FPSGOLD

BANKING SOFTWARE & SERVICES

SM

CoreView GOLD

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Introduction

Welcome to CoreView GOLD^{SM}. CoreView GOLD is a browser-based core banking system developed by FPS GOLD that is easy to use and can be customized to your needs.

The default number of minutes for inactivity in CoreView GOLD is 20 minutes. Once the timeout value has expired, the system will log the user out of CoreView GOLD.

To learn more about the system, see the following sections:

- Real-Time Alerts
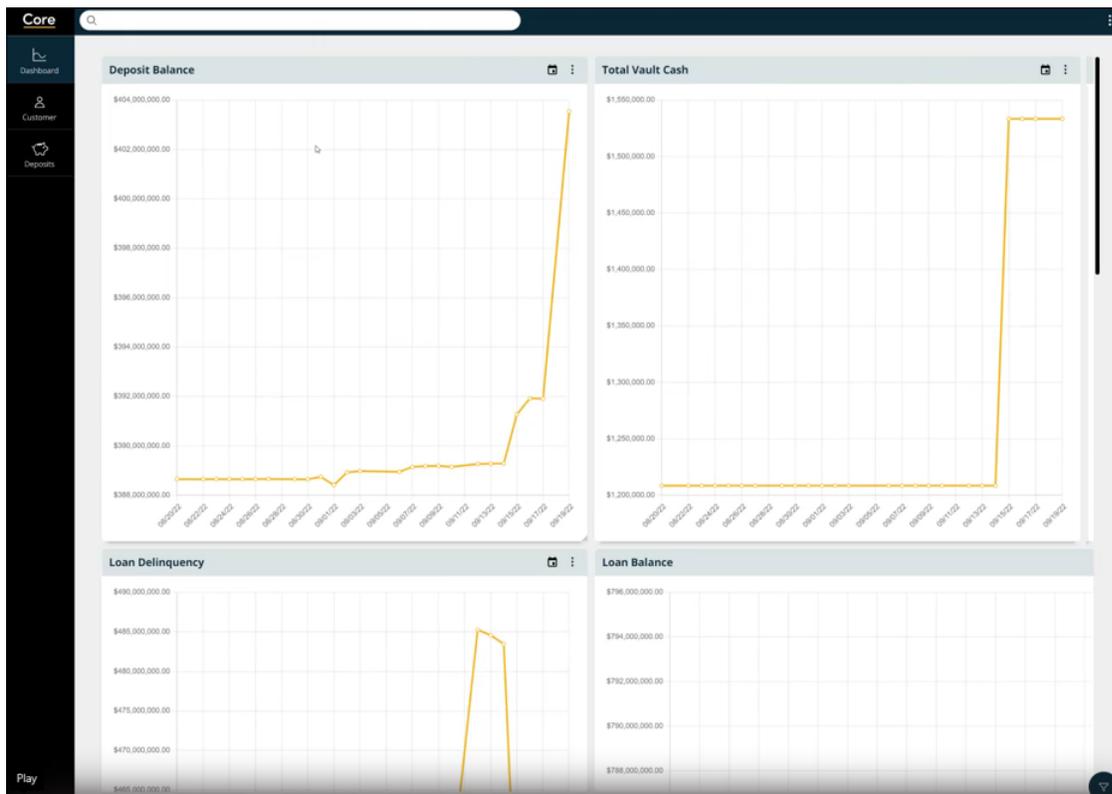
- Executive Dashboard

- Customer Profile

Dashboard

The Dashboard includes the following:

Executive Dashboard
Real-Time Alerts

Executive Dashboard

The Executive Dashboard screen in CoreView GOLD displays a variety of prebuilt graphs that provide overview information to help manage your business. Samples of the graphs include Daily Accounts Opened and Closed, Net Income Year-To-Date, Negative Account Balances, and more. The graph layout and order on the Executive Dashboard is customizable, and you can hover over charts to view detailed information about specific data points.

