



**FPSGOLD**

# **CIS User's Guide**

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## Introduction to this User's Guide

This user's guide will help you get started using the CIM GOLD® Customer Information System (CIS). The guide includes the following sections:

- [Introduction to CIS](#)
- [How to Search for Customers and Accounts](#)
- [How to Manage Customer Information](#)
- [How to Create and Link Entities](#)
- [How to Grade Customers](#)

### Where to Find More Information

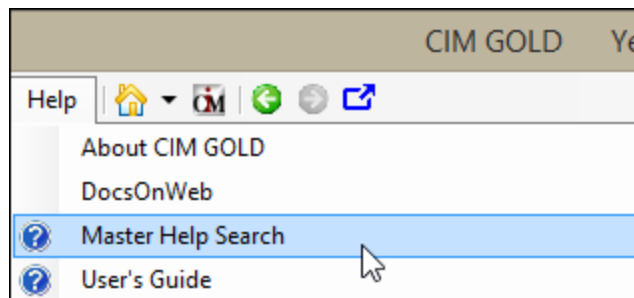
This user's guide does not contain information about all the CIS screens or about all the fields on the screens described. For details on how to use each screen, see CIM GOLD help.

#### To find help for a particular CIM GOLD screen:

1. Click in any field on the screen.
2. Press the <F1> key on your keyboard.

#### To find information about anything in CIM GOLD:

1. Click "Master Help Search" on the CIM GOLD Help menu, as shown below.
2. Follow the instructions in the topic that opens first.



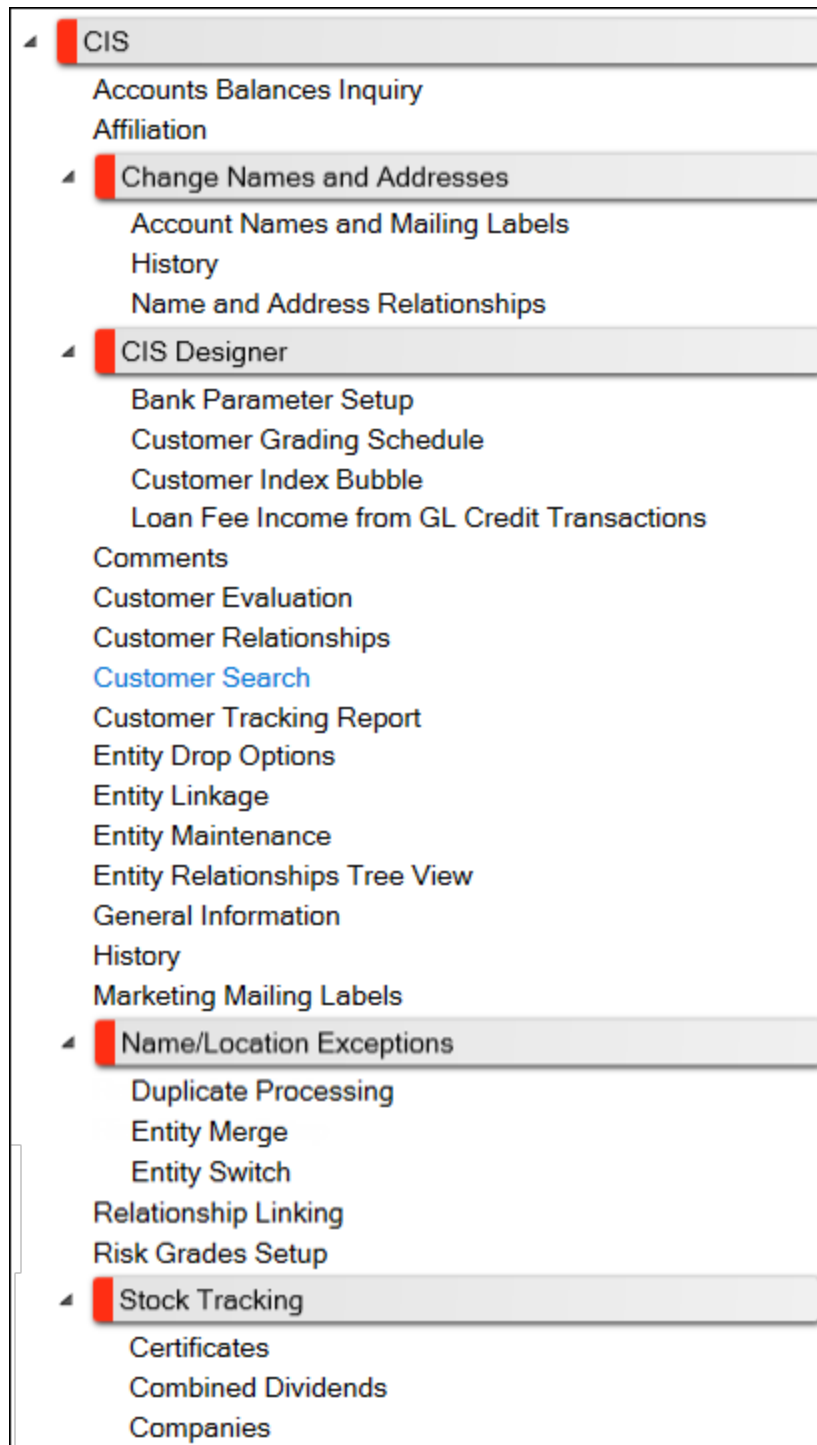
## Introduction to CIS

The screens under CIS in CIM GOLD help you manage information on your customers and their accounts. For example, you can:

- [search for customers or accounts](#);
- [manage addresses and phone numbers](#);
- [link customers to other entities](#);
- [determine customer profitability](#).

The following example shows all the CIS screens in the CIM GOLD tree view. However, your CIM GOLD tree view may not show all of these screens; you see only those screens your institution has subscribed to. See [Subscribe To Mini-Applications](#) in the *CIM GOLD User's Guide* for information on how to subscribe to screens.





## How to Search for Customers and Accounts

The CIS > Customer Search screen is the first screen that displays after successfully logging on to CIM GOLD. Use this screen to search for customers, their accounts, and any related entities. On the CIM GOLD CIS screens, *entities* are single units that contain data and functionality.

Entities can be any of the following:

- Account (loan, savings, certificate, or checking account)
- Bank card (ATM, check guarantee, or debit card)
- Group (combined statement, combined analysis, or combined earnings checks)
- Institution info (the bank's name, address, and phone numbers)
- Location (physical, property, or residence address)
- Mailing label (the address to which notices, statements, and forms are sent)
- Organization
- Person
- Phone number
- Retirement plan (a group of retirement accounts tied together)
- Safe deposit box
- Special text (additional information that cannot be added with any other field or entity in CIS)
- Trust (name on a trust)

See the following example of this screen:

Search

**Limit Related Entities To**

<input checked="" type="checkbox"/> Account	<input type="checkbox"/> Group	<input type="checkbox"/> Organization	<input type="checkbox"/> Safe Deposit Box	<input type="checkbox"/> UCC
<input type="checkbox"/> Affiliation	<input type="checkbox"/> Institution Info	<input type="checkbox"/> Person	<input type="checkbox"/> Special Text	<input type="checkbox"/> Web Security
<input type="checkbox"/> Bank Card	<input type="checkbox"/> Location	<input type="checkbox"/> Phone	<input type="checkbox"/> Stock Certificate	
<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Mailing Label	<input type="checkbox"/> Retirement Plan	<input type="checkbox"/> Trust	

---

**Search Results** There are more matching items on file. [▶](#)

Type	Full Name	ID Number	Birth/Death Dt	Preferred Name
Person	Abigail Babette Smith	840-56-1001	Born: 10/17/1971	
Person	Abraham Benjamin Smith	011-65-6798	Born: 07/31/1970	
Person	Aileen Belle Smith	670-87-5728	Born: 12/18/1976	
Person	Alanis Carlotta Smith	344-85-4539	Born: 03/22/1948	
Person	Alexis Betty Smith	276-09-3834	Born: 09/22/1983	
Person	Alfred Brent Smith	905-55-6984	Born: 08/01/1955	
Person	Amber Smith	180-16-3856	Born: 08/18/1935	
Person	Austin Bolivar Smith	500-58-7320	Born: 09/18/1973	
Person	Austin Carlos Smith	388-53-9187	Born: 07/13/1954	
Person	Barbara Dallas Smith	797-55-5716	Born: 05/13/1967	
Person	Barry Caleb Smith	712-02-4821	Born: 12/11/1972	
Person	Beatrice Danielle Smith	151-15-1055	Born: 07/11/1986	

---

**Entities Related to Primary Person Alanis Carlotta Smith**

Type	Description					Primary is Secondary's	Secondary is Primary's
Account	01 054263 7	Savings	Savings 2000	Closed 11/24/2017		Owner	Account
Account	01 152373 5	Checking	Checking 1001	Dormant	\$116.93	Owner	Account
Account	01 895576 05	Loan	Loan 46	Open 07/21/2000		Owner	Account
Email	ALANISCARLOTTASMITH@FPSGOLD...	Primary					

CIS > Customer Search Screen

## How to Search for Accounts, Customers, or Entities

You can limit your search in various ways to find exactly what you want. The numbers on the following image correspond to the steps below.



Search

**Limit Related Entities To**

Account  Group  Organization  Safe Deposit Box  UCC

Affiliation  Institution Info  Person  Special Text  Web Security

Bank Card  Location  Phone  Stock Certificate

Mailing Label  Retirement Plan  Trust

**Search Results**

Type	Number	Birth/Death Dt	Preferred Name
Person	66-1001	Born: 10/17/1971	
Person	65-6798	Born: 07/31/1970	
Person	67-5728	Born: 12/18/1976	
Person	65-4539	Born: 03/22/1948	
Person	69-3834	Born: 09/22/1983	
Person	65-6984	Born: 08/01/1955	
Person	66-3856	Born: 08/18/1935	
Person	68-7320	Born: 09/18/1973	
Person	63-9187	Born: 07/13/1954	
Person	65-5716	Born: 05/13/1967	
Person	62-4821	Born: 12/11/1972	
Person	65-1055	Born: 07/11/1986	

**Entities Related to**

Type	Description	Primary is Secondary's	Secondary is Primary's
Account	01 054263 7	Savings Savings 2000	Closed 11/24/2017
Account	01 152373 5	Checking Checking 1001	Dormant \$116.93
Account	01 895576 05	Loan Loan 46	Open 07/21/2000
Email	ALANISCARLOTTASMITH@FPSGOLD...	Primary	

Ways to Limit a Search (see steps below)

### To perform a search:

- In the **Search** text box, enter enough information to find what you want. The information you should enter varies depending on the search type. See [Search Types](#) for details.  
**Tip:** If you know only partial information, type an asterisk for any missing characters. See [Wildcard Searches](#) for details.
- If you want to limit the related entities displayed in the search results, check the appropriate boxes on the upper right side of the screen.
- If you don't want to search for a name, click the **Search by** arrow button to open the search type list, as shown above.
- To start the search, click the correct search type (Search by Name, Search by Account, etc.)





