaction is run.	Y or N
292	OP16 UCBB		Update credit bureau on bankruptcy? Option for whether or not to update the credit bureau consumer I.D. with bankruptcy information.	Y or N
292	OP16 MPIT		Minimum P/I constant of LNOPIC on ins. trans? On the adjust cancel instructions, if this option is on, do not allow the Principal and Interest constant to go below the loan's original Principal and Interest Constant (LNOPIC).	Y or N
292	OP16 KLLT		Keep life of loan late charges? In certain transactions, KLLT option turned on will prevent life of loan late charges (LNLLTC) from being cleared out where it would have been otherwise.	Y or N
292	OP16 NINS		SOV (supervisor override) auto override for negative field credit? If this option is "Y," then no supervisor override is required for negative interest field credit.	Y or N
292	OP16 USXR		Allow access to user XR records (CIM GOLD)? This option allows access to the user XR records.DLL mini application in CIM GOLD.	Y or N
292	OP16 IRWO		Include repos in regular write-off G/L? Added option that when set to "Y" will include repossessed account in the regular write off G/L instead of in the write off general category 80-89 G/L. These G/L accounts are set up in GOLD Services (G/L Account Identifiers by Loan Type).	Y or N
292	OP16 ALEV		Allow loan address change event? This will create an event whenever a loan address changes.	Y or N
293	OPIM		Check Image Options Option byte for new check images—replace spread out options to one location.	
293	OPIM NIMG		Use new check image system?	Y or N
293	OPIM ISTM		Generate imaged statements at FPS GOLD? This option determines whether imaged statements will be run internally (at FPS GOLD) under the new check image system. If this option is not set, the programs that create the Imaged statements will exit without processing. Note: This applies only to the new check image system being released in second quarter 2006. Institutions using the old system will continue to function as before.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
293	OPIM HFCI		Use Harland Financial check imaging? If the institution stores their check images with Harland Financial, then this option should be marked with a "Y."	Y or N
293	OPIM DPSI		Show deposit slip images? This institution option images deposit slips. If there are deposits in the history of the imaged accounts that should be imaged, then we will make room for them on the deposit statement and create the OMR marks correctly. These slips must be sent to FPS GOLD daily in a file for processing. They can be combined with your killed checks.	Y or N
293	OPIM X937		Use X9.37 format for inclearing checks? X937 will be set for clients who use the X9.37 format when transmitting check images.	Y or N
293	OPIM IDVD		Create CIM GOLD check image DVD X937 format? This is an informational field only to report who receives X937 check image DVDs.	Y or N
293	OPIM S937		Sierra X937 Check Processing? This option must be set for your organization to use Teller Capture and/or use the X937 Research and ISO screens with branch capture. Setup of the new X937 database must be completed before using this option.	Y or N
293	OPIM WDL5		Show withdrawal slip images? This option, when turned on, will display and/or print withdrawal slip images on statements. Institutions must be using the X9.37 feature (S937 turned on). Withdrawal slips must be coded in the X9.37 file specifically with a 3 in detail record 25, position 80. You will have to get your image scanning software updated to handle this properly. We cannot tell a check from a withdrawal without the special indication. This must be sent in a daily file. They can be combined with the killed check/deposit slip file.	Y or N
294	OP17 RYER		Recalculate yield effective rates? Will calculate new rates for each yield when a payment causes the loan rate to change.	Y or N
294	OP17 AYPD		Amortize yields with principal decrease? Will amortize all yields based on percentage of principal decrease. These are for yield method 3 only.	Y or N
294	OP17 UFMT	LOAN	Use deposit account formats for loan autopay? Currently there are a wide variety of account formats used in Auto Payment system, none of these formats work for Luther Burbank. This option will skip all of the data and formatting loops and just use the deposit account formats in inst options #101 ODGT, #102 ADGT, and #103 CDGT.	Y or N
294	OP17 OPOV		Optional loan payoff verbiage? Institution option for an option to the loan payoff verbiage.	Y or N
294	OP17 MCLH		Merchant capture local hold? This will be used with merchant capture and mobile deposits and will put the full amount in the uncollected funds LOCAL hold. If both this option and #294 OP17 MCNL are N, no uncollected funds will be used.	Y or N
294	OP17 MCNL		Merchant capture non-local hold? This will be used with merchant capture and mobile deposits and will put the full amount in the uncollected funds NON-LOCAL hold. If both #294 OP17 MCLH and this option are N, then no uncollected funds will be used.	Y or N
294	OP17 ICCC		Interest check updates last customer contact? When an interest check is created, should this be considered a customer contact? If this option is "Y," the date of last customer contact will be updated.	Y or N
294	OP17 ATNL		Post ATM deposits with non-local hold? When a deposit is made from the ATM put a non-local UCF hold on the account for amount of the deposit. If PADJ is not set and this option is not set, next day holds are put on ATM deposits.	Y or N