Using the Executive Dashboard Screen

Executive Dashboard Screen

After logging on to CoreView GOLD, access the Executive Dashboard screen by clicking Dashboard > Executive Dashboard in the menu at the top-left of the screen.
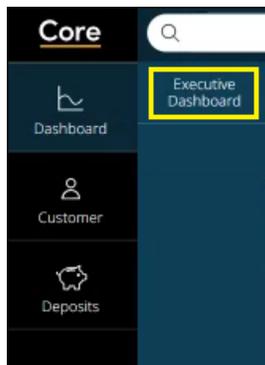
Upon entering the screen, the following prebuilt graphs are available to view:

- Deposit Weighted Average Interest Rate
- Loan Delinquency
- Loan Balance
- Net Income Year-To-Date
- Daily Accounts Closed
- Government Bank Balances
- Daily Accounts Opened
- Negative Balance Accounts
- Deposit Balance
- Total Vault Cash

Hover your mouse over a chart to see detailed information for a specific data point, as shown below. This is especially useful for charts displaying daily opened and closed account information. The Government Bank Balances chart contains multiple balances in one chart, and you can hover over any of them to see the details. The Government Bank Balances tile also allows for the ability to select the labels at the top to temporarily remove them from the graph.

Depending on the chart, one or more of the following buttons are available in the top-right:
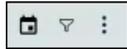

- Clicking the calendar icon opens date and calendar functions you can use to set date parameters for the information displayed in the chart, as shown in the example below. There are several handy preset date ranges for your convenience, such as Last Week, Last Month, Year-to-Date, and Previous Year. Clicking these items automatically fills in that date range for you.
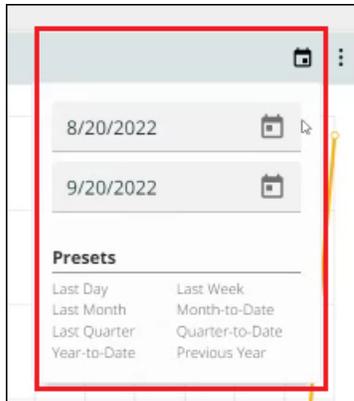
- Clicking the filter icon lets you specify what information to display in the chart. In the example below, you can filter by Balance and Office Number.
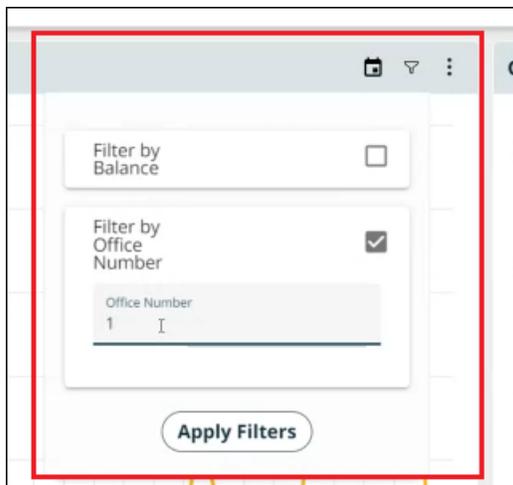

- Clicking the three-dot menu lets you refresh the data for that chart.
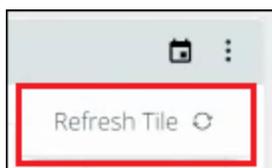
Each user can customize and save, if desired, the layout of their screen and graph sizes. A graph can be moved by left clicking, dragging, and dropping in a new location. The size of a chart may be enlarged by left-clicking and dragging the edge of the chart. When you leave or close the screen, the system will display the save dialog shown below.

The Executive Dashboard may be viewed in "Dark Mode" by clicking on the three-dot menu on the top-right of CoreView GOLD screen and selecting "Toggle Dark Theme."
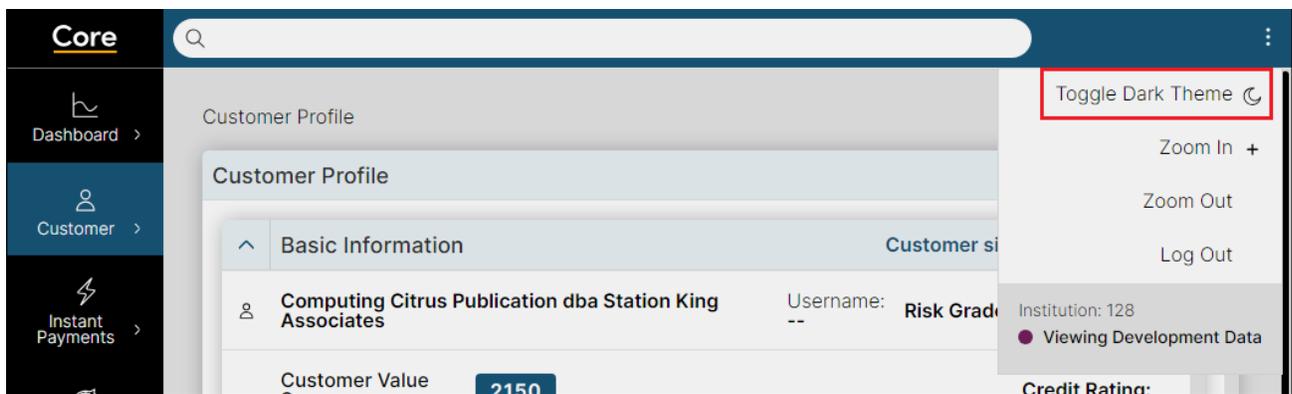
Getting Started

Before you can use the Executive Dashboard, your institution must be set up to use FPS GOLD's sequel database, VitalView GOLD. If your institution is not already set up to use VitalView GOLD, contact customer service.