## Customer Search Screen

### Search Types

The information you should enter in the **Search** text box varies depending on the search type, as explained below.

- **Search by Account.** Enter a valid account number in the **Search** text box. Enter the office number followed by a space and then the account number (example: 01 1233445).

You don't need to enter the check digit. If you do enter it, enter a space before it (example: 01 1233445 02). Leading zeros can be omitted if there is a space between the branch and account number. For example, to search for account number 01 000210 5, you can enter "1 210." If you want to enter the full account number without spaces, you must add enough leading zeros in the **Search** field to match the longest deposit or loan account lengths as defined in your institution options (ADGT, Number of Digits in Deposit Account Number; LANB, Number of Digits in Loan Account Number). For example, if your deposit account number length is seven and your loan account number length is six, you must add an extra zero to search for loan accounts.

If your institution uses an Account Identifier, which is a node setting on your institution, you can search for this identifier using the Account field. Alpha characters are allowed in the field. The identifier is not used for access on CIM GOLD screens. When searching for an account number that is tied to an Account Identifier, it will display in parentheses next to the account number in the search results. You navigate in CIM GOLD with the account number.

- **Search by Affiliation.** Affiliations are for customers who have several loan or deposit accounts at your bank under different names. The affiliation entity can be used to group these accounts together. The affiliation name is designated by your institution, can be up to 50 characters long, and should describe the total affiliation a customer has with your bank. For more information, see the help on the CIS > Affiliation screen.
- **Search by Alternate Cust ID Number.** This option may not be on your institution's drop-down list, or it may have a different label. The label is determined by what your institution enters in institution option AITX. With the change to IRS Form 1042-S, a new requirement was introduced that each customer must be assigned a unique identifier that cannot be the tax ID number. If option AITX is left blank, this field will not show on the screens. If option AITX is not blank, the CIS search and entity maintenance screens will include the alternate customer number field, and this option will show on this **Search by** drop-down list.
- **Search by Bank Card.** To search for a bank card, enter at least the first digit of the number or part of the card token (see "[Search by Card Token](#)" below).

#### NOTES

- Double-clicking on a bank card entity in the list view takes you to the Bank Card screen. You cannot make any changes on this screen when you navigate from the Customer Search screen. For more information, see the help on the CIS > Entity Maintenance - Bank Card screen.
- On all screens and reports that display card numbers, card numbers are masked in compliance with Payment Card



Industry Data Security Standards. For more information, see [PCI Compliance](#).

**Search by Card Token.** You can also search for card entities using card tokens. The token is presented on various reports and is sometimes the only number you have to locate a card. On every Search and Entity Maintenance screen where you can look up cards, you can enter at least the first six digits of the token to find a card. You can also still search by the last four digits of the card.

The card token shows on the Customer Search and [Entity Maintenance](#) screens. The token also shows on the bottom-right corner of Card Entity screen for informational purposes and is not tied to any security setting.

**NOTE**

The card **Token** field will only be present after you have changed something on the card.

- **Search by Bankruptcy.** Enter the bankruptcy case number in the **Search** field to perform this search. For more information on searching for a bankruptcy, see the help for the Bankruptcy Transaction screen.
- **Search by Customer Number.** Enter a Social Security number, employee identification number, or customer identification number. One of these three numbers must be attached to a person to locate them using this search. You must enter at least one digit of the number in the field; these numbers are compared to the first digits of the customer number. You can find the **Customer Number** on the CIS > Entity Maintenance - Person screen, Person tab.
- **Search by Institution Info.** Click <Search by Institution Info> to display the name of the institution. No information needs to be entered in the **Search** field to perform this search.

Click on the "Institution Info" line in the Search Results list view to display the institution address and telephone numbers for IRS forms for deposit accounts, loan accounts, and A/P forms. In addition, the institution's loan address, which is displayed on the Reserve Analysis form for private mortgage insurance, is pulled from here.

Your institution needs to set up the following:

- an address and a telephone number for your deposit department's IRS forms and for your loan department's IRS forms;
- an address for the PMI Reserve Analysis form.

**NOTE**

The loan IRS Phone number is also used on the Initial ARM Notice (FPSRP314).

- **Search by Location.** To search for a location, enter at least the first character or number in this field. CIM GOLD reads the search from left to right. For example, 155 Beach St. can be found by searching for "155" but not "beach."



- **Search by Mailing Label.** To search for a mailing label, enter at least the first character or number of the name or address. CIM GOLD reads the search from left to right. For example, 155 Beach St. can be found by searching for "155" but not "beach."
- **Search by Name.** Name searches search for the names of people, organizations, trusts, and special text.
  - To search for a person's **name**, enter the beginning letters of the last name.
  - To search for the name of an **organization**, enter at least the first letter of the name of the organization.
  - To search for a **trust**, enter at least the first letter of the name associated with the trust.
  - To search for **special text**, enter at least the first letter of the special text.

#### NOTE

If you do not have security to see CIS names marked as an employee (PNBEMP = Y) or officer (PNBOFR = Y), you cannot view entities that are linked to employee or officer names selected in the search results view. An error message "You do not have security to view Officer information" or "You do not have security to view Employee information" will appear depending on the setting on the name. The following security option must be set on the System tab of the Security > Setup screen (under FPS PC Applications) to view employee or officer account information: **CIS Access To Emp/Offcr Name** (security bit 02).

- **Search by Phone.** To search for a phone number, enter at least the first digit of the number after the area code.
  - **Search by Phonetic Name.** Phonetic name searches can be used when you are unsure how a name is spelled. Enter at least one character according to how you think the name is spelled. For example, if you type "craft," the results will show "Craft," "Kraft," "Croft," "Grove," and others that may sound similar.
  - **Search by Safe Deposit Box.** Enter a valid safe deposit box number in this field. Enter the office number followed by a space and then the box number. Leading zeros can be omitted if there is a space between the branch and account number. For example, to search for account number 01 000210 5, you can enter "1 210."
  - **Search by Stock Certificate.** Enter all or part of the stock certificate number you are looking for. If you double-click the stock certificate number in the list view, the CIS > Stock Tracking > Certificates screen opens with that stock certificate displayed.
  - **Search by UCC Number.** To search for Uniform Commercial Code (UCC) entities within CIS, enter all or part of the UCC number you are looking for. Double-click the UCC number in the list view, and the Loans > UCC screen opens with that UCC number displayed.
  - **Search by Web Security.** To search for Web user information, enter a valid Social Security number for a person. If the owner has a Web logon, you can view some of the Web credentials, and you can double-click on that information to view the User Profile screen. (Organizations do not show this information.)



## Wildcard Searches

With a few exceptions (explained below), you can perform wildcard searches by entering an asterisk (\*) for any data that can vary in the results. The wildcard search is available anywhere a search is used in CIS. This function searches both the first and second address lines in CIS, unlike a regular search that only searches the first address line.

### Examples

The following table shows what you could enter to find the results you want using wildcard searches.

What you enter	Search by	Results found
asterisk before and after search data <i>Example:</i> <b>*Sunflower*</b>	Location or Mailing Label	1144 E. <b>Sunflower</b> Dr. 3333 W. <b>Sunflower</b> Ave.
one asterisk before the data <i>Example:</i> <b>*750</b>	Location or Mailing Label	P.O. Box <b>750</b> 3333 W. Sunflower Ave., Santa Ana, CA <b>92750</b>
one asterisk after the data <i>Example:</i> <b>50123*</b>	Account Number	all accounts in all branches where the account number without the office begins with 50123 <i>Examples:</i> 01 <b>50123234</b> , 03 <b>50123890</b> , etc.

### Exceptions

Certain types of searches operate differently from the rest. These exceptions are explained below.

- **Search by Account:** A regular account number search must be an exact match for both office and account number. However, in a wildcard search, only the account portion of the account number is matched. You cannot match the office number when using a wildcard search.
- **Search by Institution Info:** This search returns all CIS entities that belong to the bank itself. The search text, whether it includes wildcard characters or not, has no effect on this search.
- **Search by Phone:** A phone number is searched differently depending on the number of digits you enter. It matches on the prefix and main number first and then on the area code. For example, for the phone number 801-373-8518, if you enter 3738518 you will find it. If you enter "83738518" you won't, because it will then be looking for area code 8. If you match a sequence of digits anywhere in the phone number (for example, \*503\*), the match is always done in area code, prefix, and number order. This example will match area code 503 numbers, but it would also match the phone number 405-038-1234.
- **Search by Phonetic Name:** Wildcard characters have no effect on this search. This search returns all names that sound like what you type. For example, the search for "craft" returns names that start with "Craft," "Kraft," "Croft," "Grove," and others that may sound similar.
- **Search by Safe Deposit Box:** Safe deposit boxes function like account numbers in that you must have an exact match by both office and box number in a regular search. However, by using the match at the



end or match in the middle (\*2 or \*2\*), you can use the wildcard to display all boxes that contain the specific digits.

- **By Web Security:** Wildcards have no effect on this search. This search must have an exact match on a customer number.
- **Email Address:** You cannot search by email address; it is a sub-record of a Person, Organization, or Trust entity. When you search for a Person, Organization, or Trust, it will display the Primary email in the Related Entities list view. You can maintain an email address in the Person, Organization, or Trust entity.

## Limit Related Entities To field group

To help you more quickly find the precise information you are searching for, you can limit the types of related entities that are displayed in the [Related Entities list view](#) at the bottom of the screen.

### To limit the related entities displayed:

1. Mark the appropriate boxes in the Limit Related Entities To field group. For example, if you only want account numbers and names of people or organizations to be displayed, mark the boxes labeled **Account**, **Organization**, and **Person**.

When you perform the search, only the entity types marked in this field group will be displayed in the Related Entities list view.

### To view related entity information:

1. Click on an item in the Search Results list view.

### To change the types of related entities that are displayed:

1. Mark or uncheck the appropriate fields in the Limit Related Entities To field group.
2. Click on the appropriate <Search by . . . > button (such as <Search by Name>) to perform a new search.

When you highlight an item in the Search Results list view, only the entity types you selected will display.

### To delete all the search criteria and start over:

1. Click <Clear>.

#### See Also:

[Customer Search Screen](#)

## Search Results/Related Entities list view


The Search Results list view displays search results based on the criteria entered on the top of the screen.

### To display detail information in the Related Entities list view:

1. Click on an item in the Search Results list view.



The details display according to the limitations set in the [Limit Related Entities To field group](#).

Up to 150 search results will display in this list view when a search is performed. The number of accounts displayed here is based on a user preference option (setup under Options > User Preferences, General tab in the CIM GOLD menu). If there are more search results available, the message "**There are more matching results on file**" appears in red letters above this list view. Click the arrow icon to the right  to see more results.