295	OP17 IESS		EIS script prefix. EIS server script specifier.	
296	OP17 EISM		EIS master rpt #.	
297	OP18 PCDS		Allow Combined Deposit Statements? This option must be set to "Y" for CIS Group Records to generate the Combined/duplicate deposit statements when the Group Record exists.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
297	OP18 UBAP		Use bulk activity payment in afterhours? To use the bulk activity payment and the curtailment with amortization in afterhours. For clients that use the Bulk Activity Loan Payments (BAP) transaction, option UBAP will default the Mass Loan Payments screen in GOLD Teller to use Bulk Activity Payments instead of a regular loan payment.	Y or N
297	OP18 INVO		Investment acct OD-replace CRED CRD FLD? If this option is used, the credit card OD fields will hold investment account information. The description will change from CRD to INV, and overdrafts will be processed to a manually entered investment amount.	Y or N
297	OP18 SFEE		Charge Fee for ACH Stop Payment? This option is to determine if a fee is to be applied for an ACH stop payment if the account is an employee account. If on no fee if off then fee is to be applied.	Y or N
297	OP18 CDTS		Allow G/L and Loan CDT Source Acct Type? Allow CDTs to be set up with a "G" or "L" source account type. The source account type is the type of account at the other banking institution. These new types will allow us to send money to and from G/L accounts but only to LOAN accounts with the proper NACHA codes. This setting should be \$500.00 to turn on to help recoup development costs.	Y or N
297	OP18 OF91		Use Old FASB 91 Amortization Method Controls method 3 FASB 91 amortization of deferred fees, costs, premiums, discounts, and MSRs to use the old way of amortization or the new (default) way with IRR calculations and formula.	Y or N
297	OP18 RLOC		Post Remaining Line-of-Credit to G/L? If this option is set, we calculate and post the remaining line-of-credit for each LOC loan to the G/L.	Y or N
297	OP18 RDPO		Reserve Disbursement Policy Uses Miscellaneous Field? Option for institutions that have reserve disbursement policy number 17-24 characters long.	Y or N
298	OP19 AART		Allow alternate routing number use? This option will allow users to use alternate bank routing information in the financial system. Currently only used for the Payroll system, but could possibly be updated for use by the Accounts Payable system.	Y or N
298	OP19 XMCS		Transmit Cycle PC Deposit Statements Create outbound transmission file for cycled deposit statements.	Y or N
298	OP19 XMMS		Transmit Month End PC Deposit Statements Create outbound transmission file for monthend deposit statements.	Y or N
298	OP19 ACHC		Are CDT Torcs 340/341 ACH in HST and SC? Should CDT transactions created by us and sent through ACH have the ACH indicator in history and tranlogs? This will cause them to display "ACH" in the history and update the counters that may be used in service charges.	Y or N
298	OP19 AEZS		Does Institution Use POS Easy Savings? Default: N EZ savings allows customers to cause POS transaction to be "rounded up" with the additional amount being transferred to a savings account.	Y or N
298	OP19 AEZM		Does Institution Use POS Savings Match? Default: N The match program allows the bank to provide an incentive to customers who in the savings program in the form of a percentage match of savings amounts.	Y or N
298	OP19 OLDE		Run Old E-Statements and New Deposit Statements? This option will allow an institution to run the old deposit e-statements and the new deposit e-statements at the same time.	Y or N
298	OP19 ISVR		Institution Uses CIM GOLD Document Imaging?	Y or N
299	OP19 PMBS		PM access large buffer size? This option uses larger buffers for less round trips to the host which means better (faster with fewer round trips) host response.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
300	OP19 LIAC		Alert if Loan is Inactive for XX Months This option is used to tell the principal advance transaction 500, when a loan is inactive. If a loan is found to be inactive and a principal advance is posted to the account, the loan will be reported on the activity alert report.	Y or N
301	OP19 NITE		Night Mode Set This contains the set# of the files used for Internet processing while the afterhours are running.	Y or N
302	OPRW NWRW		Report Warehouse Option Use New Report Warehouse? Set to use new Report Warehouse system.	Y or N
302	OPRW NEWO		Use New Warehouse Only / Discontinue Old? Use to stop putting stuff to the old warehouse.	Y or N
302	OPRW GPRT		Use CIM GOLDPrint? New option to indicate institution is using CIM GOLDPrint in place of old PC-based GOLDPrint.	Y or N
