



GOLD Exception Manager in CIM GOLD

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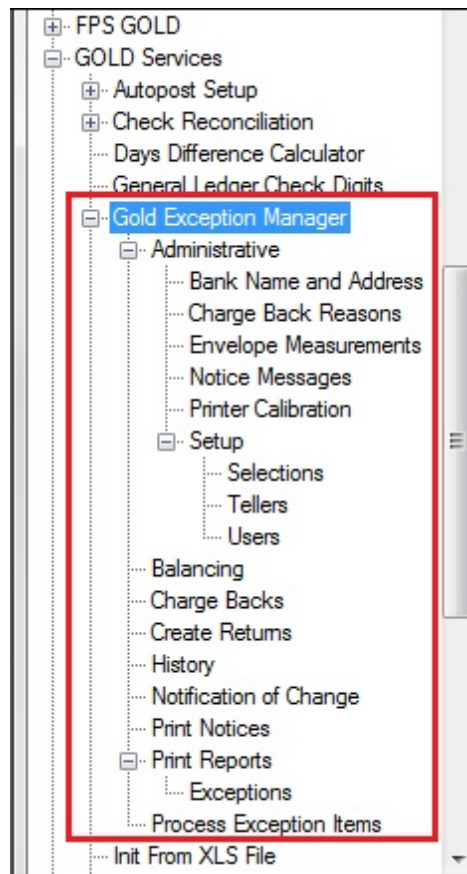
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GOLD ExceptionManager Overview

GOLD ExceptionManager® is designed to process exception items failing to post to deposit and loan accounts through inclearing checks, ACH, ATM, POD, lockbox, and automated loan payments. When an item is received and it cannot be posted to the account because of holds, balances, dates, etc., the system sends that item to GOLD ExceptionManager, where you can quickly view, report, process, and print customer notices for exception items. It includes balancing capabilities and the option to allow users to enter manual return items, chargebacks, and notifications of change. Exception items are stored on the system for 60 days and then deleted.

GOLD ExceptionManager (also referred to as GEM) operates within CIM GOLD under the GOLD Services menu in the left tree navigation, as shown below. CIM GOLD is a user-friendly environment that allows you to easily move from working accounts in GOLD ExceptionManager to viewing other information concerning that account in the Deposit, Loan, or CIS systems, then back to GEM again. Changes that you make are stored on the host, are permanent, and will affect everyone else connected to your institution.



You must be set up with proper security in order to use GOLD ExceptionManager. Security determines what can be accessed by each operator and is set up by your institution's security officer. For more details on setting up security for GOLD ExceptionManager, see [Setting Up Security](#).

See also [Suggestions for GOLD ExceptionManager Use](#) for useful information on how to use GEM everyday.



Under the GOLD ExceptionManager tree view are a number of screens you can use to quickly handle your daily exception records. The first set of screens, under Administrative, are usually only set up once and change occasionally, so that GEM-specifications work exactly how your institution needs them to function.



Setting Up Security

Before you can use [GOLD ExceptionManager](#), security must be set up for each employee that will handle exception items and create other notices, such as charge back items and notifications of changes.

NOTE

Someone in your institution (probably a supervisor or officer) must have security to the Security > Setup screen in CIM GOLD in order to set up preferences and options for GOLD ExceptionManager. The security setup options are found on the Security > Setup screen, System tab, under GOLD ExceptionManager in CIM GOLD

Complete the following steps to set up security for GOLD ExceptionManager. **Note:** These steps can only be accomplished by your institution's security supervisor.

1. On the Security > Setup screen, select the **Employee** radio button, then select the employer's name from the Employee list view. The employee must already be set up in the CIM GOLD system before their name will be displayed in this list view. For more information about setting up employee security, see the [Setting Up Security section](#) in the CIM GOLD User's Guide. If they are tied to a profile, you must access it.

There are two tabs with GOLD ExceptionManager options: the CIM GOLD tab and the System tab. The options on the CIM GOLD tab determine which screens this user has access to under the GOLD Services > GOLD ExceptionManager tree view. The options on the System tab determine which functions within GEM this user will be allowed to process, as explained below.

2. Click the CIM GOLD tab, and scroll to the GOLD ExceptionManager selection (under GOLD Services) and expand it, as shown below:



The screenshot shows the 'CIM GOLD' System Field Level Security Setup screen. The 'Gold Exception Manager' section is highlighted with a red box. It contains the following items and their access levels:

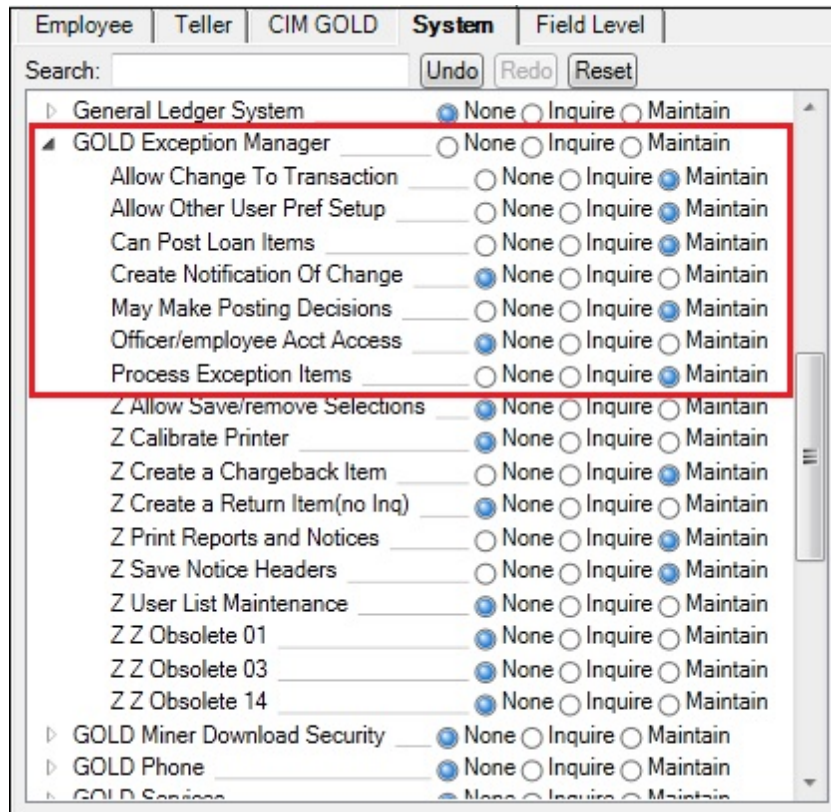
- Deposits: None (selected), Inquire, Maintain
- GOLD Services: None (selected), Inquire, Maintain
 - Autopost Setup: None (selected), Inquire, Maintain
 - Check Reconciliation: None (selected), Inquire, Maintain
 - Days Difference Calculator: None (selected), Inquire, Maintain
- Gold Exception Manager** (highlighted): None (selected), Inquire, Maintain
 - Administrative: None (selected), Inquire, Maintain
 - Bank Name and Address: None (selected), Inquire, Maintain
 - Charge Back Reasons: None (selected), Inquire, Maintain
 - Envelope Measurements: None (selected), Inquire, Maintain
 - Notice Messages: None (selected), Inquire, Maintain
 - Printer Calibration: None (selected), Inquire, Maintain
 - Setup: None (selected), Inquire, Maintain
 - Selections: None (selected), Inquire, Maintain
 - Tellers: None (selected), Inquire, Maintain
 - Users: None (selected), Inquire, Maintain
 - Balancing: None (selected), Inquire, Maintain
 - Charge Backs: None (selected), Inquire, Maintain
 - Create Returns: None (selected), Inquire, Maintain
 - History: None (selected), Inquire, Maintain
 - Notification of Change: None (selected), Inquire, Maintain
 - Print Notices: None (selected), Inquire, Maintain
 - Print Reports: None (selected), Inquire, Maintain
 - Exceptions: None (selected), Inquire, Maintain
 - Process Exception Items: None (selected), Inquire, Maintain
 - Init From XLS File: None (selected), Inquire, Maintain
 - Institution Options: None (selected), Inquire, Maintain

Security > Setup Screen, CIM GOLD Tab

Note: If the items are grayed out, as in the example above, the employee is tied to a profile(s) and you need to access the profile to make changes.

- Next to all of the possible GOLD ExceptionManager screens you want this employee to have access to, select the **Maintain** radio button. Select the **Inquire** radio button if you want the employee to only have inquiry access. Select **None** if you don't want the employee to have access of any kind.
- Click <Save Changes>. The employee should now have security to access those GOLD ExceptionManager screens that you designated. For more detailed descriptions of each of these screens, see the links on the [GOLD ExceptionManager Overview](#).
- Access the System tab and scroll to the GOLD ExceptionManager selection and increase it, as shown below:





Security > Setup Screen, System Tab

Any option with "Z" in front is obsolete.

6. Next to all of the possible GOLD ExceptionManager options you want this employee or profile to have access to, select the **Maintain** radio button. Select the **Inquire** radio button if you want the employee to only have inquiry access. Select **None** if you don't want the employee to have access of any kind.
7. Click <Save Changes>. The employee should now have security to access the GOLD ExceptionManager functions that you designated.

Description of Functions

The following table provides descriptions of the security options on the System tab (shown above) for GOLD ExceptionManager.

<p>Allow Change to Transaction</p>	<p>If an exception item is in the file with an incorrect transaction code, this security allows the change of the transaction code to the correct one. For instance, sometimes a loan check will be processed with the wrong account number, and in the exception file, it looks like a deposit account check. You can change it to the miscellaneous debit transaction that it should be, or vice versa, with this security option turned on.</p> <p>To change transactions, right-click an exception item in the Process Exception Items list view and select "Change Exception" or double-click an exception item in the list view. The Change Exception Information dialog box is displayed. If you have</p>
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	<p>this security option set, you will be able to make applicable changes on the Change Exception Information dialog box.</p>
Allow Other User Pref Setup	<p>This security option allows the setup of User Preferences and Selections for other users. Generally, this will be done by each employee, but it can be, if security allows, handled centrally. Preferences and selections need to be set up for every user that will log on to GOLD ExceptionManager.</p>
Can Post Loan Items	<p>This security option is used to give access to post actions to loan exceptions from GOLD ExceptionManager. Any supervisor or teller overrides pertaining to the transaction will be overridden and the loan transaction will be posted. If a higher override is required, the exception must be handled in GOLDTeller. If this option is selected, the Current User field group will be set to Posting Items on the Process Exception Items screen.</p>
Create Notification of Change	<p>Select this security option to allow users to create a notification of change record that will be sent to the Federal Reserve Bank. If a notification of change is created, it will be sent with the other ACH returns for the day. This record indicates to the originator the information that needs to be changed (for example, the account number or name of the customer). Security for this option should only be given to select personnel.</p>
May Make Posting Decisions	<p>This security option allows the processor to handle each exception item in a "decision-making" mode. If this option is set and the Decisions Only field is selected on the Process Exception Items screen, then each exception item can be marked with what status the item should be handled. A teller number is required for this feature. If this option is selected, the Decisions column should be added to the user preference setup to indicate what the decision is for each exception.</p>
Officer/Employee Acct Access	<p>This security option is used to give access to see and post officer and employee exceptions in GOLD ExceptionManager. If this option is set to None, then accounts that are coded with employee (DMDEMP=Y) or officer (DMOFAC=Y) will not be shown on any screen or report for the employee handling the items.</p>
Process Exception Items	<p>This security option is used to give access to actually process returns, pay items, unpost items, post fees, etc. Setting this option will allow the employee to perform all the functions on the Process Exception Items screen that are not already singled out with other security options. A teller number is required to be set up to be able to post the exceptions (all monetary transactions require a teller number).</p> <p>A separate screen is used to assign the teller numbers that will be used in this and any other monetary function in this system. If the teller number is blank on the user list, the actions buttons will be grayed out on the Process Exception Items screen in GOLD ExceptionManager.</p>



Suggestions for GOLD ExceptionManager Use

GOLD ExceptionManager is made of three components.

1. The first allows you to take actions on exception items through the Process Exception Items screen.
2. The second component prints reports of the exception items.
3. The third component prints paid and return notices for the exception items.

Feel free to adapt the system to your institution's own way of doing things. The following are recommended procedures for using the system.

FPS GOLD suggests you perform the following steps every day:

1. **Download exception items:** Before you can process exception items, you must first download them. You can download exceptions from the previous night or a date you specify. For more information on how to do this, see [Download Exception Items](#).
2. **Balance the exceptions file:** Balance the exceptions file using the [GOLD Services > GOLD ExceptionManager > Balancing screen](#).
3. **Print all exception items or make decisions online:** This step prints a report that shows all of the exception items from the previous night's processing. You will need to print a report that is applicable to the exceptions you want to process. For example, if you are in charge of processing the ACH exceptions, then you would print a report that only includes ACH items. Your security administrator can set up specific selections for your institution's needs. For information on how to do this, see [Selections help](#). This report will be used as a check-off list for Step 4. For instructions on how to print the Exception Item Report, see [Exception Item Report](#).

You can also designate an employee at your bank to make online decisions on how to handle each item. That person can mark each item on the Process Exception Items screen by selecting the [Decisions Only](#) radio button in the Current User box, then applying those decisions to the exception items. Then another employee can actually perform those decisions. Security must be set up for each employee to do this. See [Setting Up GEM Security](#).

4. **Decide how to handle each item:** On the [Exception Item Report](#), review each item and decide how you would like to handle it. Some items may not require any action. Others may require a combination of the options below:

- Post with fee
- Post, no fee
- Return with fee
- Return, no fee
- Bank of First - Deposit (only for returned checks)
- Charge fee
- Disregard

Each exception without a status must have an action taken. Many institutions create a form of shorthand to mark their reports: R for return, RF for return with fee, P for post, C for charge, etc. If an item has no status, and you are not going to pay or return it, you must disregard it in order to balance the file. Once you have marked the report by hand, move to the next step of taking action on each exception item. You can also make decisions using the Process Exception Items screen, as described in step 3 above.



If a fee was already assessed to an item in the afterhours, you will not be able to assess another fee to that item. In fact, you will not be able to do any actions that have already been performed to that item. You can, however, correct the current status and reprocess the exception item.

5. **Take action on each exception item:**

Each exception item requires an action. Possible actions are:

- 1 - Post With Fee
- 2 - Post, No Fee
- 3 - Return With Fee
- 4 - Return, No Fee
- 5 - Charge Fee
- 6 - Disregard
- 7 - Bank of First Deposit (only for returned checks)

For more information on actions, see [Actions](#) on the Process Exception Items screen.

6. **Print inclearing returned checks report:** For inclearing checks that are returned, you can either FAX or e-mail your return items to your correspondent (e.g., FISERV, Union Bank, FHLB, etc.), or FPS GOLD can send a transmission to your correspondent for you, if this has been set up for you. For more information on how to print an Inclearing Returned Checks Report, see the [Print Inclearing Returned Checks Report section](#).
7. **Print full report for records:** You may want a hard copy of the actions the system performed and a record of the exception items for the day. After 60 days, the paper copy will be the only record you have of the exception items. Exception items are stored on the host for 60 days. You may have more days saved on your PC.

For more information on how to print a full report for your records, see [GOLD Services > GOLD ExceptionManager > Print Reports > Exceptions screen](#).

8. **Print overdraft, return, and paid notices:** You can print overdraft, return, and paid notices for customers. For more information on how to do this, see [GOLD Services > GOLD ExceptionManager > Print Notices screen](#).



Administrative

The Administrative screens are used to set up how [GOLD ExceptionManager](#) works for each individual user. Only those with specific [security](#) can make changes to these screens.



Bank Name and Address

Use the Bank Name and Address screen (located under GOLD ExceptionManager > Administrative) to enter your bank's name and address information. Security to this screen should be limited. This address is printed on notices, reports, or any other communication you produce through GOLD ExceptionManager and send to your customers. If you use letterhead for your notices, leave this information blank.

When first accessing this screen, the bank information that has previously been entered by someone at your institution will be displayed. You can change this information as needed. Click <Refresh From Host> to retrieve the institution option name and address information used for your bank.

If you have customized this address for each branch or department, you should not refresh the return address.

You can file maintain the address at any time, and once you have, the changes will remain the same until you change them again.

The following is an example of the Bank Name and Address screen:

Bank Name	<input type="text" value="FPS GOLD Bank"/>
Address Line 1	<input type="text" value="1525 W. 820 N."/>
Address Line 2	<input type="text"/>
City	<input type="text" value="Provo"/>
State	<input type="text" value="UT"/>
Zip Code	<input type="text" value="84601"/> - <input type="text"/>
<input type="button" value="Refresh From Host"/> <input type="button" value="Save Changes"/>	

GOLD Services > Gold Exception Manager > Administrative > Bank Name and Address Screen



Charge Back Reasons

The Charge Back Reasons screen under GOLD ExceptionManager > Administrative allows you to set up institution-defined reasons for chargebacks if the system-defined codes don't meet your needs. The system-defined reasons will also be displayed on the right of this screen. Security to this screen should be limited.

Once you have defined your own chargeback reasons, they will be displayed in the **Reason For Return** drop-down list when creating new chargeback items using the [GOLD Services > GOLD ExceptionManager > Charge Backs screen](#) (see the following example).

To create a new chargeback reason:

1. Click <Create New>. The **Description** field will open for data entry.
2. Enter the description for the chargeback reason your institution wants to use in the **Description** field. This description should be different from any of the descriptions listed under **System Defined Reasons** on the top right of this screen.
3. Click <Save Changes>. The chargeback reason is saved and displayed in the list view. This reason can be used by anyone at your institution when creating a new chargeback.

The following is an example of the Charge Back Reasons screen:

Reason	
Duplicate	
Wrong Address	
Bankruptcy	
Verification Needed	

System Defined Reasons
Account Closed
Amounts Differ
Dated Ahead
Endorsement Missing
Endorsement Not As Drawn
No Account
Non-sufficient Funds
Not On Us
Not Subject to Check
Refer to Maker
Signature
Uncollected Funds

Description

GOLD Services > Gold Exception Manager > Administrative > Charge Back Reasons
Screen



Notice Messages

Use the Notice Messages screen under GOLD ExceptionManager > Administrative in the left tree navigation to set up messages to be printed on specific notice types. You can set up messages to be included with combined notices, paid notices, return notices, overdraft notices, and charge back notices. Security to this screen should be limited.

The Notice Type column on this screen is pulled from entries made on the [GOLD Services > Institution Options screen, GOLD ExceptionManager tab, General tab](#). What you enter in the **Heading** fields on that tab will be pulled over into the list view on this screen (see the following example).

GOLD Services > Institution Options Screen > GOLDEXCEPTION Manager Tab, General Tab

Notice Type	Notice Message
Combined Notice (full page notice)	Combined message.
Paid Notice (three notices per page)	THE ITEM(S) LISTED ABOVE WAS PAID, AND A FEE MAY HA
Return Notice (three notices per page)	THE ITEM(S) LISTED ABOVE WAS RETURNED AND A FEE MA
Overdraft Notice (three notices per page)	THE AMOUNT LISTED ABOVE WAS TRANSFERRED TO YOUR
Chargeback Message	The item(s) listed were recently deposited into your account and

Notice Heading: Paid Item Notice

Notice Message: THE ITEM(S) LISTED ABOVE WAS PAID, AND A FEE MAY HAVE BEEN ASSESSED TO YOUR ACCOUNT.

Save Changes

GOLD Services > Gold Exception Manager > Administrative > Notice Messages Screen



On the Notice Messages screen, select the notice type in the list view, and the previously entered message will be displayed in the **Notice Message** field below. Make any needed changes to this message, then click <Save Changes>. If this is the first time setting up this notice type, enter the message you want printed on these types of notices in the provided field, then click <Save Changes>.

When you process that type of notice (through the Print Notices screen), the message will be printed on the notice, as shown in the following example:

Paid Item Notice			
Transaction Date: 10/03/2012	Check# or Payee	Amount	Exception Reason
Account Number: 01 101010 06	608	-300.00	Non Sufficient Funds
Account Balance: 221.75			
Fees: 0.00			

James Joyce
123 Apple Street
Provo, UT 84606

FPS GOLD Bank
1525 W. 820 N.
Provo UT 84601

THE ITEM(S) LISTED ABOVE WAS PAID, AND A FEE MAY HAVE BEEN ASSESSED TO YOUR ACCOUNT.

For more information on additional notice options and how to print notices, see [GOLD Services > Institution Options screen](#) and [GOLD Services > GOLD ExceptionManager > Print Notices screen](#).



Printer Calibration

Before printing any 3-up notices from GOLD ExceptionManager, you must calibrate your printer. Failing to do so will cause notices to print improperly when printed to paper. Security to this screen should be limited.

Note: This screen will only need to be set up once if you use 3-up notices. If you only use one-page notices, you will not need to calibrate your printer.

The default settings for this screen are the most common settings for printers. Based on your network setup, operating system, printer, and print drivers, you may need to adjust the settings so that all printing for GOLD ExceptionManager has half-inch from all four edges and that the two lines print exactly on the perforation of an 8 1/2" by 11" sheet of paper.

You may need to repeat this process for every GOLD ExceptionManager user if they are going to print notices.

Complete the following steps to calibrate your printer:

1. From the **Configuration for Printer** drop-down list, select to which printer you want your notices to print.
2. Click <Preview Test Page>. A test page will appear on your screen displaying how your notices will print.
3. Click <Close>. You will return to the Calibrate Printer screen.
4. According to how your test page looked, adjust the margins using the six fields for the top margin setting, first perforation setting, second perforation setting, bottom margin setting, left margin setting, and right margin setting, respectively.
5. Once you've adjusted the settings, return to your test page by clicking <Preview Test Page>. If the margins line up the way you want, proceed to step 7. If not, repeat steps 4 through 6 until you get the results you want.
6. You can print a test page to the printer you selected by clicking <Print Test Page>. If the document lines up with half-inch margins and the two lines are exactly at the one-third and two-thirds positions on the page, your printer has been successfully calibrated. If not, repeat steps 4 through 7 until it does.
7. Click <Save Changes>.

For more information on additional notice options and how to print notices, see [GOLD Services > Institution Options screen](#) and [GOLD Services > GOLD ExceptionManager > Print Notices screen](#).

The following is an example of the Printer Calibration screen:



Configuration for Printer: Adobe PDF

0.40000 ▲▼ Top margin setting should print a line across the page 1/2 inch from the top of the page.

3.50000 ▲▼ First perforation setting should print a line across the first perforation.

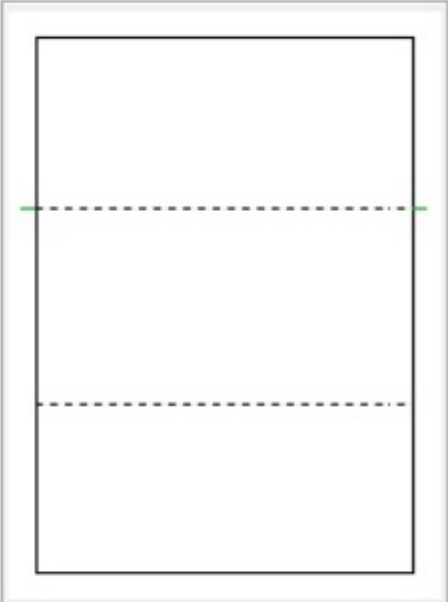
7.15000 ▲▼ Second perforation setting should print a line across the second perforation.

0.70000 ▲▼ Bottom margin setting should print a line across the page 1/2 inch from the bottom of the page.

0.25000 ▲▼ Left margin should print a line down the page 1/2 inch from the left edge.

0.25000 ▲▼ Right margin should print a line down the page 1/2 inch from the right edge.

Reset to Default Settings Preview Test Page Print Test Page Save Changes



GOLD Services > Gold Exception Manager > Administrative > Printer Calibration Screen



Setup

The Setup screens are used to set up how [GOLD ExceptionManager](#) works for each individual user. Only those with specific [security](#) can make changes to these screens.

Setup Selections

Different categories or "selections" can be set up for all the different departments or job duties that your institution uses for exception item processing. Someone with security to this function can set up predefined selections for themselves and everyone else at your institution. For example, you may want a separate selection category for the loan exceptions, one for returned checks, returned ACH, and so on.

Many of the screens in GOLD ExceptionManager allow you to choose a different selection to view. Once you choose the selection, only those specific exceptions will be displayed for you to work with. Security to this screen should be limited.

The following is an example of the Selections Setup screen.

Selection

All Items

Exception Item Sources

Inclearing Checks

On-Ups Inclearing Checks

ACH Items

ATM Items

Proof Of Deposit Items

Loan Items

Inbound Returns

Outbound Returns

FPS

Exception Item Actions

Posted

Returned

Disregarded

No Action Yet

Fee Charged

No Fee Charged

Reversed

Match on

Any

Only

Miscellaneous Selection Lists

Use all Use list

Branch List

Officer Number List

Item Source

Hold Codes

Transaction Codes

Reasons

Reporting Branch Number

Other Conditions

Host Posted

Overdraft Item

Informational IAT

Correction Transaction

User Created

Employee Or Officer

Exclude These Items

Use Only These Items

GOLD Services > GOLD ExceptionManager > Administrative > Setup > Selections Screen

This screen can be accessed from various screens in GEM, including the following:



- Under Administrative > Setup, click "Selections." This is the only screen where you can set up permanent selections or change already-established selections that can be saved for later use. If you set up selections from other screens (listed below), they will only be temporary selections that will be reverted back to your default the next time you access GEM.
- From the Process Exception Items screen, and then click <Selections>. Changing selections from this dialog are temporary.
- From the Print Notices screen, and then click <Change Selection>. Changing selections from this dialog are temporary.
- From the Print Reports > Exceptions screen, and then click <Change Selection>. Changing selections from this dialog are temporary.
- From the Balancing screen, and then click <Change Selections>. Changing selections from this dialog are temporary.

You can create a selection by completing the following steps:

1. Type in the name you want to assign to this selection in the **Selection** drop-down field. The first eight characters of this title must be unique, and the title must accurately describe the selection. For example, an "ACH Items" selection should only include ACH transactions. If you only want to change an already-established selection, select it from the drop-down list.
2. In the field groups on this screen, check the boxes next to each of the items to be assigned with this selection. See the following table for a brief description on each of the fields on this screen.
3. Click <Save Changes>. The selection will be saved for future use.

To set up a user to always use the designated selection (default selection), use the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#).

See the following definitions of the fields on this screen.

Field	Description
<p>Exception Item Sources field group</p>	<p>In the Exception Item Sources field group, check the boxes next to the source items you want included for this selection. For example, if you wanted only loan exception items to be displayed during processing, you would check the box next to Loan Items and leave all the other sources unchecked. You can select no sources, more than one source, or all exception item sources to be displayed. The source can be a column displayed on reports and screens, such as Process Exceptions Items (see Setup Users for more information).</p> <p>Possible sources include:</p> <ul style="list-style-type: none"> • Inclearing Checks (CHK) (SL_CHK) • ACH Items (ACH) (SL_ACH) • ATM Items (ATM) (SL_ATM) • Proof of Deposit Items (POD) (SL_POD) • Loan Items (LN) (SL_LN)



Field	Description
	<ul style="list-style-type: none"> • Inbound Returns (RTN) (<i>SLIRTN</i>) • Outbound Returns (ORT) (<i>SLOBRT</i>) • FPS - Safe Deposit Box payment exceptions (TORC 375) (<i>SLFPSS</i>) Internal loan transfer payments from deposit accounts (TORC 321)
Exception Item Actions field group	<p>In the Exception Item Actions field group, select which actions you want to use. For example, if you wanted items that have been posted to be selected, you would check the box next to Posted in the Exception Item Actions field group. You can select no actions, more than one action, or all exception item actions to be displayed.</p> <p>Possible actions include:</p> <ul style="list-style-type: none"> • Posted (<i>SLPSTD</i>) • Returned (<i>SLRETD</i>) • Disregarded (<i>SLIGND</i>) • No Action Yet (<i>SLNOAC</i>) • Fee Charged (<i>SLFEED</i>) • No Fee Charged (<i>SLACNF</i>) • Reversed (<i>SLRVRD</i>) <p>Also select whether you want to Match On Any or Match On Only these actions. This feature only works if you have more than one action selected. It works similarly to the "and" and "or" function used on most Internet search engines, with "any" working like "or" and "only" working like "and."</p> <p>The following definitions explain the difference between Match On Any and Match On Only radio buttons (<i>SLMTCH</i>):</p> <ul style="list-style-type: none"> • If the Match On Any button is selected, then any exception item that has any one of the checked actions will be displayed. For instance, if you selected both Posted and Fee Charged, and then selected Match On Any, then any exception item that was either posted, had a fee charged, or both would be displayed. • If the Match On Only button is selected, then only exception items that have all of the checked actions will be displayed. For instance, if you selected both Posted and Fee Charged, and then selected Match On Only, then only exceptions that were both posted and had a fee charged would be displayed. <p>Note: The Posted, Returned, and Disregarded actions are mutually exclusive.</p>
Miscellaneous Selection Lists field group	<p>The Miscellaneous field group allows you to narrow exception items according to branch number, officer number, hold code, transaction code, and reason.</p>



Field	Description
	<ul style="list-style-type: none"> • To narrow by branch number, click the Use list radio button under Branch List (<i>SLUSEB</i>), then type the branch number in the field to the right (<i>SLBLST</i>). You can enter multiple branches using commas and/or dashes (-) for a range of branches. • To narrow by officer number, click the Use list radio button under Officer Number List (<i>SLUSEO</i>), then type the officer number in the field to the right (<i>SLOLST</i>). You can enter multiple officer numbers using commas and/or dashes (-) for a range of officer codes. This is only helpful if you have assigned officer codes to your accounts. • To narrow by hold code, click the Use list radio button under Hold Codes (<i>SLUSEH</i>), then type the hold code in the field to the right (<i>SLHLST</i>). You can also enter the hold code by selecting the Use list radio button and clicking <Get Hold Codes>. A list of hold codes is displayed. At the top of this list is a radio button for Loans and Deposits. Whichever one is selected displays the hold codes from that system. Check the box next to each of the hold codes you want selected, then click <Save>. You will be returned to the Selections screen. • To narrow by transaction code, click the Use list radio button under Transaction Codes (<i>SLUSET</i>), then type the transaction code in the field to the right (<i>SLTLST</i>). You can also enter the transaction code by selecting the Use list radio button and clicking <Get Tran Codes>. A list of transaction codes is displayed. Check the box next to each of the transaction codes you want selected, then click <Save>. You will be returned to the Selections screen. • To narrow by ACH reason, click the Use list radio button under Reasons (<i>SLUSER</i>), then type the reason code in the field to the right (<i>SLRLST</i>). You can also enter the reason by selecting the Use list radio button and clicking <Get Reasons>. A list of reason codes is displayed. Check the box next to each of the reason codes you want selected, then click <Save>. You will be returned to the Selections screen.
Other Conditions field group	<p>You must click on either the Exclude These Items checkbox (<i>SLXCLD</i>) or Use Only These Items checkbox (<i>SLOONLY</i>) in order for the conditions in this box to work. For instance, if you wanted only host-posted items to be displayed, you would click the Host Posted checkbox, then click the Use Only These Items checkbox. If you wanted to exclude all host-posted items from being displayed, you would click the Host Posted checkbox, then click on the Exclude These Items checkbox.</p> <p>Possible other conditions include:</p> <ul style="list-style-type: none"> • Host Posted (<i>SLHPST</i>) • Overdraft Item (<i>SLODFT</i>) • Correction Transaction (<i>SLCORT</i>)



Field	Description
	<ul style="list-style-type: none"> User Created (<i>SLUSCR</i>) Employee or Officer (<i>SLEMPI</i>)

Setup Tellers

Use the Tellers screen under GOLD ExceptionManager > Administrative > Setup in the left tree navigation to set up tellers responsible for processing exception items through GOLD ExceptionManager. These tellers should first be set up under Security > Setup before you start this process. Security to this screen should be limited.