To view the highlighted related entity as the primary entity, right-click on the item and select "View as Primary Entity."

**NOTE**

If you do not have security to see deposit or loan account information (DMDEMP = Y or DMOFAC = Y) for deposit accounts and Hold Code 69 (Officer) or 70 (Employee) for loan accounts, you will not see account balances in the search results list view. Instead of the balance, you will see the word *Employee*, indicating that one or both of the criteria have not been met.

To enable your employees to view or maintain other employee or officer accounts, the following security options must be set on the System tab of the Security > Setup screen, under FPS PC Applications:

- **CIM Can See Employee Dep Accts** (Security bit 27)
- **CIM Can See Employee Dep Hist** (Security bit 38)
- **CIM Can See Employee Ln Accts** (Security bit 28)
- **CIM Can See Employee Ln Hist** (Security bit 39)

**See Also:**

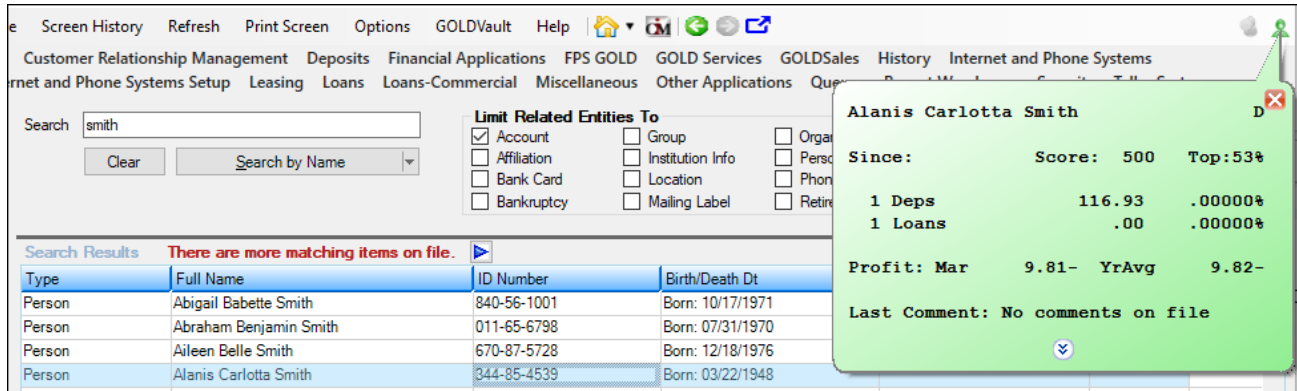
[Customer Search Screen](#)



## Customer Index Bubble

The Customer Index Bubble gives an “at-a-glance” view of your customer’s relationship to the bank. The bubble is displayed when a customer is selected in the Customer Search screen in CIS. It also appears when an account number is entered in GOLDTeller and is available from many other screens in CIM GOLD.

The following is an example of the Customer Index Bubble:



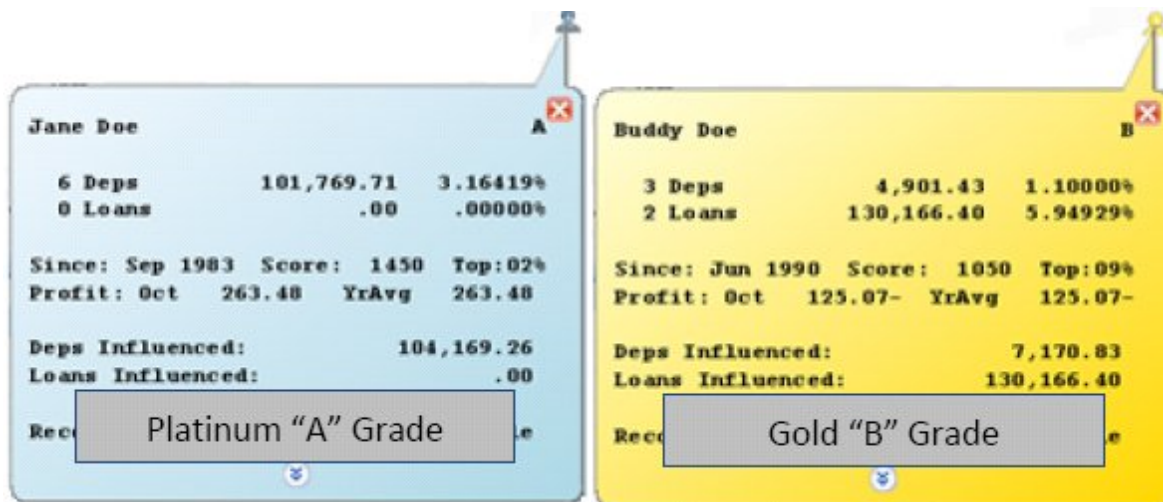
Customer Index Bubble

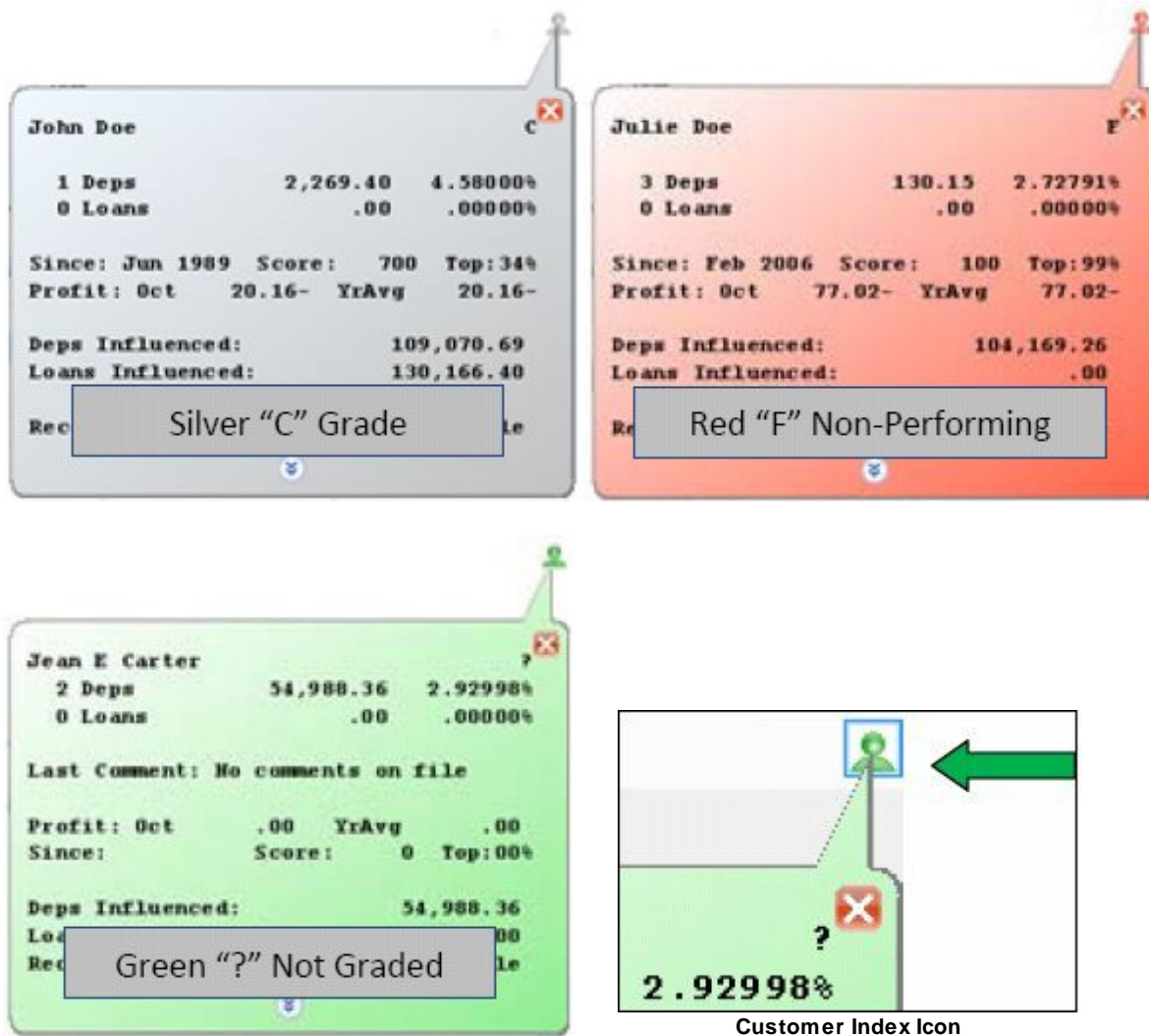
Key elements of the bubble include a summary of accounts and balances, length of relationship with bank (date of first account opened), monies influenced, last comment entered by bank employee, marketing campaigns, product recommendations, customer profitability score, and rank.

The bubble is also completely customizable according to bank preferences and employee profile. It features an “expand” button to give additional information, and many of the items in the bubble are hyperlinked to detail screens in CIM GOLD for additional information.

## Bubble Color

The color of the bubble indicates the customer’s grade, as shown below (note the letter grade in the upper right-hand corner):





**Note:** A white bubble represents a Director or Employee account.

The bubble will auto-hide after three seconds. Clicking the Customer Index Icon in the upper right-hand corner of the screen will display the bubble again. This icon is found on numerous screens in CIM GOLD and reflects the color grading of the customer.

A user option is available under Options > User Preferences that allows you to set whether or not the Customer Index Bubble automatically pops up on your screen. If this box is unchecked, you must click the Customer Index icon to display the bubble.

### Customer Index Bubble in GOLDTeller

An abbreviated version of the Customer Index Bubble is available in GOLDTeller and will be displayed when an account number is entered. The information for the IRS Owner of the account will be displayed.

**Note:** Some features of the bubble (such as the expanded information) are not available in GOLDTeller.

### Bubble Design





The Customer Index Bubble is completely customizable according to institution preferences. As an institution, you can decide what information to include and whether it is displayed on the expanded bubble or not.

You can also set up different bubbles for different employee profiles (for example, a teller could have a different bubble than a loan officer).

The Customer Index Bubble Design screen is located under CIS > CIS Designer in the CIM GOLD tree view. See the Customer Index Bubble Design help for more information.



## How to Manage Customer Information

This section explains how you can view and change information such as names, addresses, history, and customer relationships.

Several CIM GOLD screens can help you manage customer information. This section contains information on the General Information screen, the Change Names and Addresses screens, and the CIS History screen. Brief introductions to these screens follow.

### Introduction to the General Information Screen

The General Information Screen gives summary and detailed information, all accessible in one place on nine tabs. This screen gathers the CIS profile for an entity that is a person, organization, or trust. The Accounts, Summary, and Future Events tabs are unique to this screen, while Personal, Deposit Boxes, Cards, Addresses, Retirement Plans, and UCC are displayed for convenience.