303	OPRW CBCA		Company Balancing Clearing Account The G/L is balanced by branch in the afterhours if BBKA is filled in. If CBCA is filled in and CBAL is turned on, then balancing entries will be made to this account and the branch with the company being replaced by the correct company for the accounts.	Y or N
	OP20		Option Byte 20	
304	OP20 ARMO		ARM Special Rate & P/I Change? Check if institution can use the loan level special rate and P/I change option. If checked (Y), the field will display on the ARM screen.	Y or N
	OP20 LOOP		Look up LN. Office Info Based on LNUSER? Option to look up the office record (FPOB) based on the LNUSER field in the loan record.	Y or N
	OP20 AEIP		Allow EIP to Process Partial Payments? When processing a one-time autopay on the employee initiated payment screen allow a payment of less than the payment amount to go to partial payments if the option is set.	Y or N
	OP20 NORT		Omit Rate Summary On Old Deposit Stmt's? Prevents the rate summary from showing on the old deposit statements. This includes deposit statement files sent to third parties that are created from the old deposit statement system. (FPSAH80-FPSAH83).	Y or N
	NGGM		Create GEM Warning Record for Neg Acct? When an account posts negative (or more negative) send a record to GEM with a warning.	Y or N
	OP20 DLAY		CDT ACH Transfer Deposit 2-Day Delay? When a CDT transfers money into an account on the system from an outside source, it will be stored in DACOSYS with an effective date 2 business days in the future. This is in case the outside source returns the transfer. This is used for Web-scheduled transfers and new account funding.	Y or N
	OP20 UDLY		Delay Hold Expirations This option will control whether the next day functions – Uncoll funds/dep delay drop, Drop expired monetary holds and Drop expired hold/action codes – are processed in the next day pass of the afterhours or they are held and processed in the morning of the effective date in Tachi at 6:00 AM.	Y or N
	OP20 USII		Use Interest Incentive? This option will be used to control access and billing for institution use of the Deposit Interest Incentive process.	Y or N
305	GPHO GPHB		GOLDPhone Options GOLDPhone Billing Items from IMAC 62 GOLDPhone transactions are billed by counting the number of items in transaction logs and then billed at so much per item. With this option (GPHB) set to "N," the GOLDPhone transaction logs are located on IMAC13. With this option set to "Y," the transaction logs on IMAC62 are counted. Eventually, GOLDPhone logs on IMAC13 are to be discontinued.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
306	LRMN		Loan Rate Minimum for Loan CIM GOLD Screens This option allows the institution to determine the minimum Loan Rate at which an automatic warning would appear advising the Loan Officer that he is setting up a loan below the established minimum. If no amount is entered, the minimum rate will default to 5%.	Y or N
307	LRMX		Loan Rate Maximum for Loan CIM GOLD Screens This option allows the institution to determine the maximum Loan Rate at which an automatic warning would appear advising the Loan Officer that he is setting up a loan above the established maximum. If no amount is entered, the maximum rate will default to 20%.	Y or N
308	EPOP PRLP		Easy Pay Options Byte Always post recurring loan payments? If a recurring loan payment falls on a non-processing day (i.e., Sunday or holiday), the payment will be made at the same time the ACH is requested, rather than postponing the payment until the following processing date.	Y or N
309	IBNK URST		Internet Banking Process—Un-restrict logon restricted status? For a new user's logon application to Internet banking, several items of information selected by the bank and supplied by the user are validated against information already on record at the bank. When validation is successful, the user's logon restricted status is updated to unrestricted if URST is set to "Y" or not changed if "N." "N" is the default setting.	Y or N
310	#RTE		Number of Items Correct for Validation For a new user's logon application to Internet banking, several items of information selected by the bank are to be supplied by the user for validation against information already on record at the bank. Out of the total number of items selected, the number given by #RTE must be correct for successful validation. A value of zero, the default, means that all selected items must be correct.	Y or N
311	CMP1		Items available for validation 1 For a new user's logon application to Internet banking, certain items of information selected by the bank are to be supplied by the user for validation against information already on record at the bank. If set to "N," the default setting, the item is not selected.	