For more information on how to set up tellers, see the [Setting Up a Teller section](#) of the CIM GOLD User's Guide. Additionally, each teller should be set up with proper security for their job functions, such as processing charge backs, returns, or posting exception items. See Setting Up GEM Security for more information.

Once the tellers have been set up in CIM GOLD, you must also assign a teller number to an employee in GOLD ExceptionManager using the Setup > Tellers screen. This step is usually done by your institution's security administrator. We recommend you do not use the same teller number for multiple processors and separate teller numbers from GOLD Teller processing.

To assign a GEM teller number to an employee:

1. Access the GOLD Services > GOLD ExceptionManager > Administrative > Setup > Tellers screen, as shown below:

Username	Teller Number	Show Sensitive
ADAMB	11	
ALACRUA	0	
ALYCIA	0	
BJEFF	8910	Y
BRENDAA	14	
BRETT	0	
BRIAN	72	
BRIANNA	0	
BROOKE	52	
CAROLYN	0	

Show Sensitive Data

Username: SHDUFF Teller Number: 1234

Buttons: Delete, Create New, Save Changes



2. Click <Create New>. The [Username](#) and [Teller Number](#) fields are now open for entry.
3. Enter the **Username** and the **Teller Number** that will be used for this user in the designated fields. The username is the employee's logon name. **Note:** If the username or teller number have already been set up for someone else, an error message will be displayed saying that record is already on file. You will need to delete that username, or select it from the list view and then change the teller number.
4. If this user is also allowed to view sensitive data during exception processing, check the [Show Sensitive Data](#) box. Sensitive data includes CIS information, such as the account owner's name, address, Social Security number, etc. If this box is not checked, those columns and fields for account owners will be displayed with asterisks on the Process Exception Items screen.
5. Click <Save Changes>. The teller number will now be displayed in the list view above.

To delete a username or teller number:

1. Select the **Username** or **Teller Number** from the list view.
2. Click <Delete>. The username or teller number will no longer be displayed in the list view.

Now you can set up the teller with user preferences using the [Setup > Users screen](#).

Username

Entry: User, alphanumeric

F/M: Yes

Mnemonic: UOUNAM

Screen: GOLD Services > GOLD ExceptionManager > Administrative > Setup > [Tellers](#)

Use the **Search** field at the top of the Tellers screen to search for any usernames that have already been set up on this screen. Once you start typing your search letters, the list view below this field will display all matching usernames. Select the username in this list view, and you can make changes to it in the **Username** and **Teller Number** fields below.

To set up a new user, click <Create New>, then enter the eight-character username in this field. This is the same name entered in the **User Name** field on the Security > Setup screen. (See the example below.) There cannot be multiple usernames set up in the list.

Employee	Teller	CIM GOLD	System	Field Level
Employee Number	6000			
User Name	GEMTELLR			
Enhanced User Name	GEMTELLR			
Full Name	GEM TELLER			
Email Address				
Status	Inactive			

Security > Setup Screen, Employee Tab



Teller Number

Entry: User, numeric

F/M: Yes

Mnemonic: UOETLR

Screen: GOLD Services > GOLD ExceptionManager > Administrative > Setup > [Tellers](#)

This field is file maintainable if you select a username from the list view above. You can make changes to the teller number if they have previously been set up. Click <Save Changes> to save any changes. To set up a new user, click <Create New>, then enter the username and the teller number you are setting up.

Once the username and teller number have been established, you can set up user preferences for this user from the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users](#) screen.

Show Sensitive Data

Entry: User, checkbox

F/M: Yes

Mnemonic: UOSSDT

Screen: GOLD Services > GOLD ExceptionManager > Administrative > Setup > [Tellers](#)

Check this box if this user is allowed to view sensitive data when processing exception items in GOLD ExceptionManager. This indicates that the user can view account-sensitive information, such as names, addresses, Social Security numbers, etc. If this box is blank, sensitive information will be shown with asterisks on the Process Exception Items screen, reports, and notices, as shown below:

Item 3 on 11/07/2012 Detail: 01 111101 01

Status | History |

Excep Flds | Excep Msgs | Dep Acct | Dep Stop Payments | More Dep Flds | Dep NSF/UCF Counters | CIS | ACH |

Home Phone *****

Mailing Label *****

Card Number	Status	Exp

Seq	Full Name	SSN/EIN	Work Phone	Other Phone	Other Phone Desc	Type	Email Address	Short Name
1	*****	*****	*****	*****	*****	****	*****	*****
2	*****	*****		*****	*****	*****	*****	*****
3								
4								
5								
6								
7								
8								



Setup Users

The Users screen under GOLD ExceptionManager > Administrative > Setup in the left tree navigation allows you to set up default settings for employees who process exception items through GOLD ExceptionManager. Once these settings have been set up for individual users, they will stay that way until an officer or supervisor with security clearance changes them again through this screen. If [Keep Temporary Selections](#) is checked when a user makes a change to their selections, all other functions will use them. See Setting Up Security for more information on how to allow individuals access to this screen.

These settings mainly affect how information is displayed for users on the GOLD ExceptionManager > [Process Exception Items screen](#). For example, using the Setup > Users screen, you can establish which columns will be displayed on the Process Exception Items screen, whether or not to color credit exceptions (deposits to accounts), and which selection items this employee should be using. Once those settings are established, the Process Exception Items screen will be affected accordingly.

In the following examples, this employee has been set up with an "All Items" selection, credit fields are colored, and the columns selected are displayed on the Process Exception Items screen:

Username: JWILSON Delete

Add

Selection: All Items View Color Credit Exceptions

Teller Number to Use for Processing Exceptions: 2192 Keep Temporary Selections

Hide Count Column

Show Sensitive Data

Field List

Master Field Name
Neg Fees
Available Balance
Balance At Exception
Comments
Decision
Employee Account
Memo Balance
Monetary Holds
O/D Available Balances
Officer Account
OTC Holds
Available Balance

Columns for Exception Item Handling Preferences		
#	Selected Field Name	Column Size
1	Seq	32
2	Status	44
3	Account Number	92
4	Check Number	83
5	Current Balance	88
6	Short Name	156
7	Primary Reason	173
8	Tran Amount	73
9	TORC	42

New Column Size

Add Delete Save Changes

GOLD Services > Gold Exception Manager > Administrative > Setup > Users Screen



Seq	Status	Account Number	Emplc	Primary Reason	TORC	Source	Tran Amount	Tran Code	Av
1	P	01 110183 05	N	Non Sufficient Funds	305	ACH	-21.31	1130	
2	P	01 111608 04	N	Non Sufficient Funds	306	CHK	-519.00	1130	
3	HP	01 112131 08	N	Stop Suspect	305	ACH	403.16	1120	
4	HP	01 112131 08	N	Stop Suspect	305	ACH	87.97	1120	
5	HP	01 112131 08	N	Stop Suspect	305	ACH	222.27	1120	
6	HP	01 112131 08	N	Stop Suspect	305	ACH	371.05	1120	
7	HP	01 112131 08	N	Stop Suspect	305	ACH	183.23	1120	
8	HP	01 113012 06	N	Stop Suspect	305	ACH	-5.00	1130	
9	HP	01 113455 07	N	Stop Suspect	305	ACH	-23.58	1130	

Master Date: 10/10/2012 09:13:14
 # of Except: 338
 Date to Download: 10/10/2012
 Download This Date
 Downloaded Dates
 Refresh Selected
 Current Selection
 All Items
 Selections...
 Show All Columns
 Auto Download
 Hide Data
 Current User
 No Security
 Posting Items
 Decisions Only

Column selection
 Color credit fields
 Default Selections

GOLD Services > Gold Exception Manager > Process Exception Items Screen

To set up a new user:

1. Enter the username of the employee you are adding in the field below the **Username** field.

Username:

NEWBY

2. Click <Add>. If the username has already been established on the Setup > Tellers screen, the teller number of the user will automatically be displayed in the [Teller Number to Use for Processing Exceptions](#) field. If the user has not been set up on the [Tellers screen](#), this field will default to 0. If the teller has already been set up, you can just select the teller's username from the **Username** drop-down list.
3. Choose a selection from the drop-down [Selection](#) field you want this user to have access to. For more information on selections, see [Setup > Selections screen](#). Clicking <View> will take you directly to the Selections screen if you want to make adjustments to the selection.
4. Check the [Color Credit Exceptions](#) box if this employee wants all credit transactions to be highlighted with yellow on the Process Exception Items screen (as shown in the example above).
5. Check the [Keep Temporary Selections](#) box to keep changes made to the selection for all other functions. Once you log off CIM GOLD, the default will be used.
6. Check the [Hide Count Column](#) if you want to hide the Count column from the Process Exception Items screen list view.
7. The [Show Sensitive Data](#) box is file maintained from the [Tellers screen](#). This indicates that the user can view account-sensitive information while processing exception items, such as names, addresses, Social Security numbers, etc.



Now you are ready to set up the columns that will be displayed on the Process Exception Items screen.

8. Under [Field List](#) in the Master Field Name list view, select the column(s) you want added. You can select multiple columns (by clicking <Ctrl> + left-click) or one at a time.
9. Click <Add>. The column(s) will now be displayed in the list view under [Columns for Exception Item Handling Preferences](#) (on the right).
10. Repeat steps 8 and 9 until all the columns you want are displayed in the list view on the right.
11. You can change the order of the columns in the right list view by left-clicking on a heading, holding down the left mouse button, dragging the heading up or down to the desired location, and releasing the left mouse button. However, Seq must be the top position.
12. Click <Save Change>.

Username

Entry: User, alphanumeric

F/M: Yes

Mnemonic: UOUNAM

Screen: GOLD Services > Administrative > Setup > [Users](#)

This field displays the current username selected from the [Tellers screen](#). If you want to set up another user, select a different name from this drop-down list, or manually enter a username in the field below this field and click <Add>. You must have proper security to set up another user (see Setting Up Security). Once you set up that user, it will remain the default setup.

Selection

Entry: User, drop-down list

F/M: Yes

Mnemonic: UOSLNM

Screen: GOLD Services > Administrative > Setup > [Users](#)

Each time you access this screen, your username will be displayed in the [Username](#) field (if you are a GEM user), and the system will automatically access your selections and display them in this field. If you want to view a different selection of exception items, use the **Selection** drop-down list and highlight the selection you want to use.

For instance, if you only want to view ACH items, select "ACH Items only" from the drop-down list. Selections are used for notices, reports, and screens.

If you are setting up selections for another user, after selecting their name in the **Username** field, use the **Selection** drop-down field and highlight the selection for which they will be working. Only data specific to that selection will appear on the Process Exception Item screen, the reports, and the notices. For more information on selections, see the [Selections help](#).

To quickly view selection information, click <View> and the Selections Setup dialog box displays. You can make changes to this dialog box from here and they will be kept as a temporary selection until you change it, or you can close CIM GOLD. You will need to make any desired changes to selections from the GOLD ExceptionManager > Administrative > Setup > Selections screen.



Teller Number to Use for Processing Exceptions

Entry: System, numeric

F/M: No

Mnemonic: UOETLR

Screen: GOLD Services > Administrative > Setup > [Users](#)

This field displays the teller number of the [Username](#) selected. Usernames are assigned to teller numbers using the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Tellers screen](#). You cannot make changes to this field from this (Users) screen. If you need to change a teller number, access the Tellers screen and make changes there.

Color Credit Exceptions

Entry: User, checkbox

F/M: Yes

Mnemonic: UOCDFS

Screen: GOLD Services > Administrative > Setup > [Users](#)

Check this box to indicate that this user wants credit transactions to be highlighted in yellow on the [GOLD Services > GOLD ExceptionManager > Process Exception Items screen](#), as shown in the following example:

Seq	Status	Check Number	Employee Account	Account Number	Available Balance	Balance at Exception
54	HP	0	N	01 181783 03	49,119.51	38,043
55	HP	0	N	01 181783 03	49,119.51	38,102
56		1376	N	01 181871 03	-109.86	-109
57		0	N	01 181963 06	601.96	601
58		0	N	01 880295 00		
59		0	N	01 880295 00		
60		0	N	01 880295 00		
61	HP	6933	N	03 110832 01	1,884.35	1,423

Color Credit Fields

Master Date
11/07/2012 08:38:14

of Excep: 227

Date to Download
11/07/2012

Download This Date

Downloaded Dates

Downloaded Dates

Refresh Selected

Current Selection

All Items

Selections...

Show All Columns

Auto Download

Hide Data

GOLD Services > Gold Exception Manager > Process Exception Items Screen

Once the item has been handled (posted, returned, charged a fee, reversed, etc.), the highlight will be green.

Keep Temporary Selections

Entry: User, checkbox

F/M: Yes

Mnemonic: UOKTSL

Screen: GOLD Services > Administrative > Setup > [Users](#)

If this box is selected, preferences you set up for the [Selection](#) on this screen will remain set until you log off CIM GOLD or change preferences again. All changes to selections will be saved if this box is checked.



Hide Count Column

Entry: User, checkbox

F/M: Yes

Mnemonic: UOGHCC

Screen: GOLD Services > Administrative > Setup > [Users](#)

Check this box if you want the count column to be hidden on the [Process Exception Items screen](#). The count column is automatically included as the last column in the list view, as shown below. The count column simply counts the number of exception items downloaded for that day. If this box is checked, the Count column is not displayed on the Process Exception Items list view.

Seq	Status	Account Number	Short Name	Current Balance	Primary Reason	Decision	Count
1		01 300068 3	*****		No Accoun...		1
2		01 300068 3	*****		No Accoun...		2
3		01 300068 3	*****		No Accoun...		3
4		01 300068 3	*****		No Accoun...		4
5		01 300069 1	*****		No Accoun...		5
6		01 300069 1	*****		No Accoun...		6
7		01 300069 1	*****		No Accoun...		7

Master Date 06/04/2013 08:18:36
 # of Excep: 8
 Date to Download 06/04/2013
 Download This Date
 Downloaded Dates
 Downloaded Dates
 Refresh Selected
 Current Selection
 All Items
 Selections...
 Show All Columns
 Auto Download
 Hide Data
 Current User

Item 1 on 06/04/2013 Detail: 01 300068 3

Excep Flds | Excep Msgs | ACH | Status | History | Pending

Transaction Fields

Exception Item Status
 Posted By Ski

Show Sensitive Data

Entry: System, checkbox

F/M: No

Mnemonic: UOSSDT

Screen: GOLD Services > Administrative > Setup > [Users](#)

This box is checked if this user is allowed to view sensitive data when processing exception items in GOLD ExceptionManager. This indicates that the user can view account-sensitive information, such as names, addresses, Social Security numbers, etc. If this box is blank, sensitive information will be blocked from the user's view with asterisks on the Process Exception Items, reports, and notices screens. Use the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Tellers screen](#) to file maintain this field.



Item 3 on 11/07/2012 Detail: 01 111101 01

Status | History |

Excep Flds | Excep Msgs | Dep Acct | Dep Stop Payments | More Dep Flds | Dep NSF/UCF Counters | **CIS** | ACH |

Home Phone *****

Mailing *****
Label *****

Card Number	Status	Exp

Seq	Full Name	SSN/EIN	Work Phone	Other Phone	Other Phone Desc	Type	Email Address	Short Name
1	*****	*****	*****	*****	*****	****	*****	*****
2	*****	*****		*****	*****	*****	*****	*****
3								
4								
5								
6								
7								
8								

This is an example of the Process Exception Items screen, CIS tab, when this option is selected.

Field List list view

Entry: System, list view

F/M: No

Mnemonic: N/A

Screen: GOLD Services > Administrative > Setup > [Users](#)

This list view displays all possible columns that can be displayed on the [Process Exception Items screen](#). You can select up to 15 of these items, and they can be in any order you choose. An option is available on the Process Exception Items screen to show all 16 columns. Select the columns you need for the task to be performed.

- To add fields, click on the field you want to add in the Field List box, then click <Add>, or double click on the field you want to add. The fields will be displayed in the Columns for Exception Item Handling Preferences box. You can select multiple fields or single fields.
- If you want to delete a field from the Columns box, click on the field you want to delete in the Columns box, then click <Delete>. You can also select multiple fields for deletion. The field will be deleted from the Columns box but not from the Field List box.
- You can also rearrange the order of the fields in the Columns box by clicking and dragging fields up or down the list.

Note: The **Comments** field is used by FPS GOLD to indicate certain information regarding the exception.

- RECURR** will be shown for ATM/Debit transaction that can be assessed a fee.



- **OPT.IN** will be shown for ATM/Debit transactions where the account has been opted in for fees.
- **IAT** will be shown to indicate the transaction is an international ACH item and must be handled according to your policies and procedures.
- **e.ACH XX XXXXX.XX**, where the Xs are an account number. The account number indicates the original account number used to create the eACH batch. Your business customer submits these items using your website. If an eACH is returned, you can reverse the transaction from the originating account.

Columns for Exception Item Handling Preferences

Entry: System, list view

F/M: No

Mnemonic: N/A

Screen: GOLD Services > Administrative > Setup > [Users](#)

This list view displays the columns you've added from the [Field List list view](#). These are the columns that will be displayed on the [Process Exception Items screen](#).



Balancing Screen

Use the Balancing screen under GOLD Services > GOLD ExceptionManager in the left tree navigation to see if you have taken action on each of your exception items. If you have not, your totals will be out of balance. This is important because an exception file will not be considered in balance until all items are handled. If there are multiple exception processors, you will need to refresh all exception items before you access this screen.

The following steps explain how to balance totals:

1. Refresh all items by clicking <Refresh> in the menu bar at the top of the CIM GOLD program.
2. Access the Balancing screen. This screen is an information only screen.
3. In the Show Balancing Totals For field group is the selection that is currently being displayed. You can change that selection by clicking [<Change Selections>](#).
4. If you want to view different totals, use the drop-down menu next to **Summary Totals by Category**. Possible totals include Branch, Officer Code, Primary Reason, Source, TORC, Tran/TORC, and Transaction Code. The Source total should be used to balance with the external postings on the [Bank Balancing Report \(FPSDR026\)](#).
5. If you want to view a different date than the one currently shown, use the date drop-down menus next to **For Date Range**. You can choose one date or a range of dates.
6. If you want to view teller totals, click <Teller Totals>. The Exception Processing Teller Totals dialog box is displayed. This dialog displays transaction totals for the current teller, such as **Journal In/Out, Deposit In/Out, Loan In/Out**, etc.
7. If you want to print a report of the totals, click <Print Report>, and the Print dialog will be enabled allowing you to choose which printer you want the report to print to. You can also view a preview of the report by clicking <Print Preview>, or set up the printing page (such as horizontal or vertical print) by clicking <Page Setup>.

Note: If your totals are not in balance, the message "OUT OF BALANCE!" will be displayed in red lettering to the right of the Summary of All Items.

The Summary of All Items box contains information about the exception items from the selected date range and category. It provides the file totals, overdraft totals, posted totals, returned totals, disregarded totals, and unhandled totals. Included for each of those totals is an item count, debit amount totals, credit amount totals, and the total amount of fees charged.



Charge Backs

Use the Charge Backs screen under GOLD Services > GOLD ExceptionManager in the left tree navigation to create chargebacks for accounts. A chargeback occurs when a customer at your bank deposits a check or makes a loan payment by check to their account, but the deposited check is returned due to a variety of reasons, such as the issuer of the check doesn't have enough funds to cover the amount; a duplicate check was produced; canceled check; account closed; etc.

To establish the fee to charge your customers for chargebacks, use the **Charge Back Fee Amount** field on the [GOLD Services > Institution Options screen](#). You can set up a different fee for loan accounts and deposit accounts.

An option is available that allows you to charge a specific fee for chargebacks based on each account. This fee is established in the **Charge Back Fee** field up on the Deposits > Account Information > Service Charge/Qualifying Accounts Fields screen. When an amount is entered in that field, that amount will supersede the fee amount from the Institution Options screen.

You can also establish a different fee from the default fee amount when setting up a new chargeback on the [Charge Back Details dialog](#).

This screen allows you to print notices to your customers notifying them of the reason for the chargeback. You can choose from one of 12 standard reasons for each chargeback, as well as a customized reason to print on the chargeback notice. Up to four check items can be printed on one notice.

This screen consists of two tabs:

- [Charge Back Item Summary](#)
- [Charge Back Item Detail](#)



Charge Back Item Summary tab

The Charge Back Item Summary tab on the [Charge Backs screen](#) lists all chargebacks that were created from a specific date.

See the following example of this tab:

Type	Account Number	Checks	Total Check Amount	Fees	Total Fees	Posted?	Send Alert?	IRS Owner	Email Address	Alert Sent
<input checked="" type="checkbox"/>	01 0000003 03	1	11,000.00				<input type="checkbox"/>	*****		<input type="checkbox"/>
<input checked="" type="checkbox"/>	01 0000013 02	2	69.98				<input type="checkbox"/>	*****		<input type="checkbox"/>
<input checked="" type="checkbox"/>	01 0000095 09	1	50.00				<input checked="" type="checkbox"/>	*****	*****	<input type="checkbox"/>

GOLD Services > GOLD ExceptionManager > Charge Backs Screen, Charge Back Item Summary Tab

Using this tab you can:

- ▼ Print a summary report of the chargeback items.
 1. Select a date from the date field at the top of the screen. All chargebacks that were created on that date will be displayed in the [list view](#).
 2. Click <Preview Summary Report>.

The summary of all chargebacks created that day will be displayed in the Print Preview dialog box. This report displays:

- The reason for the chargeback.
 - The company or person that issued the check or ACH transfer of funds (Drawn By).
 - The bank or institution where the account of the check or ACH was issued from (Drawn On).
 - The original amount of the check or ACH transfer of funds.
 - The date the original transaction took place.
 - The actual and estimated fee of the chargeback, if any.
 - Totals of all chargebacks for both the IRS account owner and your institution from that date.
3. After reviewing a preview of the summary report, you can print the report from the Print Preview dialog box, or you can click <Print Summary Report> on the Charge Back Item Summary tab.



- ▼ Print notices to your customers regarding chargebacks against their accounts. Account numbers will be X'd out automatically.
 1. Select a date from the date field at the top of the screen. All chargebacks that were created on that date will be displayed in the list view.
 2. In the [Destination](#) field group, select whether you want to print a preview of the chargeback notices before printing the actual notices.
 3. Select the [Envelope](#) type you will be using for the envelopes you will be sending the chargeback notice in. Once selected, the data will not change.
 4. If you do not want to print your bank's address on the chargeback notice, check the [Skip print of bank address](#) box.
 5. If you do not want to print a chargeback notice for those IRS owners who do not want mail, check the [Skip no-mail notices](#) box.
 6. Click <Print Notices>. The notices will print to the designated printer or to the Print Preview dialog, depending on what is selected in the Print Notices field group. Double-click an item in the list, or select an item and click <Detail>, to view the details of the item.

See the following example of a chargeback notice.

Date: 11/05/2012		Charge Back Notice		Account Number: XX XXXX92 04	
Reason	Drawn By	Drawn On	Amount	Deposit Date	Fee
Non-sufficient Funds	Home Mortgage	Gold Bank	1,282.27	10/30/2012	7.50
**Totals			1,282.27		7.50
CINDY FISHER 888 ALLIGATOR STREET PROVO, UT 84601		<i>The item(s) listed were recently deposited into your account and have been returned to us UNPAID. The amount of the item(s) has been deducted from your account. Please adjust your records accordingly.</i>			
		FPS GOLD Bank 1525 W. 820 N. Provo UT 84601-			

- ▼ Create new chargeback records for accounts.
 1. Click <Create New> from the Charge Back Item Summary tab.

This will open the [Charge Back Item Detail tab](#) with the [Type](#) and [Account Number](#) open for file maintenance, as shown below.



Charge Back Item Summary

Date: 11/26/2012

Name and Address

Charge Back Agent

Charge Back Item Detail

Type

Deposit

Loan

Account Number: 00 000000 00 [Get N/A](#)

Available:

Fee Per Item: 5.00

Total Estimated Fees:

Account Analysis?:

Postings

Corrections

Status

Post all unposted items

Post only selected items

Reason	Drawn By	Drawn On	Check Amount	Dep Date	Fee	Status	Alert Sent	

GOLD Services > GOLD ExceptionManager > Charge Backs Screen, Charge Back Detail Tab

2. Select the [Type](#), enter the account number for which you want to create a chargeback in the **Account Number** field, then click <Get N/A>. The name and address of the account owner will be displayed in the Name and Address box.
3. Click <Create New>. The [Charge Back Detail dialog box](#) is displayed, where you enter information about the chargeback: the **Reason**, **Drawn By**, **Drawn On**, **Check Amount**, **Deposit Date**, and **Fee**.

Now you can post the chargeback to the account. See [Posting and Printing Chargeback Items](#) for more information.

- ▼ Send email alerts to your customers regarding chargebacks against their accounts.
 1. After [posting](#) chargeback items, access the Charge Back Item Summary tab. The Charge Back Summary list view displays the chargeback items. If the [Posted?](#) column is checked, you can send alerts for the chargebacks on the account.
 2. In the Send Alert? column, checkmark the box for each chargeback item for which you want to send a notice.



3. Click <Send Alert>.

The IRS account owner will receive an email alert notifying them of the chargeback, and the Alert Sent column will display a checkmark. This is only available if the IRS account owner is set up with an email address on the CIS > Entity Maintenance Person, Trust, or Organization screen. This alert can also be sent as a text, Facebook message, or whatever the customer specifies using the Email Address field on the Entity Maintenance screen. If you use this feature, contact your FPS GOLD banking consultant with the wording you want for these alerts that will be sent to your customers. FPS GOLD Only: The Web Team uses alert template 150 to set up the wording.

Depending on how many accounts this person or organization has, they may receive more than one email alert. An alert will be sent for each check on the notice.

See the following definitions concerning the fields on this tab.

Date

Entry: User, numeric
F/M: Yes
Mnemonic: CBASOF

This is the date the chargeback was set up. Chargeback dates must be today's date or within the last 60 days.

Charge Back Item Summary list view

Entry: System, list view
F/M: No
Mnemonic: N/A

To display information in this list view, first select a date when chargeback items were created in the [date](#) field above. If you are creating a new chargeback record, the record will be displayed in this list view once it has been [set up](#). The list view on the [Charge Back Item Summary tab](#) displays the following information:

Type: This is checked if the [Type](#) field on the Charge Back Item Detail tab was selected.

Account Number: This is the account number that was affected by the chargeback. On the notice, the account number will be displayed with all X's except the last four digits.

Checks: This is the number of checks that were returned in the chargeback.

Total Check Amount: This is the amount of the check that was deposited into the account and then later returned.

Fees: This is the amount of fees your institution charged against the account for a chargeback. The default fee amount to charge for chargebacks is set up in the **Charge Back Fee Amount** field on the [GOLD Services > Institution Options screen](#). You can set up a different fee for loan accounts and deposit accounts. You can also establish a different fee from the default fee amount when setting up a new chargeback on the [Charge Back Details dialog](#).

Total Fees: This column display the [total amount of fees](#) that were charged to this account for the chargeback item. If more than one chargeback was created for an account, this would be the total of all the chargeback fees for the account.



Posted?: This column displays indicates if the chargeback record has been posted (Y). For more information on posting chargebacks, see [Posting and Printing Chargeback Items](#).

Send Alert?: Check the box in this column for each chargeback item for which you want to send an [email alert](#) to the account owner concerning the chargeback. Once you send the alert (by clicking <Send Alert>), the box is unchecked and the box in the Alert Sent column is checked.

IRS Owner: This is the IRS owner listed on the account, as set up in the CIS system.

Email Address: This is the email address of the IRS owner, as set up on the CIS > Entity Maintenance Person, Trust, or Organization screen. Alerts cannot be sent until an email address is set up for the IRS owner.

Alert Sent: If an email alert has been sent to the IRS owner, this column displays a checkmark.

Destination

Entry: User, radio button

F/M: Yes

Mnemonic: N/A

Select either **Print** or **Print Preview** in this box to indicate how you want to [print](#) the chargeback notices. We suggest you preview the chargebacks before printing them. You should also post the chargeback items before printing notices for your customers. See [Posting and Printing Chargeback Items](#) for more information.

The following is an example of a chargeback notice:

Date: 11/05/2012	Charge Back Notice		Account Number: XX XXXX92 04		
Reason	Drawn By	Drawn On	Amount	Deposit Date	Fee
Non-sufficient Funds	Home Mortgage	Gold Bank	1,282.27	10/30/2012	7.50
		**Totals	1,282.27		7.50
CINDY FISHER 888 ALLIGATOR STREET PROVO, UT 84601		<i>The item(s) listed were recently deposited into your account and have been returned to us UNPAID. The amount of the item(s) has been deducted from your account. Please adjust your records accordingly.</i>			
		FPS GOLD Bank 1525 W. 820 N. Provo UT 84601-			

Envelope

Entry: User, radio button

F/M: Yes

Mnemonic: N/A

Select the type of envelope you are using to insert the chargeback notice and send to your customers. Choices are #9 1-Window and #10 1-window. One window indicates that only the IRS owner's address can be viewed through the window of the envelope. It remains at the same setting until you change it.



To ensure information is printed correctly for notices, use the GOLD Services > GOLD ExceptionManager > Administrative > Envelope Measurements screen.

Skip print of bank address

Entry: User, checkbox
F/M: Yes
Mnemonic: N/A

Check this box if you do not want your institution's address printed on the notices. This should only be checked if your return address is preprinted on the form. For an example of the chargeback item notice and where the bank address may be found, see the [Destination](#) field help.

Skip no-mail notices

Entry: User, checkbox
F/M: Yes
Mnemonic: N/A

If this box is selected, those accounts set to "Do Not Mail" will be skipped when you click <Print> or <Print Preview>. Accounts are flagged as "Do Not Mail" using the **Mailing Exception** field (MLMAIX) on the CIS > Entity Maintenance - Mailing Label screen.



Charge Back Item Detail tab

The Charge Back Item Detail tab on the [Charge Backs screen](#) is used to set up and post chargeback items. The fields on this screen are only file maintainable when setting up a new chargeback item. Once chargebacks records have been posted, you cannot change or delete the record unless you correct the post, as explained in detail in [Posting and Printing Chargeback Items](#).

See the following example of this tab:

Charge Back Item Summary
Charge Back Item Detail

Date

Name and Address

Charge Back Agent
 Andrew Washington
 TRUST WEST, LLC
 200 E Farthing St
 Mayfield KY 42066

Type

Deposit
 Loan

Get N/A

Postings

Post
 Charge Fee
 Post and Fee
 Post to G/L

Account Number

Available

Fee Per Item

Total Estimated Fees

Account Analysis?

Corrections

Post and Fee
 Post Only
 Fee Only

Status

Post all unposted items
 Post only selected items

Reason	Drawn By	Drawn On	Check Amount	Dep Date	Fee	Status	Alert Sent
Non-sufficient Funds	FPS GOLD Bank	Bank of Savings	65.00	05/23/2013	2.00		<input type="checkbox"/>
*** Totals ***			65.00				

Print Notice
Delete
Edit
Create New

GOLD Services > GOLD ExceptionManager > Charge Backs, Charge Back Item Detail Tab

After clicking <Create New> on the [Charge Back Item Summary tab](#), the system brings up the Charge Back Item Detail tab, and the **Date**, **Type**, and **Account Number** are open to file maintenance.

Once you enter information in these fields, click <Create New> underneath the Chargeback Details list view and complete the information on the [Charge Back Detail dialog box](#). Information regarding that account will be displayed in the remainder of fields on this tab. For more information, see the following field definitions.