Account	Type	Ownership	Rate	Status	Current Balance	Original Balance	Maturity	Due Date	Available	Instituti
12 1668668 5 D	HSA - CHECKING	*Owner	0.05000	Open	1,603.33				1,603.33	

### Introduction to the Change Name and Addresses Screens

Use the CIS > Change Names and Addresses screens to view and change information about the names, phones, addresses, and other entities in a CIS relationship.

Three screens make up the Change Names and Addresses system: Account Names and Mailing Labels, History, and Name and Address Relationships.

- Use the [Account Names and Mailing Labels screen](#) to view and modify relationships for a name from an account-centric point of view.
- Use the [History screen](#) to view a detailed history of the changes that have been made on the Change Names and Addresses screens.



- The [Names and Address Relationships screen](#) provides a relational point of view for changes. On this screen, you can see all related entities for a specific entity so you will know what else may be affected when you make changes to an entity or to a relationship.

**Note:** On all screens and reports that display card numbers, card numbers are masked in compliance with Payment Card Industry Data Security Standards. For more information, see the PCI Compliance section in DocsOnWeb.

## Introduction to the CIS History Screen

Use the CIS History screen to search for and audit changes made to any entity in the CIS file. You can view history for all CIS maintenance in a specified time frame or view history by selected entities.

Search
Entity History
Link History

**Search Parameters**

 Start With Search

**Limit Related Entities To**

<input type="checkbox"/> Account	<input type="checkbox"/> Group	<input type="checkbox"/> Organization	<input type="checkbox"/> Safe Deposit Box
<input type="checkbox"/> Affiliation	<input type="checkbox"/> Institution Info	<input type="checkbox"/> Person	<input type="checkbox"/> Special Text
<input type="checkbox"/> Bank Card	<input type="checkbox"/> Location	<input type="checkbox"/> Phone	<input type="checkbox"/> Stock Certificate
<input type="checkbox"/> Bankruptcy	<input type="checkbox"/> Mailing Label	<input type="checkbox"/> Retirement Plan	<input type="checkbox"/> Trust

**Select By**

Date	Time	User Name or Nbr	
Start <input type="text" value="04/26/2021"/>	<input type="text" value="12:00:00 AM"/>	<input type="text"/>	
End <input type="text" value="04/25/2022"/>	<input type="text" value="11:59:59 PM"/>		

**Link History**

Primary Type <input type="text" value="Account"/>	<input checked="" type="radio"/> All
Secondary Type <input type="text" value="Bank Card"/>	<input type="radio"/> Changed
	<input type="radio"/> Added
	<input type="radio"/> Removed

**Search Results**

Type	Full Name	ID Number	Birth/Death Dt	Preferred Name		
Person	Abigail Babette Smith	840-56-1001	Born: 10/17/1971			
Person	Abraham Benjamin Smith	011-65-6798	Born: 07/31/1970			
Person	Aileen Belle Smith	670-87-5728	Born: 12/18/1976			
Person	Alanis Carlotta Smith	344-85-4539	Born: 03/22/1948			
Person	Alexis Betty Smith	276-09-3834	Born: 09/22/1983			
Person	Alfred Brent Smith	905-55-6984	Born: 08/01/1955			
Person	Amber Smith	180-16-3856	Born: 08/18/1935			
Person	Austin Bolivar Smith	500-58-7320	Born: 09/18/1973			

**Entities Related to Primary Person Alanis Carlotta Smith**

Type	Description					Primary is Secondary's	Secondary is Primary's
Location	PO Box 127		Chuluota FL 32766			Owner	Physical Address
Phone	(428) 555-2938	No Restrictions				Contact	Home Phone
Account	01 054263 7	Savings	Savings 2000	Closed 11/24/2017		Owner	Account
Account	01 152373 5	Checking	Checking 1001	Dormant	\$116.93	Owner	Account
Account	01 895576 05	Loan	Loan 46	Open 07/21/2000		Owner	Account
Bank Card	478951xxxxxx0403	Exp: 03/31/2018	Apple	Card Closed	6465849650688954	Owner	Card
Bank Card	538054xxxxxx0904	Exp: 03/31/2023	EMV Debit Card	Normal	5625790232638700	Owner	Card

CIS History Screen

For details on using these screens, click the links below.

- [General Information Screen](#)
- [Change Names and Addresses Screens](#)
- [CIS History Screen](#)



## General Information Screen

### CIS > General Information Screen

The General Information screen is an inquiry-only screen that shows information about the account owner (person, organization, or trust) shown in the title bar. It summarizes account information, deposit boxes, cards, retirement plans, personal information, future events, address information, and UCCs.

You must have security for all tabs on the screen to be able to view any of them. If you do not have proper security, an error message will appear. Security for the tabs on this screen is tied to settings in CIM GOLD security. The following list describes these relationships:

<b>Tab</b>	<b>CIM GOLD Screen Security is Tied To</b>
Accounts	CIS > Accounts Balances Inquiry
Summary	CIS > General Information
Personal	CIS > Entity Maintenance
Future Events	CIS > General Information
Deposit Boxes	Deposits > Safe Deposit Boxes > Master
Cards	CIS > Entity Maintenance
Addresses	CIS > Entity Maintenance
Retirement Plans	Deposits > Retirement > Retirement Plan
UCC	Loans > UCC

#### **NOTE**

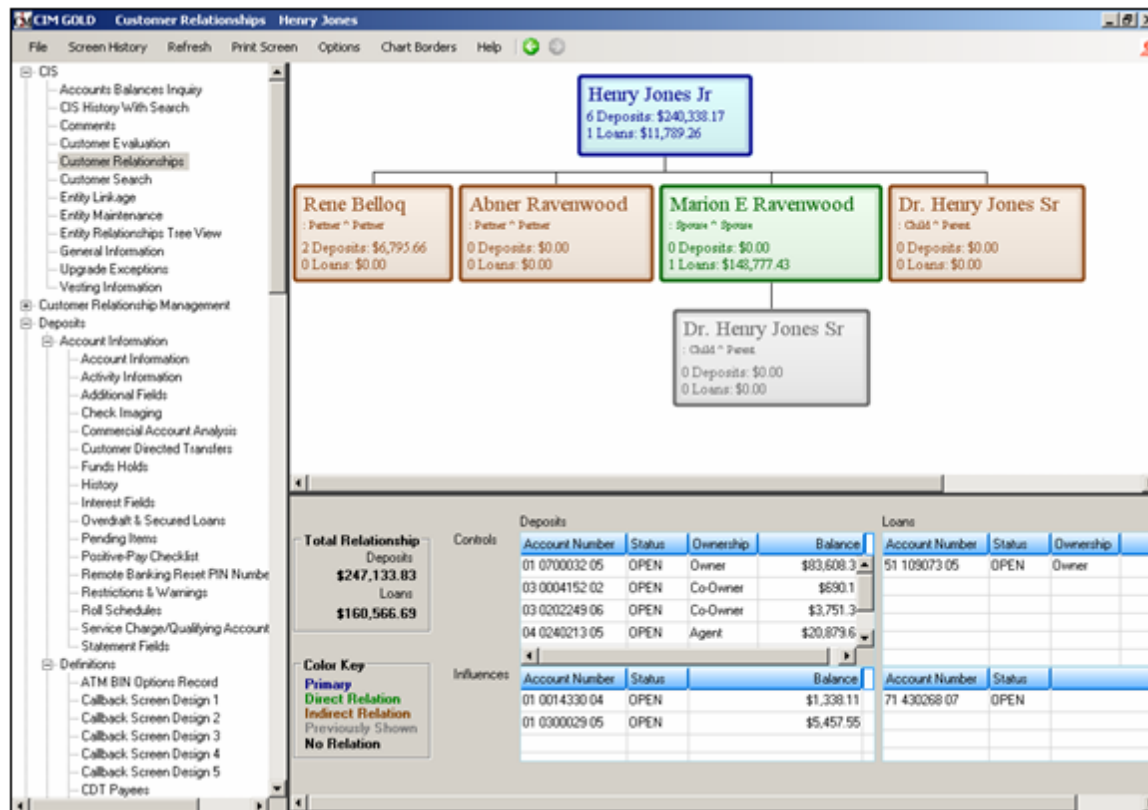
On all screens and reports that display card numbers, card numbers are masked in compliance with Payment Card Industry Data Security Standards. For more information, see FPS GOLD PCI Compliance.



## Customer Relationships Screen

This screen displays in a graphical chart entities that are related to the name, organization, or trust selected on the Entity Maintenance screen, Customer Search screen, or any loan or deposit account screen.

The following is an example of the Customer Relationships screen.



When you access the Customer Relationships screen, the name of the account owner for the account you are working with will appear in the blue box at the top of the chart. The number of deposit and loan accounts that person owns and the total dollar amounts of those accounts is shown in the box.

Information for other customers linked to this person will be displayed in the chart. The colors of those boxes indicate the relationships they have to the person. The Color Key field group at the bottom of the screen defines what the colors mean.

- **BLUE** indicates the primary owner, which can be a person, organization or trust.
- **GREEN** indicates the person has a direct monetary relationship with the primary owner. The primary owner has a direct influence on the accounts totaled and listed in each green box.
- **BROWN** indicates the person has an indirect monetary relation with the primary owner. An indirect relationship means that the primary owner (blue box) may have influence on but not control over the funds in a brown box. Indirect relationships may be important to your bank because the primary owner may have enough influence on these funds to be able to bring more accounts to your bank. Conversely, you could lose these accounts if the primary owner is unhappy and influences the owners of the indirect relationships to move their funds to other banks.



- **GRAY** indicates that the person already appears somewhere else in the chart. In the example above, Dr. Henry Jones, Sr. is shown to have a relationship to Marion E. Ravenwood, but the box is gray because he also appears in a brown box showing an indirect relationship to Henry Jones, Jr., who is the primary owner.
- **BLACK** indicates there is no relationship to the primary owner.

The Total Relationship field group summarizes the total direct and indirect monetary control the primary owner has based on the relationships tied to him. The list views to the right separate the indirect and direct accounts into two sections, one for deposit accounts and another for loan accounts.

Single-clicking on an entity in the tree view will reveal other relationships tied to the box you click in. If no other box appears then there are no other links to that person, organization, or trust. To view another related entity as the primary entity, right-click on the box and select "View as Primary." The chart will change to show the selected entity as the primary (blue box) and show all the relationships tied to that new entity. All the information on the screen, including the account information and totals at the bottom of the screen, will relate to that entity.

To view the list of accounts and the ownership, right-click on the box and select "Show Account." A window listing all the deposit (D) and Loan (L) accounts, balances, and ownership (based on the name selected) will be shown. To close the window, press the <Esc> key or click the red X. This list can be printed by right-clicking in the list view.