311	CMP1 CAC#		Compare Account Number?	Y or N
311	CMP1 CDDT		Compare Last Deposit Date?	Y or N
311	CMP1 CDAM		Compare Last Deposit Amount?	Y or N
311	CMP1 CMMN		Compare Mother's Maiden Name?	Y or N
311	CMP1 CDOB		Compare Date of Birth?	Y or N
311	CMP1 CLAM		Compare Last Loan Payment Amount?	Y or N
311	CMP1 CDLN		Compare Driver's License Number?	Y or N
311	CMP1 CPOB		Compare Place of Birth?	Y or N
312	CMP2		Items Available for Validation 2 For a new user's logon application to Internet banking, certain items of information selected by the bank are to be supplied by the user for validation against information already on record at the bank. If set to "N," the default setting, the item is not selected.	
312	CMP2 CLNM		Compare Last Name?	Y or N
312	CMP2 CZIP		Compare 5-Digit ZIP Code?	Y or N
312	CMP2 CPH#		Compare 10-Digit Phone Number?	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
313	REQ1		Items Required for Validation 1 For a new user's logon application to Internet banking, specific items of information selected by the bank and supplied by the user must compare correctly against information already on record at the bank. If set to "N," the default setting, the specific item is not required to compare correctly.	
313	REQ1 RAC#		Require Account Number?	Y or N
313	REQ1 RDDT		Require Last Deposit Date?	Y or N
313	REQ1 RDAM		Require last Deposit Amount?	Y or N
313	REQ1 RMMN		Require Mother's Maiden Name?	Y or N
313	REQ1 RDOB		Require Date of Birth?	Y or N
313	REQ1 RLAM		Require Last Loan Payment Amount?	Y or N
313	REQ1 RDLN		Require Driver's License Number?	Y or N
313	REQ1 RPOB		Require Place of Birth?	Y or N
314	REQ2		Items Required for Validation 2 For a new user's logon application to Internet banking, specific items of information selected by the bank and supplied by the user must compare correctly against information already on record at the bank. If set to "N," the default setting, the specific item is not required to compare correctly.	
314	REQ2 RLNM		Require Last Name?	Y or N
314	REQ2 RZIP		Require 5-Digit ZIP Code?	Y or N
314	REQ2 RPH#		Require 10-Digit Phone Number?	Y or N
315	RB01 VMED		Remote Banking Option 1—Validate Email Address? This is an option for remote banking alert system to validate the email address before sending an alert out. The defaults for the bit is no.	Y or N
315	RB01 VDIS		Display the Validating Fields? This is an option for remote banking alert system to display the validating fields or not. The defaults for the bit is no.	Y or N
315	RB01 BRCH		Use Branch Information in Email Alerts? If this is set, we will look at the office number in the account, and then the office information screen and send all the office information in the new user alerts.	Y or N
315	RB01 CBCH		Collect and Show the Branch Info in CIM GOLD? If this is set, we will use the office number in the account to collect the information about this office branch and show it in the Administrator Security Setup screen in CIM GOLD.	Y or N
315	RB01 SOIB		Skip Offset If E-ACH Batch In Balance? When an eACH batch is created by a business customer of the bank, the system calculates the net amount that is sent to the FRB and the net amount that will post internally and creates two offsetting entries against the originating account. Some business customers, however, utilize third-party software packages to create their ACH batches, and then upload them into the eACH system. Some of these software packages offer or require an offsetting entry to be generated. In these cases, the additional offsetting entries created by the FPS GOLD system net to zero, but still post to the business customer's account. Setting this option will cause the system to skip these offsetting entries if the batch is already balanced.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
315	RB01 SPCK		Show Pending Checks on the Web? When on FPWBACT0 will read FPDN records and show pending checks along with history items in the 1022 function.	Y or N
315	RB01 SPAC		Show Pending ACH on the Web? When on FPWBACT0 will read CSPA records and show pending ACH along with history items in the 1022 function.	Y or N