Date

Entry: User, numeric
 F/M: Yes
 Mnemonic: CBASOF



This is the date the chargeback was set up. Chargeback dates must be today's date or within the last 60 days.

Name and Address

Entry: System, alphanumeric
F/M: No
Mnemonic: N/A

This field group displays the account owner's name and address, as set up in the CIS system. When [creating a new chargeback item](#), you must first enter a valid account number and then click <Get N/A> before the name and address information is displayed in this box.

Type

Entry: User, radio button
F/M: Yes
Mnemonic: N/A

Select either **Deposit** or **Loan** to indicate this chargeback is for a deposit or loan account. The fees that may incur due to a chargeback may vary according to loan or deposit accounts. The default amount for chargeback fees are set up on the [GOLD Services > Institution Options screen](#).

Account Number

Entry: User, numeric
F/M: Yes
Mnemonic: N/A

This field is not file maintainable until after you click <Create New> on the [Charge Back Item Summary tab](#). This is the account number for the account for which the chargeback was created. This must be a valid account with a valid check digit. The system will prompt you to enter the correct check digit in the last two places of the account number.

Available

Entry: System, numeric
F/M: No
Mnemonic: N/A

This field is pulled from either the Loan or Deposit system, depending on what [type](#) of account this is. This field displays the current balance on the account, if this is a deposit account. If this is a loan account, this field displays the principal balance of the loan. This field is not file maintainable. Information is not displayed in this field until a valid account number is entered in the [Account Number](#) field and <Get N/A> is clicked.

After chargebacks are posted, the check amount entered in the Check Amount column on the [Chargeback Detail list view](#) will be subtracted from the **Available** amount for this account.



Fee Per Item

Entry: System, numeric
F/M: No
Mnemonic: N/A

This is the fee amount charged to this account per chargeback item. The default fee amount to charge for chargebacks is set up in the **Charge Back Fee Amount** field on the [GOLD Services > Institution Options screen](#). You can set up a different fee for loan accounts and deposit accounts. You can also establish a different fee from the default fee amount when setting up a new chargeback on the [Charge Back Details dialog](#).

This field is not file maintainable from here. If you want to change a fee amount, double-click the chargeback item from the Chargeback Details list view and change the information in the **Fee** field on the [Charge Back Detail dialog](#) that is displayed. Once you have set up the fee amount, you will need to post the fee. See [Posting and Printing Chargeback Items](#) for more information.

An option is available that allows you to charge a specific fee for chargebacks based on each account. This fee is established in the **Charge Back Fee** field up on the Deposits > Account Information > Service Charge/Qualifying Accounts Fields screen. When an amount is entered in that field, that amount will supersede the fee amount from the Institution Options screen.

Total Estimated Fees

Entry: System, numeric
F/M: No
Mnemonic: N/A

This is the total estimated fees that incurred on this account due to chargebacks. In the event that more than one check is returned for this account, the total of all the [fees](#) from this day will be displayed in this field.

Account Analysis?

Entry: System, Y or N
F/M: No
Mnemonic: N/A

A "Y" (yes) is displayed if this account uses account analysis. Account analysis determines the monthly fee for a commercial checking account (see the help for the Deposits > Account Information > Commercial Account Analysis screen in CIM GOLD). This field will display an "N" if this account does not use account analysis. If account analysis is set up for an account, the chargeback can be charged through the Commercial Account Analysis screen instead of charging through this function. If you process a chargeback fee to an analysis account using the Charge Back screen, you will double-charge the account.

Charge Back Agent

Entry: System, numeric
F/M: No
Mnemonic: N/A

A chargeback agent is used when your business customers use a third party to collect on deposited checks that are returned on their accounts to the bank. If your customers do not use agents to handle chargebacks,



this function is not applicable for your institution. See the help on the Deposits > Miscellaneous > Charge Back Agents screen for more information.

Status field group

Entry: User, radio button

F/M: Yes

Mnemonic: N/A

In the Status field group, you can designate that only certain chargebacks be posted to an account, or you can post all chargebacks. Chargebacks must first be created using the [Charge Back Detail dialog box](#).

If you only want specific chargebacks to be posted:

1. Select the **Post only selected items** radio button.
2. Select the chargebacks you want posted in the [Chargeback Details list view](#).
TIP: To select more than one chargeback, click the first item in the list, then press and hold the <Ctrl> key while clicking the next chargeback items.
3. Click [<Post>](#), [<Charge Fee>](#), or [<Post and Fee>](#) and the selected chargeback items are posted to the account accordingly.

If you select the **Post all unposted items** radio button and then click one of the Postings buttons, only those chargeback items that have not been posted in the [Chargeback Details list view](#) are posted to the account.

Chargeback Details list view

Entry: System, list view

F/M: No

Mnemonic: N/A

The Chargeback Details list view on the bottom half of the Charge Back Item Detail tab displays details of the chargebacks set up for this [account](#) on this [date](#). If setting up a new chargeback detail record, click <Create New>, and the [Charge Back Detail](#) dialog box will be displayed. Once information has been set up for this chargeback, you will need to decide how you want to post the chargeback. See [Posting and Print Chargeback Items](#) for more information.

The list view on the [Charge Back Item Detail tab](#) displays the following information:

Reason: This is the reason the funds have been rejected and withdrawn from the account. FPS GOLD sets up 12 reasons for chargebacks. Additionally, you can set up your own reasons for chargebacks that will be displayed in this drop-down list. You can set up those user-defined reasons using the [GOLD Services > GOLD ExceptionManager > Administrative > Charge Back Reasons screen](#).

Drawn By: This is the company name or person that issued the check to your customer.

Drawn On: This is the bank or institution where the account of the check was drawn.

Check Amount: This is the amount of the check that was deposited into your customer's account and returned for some reason.

Dep Date: This is the date the transaction was deposited into the account. This matches the date entered in the **Date Deposited** field on the [Charge Back Detail dialog box](#).



Fee: This is the fee amount charged to the account for this chargeback item. A total of all chargebacks created for this account is displayed in the [Total Estimated Fees](#) field.

Status: This column displays what posting status has been processed for this account. Possible choices are "P" (posted), "F" (fee charged), "PF" (posted and fee), and "E" (error occurred). For more information on posting chargebacks, see [Posting and Printing Chargeback Items](#).

Alert Sent: If an [alert](#) has been sent to the IRS owner, this column displays a checkmark.

If you click on an item in this list view, information about the employee who set up the item and what actions took place on the item will be displayed above the list view, as shown in the following example:

Created by CINDYF on 11/15/2012			
Reversed by CINDYF by 11/15/2012			
Fee charged by CINDYF on 11/15/2012			
Reason	Drawn By	Drawn On	Cha
Amounts Differ	asd	GOLD Bank	
Non-sufficient Funds	Peterson's	First Bank of Tr	
*** Totals ***			

Charge Back Detail dialog

Entry: User, dialog box

F/M: Yes

Mnemonic: N/A

The Charge Back Detail dialog box is displayed when you click <Create New> at the bottom of the [Charge Back Item Detail tab](#).

Charge Back Detail					
Reason For Return	Drawn by	Drawn On	Amount	Date Deposited	Fee
Endorsement Not As Drawn	Pete's Autos	FPS GOLD Bank	256.00	05/27/2013	30.00
		Apply		Close	

This dialog box is where you will enter detailed information about the chargeback item, as described in the following table.

Reason For Return	This is the reason the funds have been rejected and withdrawn from the account. FPS GOLD sets up 12 reasons for chargebacks. Additionally, you can set up your own reasons for chargebacks that will be displayed in this drop-down list. You can set up those user-defined reasons using the GOLD Services > GOLD ExceptionManager > Administrative > Charge Back Reasons screen.
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Drawn By	Enter the company name or person that issued the check to your customer.
Drawn On	Enter the bank or institution where the account of the check was drawn. You can manually type the name in this field, and the system will remember that name for future use. It will be displayed in the drop-down list.
Amount	This is the amount of the check that was deposited into your customer's account and returned for some reason.
Date Deposited	This is the date the check or ACH transaction was deposited into this account.
Fee	<p>This is the fee amount charged to this account per chargeback item. The default fee amount to charge for chargebacks is set up in the Charge Back Fee Amount field on the GOLD Services > Institution Options screen.</p> <p>An option is available that allows you to charge a specific fee for chargebacks based on each account. This fee is established in the Charge Back Fee field up on the Deposits > Account Information > Service Charge/Qualifying Accounts Fields screen. When an amount is entered in that field, that amount will supersede the fee amount from the Institution Options screen.</p> <p>You can set up a different fee by typing over the amount in this field.</p>

Once you click <Apply> and then <Close>, this information will be displayed in the Chargeback Details list view. You will need to decide how you want to post these items. See [Posting and Printing Chargeback Items](#) for more information.



Posting and Printing Chargeback Items

To post [chargeback items](#), first determine if you are going to post them to your customer's account or post the returned checks or ACH items to a collection account in General Ledger. If you are posting to a General Ledger account, a fee cannot be assessed. However, you can change the check amount to include the fees for the posting you want. Only one posting is allowed for these items.

WARNING

After the chargeback records have been posted, you cannot edit or delete them. You will need to first [correct](#) the transaction before you can edit or delete the chargeback item.

Possible actions to apply to the chargebacks are listed as buttons on the right side of the [Charge Back Item Detail tab](#) in the Postings field group.



The following paragraphs describe the functionality of the Posting buttons on the right side of the Charge Back Item Detail tab.

<Post>	<p>Clicking this button will post the chargeback item to the account. You can post all items in the Chargeback Details list view if the Post all unposted items radio button is selected in the Status field group. Or you can post only selected items in the Chargeback Details list view if the Post only selected items radio button is selected in the Status field group. Any fees attached to the chargeback will not be posted. The Status column in the Chargeback Details list view will display a "P."</p> <p>After you click <Post>, the check amount entered in the Check Amount column on the Chargeback Detail list view will be withdrawn from the Available balance for this account.</p> <p>For deposit account chargebacks, transaction code 1750, descriptor code 20, and TORC 608 will be posted to the account. For loan account chargebacks, transaction code 608, TORC 808 will be posted to the account.</p>
<Charge Fee>	<p>Clicking this button will charge a fee for the chargeback item but will not post the chargeback to the deposit or loan account. The Status column in the Chargeback Details list view will display an "F."</p>



	For deposit fees, transaction code 1750, descriptor 21, and TORC 0 will post to the accounts. For loan fees, transaction code 660, fee code 16, and TORC 216 will post to the account.
<Post and Fee>	<p>Clicking this button will post the chargeback item and charge a fee to the deposit or loan account. The Status column in the Chargeback Details list view will display "PF."</p> <p>For deposit account chargebacks, transaction code 1750, descriptor code 20, and TORC 608 will be posted to the account. For loan account chargebacks, transaction code 608, TORC 808 will be posted to the account.</p> <p>For deposit fees, transaction code 1750, descriptor 21, and TORC 0 will post to the accounts. For loan fees, transaction code 660, fee code 16, and TORC 216 will post to the account.</p>
<Post to G/L>	<p>This will post the chargeback item to the General Ledger system instead of the deposit or loan account. If you want to post the checks to a collection account and this is the first time you have processed a chargeback item to the General Ledger, you will be required to enter the General Ledger account numbers you will post the debit and credit to. This is done through a dialog that is enabled after you click <Post to G/L>. After the first time, the General Ledger number will be saved on your PC. It can be changed at any time. It is important that a description also be entered on the dialog for accounting, auditing, and collection purposes. You will need to follow your institution's procedures.</p> <p>If funds cannot be collected, they must be debited from the customer's deposit or loan account at a future time. In addition, when posting a chargeback to the General Ledger, a monetary hold that will expire using your institution hold days for next-day exceptions (LCED) will be placed on the account for the amount of the chargeback. For accounts using analysis, Costed Service #22 will be used for each chargeback.</p> <p>General Ledger chargebacks post with TORC 608.</p>

Once items are posted, you can [send an email alert](#) to your customers notifying them of the chargeback.

Corrections to Chargebacks

You cannot delete or change chargeback items without first correcting the post and/or charge. Use the buttons in the Corrections field group on the [Charge Back Item Detail tab](#) to correct chargeback transactions, as explained in the following table.



<Post and Fee>	Clicking this button will reverse the chargeback transaction(s) listed in the Chargeback Details list view as well as reverse any fees that were charged to the account. Notice that the Status column in the Chargeback Details list view will no longer display "PF."
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<Post Only>	Clicking this button will reverse the chargeback transaction(s) listed in the Chargeback Details list view, but it will not reverse any fees, if applicable. Notice that the Status column in the Chargeback Details list view will no longer display a "P."
<Fee Only>	Clicking this button will reverse the chargeback fee transaction(s) listed in the Chargeback Details list view, but it will not reverse the transaction, if applicable. Notice that the Status column in the Chargeback Details list view will no longer display an "F."

Printing

To print chargeback items from the [Charge Back Item Detail tab](#), click <Print>. The Print dialog box is displayed where you can designate to which printer you want to send the notices.

You may want to preview the notices before printing. To do so, use the Charge Back Item Summary tab and select the [Print Preview](#) radio button in the Destination field group, then click <Print Notices>.

Note: If a [chargeback agent](#) is assigned to this account, two notices are printed: one for the account owner and one for the chargeback agent.



Create Returns

Use the Create Returns screen to set up either an ACH or inclearing check item that needs to be returned and is not listed as an item on the Process Exception Items screen. You cannot create **any** check or ACH returns after the cutoff times set for your institution in the [GEM Cutoff Time for ACH](#) (RTIM) field and the [GEM Cutoff Time for Checks](#) (ITIM) field on the Institution Options screen (GOLD Services > Institution Options screen, General tab).

You can also create ACH returns using the <Create Returns> button on the Deposits > Account Information > Incoming ACH tab and from the Restrictions and Warnings > ACH Stop Payment tab. See [Creating a Return from the ACH Tabs on Other Screens](#) below.

NOTE

You cannot create returns for IAT transactions from GEM or from the screens under Deposits shown above. IAT information is stored for processing IAT returns on transactions that did not reject for any reason. These items will show in GEM as Host Posted with a Primary Reason of IAT. See the Other Conditions field group section in Selection Setup for more information on how to view these items.

Creating a Return in GEM

For example, if you placed a stop payment on a check after the afterhours processed and the check was presented to clear, it will post and the check will not be displayed in GOLD ExceptionManager for the stop payment. Therefore, you would need to create a return item. See the [Actions topic](#) in Process Exceptions Items help for information about returning exception items that *do* appear on the Process Exception Items screen.

This screen was designed to do the following things:

- Allow creation of ACH and inclearing check return items.
- Allow posting a correction transaction to a customer's account for the amount of the returned item and the fee at the same time the item is being created.
- Allow the creation of [Dishonored](#) and [Contested Dishonored](#) returns.

NOTE

You cannot return items on FPS GOLD or Federal Reserve holidays.

To create a return item:

1. Access the Create Returns screen under GOLD Services > GOLD ExceptionManager in the left tree view in CIM GOLD.
2. Select the type of return by clicking on the radio button next to either [ACH](#) or [Check](#). Fields will be added or removed from the screen depending on which type of return you select. If the return item is a loan, check the **Loan** checkbox, and verify that either **ACH** or **Check** is selected, as applicable.



3. Choose the action you want to take on this return by selecting one of the three [action types](#):
 - Return, Reverse Tran, Fee
 - Return, Reverse Tran
 - Return, No Tran
4. Tab to each field, typing in appropriate and accurate data. (For a list of fields and their definitions, see the [field descriptions](#) after these steps.)
5. Once all the data has been entered correctly, click <OK>.

When you click <OK>, the data is sent to the host. A name and address verification box is displayed. If the name and address are correct, click <OK>. According to what you selected in the Type and Action Fields field group, the action will process.

If you selected **Return, Reverse Tran, Fee**, the transaction will return the item, reverse the transaction, and charge a fee to the account. When you view the [Process Exception Items screen](#), "ORT" will appear in the Source column for this item.

Additionally, a fee may be charged to the account, depending on if your institution charges fees for returns. Fees are set up using the GOLD Services > Institution Options screen, GOLD ExceptionManager tab, [Deposits - Descriptors and Fees tab](#).

Using this screen you can also return [Dishonored Returns](#) back to the Receiving Depository Financial Institution (RDFI), or send [Contested Dishonored Returns](#) to the Originating Depository Financial Institution (ODFI).

See the following example of the Create Returns screen followed by field descriptions.



Type and Action Fields

<p>Return Type</p> <p><input type="radio"/> ACH</p> <p><input checked="" type="radio"/> Check</p> <p><input type="checkbox"/> Loan</p>	<p>Action Type</p> <p><input checked="" type="radio"/> Return, Reverse Tran, Fee</p> <p><input type="radio"/> Return, Reverse Tran</p> <p><input type="radio"/> Return, No Tran</p>
---	--

Reason: Acct Has Hold Code-See Messages

Override:

Return Code: Z03

Account and Transaction Fields

Effective Date: **05/09/2013**

Account Number:

Account Type: K - Checking Account

Transaction: 1130 00 - Withdrawal

TORC: **606** Fee Descriptor: **30**

Description:

Transaction Amount:

Est/Act Fee: **15.00** /

Check Number:

Trace Number:

GOLD Services > GOLD ExceptionManager > Create Returns Screen


Field Descriptions

Field	Description
<p>Type and Action Fields field group</p>	<p>The Type and Action Fields field group on the Create Returns screen is used to enter the type of return you are creating and the action on the account you want to process in regards to this return.</p>
<p>Return Type</p> <p><i>Mnemonic: ACH and Check, EIRACH; Loan, EIDBIT</i></p>	<p>In the Return Type field group, select the type of return you want to create. If you select ACH, you cannot select Check, and vice versa. The remaining fields on this screen will change according to whether you select ACH or Check. If you select ACH, the ACH Type Fields and ACH Return Only Fields field groups are also displayed on the screen.</p> <p>Checkmark the Loan box if the return is also a loan.</p>



Field	Description
	<div data-bbox="867 296 1114 499" style="border: 1px solid gray; padding: 5px; margin-bottom: 10px;"> <p>Return Type</p> <p><input type="radio"/> ACH</p> <p><input checked="" type="radio"/> Check</p> <p><input checked="" type="checkbox"/> Loan</p> </div> <p>For checks, you must enter the correct Transaction Amount and a valid Check Number corresponding to that Transaction Amount before clicking <Get Data>.</p> <p>If multiple checks are found matching that account number and check number, a dialog box is displayed that enables you to select the appropriate check from the list.</p>
Action Type	<p>You can select from three possible actions to make on the transaction, as shown below.</p> <div data-bbox="802 877 1179 1081" style="border: 1px solid gray; padding: 5px; margin-bottom: 10px;"> <p>Action Type</p> <p><input checked="" type="radio"/> Return, Reverse Tran, Fee</p> <p><input type="radio"/> Return, Reverse Tran</p> <p><input type="radio"/> Return, No Tran</p> </div> <p>These actions are as follows:</p> <p>Return, Reverse Tran, Fee This processes a 1770 transaction and a 1750 transaction, descriptor 12, on the account for both ACH and inclearing items on checking accounts. A return notice will be generated for both ACH and inclearing items. The return notices will include the fee charged using the amount in the Act Fee field.</p> <p>Return, Reverse Tran This processes a 1770 transaction on the account for both ACH and inclearing items. A return notice will be generated for both ACH and inclearing items.</p> <p>Return, No Tran A return notice will be generated for both ACH and inclearing items, but a transaction will not be processed on the account.</p>
Reason	<p>Using the drop-down menu, enter the reason for the returned item. One of more than 50 possible reasons can be given. If one of the reasons for the returned item is not listed, you can type your own reason in the Override field. This reason will be printed on the return notices.</p>
Override <i>Mnemonic: EIORSN</i>	<p>If the reason for the returned item is not included in the Reason drop-down list, you can type your own reason in this field.</p>



Field	Description
Return Code <i>Mnemonic: EIARET</i>	Use this field to enter an ACH return code. The ACH return codes provide a reason why the item is being returned. Click the list icon  and select from one of the return codes in the pop-up list.

Account and Transaction Fields field group

The Account and Transaction Fields field group on the Create Returns screen is used to enter information concerning the check or ACH item that is being returned.

Account and Transaction Fields

Effective Date 05/09/2013

Account Number

Account Type

Transaction

TORC **606** Fee Descriptor **30**

Description

Transaction Amount

Est/Act Fee **15.00** /

Check Number

Trace Number

See the following definitions.

Field	Description
Effective Date <i>Mnemonic: EIEFDT</i>	This field displays today's date, which is the date this return is created and processed against the account.
Account Number <i>Mnemonic: EIACTO, EIACTA, EICKDG</i>	Enter the account number where the funds or check payment was deposited into and where the return will be processed against. This is a required field and must contain a valid account number.
Account Type <i>Mnemonic: EIATYP</i>	This field indicates the type of account the return is intended for. Valid entries are "S - Savings Account" and "K - Checking Account." This information is used to determine the correct ACH tran code when sending the return. If this field is left blank, it defaults to "K."
Transaction <i>Mnemonic: EITCOD</i>	Use this field to select the specific transaction code that needs to be reversed from the account. This should match the original transaction that was made when






Field	Description
	<p>the check or funds were deposited or withdrawn from the account.</p> <p>Possible choices are the following:</p> <p>1120 00 - Deposit 1130 00 - Withdrawal</p>
<p>TORC</p> <p><i>Mnemonic: EITORC</i></p>	<p>This is a 4-digit field that designates the transaction origination code, or TORC, that was used in processing the original transaction.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">NOTE</p> <p>TORC 808 is available if you charge a fee when doing a payoff reversal. It can be set up in the Autopost to post the transaction to the appropriate General Ledger account.</p> </div>
<p>Fee Descriptor</p> <p><i>Mnemonic: EIFDSC</i></p>	<p>This is the descriptor fee, as set up in the Return Fee Descriptor field on the Deposits - Descriptors and Fees tab of the GOLD Services > Institution Options screen, GOLDException Manager tab.</p>
<p>Description</p> <p><i>Mnemonic: EITDSC</i></p>	<p>This is an optional field used for the description of the transaction. It will be printed on the customer's statement. For check return types, this field only displays Withdrawal.</p>
<p>Transaction Amount</p> <p><i>Mnemonic: EITAMT</i></p>	<p>This required field is used to enter the amount of the transaction.</p>
<p>Est/Act Fee</p> <p><i>Mnemonic: EIEFEE, EIAFEE</i></p>	<p>The Est/Fee field is the defaulted amount of the fee that has been set up by your institution for returned items on the GOLD Services > Institution Options screen, GOLD ExceptionManager tab, Deposits - Descriptors and Fees tab. This field is not file maintainable, but you can change the actual fee charged on each exception item manually in the field next to this one (Act Fee field).</p> <p>The data in the Act Fee field is entered by the system when an item is returned with a fee. Though this field is pre-filled by the system, you can change it.</p>
<p>Check Number</p> <p><i>Mnemonic: EICKNB</i></p>	<p>This field requires the check number, if any, of the check item being returned. If more than one check number exists for this account after you click <OK> or <Get Data>, a dialog box will display with a list of those check numbers. You can select the correct check number from this list.</p> <p>See also: Return Type</p>
<p>Trace Number</p> <p><i>Mnemonic: EIACH7 or EIACH8</i></p>	<p>This field is required for all returns. It should contain the 15-digit trace number of the original ACH or inclearing item that is being returned.</p>
<p>ACH Type Fields field group</p>	<p>The ACH Type Fields field group on the Create Returns screen is only displayed after you select the ACH Return Type. The ACH Return Only Fields field group is</p>





Field	Description
	<p>also displayed, as shown below:</p> <div data-bbox="526 352 1446 814" style="border: 1px solid gray; padding: 5px;"> <p>ACH Type Fields</p> <p>Standard Entry Class <input type="text" value="CCD"/></p> <p><input type="checkbox"/> Dishonored Return</p> <p><input checked="" type="checkbox"/> Contested Dishonored Return</p> <p>ACH Return Only Fields</p> <p>Originator Name <input type="text" value="Home Surplus Company"/> Originator Company ID <input type="text" value="1223344556"/></p> <p>Original Effective Date <input type="text" value="05/26/2013"/> Date of Death <input type="text" value="05/28/2013"/></p> <p>ACH Account Number <input type="text" value="554466887799"/> Discretionary Data <input type="text"/></p> <p>Company Discretionary <input type="text" value="office supplies"/></p> <p>Company Name <input type="text"/> Company ID <input type="text"/></p> </div>
<p>Standard Entry Class</p>	<p>This field is for the standard entry class of the original ACH return you are creating. This field is required. Use the drop-down menu to enter a Standard Entry Class code. The Standard Entry Class (SEC) Codes are used to communicate exactly how the customer gave you authorization to debit/credit their bank account.</p> <p>See the Standard Entry Class section for detailed information for each of the Standard Entry Class codes.</p>
<p>Dishonored Return</p>	<p>Check this box if this is a dishonored return. If this field is checked, the Dishonored Return Item Information field group is displayed on the screen. The fields in this field group must also be filled in.</p>
<p>Contested Dishonored Return</p>	<p>Check this box if you are creating a contested dishonored return for returns that have been denied by the originator of the transaction. The default is a blank box (no), but check this box if the item being created is a contested dishonored return ACH item. If this field is checked, the Contested Dishonored Return Item Information field group is displayed on the screen. The fields in this field group must also be filled in.</p>
<p>ACH Return Only Fields field group</p>	<p>The ACH Return Only Fields field group on the Create Returns screen is only displayed after you select the ACH Return Type. The ACH Type Fields field group is also displayed (as shown above).</p>
<p>Originator Name</p> <p><i>Mnemonic: EIORNM</i></p>	<p>This field is for use with ACH items when an item is returned. This field should be filled in with the name of the originator of the original ACH item for which the return is being created.</p>
<p>Originator Company ID</p> <p><i>Mnemonic: EIOBID</i></p>	<p>This required field is used for either the customer identification number or the company identification number, depending on whether this account is for an individual or a company. The ID number is required under NACHA rules to ensure there is clear identification of the source of an ACH transaction. Specifically, the rules require the originator to populate this field with the company EIN. This company identification appears on the account holder's statement and is used to identify the originator should the company name be incorrect or missing.</p>



Field	Description
Original Effective Date <i>Mnemonic: EIOEDT</i>	This field is for the original effective date for the ACH return.
Date of Death <i>Mnemonic: EIACH7</i>	This field is only used if the account owner is deceased. Enter the date of death of the account owner, if applicable.
ACH Account Number <i>Mnemonic: EIACH6</i>	This field is for the account number. This is a required field.
Discretionary Data <i>Mnemonic: EIACH6</i>	This field enables entry of descriptive data to be sent in the item to the Federal Reserve in the batch header record. This field must be used if the item is being returned. This is for your company's internal use.
Company Discretionary <i>Mnemonic: EICDSC</i>	This is the company discretionary data that is sometimes sent in the header of an ACH item. You could enter the description of the transaction in this field. This may be printed on the receivers' bank statement by the receiving financial institution (e.g., payroll).
Dishonored Return Item Information field group	<p>The Dishonored Return Item Information field group on the Create Returns screen is only displayed after you select the ACH Return Type, and then select Dishonored Return or Contested Dishonored Return.</p> <p>ACH return items will be dishonored by the Government Disbursing Office if discrepancies exist between the data on the return item and the data on the original payment. If your institution receives a dishonored return, the information in the return should be corrected and a new return should be originated in accordance with NACHA Operating Rules. Dishonored returns are sent from the ODFI (Originating Depository Financial Institution) to the RDFI (Receiving Depository Financial Institution).</p> <p>See the following example of this field group:</p> <div data-bbox="539 1339 1425 1507" style="border: 1px solid gray; padding: 5px; margin: 10px 0;"> <p>Dishonored Return Item Information</p> <p>Return Item Trace Number <input type="text"/> Return Item Settlement Date <input type="text" value="05/27/2013"/> </p> <p>Return Item Reason Code <input type="text"/> </p> </div>
Return Item Trace Number <i>Mnemonic: EIACH6 or EIACH7</i>	This field is used to enter the trace number from the return item.
Return Item Reason Code	Click the list icon  and select the return item reason code for why this item is being returned.
Return Item Settlement Date <i>Mnemonic: EIACH7</i>	This field is used to enter the date on which this return was settled with the Federal Reserve.



Field	Description
Contested Dishonored Return Item Information field group	<p>The Contested Dishonored Return Item Information field group on the Create Returns screen is only displayed after you select the ACH Return Type, and then select Contested Dishonored Return. A contested dishonored return is when a dishonored return is received by your institution, but you are contesting it and sending it back to the Originating Depository Financial Institution (ODFI). You can only use one of six reasons for the contested dishonored return.</p> <p>See the following example of this field group:</p> <div style="border: 1px solid gray; padding: 5px; margin: 10px 0;"> <p>Contested Dishonored Return Item Information</p> <p>Dishonored Return Item Trace # <input type="text" value="123334455"/> Dishonored Return Item Settlement Date <input type="text" value="05/27/2013"/></p> <p>Dishonored Item Reason Code <input type="text" value="R74"/>  Corrected Return</p> <p>Original Item Settlement Date <input type="text" value="05/27/2013"/> Date Original Entry Returned <input type="text" value="05/27/2013"/></p> </div>
Dishonored Return Item Trace # <i>Mnemonic: EIACH6 and EIACH7</i>	Use this field to enter the trace number from the dishonored return item.
Dishonored Return Item Settlement Date <i>Mnemonic: EIACH7</i>	This field is used to enter the date on which this dishonored return was settled with the Federal Reserve.
Dishonored Item Reason Code <i>Mnemonic: EIACH7</i>	Click the list icon  and select the reason for this contested dishonored return.
Original Item Settlement Date <i>Mnemonic: EIACH7</i>	This field displays the original item settlement date on which the return item was settled with the Federal Reserve.
Date Original Entry Returned <i>Mnemonic: EIACH7</i>	This field displays the date the original return item was returned.

Creating a Return from the ACH Tabs on Other Screens

If you have a teller number and file maintenance security to the Deposits > Account Information > Incoming ACH tab and the Restrictions and Warnings > ACH Stop Payment tab, you can process returns using the <Create Returns> button.

These created return items are shown on the [Process Exception Items screen](#) in GEM just like the ones created from GEM, and they will be forwarded in the same way to the FRB. You can use GEM reports to balance to your ACH returns each day.



NOTE

From these two tabs, you can only process ACH returns, not checks or loans.

To create a return on the Incoming ACH or ACH Stop Payment screens:

1. Select an item in the list view.
2. Click <Create Return> to open the Created Return screen. Several of the required fields will already have the information filled in from the selected ACH record. See the example below.

3. Enter any other necessary information, such as the action type, return reason, return code, and transaction description.
4. To ensure that you are returning the correct transaction, enter details such as the trace number and amounts.

Recurring transactions update the record with the last data received. If you are returning a prior transaction, make the appropriate adjustments.



Standard Entry Class

This field is for the standard entry class of the original ACH return you are creating. This field is required. Use the drop-down menu to enter a Standard Entry Class code. The Standard Entry Class (SEC) Codes determine what kind of ACH entry was sent. For ARC, BOC, POP, RCK, and XCK entries, enter the [check number](#), including any leading zeros.