To print this screen, click the Print Screen menu item.



## Change Names and Addresses Screens

The CIS > Change Names and Addresses screens are used to view and change information about the names, phones, addresses, and other entities in a CIS relationship.

Three screens make up the Change Names and Addresses system: Account Names and Mailing Labels, History, and Name and Address Relationships.

- The [Account Names and Mailing Labels screen](#) is used to view and modify relationships for a name from an account-centric point of view.
- The [History screen](#) is used to view a detailed history of the changes that have been made on the Change Names and Addresses screens.
- The [Name and Address Relationships screen](#) provides a relational point of view for changes. On this screen you can see all related entities for a specific entity so that you will know what else may be affected when you make changes to an entity or to a relationship.

**Note:** On all screens and reports that display card numbers, card numbers are masked in compliance with Payment Card Industry Data Security Standards. For more information, see FPS GOLD PCI Compliance.

### Overview

The Change Names and Addresses screen lets you do the following tasks (click the links to see corresponding help in the [How-To Scenarios](#) section):

- [Add or change an alternate address on a mailing label](#)
- [Add a name to one account and mailing label](#)
- [Add a name to the account names and mailing label of one account when the mailing label is only linked to that account](#)
- [Add a name to the account names \(ownership\) and mailing label of one account when the mailing label is linked to several other entities](#)
- [Add a new telephone number for an individual or business](#)
- [Change the IRS owner on an account](#)
- [Change a mailing label for a stock certificate](#)
- [Change ALL mailing labels linked to a new location at once](#)
- [Change mailing labels with a new location](#)
- [Change mailing labels with an existing location](#)
- [Change name information \(customer number, birth date, etc.\)](#)
- [Change ownership](#)
- [Change a physical address with a newly added address to the system](#)
- [Change a physical address with an existing address](#)
- [Change a telephone number for an individual or business](#)
- [Delete and add a name for the account names and also the account's mailing label](#)
- [Delete a name from account names \(ownership\) and mailing label of one account when the mailing label is only linked to that account](#)
- [Delete a name from the account names \(ownership\) and mailing label of one account when the mailing label is linked to several other entities](#)
- [Merge mailing labels](#)
- [Print deposit account documents](#)
- [Remove a telephone number from an individual or business](#)
- [Split a mailing label from the Name and Address Relationships screen](#)
- [Split a mailing label from the Account Names and Mailing Labels screen](#)



## Navigation

At the top left of each Change Names and Addresses screen are green hyperlinks that will quickly take you to other screens in the system. Clicking **Account Names/Mail Labels**, **History**, or **Relationships** will take you to the respective screen. You can also use the CIM GOLD tree view to go to other screens.

### See Also:

[Account Names and Mailing Labels Screen](#)

[History Screen](#)

[Names and Address Relationships Screen](#)

## Account Names and Mailing Labels Screen

### CIS > Change Names and Addresses

The Account Names and Mailing Labels screen displays a list of all accounts that are linked to an individual in the panel on the left side of the screen. Highlighting one of the accounts displays its vesting and mailing label information on the right side of the screen, including account information that identifies its type and description and ownership information that shows all of the names linked to the account and their relationship to the account (such as owner or beneficiary).

Individuals are displayed in the order that they were set up on the account and in the order that the original documents, such as signature cards, were printed. The current mailing label for the account is displayed below the list of names in the Mailing Label field group. To the right of the mailing label, a list is displayed of all the entities (accounts, retirement plans, etc.) that are linked to the mailing label. If a mailing label is changed on this screen, it will be changed for all the entities displayed in the list.

**Note:** This is the only Change Names and Addresses screen where you can reprint deposit account documents.

For specific scenarios on how to use the Change Names and Addresses screens to make changes, see the [How-To Scenarios](#) section.

## Changing a Name

You can change the name for the accounts you are viewing on this screen. To select a name, complete the following steps:

1. Click the "**Look up**" link in the upper right corner of the Accounts List section. The Select the Relationship to Change dialog will open. See the following example.





Select The Relationship to Change

Search Parameter

Search Results **There are more matching items on file.**

Type	Full Name	ID Number	Birth/Death Dt	Preferred Name		
Organization	Test ABC Inc	062190178				▲
Organization	Test ABC Organization	123277351				
Person	Ace F Test	152-15-1555	Born: 01/12/1985			
Person	Alec J Test	943-97-5785	Born: 01/12/1990			
Person	Allow M Test	999-88-7777	Born: 01/01/1991			
Person	Amanda T Test	294353531	Born: 01/12/2000			
Person	Amy R Test	295171590	Born: 06/10/1977			▼

Entities Related to Primary Organization Test ABC Inc

Type	Description				Primary is Secondary's	Secondary is Primary's	
Location	689554 Moss Rd		Marshfield WI 54449		Depositor	Corresponde...	▲
Location	689554 Moss Rd		Marshfield WI 54449		Business	Physical Add...	
Person	Carter M Test	530785273	Born: 01/12/1999	Male	Business	Owner	
Person	Emma A Test	064088047	Born: 04/13/1990	Female	Business	Co-Owner	
Phone	(715) 621-5555	No Restrictions			Contact	Work Phone	▼

- In the **Search Parameter** field, type the information you want to find and then use the **Search By** drop-down button to specify the appropriate entity. You can search by any listed entity, and the default is to search by name. Click <Enter> to perform the search. Matches are displayed in the Search Results section below.
- Clicking an entity causes all entities related to it to be displayed below.
- To select a name, double-click on the person, organization, trust, or special text, or click on the selection and click <OK>. Click <Cancel> to return to the Account Names and Mailing Labels screen without selecting a valid entity.
- The name will now display in the title of the Account Names and Mailing Labels screen and relationships for that name will be shown on the screen.

## History Screen

### CIS > Change Names and Addresses

The History screen is used to display changes that have been made to the system using the Change Names and Addresses processes. You can see changes to be viewed by date range, time range, and by the employee number of the person who made the changes.

To search for a history of transactions processed using the Change Names and Addresses screens, complete the following steps:



1. Enter any search parameters (date, time, or employee number) in the fields in the Search By field group.
2. Click <Display History>. Any results matching your parameters will display in the History list view.
3. Click on an item in the History list view to see more detailed information in the list views to the right.

**Note:** Each transaction may contain several functions that occurred as part of the transaction, such as merging mailing labels, dropping names, adding names, changing the IRS owner, etc.

For specific scenarios on how to use the Change Names and Addresses screens to make changes, see the [How-To Scenarios](#) section.

## Names and Address Relationships Screen

### CIS > Change Names and Addresses

The Name and Address Relationships screen allows you to make changes to relationships for CIS entities (names, locations, mailing labels, phone numbers, bank cards, stock certificates, etc.) while viewing all relationships associated with the entity you want to change.

There are many instances when seeing all relationships for an entity is useful. For example, when people move, the easiest way to show that move is to change the address to which they and their accounts are linked. If that address is also part of a relationship that does not move, such as a property address for an account, to only change the address would be incorrect. This screen allows you to see all relationships and reconfigure them appropriately and completely for the situation.

For specific scenarios on how to use the Change Names and Addresses screens to make changes, see the [How-To Scenarios](#) section. For information about the Actions to Take field group, click [here](#).

### Relationship to Change

The Relationship to Change field group on the left of the screen shows the changes that you are making. It shows as a tree, with mailing labels appearing as they would be printed. Each branch of the tree indicates a relationship between a “parent” entity and a “child” entity. The relationship is displayed to the right of the child entity.

Example:

Person – Fred Flinstone – 555-55-55555  
777 Stonewall St – Bedrock, PA – Physical Address of Owner

This example shows that the child, 777 Stonewall St, is the physical address of the owner, its parent. The primary entity is the entity displayed at the top of the Relationship To Change tree. All relationships directly connected to the primary entity and those important relationships that are connected to the children of the primary entity, such as accounts linked to a mailing label, are displayed.

For more information about using the Relationship to Change tree, click [here](#).

### Action Entity



The Action Entity to the right of the screen also displays as a tree of relationships to the action entity. The action entity is the entity at the top of the Action Entity screen and is involved in the Actions to Take, as defined below. This entity is the one edited or added as a link to entities in the Relationship To Change tree. The action entity can also be unlinked from entities in the Relationship To Change tree.

To see additional relationships, you can click on any entity in the tree except for mailing labels, and its children entities will be displayed. You can hide or show items using the + and - feature.

Right-clicking an entity in the Action Entity tree displays a pop-up menu with three options:

- **View as Relationship to Change** – Clicking this menu item will make the selected entity in the Action Entity tree the primary entity of the Relationship To Change tree.
- **View as Primary Entity** – Clicking this menu item will make the selected entity the primary entity of the Action Entity tree. It will become the new action entity.
- **Edit Entity** – Clicking this menu item will make the selected entity the primary entity and will then attempt to edit the entity. Because only persons, organizations, trusts, special texts, locations, phones, mailing labels, and stock certificates can be changed from this screen, these entities will pop-up the appropriate maintenance screen. Other entities, such as safe deposit boxes, that cannot be edited from this screen, will still become the action entity but no maintenance screen will open for them.

For more information about creating CIS entities from the Action Entity tree, click [here](#).

## Color Code

Click <Color Code> if you want to display information that shows how colors are used on the screen. You cannot change the colors. See the following example.



The color code shows what colors on the screen mean.

The Actions To Take field group directs what functions should be done. The normal way to accomplish something on this screen is to select the entity in the Relationship To Change tree, such as a name or a location, for which you want to make changes. Then you select an action entity, such as a name you want to add to a mailing label or a location you want to add to a bank card, in the Action Entity tree, and then click an



appropriate Action To Take. Some actions are saved immediately to the host computer. Other actions give you a preview of what things will be. Clicking <Save Changes> will save all pending actions to the host computer.

Colors, as well as words, are used to show properties of the entities in the trees. The color key shows how colors are used, as explained below.

### **Relationship To Change Tree (Left)**

- Mailing labels are displayed with blue text inside a blue rounded box.
- Label info details displayed in green. These entities are the names and locations that are included within the mailing label.
- Original entities displayed in black. These are the unaltered entities to belong to the relationship for the primary entity.
- Property address displayed in magenta. Property addresses are locations linked to loan accounts as property addresses. They cannot be changed as long as they are linked as property addresses so they show in magenta so that you can see them easily.
- New entities displayed in cyan. These are entities that have been added to the relationship in a pending state using the “Link action entity to checked entities as” action. They also have “(Adding)” added to the end of the description line.
- Deleted entities display in red. These entities have been removed from the relationship in a pending state using one of the Actions To Take. They also have “(Removing)” added to the end of the description line.