315	ITLG		Using Individual Tranlogs This option is set when the institution is using the new individual tranlog processing instead of the old, machine-wide tranlog. This will decrease the time each institution spends in night mode while their afterhours run. This is an internal option, and not something that the institution can choose.	Y or N
316	RBSS		Number of SSN Digits for RB Validation This byte will have the number of Social Security Number digits to be used in the remote banking validation.	Y or N
317	TLOR		Time Limit for Inclearing Originated Returns The purpose is to let the GEM PC program know for how long an inclearing check is allowed to remain in the database. The program will subtract the number of days that an inclearing check is allowed to remain in the database from "today's" date, then compare that with the "date created" date of the DN record. If the date created is too old, the program will stop the return.	Y or N
318	MAUP		Maximum Underpayment Amount for Payoff The maximum allowable underpayment amount for a payoff to be short and still process the payoff.	Y or N
319	PONL		Priority Online Name (ATM) This option is combined with the MACH option by the ATM Host Communication Manager for items that request priority online processing. For an institution on the D4, this option would be ATMS while ONLN would be PROD.	Y or N
	OP21		Option Byte 21	
320	OP21 USTK		Institution Uses the Stock System The new bit is set when the client wants to use the Stock Certificate system in CIS.	Y or N
320	OP21 LMTS		Use CDT ACH Send/ Receive Limits? When this bit is set the inst may setup and F/M ACH send and receive limits per account. Totals of Customer Directed Transfers in/out are limited by fields on the individual deposit account masters. The fields are stored in the MZ as MTD month to date and previous month to date PMTD. They are cleared out at month end.	Y or N
320	OP21 ADMF		Use Deposit Stmt Ad Msg Format in CIM GOLD? Default is N. If this option is set, the deposit statement advertising messages will be formatted for printing as displayed in CIM GOLD. Otherwise, the deposit statement advertising messages will be printed centered.	Y or N
320	OP21 UTLT		Use Teller Limits for Loan Transactions? Option enables checking of loan transactions against the teller limits.	Y or N
320	OP21 RTBB		Use Rates by Branch? This option allows institution to use branch product code override records to change rate quotes by branch.	Y or N
320	OP21 PRFU		Send UCF Through Proof? Does the bank (option BANK equals "Y") send Uncollected Funds through Proof? This means that any transactions with uncollected funds done by the teller on MEMO accounts will be MEMO and will be dropped the next day. The items that come through proof will add live uncollected funds.	Y or N
320	OP21 IGBD		Ignore Balloon Date on Payments? If the option is set to "Y" balloon dates on payments can be overridden by the teller with an SOV. Caution: If this option is on, balloon dates will not stop payments from posting during afterhours functions.	Y or N
320	OP21 SCAN		Enable Scanners in CIM GOLD? If this option is "Y," CIM GOLD will allow bar code and magnetic strip scanners to be used.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
321	GTCA		GOLD Teller Clearing Account This is the G/L clearing account for journal transactions in multiple transaction mode of CIM GOLD GOLD Teller.	Y or N
322	OFAC		OFAC Options These options are set by the CIM GOLD screen in GOLD Services institution options. This screen will give full explanations.	Y or N
322	OFL1		OFAC Only Exact Last Names 1st word?	Y or N
322	OFLA		OFAC Only Exact Last Names All words?	Y or N
322	OFF1		OFAC Only Exact Last Names 1st word?	Y or N
322	OFFA		OFAC Only Exact Last Names All words?	Y or N
322	OFO1		OFAC Only Exact Last Names 1st word?	Y or N
322	OFOA		OFAC Only Exact Last Names All words?	Y or N
322	OFLM		Last Name Match if the First Word Match?	Y or N
322	OFMS		Show Mssg if No Matches Found in OFAC?	Y or N