The following table shows the proper SEC codes to use depending on how you obtained the authorization to debit/credit and individual or company's bank account:

SEC Code	Description
ARC	Accounts Receivable Entry —This Standard Entry Class code enables originators to convert to a Single Entry ACH debit a consumer check received via the U.S. mail or at a dropbox location for the payment of goods or services. The check is used to collect the consumer's routing number, account number, check serial number, and dollar amount for the transaction.
BOC	Bank Office Conversion —BOC is the SEC code that will enable businesses to accept eligible paper checks at the point of purchase or at a manned bill payment location and then convert those checks into ACH debits. A merchant (originator) notifies its customers at the point of purchase or manned bill payment location that their check payments may be processed using check conversion. The notification allows that, by presenting a check payment, the consumer has authorized the conversion from paper to electronic. The consumer may opt out of check conversion, at which time the merchant may choose to offer an alternative payment option.
CCD	<p>Cash Concentration or Disbursement—This can be either a credit or debit transaction where funds are either distributed or consolidated between corporate entities. This transaction can serve as a stand-alone funds transfer, or it can support a limited amount of payment-related data with the funds transfer.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">NOTE</p> <p>Anytime you debit/credit a business bank account, a signed authorization must be obtained either on a separate document or as part of your contractual agreement with the business customer before the transaction occurs.</p> </div>
CIE	Customer Initiated Entry —Customer Initiated Entries are limited to credit applications where the consumer initiates the transfer of funds to a company for payment of funds owed to that company, typically through some type of home banking product or bill payment service provider.
CTX	Corporate Trade Exchange —The Corporate Trade Exchange application supports the transfer of funds (debit or credit) within a trading partner relationship in which a full ANSI ASC X12 message or payment-related UN/EDIFACT information is sent with the funds transfer. The ANSI ASC X12 message or payment-related UN/EDIFACT information is placed in multiple addenda records.
IAT	International ACH Transaction —International ACH Transaction (IAT) is a new Standard Entry Class code (SEC) that replaces the CBR and PBR SEC codes that are currently in use



SEC Code	Description
	today. NACHA rules will require the IAT code and format of all ACH payments entering or exiting the U.S. For more information concerning IATs, see the International ACH Transaction (IAT) Report (FPSDR217) on DocsOnWeb.
MTE	Machine Transfer Entry —The ACH Network supports the clearing of transactions from automated teller machines, i.e., Machine Transfer Entries (MTE).
POP	Point of Purchase Entry —This ACH debit application is used by originators as a method of payment for the in-person purchase of goods or services by consumers. These single-entry debit entries are initiated by the originator based on a written authorization and account information drawn from the source document (a check) obtained from the consumer at the point of purchase. The source document, which is voided by the merchant and returned to the consumer at the point of purchase, is used to collect the consumer's routing number, account number, and check serial number that will be used to generate the debit entry to the consumer's account.
POS	Point of Sale Entry —This is a point-of-sale debit application in a non-shared (POS) environment. These transactions are most often initiated by the consumer via a plastic access card (see also SHR).
PPD	Prearranged Payment & Deposit Entry <ul style="list-style-type: none"> • Direct Deposit (credit) - Direct deposit is a credit application that transfers funds into a consumer's account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, etc. • Preauthorized Bill Payment (debit) - Preauthorized payment is a debit application. Companies with billing operations may participate in the ACH through the electronic transfer (direct debit) of bill payment entries. Through standing authorizations, the consumer grants the company authority to initiate periodic charges to his or her account as bills become due. This concept has met with appreciable success in situations where the recurring bills are regular and do not vary in amount—insurance premiums, mortgage payments, and installment loan payments being the most prominent examples. Standing authorizations have also been successful for bills where the amount does vary, such as utility payments.
RCK	Re-presented Check Entry - A Re-presented Check Entry is a single entry ACH debit application used by originators to re-present a check that has been processed through the check collection system and returned because of insufficient or uncollected funds. This method of collection via ACH, compared to the check collection process, provides originators with the potential for improvements to processing efficiency (such as control over timing of the initiation of the debit entry) and decreased costs.
SHR	Shared Network Transaction - This is a point-of-sale debit application in a shared (SHR) environment. These transactions are most often initiated by the consumer via a plastic access card.
TEL	Telephone-Initiated Entry - This Standard Entry Class Code is used for the origination of a single-entry debit transaction to a consumer's account pursuant to an oral authorization obtained from the consumer via the telephone. This type of transaction may only be originated when there is either (1) an existing relationship between the originator and the receiver, or (2)



SEC Code	Description
	no existing relationship between the originator and the receiver, but the receiver has initiated the telephone call. This SEC Code facilitates access to the ACH Network by providing an alternative authorization method, oral authorization via the telephone, for certain types of consumer debit entries.
WEB	Internet-Initiated Entry - This Standard Entry Class Code is used for the origination of debit entries (either single or recurring entry) to a consumer's account pursuant to an authorization that is obtained from the receiver via the Internet. This SEC Code helps to address unique risk issues inherent to the Internet payment environment through requirements for added security procedures and obligations.
XCK	Destroyed Check Entry - This application can be utilized by a collecting institution for the collection of certain checks when those checks have been destroyed.



History in GEM

The History screen under GOLD Services > GOLD ExceptionManager allows you to view history items based on information specifically from GOLD ExceptionManager. You can filter what history items to view based on date, transaction date, account number, account type, amount of transactions, number of the teller who processed the transaction or made changes to GEM, and exception items.

Once items are displayed in the [GEM History list view](#), you can see the details of each item by double-clicking one item at a time, and the detailed information for that item is displayed in the [list view](#) at the bottom of the screen (as shown below).

Start **End**

Date: 11/05/2012 11/30/2012

Time: 12:00:00 AM 11:59:59 PM

Tran Asof Date:

Account:

Account Type:

Amount:

Teller Number:

Exception Items Only

TORC:

Check #:

Tran Code/Mod:

Seq:

Primary Reason:

Item Source:

[Get History](#)

Date	Time	Type	Employee	AsOf Date	Sequence	Record	Exceptions	Other
11/30/2012	09:11:16	Delete	1907	11/29/2012	20000	NOC	<input checked="" type="checkbox"/> Fee Charged	<input type="checkbox"/> Charge Backs
11/30/2012	09:07:12	New	1907	11/29/2012	20000	NOC	<input checked="" type="checkbox"/> Not Posted	<input checked="" type="checkbox"/> Reasons
11/30/2012	08:05:39	Delete	1907	11/29/2012	20000	NOC	<input checked="" type="checkbox"/> No Action	<input checked="" type="checkbox"/> NOC
11/30/2012	08:05:30	Delete	1907	11/29/2012	20000	NOC	<input checked="" type="checkbox"/> Posted	<input type="checkbox"/> Notice Message
11/30/2012	07:35:33	New	1907	11/29/2012	20000	NOC	<input checked="" type="checkbox"/> Returned	<input type="checkbox"/> Selection Information
11/28/2012	11:09:09	Update	1649	11/07/2012	20000	Exception	<input checked="" type="checkbox"/> View Exceptions	<input type="checkbox"/> User Options
11/14/2012	09:35:23	Update	1817	11/07/2012	20000	Exception		
11/14/2012	09:35:23	Update	1817	11/07/2012	20000	Exception		
11/14/2012	09:01:32	Update	1817	11/07/2012	20000	Exception		

Fields	Rep #	New Data	Mnemonic
ACH TRAN CODE		22	NCTRNC
ROUTING TRANSIT NBR		324324234	NCROUT
ACH ACCT NUMBER		2342342342	NCAACN
STANDARD ENTRY CLASS		CBR	NCSECL

GOLD Services > GOLD ExceptionManager > History Screen

See the following definitions of the fields on this screen.



Search Fields

Entry: User, alphanumeric

F/M: Yes

Mnemonic: See below

In the top left of the GEM History screen are search fields that allow you to narrow (or widen) the results for the GOLD ExceptionManager history items you want to view. Exception items are stored for two years. Enter information in these fields and then click <Get History> to view all items matching your search criteria in the [GEM History list view](#). The list view only shows a limited amount of data, so if too much data is being displayed, you may want to limit what is displayed in this list view. The best way to limit what is displayed is by checking or unchecking some of the [Exceptions](#) or [Other](#) checkboxes.

For example, if your search results keep returning every instance of when the User Options were changed, but not showing very many exception item changes, uncheck the **User Options** box and click <Get History>. You'll see that the User Options records are no longer displayed in the list view.

Additionally, you can filter which exception items are displayed by entering information in the fields in the [Exception Items Only field group](#).

See the following definitions of the search fields:

Field	Description
Date (GHUPDT)	Enter the date or range of dates you want to view GEM history in these fields. The default is today's date. The End date cannot be in the future, and the Start date must be before the End date. This will show any exception item records sent to GEM from those dates.
Time (GHT150)	Enter the time or range of times you want to view GEM history in these fields. This field would be especially helpful if you knew a time range on a date when an employee changed information in GEM.
Tran Asof Date (EIASOF, CBASOF, NCASOF)	If you enter dates in the Start and End fields for the Tran Asof Date , the system will display any transactions matching those dates. This date refers to the date the transaction was processed, and then later sent to the GOLD ExceptionManager system. You must also set the Date range to match the Tran Asof Date . Note: Make sure the appropriate Exceptions and Other boxes are marked.
Account (EIACTO, CBACTO, EIACTA, CBACTA)	If you want to narrow your search results to include only certain account numbers, enter the first account number in the Start field and the end account number in the End field. Make sure the Date range and Tran Asof Date fields are set accordingly as well. Then when you click <Get History> only account numbers in the designated range will be displayed in the GEM History list view . To search for only one account number, enter the account number in the Start field and leave the End field blank. FPS GOLD keeps exception item records for two years, so if you want to see all exception item history for a given account number, make sure you set the Date field to start at least two years from today's date.
Account Type (EIATYP, CBATYP)	If you want to view only exception item records from a particular account type, select the account type from this drop-down field. Options are either Deposit or Loan.



Field	Description
Amount (EITAMT, CBCKAM)	If you want to view only exception item records matching a certain amount, enter either the exact amount in the Start field and End field, or enter a range of amounts in those fields. This will be the amount of the exception item, either ACH or check, that was sent to GOLD ExceptionManager.
Teller Number (EITLLR, UOETLR)	If you want to view only exception item records based on the teller number of the person who made changes in GOLD ExceptionManager, enter the teller number in the Start field and leave the End field blank. You can also enter a range of teller numbers.



Exception Items Only field group

Entry: User, alphanumeric

F/M: Yes

Mnemonic: See below

Use the fields in the Exception Items Only field group to filter history items so that only specific exception items are displayed in the [GEM History list view](#). You must first select a [Date](#) range long enough for these additional searches to be displayed. FPS GOLD retains exception item records on the system for two years. If these fields are disabled, make sure the **View Exceptions** box is checked under [Exceptions](#).

NOTE

The GEM History list view only shows a limited amount of data, so if too much data is being displayed, you may want to limit what is displayed in this list view. The best way to limit what is displayed is by checking or unchecking some of the [Exceptions](#) or [Other](#) checkboxes.

For example, if your search results keep returning every instance of when the User Options were changed, but not showing very many exception item changes, uncheck the **User Options** box and click <Get History>. You'll see that the User Options records are no longer displayed in the list view.

See the following definitions:

Field	Description
TORC (EITORC)	If you want to view all exception item records from a particular TORC number, enter the TORC number in the Start field. If you aren't sure of the specific TORC, enter a range of TORC numbers in the Start and End fields. For a list of all possible TORC numbers, see Appendix C in the GOLD Services manual in DocsOnWeb. TORCs refer to the transaction origination code, or where the transaction took place, such as through a teller transaction, ATM, point-of-sale, Web payment, etc.
Check # (EICKNB)	If you want to view all exception item records from a particular check number, enter the check number in the Start field. If you aren't sure of the specific check number, enter a range of check numbers in the Start and End fields.
Tran Code/Mod (EITCOD, EITMOD)	If you want to view all exception item records from a particular transaction code, enter the transaction code (and modifier code, if applicable) in the Start field. If you aren't sure of the specific transaction code, enter a range of check numbers in the Start and End fields. For a list of all possible transaction codes, see Appendix D in the GOLD Services manual in DocsOnWeb.
Seq (EITCOD)	If you know the sequence number of the exception item record you want to view, you can enter it in the Start field. The sequence number refers to the order in which the



Field	Description
	item was received in the GOLD ExceptionManager files that day. You can also enter a range of sequence numbers by entering a low number in the Start field and a high number in the End field.
Primary Reason (EIPRIR)	If you want to view all exception item records that were sent to GOLD ExceptionManager due to a certain reason, select the reason from this drop-down field. The Date and Asof Date fields must also be completed.
Item Source (EIISRC)	<p>If you want to view all exception item records from a particular source, select the source from this drop-down field. The Date and Asof Date fields must also be completed.</p> <p>Sources indicate where the source of the exception item originated, as explained below:</p> <ul style="list-style-type: none"> ACH Items (ACH) ATM Items (ATM) Inclearing Checks (CHK) Loan Items (LN) Outbound Returns (ORT) Proof of Deposit Items (POD) Inbound Returns (RTN)



Exceptions checkboxes

Entry: User, checkboxes

F/M: Yes

Mnemonic: See below

Check any of the boxes under Exceptions to view GEM history items matching those items, as explained in detail below. You must also set up the [Date and Tran Asof Date](#) fields before items will be displayed in the [GEM History list view](#) after <Get History> is clicked.

NOTE

The [GEM History list view](#) only shows a limited amount of data, so if too much data is being displayed, you may want to limit what is displayed in this list view. The best way to limit what is displayed is by checking or unchecking some of the **Exceptions** or **Other** checkboxes.

For example, if your search results keep returning every instance of when the User Options were changed, but not showing very many exception item changes, uncheck the **User Options** box and click <Get History>. You'll see that the User Options records are no longer displayed in the list view.

See the following definitions of the Exception checkboxes.

Field	Description
Fee Charged (EIFEED)	Check this box if you want exception items that have had a fee charged to be displayed in the GEM History list view. Fees are charged to exception items through the GOLD Services > GOLD ExceptionManager > Process Exception Items screen .
Host Posted (EIHPST)	Check this box if you want exception items that have been host posted to be displayed in the GEM History list view. Host posted indicates that the exception items were automatically posted by the host. These types of posts usually do not include any fees.
No Action	Check this box if you want exception items that have had no action take on them yet to be displayed in the GEM History list view. Actions on exception items include posted, charged a fee, returned, etc., as explained in the Actions help on the GOLD Services > GOLD ExceptionManager > Process Exception Items screen .
Posted (EIPSTD)	Check this box if you want exception items that have been posted to be displayed in the GEM History list view. Posted means the exception item was posted to the account according to the reason for the exception item.
Returned (EIRETD)	Check this box if you want exception items that have been returned to be displayed in the GEM History list view. Exception items can either be returned using the Process Exception Items screen or the Create Returns screen.
View Exceptions (EIISRC)	Check this box if you want to view exception items in the GEM History list view. If this box is not checked, the Exception Items Only fields are disabled.



Other checkboxes

Entry: User, checkboxes

F/M: Yes

Mnemonic: See below

Check any of the boxes under Other to view GEM history items matching those items, as explained in detail below. You must also set up the [Date](#) before items will be displayed in the GEM History list view after <Get History> is clicked.

NOTE

The GEM History list view only shows a limited amount of data, so if too much data is being displayed, you may want to limit what is displayed in this list view. The best way to limit what is displayed is by checking or unchecking some of the [Exceptions](#) or **Other** checkboxes.

For example, if your search results keep returning every instance of when the User Options were changed, but not showing very many exception item changes, uncheck the **User Options** box and click <Get History>. You'll see that the User Options records are no longer displayed in the list view.

See the following definitions of the Other checkboxes.

Field	Description
Charge Backs and Reasons	Check the Charge Backs box if you want to view any chargebacks from the date(s) selected. Chargebacks are entered using the GOLD Services > GOLD ExceptionManager > Charge Backs screen . Check the Reasons checkbox, and any changes to the GOLD Services > GOLD ExceptionManager > Administrative > Charge Back Reasons screen from the given date will also be displayed
NOC	Check this box if you want to view any history information involving Notifications of Changes that were created, changed, or deleted. Notifications of Changes are set up on the GOLD Services > GOLD ExceptionManager > Notification of Change screen .
Notice Message	Check this box if you want to view history information regarding changes to the GOLD Services > GOLD ExceptionManager > Administrative > Notice Messages screen .
Selection Information	Check this box if you want to view history information regarding changes to the GOLD Services > GOLD ExceptionManager > Administrative > Setup > Selections screen .
User Options	Check this box if you want to view history information regarding changes to the GOLD Services > GOLD ExceptionManager > Administrative > Setup > Tellers screen or Users screen .



GEM History list view

Entry: System, list view

F/M: No

Mnemonic: N/A

This list view displays all data matching the requested information entered in the following fields:

[Search fields](#)

[Exception Items Only field group](#)

[Exceptions](#) checkboxes

[Other](#) checkboxes

Double-click on any of the listed items, and the detail history information for that item will be displayed in the [Detailed GEM History list view](#) below this list view.

See the following definitions of each of the columns in this list view:

Date: This is the date the history item was added, updated, or deleted on the GOLD ExceptionManager system.

Time: This is the time the history item was added, updated, or deleted on the GOLD ExceptionManager system.

Type: This is the type of change that took place for this history item. Possible entries are Delete, New, or Update.

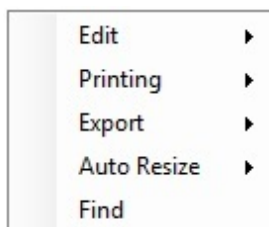
Employee: This is the employee number of the person who added, updated, or deleted this history item.

AsOf Date: This is the AsOf Date when this history item showed up in GOLD ExceptionManager.

Sequence: This is the sequence number of this history item on the day of when it showed up in GOLD ExceptionManager.

Record: This is the record of where the history item was added, updated, or deleted. The record generally refers to the screen where the action took place. The [Exceptions](#) and [Other](#) checkboxes affect which records are displayed here.

Additionally, if you right-click on this list view, the following pop-up menu appears:



The following table explains each of these pop-up functions:



Pop-up Function	Description
Edit	<p>Selecting this option allows you to copy the highlighted information in the list view to your Windows® clipboard. To highlight all the records in the list view, choose Edit, then Select All. After you have copied the highlighted information from the list view using the Edit pop-up function, you can then paste that information into Notepad or any other word processing program.</p> <p>Note: The formatting will look better if you use the Export function instead.</p>
Printing	Select this option to print the information in the list view to a designated printer. You can preview the information before printing it and make any needed adjustments to the printer settings or page setup.
Export	Select this option if you want to export the information in the list view to either a tab-delimited format or to FPS GOLD's Report Manager program. If you export to a tab-delimited format, you can open the information into a spreadsheet program such as Microsoft® Excel® .
Auto Resize	This function is used to resize the columns and rows in the grid to fit the data contained therein.
Find	<p>The Find function allows you to search for any word, phrase, or amount in the list view. This is a helpful tool to find the exact information you are looking for.</p> <p>When you select this option, the Find dialog appears. Enter the information in the top field and click <Find>. All matching information will be displayed in the list view below the search field. Double-click any of the results and you will be returned to the list view with the item you selected highlighted.</p>



Detailed GEM History list view

Entry: System, list view

F/M: No

Mnemonic: N/A

This list view displays the detailed information of any history item that is selected in the [GEM History list view](#) above.

See the following definitions of each of the columns in this list view:


Fields: This is the field name of the data that was changed for this history item.

Rep #: This column displays the number of the data field that was changed in the case that the field is displayed more than one time on the screen (record).

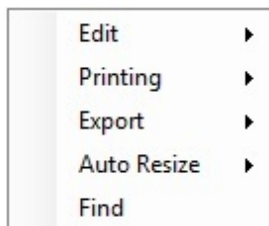
Previous Data: This is the previous data of the field before the employee made changes to it.

New Data: This is the new data for the field after the employee made changes to it.

Mnemonic: This is the mnemonic for the field.

 *Tip:* Hover your cursor over any of the fields in GEM, and a box is displayed showing the mnemonic. You can also search for the mnemonic using the Help > Master Help Search.

Additionally, if you right-click on this list view, the following pop-up menu appears:



The following table explains each of these pop-up functions:

Pop-up Function	Description
Edit	Selecting this option allows you to copy the highlighted information in the list view to your Windows® clipboard. To highlight all the records in the list view, choose Edit , then Select All . After you have copied the highlighted information from the list view using the Edit pop-up function, you can then paste that information into Notepad or any other word processing program. Note: The formatting will look better if you use the Export function instead.
Printing	Select this option to print the information in the list view to a designated printer. You can preview the information before printing it and make any needed adjustments to the printer settings or page setup.
Export	Select this option if you want to export the information in the list view to either a tab-delimited format or to FPS GOLD's Report Manager program. If you export to a tab-



Pop-up Function	Description
	delimited format, you can open the information into a spreadsheet program such as Microsoft [®] Excel [®] .
Auto Resize	This function is used to resize the columns and rows in the grid to fit the data contained therein.
Find	<p>The Find function allows you to search for any word, phrase, or amount in the list view. This is a helpful tool to find the exact information you are looking for.</p> <p>When you select this option, the Find dialog appears. Enter the information in the top field and click <Find>. All matching information will be displayed in the list view below the search field. Double-click any of the results and you will be returned to the list view with the item you selected highlighted.</p>



Notification of Change

GOLD Services > GOLD ExceptionManager > Notification of Change

The Notification of Change (NOC) screen is used to pass corrected ACH transaction information back to the originator through the Federal Reserve. This screen displays all NOCs that have been created over the last 60 days.

NOTE

We do not allow IAT NOCs to be created.

Date	Seq	SEC	Originator	Customer Name	Code	Ready?	Sent?	Date Sent	Trace	GEM Teller#	Last Update
03/20/2014	20004	WEB	VZ WIRELESS	JIM SMITH	C01	N	N		021000021494673	8911	05/02/2014
03/20/2014	20003	BOC			C01	N	N			8911	05/02/2014
03/20/2014	20002	WEB	VZ WIRELESS	JIM SMITH	C01	N	N		021000021494673	8911	05/02/2014
03/20/2014	20001	WEB	VZ WIRELESS	JIM SMITH	C01	N	N		021000021494673	8911	05/02/2014
03/19/2014	2	PPD	IRS TREAS 31	JONES, JONATHAN	C02	N	N		111736944306030	8911	05/01/2014
03/19/2014	1	PPD	IRS TREAS 31	GARCIA, MANUEL A	C01	N	N		111736944306034	1403	05/08/2014
08/21/2012	1	PPD	First Bank & Tr		C01	N	N		000006410530059	8911	08/11/2014

Skip If Sent To Fed
 Skip If Older Than Today

Notification of Change Screen

To filter the list on the screen:

- Click the [Skip If Sent To Fed](#) box to display only notifications that have *not* been sent to the Federal Reserve from the past 60 days.
- Click [Skip If Older Than Today](#) to display only NOC records for the current day.

To make additional changes if the item hasn't already been sent to the Federal Reserve:

- Double-click any of the items in the [Notification of Change list view](#).
- Make the changes in the [Notification of Change Details](#) dialog box.

To create a new Notification of Change:

- Click <Create New> at the bottom of the screen.
- Type information in each of the fields on the [Notification of Change Details dialog box](#).

Entering Details for a Notification of Change

The Notification of Change Details dialog box has two columns for most fields. The column on the left is for original information and the column on the right is for corrected information. All the original information must be filled in based on the type of entry class for the transaction. Specific fields are required by NACHA.

If the ACH transaction processed correctly but had the wrong individual name, ID number, etc. and you need to process an NOC, you will have to locate the original information on the [Automated Entry Register Report \(FPSDR002\)](#), and then enter that information on the Notification of Change Details dialog box.

You can also right-click on ACH exception items that rejected with "No account/Unable to find account" on the [GOLD Services > GOLD ExceptionManager > Process Exception Items screen](#) and select "Notification of



Change." The original information for that exception item will be automatically populated. All you need to do is add the correct account number and Rout/Tran number, if applicable.

To enter corrected data to send back to the originator:

1. Right-click on an ACH item on the [Process Exception Items screen](#), then select "Notification of Change" from the pop-up menu. The Notification of Change Details dialog box will be displayed (see following example). The fields under Original ACH Information will display the information for that ACH exception item.

GOLD Services > GOLD ExceptionManager > Process Exception Items Screen, then right-click an ACH exception item and select "Notification of Change"

2. Enter the correct information under the Corrected ACH Information on the right side of the screen. For more information on each of these fields, see [Notification of Change Details](#).
3. Check the Ready to Send checkbox to indicate that the notification of change record is ready to be sent to the Federal Reserve in the next afterhours processing.(See **Note** below.)

NOTE



Some institutions require an approval of this data before it can be sent. If your institution has this requirement, click <OK> and someone else will check the **Ready To Send** checkbox. This is not a security option set up in CIM GOLD; this is a policy upheld internally at some institutions.

The Notification of Change will be sent to the Federal Reserve in the afterhours processing. This record will be kept on the system for 60 days, or until you select an NOC in the list view and click <Delete>.



Notification of Change Details

You can access the Notification of Change Details screen from either the [Notification of Change](#) screen by clicking <Create New> or by right-clicking on an ACH exception item on the GOLD Services > GOLD ExceptionManager > [Process Exception Items screen](#) and selecting "Notification of Change." The Sequence Number for NOCs created by the right check will match the Sequence Number of the exception item. NOCs <Created New> will have 20,000-range Sequence Numbers. NOCs created on ACH transactions for the same day will be created in the 20,000 range. Exceptions items are stored on the system for 60 days and then deleted.

See the following example of this screen:

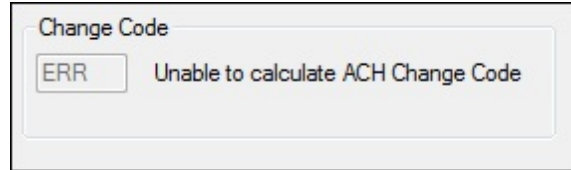
GOLD Services > GOLD ExceptionManager > Process Exception Items Screen, then right-click an ACH exception item and select "Notification of Change"

The Notification of Change Details screen has two columns for most fields. The column on the left is for original information and the column on the right is for corrected information. All the original information must be filled in based on the type of entry class for the transaction. Specific fields are required by NACHA.

For example, **Company Name** and **ID Number** are not used for entry class PPD and will be grayed out on the left side of the dialog. You will only fill in the information fields that are opened as you enter the entry type. You must only fill in the fields that are to be changed.



The change codes are automatically calculated based on what fields you changed in the right column. The change code will appear in the **Change Code** field. If you change an invalid combination of fields, you get the following error:



See the following information concerning each of the fields on this dialog box:

Field	Description
Standard Entry Class	This field is for the standard entry class of the original batch, or for a new ACH notification you are creating. This field is mandatory. Use the drop-down menu to enter a standard entry class code. If you are editing a notification of change, this field will be filled in for you by the system. Click the <Definition of Standard Entry Class> button to the right of this field to see the definitions for the standard entry class listed.
Transaction Code	This field is for the transaction code. This field is mandatory. Enter the transaction code that was originally sent in the Original ACH Information column. (It should already be displayed in this field if you are editing an ACH Notification of Change.) If the transaction code sent was incorrect, enter the correct transaction code in the Corrected ACH Information column. For a list of all possible transaction codes, see Appendix D in the GOLD Services manual in DocsOnWeb.
Rout/Tran	This field is for the routing transit number. This field is mandatory. Enter the routing transit number that was originally sent in the Original ACH Information column. (It should already be displayed in this field if you are editing an ACH Notification of Change.) If the routing transit number sent was incorrect, enter the correct routing transit number in the Corrected ACH Information column.
Account Number	This field is for the account number. This field is mandatory. Enter the account number that was originally sent in the Original ACH Information column. (It should already be displayed in this field if you are editing an ACH Notification of Change.) If the account number sent was incorrect, enter the correct account number in the Corrected ACH Information column.
Individual Name	This field is for the customer name. The system will enter the customer's name automatically in this field, if you are editing an existing ACH Notification of Change. If you are creating a new Notification of Change, enter the customer's name that was originally sent in the Original ACH Information column. If the customer's name sent was incorrect, enter the correct customer name in the Corrected ACH Information column.
Individual ID	This field is for the customer identification number. Enter the customer identification number that was originally sent in the Original ACH Information column. (It should already be displayed in this field if you are editing an ACH



Field	Description
	Notification of Change.) If the customer identification number sent was incorrect, enter the correct customer identification number in the Corrected ACH Information column.
Company ID Nbr	This field is for the company identification number. Enter the company identification number that was originally sent in the Original ACH Information column. (It should already be displayed in this field if you are editing an ACH Notification of Change.) If the company identification number sent was incorrect, enter the correct company identification number in the Corrected ACH Information column.
Company Name	This field is for the company name. Enter the company name that was originally sent in the Original ACH Information column. (It should already be displayed in this field if you are editing an ACH Notification of Change.) If the company name sent was incorrect, enter the correct individual or company name in the Corrected ACH Information column.
Trace Number	This field is for the original trace number. This field is mandatory. The Corrected ACH Information column is not used for this field.
Originator Name	This field is for the originating company name that sent the original ACH transaction. This field is mandatory. The Corrected ACH Information column is not used for this field.
Originator Comp ID	This field is for the originating company identification number.
Change Code	<p>This field displays the change code calculated by the system after the original and corrected ACH information is entered. This field is not file maintainable. A list of change codes and their definitions is displayed below this field for your reference, as shown below:</p> <div data-bbox="583 1245 1352 1528" style="border: 1px solid black; padding: 5px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">Definition of Change Codes</p> <p>C01 Incorrect Account Number C02 Incorrect Routing Number C03 Incorrect Routing Number and Account Number C05 Incorrect Transaction Code C06 Incorrect Account Number and Transaction Code C07 Incorrect Routing Number, Account Number, and Transaction Code C08 Incorrect Foreign Receiving DFI Identification C09 Incorrect Individual Identification Number</p> </div>
Ready to Send	<p>Checking this box means the Notification of Change has been audited and is ready to be sent to the Federal Reserve Bank (FRB). Some institutions require an approval of this data before it can be sent. If your institution has this requirement, click <OK> and someone else will check the Ready To Send checkbox.</p> <p>The Notification of Change (NOC) will be sent to the FRB in the afterhours processing. This record will be kept on the system for 60 days, or until you select an NOC in the list view and click <Delete>. If the NOC has already been sent to the FRB, the <i>record</i> will be deleted from the system, not the actual NOC that was sent to the FRB. If the NOC has <i>not</i> been sent to the FRB, the notice will be deleted and <i>not</i> sent to the FRB.</p>



Field	Description
Effective Date	This field displays the effective date of the original ACH transaction. It can be found on the on the Automated Entry Register for each ACH transaction.
Sequence	This is the sequence number assigned to the rejected item. If you right-click on an item on the Process Exception Items screen to create an NOC, we will use the sequence number assigned to the reject. Only manual NOCs using the menu selection and ACH transactions for the same day will create a 20,000 range.
Date Last Updated	This field displays the date the ACH transaction information was last sent to the originator through the Federal Reserve.
GEM Teller Number	This field displays the teller number of the teller who made the change.
Employee Name	This field displays the name of the teller who made the change.
Status	This field displays the status of the current update (such as "Editing NOC.")



Notification of Change list view

Entry: System, list view

F/M: No

Mnemonic: N/A

The list view on the Notification of Change screen displays all Notification of Changes that have been set up for your institution in the last 60 days. This information is originally entered on the [Notification of Change Details dialog box](#).

Date	Seq	SEC	Originator	Customer Name	Code	Ready?	Sent?	Date Sent	Trace	GEM Teller#	Last Update
03/20/2014	20004	WEB	VZ WIRELESS	JIM SMITH	C01	N	N		021000021494673	8911	05/02/2014
03/20/2014	20003	BOC			C01	N	N			8911	05/02/2014
03/20/2014	20002	WEB	VZ WIRELESS	JIM SMITH	C01	N	N		021000021494673	8911	05/02/2014
03/20/2014	20001	WEB	VZ WIRELESS	JIM SMITH	C01	N	N		021000021494673	8911	05/02/2014
03/19/2014	2	PPD	IRS TREAS 31	JONES, JONATHAN	C02	N	N		111736944306030	8911	05/01/2014
03/19/2014	1	PPD	IRS TREAS 31	GARCIA, MANUEL A	C01	N	N		111736944306034	1403	05/08/2014
08/21/2012	1	PPD	First Bank & Tr		C01	N	N		000006410530059	8911	08/11/2014

Skip If Sent To Fed
 Skip If Older Than Today

To filter the list on the screen:

- Click the [Skip If Sent To Fed](#) box to display only notifications that have *not* been sent to the Federal Reserve from the past 60 days.
- Click [Skip If Older Than Today](#) to display only NOC records for the current day.