Once your institution is set up with VitalView GOLD, a user at your institution with Security Administrator authority must add one or more users to the appropriate system profiles in CIM GOLD Security Setup so that those users can view or change the tiles within the Executive Dashboard.

Adding Authorized Users to System Profiles

CoreView GOLD users must belong to the security group AU_ViewExecutiveDashboard to view the Executive Dashboard.

System Profile Membership			
Number	Name	Description	Member?
10100	AU_SafeDepositBox_INQ	Safe Deposit Box View	☐
10101	AU_SearchResponse_INQ	Search	☐
10102	AU_InstantPaymentsView	Instant Payments Customer...	☐
10103	AU_InstantPaymentsChange	Instant Payments Back Offi...	☐
10104	AU_InstantPaymentsAdmin	Instant Payments Administr...	☐
10105	AU_ViewExecutiveDashbo...	View Executive Dashboard	☑
10106	AU_ChangeExecutiveDash...	Change Executive Dashbo...	☑
10107	AU_Deposit_History_CHG	Change deposit history	☐
10108	AU_Teller_INQ	View teller transactions	☐
10109	AU_Teller_CHG	Run teller transactions	☐

CIM GOLD Security Setup Screen, System Profile Tab

Note: These profiles will change in the future as more specific CoreView GOLD security profiles are added.

Real-Time Alerts

Real-time Alerts in CoreView GOLD are sent immediately to institution employees when a triggering event occurs. Triggering events are determined by the rules in the Alert Setup screen.

There are alerts for both Deposits and Loans. See the example below.

When a triggering event occurs, anyone whose email address is entered in the **Email** field will receive an email alert.

The example above shows four alert rules for Deposit Alerts:
- An Account Closed alert will be sent to users in the email list whenever an account is closed that had $250,000.00 or more in it.
- An Account Opened alert will be sent to users in the email list whenever an account is opened with $250,000 or more.
- An Account Balance Changed alert will be sent to users in the email list whenever an account balance has changed by $$250,000 or more.
- An Account Overdrawn alert will be sent to users in the email list whenever an account is overdrawn by $250,000 or more.

Loan alerts can be sent when a triggering event occurs. Triggering events are determined by the rules in the Alert Setup screen. The following alerts are currently available for Loan Alerts:

A Loan Closed alert will be sent to users in the email list whenever a loan is closed that had an outstanding balance over the rule amount. In the example below, this amount is $250,000.

A Loan Opened alert will be sent to users in the email list whenever an account is opened with an amount equal to or greater than the rule amount. In the example below, this amount is $500,000.

A Loan Past Due alert will be sent to users in the email list whenever an account is over a selected dollar amount and over a selected number of days past due. In the example below, the trigger is for accounts over $250,000 and 30 days past due.

This alert is sent for all loans that meet the criteria at the same time each day. Once the trigger is activated, it is held in a queue until the designated time your institution has set to send the alert (such as 8:00 a.m.).

If your institution chooses to have the alerts sent before 12:00 p.m., the information sent will reflect the delinquency on the loan from the previous day. If your institution chooses to have the alerts sent after 12:00 p.m., the delinquency date would be for that day.

FPS GOLD Only: If an institution would like to exclude specific delinquent loans from receiving an alert due to a Hold Code, this can be requested via a work order and will require programmer assistance to change the JCL (ref: CMF 10184).

Set Up Alert Triggers ✕

Send an alert when the loan is past due 30 Day(s) and has a Principal Balance of $250,000.00 or more

Save and Close

A Loan Reduced in Principal alert will be sent to users in the email list whenever a loan has a principal reduction equal to or greater than the selected amount. In the example below, the trigger will send an alert when the principal is reduced by at least $250,000.

Set Up Alert Triggers ✕

Send an alert when loan reduced in principal by $250,000.00 or more

Save and Close

Defining Rules

Each institution will determine its rules based on a template provided by FPS GOLD that includes the following fields.