323	OFCL		OFAC Match Level OFAC match sensitivity: 0 means "Match on Last and First Names in OFAC (Will Return the Least Matches)" 1 means "Only Match on Last Names in OFAC" 2 means "Match on Last or First Names in OFAC (Will Return the Most Matches)" These options are set by the CIM GOLD screen in GOLD Services Institution Options. This screen will give full explanation.	Y or N
324	FMIN		Minimum Tran Amount for Neg Fee When an institution uses options NGCH, NGFE, and/or NSFF and a transaction takes the account negative, this option is used to set a limit based on transaction amount before charging a fee. If the transaction amount is equal to or less than this amount the fee will not be charged.	Y or N
325	DLYF		# of Days to Delay Acct Analysis Fees This will determine the number of days after the cycle date to delay charging account analysis fees. Valid values for this field are 0-20. If zero, then charges occur on cycle date.	Y or N
326	COPT N		CIS Options This option byte is used for transitioning to the changes to CIS for filtering accounts by Personal/Non-personal and for signaling the use of the P0 (P-zero) phone records and E0 (E-zero) email records. P0E0 (P-zero, E-zero) indicates that the newer phone and email records are used.	Y or N
326	P0E0		Use the Phone and Email Records	Y or N
326	PCIC		PCI DSS Compliant Card Processing If this option is set, debit and ATM card numbers will be masked throughout the system, and all sensitive card data will be stored and processed securely according to payment card industry data security standards (PCI DSS).	Y or N
327	ARCH		Archive Set Number GPS uses this BL2 to store the IMAC set number of online loan history that has been moved to archive.	Y or N
328	DMIN		De-Minimis Amount for Neg Fee This is the amount that an account can go negative or more negative without an automatic negative fee from the afterhours and ATMs. The afterhours is controlled by option NGCH and charges NGFE amount. The ATMs are controlled by option NSFF and charges NGFE amount.	Y or N
329	NMIC		Number Months Inactive to Close Cards This option specifies the number of months of inactivity on an ATM or debit card for the system to automatically mark the card as closed. History of the update is written so that a close request can also be sent to the institution's third-party EFT provider. If this option is blank, the system will not close cards automatically. The value can be 0 to 255 months.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
330	DTIM		Time to Hold Immediate ACH Debit Posting By default, any ACH batch that contains credits and is effective on or before the current date will be posted during the day (i.e. will not be held for afterhours processing). This is true whether the batch contains all credits or is a mixture of debits and credits. If option DTIM contains an HHMM time value, then any batch containing debits (whether it contains credits or not) will be held until after the time specified in this option. (Note: FPS GOLD posts ACH every hour on the hour throughout each business day.)	Y or N
331	CTRA		Currency Transaction Report Amount Any amount of cash in or cash out over this limit will trigger a CTR form to print from the teller system.	Y or N
332	OP22		Option Byte 22	
332	PDCK		Post Duplicate Checks with Warning? Post duplicate checks with a warning in GEM. If this option is off, the checks will reject as duplicates.	Y or N
332	APPB		Allow Payments Past Balloon Date? Allow loan payments to post on the account after the balloon payment date.	Y or N
332	XNAM		Use Acct Owner Name for ACH Originator	
332	ECOW		Estatement Loan Changes on Web?	
332	DFPO		Default Payoff Fields to Pending Online Applications?	
332	NWSC		Use Unlimited Service Charges? New Service Charges—This option will allow the institution to use unlimited service charges.	
332	CUFI		Credit Union Financial Institution? If this option is set, then the financial institution is a Credit Union.	
332	OIMD		Old Deposit Statements Image Delay? Remove the current interest rate from the old deposit statement (FPSAH80-FPSAH82) and the new deposit rendered statements.	