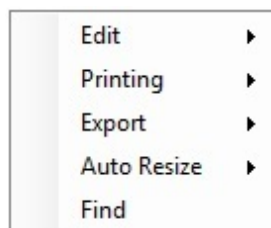
To make any changes to these notifications:

- Double-click on an item in the list. or
- Single-click and then click <Edit> at the bottom of the screen.

The [Notification of Change Details dialog box](#) will be displayed, where you can make changes to the fields under Corrected ACH Information. You cannot make any changes to any notifications that have already been sent to the Federal Reserve Bank. The Sent? column will display a "Y" if the notification has already been sent.

Notification of Change (NOC) records will be kept on the system for 60 days, or until you select a notification in the list view and click <Delete>.

Additionally, if you right-click on this list view, the following pop-up menu is shown:



The following table explains each of these pop-up functions:



Pop-Up Function	Description
Edit	<p>Selecting this option allows you to copy the highlighted information in the list view to your Windows® clipboard. To highlight more than one record in the list view, choose Edit, then Select All. After you have copied the highlighted information from the list view using the Edit pop-up function, you can then paste that information into Notepad or any other word processing program.</p> <p>Note: The formatting will look better if you use the Export function instead.</p>
Printing	<p>Select this option to print the information in the list view to a designated printer. You can preview the information before printing it and make any needed adjustments to the printer settings or page setup.</p>
Export	<p>Select this option if you would like to export the information in the list view to either a tab-delimited format or to FPS GOLD's Report Manager program. If you export to a tab-delimited format, you can open the information into a spreadsheet program such as Microsoft® Excel®.</p>
Auto Resize	<p>This function is used to resize the columns and rows in the grid to fit the data contained therein.</p>
Find	<p>The Find function allows you to search for any word, phrase, or amount in the list view. This is a helpful tool to find the exact information you are looking for.</p> <p>When you select this option, the Find dialog displays. Enter the information in the top field and click <Find>. All matching information will be displayed in the list view below the search field. Double-click any of the results and you will be returned to the list view with the item you selected highlighted.</p>



Skip If Sent To Fed

Entry: User, checkbox

F/M: Yes

Mnemonic: N/A

Check this box and all Notifications of Changes that have already been sent to the Federal Reserve Bank will no longer be displayed in the [list view](#) above.



Skip If Older Than Today

Entry: User, checkbox

F/M: Yes

Mnemonic: N/A

Check this box to display only NOC records for the current day. Uncheck it to view all NOCs on file.



Print Notices

Use the Print Notices screen in GOLD ExceptionManager to print overdraft, return, and paid notices for your customers. Once selections are made on this screen, they will be persistent each time you access this screen. Exception items are stored on the system for 60 days and then deleted.

NOTE

For exception items in GOLD ExceptionManager with Host Posted (no fee) that have a primary reason such as account negative, large check, stop suspect, etc., a notice is not generated. If a fee is charged, then a notice will be available. Accounts with Overdraft Codes of 8, 9, 10, and 11 do not create Overdraft Notices as they process sweep transactions not overdraft transfers.

To print notices:

1. Access the Print Notices screen under GOLD Services > GOLD ExceptionManager > Print Notices in the tree navigation.

See the following example:



Current Selection is: All Items

Select Criteria for Notices

Date Account Number Seq
 Start 11/05/2012 00 000001 00
 End 11/05/2012 01 999999 00
 12:02:25

Notice Type

Overdraft Notices
 Return Notices
 Paid Notices
 Mask Account Number

Always Download Data From Host Skip Print of Bank Address Skip Print of No-Mail Notices Print Current Balance

Form / Envelope Type

Full Page
 3 Per Page
 Envelope Type
 # 10 2-window

Alerts for Returned Items

Seq	Account Number	Transaction Amount	Fee Amount	Source	Send Alert?	IRS Owner	Email Address	Alert Sent
101	03 111687 04	-154.68	30.00	ACH	<input checked="" type="checkbox"/>	*Sheena E	*****	<input type="checkbox"/>
106	03 112189 02	-36.44		CHK	<input checked="" type="checkbox"/>	*HR Huff	*****	<input type="checkbox"/>
116	03 131116 00	-75.00		CHK	<input checked="" type="checkbox"/>	*Josh Gosh	*****	<input type="checkbox"/>
120	03 161545 04	-253.32	30.00	ACH	<input checked="" type="checkbox"/>	*Patricia Poff	*****	<input type="checkbox"/>
148	03 501953 07	-87.62		ACH	<input checked="" type="checkbox"/>	*Penny Prant	*****	<input type="checkbox"/>
256	05 180111 05	-500.00	30.00	ACH	<input checked="" type="checkbox"/>	*ROSE PETAL	*****	<input type="checkbox"/>

2. If the current selection is not what you want to use, click <Change Selection>. The Selections Setup dialog box is displayed, where you can choose a different selection. These selections are institution defined but can be used by any processor. Find the exception item source listed for what you want to print, then proceed to step 3. For more information about selections, see the [Selections screen help](#).
3. Enter the **Start** and **End Date** range, **Start** and **End Account Number** range, and **Seq** number range that you want to print notices for.
4. In the [Notice Type field group](#), the default setting prints each of the three notices. You can change the default setting by clicking on the checkbox next to either **Overdraft Notices**, **Return Notices**, or **Paid Notices** to print only one type of notice at a time, a combination of notices, or all three. If you checkmark the **Mask Account Number** field, only the last four digits of the account number is printed on notices and asterisks (*) appear for the remaining numbers. All these boxes remain checked once they have been selected.
5. Check the [Always Download Data From Host](#) if you have not refreshed the items before accessing this screen. You should not print notices until you have the most current data.
6. If you do not want to print your bank's address on the notices, check the [Skip Print of Bank Address](#) checkbox.



7. If you do not want to print notices to customers who have "Do Not Mail" indicators on their accounts, check the [Skip Print of No-Mail Notices](#) checkbox.
8. If you want the current account balance to appear on the notice, click the **Print Current Balance** checkbox. If not selected, the balance at the time of the transaction will be printed on notices.
9. Select which form and envelope type you want printed for these notices in the [Form/Envelope Type](#) field group. For combined notices, the form must be set to **Full Page**. Once you determine the envelope type, this field should not be changed.
10. Click <Print Preview> to preview all notices before printing them, or click <Print> to print the notices to a designated printer.
11. In addition to printing a return notice to paper for account owners, you can also send them an email alert message (or other type of alert such as a text alert) notifying them that checks or ACH items were returned. Click <Retrieve>, and all returned items (Status is R, Returned) will be displayed according to the options selected in the Selection Criteria for Notices field group. For more information on sending alerts, see [Sending Alerts for Returned Items](#).

To set up additional options for the Print Notices, such as headings for the notices, default envelope type, and combined notices, see the help on the [GOLD Services > Institution Options screen, GOLDEXception Manager tab](#).



Sending Alerts for Returned Items

Before you can send immediate email alerts (or other types of alerts) to customers notifying them of returned check or ACH items, you must first set up your customer with an email address. Email addresses are set up on the CIS > Entity Maintenance Person, Trust, or Organization screen. This alert can also be sent as a text, Facebook message, or whatever the customer specifies using the **Email Address** field on the Entity Maintenance screen. You must also get the text message for alert #149 set up on your website. (**Note:** Other types of alert messages require that institution option P0E0 be set up for your institution.) The Primary E-mail address for the IRS owner of the account will be used if the **Send Alert?** checkbox is also checked.

Once an email address has been established for the Person, Trust, or Organization, returns can be sent to that email address by completing the following steps:

1. On the GOLD Services > GOLD ExceptionManager > [Print Notices screen](#), enter information in the [Select Criteria for Notices](#) field group according to what dates and account numbers you want to retrieve return data.
2. Make sure the Return Notices checkbox is selected in the [Notice Type field group](#).
3. To ensure you are getting the most up-to-date information (such as any updated email addresses, etc.), make sure the [Always Download Data From Host](#) field is checked and do not send any alerts until all your items have been handled and balanced.
4. Under the Alerts for Returned Items list view, click <Retrieve>. All matching returned items will be displayed in the list view, as shown below:



Current Selection is: All Items

Select Criteria for Notices

	Date	Account Number	Seq
Start	11/06/2012		
End	11/06/2012		
	11:27:24		

Notice Type

Overdraft Notices
 Return Notices
 Paid Notices
 Mask Account Number

Always Download Data From Host
 Skip Print of Bank Address
 Skip Print of No-Mail Notices
 Print Current Balance

Form / Envelope Type

Full Page
 3 Per Page

Envelope Type
10 2-window

Alerts for Returned Items								
Seq	Account Number	Transaction Amount	Fee Amount	Source	Send Alert?	IRS Owner	Email Address	Alert Sent
98	03 130013 02	-8.59		CHK	<input checked="" type="checkbox"/>	*Sherry Shew	*****	<input type="checkbox"/>
99	03 130013 02	-94.79	30.00	CHK	<input checked="" type="checkbox"/>	*Sherry Shew	*****	<input type="checkbox"/>

GOLD Services > Gold Exception Manager > Print Notices Screen

Notice that the Send Alert? column displays checkmarks.

- Click <Send Alerts>. The email alert will be sent immediately to all accounts with a checkmark in the Send Alert? column. The system generally sends only one email to the IRS owner of all accounts in the list. However, depending on how many accounts this person or organization has, they may receive more than one email alert. The system only sends one email for every five accounts. For example, if there are 10 accounts tied to one IRS owner, the IRS owner will receive two emails. If there are 11 accounts, the IRS owner would receive three emails, and so forth.

After the alerts are sent, a checkmark will be displayed in the Alert Sent column. You cannot send another alert once the first alert has been sent for that IRS owner.

The following is an example of an email alert that is sent to your customers for returned exception items.

```

From: "FPS GOLD Bank" <email@fpsgoldbank.net>
Sent 10/30/2012 10:45:53 AM
To: cindyteller@yahoo.com
Subject: Online Banking Alert: Item Returned (149)

IRS Owner:                CINDY TELLER

Returned Item Alert

```



Account Number	Tran Amt	Fee
Source		
XX XXXX10 07	13.64	25.00
ACH		
FPS GOLD Bank		



Current Selection is

Entry: User, drop-down list

F/M: Yes

Mnemonic: SLSLNM

The default selection assigned to you through the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#) is displayed in this field. If you want to view a different selection of exception items, use the Selection drop-down field and highlight the selection you want to use.

Selections are institution defined, but can be used by any processor.

For more information on selections, see the [Selections help](#).



Select Criteria for Notices

Entry: User, alphanumeric

F/M: Yes

Mnemonic: N/A

Use the **Date**, **Account Number**, and **Seq** fields on the Print Notices screen to print notices for given dates and account numbers. Exceptions are stored up to 60 days on the host, after which time they are deleted.



Notice Type

Entry: User, checkboxes

F/M: Yes

Mnemonic: N/A

Select the box next to each of the notice types you want to print. You can print overdraft notices, return notices, and paid notices for your customers. If you also select the **Mask Account Number** box, only the last four digits of the account number is printed on notices and asterisks (*) appear for the remaining numbers, as shown below. This box remains checked once it has been activated.

Account Number: *****52 05

The following are examples of the three types of notices. A fourth type of notice, Combined Notice, is also available, but only for the [Full Page form](#). These notices combine all actions for each account onto one form.

<p>FPS GOLD Bank 1525 W. 820 N. Provo UT 84601</p> <p>Bill Bart 456 Rodeo Drive Orem, UT 84058</p>	<p style="text-align: center;">Overdraft Notice</p> <p>Transaction Date: 11/05/2012 Account Number: 01 114381 06 Account Balance: -10.65 Fees: 0.00</p> <p style="text-align: center;"><i>THE AMOUNT LISTED ABOVE WAS TRANSFERRED TO YOUR CHECKING ACCOUNT FROM YOUR OVERDRAFT ACCOUNT.</i></p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Chk# or Payee</th> <th style="text-align: right;">Amount</th> <th style="text-align: right;">Amount Advanced</th> </tr> </thead> <tbody> <tr> <td>FLA CardServices</td> <td style="text-align: right;">-20.00</td> <td></td> </tr> <tr> <td>CITICARD PAYMEN</td> <td style="text-align: right;">-20.00</td> <td></td> </tr> <tr> <td style="text-align: right;">Total</td> <td></td> <td style="text-align: right;">100.00</td> </tr> </tbody> </table>	Chk# or Payee	Amount	Amount Advanced	FLA CardServices	-20.00		CITICARD PAYMEN	-20.00		Total		100.00
Chk# or Payee	Amount	Amount Advanced											
FLA CardServices	-20.00												
CITICARD PAYMEN	-20.00												
Total		100.00											

Overdraft Notice

<p>FPS GOLD Bank 1525 W. 820 N. Provo UT 84601</p> <p>Mary Milton 789 Garden Way Cedar Hills, UT 84062</p>	<p style="text-align: center;">Return Item Notice</p> <p>Transaction Date: 11/01/2012 Account Number: 01 130173 00 Account Balance: 952.30 Fees: 30.00</p> <p style="text-align: center;"><i>THE ITEM(S) LISTED ABOVE WAS RETURNED AND A FEE MAY HAVE BEEN ASSESSED.</i></p> <table border="0" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Chk# or Payee</th> <th style="text-align: right;">Amount</th> <th style="text-align: left;">Exception Reason</th> </tr> </thead> <tbody> <tr> <td>US BANK HOME</td> <td style="text-align: right;">-1,302.06</td> <td>Non Sufficient Funds</td> </tr> </tbody> </table>	Chk# or Payee	Amount	Exception Reason	US BANK HOME	-1,302.06	Non Sufficient Funds
Chk# or Payee	Amount	Exception Reason					
US BANK HOME	-1,302.06	Non Sufficient Funds					

Return Item Notice



FPS GOLD Bank
1525 W. 820 N.
Provo UT 84601

Paid Item Notice

Transaction Date: 10/31/2012
Account Number: 01 130005 00
Account Balance: 2.97 Fees: 0.00

THE ITEM(S) LISTED ABOVE WAS PAID AND A FEE MAY HAVE BEEN ASSESSED.

Chk# or Payee	Amount	Exception Reason
4107	-14.51	Non Sufficient Funds
4122	-3.00	Non Sufficient Funds
4123	-11.43	Non Sufficient Funds
4125	-12.00	Non Sufficient Funds

Susan Seltzer
123 Apple Street
Provo, UT 84601

Print Item Notice

FPS GOLD Bank

Mark Miller
123 Street
Provo, UT 84601

Combined form

Statement Date: 11/01/2012
Account Number: 01 110183 05
Account Balance: 82.29

Combined message.

Date	Check# or Payee	Amount	Action Taken	Fee	Exception Reason
11/01/2012	211	-1,282.27	Returned	30.00	Non Sufficient Funds
11/01/2012	284	-385.00	Paid	32.00	Non Sufficient Funds
11/02/2012	213	-20.00	Paid		Non Sufficient Funds
11/05/2012	AMERICAN EXPRESS	-7.95	Paid		Non Sufficient Funds
11/05/2012	MERCHANT BANKCD	-86.95	Paid	32.00	Non Sufficient Funds
11/05/2012	AMAZON MARKETPLA	-16.49	Paid		Non Sufficient Funds
11/05/2012	214	-36.63	Paid		Non Sufficient Funds
11/06/2012	PROG DIRECT INS	-182.54	Paid	32.00	Non Sufficient Funds
*Totals		8 items 2,017.83		126.00	
		1 Returned Item of \$1,282.27 7 Paid Items of \$735.56			

Combined Notice

The look of these notices may differ based on these other options:

- [Envelope Type](#)
- [Skip Print of Bank Address](#)



- [Print Current Balance](#)

Also, a message can be printed on each notice according to your institution's needs. The messages are set up using the [GOLD Services > GOLD ExceptionManager > Administrative > Notice Messages screen](#).

Additionally, you can set up other options for the Print Notices, such as headings for the notices, default envelope type, whether or not to print overdraft notices, and notice format. For more information, see the help on the [GOLD Services > Institution Options screen, GOLDEXception Manager tab](#).

To print charge back notices, use the [GOLD Services > GOLD ExceptionManager > Charge Backs screen](#).



Always Download Data From Host

Entry: User, checkboxes

F/M: Yes

Mnemonic: N/A

Either refresh all items on the Process Exception Items screen once all items are handled or check this box to ensure that all the data you are downloading is up-to-date. For example, if another employee at your institution handles exception items, you need to refresh the data on your computer before you begin printing notices.



Skip Print of Bank Address

Entry: User, checkboxes

F/M: Yes

Mnemonic: N/A

Check this box if you do not want your institution's address printed on the notices. This would only be used if you have pre-printed forms that already have your return address on them.



Skip Print of No-Mail Notices

Entry: User, checkboxes

F/M: Yes

Mnemonic: N/A

If this box is selected, those accounts that have a "Do Not Mail" code on them will be skipped when you click <Print> or <Print Preview>. Accounts are flagged as "Do Not Mail" using the **Mailing Exception** field (MLMAIX) on the CIS > Entity Maintenance - Mailing Label screen.



Print Current Balance

Entry: User, checkboxes

F/M: Yes

Mnemonic: N/A

Check this box if you want the account's current balance to be printed on the notices. If not checked, the balance at the time of the transaction will be shown. For an example of the different types of notices and where the current balance may be found, see the [Notice Type](#) field help.



Form/Envelope Type

Entry: User, radio button, drop-down list

F/M: Yes

Mnemonic: N/A

Use the fields in the Form/Envelope Type field group to choose the format and envelopes you will be using to print notices. The default settings for these fields are set up on the [GOLD Services > Institution Options screen, GOLDEXception Manager tab, General tab](#).

However, you can change the default settings by either selecting the radio button next to **Full Page** or **3 Per Page**. The **Full Page** selection is used with [combined notices](#). The **3 Per Page** selection prints three notices on one page.

The default entry for the **Envelope Type** is pulled from the GOLD Services > GOLD ExceptionManager > Administrative > Envelope Measurements screen. However, you can change those settings using this field.

To include a message with these notices, use the [GOLD Services > GOLD ExceptionManager > Administrative > Notice Messages screen](#).



Print Reports

You can print reports for GOLD ExceptionManager using either the [Print Exceptions Report screen](#) or the [Print IAT Detail Report screen](#).



Print Exceptions Report

Use the Exceptions screen under GOLD Services > GOLD ExceptionManager > Print Reports to print a report of all actions performed in GEM and a record of the exception items for a single day or range of days. Exception items are stored on the system for two years and then deleted. However, you can keep a hard-copy record of the activity by printing this report.

You can also view an afterhours report using GOLDView in CIM GOLD. For more information, see the [Exception Items Report \(FPSDR096\)](#) in DocsOnWeb.

To print the International ACH Transaction report, use the [IAT Detail screen](#).

To print the Re-presented Items Detail report, use the Re-presented Items Detail screen.

To print an exception report:

1. Access the Exceptions screen under GOLD Services > GOLD ExceptionManager > Print Reports in the tree navigation.

See the following example:

GOLD Services > GOLD ExceptionManager > Print Reports > Exceptions Screen

2. If the current selection is not what you want to use, click <Change Selection>. The Selections Setup dialog box is displayed, where you can choose a different selection. These selections are institution defined, but can be used by any processor. Find the exception item source listed for what you want to print, then proceed to step 3. For more information about selections, see the [Selections screen help](#).
3. In the [Select Criteria for Report field group](#), enter the **Start** and **End Date** range you want printed. **Note:** You can only handle items for one day, so you may also want to print only one day at a time. If you



choose to print for a range of dates, the system will display a message asking you if you are sure you want to print the report.

4. If you want to print a report for only a certain account or range of accounts, enter the **Start** and **End Account Number** range for the report you want printed.
5. If you want to print a report for only a specific sequence number or range of sequence numbers, enter the **Start** and **End Seq** number range of the exception items. Exception items are given a sequence number according to the order they were sent into the GOLD ExceptionManager program that day.
6. If you want to print a report for only those exception items from a particular transaction code, enter the **Start** and **End Tran Code** fields.
7. If you want to print a report for only those exception items that occurred on an account with a particular hold code, enter the **Start** and **End Hold Code** fields.
8. If you want to print a report for only those exception items that were sent to GOLD ExceptionManager for a particular reason, select the reason from the **Exception Reason** drop-down fields. You can choose up to two reasons.
9. You can also select how you want the report to appear by choosing applicable sort fields. The item you select from the **Top Level** drop-down field will appear first, **Level 2** field will appear second, **Level 3** will be third, and **Level 4** will be fourth.

NOTE

If the **Include Overdraft Items** checkbox is checked and the overdraft amount code (DMOVDC) is set on the Deposits > Account Information > Overdraft & Secured Loans screen in CIM GOLD, the **Top Level** sort field must be set to tax ID number, account number, primary reason, or sequence number to show the overdrafted amount total in its correct location.

10. Check any of the checkboxes below the Sort Fields. For information on each of these checkboxes, see the following topics:

[Always Download Data From Host](#)

[Condensed Format](#)

[Return Item Report](#)

[Officer Report](#)

[Include Overdraft Items](#)

10. If you want to save the report to a directory, you can find the directory to save it in by clicking <Browse For Directory>. If you want to save the report to a specific file, click <Browse for File> and then select it. Click <Save to File> once you've established either a directory or file, and the report will be saved to the selected location.



- To print the report directly to a designated printer, click <Print>. If you want to preview the report before printing it, click <Print Preview>. Clicking <Page Setup> allows you to establish the page format before printing the report.

The following is an example of the Exceptions Report:

Online Exception Items Report For Date of 11/05/2012 to 11/30/2012									
Page 1 of 120									
GOLD Services.Gold Exception Manager.Print Reports.Exceptions									
ACCOUNT NUMBER	TAX ID NUMBER	HOME PHONE	NOTES						
01 113111 00	*****	*****	Allow Negative, Truncated						
NAMES	OWNERSHIP	WORK PHONE	OTHER PHONE	E-MAIL ADDRESS	OTC Holds				
*****	****	*****	*****	*****	Monetary Holds				
*****	*****	*****	*****	*****	Uncollected Funds				
*****	*****	*****	*****	*****	Available Balance 1,459.90				
*****	*****	*****	*****	*****	Current Balance 1,459.91				
Date Opened	03/15/1996	YTD Ret Chk	0	Prod Code	1008	TYPE OVERDRAFT ACCTS		REMAINING FUNDS	
Last Exception		YTD Pd Neg	0	Stat Cycle	125	D 03 001263 05			
Date Negative		YTD OD	0	Acct Rep					
Date Last Dep	11/17/2012	YTD Ret ACH	0	Hold Codes	0036				
Date Dormant		Draws on UC	0						
SEQ	SOURCE	TRAN-MD-TORC	CHECK#	TRACE NBR	ACH NAME	TRAN AMT	STATUS	PAY AT TRAN	BAL AFTER POST #NEG
255	CHK	1130-00-306	6350	000000187358999	*****	-40.00	Post		1,459.91
Posting Tllr:0006 Decision Tllr:0000 Decision: Comments:									
94.PPRE0:ACCT NOT FOUND:11 138910 ORIG ACH ACCT NBR 113111 00									
ACCOUNT NUMBER	TAX ID NUMBER	HOME PHONE	NOTES						
01 114111 07	*****	*****	Allow Negative, Truncated						
NAMES	OWNERSHIP	WORK PHONE	OTHER PHONE	E-MAIL ADDRESS	OTC Holds				
*****	****	*****	*****	*****	Monetary Holds				
*****	*****	*****	*****	*****	Uncollected Funds				
*****	*****	*****	*****	*****	Available Balance 9,869.55				
*****	*****	*****	*****	*****	Current Balance 9,869.56				
Date Opened	03/30/1999	YTD Ret Chk	0	Prod Code	1008	TYPE OVERDRAFT ACCTS		REMAINING FUNDS	
Last Exception		YTD Pd Neg	3	Stat Cycle	125				
Date Negative		YTD OD	0	Acct Rep					
Date Last Dep	11/13/2012	YTD Ret ACH	0	Hold Codes					
Date Dormant		Draws on UC	0						
SEQ	SOURCE	TRAN-MD-TORC	CHECK#	TRACE NBR	ACH NAME	TRAN AMT	STATUS	PAY AT TRAN	BAL AFTER POST #NEG
277	CHK	1130-00-306	4839	000000145463773	*****	-50.00	Post		9,869.56
Posting Tllr:0006 Decision Tllr:0000 Decision: Comments:									
94.PPRE0:ACCT NOT FOUND:14 700000 ORIG ACH ACCT NBR 114111 07									

Note: If names, phone numbers, and other information concerning the account owner are displayed with asterisks (*) (as is shown in the example above), the **Show Sensitive Data** box is *not* checked on the GOLD Services > GOLD ExceptionManager > Administrative > Setup > [Tellers screen](#).

See the following field descriptions for more information.

Field	Description
Current Selection is	<p>The default selection assigned to you through the GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen is displayed in this field. If you want to view a different selection of exception items, use the Selection drop-down field and highlight the selection you want to use.</p> <p>Selections are institution defined, but can be used by any processor.</p> <p>For more information on selections, see the Selections help.</p>



Field	Description
Select Criteria for Reports	<p>Use the fields in the Select Criteria for Report field group to filter the information printed on the exception item report.</p> <ul style="list-style-type: none"> • If you want to print a report for only a certain account or range of accounts, enter the Start and End Account Number range for the report you want printed. • If you want to print a report for only a specific sequence number or range of sequence numbers, enter the Start and End Seq number range of the exception items. Exception items are given a sequence number according to the order they were sent into the GOLD ExceptionManager program that day. • If you want to print a report for only those exception items from a particular transaction code, enter the Start and End Tran Code fields. • If you want to print a report for only those exception items that occurred on an account with a particular hold code, enter the Start and End Hold Code fields. • If you want to print a report for only those exception items that were sent to GOLD ExceptionManager for a particular reason, select the reason from the Exception Reason drop-down fields. You can choose up to two reasons. • You can also select how you want the report to appear by choosing applicable sort fields (see below).
Sort Fields	<p>You can also select how you want the exception report to appear by choosing applicable sort fields. The item you select from the Top Level drop-down field will appear first, Level 2 field will appear second, Level 3 will be third, and Level 4 will be fourth. Select Date, Account Number, and Seq fields on the Print Notices screen to print notices for given dates and account numbers. Exceptions are stored up to two years on the host, after which time they are deleted.</p>
Always Download Data From Host	<p>Check this box to ensure that all the data you are reporting on is up-to-date. For example, if another employee at your institution handles exception items, you need to refresh the data on your computer before you begin printing reports.</p>
Condensed Format	<p>Check this box if you want to print the exception items report with a condensed format. This report shows limited information, printing one line per account. All sort and selection criteria are available for the condensed version. See the Condensed Format section for more information and an example of this report.</p>
Return Item Report	<p>Check this box if you want to print the exception item report only for exception items that were returned. Exception items can be returned through either the Process Exception Items screen or they can be created to return manually using the Create Returns screen. This report shows limited information,</p>



Field	Description
	<p>printing one line per account. All sort and selection criteria are available for the return item version of the exception report.</p> <p>See the Return Item Report section for more information and for an example of this report.</p>
Officer Report	<p>Check this box if you want to print the exceptions report in summary format for accounts connected to officers at your institution. Accounts with an officer in the Account Representative Code and Name field on the Deposits > Account Information > Additional Fields screen, Miscellaneous Fields tab, will be reported. If this field is blank, accounts will not be included in this report. The last page of the report displays totals. See the Officer Report section for an example of this report.</p>
Include Overdraft Items	<p>If the Include Overdraft Items checkbox is checked and the overdraft amount code (DMOVDC) is set on the Deposits > Account Information > Overdraft & Secured Loans screen in CIM GOLD, the Top Level sort field must be set to tax ID number, account number, primary reason, or sequence number. Exception items that are paid through an overdraft account are not included with the exception report unless this box is checked.</p>
Save to File	<p>If you want to save the exception report to a directory, you can find the directory to save it in by clicking <Browse For Directory>. If you want to save the report to a specific file, click <Browse for File> and then select it. Click <Save to File> once you've established either a directory or file, and the report will be saved to the selected location.</p>

Condensed Format

Check this box if you want to print the [exception items report](#) with a condensed format. This report shows limited information, printing one line per account. All [sort](#) and [selection](#) are available for the condensed version.

This report prints the sequence number, account number, name, number of returns, number of exceptions that were paid, transaction amount of the exception item, reason for the exception item, any action that took place on the exception item (posted, host posted, none, returned, etc.), and source of the exception item (check, ACH, etc.).

The following is an example of this report:



Online Exception Items Report For Date of 11/05/2012 to 11/09/2012

Page 1 of 10

GOLD Services.Gold Exception Manager.Print Reports.Exceptions

SEQ	ACCOUNT NUMBER	NAME	RTNS PAID	TRANSACTION AMT	EXCEPTION REASON	ACTION	SOURCE
1	00 500000 00		0 0	-50.00	No Account/Unable To Find Account	None	CHK
255	01 113891 00	*****	0 0	-40.00	No Account/Unable To Find Account	Post	CHK
277	01 114749 07	*****	0 7	-50.00	No Account/Unable To Find Account	Post	CHK
262	01 130113 02	*****	0 0	-13.50	Tran Error. See Error Messages	Post	ACH
205	01 130657 04	*****	0 2	-345.67	Tran Error. See Error Messages	None	ACH
262	01 130977 05	*****	0 0	-12.60	Tran Error. See Error Messages	Post	ACH
267	01 160464 03	*****	0 0	-41.72	No Account/Unable To Find Account	Post	CHK
263	01 161720 09	*****	1 0		Account Number Invalid	Rtrn	ACH
268	01 180882 02	*****	0 1	-90.67	No Account/Unable To Find Account	Post	CHK
269	01 180962 02	*****	0 0	-486.13	No Account/Unable To Find Account	Post	CHK
279	01 180962 02	*****	0 0	-437.53	No Account/Unable To Find Account	Post	CHK
275	01 181454 04	*****	0 0	-1,258.72	No Account/Unable To Find Account	Post	CHK
276	01 181654 00	*****	1 0	-81.70	No Account/Unable To Find Account	Post	CHK
77	01 880295 00	*****	0 0	140.50	No Account/Unable To Find Account	Post	LN
58	01 880295 00	*****	0 0	507.61	No Account/Unable To Find Account	None	ACH
59	01 880295 00	*****	0 0	699.11	No Account/Unable To Find Account	None	ACH
60	01 880295 00	*****	0 0	811.53	No Account/Unable To Find Account	None	ACH

Note: If names, phone numbers, and other information concerning the account owner are displayed with asterisks (*) (as is shown in the example above), the **Show Sensitive Data** box is not checked on the GOLD Services > GOLD ExceptionManager > Administrative > Setup > [Tellers screen](#).

Return Item Report

Check this box if you want to print the [exception item report](#) only for exception items that were returned. Exception items can be returned through either the [Process Exception Items screen](#) or they can be created to return manually using the [Create Returns screen](#). This report shows limited information, printing one line per account. All [sort](#) and [selection](#) are available for the return item version of the exception report.

This report prints the sequence number, account number, name, check number, transaction amount, reason for the exception, trace number, and source of the exception item.