Feature	Description
Send	This is the name of the alert to be sent.
When	This is a dollar limit for the transaction that triggers the alert if exceeded.
<Email> button	Click this button to make the associated email address active to receive alerts.
Email addresses	These are the email addresses for all recipients of the alerts.

Getting Started

Before you can use Real-Time Alerts, a user at your institution with Security Administrator authority must add one or more users to the appropriate system profiles in CIM GOLD Security Setup.

Adding Authorized Users to System Profiles

CoreView GOLD users must belong to security profiles AU_Alerts_CHG and AU_Alerts_INQ to have permission to view or modify alert subscription. AU_ALERTS_INQ will be a member of AU_Employee_Security_INQ, so all users who are members of AU_ALERTS_INQ will automatically have privileges conferred by AU_Employee_Security_INQ, which include the name and email address of all employees at your institution.

If AU_Alerts_CHG and AU_Alerts_INQ are not listed in security, please contact FPS GOLD Client Services and ask them to contact FPS GOLD Dev Ops to add the security to the institution. Once security is added, users will need to subscribe to the security bit in order to view or modify alert subscriptions.

These are the Real-Time Alerts system profiles, and security setup can be found at: Security > Setup > Employee tab, System Profile Membership.

AU_Alerts_CHG - Coreview Alerts Change
AU_Alerts_INQ - CoreView Alerts View

System Profile Membership		
Name	Description	Member?
...~_~		☐
...AU_Alerts_CHG	Coreview Alerts Change	☐
...AU_Alerts_INQ	CoreView Alerts View	☐
...AU_Card_CHG	Card Change	☐
...AU_Card_INQ	Card View	☐
...AU_Card_MaskedNumber_...	View Masked Card Number	☐
...AU_Card_FullNumber_INQ	View Entire Card Number	☐

CIM GOLD Security Setup Screen, System Profile Tab

Note: These profiles will change in the future as more specific CoreView GOLD security profiles are added.

Customer Service Security

Skip this step if **Customer Service Security** is currently unchecked on the CIM GOLD > Security > Company Options > Options tab.

If **Customer Service Security** is already checked, the security administrator must add the Profile "FPS Customer Service" to the "FPSCoreWebProd" **Employee Name** on the Customer Service tab of CIM GOLD > Security > Company Options.

If an FPS GOLD client has **Customer Service Security** set, the security administrator must add the Profile "FPS Customer Service" to the FPSCoreWebProd user. See the example below.

Adding Alert Recipients

After a user has been added to the system profiles, that user can be added to the **Email** field to receive alerts.

By default, email addresses are pulled from Employee Setup (Security > Setup > Employee in CIM GOLD). See the example below.

You can enter a different email address in CoreView GOLD, but the new email address won't be stored and will revert to the email address found in Employee Setup. To change an email address permanently, change it in Security > Setup> Employee in CIM GOLD.

Activating Alert Subscriptions

After authorized users have been added, they must be activated to receive alerts. This can be done in one of two ways:

- Individual users can activate their own alert subscriptions by clicking the <Email> button next to each alert rule.

- If your institution prefers, one administrator can activate alert subscriptions for all other users at the institution.

To manage alert subscriptions for other users:

1. Click <View/Edit Recipients>.
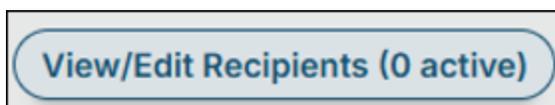
2. In the dialog box that opens, click on the button next to the email address you want to add to the Email subscription list.

Changing the Rule Values

Users with appropriate security can change the values in the rules and add addresses to the Email list. Any user with appropriate security can change the values that trigger an alert.

WARNING: When any user changes a value, it will change for the entire institution. This means whatever is in the When field notifies everyone that is set up to receive the alert. If you choose to give security to each person and allow users to set up their own alerts, if they change the "When" amount on the alert it will change the amount for everyone assigned to receive that particular alert.

To change an alert's value:

1. Click on the value at the right of the alert name.
   The Set Up Alert Triggers dialog box opens. See the example below.