333	MVOF		No. Days to Keep RBLOGS on IMAC62 For programs to know how to move older FPWB and FPWN records to the archive file on IMAC 64.	Y or N
334	MVDL		No. Days to Keep RBLOGS on IMAC64 For programs to know when to delete archived records for RBLOGS FPWB's and FPWN's.	Y or N
335	IEGL		G/L e-ACH Offset account (17 digits) When an eACH batch is submitted by a commercial customer through online banking, the system automatically generates offsetting deposit or withdrawals to the originating deposit account. By default, separate transactions are generated to offset the net of the external transactions and the net of the internal transactions, in order to keep the general ledger in balance. This means that the originating account could have multiple transactions, none of which are the exact amount of the batch. If option IEGL is populated with a valid G/L account number, then a single offsetting deposit or withdrawal will be posted to the originating account for the total amount of the eACH batch. A single G/L transaction to the account specified in this option will then be generated to offset the net of the external transaction.	Y or N
336	KPSV	DEP	# Months Savings History Archived This is the total number of months history can be kept (live + archived) for savings accounts. Banks can optionally keep history longer at a discounted price, for Web and history viewing. Institution must have an IMAC24 set up before this is set. This is optional. Note: If the account has 12 months in DMHSTS (keep history) and 18 months in this option, then 6 months of history will be archived.	Y or N

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
337	KPCD	DEP	<p># Months Certificate History Archived This is the total number of months history can be kept (live + archived) for certificate accounts. Banks can optionally keep history longer at a discounted price, for Web and history viewing. Institution must have an IMAC24 set up before this is set. This is optional.</p> <p>Note: If the account has 12 months in DMHSTS (keep history) and 18 months in this option, then 6 months of history will be archived.</p>	Y or N
338	KPCK	DEP	<p># Months Checking History Archived This is the total number of months history can be kept (live + archived) for checking accounts. Banks can optionally keep history longer at a discounted price, for Web and history viewing. Institution must have an IMAC24 set up before this is set. This is optional.</p> <p>Note: If the account has 12 months in DMHSTS (keep history) and 18 months in this option, then 6 months of history will be archived.</p>	Y or N
339	ELNC		Estatement Loan Bill Cycle	
340	ECLB		Estatement Commercial Loan Bill Code	
341	ECLD		Estatement Commercial Loan Bill Days	
342	BNFL		Branch Number for Leases	
343	AITX	DEP/LN	<p>Alternate Customer Number Text If this option contains a value, then an additional ID number may be assigned to a person, organization, or trust in CIS. The value entered on the person, organization, or trust will be displayed in a number of places throughout the system and will be labeled with the text entered in this option. This field can be 20 characters long. If this field is left blank, then the alternate customer number field will not be displayed in CIM GOLD.</p> <p>For clients that require a 1042-S form, this field can be used to populate the Unique Form Identifier field at year-end. The form can hold 10 digits; if more than 10 are entered, the last 10 will be used on the form. The client can name the field whatever they want to make it clear for their employees. It is a required field in IRS GOLD and must be entered before it can be sent to the IRS by FPS GOLD.</p>	
344	UPEN		<p>Use Partial Pennies When accruing interest, save the partial pennies until it reaches a full penny. Do not round. The only time it will be earned is with a manual accrual by teller file maintenance.</p>	
344	CFEP		<p>Calculate Forecast Escrow in Payoff? If this option is set to "Y(es)," then when a payoff is calculated, it will look for escrow paid in arrears and calculate one more escrow payment amount, if needed.</p>	
344	OTRP		<p>Overpayment to Reserves in Payoff? If set to "Y(es)," then instead of running a G/L transaction for the overpayment amount, the system will credit the reserves.</p>	
344	DEAP		<p>Delay Escrow Analysis in Payoff? If set to "Y(es)," the payoff will add action code 196 instead of action code 96 for analysis. This will be added without a date. The institution will need to manually add the date when they are ready to run the final escrow/reserve disbursement and run the analysis (FPSRP339).</p>	
344	HFAD		<p>Hold Full ATM Deposit Amount If this option is set, ATM deposits that post as check-in will not release \$200 to be available next day, but will hold all funds deposited according to the institution's uncollected funds rules.</p>	
	OP23		Option Byte 23	

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
344	OP23 PACE	DEP	Post ACH Credits Early If this option is set, we will take into account Fed and FPS GOLD holidays and will not count them as a business day when figuring out which batches to post early. Mixed Debit and Credit batches will wait and post normally on the effective date. Note: This process will impact balancing the Fed account, since the ACH will be posting prior to settlement dates. See Op24 - PCFH (Use Fed Holiday Posting ACH Early) to include non-FPS GOLD holidays.	