### **Action Entity Tree (Right)**

- Names are displayed in blue, these are persons, organizations, trusts, or special text entities.
- Deposit accounts are displayed in green, these are deposit account entities.
- Loan accounts are displayed in dark magenta, these are loan account entities.
- Other entities are displayed in black, these are other entities that are a part of the relationship to the action entity.
- Extra locations and phone number links are displayed in red letters on a light pink background. These are location relationships that do not exist in the Relationship To Change tree. These only show when the action entity is a location. If these extra locations appear in the Action Entity tree, you should NOT change the location if someone is moving. Instead, you will need to create a new mailing label and split the moving entities from those still using the current location. The how-to scenarios below describe this procedure in detail.

## **Relationship to Change field group**

Each entity in the Relationship To Change tree has a checkbox displayed to the left of the entity description. These checkboxes are used to select what entities enter into actions to take. When you first check a box, all checkboxes for entities of types other than the type you checked are hidden. For example, if you check a person, only other persons will still display checkboxes. When you uncheck all checked boxes, all entities will display checkboxes again. To use entities as objects of actions to take, check their checkboxes by clicking in the checkbox.

The tree also has a selected entity. To select an entity click on the entity description (not on its checkbox) and the selected entity will be displayed with a blue background. The background will be gray for the selected entity if you have clicked on another part of the screen, such as the Action Entity tree. The selected entity is used in merging and splitting mailing labels. Refer to later topics for use of the selected entity of the tree.

Right-clicking an entity in the Relationship To Change tree brings up a menu with the following options:



- **View as Primary Entity** – Clicking on this will make the selected entity become the new primary entity for the Relationship To Change tree, displaying its children.
- **View as Action Entity** – Clicking on this will make the selected entity become the action entity and display its relationships in the Action Entity tree.
- **Edit Entity** – Clicking this menu item will make the selected entity the action entity and will then attempt to edit the entity. Because only persons, organizations, trusts, special texts, locations, phones, mailing labels, and stock certificates can be changed from this screen, these entities will open the appropriate maintenance screen. Other entities that cannot be edited from this screen, such as safe deposit boxes, will still become the action entity but no maintenance screen will open for them.
- **Delete Relationship** – Clicking this will cause the entity to be deleted from its parent entity. This function is one of the functions that is not immediately saved to the host. Instead the link is displayed in the tree in red with “(Removing)” added to the end of the description. Until you Save Changes you can undo this action by clicking Restore Original Tree. Some links are not allowed to be deleted. If you try to delete one of these, a message will be displayed, telling you why this delete function is not valid.
- **Copy Mailing Label Info into Clipboard** – Clicking this will copy mailing label information here to a clipboard so you can use it for another document.
- **Print the Tree** – Clicking this will print the Relationship To Print tree to the printer you select. If you have made changes to the tree that have not been saved, the title on the print out will include “(Altered).” It will print with the same colors that are displayed on the screen. For black and white printers, the colors will appear as shades of gray.

## Action Entity field group

You can create some CIS entities directly from the Action Entity group. Before you create an entity, you should first look up the entity you are planning to create to verify that it is not already on file. The <Create> drop-down button will be disabled until you click on the Lookup hyperlink to remind you that you should look up first. You can create a new person, organization, trust, special text, location, or phone entity from this screen.

When you click <Create>, the appropriate entity maintenance screen for the selected entity is displayed in a new window. Enter the fields here just as you would on the Entity Maintenance screen. When your changes are complete, click <Save Changes> to save your changes and return to the Name and Address Relationships screen. If you decide not to save your changes, just click <Return> to go back to the Name and Address Relationships screen without saving changes.

## Actions to Take field group

This field group includes hyperlinks of actions that can be taken from this screen. When actions are allowed for the current relationship to change or the current action entity, the actions to take are underlined. When an action is not available for the current conditions, it is not underlined.

The actions to take are as follows:

- **Edit action entity** – When the action entity is a person, organization, trust, special text, location, phone, mailing label, or stock certificate, clicking this action hyperlink opens the CIS Entity Maintenance screen in a new window for the action entity. Make changes to the entity in the window, then click <Save Changes> to save the changes you made and return to the Name and Address Relationships screen. Click <Return> to go back to the Name and Address Relationships screen without saving changes.
- **Link action entity to checked entities as** – Use this to link entities. The drop-down list below this action is used to determine what relationship will be used to link the entities. To use this action, do the following:
  1. Select an entity into the Action Entity tree.



2. Check the entity or entities in the Relationship To Change tree that will be linked to the action entity.
3. Using the drop-down list, select the relationship between the checked entities and the action entity.
4. Click the "Link action entity to checked entities as" hyperlink to create the relationships.

Example: You select 555 Somewhere Street, a location, as the action entity. You then check both Joe Brown and Sally Brown who are persons displayed in the Relationship To Change tree. Then, from the drop-down list in the Actions To Take section, select "Physical Address of Owner." Then click "Link action entity to checked entities as." "555 Somewhere Street" now displays in the Relationship To Change tree beneath each of the checked names, Joe Brown and Sally Brown; it is cyan colored and has "Adding" at the end of the description line. Repeat the process to create more links. You can delete the changes and start over by clicking "Restore original tree." If you click <Save Changes>, the changes will be saved and the Relationship To Change tree will be refreshed. The links you just added will now be displayed in their normal color.

- **Unlink action entity from checked entities** – Use this action to remove links between the action entity and entities that are checked in the Relationship To Change tree. To use this action, do the following:
  1. Select an entity into the Action Entity tree.
  2. Check the entity or entities in the Relationship To Change tree that will be unlinked from the action entity.
  3. Click Unlink action entity from checked entities to remove the relationships.

Example: Joe Brown has passed away, and you now want to remove him from a number of mailing labels for accounts that he and Sally Brown shared. Look up Sally Brown and make her the primary entity of the Relationships To Change tree. Look up Joe Brown and make him the action entity. Then check each of the mailing labels in the Relationship To Change tree. Finally, click "Unlink action entity from checked entities." Joe Brown will now be colored red in each of the checked mailing labels and the description will have "Removing" appended to it. You can now create or remove more links, or you can start over by clicking "Restore original tree." If you click <Save Changes>, the changes will be saved and the Relationship To Change tree will be refreshed. The links you just removed will no longer show in the tree.

**Note:** Using this method of unlinking will remove all links between the action entity and a checked entity. For example, if a location is linked to a person both as the physical address and as the correspondence address, clicking "Unlink action entity from checked entities" will remove both links.

**Note:** If the action entity is not linked to the checked entity, no links will be removed and no errors will be given. This action is most useful for removing a name from mailing labels. As in the example above, if a name needs to be removed from all mailing labels, you can simply check all mailing labels, make the name to be removed the action entity, and click "Unlink action entity from checked entities." Doing this will remove the name in each mailing label in which it exists, and will leave the others as they are.

- **Delete checked relationships** – This action deletes the relationship between the checked entity and its parent. The action entity is not involved in this. To use this action, check the entities in the Relationship To Change tree for which you want to remove the link to the parent entity, then click "Delete checked relationships." The checked entity will now be colored red and will have "Removing" appended to its description. If you do not want to remove the link, click "Restore original tree." To complete the transaction, click <Save Changes>. After saving changes the tree will be refreshed and the removed entity relationship will no longer appear in the tree.
- **Merge checked mailing labels** – This action combines accounts with mailing labels that contain the same information into one mailing label linked to multiple accounts. Other entities, such as safe deposit



boxes, may also be merged with accounts to the same mailing label. Merging mailing labels improves system performance and reduces your monthly billing cost.

To merge mailing labels, check each of the mailing labels that are to be merged. Select the mailing label to be merged to by clicking on the label (not the checkbox). If you do not select a mailing label, the merge process will ask you if you want to merge to the first checked mailing label. If you answer yes, the merge will continue. If you answer no, the merge will terminate. After it terminates, you can then select the label to which you want to merge and redo the merge. Click "Merge checked mailing labels" to do the merge. This action takes places immediately.

If there are pending actions, the merge process will ask you if you want to save changes before you do the merge. The merge process will verify that mailing labels can be merged and will give you errors that tell why they cannot be merged if the merge fails. For a merge to be successful, all names and locations must be the same, the IRS owner must be the same, conjunctions and qualifiers must be the same, and they must have the same mailing exceptions. When the merge is complete, only a single mailing label will appear in the Relationships To Change tree with all the accounts that were merged linked to this single mailing label.

- **Split checked mailing labels** – When several entities are linked to a single mailing label, use this action to create a new mailing label for one of these linked entities. To split an entity, check the mailing label or labels to be split, and select the entity that is to receive the new mailing label. If you do not select an entity, the program will split the first entity from all the others. You will be prompted that the first one is being split and will be able to cancel if the first one is not the one you want split. Click "Split checked mailing labels" to perform the split. This is an immediate action. If you have pending items, the program will ask if you want to save changes before doing the split. When the split is complete, the tree will be refreshed and you will now see two copies of the mailing label with the entity that was split linked to the new mailing label.
- **Display locations** – Clicking this will opens a window that shows all locations linked to entities in the Relationship To Change tree. This is a quick way to find the locations without having to search the entire tree, especially if the tree is large. You can easily make one of the locations in the pop-up window be the action entity by double-clicking the location, or by selecting the location and clicking "View Location as Action Entity."
- **Display original tree** – If you have pending actions (adding or removing links that have not yet been saved), you can use this action to see the original tree before you started making changes. Clicking "Display original tree" brings up the original tree over the top of the action entity. This is for display purposes only and has no other functionality.
- **Restore original tree** – Use this action to undo pending actions and to go back to the Relationship To Change as it was before you started linking or unlinking entities.
- **<Save Changes>** – Click this button to save your pending actions.