2. In the Set Up Alert Triggers dialog box, enter a new value. See the example below.

3. Click <Save and Close>.
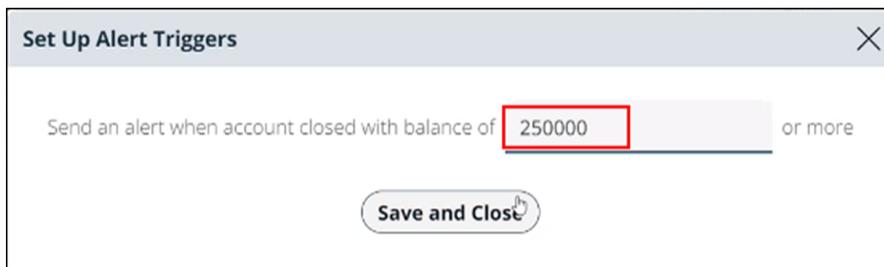
Set Up Alert Triggers   ✕

Send an alert when account closed with balance of   250000   or more

(Save and Close)

The new value displays on the Alert Setup screen.

Alert Setup

∧   **Deposit Alerts**

Send: Account Closed

When: **Over $250,000.00**

Programming Logic (FPS GOLD)

The information in this section is for employees of FPS GOLD.

Below is the programming logic that controls each alert:

- Deposit account closed
  - Tran/mod considered: 1160/02, 1160/03, 1190/00, 1290/00, 1290/01, 1290/02, 1290/03, 1290/04, 1970/90
  - Triggers if the transaction amount is greater than or equal to the rule amount

- Deposit account opened
  - Tran/Mod considered: 1100/00, 1100/01, 1200/00, 1200/01, 1200/02, 1200/03, 1200/04, 1200/05, 1200/06, 1200/07, 1200/08, 1780/05
  - Triggers if the transaction amount is greater than or equal to the rule amount

- Deposit account balance changed
  - Not an open or close tran/mod
  - Not a transfer (tran mod : 1120/01, 1120/02, 1120/03, 1130/01, 1130/02, 1130/03, 1150/00, 1160/00, 1160/01, 1160/02, 1160/03, 1160/04, 1160/05, 1160/06, 1160/07, 1160/08, 1160/09, 1160/10, 1160/11, 1230/02, 1220/03)
  - Not TORC 323 or 321
  - Triggers if the transaction amount is greater than or equal to the rule amount

- Deposit account overdrawn
  - The rule amount is subtracted from 0 to create a OD value
  - Triggers if the beginning balance of the transaction is greater than the OD value and the ending balance of the transaction is less than or equal to the OD value

- Loan account closed
  - Triggers if the 580 transaction amount is greater than or equal to the rule amount
  - Triggers if a payoff lock occurs and the loan principal balance is greater than or equal to the rule amount.

- Loan account opened
  - Triggers if the 680 transaction or the 500/47 or the 500/48 transaction amount is greater than or equal to the rule amount.

- Loan Principal reduction.
  - Triggers if the 510/47 or 510/48 transaction amount is greater than or equal to the rule amount.

- Loan Past Due
  - Triggers if the loan number of days past due is exactly the number of days in the rule and the account balance is greater than or equal to the rule amount,

Customer Profile

The CoreView GOLD Customer Profile screen lets you see at a glance a variety of information about the selected customer. This includes portfolio overviews for both deposit and loans, balance information, credit rating, risk grade, and much more. Some security setup must be completed in CIM GOLD before you can use the Customer Profile screen.

This screen contains the following sections:

- Basic Information

- Deposit Portfolio Overview

- Loan Portfolio Overview

Using the Customer Profile Screen

To use the Customer Profile screen, you first need to find the customer. You can search by person, organization, trust, customer ID, Social Security number, employer ID, location, mailing label, or Web security information.

To find a customer:

1. Type all or part of the customer's name or other information in the search bar at the top of the screen. To search for an individual, use the following search format: last name, space, first name.