345	OP23 GLDE	G/L	Put IRS Owner Name in G/L Description? When this option is set to "Y(es)," all non-summarized loan or deposit system transactions passed through the Autopost (CIM GOLD > GOLD Services > Autopost Setup > Autopost Parameters, Summarize on Recap field unchecked) will place the Last Name, First Name of the IRS Owner associated with the transaction in the G/L history Description field. The G/L Description field will be displayed as follows: Position 1–10: IRS Owner Last Name, First Name Position 11: Blank Position 12–25: The original first 14 characters of the description	Y (any value other than Y means the option is not turned on)
	OP24		Option Byte 24	
346	OP24 VERR		Verify Card Reversals Before Posting If an ATM or debit card transaction times out, some processors immediately send a reversal followed by a force-post of the original transaction, if they approved the transaction in stand-in. With this flow, if the original transaction didn't post for some reason, the system reverses a transaction that didn't happen. If this option is set, the system will attempt to detect this scenario and not post the reversal if the original transaction wasn't posted.	
	RPBR		Inst. Uses Reporting Branch If this option is turned on, the institution will use the Reporting Branch (instead of Office Number) in Loans and Deposits to sort and produce reports.	
	SPDR		Roll Due Date When P/I Constant Is Not Satisfied When this option is set, a payment that posts which is equal to or greater than the P/I constant on the loan will roll the due date even if the P/I constant was not satisfied. For example, fees or late charges could have been paid first in the payment.	
	COCK		Allow Counter Check Design and Print A new system to be able to Design and Print Counter Checks from GOLD Teller has been created. When this option is set to "Y" (Yes), a setup fee can be charged to institutions to begin using the new system.	
	DADS		Detailed ACH Description When this option is set, PPD transactions that carry a TORC 305 and CCD transactions with any TORC will have the ACHID# added right justified as part of the history and statement description.	
	MBDH		Add More Button for Deposit History When the MBDH option is set to "Y," a <More> button will be made available on the Deposit History Screen. Clicking this button will allow the screen to display additional account history.	
347	EADD		E-ACH Hold Additional Days When this option has a value in it, the system will add the number of business days specified in this option past the effective date of the eACH to the hold that is created on eACH debit batches or the debit portion of an eACH batch. This will hold funds coming back to the account until they have cleared.	
348	EXPN		EXPERIAN CR BUREAU SUBSCRIBER NUMBER	
349	TRNU		TRANS UNION CR BUREAU SUBSCRIBER NUMBER	
350	EQUF		EQUIFAX CR BUREAU SUBSCRIBER NUMBER	
351	INNO		INNOVIS CR BUREAU SUBSCRIBER NUMBER	
352	ADAI		ATM Deposit Amount Available Immediately If this option contains a value, the amount entered will be made available immediately for check or envelope deposits made at the ATM, and the remaining amount of the deposit will be made available on the next business day. For example, if this option contains a value of \$500.00 and a \$2,300.00 check deposit is made at the ATM, \$500.00 will be made available immediately, and the remaining \$1,800.00 will be made available on the morning of the next business day. Enter the dollar amount without a decimal. For example, if the amount they want to make available is \$500.00, enter "50000."	

OPTION NUMBER	OPTION NAME	SYSTEM	DESCRIPTION / NOTES	OPTION REQUESTED
	RAAS		Reject All ACH Suspects When this option is set and an ACH stop payment exists, if the ACH item presented matches either the Originator Name, Originator Company ID, Individual Name, or Amount Last Received, the ACH transaction will reject and be sent to the exception file as an unposted ACH stop. If this option is <i>not</i> set, all fields will need to match in order for the item to reject; otherwise, the item will be posted to the account and sent to the exception file as a stop suspect.	
353	BSCS		Balance That Shows on Customer Search This option will determine what Deposit Balance is displayed on the CIS Customer Search and the <F9> Account List view in CIM GOLDTeller. The option allows each bank to decide if they want the Current Balance (C), Payable Balance (P), or Available Balance (A) displayed in the balance column when the Customer Search displays. The default balance displayed is the Current Balance.	
	OP25		Option Byte 25	
354	NCOR		Nonaccrual, Charge-Offs and Recoveries This option will allow file maintenance to the new nonaccrual, charge-off and recoveries screen. It will enable access to run the new charge-off transactions and disable the current charge-off transactions.	
	R3AS		Reject ACH Suspects on Three Field Matches When this option is set and an ACH stop payment exists, if the ACH item presented matches on the Originator Name, Originator Company ID, and Individual Name, the ACH transaction will reject and be sent to the exception file as an unposted ACH stop. This option must be turned on if the bank is using the ACH Positive Pay eBanking feature. Also, if RAAS option is set simultaneously, the RAAS option will take priority.	