The following is an example of this report:

Online Exception Items Report For Date of 11/05/2012 to 11/09/2012

Page 1 of 2

GOLD Services.Gold Exception Manager.Print Reports.Exceptions

SEQ	ACCOUNT NUMBER	NAME	CHECK NBR	TRANSACTION AMT	EXCEPTION REASON	TRACE NBR	SRC
263	01 161616 09	*****	0		Account Number Invalid	10101010101	ACH
299	4444 4400000000		9826	-30.00	Refer to Maker	00000019101	CHK
148	03 505050 07	*****	0	-87.62	Non Sufficient Funds	04300010101	ACH
203	04 181818 05	*****	2114	-450.00	Non Sufficient Funds	00000014101	CHK
256	05 010101 05	*****	0	-500.00	Non Sufficient Funds	01010001021	ACH
143	03 100004 05	*****	0	-7.95	Non Sufficient Funds	09100001101	ACH
220	05 130008 05	*****	0	-356.43	Non Sufficient Funds	06311471101	ACH
235	05 130200 05	*****	0	-105.00	Non-Sufficient Funds	05311251101	ACH
120	03 151515 04	*****	0	-253.32	Non Sufficient Funds	09100001101	ACH
155	04 111212 01	*****	0	-306.30	Non Sufficient Funds	02800001101	ACH
156	04 111019 01	*****	538	-70.00	Non Sufficient Funds	00000011101	CHK



Note: If names, phone numbers, and other information concerning the account owner are displayed with asterisks (*) (as is shown in the example above), the **Show Sensitive Data** box is not checked on the GOLD Services > GOLD ExceptionManager > Administrative > Setup > [Tellers screen](#).

Print Inclearing Returned Checks Report

For inclearing checks that are returned, you can either send a FAX or an e-mail of your return items to your correspondent (e.g., FISERV, Union Bank, FHLB, etc.), or FPS GOLD can send a transmission to your correspondent for you, if this has been set up for your institution.

The following steps explain how to print a Returned Checks Report:

1. On the [Print Exceptions Report screen](#), click <Change Selection> and choose a selection that best describes your returned checks. For more information on selections, see [Selections help](#).
2. If necessary, change the date in the **Start** and **End Date** fields.
3. Specify a [sort](#) option. (Without entering a sort option, the system will automatically sort by the account number. Since most correspondents request this order, you would not need to enter a sort option.)
4. Check the **Return Item Report** box.
5. Click <Print> or <Save to File> to either print or save the report, respectively.

Once you save the file, the report can then be sent to your correspondent via e-mail, a fax machine, or a transmission that is set up by FPS GOLD and is sent by your request when posting is completed.

Similarly, you can also print ACH returns, as described below.

To print ACH returns:

1. On the [Print Exceptions Report screen](#), click <Change Selection> and choose a selection that best describes your ACH items. For more information on selections, see [Selections help](#).
2. If necessary, change the date in the **Start** and **End Date** fields.
3. Specify a [sort](#) option. (Without entering a sort option, the system will automatically sort by the account number. Since most correspondents request this order, you would not need to enter a sort option.)
4. Check the **Return Item Report** box.
5. Click <Print> or <Save to File> to either print or save the report, respectively.

Once you save the file, the report can then be sent to your correspondent via e-mail, a fax machine, or a transmission that is set up by FPS GOLD and is sent by your request when posting is completed.

Officer Report

Check this box if you want to print the exceptions report in summary format for accounts connected to officers at your institution. Accounts with an officer in the **Account Representative Code and Name** field on the



Deposits > Account Information > Additional Fields screen, Miscellaneous Fields tab, will be reported. If this field is blank, accounts will not be included in this report. The last page of the report displays totals.

The following is an example of the officer report of exception items:

Online Exception Items Report For Date of 11/05/2012 to 11/14/2012						
Page 1 of 10						
GOLD Services.Gold Exception Manager.Print Reports.Exceptions						
SEQ	ACCOUNT NUMBER	NAME	RTNS	TRANSACTION AMT	AVAILABLE BAL	BALANCE AT TRAN DATE OPENED
1	00 500000 00		0	-50.00		
255	01 113111 00	*John Adam	0	-40.00	1,459.90	03/15/1996
277	01 114111 07	*Penny Pirk	0	-50.00	9,869.55	03/30/1999
262	01 131313 02	*Christopher Carl	0	-13.50	3,661.16	05/28/2002
205	01 100007 04	*Jan Joseph	0	-345.67	834.68	01/09/2008
262	01 130977 05	*Gregory Gila	0	-12.60	387.89	09/22/2011
267	01 161616 03	*Mary Maver	0	-41.72	7,338.63	06/09/1987
263	01 177770 09	*Carol Carton	1		4,043.90	09/13/2000
268	01 180000 02	*DIRECT INSURANCE	0	-90.67	1,054.09	06/02/1995
269	01 180009 02	*PANCAKE INC	0	-486.13	48,413.43	05/01/1996
279	01 180999 02	*PANCAKE INC	0	-437.53	48,413.43	05/01/1996
275	01 181111 04	*EAGLES COMM	0	-1,258.72	78,532.13	03/17/2000
276	01 186666 00	*COOP	1	-81.70	13,419.58	08/08/2003
77	01 880000 00	*DIRECT INSURANCE	0	140.50		
58	01 881111 00	*DIRECT INSURANCE	0	507.61		
59	01 882222 00	*DIRECT INSURANCE	0	699.11		
60	01 882999 00	*DIRECT INSURANCE	0	811.53		



Print IAT Detail Report

You must use the Print IAT Detail screen under GOLD Services > GOLD ExceptionManager > Print Reports to print a report of all exception items from a day (or range of days) originating from International ACH transactions (IAT). This report enables you to audit and perform OFAC checks on IAT data when you are handling the items in GEM. Only the items that are in GEM will be on the report.

IAT exceptions show in GEM with "IAT" in the **Comments** field. If "IAT-OFAC" shows in this field, it means that the transaction *passed* OFAC screening and rejected to GEM for holds or balance issues. If "OFAC" is not shown in the field, the item is an OFAC suspect. You need to use this report for transactions as well as for other holds and balance issues to audit them.

Exception items are stored on the system for two years and then deleted. However, you can keep a hard copy record of the activity by printing this report.

You can also view the IAT Detail report in GOLDView. For more information, see FPSDR217. The OFAC Report is FPSDR338.

To print the regular exception items report, use the Print Reports > Exceptions screen.

To print the IAT report:

1. Access the IAT Detail screen under GOLD Services > GOLD ExceptionManager > Print Reports in the tree navigation.

See the following example:

Select Criteria for Report

	Date	Account Number	Seq
Start	11/05/2012		
End	11/05/2012		

Always Download Data From Host

Save to File -> [Text Box]

Browse For File Browse For Directory

Print Preview Print Page Setup

2. In the [Select Criteria for Report field group](#), enter the **Start** and **End Date** range you want printed. **Note:** You can only handle items for one day, so you may also want to print only one day at a time. If you choose to print for a range of dates, the system will display a message asking you if you are sure you want to print the report.
3. If you want to print a report for only a certain account or range of accounts, enter the **Start** and **End Account Number** range for the report you want printed.



4. If you want to print a report for only a specific sequence number or range of sequence numbers, enter the **Start** and **End Seq** number range of the exception items. Exception items are given a sequence number according to what number they were sent into the GOLD ExceptionManager program that day.
5. Check the [Always Download Data From Host](#) box to ensure the most up-to-date information is included in the report.
6. If you want to save the report to a directory, you can find the directory to save it in by clicking <Browse For Directory>. If you want to save the report to a specific file, click <Browse for File> and then select it. Click <Save to File> once you've established either a directory or file, and the report will be saved to the selected location.
7. To print the report directly to a designated printer, click <Print>. If you want to preview the report before printing it, click <Print Preview>. Clicking <Page Setup> allows you to establish the page format before printing the report.

See the following field descriptions for more information.

Field	Description
Select Criteria for Reports	Use the Date , Account Number , and Seq fields on the IAT Detail screen to print IAT exception items for given dates, account numbers, and sequence numbers. Exceptions are stored up to two years on the host, after which time they are deleted.
Always Download Data From Host	Check this box to ensure that all the data you are reporting on is up-to-date. For example, if another employee at your institution handles exception items, you need to refresh the data on your computer before you begin printing the IAT report.
Save to File	If you want to save the IAT Detail report to a directory, you can find the directory to save it in by clicking <Browse For Directory>. If you want to save the report to a specific file, click <Browse for File> and then select it. Click <Save to File> once you've established either a directory or file, and the report will be saved to the selected location.



Process Exception Items


The Process Exception Items screen in GOLD ExceptionManager is the main screen you will use daily to perform various [actions](#) concerning exception items. This screen automatically displays exception items from the prior processing day in the [list view](#) at the top of the screen. To change the date, use the [Date to Download](#) field on the right of the screen, and then click <Download This Date>. Items will not be reloaded again until you click <Download This Date> for the full file or <Refresh Selected> on a few items, or you close CIM GOLD and open it again. Exception items are stored on the system for 60 days and then deleted.

Once actions have been applied for exception items, we recommend that you click <Download This Date> before you [balance](#) and [print reports](#) and [notices](#).

An automatic refresh will be processed after 10 hours of inactivity on the Process Exception Items screen. The date you select on the Process Exception Items screen will be followed on the reports and notices screens.

If you select an exception item from the [list view](#), the details of that exception item will be displayed in the [Details area](#) below the list view.

Please be aware of the following:

- If the **Color Credit Exceptions** option on the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#) is checked, credit transactions will be displayed in yellow. Once the item has had an action processed on it, the item's highlight color changes to green.
- Check the [Hide Data](#) box and the [Detail section](#) will be removed from the bottom of the screen and more exception items will be displayed in the [list view](#).
- Check the [Show All Columns](#) box and all possible columns will be displayed in the [Exceptions list view](#). To limit which columns are displayed, and in which order, use the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#).
- You can return International ACH transactions (IAT) to the FRB using GEM. Use the [GOLD Services > GOLD ExceptionManager > Print Reports > IAT Detail screen](#) to print a report of these transactions.
- Use the Pop-Out icon  on the CIM GOLD toolbar to keep the account you have selected on a pop-out of the Process Exception Items screen. You can then navigate the CIM GOLD tree menu to look for other exception items or screens affecting this account.
- Right-click on the [Exceptions list view](#) to perform actions, corrections, view the status, and to access other functions quickly.
- Double-click on an item in the Exceptions list view to view the [Change Exception Information dialog box](#).
- Check the [Auto Download](#) box and each time you access the Process Exception Items screen, the system will automatically download the previous day's exception items. If this box is not selected, you will need to select the date from the [Date to Download](#) field. Once a date has been downloaded, the system remembers the date and you can select it from the **Downloaded Dates** drop-down list.
- An asterisk in front of the primary reason means there is also a Stop Payment or Stop Suspect exception reason on the transaction. Stop payments are created on the Deposits > Account Information > Restrictions & Warnings screen.



Exceptions list view

Entry: System, list view

F/M: No

Mnemonic: N/A

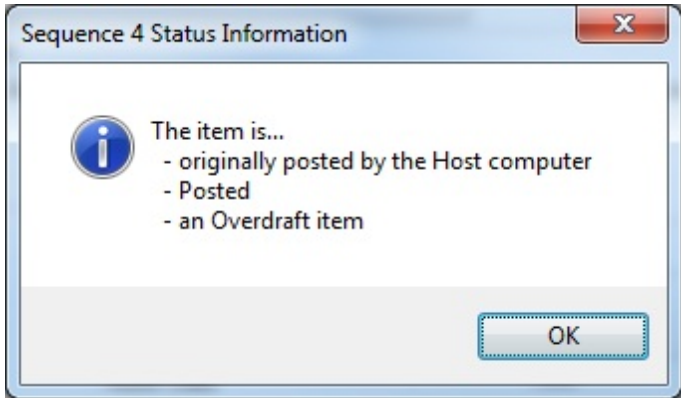
The Exceptions list view at the top of the Process Exception Items screen displays all exception items that have been [downloaded](#) from a selected date. The columns that are displayed on this list view depend on two factors:

1. If the [Show All Columns](#) box on this screen is selected, then all possible columns will be displayed.
2. If the **Show All Columns** box is *not* selected, the columns displayed here are dependent on what is set up on the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#).


Single-clicking an exception item causes the [Exception Details area](#) to be displayed with details concerning that exception item. If the [Hide Data](#) box is checked, you cannot view the details of the exception item.

Double-clicking an exception item causes the [Change Exception Information dialog box](#) to be displayed.

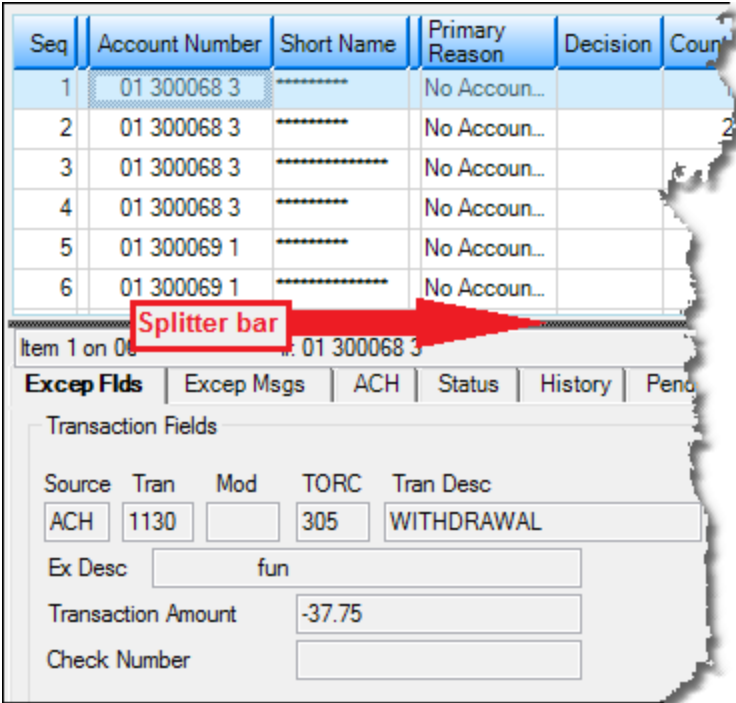
Right-clicking on the list view brings up a menu that allows you to easily access the following features:

Function	Description
Posting	This menu item allows you to quickly perform actions and corrections concerning selected exception items.
Refresh Selected Exceptions	If you select this menu item, the system will refresh any selected exception items. Refreshing causes the host computer to bring up any changes made to exception items by employees using GEM on their computers. Refreshing allows you to get the most up-to-date information.
Show Status Information	<p>Selecting this menu item brings up a Status Information box. This box displays information concerning the exception item, such as whether or not any action has been taken on the item, whether the exception item has been posted or whether it is an overdraft item (see the following example). If more than one exception item is selected in the list view, only information for the top item selected will be displayed.</p> 



Function	Description
View Image	This function is only enabled if your institution uses FPS GOLD to store your images. (Institution option NIMG must be "Y.") We also have the ability to allow you to view images using Harland products. (Institution option HFCL must be "Y.")
Change Data	When you select this function from the right-click menu or double-click on an exception item, the Change Exception Information dialog box is displayed. This dialog box displays detail information concerning the exception item. You can make changes to a few of the fields, if applicable, such as a new override reason, a new descriptor, a new comment, or a new exception reason. When you click <OK> that information will be saved with the exception item and posted accordingly when you take action on the item. See also: Change Exception Information .
Notification of Change	Selecting this function brings up the Notification of Change Details screen with the selected exception item's information displayed. You can enter any corrected information for this exception item and send it to the Federal Reserve. For more information, see Notification of Change.
Delete Return	For any returns created and not sent, you can delete the return by right-clicking on it in the list view and selecting "Delete Return." This function is not available if the return has already been sent.
Goto General Information	Selecting this function will take you to the CIS > General Information screen for the account selected in the list view. This screen displays general information of the account owner, such as accounts opened at your institution. Click the green arrow icon  on the CIM GOLD toolbar to return to the Process Exception Items screen.
Restore Default Splitter Position	Select this option if you want to return the splitter bar to its original position, which is in the middle of the screen. The splitter bar divides the Process Exception Items screen between the list view and the Exception Details , as shown below. You can click and drag this bar up or down to increase or decrease the list view.



Function	Description																																										
	 <p>The screenshot displays a table with the following data:</p> <table border="1"> <thead> <tr> <th>Seq</th> <th>Account Number</th> <th>Short Name</th> <th>Primary Reason</th> <th>Decision</th> <th>Count</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>01 300068 3</td> <td>*****</td> <td>No Accoun...</td> <td></td> <td></td> </tr> <tr> <td>2</td> <td>01 300068 3</td> <td>*****</td> <td>No Accoun...</td> <td></td> <td>2</td> </tr> <tr> <td>3</td> <td>01 300068 3</td> <td>*****</td> <td>No Accoun...</td> <td></td> <td></td> </tr> <tr> <td>4</td> <td>01 300068 3</td> <td>*****</td> <td>No Accoun...</td> <td></td> <td></td> </tr> <tr> <td>5</td> <td>01 300069 1</td> <td>*****</td> <td>No Accoun...</td> <td></td> <td></td> </tr> <tr> <td>6</td> <td>01 300069 1</td> <td>*****</td> <td>No Accoun...</td> <td></td> <td></td> </tr> </tbody> </table> <p>Below the table, the 'Transaction Fields' section includes:</p> <ul style="list-style-type: none"> Source: ACH Tran: 1130 Mod: [] TORC: 305 Tran Desc: WITHDRAWAL Ex Desc: fun Transaction Amount: -37.75 Check Number: [] 	Seq	Account Number	Short Name	Primary Reason	Decision	Count	1	01 300068 3	*****	No Accoun...			2	01 300068 3	*****	No Accoun...		2	3	01 300068 3	*****	No Accoun...			4	01 300068 3	*****	No Accoun...			5	01 300069 1	*****	No Accoun...			6	01 300069 1	*****	No Accoun...		
Seq	Account Number	Short Name	Primary Reason	Decision	Count																																						
1	01 300068 3	*****	No Accoun...																																								
2	01 300068 3	*****	No Accoun...		2																																						
3	01 300068 3	*****	No Accoun...																																								
4	01 300068 3	*****	No Accoun...																																								
5	01 300069 1	*****	No Accoun...																																								
6	01 300069 1	*****	No Accoun...																																								
Printing (Current Size)	This printing option is similar to the printing option below, except the list view is printed the way it currently looks on the screen. In other words, if you decrease or increase the size of the columns (by clicking and dragging), the print results are reflected similarly. If the other printing option is used (see below), the list view is printed with each column as wide as the data, many times causing the printed document to be viewed across multiple pages.																																										
Edit	Selecting this option allows you to copy the highlighted information in the list view to your Windows® clipboard. To highlight more than one record in the list view, choose Edit , then Select All . After you have copied the highlighted information from the list view using the Edit pop-up function, you can then paste that information into Notepad or any other word processing program. Note: The formatting will look better if you use the Export function instead.																																										
Printing	Select this option to print the information in the list view to a designated printer. You can preview the information before printing it and make any needed adjustments to the printer settings or page setup.																																										
Export	Select this option if you would like to export the information in the list view to either a tab-delimited format or to FPS GOLD's Report Manager program. If you export to a tab-delimited format, you can open the information into a spreadsheet program such as Microsoft® Excel®.																																										
Auto Resize	This function is used to resize the columns and rows in the grid to fit the data contained therein.																																										



Function	Description
Find	<p>The Find function allows you to search for any word, phrase, or amount in the list view. This is a helpful tool to find the exact information you are looking for.</p> <p>When you select this option, the Find dialog appears. Enter the information in the top field and click <Find>. All matching information will be displayed in the list view below the search field. Double-click any of the results and you will be returned to the list view with the item you selected highlighted.</p>

Change Exception Information dialog box

The Change Exception Information dialog box is displayed on the Process Exception Items screen when you right-click an exception item in the [list view](#) and select "Change Exception" or double-click an exception item in the list view.

This dialog box displays detail information concerning the exception item. If you have the proper [security](#) and the transaction has not been handled, you can make changes to the following fields.

New Account Number: If the old account number is not correct and the transaction rejected as account not found, enter the appropriate account number in this field.

New Check Number: If the old check number is not correct, enter the new check number in this field.

New Fee Amount: You can override the standard fee amount for this transaction by entering a new fee in this field.

New ACH Rtn Cd: On ACH transactions you are going to return, you can enter the return code in this field. You can also wait to enter this code when you handle the return.

New Tran Description: You can override the standard transaction description for this transaction if you need to.

New Descriptor: You can override the descriptor on this transaction if needed. **Caution:** Autopost parameters need to be able to handle a change to your standard descriptors.

New Source/Tran: Use this field if the transaction came in with the wrong source and transaction code (for example, a loan check came in as a deposit account check). Select the correct transaction first, then you can change the source and transaction code.

Some transactions cannot be changed from their original source. For example, when check order upcharge credits come in with a deposit account FRB trancode, they will try to post to a deposit account with TORC 309. If the account number is not valid, it will be rejected to GEM. If it was intended to post to a General Ledger account, it cannot be changed to a General Ledger transaction. It must be disregarded in GEM and posted to the G/L manually.

We suggest you either give the check vendor a valid deposit account to post to, or give them your General Ledger number and make sure they use the appropriate FRB General Ledger transaction code in order to post transactions automatically.



Transactions that can be changed, based on the original transaction, will be shown in these two lists. If what you want to do is not listed, it is not possible. Disregard the item and post it manually.

New Comments: Enter any new comments you want to include with this exception item in this field. You can use this field to indicate to the processor any additional information that they may need to process this exception item. Information entered here will be displayed in the Comments column of the [Exceptions list view](#). If a customer indicates how to process exception items from your website and uses Positive Pay, then an asterisk (*) and the user name will appear in the **Old Comments** field. When an asterisk is the first character appearing in the **Old Comments** field, a new comment cannot be entered.

New Skip Printing of Notices: Check this box if you do not want to include this exception item when printing notices. If multiple rejects are selected and they have the same print options set, you can change them all at once.

Multiple Values Skip Print: If more than one exception item is selected and the print options are not the same, when you right-click the [Exceptions list view](#) and select "Change Date," the Multiple Values Skip Print field group is displayed, as shown below. Choose any of the radio buttons, and that action is applied to all selected items.

The screenshot shows a window titled "Change Exception Information" with a blue header and a red close button. The window content is divided into two columns of input fields. The left column includes fields for "Old Account Number", "Old Check Number", "Old Fee Amount", "Old ACH Rtn Cd", "Old Tran Description", "Old Descriptor", "Old Source/Tran/Type", "Old Comments", "New Comments", "Select Reject Reason", "Old Override Reason", "New Override Reason", and "Old Host Ex Reason". The right column includes fields for "New Account Number", "New Check Number", "New Fee Amount", "New ACH Rtn Cd", "New Tran Description", "New Descriptor", "New Source/Tran", "Old Skip Printing of Notices", and "New Skip Printing of Notices". A red box highlights the "Multiple Values Skip Print" section, which contains three radio buttons: "No Change" (selected), "Set to Skip All Selected", and "Set to Print All Selected". A red arrow points from the "This will appear on Notices" field, which contains "CANNOT DETERMINE", to the "Multiple Values Skip Print" section.

New Override Reason: Use this field to select a new override reason for this exception item. If the reason you want is not listed in the drop-down list, you can type the override reason in this field.



New Host Ex Reason: This field allows you to select a new reject reason for an exception item. You can write your own message or select one of the host exception messages. This reason will be shown on the notice.

When you click <OK>, that information will be saved with the exception item and posted accordingly when you take [action](#) on the item. **Note:** You cannot make any changes to exception items that have had action taken on them.

The following is an example of this dialog box:

Change Exception Information Dialog Box Accessed from Process Exception Items Screen



Actions

Each exception item requires an action. When exception items have been successfully [downloaded](#) and are shown on the [Process Exception Items screen](#), you can apply an action to the exception item by selecting the exception in the [list view](#), and then clicking the appropriate button (<Post>, <Return>, etc.) on the right side of the Process Exception Items screen (as shown below). You can also right-click an exception in the list view and select the appropriate action from the pop-up menu (under Posting).



Additionally, you can charge a fee to the account for processing the action. Fees are set up using the [GOLD Services > Institution Options screen](#), [GOLD ExceptionManager tab](#), [Deposits - Descriptors and Fees tab](#).

Possible actions include:

Post With Fee	This will process the specified transaction to the account(s) highlighted, plus charge the fee amount designated by your bank for posted items.
Post, No Fee	This button works exactly like Post With Fee (above) except that no fee is applied. If the exception reason is "94.NO ACCT OR UNABLE TO LOCATE ACCOUNT" or "99.ACCOUNT NUMBER INVALID," an incoming ACH record (FPDA) will be created for the transactions when they are posted.
Return With Fee	This will return the exception item(s) to the account(s) highlighted, plus charge the fee amount designated by your bank for return items. The morning deadline is 10:00 MST. Institution Option CTX9 must be set in order to use this file send. We will start the send at 10:00 in order to meet the Federal Reserve Bank's 10:30 cutoff time. The second file is sent after your online deadline. On-U.S. check transactions (trancode 1130/6) can be returned, but they do not get sent to the FRB or another third-party processor since they originated with your bank. Chargebacks need to be created for these items. Your autopost needs to be set up to handle trancode 1881/06. To return an item with a fee: 1. Click <Return With Fee>. A dialog box will display asking you to enter a return code.



	<p>2. Select a return code. Return codes are defined by the FRB. FPS GOLD can only use their codes. Return code R17, File Record Edit, will be returned with "QUESTIONABLE" in the addenda record. Duplicate check returns must be handled on your Fedline.</p> <p>3. Click <OK> to return the exception item with the return code attached.</p> <p>If you are returning an ACH item or a check processed by the Federal Reserve Bank (FRB), you must enter the ACH return code. These codes are designated by the FRB.</p> <p>Once an item has been returned, an email can be sent to the account owner notifying them of the return.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="text-align: center;">NOTES</p> <ul style="list-style-type: none"> In order for emails to be sent to account owners, they must have institution option P0E0 (Use the phone and email records) set up and have their email entered on the CIS > Entity Maintenance - Person, Organization, or Trust screen. You cannot return items on FPS GOLD or Federal Reserve Bank holidays. MICR check returns can be sent to the FRB twice a day. Both ACH and check transactions have a deadline for returned items. If it is past the deadline, you will not be able to return them until the next processing day. Institution options RTIM and ITIM are used for these deadlines. </div> <p>To create a return item manually, use the Create Returns screen.</p>
Return, No Fee	This button works exactly like Return With Fee (above) except that no fee is applied.
Charge Fee	This will charge a fee on the item(s) highlighted. If a fee has already been assessed, an error message will appear.
Disregard	This will be used for any exception item that you are not going to post or return through GOLD ExceptionManager. Every item listed on the Process Exception Items screen must be either posted, returned, host posted, or disregarded.
Reverse With Fee	<p>This function is only enabled for eACH returns. The Comments field on the Process Exception Items screen will show "e.ACH 'XX-XXXX-X" with the X's being the account number that was used to originate the eACH batch by a company using your website.</p> <p>The transaction that was returned will be reversed from the originating account in the Comments field when the Reverse action is taken.</p>



	If you want to reverse the transactions for the selected exception items and charge a fee for reversing the transactions, select this function.
Reverse, No Fee	This button works exactly like Reverse With Fee (above) except that no fee is applied.
Bank First Deposit	<p>The Bank of First Deposit (BOFD) is required in the file on every returned check. However, some checks are not sent to the FRB with this information, and they will forward the check to you without the required information. You must then send it back with the returned check data. The <Bank First Deposit> function allows you to add the BOFD information to the check in GEM. Once you select a check item, the button will be enabled if the item requires the BOFD information.</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> <p style="text-align: center;">NOTE</p> <p>You must view the back of the check to locate this information to enter it into the appropriate fields. Until this information is entered, you cannot return the item.</p> </div>

NOTE

You can also designate an employee at your bank to make decisions on how to handle each item. That person can mark each item on the Process Exception Items screen by selecting the **Decisions Only** radio button in the [Current User](#) box, then applying those decisions to the exception items. Then another employee can actually perform those decisions. Security must be set up for each employee to do this. See the **May Make Posting Decisions** option in the Setting Up Security section.

To post, return, disregard, charge a fee, or create a Bank of First Deposit to an exception item:

- After [downloading](#) exceptions, select all exception items that have similar actions you want to process in the [Exceptions list view](#) on the Process Exception Items screen. You can sort by any column displayed on the Process Exception Items screen. If a decision was made by your customers online using your Remote Banking website, we suggest you sort by the Decision column, and then handle the items according to the decision (see example below). For more information on how to include the Decision column on the Process Exception Items screen, see the [Users screen](#).
 - To select one exception item, left-click on the item with your mouse.
 - To select multiple exception items, press <Ctrl> while left-clicking on each item you want to take an action on.
 - To select all exception items, click on the first exception item listed, then press <Ctrl> plus <Shift> plus <End> simultaneously. All exception items will be highlighted.
- Once you have selected exception items, apply an action by clicking on one of the action buttons listed on the right of the Process Exception Items screen, or right-click on the selected exception items. Using your



mouse, highlight "Posting" from the pop-up menu that appears, and another pop-up menu will appear. From here you can quickly select an action or correction you want to use for the exception item.

If for any reason the selected transactions cannot be processed, a Posting Validation Errors and Warning dialog will be displayed. Any sequence that cannot be handled will be listed in the dialog, along with the reason it can't be processed. If you click <OK>, the transactions that can be processed will process, and the transactions with errors (e.g., "Account not found") will be marked with an asterisk (*). You will have to determine what you can do individually for those exceptions.

After processing an action on an exception item, the Status column in the list view will display the result of that action:

- P for Posted
- PF for Posted and Fee charged
- HP for Host Posted (automatically posted by the system in the afterhours)
- RF for Returned and Fee charged
- R for Returned

See the following example of the Status column and Decision column on the Exceptions list view:

Seq	Status	Decision	Balance at Exception	Current Balance	Check Number	Memo Bal
1		P	314.47	1,234.47	0	
2	P	P	-365.31	915.38	0	
3	PF	PF	-365.31	915.38	0	
4	P	P	-365.31	915.38	0	
5	P	P	-385.31	915.38	0	
6	HP		36,012.84	37,012.36		
7	P	P	-26.46	543.97		
9	HP		2,901.37			
10	HP					

See also:

[Corrections](#)

[Current User](#)



Corrections

You can correct any [action](#) that has been processed on an exception item up to 60 days; however, this must be done with caution.

To correct an action:

1. Find and select the exception item you want to correct in the [Exceptions list view](#) on the [Process Exception Items screen](#).