**See Also:**

[Relationship to Change field group](#)

[Action Entity field group](#)

[Actions to Take field group](#)



## How-To Scenarios

### HOW-TO SCENARIOS

1. [How do I add or change an alternate address on a mailing label?](#)
2. [How do I add a name to one account and mailing label?](#)
3. [How do I add a name to the account names and mailing label of one account when the mailing label is only linked to that account?](#)
4. [How do I add a name to the account names \(ownership\) and mailing label of one account when the mailing label is linked to several other entities?](#)
5. [How do I add a new telephone number for an individual or business?](#)
6. [How do I change the IRS owner on an account?](#)
7. [How do I change a mailing label for a stock certificate?](#)
8. [How do I change ALL mailing labels linked to a new location at once?](#)
9. [How do I change mailing labels with a new location?](#)
10. [How do I change mailing labels with an existing location?](#)
11. [How do I change name information \(customer number, birth date, etc.\)?](#)
12. [How do I change ownership?](#)
13. [How do I change a physical address with a newly added address to the system?](#)
14. [How do I change a physical address with an existing address?](#)
15. [How do I change a telephone number for an individual or business?](#)
16. [How do I delete and add a name for the account names and also the account's mailing label?](#)
17. [How do I delete a name from account names \(ownership\) and mailing label of one account when the mailing label is only linked to that account?](#)
18. [How do I delete a name from the account names \(ownership\) and mailing label of one account when the mailing label is linked to several other entities?](#)
19. [How do I merge mailing labels?](#)
20. [How do I print deposit account documents?](#)
21. [How do I remove a telephone number from an individual or business?](#)
22. [How do I split a mailing label from the Name and Address Relationships screen?](#)
23. [How do I split a mailing label from the Account Names and Mailing Labels screen?](#)





## 1. How do I add or change an alternate address on a mailing label?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink (top of page) and type the search parameter (first name, last name, organization, etc.).
- Step 3: Select the name in the Search Results list view, then click <OK>. (**Tip:** Your customer name will be displayed automatically if you previously did a search on the Customer Search screen and selected the name.)
- Step 4: Select an account in the list below the name.
- Step 5: Make sure there is only one account linked to the mailing label. You can view this in the Entities Linked to Mailing Label list view at the bottom right of the screen. If more than one account is listed there, refer to How-To Scenario #18.
- Step 6: Once you have the correct account selected, click <Change> at the bottom of the screen.
- Step 7: In the Alternate Mailing Address section, click the "Look up" hyperlink.
- Step 8: Perform a search for the location, select it, and click <OK>.
- Step 9: If the location is not in the system, click <Cancel> and then <Create> to create a new location.
- Step 10: The alternate mailing address will now be displayed. To activate this alternate address, enter the start and end dates for the mailing label.
- Step 11: If you would like the address to change automatically every year for a certain period of time (e.g., 10-10-10 – 12-12-10), check the **Seasonal Mailing** field. This will cause the address to change each year during the specified months.
- Step 12: Click <Save Changes>.

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## 2. How do I add a name to one account and mailing label?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink (top of page) and type the search parameter (first name, last name, organization, etc.).
- Step 3: Select the name in the Search Results list view, then click <OK>. (**Tip:** Your customer name will be displayed automatically if you previously did a search on the Customer Search screen and selected the name.)
- Step 4: Select an account in the list below the customer name.
- Step 5: In the Add Name to Account field group, click the "Look up Name" hyperlink and search for the customer. Select the name and click <OK>. If the name you are searching for is not in the system, click <Cancel> and then click <Create> to create a new entity (person, organization, trust, etc.). Click <Save Changes>.
- Step 7: Enter information in the **Ownership**, **EOA**, and **Conjunction** drop-down lists.
- Step 8: Click <Add Name>. You should now see the new information in the Account Names list view above. **Tip:** If you need to print new Platform documents (signature card, etc.), click <Print Docs>. You must have Platform running before you do this, or you will get an error message.
- Step 9: If you need to add the new entity to the mailing label, click <Change>, then click <Format Mailing Label From Account> if you would like *all* account owners from previous screen to show on the mailing label. If you only want to add this new customer to your mailing label, go to the available line (1-4), click "Look up," and do a search for your customer. Once you have located your customer, click <OK>.
- Step 10: Click <Save Changes>.

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**2.1 If you want to add new names to many mailing labels, you can do it all at once using the Name and Address Relationships screen. Skip Step 9 above and do the following:**

- New Step 9: Click the "Relationships" hyperlink.
- New Step 10: Click the boxes next to *all* the blue mailing labels you want to add the new name to.
- New Step 11: Click the "Look up" hyperlink in the Action Entity section and do a search for the entity (person, organization, etc. that you want added to the mailing labels. Select the name and click <OK>
- New Step 12: Click the drop down list under 'Actions to Take' and select 'name of the mailing label'
- New Step 13: Click link 'link action entity to checked entities as'.
- New Step 14: Click <Save Changes>.

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**3. How do I add a name to the account names and mailing label of one account when the mailing label is only linked to that account?**

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate both the related name and ownership information to the right under Account Names and also the account's mailing label information at the bottom of the page.
- Step 5: Click the "Look up" Name hyperlink in the Add Name to Account field group.
- Step 6: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it, then click <OK>. If the name you want is not found on the system, click <Cancel> and use the <Create> drop-down button to create the new name, organization, trust, or special text.
- Step 7: Select the level of ownership from the **Ownership** drop-down list. Add any other applicable Platform document print options.
- Step 8: Click <Add Name> to add the name to the account names.
- Step 9: To update the mailing label, click <Change> in the Mailing Label field group.
- Step 10: Click <Format Mailing Label from Account> at the top of the dialog to view the name that was just added to the account.
- Step 11: Click <View Changes> in the Mailing Label field group to see how the label will look when saved. Make adjustments as needed.
- Step 12: Click <Save Changes>.

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**4. How do I add a name to the account names (ownership) and mailing label of one account when the mailing label is linked to several other entities?**

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.



- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate both the related name and ownership information to the right under Account Names and also the account's mailing label information at the bottom of the page.
- Step 5: Click the "Look up" Name hyperlink in the Add Name to Account field group.
- Step 6: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it, then click <OK>. If the name you want is not found on the system, click <Cancel> and use the <Create> drop-down button to create the new name, organization, trust, or special text.
- Step 7: Once you have selected or created a name, select the level of ownership from the **Ownership** drop-down list. Add any other applicable Platform document print options.
- Step 8: Click <Add Name> to add the name to the account names.
- Step 9: If the name being added to the mailing label needs to be added for all accounts currently linked to the mailing label, click <Change> in the Account Mailing Label field group. The following warning message will appear: "Changing this mailing label will change the mailing address for all entities listed in the Entities Linked to Mailing Label list. Do you want to continue?" Click <Yes>. Make any needed changes to the mailing label and click <Save Changes>.
- Step 10: If only one account needs the name added to its mailing label, a mailing label split will need to be done first. Make sure that the account you want is highlighted to the left and then click <Split>. This will create a separate mailing label for the highlighted account, leaving the other accounts linked to the original mailing label.
- Step 11: Click <Change> in the Account Mailing Label field group and make any needed changes to the label. Then click <Save Changes>.

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## 5. How do I add a new telephone number for an individual or business?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: In the Relationship to Change section, click the "Look up" hyperlink.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Select the name in the Search Results list view, then click <OK>.
- Step 4: Check the box next to the individual's or organization's name in the Relationship to Change section.
- Step 5: In the Action Entity section, click the "Look up" hyperlink. Type the new telephone number and perform a search to see if the new number currently exists on the system. If it does, highlight the number and click <OK>.
- Step 6: If the number is not found on the system, click <Cancel>, click <Create> and then select <Create Phone>. Enter the new telephone number information and click <Save Changes>.
- Step 7: With the new telephone number now listed in the Action Entity section on the right and the individual's or organization's name marked in the Relationship To Change section on the left, select the telephone relationship from the drop-down list in the Actions To Take section.
- Step 8: Click the "Link Action Entity to Checked Entities as" link in the Actions To Take section. The Relationship To Change section will then display the new telephone number to be added in blue.
- Step 9: Click <Save Changes>.

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## 6. How do I change the IRS owner on an account?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate the related name and ownership information to the right under Account Names.
- Step 5: In the IRS column, check the box next to the individual that should be made the IRS owner. Then click <Save Changes>. **Note:** The new IRS owner name must be on the first three lines of the mailing label before this change to the IRS owner can be made. If necessary, you can add the new IRS owner's name to the mailing label using <Change> at the bottom of the screen.
- Step 6: If there are multiple accounts tied to the mailing label, a warning message will be displayed indicating that the change is being made on all accounts tied to the mailing label. If you want to proceed, click <Yes> and go to Step 8. If not, go to Step 7.
- Step 7: If the IRS owner should not be changed on all accounts tied to the mailing label, you should split this label from the original by clicking <Split> at the bottom of the screen. Then proceed changing the IRS owner.
- Step 8: After the IRS owner has been changed, click <Save Changes>.

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## 7. How do I change a mailing label for a stock certificate?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Under Relationship to Change, click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Locate the stock certificate's mailing label under the Relationship to Change section and check the labels you want to change.
- Step 5: In the Action Entity section, click on the "Look up" hyperlink.
- Step 6: Type the search parameter (location) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the location in the Search Results list view, then click <OK>. If the location you want is not found on the system, click <Cancel> and then click <Create> to create the new location.
- Step 7: With the desired labels now selected on the left and the new location on the right, select "Mailing Address of the Mailing Label" in the drop-down list in the Actions To Take section.
- Step 8: Click the "Link Action Entity to Checked Entities as" link in the Actions To Take section. The Relationship To Change section will display two addresses under the mailing label: an address to be removed (in red) and an address to be added (in blue).
- Step 9: Review the changes and click <Save Changes>. If the proposed changes are incorrect, click "Restore Original Tree" in the Actions To Take section and begin again.

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## 8. How do I change all mailing labels linked to a new location at once?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.



- Step 2: Click the "Look up" hyperlink at the top (left) of the page.
- Step 3: Type the name in **Search Parameter** field.
- Step 4: Click <Search by Name>.
- Step 5: Select the Name in the Search Results list view and click <OK>.
- Step 6: Go to the Action Entity right side of the screen and do a "Look up" for your location.
- Step 7: If your location is not on file, click <Cancel>. If your location *is* on file, see How-To Scenario #12.
- Step 8: In the Relationships To Change section, click on ONE of your locations you want to change. This location is listed below every mailing label in green below the names.
- Step 9: Right-click on the location and select "View as Action Entity." The location will be displayed on the Action Entity side of your screen.
- Step 10: Review the relationships currently linked to the location. Make sure you really want to replace this location for all linked entities.
- Step 11: In the Actions to Take section, select "Edit action entity."
- Step 12: The Location Information dialog will open. Replace the location with the new location and click <Save Changes>. All of your mailing labels linked to that location should now show your changes.

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#### 9. How do I change one or more mailing labels with a new location?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the existing location in **Search Parameter** field. **Note:** You can also search by name to do this.
- Step 4: Click <Search by Location>.
- Step 5: Click on the location in the Search Results list view, and click <OK>.
- Step 6: Check the box next to any of the mailing labels in blue that you want to have a new address.
- Step 7: Do a "Look up" for your new location in Action Entity section on the right side of the screen. **Note:** You must do a search for your location before the <Create> drop-down button will be enabled.
- Step 8: Click the <Create Location> drop-down button. This will bring up the Create New Location screen.
- Step 9: Add the new location information into the appropriate fields. Then click <Save Changes>.
- Step 10: In the Actions to Take section, select "Mailing address of the mailing label" in the drop-down list.
- Step 11: Click the "Link action entity to checked entities as" hyperlink, then click <Save Changes>.