2. Select from the available customers.
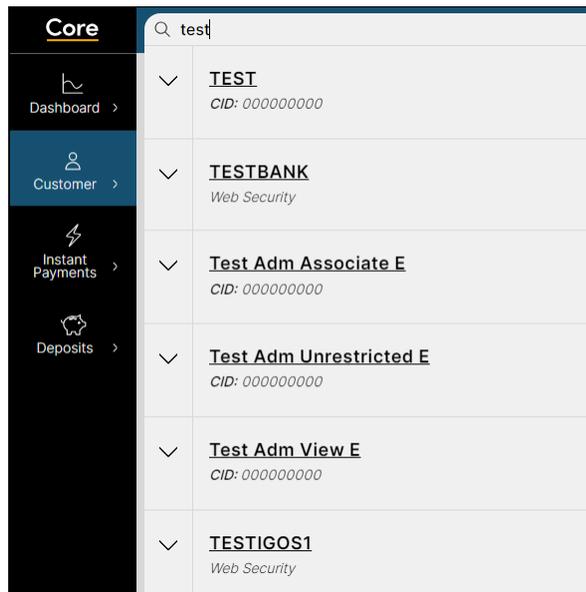
To help you easily view account lists on the tile, some tools are available at the bottom right of the list sections. You can select how many accounts are displayed on the page, and arrow buttons can help you move more quickly through the list. See the following example.
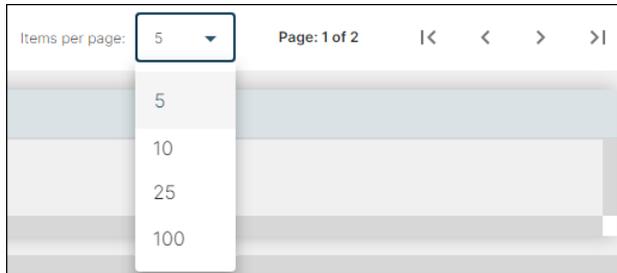
Some Customer Profile sections require an action to see the customer information. For example, to see data in the Deposit Account Summary section, you must first select an account in the Deposit Portfolio Overview section.
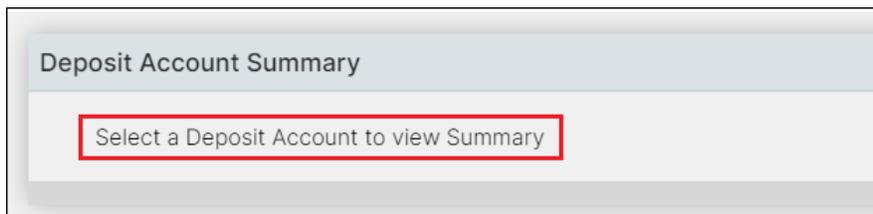
You can conserve space on the screen by collapsing sections you do not need to view. This is done using the ⌃ and ⌄ buttons, as shown below.

Security Setup

Before you can use CoreView GOLD > Customer Profile, security setup must be completed in CIM GOLD for each user.

To set up security to CoreView GOLD > Customer Profile in CIM GOLD:

1. Set the following security in System Profile Membership for each of your users with the appropriate security groups:

   - Profile name: **AU_SearchResponse_INQ**
     Description: Search
     Access: Ability to perform searches using the search bar in CoreView GOLD

   - Profile name: **AU_CIS_INQ**
     Description: CIS Information View
     Access: Ability to view CIS information

   - Profile name: **AU_Deposit_INQ**
     Description: Deposit View
     Access: Ability to view deposit information

   - Profile name: **AU_Loan_INQ**

2. Set security to allow view access to the following:

   - Name information for employee accounts: **AU_CIS_Employee_INQ**

   - Deposit Accounts for marked as employee accounts: **AU_Deposit_Employee_INQ**

   - Loan Accounts for marked as employee accounts: **AU_Loan_Employee_INQ**

Basic Information

The fields in the Basic Information group are defined below.

Field	Description
Customer Name	This is the full name of the customer.
Avg. Net Income to FI	This is the customer's average net income amount for your financial institution.
Customer Since	This is the date the customer first opened an account with the bank.
Notes	Any notes for this customer are shown here.
Last Comment	The last comment added for the customer, if any, is shown here.
\<Flags\> button	This displays the number of customer-level flags associated with the customer. Clicking the button opens a dialog that contains more detailed information.
\<Comments\> button	This displays the number of comments associated with the customer. Clicking the button opens a dialog that contains more detailed information.
\<Relationship Links\> button	This button displays the number of relationships the customer has with other bank customers. Clicking the button opens the Relationship Links box, which displays detail information about existing relationships.
\<Person Detail\> button	Click this button to open the Person Detail screen, which includes details such as address, contact information, ID, credit, employment, and relationships.
\<Online Banking\> button	Click this button to open the Online Banking screen, which includes details about the customer's online banking account.
\<Contact\> button	Click this button to see the phone numbers and email addresses tied to the person. Contact ▾ Mobile: (555) 555-8580 Home: (555) 555-0313 Work: (555) 555-1994 Email: test@fpsgold.test
\<Identity Info\> button	Click this button to see personal information to help you identify your customer. SSN: 123-45-6789 Birthdate: None Hint: Favorite Color Phrase: Blue

Deposit Portfolio Overview Section

This section displays overview information about the deposit portfolio as well as ownership data, balances, and other account information. Select an account from the Deposit Portfolio Overview section to view additional account summary information below.