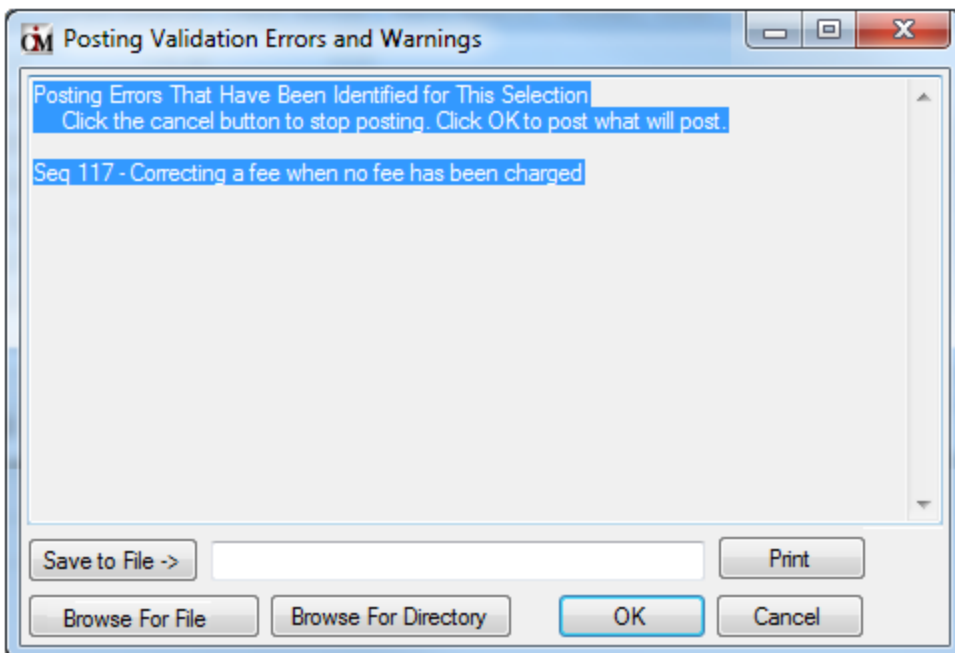
Hint: Right-click on the list view and select "Find." The Find dialog box will be displayed, where you can enter information that will help you quickly find the exception item you need.

2. Look at the Status column. This is the action that took place on this exception item. Click the applicable Corrections button in the bottom-right corner of this screen, or right-click and select "Posting" and then the correction.

The action will be cleared off the exception item, and the Status column will no longer display the action that had been processed.

If you try to perform a correction that does not match up with the action taken, the system will display the Posting Validation Errors and Warnings dialog box and will not allow you to complete the correction. You will need to make sure you are correcting just an action, if only an action took place, or just a fee, if only a fee was assessed, etc.

For example, if the Status column had a "P" (for posting), and you click <Action and Fee> in the Corrections field group, the system would display the following:



You would need to click <Action Only> instead of <Action and Fee>.



Download Exception Items

Entry: User, date

F/M: Yes

Mnemonic: N/A

Before you can process exception items, you must download the exception items from a given day. Exception items are kept on the system for 60 days before they are deleted. You can download items from the previous day or up to 60 days old. Only one day can be downloaded at a time.

To download a different date from the previous day's date (the default date), select the date from the **Date to Download** field and then click <Download This Date>. All exception items from that date will be displayed in the [Exceptions list view](#). The next time you access this screen, the system remembers that date and brings up those exception items.

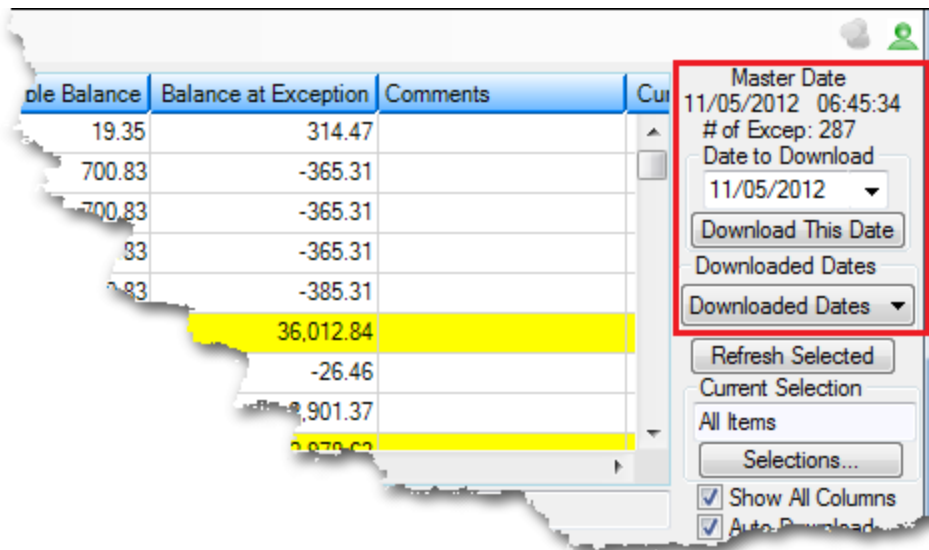
If you have already downloaded a date, but want to reload the exception items and view them in the list view, click the <Download Dates> button and select the date of previously downloaded exception items.

All exception items, even those that have had [action](#) taken on them, will be displayed in the list view.

The Master Date field group displays the date and time the displayed exception items were downloaded and the number of exception items from that date.

If the [Auto Download](#) box is selected, the system downloads the exception items from the selected date automatically each time you access this screen.

The download fields are found on the upper-right corner of the Process Exception Items screen, as shown below:



<Refresh Selected>

Entry: User, button

F/M: Yes

Mnemonic: N/A

Click this button and the system will refresh the selected exception items. Refreshing allows you to get the most up-to-date information on posting statuses and account information. Do not use this function to refresh all the items in the list. Use [<Download This Date>](#) instead.



Current Selection

Entry: User, button

F/M: Yes

Mnemonic: N/A

The default selection assigned to you through the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#) is displayed in this field. If you want to view a different selection of exception items, click <Selections> and use the pop-up screen to select a different selection.

Selections are institution defined and are used for notices, reports, and screens.

For more information on selections, see the [Selections help](#).



Show All Columns

Entry: User, checkbox

F/M: Yes

Mnemonic: N/A

Check this box if you want all possible columns to be displayed in the [Exceptions list view](#). To limit which columns are displayed and in which order, use the [GOLD Services > GOLD ExceptionManager > Administrative > Setup > Users screen](#).



Auto Download

Entry: User, checkbox

F/M: Yes

Mnemonic: N/A

Check this box and each time you access the Process Exception Items screen, the system will automatically download the previous day's exception items. If this box is not checked, you will need to select the date from the [Date to Download](#) field. Once a date has been downloaded, the system remembers the date until you close CIM GOLD and you can select it from the **Downloaded Dates** drop-down list.



Hide Data

Entry: User, checkbox

F/M: Yes

Mnemonic: N/A

Check this box and the [Detail section](#) will be removed from the bottom of the screen and more exception items will be displayed in the [list view](#).



Current User

Entry: User, radio boxes

F/M: Yes

Mnemonic: N/A

Use the Current User field group to select which functions this user is authorized to perform on the [Process Exception Items screen](#). Possible choices are:

- **No Security:** This means the user does not have security to make any action or decision-making concerning exception items; however, they can view this screen. See Setting Up GEM Security for more information.
- **Posting Items:** Select this radio button if the user is authorized to assess [actions](#) to exception items.
- **Decisions Only:** Select this radio button if the user will only be allowed to make decisions concerning exception items on the Process Exception Items screen. The user cannot actually post the items when this option is selected.

The **Decisions Only** selection changes the way actions are applied. If this option is selected and you click any of the [Actions](#) or [Corrections](#) buttons, the Decision column in the [list view](#) for that exception item is affected, but not the Status column.

For example, if you click <Post, No Fee> for an exception item while in Decisions mode, the Decision column will display a "P," not the Status column. Similarly, if correcting an exception item, the code in the Decision column will be removed, not the code in the Status column.

See also:

Suggestions for GOLD ExceptionManager Use



Exception Details

Entry: System, various

F/M: No

Mnemonic: Each field is different

If you single-click an exception item in the [Exceptions list view](#) on the Process Exception Items screen, the details of that exception item are displayed in the detail area below the list view. If the [Hide Data](#) box is checked, you cannot view the details of the exception item.

If you double-click an item in the list view, the [Change Exception Information dialog box](#) is displayed.

The tabs and information in the detail area change depending on which exception item you selected. For example, if you selected an exception item that affected a loan account, loan information would be displayed in this area. However, six main tabs are displayed for all exception items:

- [Excep Flds](#)
- [Excep Msgs](#)
- [CIS](#)
- [ACH](#)
- [Status](#)
- [History](#)
- [Pending](#)
- [Accounts](#)

These tabs are described below:

Excep Flds

The Excep Flds tab in the detail area of the [Process Exception Items screen](#) displays at-a-glance information concerning this exception item. You can quickly view whether any action has taken place on this exception item, the account balance information, and the transaction information that caused the item to go into GOLD ExceptionManager.

The following is an example of the Excep Flds tab.



Excep Flds	Excep Msgs	Dep Acct	Dep Stop Payments	CIS	ACH	Status	History
Transaction Fields Source: ACH Tran: 1130 Mod: TORC: 305 Tran Desc: WITHDRAWAL Ex Desc: UnitedHealthcare PREMIUM Transaction Amount: -360.50 Check Number:				Exception Item Status Fields <input checked="" type="checkbox"/> Posted <input type="checkbox"/> By Host <input type="checkbox"/> Fee Charged <input type="checkbox"/> Returned <input type="checkbox"/> Skip Print <input type="checkbox"/> Disregarded ACH Return: Estimated Fee: 32.00 Actual Fee: Decision Teller: 146 Action Date: 11/06/2012 Teller: 6 Fee Descriptor:			
Balances Payable Bal At Tran: Current Balance: 8,455.39 Available Balance: 8,455.38 Payable Balance: 8,455.38				Exception Reasons Ex Reason: Account Closed Ex Override:			
Comments: pay from 04 040404 05 Override Message: Host Transaction Error:							

Excep Msgs

The Excep Msgs tab in the detail area of the Process Exception Items screen displays any system messages accompanying this exception item. The message provides information why the transaction could not take place and why it was sent to GOLD ExceptionManager.

The following is an example of the Excep Msgs tab.

Excep Flds	Excep Msgs	Dep Acct	Dep Stop Payments	CIS	ACH	Status	History
Host Ex Msg1	50.PPR20:CANNOT OVERDRAFT ENGH MON			Host Ex Msg9			
Host Ex Msg2	PAYABLE BALANCE		365.32-	Host Ex Msg10			
Host Ex Msg3	AVAILABLE BALANCE		365.32-	Host Ex Msg11			
Host Ex Msg4	AVAILABLE PLUS MIN		365.31-	Host Ex Msg12			
Host Ex Msg5				Host Ex Msg13			
Host Ex Msg6				Host Ex Msg14			
Host Ex Msg7				Host Ex Msg15			
Host Ex Msg8				Host Ex Msg16			

CIS

The CIS tab in the detail area of the Process Exception Items screen displays customer information of the account owner where the exception item originated. This information is pulled from the CIS system. This tab displays all names associated with this account, the mailing label for the account owner, the home phone, birth date, death date (if applicable), and any card numbers attached to the account.



The following is an example of the CIS tab:

Item 5 on 07/22/2013 Detail: 01 888888 00 : *David Davison

Excep Flds | Excep Msgs | Dep Acct | Dep Stop Payments | Dep OD Avail | More Dep Flds |

CIS | ACH | Status | History | Pending | Accounts |

Mailing Label
David Davison
123 Tree Street
Provo, UT 84601

Home Phone
225 226-2220

Card Number
888888 1010101010

Status
Normal

Exp
10/14

Birth Date
07/25/1993

Death Date

Seq	Full Name	SSN/EIN	Work Phone	Other Phone	Other Phone Desc	Type	Email Address
1	*David Davison	555-55-5653		225 221-2230	Cell Phone Number	Owner	Snowborder25@
2							
3							

ACH

The ACH tab in the detail area of the Process Exception Items screen displays information about the original transaction.

The following is an example of the ACH tab:



Item 4 on 07/22/2013 Detail: 01 000887 00 : *David Davison

Excep Flds	Excep Msgs	Dep Acct	Dep Stop Payments	Dep OD Avail	More Dep Flds
CIS	ACH	Status	History	Pending	Accounts

Std Entry Class	PPD	Item Source	ACH	Originator Name	
Effective Date	07/22/2013	Originator R/T	04040404	Original Eff Dt	07/22/13
Tran Code	27	Tran Desc	(DAD) Automated Payment	Origintr Cmp ID	3213211
Rout/Tran	32517087	Indiv Name	FORD	Indiv ID	000000000000002
Acct Number	0008888088888880	Comp Name		ID Number	
Tran Amount	-1.04	Terminal City		Term State	
Discretionary Data		Addenda Indicator	0	Company Disc	
Trace Number	400060040000001	eACH Btch Nbr		Date	
Check Number		Original Entry (6)	7700077000770001000077000700 0000000104000000000000002 FORD 0040000040000001		
Originator Acct		Original Addenda (7)			
Bank of First Deposit ABA #		<input type="checkbox"/> Government Funds?			
Date of First Deposit					

Status

The Status tab in the detail area of the Process Exception Items screen displays information about the status of the exception item, such as whether or not any action has been taken on the item, whether the exception item has been posted, or whether it is an overdraft item. This is the same information found when you right-click an item in the list view and select "Show Status Information."

The following is an example of the Status tab:

Excep Flds	Excep Hold Codes	Excep Msgs	Dep Acct	CIS	ACH	Status	History
------------	------------------	------------	----------	-----	-----	---------------	---------

The item is...

- Posted
- original data has been changed
- notice will not be printed

History

The History tab in the detail area of the Process Exception Items screen displays history information for the account where the exception item originated. This information is pulled directly from either the Deposit History screen or Loan History screen (depending on what type of account this is). <F1> help is available from this tab.

The following is an example of the History tab for an exception item from a deposit account:



Excep Flds	Excep Msgs	Dep Acct	Dep Stop Payments	CIS	ACH	Status	History		
Open	Checking	1008	Free Checking						
Features: CK OD									
Select By	Date	Time	Check Nbr	Teller	Type	Tran	Torc	Amount	Record Type
Start	11/05/2012	12:00:00 AM							AA - Account Anah DA - Incoming ACH DM - Account Mas DO - OTC Holds DT - Stop Payment DU - UCF Holds
End		11:59:59 PM							
First time search limit reached, there may be more history for the Start Date			Reset	Description Search					
44 Items Matched Selections			Display History	Mnemonic Search					
Skip	Date	Time	Description	Tran Code	Transaction Amount	Account Balance	Pen		
<input type="checkbox"/>	11/21/2012	19:18:17	CHECK 0000001514	1130	-1,500.00	4.21			
<input type="checkbox"/>	11/21/2012	01:33:19	M2 F/M ACH	1900		1,504.21			
<input type="checkbox"/>	11/21/2012	01:33:19	VIASAT COMMUNICA ACHPayment	ACH 1130	-59.11	1,504.21			
<input type="checkbox"/>	11/21/2012	01:33:53	FILE MAINTENANCE	1900		1,563.32			
<input type="checkbox"/>	11/20/2012	19:12:35	CHECK 0000001510	1130	-1,125.00	1,563.32			
<input checked="" type="radio"/> Customer Statement		<input type="radio"/> Detail Statement		Page Setup		Print Preview		Print Statement	
Save Changes									

Pending

The Pending tab in the detail area of the Process Exception Items screen shows information about pending ACH and check items for deposit accounts. These are items that have not yet been processed for the account and are pending. The screen includes a list view showing types, check numbers, effective dates, credits, debits, trace numbers, and descriptions for pending items. It also includes fields showing account information, such as the beginning and ending balance. <F1> help is available from this tab.

The following is an example of the Pending tab for an exception item from a deposit account:



Item 4 on 06/04/2013 Detail: 01 300068 3

Excep Flds | Excep Msgs | ACH | Status | History | **Pending**

Features:

Pending ACH and Check

Type	Check Number	Effective Date	Credits	Debits	Trace Number	Description
Check	1234	03/12/2013		132.00	00000770002	

Total Credits Current Balance
 Total Debits **132.00** Ending Balance **-132.00**

Read Selection

Pending Checks Show Pending Check Show ACH Credits
 Pending ACH Show ACH Debits

[Get Items](#)

Status

Accounts

The Accounts tab in the detail area of the Process Exception Items screen displays all the accounts the IRS owner of the exception item selected. The list shows the account description, type, status, balance, and the ownership to the account, as shown in the following example.

Item 1 on 07/22/2013 Detail: 01 505050 05 : * Tom Thompson

Excep Flds | Excep Msgs | Dep Acct | Dep Stop Payments | Dep OD Avail | More Dep Flds
 CIS | ACH | Status | History | Pending | **Accounts**

Account	Description	Type		Balance	Ownership
01 010101 08	Statement Savings	Savings 9000	Open 10/01/1997	\$1.94	Co-Owner
01 040404 06	Statement Savings	Savings 9000	Open 10/01/1997	\$382.38	Co-Owner
01 099090 09	NonInterest Checking	Checking 9700	Open 08/25/2010	\$197.06	Owner

Notepad

Use this tab to create, view, and print notepad comments for deposit and loan accounts. This feature provides your institution with a place to store, review, and print comments associated with a specific account. Comments are free-formatted and can be changed or deleted at any time.



Excep Flds	Excep Msgs	Dep Acct	Dep Stop Payments	Dep OD Avail	More Dep Flds	Dep NSF/UCF Counte
Accounts	Notepad					

Notepad Comments			Print Notepad Comments
Code	Date	Employee Number	
1	02/09/2016	1649	

Select by	
Code	<input type="text"/>
From	Date <input type="text"/> Employee Number <input type="text"/>
To	<input type="text"/>
<input type="button" value="Search"/>	

<input type="radio"/> Priority 1 <input type="radio"/> Priority 2 <input type="radio"/> Priority 3 <input type="radio"/> Priority 4 <input type="radio"/> Priority 5 <input checked="" type="radio"/> No Highlight	Common Deposit Information 50 PLUS IMAGE CHECKING Features IN CK OD Current Balance 37,201.83 Available Balance 42,201.83 Payable Balance 37,201.83 Uncollected Funds Monetary Holds Over the Counter Holds Date Opened 12/09/1980 Date Closed Date of Last Exception Returned ACH Cycle Returned ACH YTD Returned Checks Cycle Returned Checks YTD
---	---

Code	<input type="text" value="test one"/>
Comment	<input type="text" value="this is number one"/>



Institution Options Screen

The GOLD Services > Institution Options screen includes options for GOLD ExceptionManager and OFAC. For more information, see the help for the following tabs on this screen:

- [GOLD ExceptionManager tab](#)
- [History tab](#)
- [General User Options Tab](#)

Changes made to any of these fields will be effective immediately, so some changes may need to be made in the morning or after close of business.

GOLDEXception Manager |
 OFAC |
 History |
 General User Options

General |
 Deposits |
 Deposits - Descriptors and Fees |
 Loans

Notices

Overdraft Notice Heading: Skip Print Overdraft Notices

Return Notice Heading: Always Use Combined Notice

Paid Item Notice Heading:

Combined Notice Heading:

Chargeback Notice Heading:

Notice Format: ▾

Envelope Type: ▾

GEM Cutoff Time for ACH: ▾

GEM Cutoff Time for Checks: ▾

Protect Fee to Charge Field

Do Not Print Credit Limit on Notice

Print Current Balance on Notice

Account Structure Number of Digits

Deposits		Loans	
Office	2	Office	2
Account	6	Account	6
Check Digit	1	Check Digit	2

GOLD Services > Institution Options Screen



GOLD ExceptionManager Tab

The GOLD ExceptionManager tab on the GOLD Services > Institution Options screen is used for features and posting instructions necessary to use GOLD ExceptionManager (GEM) in CIM GOLD. It allows your institution to enter headings for notices, cutoff times, fee amounts, and other settings pertinent to processing transactions for deposit and loan account transactions.

GEM is designed to process exception items that failed to post or posted with warnings to deposit and loan accounts. When an item is received and it cannot be posted to the account because of holds, insufficient balances, dates, etc., the system rejects the transaction to GEM. GEM supports the capabilities to quickly view, report, process, and print customer notices for exception items. It includes balancing capabilities and the option to allow users to enter manual return items, charge backs, and notifications of change.

NOTE

Only employees with the proper security can view and change GEM options for your institution.

This screen has four tabs where you can make changes to post and process fees according to when your institution wants, without having to contact FPS GOLD. The tabs are [General](#), [Deposits](#), [Deposits - Descriptors and Fees](#), and [Loans](#). Other options for GOLD ExceptionManager, not included on the GOLD Exception Options screen, will still need to be maintained by FPS GOLD.

General Tab

The General tab on the [GOLDEXception Manager tab](#) displays information that will be used for both deposit and loan exceptions in the GOLD ExceptionManager program.

The fields in the Notices field group include all the information needed to default the notice headings, format, and envelope type for printing notices from GOLD ExceptionManager. Before you enter this information, you should first determine what type of notice and envelope you want to use. Each computer using GOLD ExceptionManager should use the same type of notice and envelope. See [Print Notices](#) in GOLD ExceptionManager help.

See the following example of this tab, followed by field descriptions.



General | Deposits | Deposits - Descriptors and Fees | Loans

Notices

Overdraft Notice Heading: Overdraft Notice Skip Print Overdraft Notices

Return Notice Heading: Return Notice Always Use Combined Notice

Paid Item Notice Heading: Paid Item

Combined Notice Heading: Return / Paid Notice

Chargeback Notice Heading: CHARGE BACK NOTICE

Notice Format: [Dropdown]

Envelope Type: #10 - 1 window [Dropdown]

GEM Cutoff Time for ACH: 18:45 [Spinner]

GEM Cutoff Time for Checks: 16:00 [Spinner]

Protect Fee to Charge Field

Print Credit Limit on Notice

Print Current Balance on Notice

Account Structure Number of Digits			
Deposits		Loans	
Office	2	Office	2
Account	6	Account	6
Check Digit	1	Check Digit	2

GOLD Services > Institution Options Screen, GOLD ExceptionManager Tab, General Tab

Notices field group

The fields in the Notices field group affect how notices are printed in GOLD ExceptionManager.

See the following definitions.

See also:

[GOLD Services > GOLD ExceptionManager > Print Notices screen](#)

Overdraft Notice Heading

Entry: User, numeric

F/M: Yes

Mnemonic: OIHODN

Institution Option: HODN

Enter the heading you want for overdraft notices printed from GOLD ExceptionManager. For example, you could type "Notice of Overdraft" or "Overdraft Notice" in this field for the heading.

See help on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for an example of an overdraft notice with the heading.



Return Notice Heading

Entry: User, numeric
F/M: Yes
Mnemonic: OIHRTN

Institution Option: HRTN

Enter the heading you want for return notices printed from GOLD ExceptionManager. For example, you could type "Notice of Return" or "Return Notice" in this field for the heading.

See help on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for an example of a return notice with the heading.

Paid Item Notice Heading

Entry: User, numeric
F/M: Yes
Mnemonic: OIHPDI

Institution Option: HPDI

Enter the heading you want for paid notices printed from GOLD ExceptionManager. For example, you could type "Notice of Payment" or "Payment Notice" in this field for the heading.

See help on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for an example of a paid notice with the heading.

Combined Notice Heading

Entry: User, numeric
F/M: Yes
Mnemonic: OIHCMB

Institution Option: HCMB

Enter the heading you want to print on the combined notices for all transactions that were returned, overdrafted, or paid to the account through GOLD ExceptionManager. This is the only notice type that prints all notices (overdrafts, returns, paid items) together. It uses a full 8 1/2" by 11" sheet of paper.

See help on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for an example of a combined notice with the heading.

Chargeback Notice Heading

Entry: User, numeric
F/M: Yes
Mnemonic: OIHCBN

Institution Option: HCBN



Enter the heading you want to print on chargeback notices for deposited items that have been returned to your bank. Note that this notice will always be printed on the 3-up notice format with words at the top style notice, regardless of any other settings you enter on this tab. For more information about chargebacks, see the [GOLD Services > GOLD ExceptionManager > Charge Backs screen](#).

Notice Format

Entry: User, numeric
F/M: Yes
Mnemonic: OINTCF

Institution Option: NTCF

From the drop-down list, select whether you want to use the 3-up notice format with either words at the top or words on the side when printing notices in GOLD ExceptionManager. This selection will be the default selection on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#). You can leave this field blank if you want to use a combined-notice format. See the field description for [Always Use Combined Notice](#) for more information.

See the following examples of a [3-up notice with words at the top](#) and a [3-up notice with words on the side](#):

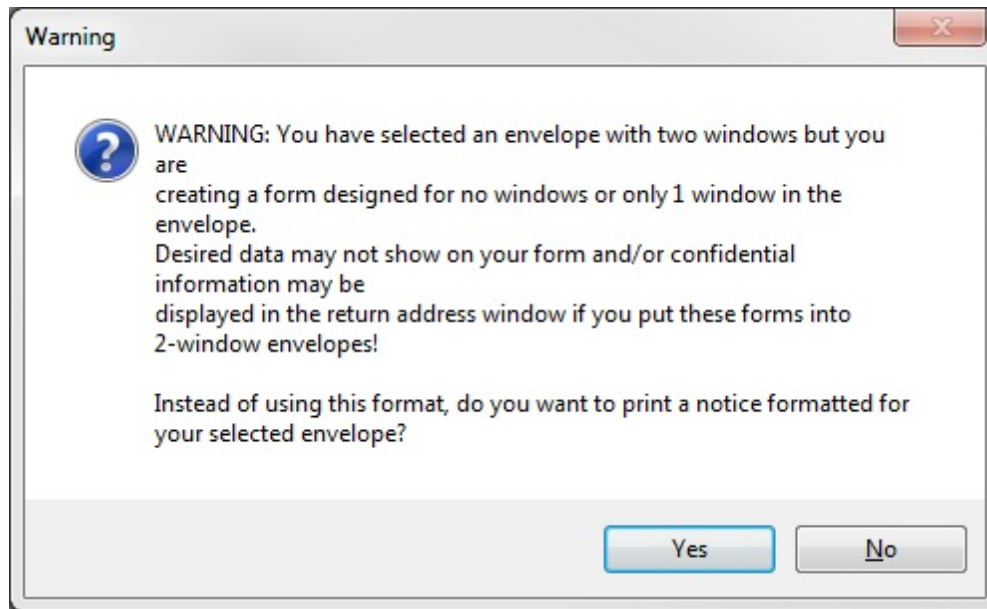
- **3-Up Notice with Words at the Top**

Overdraft Notice			
Transaction Date: 10/09/2012	Check# or Payee	Amount	Amount Advanced
Account Number: 03 131313 04			500.00
Account Balance: 139.06	1231	-50.00	
Fees: 0.00	1233	-21.00	
	1234	-29.00	
Mary Moore 123 Tree Street Provo, UT 84601		<i>THE AMOUNT LISTED ABOVE WAS TRANSFERRED TO YOUR CHECKING ACCOUNT FROM YOUR OVERDRAFT ACCOUNT.</i>	
		FPS GOLD Bank 1525 W. 820 N. Provo UT 84601	

3-Up Notice with Words at the Top

When using 3-up notices with words at the top, you must make sure that the [Envelope Type](#) has one or no windows. If you try printing with the wrong envelope type selected, the system will return a warning message similar to the following:





If you click <Yes>, the notice will print similarly to a 3-up notice with words on the side. If you click <No>, the notice will print, but with printing errors. You should not be changing your notice types unless you change your envelopes.

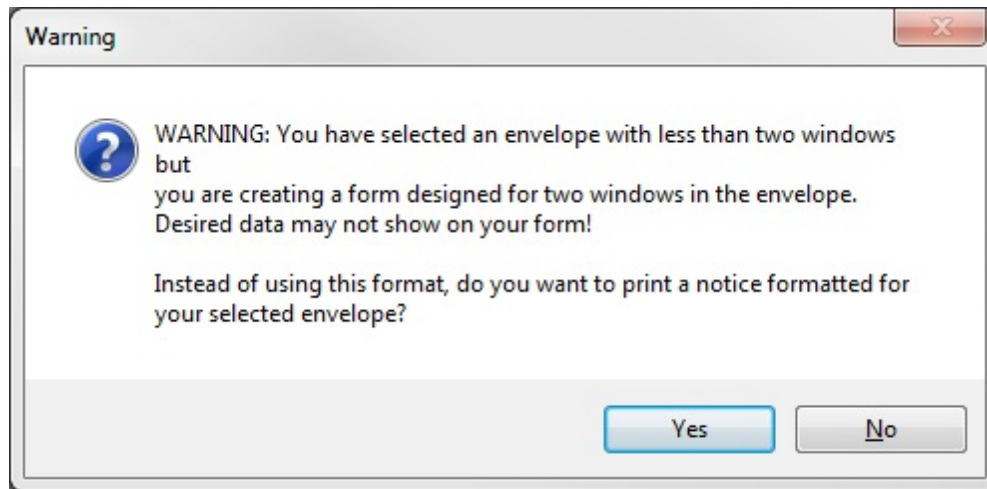
- **3-Up Notice with Words on the Side**

<p>FPS GOLD Bank 1525 W. 820 N. Provo UT 84601</p> <p>Mary Moore 123 Tree Street Provo, UT 84601</p>	<p style="text-align: center;">Overdraft Notice</p> <p>Transaction Date: 10/09/2012 Account Number: 03 131313 04 Account Balance: 139.06 Fees: 0.00</p> <p style="text-align: center;"><i>THE AMOUNT LISTED ABOVE WAS TRANSFERRED TO YOUR CHECKING ACCOUNT FROM YOUR OVERDRAFT ACCOUNT.</i></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Check# or Payee</th> <th style="text-align: right;">Amount Advanced</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: right;"><i>500.00</i></td> </tr> <tr> <td style="text-align: right;">1231</td> <td style="text-align: right;">-50.</td> </tr> <tr> <td style="text-align: right;">1233</td> <td style="text-align: right;">-21.</td> </tr> <tr> <td style="text-align: right;">1234</td> <td style="text-align: right;">-29.</td> </tr> </tbody> </table>	Check# or Payee	Amount Advanced		<i>500.00</i>	1231	-50.	1233	-21.	1234	-29.
Check# or Payee	Amount Advanced										
	<i>500.00</i>										
1231	-50.										
1233	-21.										
1234	-29.										

3-Up Notice with Words on the Side

When using 3-up notices with words on the side, you must make sure that the [Envelope Type](#) has two windows. If you try printing with the wrong envelope type selected, the system will return a warning message similar to the following:





If you click <Yes>, the notice will print similarly to a 3-up notice with words at the top. If you click <No>, the notice will print, but with printing errors. You should not change your notice type unless you are changing envelopes.

Envelope Type

Entry: User, numeric

F/M: Yes

Mnemonic: OIENVT

Institution Option: ENVT

Use this drop-down list to select which envelope type you want to use with the notices you print from GOLD ExceptionManager. This selection will be the default selection on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#). The size and the number of windows on the envelopes your institution uses must be specified in this field before you can print any notices. Which [Notice Format](#) you choose affects which envelope type you should use. The possible choices are:

- #9 - 0 window
- #9 - 1 window
- #9 - 2 windows
- #10 - 0 window
- #10 - 1 window
- #10 - 2 windows

NOTE

If you don't use window envelopes, you will need to use address labels or manually type and print the customer's name and address on the envelope. We do not recommend this.

Skip Print Overdraft Notices

Entry: User, checkbox

F/M: Yes



Mnemonic: OINOOD

Institution Option: NOOD

Check this box if you never want to print overdraft notices in GOLD ExceptionManager for exceptions that were paid with overdraft funds. Therefore, you would not need to set up an [overdraft notice heading](#).

Always Use Combined Notice

Entry: User, checkbox

F/M: Yes

Mnemonic: OIUCMB

Institution Option: UCMB

Check this box if you want to use the [full-page combined notice](#) and not the [3-up options](#) when printing notices from GOLD ExceptionManager. If this box is checked, you only need to set up a heading for the combined notice and chargeback notice. This is the only notice type that prints all notices (overdrafts, returns, paid items) together. It uses a full 8 1/2" by 11" sheet of paper.

See help on the [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for an example of a combined notice with the heading.

GEM Cutoff Time for ACH

Entry: User, time

F/M: No

Mnemonic: OIRTIM

Institution Option: RTIM

FPS GOLD will enter the cut-off time (based on Mountain Standard) by which your institution's exceptions for ACH items should be handled. This time should coincide with the Federal Reserve Bank's deadline. You will have to handle them on the next business day.