The fields in the Deposit Portfolio Overview section are described below. Using the three-dot menu, you can select whether to show or hide the following:

1. Unopened Accounts
2. Closed Accounts
3. Accounts with Indirect Monetary Control

Deposit Portfolio Overview Section

Field	Description
Avg. Balance	This is the 12-month average balance of all deposit accounts for which this customer has direct monetary control.
# of Accounts	This is the number of deposit accounts that are associated with the customer. This number is based on the selections you have made in the three-dot menu.
Total	This is the total balance for all the deposit accounts that are associated with the customer. This figure is based on the selections you have made in the three-dot menu.
Account Number	Account numbers associated with the customer are shown here. You can select whether to show or hide unopened accounts or closed accounts using the three-dot menu. A comment icon 🗩 or a flag icon 🚩 to the right of the account number indicates there is an account-level comment (notepad comment) or an alert for the account. You can see pop-up information by hovering the cursor over the icon, as shown below.

	Account Number Description 05 1000270 2 💬 🚩 1st Exclusive Ckg No W9 on File 05 1001557 1 🚩 1st Exclusive Ckg
Description	This is the customized description the account holder has given the account. If there is no customized description, the default description will be based on the account type, such as Checking, Savings, Certificate, etc.
Status	This field displays the account status of the accounts tied to this deposit account. The following are possible account statuses: • Open • Unopened • Closed • Dormant • Inactive
Maturity Date	If the account is a Certificate of Deposit, the current maturity date will be displayed for this account. If the account is closed, a "- -" will appear in its place.
Rate	This field contains the interest rate currently being paid on this account.
Term / Type	If the account is a Certificate of Deposit, the current term and term type will be displayed for this account.
Balance	This is the current balance of the deposit account. An institution option,**BSCS—Balance That Shows on Customer Search**, controls which deposit balance is displayed on the Deposit Portfolio Overview section in CoreView GOLD. The option allows each bank to decide if they want the Current Balance (default is setting), Payable Balance (P), or Available Balance (A) to be displayed in the balance column.

When an account is selected, the Ownership, Balances, and Account Information sections are visible. The fields in these sections are described below.

Ownership Section

Information in this section displays all the names and their ownership/relationship to the account.

Balances Section

Field	Description
Available Balance	This is the Payable Balance plus the negative limit, plus any available overdraft credit in the five possible overdraft accounts, minus secured loan amounts in the five possible loan account fields. It is calculated as follows: Payable Balance + Negative Limit + Overdraft Credit Amounts – Secured Loan Amounts _____ Available Balance
Current Balance	This is the current balance of the account. The current balance can be a positive or a negative amount.
Payable Balance	This field displays the customer's current payable balance on the account. It is calculated as follows: Current Balance - Minimum Balance - Uncollected Funds - All Monetary Holds - OTC holds (if the checking feature is used) = Payable Balance

Account Information Section

Field	Description
Account Number	This is the account number for the selected account.
Product Code/Description	This is the description your bank has assigned for the product code number used on this account.
Account Features	This shows the two-character code for the account type, e.g., "CK" for checking.
Rate	This displays the interest rate currently being paid on the selected account.
Opened Date	This is the date the customer opened the selected account with the bank.
Maturity Date	If the account is a Certificate of Deposit, the current maturity date will be displayed for this account. If the account is closed, the closed date will appear in its place.
Date of Last Maturity	If the account is a Certificate of Deposit, the last maturity date prior to the current maturity date will be displayed for this account.

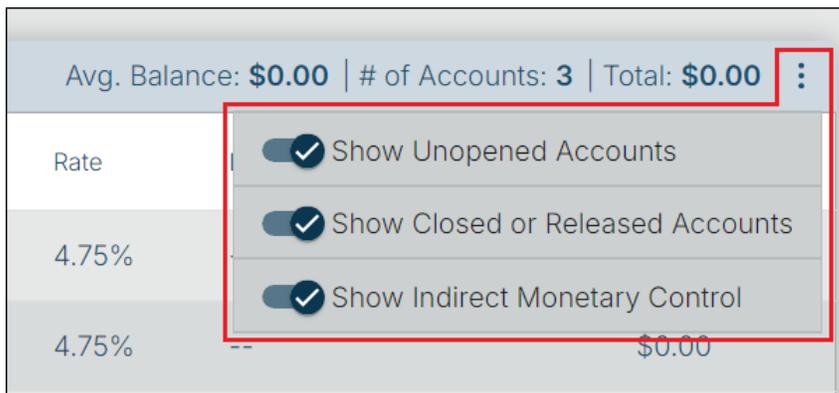| Term / Type	If the account is a Certificate of Deposit, the current term and term type will be displayed for this account.
Cards Associated	This shows the number of cards associated with the selected account.

Loan Portfolio Overview Section

This section displays overview information about the loan portfolio as well as ownership data, balances, and other account information. Select an account from the Loan Portfolio Overview section to view additional account summary information below.

The fields in the Loan Portfolio Overview section are described below. Using the three-dot menu, you can select whether to show or hide the following:

1. Unopened Accounts
2. Closed or Released Accounts
3. Accounts with Indirect Monetary Control

Loan Portfolio Overview Section

Field	Description
Avg. Balance	This is the 12-month average balance of all open loans the customer has with the bank.
# of Accounts	This is the number of loan accounts that are associated with the customer. This number is based on the selections you have made in the three-dot menu.
Total	This is the total balance for all the loan accounts that are associated with the customer. This figure is based on the selections you have made in the three-dot menu.
Account Number	All account numbers associated with the customer are shown here. A comment icon 💬 or a flag icon 🚩 to the right of the account number indicates there is an account-level comment (notepad comment) or alert for the account. You can see pop-up information by hovering the cursor over the icon, as shown below.

	Account Number **Description** 55 555555 55 💬 📌 Loan 2744 days overdue 51 21 1 times late over life of loan Loan Account
Description	This is the product description, loan pattern description, or customized description the account holder has given the account. Examples could be the address of the property, or a description of the loan, such as "Ford Ranger", "Home Improvement Loan", etc.
Status	This field displays the account status of the accounts tied to this account. The following are possible account statuses: • Open • Unopened • Closed
Maturity Date	This is the current loan maturity date.
Rate	This field contains the interest rate being charged on the balance of the loan during the period of calculation as per the promissory note with the institution.

LOC Limit / Available	This shows the line of credit limit for the account followed by the available line of credit. It is calculated differently depending on whether it is a revolving or non-revolving line of credit.
	
	Revolving:
	
	    LINE-OF-CREDIT LIMIT - PRINCIPAL BALANCE = REMAINING LINE
	
	Non-Revolving:
	
	    LINE-OF-CREDIT LIMIT - LINE-OF-CREDIT USED = REMAINING LINE
	
	Note: If the **Do Not Report as a Line of Credit** field is marked, then the available credit will display as a "—".

Balance	This is the unpaid principal balance of the loan. It can only be entered or changed by teller transactions. Depending on the kind of loan, a transaction may either reduce or increase this balance.

When an account is selected, the Ownership, Balances, and Account Information sections are visible. The fields in these sections are described below.

Ownership Section

Field	Description
Owner	This is the account owner, which is the same as the customer name.
Guarantor/BP/CP	This is the guarantor/BP/CP (business partner, corporate partner) for the account, if any.

Balances Section

Field	Description
Balance	This is the unpaid principal balance of the loan. It can only be entered or changed by teller transactions. Depending on the kind of loan, a transaction may either reduce or increase this balance.
LOC Balance	This is the line of credit balance for the selected account. It displays the limit and the amount. This field is not visible if the loan is not a line-of-credit loan.
Payment Due	This is the current amount due for the selected account.

Account Information Section

Field	Description
Account Number	This is the account number for the selected account.
Loan Type	This is the two-digit loan type code defined by your institution. The codes and descriptions are set up in System Setup. The Loan system does not use the loan type for any reason; however, it may be displayed for loan servicing convenience.
Account Description	This is the product description, loan pattern description, or customized description the account holder has given the account. Examples could be the address of the property, description of the loan, such as "Ford Ranger", "Home Improvement Loan", etc.
Rate	This field contains the interest rate being charged on the balance of the loan during the period of calculation as per the promissory note with the institution.
Due Date	This is the date the next regular payment is due.
Maturity Date	This field displays the date the when the final loan payment is due as documented in the promissory note with the institution.
Number of Delinquencies	This field displays the number of times the account has been delinquent for longer than the grace days over the life of the loan. This field is updated by the "late charge assessment," tran code 560. Therefore, if a loan has no grace days, this field will be blank. If a loan has grace days but no late charge rate or code, a late charge will be assessed for a zero amount and this field will be updated. **WARNING:** This field works in conjunction with the **10-29 Days, 30-59 Days, 60-89 Days,** and **90 or Over** fields. However, if the number of grace days is less than 10 and a late charge is assessed on the account, only the **Total Times Late** field will be updated. The **10-29 Days** field is not updated because the assessment was less than 10-29 days.