GEM Cutoff Time for Checks

Entry: User, time

F/M: No

Mnemonic: OIRTIM

Institution Option: ITIM

FPS GOLD will enter the cut-off time (based on Mountain Standard) by which your institution's exceptions for Inclearing checks should be handled. This time should coincide with the Federal Reserve Bank's or third-party processor's deadline. You will have to handle them on the next business day.

Protect Fee to Charge Field

Entry: User, checkbox

F/M: Yes



Mnemonic: OILKFE

Institution Option: LKFE

Check this box if you do not want file maintenance to be performed on the fee amount for returning and paying rejects. Only the institution's fee amounts can be assessed.

Do Not Print Credit Limit on Notice

Entry: User, checkbox

F/M: Yes

Mnemonic: OIPRCL

Institution Option: PRCL

Check this box if you do *not* want the credit limit printed on the overdraft notices. See [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for more information on printing notices in GOLD ExceptionManager.

Print Current Balance on Notice

Entry: User, checkbox

F/M: Yes

Mnemonic: OIPCBR

Institution Option: PCBR

Check this box if you want the "current balance" instead of the "payable balance at the time of the transaction" printed on the paid and return notices. See [GOLD Services > GOLD ExceptionManager > Print Notices screen](#) for more information on printing notices in GOLD ExceptionManager.

Account Structure Number of Digits

The Account Structure Number of Digits field group on the [General tab](#) displays the number of digits used for the account number structure for this account. The account number structure includes an office number, check digit, and account number for both loan and deposit accounts.

Deposits

Entry: System, numeric

F/M: No

Mnemonic: OIODGT, OIADGT, OICDGT

Institution Options: ODGT, ADGT, CDGT

These fields display the number of digits set up for your institution's deposit account office numbers, account numbers, and check digits. This field is not file maintainable, but it is necessary in some of the functions used in GOLD ExceptionManager. All of the account number fields are informational for your reference only.



Loans

Entry: System, numeric

F/M: No

Mnemonic: OILONB, OILANB, OILCNB

Institution Options: LONB, LANB, LCNB

These fields display the number of digits set up for your institution's loan account office numbers, account numbers, and check digits. This field is not file maintainable, but it is necessary in some of the functions used in GOLD ExceptionManager. All of the account number fields are informational for your reference only.

Deposits Tab

The Deposits tab on the [GOLDEXception Manager tab](#) lists options that pertain only to deposit account exceptions. The options allow for custom-defined use of descriptor and fee amounts, posting, and history options in GOLD ExceptionManager.

See the following example of this tab, followed by field descriptions.

General	Deposits	Deposits - Descriptors and Fees	Loans
NSF Options <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Force Post NSF Check Charges With Warning <input type="checkbox"/> Force Post NSF Check Charges Without Warning <input checked="" type="checkbox"/> Force Post NSF Inclearings With Warning <input type="checkbox"/> Force Post NSF Inclearings Without Warning <input checked="" type="checkbox"/> Force Post NSF ATM Transactions With Warning <input type="checkbox"/> Force Post NSF ATM Transactions Without Warning <input checked="" type="checkbox"/> Force Post NSF ACH Transactions With Warning <input type="checkbox"/> Force Post NSF ACH Transactions Without Warning <input checked="" type="checkbox"/> Use NSF History - Inclearings <input checked="" type="checkbox"/> Use NSF History - ACH <input checked="" type="checkbox"/> Charge NSF Fee A/H - Inclearings Only <input checked="" type="checkbox"/> Charge NSF Fee A/H - ACH Only <input type="checkbox"/> Charge NSF Fee-Negative ATM/POS 		Negative Options <ul style="list-style-type: none"> <input type="checkbox"/> Negative Charge Applies to ATM Only <input checked="" type="checkbox"/> Post Service Charge if Negative <input checked="" type="checkbox"/> Warning in GEM for Negative Account Negative Charge Limit Per Day <input type="text" value="5"/> Minimum Transaction Amount for Negative Fee <input type="text" value="5.00"/> De-Minimis Amount for Negative Fee <input type="text"/> Large Check Amount <input type="text" value="5,000.00"/> Stop Payment Fee <input type="text" value="15.00"/> <input type="checkbox"/> Show Prenotes in GEM <input type="checkbox"/> Post Duplicate Checks 	

GOLD Services > Institution Options Screen, GOLD ExceptionManager Tab, Deposits Tab

NSF Options field group

The fields in the NSF field group on the [Deposits tab](#) all pertain to the posting of non-sufficient funds transactions. These fields are not required; however, FPS GOLD recommends that you set up the transactions that cannot be returned so that additional postings are not required in GOLD ExceptionManager. Each of the types of transactions can be displayed or excluded from the exceptions file in GOLD ExceptionManager. Due to



the nature of the options, only one of each type should be set. If you use any of these options, the transactions will take accounts negative. You can charge automatic negative fees if desired: options ([NGCH](#)) and ([NGFE](#)).

Force Post NSF Check Charges With Warning

Entry: User, checkbox
F/M: Yes
Mnemonic: OIFCCW

Institution Option: FCCW

Check this box if you want ACH debits for check charges that are non-sufficient funds to be posted to the account and be shown in the exceptions file with a warning. Check charges are processed for purchasing checks by your customers and can't be returned. You should mark this option or [FCCN](#).

Force Post NSF Check Charges Without Warning

Entry: User, checkbox
F/M: Yes
Mnemonic: OIFCCN

Institution Option: FCCN

Check this box if you want ACH debits for check charges that are non-sufficient funds to be posted to the account and *not be* shown in the exceptions file. These items cannot be returned. You should mark this option or [FCCW](#).

Force Post NSF Inclearings With Warning

Entry: User, checkbox
F/M: Yes
Mnemonic: OIFINW

Institution Option: FINW

Check this box if you want inclearing check items that are non-sufficient funds to be posted to the account and be shown in the exceptions file with a warning.

Force Post NSF Inclearings Without Warning

Entry: User, checkbox
F/M: Yes
Mnemonic: OIFINN

Institution Option: FINN

Check this box if you want the inclearing check items that are non-sufficient funds to be posted to the account and *not be* shown in the exceptions file.



Force Post NSF ATM Transactions With Warning

Entry: User, checkbox

F/M: Yes

Mnemonic: OIFATW

Institution Option: FATW

Check this box if you want ATM debit transactions that are non-sufficient funds to be posted to the account and be shown in the exceptions file with a warning. These items cannot be returned. You should mark this option or [FATN](#).

Force Post NSF ATM Transactions Without Warning

Entry: User, checkbox

F/M: Yes

Mnemonic: OIFATN

Institution Option: FATN

Check this box if you want ATM debit transactions that are non-sufficient funds to be posted to the account and *not be* shown in the exceptions file. These items cannot be returned. You should mark this option or [FATW](#).

Force Post NSF ACH Transactions With Warning

Entry: User, checkbox

F/M: Yes

Mnemonic: OIFACW

Institution Option: FACW

Check this box if you want ACH debit transactions that are non-sufficient funds to be posted to the account and be shown in the exceptions file with a warning.

Force Post NSF ACH Transactions Without Warning

Entry: User, checkbox

F/M: Yes

Mnemonic: OIFACN

Institution Option: FACN

Check this box if you want ACH debit transactions that are non-sufficient funds to be posted to the account and *not be* shown in the exceptions file.

Use NSF History - ACH

Entry: User, checkbox

F/M: Yes

Mnemonic: OINFHA



Institution Option: NFHA

Check this box if you want a history item to be entered on each account for non-sufficient funds ACH transactions. The description for the history item will show "REJECTED ACH," followed by the ACH amount. A fee can also be charged using the fee amount in the [Automatic A/H NSF Fee Amount](#) field and using option ([NSFE](#)). The rejected ACH items are shown in GEM.

Use NSF History - Inclearings

Entry: User, checkbox
F/M: Yes
Mnemonic: OINFHW

Institution Option: NFHW

Check the box if you want a history item to be added to each account that has a non-sufficient funds transaction. The description for the history item will show "REJECTED CHK," followed by the amount of the check and the check number. A fee can also be charged using the fee amount in the [Automatic A/H NSF Fee Amount](#) field and using option ([NIFE](#)). Rejected Inclearing items are shown in GEM.

Charge NSF Fee A/H - Inclearings Only

Entry: User, checkbox
F/M: Yes
Mnemonic: OINIFE

Institution Option: NIFE

Check this box to allow a fee to be charged in the afterhours only for Inclearing Checks rejected for non-sufficient funds. The fee amount used is in option (ODFE) [Automatic A/H NSF Fee Amount](#), and the descriptor is in (ODDS) [Automatic A/H NSF Fee Descriptor](#).

This option must be used in conjunction with the NSF history option: (NFHI) [Use NSF History - Inclearings](#).

Charge NSF Fee A/H - ACH Only

Entry: User, checkbox
F/M: Yes
Mnemonic: OINSFE

Institution Option: NSFE

Check this box to allow a fee to be charged in the afterhours only for all transactions rejected for non-sufficient funds. The fee amount used is in option (ODFE) [Automatic A/H NSF Fee Amount](#), and the descriptor is in (ODDS) [Automatic A/H NSF Fee Descriptor](#).

This option must be used in conjunction with the NSF history option: (NFHA) [Use NSF History - ACH](#).



Charge NSF Fee - Negative ATM/POS

Entry: User, checkbox

F/M: Yes

Mnemonic: OINSFF

Institution Option: NSFF

If checked, non-sufficient funds fees will be assessed when an ATM or POS transaction takes the account negative or more negative. Other options for the de-minimis amount and the minimum transaction amount should also be set in order to meet FDIC Best Practices for courtesy overdraft on ATM/POS transactions.

See Also:

[De-Minimus Amount for Negative Fee](#)

[Minimum Transaction Amount for Negative Fee](#)

Negative Options field group

The following fields are found in the Negative Options field group on the Deposits tab of the [GOLD ExceptionManager tab](#) (Institution Options screen).

FPS GOLD Programming for Regulation E

To further help your institution comply with the FDIC Best Practices suggestions for Regulation E, we have created other CIM GOLD fields, reports, and options. The paragraphs below explain the features that are available. These options are only used on personal accounts.

1. The [Excessive Negative Balance Fee Report \(FPSDR229\)](#) shows accounts that have more than six fees charged in the last 12 months. This report should be set up to process at monthend. Non-personal accounts will not be included on the report. This report can be used to contact customers and notify them of their excessive fees.

An alert option, "Negative Balance Fee Service Message," is available to be used on the report for accounts that have more than six fees charged in the last 12 months. The alert will be sent to the IRS owner's e-mail address and must be set up in your Internet options before you can use it. Alerts will be sent only to your Web customers. The wording for these alerts is customized by your institution. Send in a separate work order with the alert message for Message #105.

2. The [Minimum Transaction Amount for Negative Fee](#) option (FMIN) is used to set a transaction limit based on the transaction amount before charging a fee. This will work in the afterhours (using the options [NGCH/NGFE](#)) or through the ATMs (using options [NSFF/NGFE](#)). Any transaction equal to or less than the amount of the limit will post without a fee. This option only applies to personal accounts.
3. Contact Queues (Queues > Contact Queues > Contact Queues screen) can be used to alert you to the accounts that have processed their seventh fee in the last 12 months. The fields on the Contact Queues screen must be used in your GOLDWriter for the logic to create the Contact Queue list.
4. A deposit statement message number (999903) can be printed on your customers' statements when they have more than six overdraft fees in the past 12 months. The message number is a system-defined number, and in order to use it, you must create the new message with your customized message text. If you want to use this feature, set up the required message for your bank on the CIM GOLD > Deposits > Definitions > Advertising Messages screen. Your new message will print before the current advertising message you may be using on your statements. Both messages will print if the account is over the limit of fees, based on the



current option for your advertising message. Each account on a combined statement over the six fees will get a separate message on each account section of the statement.

5. A checkbox and date field labeled **Opt-Out for Overdraft/Non-ATM** are available on the Deposit Activity tab of the Deposit Activity screen for Non-Regulation E transactions, such as ACH and inclearing checks transactions. These fields are used in conjunction with the ATM/debit card Opt-Out field (**Opt-Out for Overdraft/Negative ATM/POS**) so the customer can opt in to ATM/debit transactions and opt out for all other transactions. If the account is set to opt out and these types of transactions need to use the negative limit to be paid, they will be rejected and sent to GOLD ExceptionManager (GEM) as NSF with a note in the **Comment** field of "Opt-Out" indicating that the customer has opted out.

NOTE

NSF withdrawal transactions at the teller window are not included in this process. The teller needs to have a conversation about it with the customer and post the fee manually when necessary.

6. The [De-Minimis Amount for Negative Fee](#) option (DMIN) is available to be used for the de-minimis overdraft amount based on account balance. This option will be used on ATM/debit, checks, and ACH transactions.

Example: An ATM transaction for \$5.00 is presented to your bank for a customer that has a \$4.50 balance with 50 cents available in their negative limit. If the institution option was set to \$.75, the transaction will post to the customer's account *without* the overdraft charge. A transaction for \$5.26 or more will be accepted, based on the negative limit; and if funds are available, the fee and transaction will be processed because it is 1 cent over \$.75. Subsequent transactions will use the same calculation by using the de-minimis amount for the difference in the balance and the negative amount used for each transaction. This only applies to personal accounts.

7. The [Negative Charge Limit Per Day](#) option (NGLP) can be used to set a limit on fees based on ACH, ATM, debit card, GEM, and check transactions processed using the negative limit.
8. The GEM Processing screen and online report can show the number of fees for the day. If you use the **Negative Charge Limit Per Day** option described above, you can add the number of negative fees processed for the day to the GEM Processing screen. This field indicates how many fees have been charged today on the account. If it is over your institution's daily limit, the processor should not add any additional fees for paying NSF transactions. To add the field (# Neg Fees) to the Processing screen, each processor will have to make changes to their [User Preferences](#). The field (#Neg) will be printed on the online report in the far-right column (as shown below).



10/29/2012 12:55:41		Period of 10/22/2012 thru 10/29/2012		ONLINE EXCEPTION ITEMS		(All Items)		Page 1		
ACCOUNT NUMBER	01 111155 00	TAX ID NUMBER	12-1231234	HOME PHONE	000 000-0000	NOTES	Business, Allow Negative, Imaged			
NAMES	*Mary's Nursery	OWNERSHIP	Owner	WORK PHONE		OTHER PHONE	E-MAIL ADDRESS	OTC Holds		
								Monetary Holds		
								Uncollected Funds		
								Available Balance	999,999.00	
								Current Balance		
Date Opened	01/04/1984	YTD Ret Chk	0	Prod Code	1015	TYPE	OVERDRAFT ACCTS	REMAINING FUNDS		
Last Exception		YTD Pd Neg	676	Stmt Cycle	131					
Date Negative		YTD OD	0	Acct Rep						
Date Last Dep	10/26/2012	YTD Ret ACH	1	Hold Codes						
Date Dormant		Draws on UC	0							
SEQ	SOURCE	TRAN-MD-TORC	CHECK#	TRACE NBR	ACH NAME	TRAN AMT	STATUS	PAY AT TRAN	BAL AFTER POST	#NEG
55	CHK	1130-00-306	6215	000001235678911	0000012345678	-23,000.00	HPst	-4,250.00		
				Posting Tllr:0000	Decision Tllr:0000	Decision:		Comments:		
				05.PPR20:INCL ABOVE LARGE CHECK	AMOUNT 68.PPST0:NEG BALANCE ON 01 180162					
54	CHK	1130-00-306	6209	000009998282822	0000067889899	-2,250.00	HPst	-2,000.00		
				Posting Tllr:0000	Decision Tllr:0000	Decision:		Comments:		
				68.PPST0:NEG BALANCE ON 01 110112						
44	CHK	1130-00-306	6212	000003213313224	0000012133131	-2,044.77	HPst	-26.00		
				Posting Tllr:0000	Decision Tllr:0000	Decision:		Comments:		
				68.PPST0:NEG BALANCE ON 01 110112						

Negative Charge Applies to ATM Only

Entry: User, checkbox

F/M: Yes

Mnemonic: OINATM

Institution Option: NATM

Check this box if you want to only charge an afterhours fee on ATM transactions that take an account negative. If this box is not checked, all transactions (including ATM transactions) that cause an account to go negative will be charged a fee; however, the fee cannot exceed the amount in the [Negative Charge Limit Per Day](#) field.

Warning in GEM for Negative Account

Entry: User, checkbox

F/M: Yes

Mnemonic: OINGGM

Institution Option: NGGM

This option is for accounts that go negative in the afterhours or in immediate ACH posting during the day. Check this box if you want *all* transactions that take accounts negative or more negative to be sent to GOLD ExceptionManager, so that you can [print a notice](#) for your customers.

If this option is *not* set, accounts using negative limits are not considered an exception and will not go to GEM if the account goes negative or stays negative after a deposit transaction.

In addition, the following conditions will cause the account to go to GEM regardless of this option being set:

- Institution option OPTM (Force Post With Warning) is set.
- Overriding a condition on accounts with negative balances.



Negative Charge Limit Per Day

Entry: User, numeric, 3 digit

F/M: Yes

Mnemonic: OINGLP

Institution Option: NGLP

This option is only used on personal accounts.

In this field, enter the default limit for the number of times accounts can be assessed a daily negative charge. This option can be used only if the [Post Service Charge if Negative](#) field is also checked. For example, if you enter "5" in this field, only five service charges will be assessed to any account per day, even if more transactions are processed.

This limit applies to immediate-post ACH withdrawals and other afterhours debits, such as inclearing checks.

Minimum Transaction Amount for Negative Fee

Entry: User, numeric, 3 digit

F/M: Yes

Mnemonic: OIFIMN

Institution Option: FMIN

This option is only used on personal accounts.

This field indicates the minimum amount a transaction can be to ignore the negative-balance fee. This option can be used to help you comply with the FDIC Best Practices for [Regulation E](#).

Example: If this option is set to \$5.00 and a transaction for \$4.50 is presented that will take the account more negative but within this limit, the transaction will process, and a fee will not be assessed.

De-Minimis Amount for Negative Fee

Entry: User, numeric, 3 digit

F/M: Yes

Mnemonic: OIDMIN

Institution Option: DMIN

This option is only used on personal accounts.

This field indicates the de-minimis overdraft amount based on account balance. This option will be used on ATM/debit, checks, and ACH transactions and can be used to help you comply with the FDIC Best Practices for [Regulation E](#). Your institution should institute daily limits on overdraft fees and consider eliminating overdraft fees for transactions that overdraw an account by a de-minimis amount.

Example: An ATM transaction for \$5.00 is presented to your bank for a customer that has a \$4.50 balance with 50 cents available in their negative limit. If the institution option was set to \$.75, the transaction will post to the customer's account *without* the negative charge. A transaction for \$5.26 or more will be accepted, based on the negative limit; and, if funds are available, the fee and transaction will be processed because it is 1 cent over



\$.75. Subsequent transactions will use the same calculation by using the de-minimis amount for the difference in the balance and the negative amount used for each transaction.

Post Service Charge if Negative

Entry: User, checkbox
F/M: Yes
Mnemonic: OINGCH

Institution Option: NGCH

Check this box if you want to charge a fee on all transactions that take an account negative based on the amount in the [Automatic A/H NSF Fee Amount](#) field. A daily limit can be set up for your institution using option [NGLP \(Negative Charge Limit Per Day\)](#).

Large Check Amount

Entry: User, numeric
F/M: Yes
Mnemonic: OILCAR

Institution Option: LCAR

Enter the amount of a single check that you want displayed in the exceptions file for a large check amount. The check will post to the account but show in GOLD ExceptionManager for your review.

WARNING

FPS GOLD must set institution option LGCK (Show Large Checks in GEM) for your institution before this amount is valid. Once LGCK is set, you can change this amount any time. Send in a work order to have this option set.

Stop Payment Fee

Entry: User, numeric
F/M: Yes
Mnemonic: OISTPF

Institution Option: STPF

This is the amount for your stop-payment fee. This fee amount is used for CIM GOLD stop payments and stops added by your Web users. A different fee can be charged when stop payments are placed through eBanking.

Changing this field does not change it in Platform on your disclosure or on your website advertisement. You must submit work orders to get the amount changed if you use these products.



Show Prenotes in GEM

Entry: User, checkbox

F/M: Yes

Mnemonic: OIPREX

Institution Option: PREX

All incoming ACH Prenote exceptions with any errors will always be shown in GOLD ExceptionManager, including any account number errors or errors due to closed or non-existing accounts. If this box is checked, then the FPS-generated Prenote errors. "Prenote not Found or Duplicated" exceptions will also show in GEM.

Post Duplicate Checks

Entry: User, checkbox

F/M: Yes

Mnemonic: OOPDCK

Institution Option: PDCK

Check this box to host post duplicate checks, instead of rejecting them to GOLD ExceptionManager. If this option is set, you will see "Duplicate Check" as the primary reason on the [Process Exception Items screen](#), and they will show as host posted when this is the only reason they are in GEM. If there are any other reasons for exceptions, such as stop payments, uncollected funds, etc., checks will not be posted, and you need to look at the [Exception Messages tab](#) on the Process Exception Items screen to determine what to do with the items.

DN records, which are used to identify duplicate checks for Check 21, are set with a two-year expiration date. These records are not kept in Archived History.

Deposits - Descriptors and Fees Tab

The Deposits - Descriptors and Fees tab on the [GOLDEXception Manager tab](#) lists most of the deposit fee and descriptor options available to customize within your institution. Some institution options are maintained by FPS GOLD.

See the following example of this tab, followed by field descriptions.



General	Deposits	Deposits - Descriptors and Fees	Loans
Return Fee Descriptor	<input type="text" value="6"/>	Return Fee Amount	<input type="text" value="30.00"/>
Paid Exception Fee Descriptor	<input type="text" value="12"/>	Paid Exception Fee Amount	<input type="text" value="30.00"/>
Overdraft Fee Descriptor	<input type="text" value="12"/>	Overdraft Fee Amount	<input type="text" value="30.00"/>
Charge Back Fee Descriptor	<input type="text" value="21"/>	Charge Back Fee Amount	<input type="text"/>
Automatic A/H NSF Fee Descriptor	<input type="text" value="6"/>	Automatic A/H NSF Fee Amount	<input type="text" value="30.00"/>
Miscellaneous Fee Descriptor	<input type="text" value="12"/>	Miscellaneous Fee Amount	<input type="text"/>
Automatic A/H Negative Fee Descriptor	<input type="text" value="12"/>	Automatic A/H Negative Fee Amount	<input type="text" value="30.00"/>

GOLD Services > Institution Options Screen, GOLD ExceptionManager Tab,
Deposits - Descriptors and Fees Tab

Return Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OIRTFD

Institution Option: RTFD

Enter the descriptor number that will be used for every exception item that is returned with a fee. If you credit a return fee in GOLDTeller, you need to use this same descriptor.

Exception items are returned through normal processing (from the [Process Exception Items screen](#)), or they can be created through the [GOLD Services > GOLD ExceptionManager > Create Returns screen](#).

Paid Exception Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OIPNFD

Institution Option: PNFD

Enter the descriptor number that will be used for every exception item that is paid with a fee. If you credit a paid fee in GOLDTeller, you need to use this same descriptor.

Overdraft Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OODFD

Institution Option: ODFD



Enter the descriptor number that will be used for every exception item that used overdraft funds. If you credit an overdraft fee in GOLDTeller, you need to use this same descriptor.

Charge Back Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OICBFD

Institution Option: Cbfd

This field displays 21, the descriptor number that will be used for every exception item that was posted as a chargeback fee. This field is for informational purposes only and cannot be changed.

See also:

[Charge Back Fee Amount](#)
[GOLD Services > GOLD ExceptionManager > Charge Backs screen](#)

Automatic A/H NSF Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OIODDS

Institution Option: ODDS

Enter the descriptor number that will be used for processing fees in the afterhours on non-sufficient funds transactions. If you credit the afterhours fee in GOLDTeller, you must use this same descriptor.

Miscellaneous Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OIMSFD

Institution Option: MSFD

Enter the descriptor number that will be used for every exception item's fee, when only a fee is processed.

Automatic A/H Negative Fee Descriptor

Entry: User, numeric
F/M: Yes
Mnemonic: OINGDS

Institution Option: NGDS

Enter the descriptor number that will be used to charge automatic afterhours negative fees. If you credit the afterhours fee in GOLDTeller, you must use this same descriptor.



Return Fee Amount

Entry: User, numeric
F/M: Yes
Mnemonic: OIOFEE

Institution Option: OFEE

Enter the default amount that will be charged on every exception item that is returned through GOLD ExceptionManager.

Exception items are returned through normal processing (from the [Process Exception Items screen](#)), or they can be created through the [GOLD Services > GOLD ExceptionManager > Create Returns screen](#).

Paid Exception Fee Amount

Entry: User, numeric
F/M: Yes
Mnemonic: OIPNFA

Institution Option: PNFA

Enter the default amount that will be charged to an account when an exception item is paid through GOLD ExceptionManager.

Overdraft Fee Amount

Entry: User, numeric
F/M: Yes
Mnemonic: OIODFM

Institution Option: ODFM

Enter the default amount that will be charged on every exception item that used overdraft transfers.

Charge Back Fee Amount

Entry: User, numeric
F/M: Yes
Mnemonic: OICBFA

Institution Option: CBFA

Enter the default amount that will be charged an account when a chargeback is processed in GOLD ExceptionManager. A chargeback is any deposited item that was sent back to your institution for a variety of reasons (non-sufficient funds, endorsement missing, account closed, etc.).

The default for your institution-wide charge back fee is set up here. However, the amount entered in the **Charge Back Fee** field found on the account-level Deposit Service Charge/Qualifying Accounts Fields screen will supersede the default amount.



See also:

[Charge Back Fee Amount for loan accounts](#)

[Charge Back Fee \(Service Charge/Qualifying Accounts > Service Charge Information tab, section 1\)](#)

[Charge Back Fee \(Service Charge/Qualifying Accounts > Service Charge Information tab, section 2\)](#)

[GOLD Services > GOLD ExceptionManager > Charge Backs screen](#)

Automatic A/H NSF Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OIODFE

Institution Option: ODFE

Enter the default amount that will be charged on every item that is going to be rejected as non-sufficient funds in the afterhours, if your institution uses this feature. This field can also be used for the items that force an account negative (institution option OPTM), which is also a feature your institution may or may not use.

Miscellaneous Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OIMSFA

Institution Option: MSFA

Enter the default amount that will be charged on every item when only a fee is processed.

Automatic A/H Negative Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OINGFE

Institution Option: NGFE

Enter the default amount that will be charged as an automatic afterhours negative fee.

Loans Tab

The Loans Tab on the [GOLDEXception Manager tab](#) lists the loan options available to customize within your institution for GEM rejects.

See the following example of this tab, followed by field descriptions.



General	Deposits	Deposits - Descriptors and Fees	Loans
NSF Fee Code	9	NSF Fee Amount	<input type="text"/>
Below Minimum Check Fee Code	11	Below Minimum Check Fee Amount	<input type="text" value="15.00"/>
Credit Limit Exceeded Fee Code	12	Credit Limit Exceeded Fee Amount	<input type="text"/>
Charge Back Fee Code	1	Charge Back Fee Amount	<input type="text"/>
<input checked="" type="checkbox"/> Reject if Using Overdraft Funds for Autopayment			

GOLD Services > Institution Options Screen, GOLD ExceptionManager Tab, Loans Tab

NSF Fee Code

Entry: System, numeric
 F/M: No
 Mnemonic: OILNFD

Institution Option: LNFD

This is the fee code assigned to any loan exception item that is processed for non-sufficient funds.

Below Minimum Check Fee Code

Entry: System, numeric
 F/M: No
 Mnemonic: OILBMD

Institution Option: LBMD

This is the fee code assigned to any loan exception item that is processed for a check amount that is below the minimum limit.

Credit Limit Exceeded Fee Code

Entry: System, numeric
 F/M: No
 Mnemonic: OILCRD

Institution Option: LCRD

This is the fee code assigned to any loan exception item that is processed for an exceeded credit limit.

Charge Back Fee Code

Entry: System, numeric
 F/M: No



Mnemonic: OILCBD

Institution Option: LCBBD

This is the fee code assigned to any loan exception item that is processed for a charge back.

NSF Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OILNFA

Institution Option: LNFA

Enter the fee amount you want to charge to accounts if exception items are returned through the GOLD ExceptionManager program because their account did not have sufficient funds to pay them.

Below Minimum Check Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OILBMA

Institution Option: LBMA

Enter the fee amount you want to charge to accounts if exception items are returned through the GOLD ExceptionManager program because a check the account owner wrote was below the minimum check amount.

Credit Limit Exceeded Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OILCRA

Institution Option: LCRA

Enter the fee amount you want to charge to accounts if exception items are returned through the GOLD ExceptionManager program because account owners exceeded their credit limit.

Charge Back Fee Amount

Entry: User, numeric

F/M: Yes

Mnemonic: OILCBA

Institution Option: LCBA

Enter the fee amount you want to charge accounts for chargebacks processed through GOLD ExceptionManager.



NOTE

If the **NSF Fee Amount** (MLNSFA) on the Late/NSF tab of the Loans > Account Information > Account Detail screen in CIM GOLD is not blank (contains an amount), the amount in this field will be used for the chargeback fee. If it is blank, the amount in the institution options (**Charge Back Fee Amount (LCBA)**) will be used. The fee code option ([LCBD - Charge Back Fee Code](#)) is found on the Loans tab of the GOLD ExceptionManager tab and is used in all cases.

See also:

[Charge Back Fee Amount for deposit accounts](#)

Reject if Using Overdraft Funds for Autopayment

Entry: User, checkbox

F/M: Yes

Mnemonic: OIRJOF

Institution Option: RJOF

Check this box to indicate that you do not want to allow a payment on a loan if the deposit account does not have enough money and overdraft money will be used to make the payment.



General User Options Tab

Use the fields on this tab to control options in the system that users are allowed to set and change.

[Monetary Instrument Reporting Customer Qualifying Products](#)

Monetary Instrument Reporting Customer Qualifying Products

Entry: User, alpha

F/M: Yes

Mnemonic:

In this field, enter a string of letters that represent products owned by a person that qualify the person to be considered a customer of the bank. The products must be in an "OPEN" status. FinCEN specifically states deposit accounts only, but a bank may consider that a person who owns one of the other listed product types has been verified just as thoroughly and so should qualify as a known bank customer. Letters that may be included are:

- D – Deposit accounts
- L – Loan accounts
- S – Safe deposit boxes
- C – Bank cards



History Tab

The History tab on the GOLD Services > Institution Options screen displays history from a selected date or date range concerning any fields that were changed by employees on the [Institution Options screen](#).

To search for history, enter a **Start** and **End Date** and/or **Time**, and click <Get History>. The list view will display any changes to this screen that occurred during that date and time range. It will also display the type of change (new, update, or deleted) and the employee name and number of the person who made the change (as shown below).

GOLDException Manager		OFAC	History		
Date		Time			
Start	10/09/2012	12:00:00 AM			Get History
End	10/11/2012	11:59:59 PM			
Date	Time	Type	Employee	Terminal	
10/11/2012	06:27:19	Update	1907	CINDYF	
10/11/2012	06:26:07	Update	1907	CINDYF	
10/11/2012	06:24:15	Update	1907	CINDYF	
10/11/2012	06:24:06	Update	1907	CINDYF	

If you double-click on a history item in the top list view, the details of that item will be displayed in the bottom list view. The bottom list view displays the field name (mnemonic) that was changed, the description of the field, what the data was in that field before it was changed, and what the data is in that field after the change (as shown below).

Field Name	Field Description	Rep #	Previous Data	New Data
OOLCAR	LARGE CHECK AMOUNT FOR REJECT HANDLER		1000000	500000