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#### 10. How do I change one or more mailing labels with an existing location?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen
- Step 3: Type the existing location in **Search Parameter** field. **Note:** You can also search by name to do this.
- Step 4: Click <Search by Location>.
- Step 5: Click on the location in the Search Results list view, and click <OK>.
- Step 6: Check the box next to any of the mailing labels in blue that you want to have a new address.
- Step 7: Do a "Look up" for your new location in Action Entity section on the right side of the screen.
- Step 8: Highlight the location and click <OK>.
- In the Actions to Take section, select "Mailing address of the mailing label" in the drop-down list.
- Step 9: Click the "Link action entity to checked entities as" hyperlink, then click <Save Changes>.

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### 11. How do I change name information (customer number, birth date, etc.)?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: In the Relationship to Change field group, click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search.
- Step 4: Select the name you want to change in the Search Results list view and click <OK>.
- Step 5: Right-click on the name entity and select "Edit Entity" from the pop-up menu.
- Step 6: Add or change information and click <Save Changes>.

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### 12. How do I change ownership?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate the applicable name and ownership information to the right under Account Names.
- Step 5: In the Account Names list view, select the name for which ownership will be changed.
- Step 6: Click <Edit Name links>. This will bring up the Account-to-Name Link Information dialog.
- Step 7: Select the new ownership from the **Ownership** drop-down list.
- Step 8: Update other link information as needed.
- Step 9: Click <OK> to return to Account Names and Mailing Labels screen to view the changes.

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### 13. How do I change a physical address with a newly added address to the system?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Select the name in the Search Results list view, then click <OK>.
- Step 4: In the Relationships to Change section on the left side of the screen, click the box next to the person.
- Step 5: In the Action Entity section on the right side of the screen, do a search for your location to be sure it is not in the system. If the location is in the system, go to How-To Scenario #13.
- Step 6: Right-click on the physical address of the owner and select "view as action entity in the pop-up menu. This will move it to the Action Entity section on the right. You can now see everything that is linked to this address.
- Step 7: If you want to remove this address from the system, click "Edit Action Entity." You can now type over the existing address and remove it from the system.
- Step 8: Click <Save Changes>.

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#### 14. How do I change a physical address with an existing address?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Select the name in the Search Results list view, then click <OK>.
- Step 4: In the Relationships to Change section on the left side of the screen, click the box next to the person.
- Step 5: In the Action Entity section on the right side of the screen, do a search for your location to be sure it is not in the system.
- Step 6: Select your location and click <OK>.
- Step 7: If you want to link this *existing* location to your person as the physical address, select "Physical Address of Owner" in the drop-down list in the Actions to Take section at the bottom of the screen.
- Step 8: Click "Link action entity to checked entities as," then click <Save Changes>.

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#### 15. How do I change a telephone number for an individual or business?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Under Relationship to Change, click on the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Select the name in the Search Results list view, then click <OK>.
- Step 4: In the Relationship To Change section, locate the telephone number to change. Click the + sign to the left of the telephone number. This will display any additional persons linked to this same telephone number.
- Step 5: If all persons and organizations linked to that telephone number need this number changed as well, right-click on the telephone number and select "Edit Entity" in the pop-up menu.
- Step 6: Type the new phone number over the existing and click <Save Changes>.
- Step 7: If the telephone number is linked to additional individuals or organizations and it is the telephone number should not be changed for them, check the box next to the individual's or organization's name in the Relationship to Change section.
- Step 8: In the Action Entity section, click the "Look up" hyperlink. Type the new telephone number and perform a search to see if the new number currently exists on the system. If it does, highlight the number and click <OK>.
- Step 9: If the number is not found on the system, click <Cancel>, click <Create>, and then click <Create Phone>. Enter the new telephone number information and click <Save Changes>.
- Step 10: With the new telephone number now listed in the Action Entity section on the right and the individual's or organization's name marked in the Relationship To Change section on the left, select the telephone relationship from the drop-down list in the Actions To Take section.
- Step 11: Click the "Link Action Entity to Checked Entities as" link in the Actions To Take section. The Relationship To Change section will now display the new telephone number to be added in blue.
- Step 12: Click <Save Changes>. If the old telephone number needs to be removed, see How-To Scenario #22.

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#### 16. How do I delete and add a name for the account names and also the account's mailing label?



- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate both the related name and ownership information to the right under Account Names and also the account's mailing label information at the bottom of the page.
- Step 5: Select or highlight the name to be deleted in the Account Names list view. **Note:** The IRS owner cannot be deleted from an account.
- Step 6: Click <Remove Name> to delete the name from the account ownership.
- Step 7: Click the "Look up Name" hyperlink in the Add Name to Account field group. Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and click <OK>. If the name you want is not found on the system, click <Cancel> and use the <Create> drop-down button to create the new name, organization, trust, or special text.
- Step 9: Select the level of ownership from the **Ownership** drop-down list.
- Step 10: Click <Add Name> to add the name to the account vesting. The name is added to the bottom of the list view. You can move the name up by highlighting it and clicking <Up>, then clicking <Save Changes>. You can move names down by highlighting them and clicking <Down>.
- Step 11: To update the mailing label, click <Change> in the Mailing Label field group.
- Step 12: Click <Format Mailing Label from Account> at the top of the dialog to view the name that was just added to the account.
- Step 13: Click <View Changes> in the Mailing Label field group to see how the label will look when saved. Make adjustments as needed.
- Step 14: Click <Save Changes>.

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#### 17. How do I delete a name from account names (ownership) and mailing label of one account where the mailing label is only linked to that account?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate both the related name and ownership information to the right under Account Names and also the account's mailing label information at the bottom of the page.
- Step 5: Select or highlight the name to be deleted in the Account Names list view. **Note:** The IRS owner cannot be deleted from an account.
- Step 6: Click <Remove Name> to delete the name from the account ownership.
- Step 7: To update the mailing label, click <Change> in the Account Mailing Label field group.
- Step 8: In the Mailing Names field group, locate the name to be removed and click <Clear>.
- Step 9: Click <View Changes> in the Mailing Label field group to see how the label will look when saved.
- Step 10: Click <Save Changes>

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### 18. How do I delete a name from the account names (ownership) and mailing label of one account when the mailing label is linked to several other entities?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view to select it and then click <OK>.
- Step 4: Click on the desired account in the Accounts List section. This will populate both the related name and ownership information to the right under Account Names and also the account's mailing label information at the bottom of the page.
- Step 5: Select or highlight the name to be deleted in the Account Names list view. Note: The IRS owner cannot be deleted from an account.
- Step 6: Click <Remove Name> to delete the name from the account ownership.
- Step 9: If the name being removed from the mailing label needs to be removed for all accounts currently linked to the mailing label, click <Change> in the Account Mailing Label section. A warning message will be displayed stating the following: "Changing this mailing label will change the mailing address for all entities listed in the Entities linked to Mailing Label list. Do you want to continue?" Click <Yes>. Make the changes to the label and click <Save Changes>.
- Step 10: If only one account needs the name removed from its mailing label, a mailing label split will need to be done first. Make sure that the account you want is highlighted to the left and then click <Split>. This will create a separate mailing label for the highlighted account, leaving the other accounts linked to the original mailing label.
- Step 11: Click <Change> in the Account Mailing Label field group and make any needed changes to the label. Then click <Save Changes>.

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### 19. How do I merge mailing labels?

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the customer name in **Search Parameter** field.
- Step 4: Click <Search by Name>.
- Step 5: Select the name in the Search Results list view, then click <OK>.
- Step 6: Click the small box next to ALL the blue mailing label(s) you wish to merge. **Note:** The mailing labels must be match exactly in order to merge. They must have the same address, people, IRS owner, etc., or you will get an error message saying that they cannot be merged.
- Step 7: Click the "Merge checked mailing labels" link in the Actions to Take section.
- Step 8: The following message will appear: "You have not highlighted any of the checked mailing labels. Do you wish to merge to the topmost checked label?" Click <Yes> or select the label you want the accounts merged to. Multiple accounts will then merge to one mailing label.

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### 20. How do I print deposit account documents?

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view. **Note:** You must have Platform running already for this feature to work.
- Step 2: Click the "Look up" hyperlink at the top of the screen and type the search parameter (first name, last name, organization, etc.). Select the name in the Search Results list view, then click <OK>.



- Step 3: Click the account in the list below the name. **Note:** You must print each deposit account documents separately and be running Platform.
- Step 4: Make any necessary changes (see other scenarios for step-by-step information on how to make changes) and click <Print Docs>. This will take you to GOLDTeller Platform, where you can print the deposit account documents.

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### **21. How do I remove a telephone number from an individual or business?**

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Under Relationship to Change, click on the "Look up" hyperlink at the top of the screen.
- Step 3: Type the search parameter (last name, first name initial, organization, etc.) in the **Search Parameter** field and use the <Search by> drop-down button to select the appropriate type of search. Click on the name in the Search Results list view, then click <OK>.
- Step 4: In the Relationship To Change section, locate the telephone number to delete and right-click on the telephone number. Select "Delete Relationship" in the pop-up menu.
- Step 5: In the Relationship to Change section, the telephone number will now appear in red, indicating that it is ready to be removed.
- Step 6: Review the proposed changes and click <Save Changes>. If the proposed changes are incorrect, click "Restore Original Tree" in the Actions To Take section and begin again.

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### **22. How do I split a mailing label from the Name and Address Relationships screen?**

- Step 1: Go to the CIS > Change Names and Addresses > Name and Address Relationships screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen.
- Step 3: Type the customer name in **Search Parameter** field.
- Step 4: Click <Search by Name>.
- Step 5: Select the name in the Search Results list view, then click <OK>.
- Step 6: Click the box next to the blue mailing label you want to split accounts from.
- Step 7: Select the account you want to split from the mailing label.
- Step 8: In the Actions to Take section, click "Split checked mailing labels." You should then see that account split from the merged mailing label with its own mailing label.

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### **23. How do I split a mailing label from the Accounts Names and Mailing Labels screen?**

- Step 1: Go to the CIS > Change Names and Addresses > Account Names and Mailing Labels screen in the CIM GOLD tree view.
- Step 2: Click the "Look up" hyperlink at the top of the screen and type the search parameter (first name, last name, organization, etc.). Click the name in the Search Results box and click <OK>.
- Step 3: Click the account in the list below the name you want to split from the mailing label
- Step 4: Click <Split> at the bottom of the screen. You will then see your account is split from the mailing label.

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**See Also:**



[Change Names and Addresses Screens](#)



## CIS History Screen

The CIS History screen is used to search for and audit changes made to any entity and their links in the CIS file.

To see changes made to the file, first search for the entities you want to audit. You can search by entity, date or employee number using fields in the Search Parameters field group on the Search tab. If you check the **Start with Search** checkbox and enter information in the data field below, the middle portion of the of the History tab will show a summary of the changes based on the search parameters you selected. Highlighting an item displays who performed the change and other information. History information can be printed by right-clicking on the list view and using the Print options. A daily afterhours report is also available for use.



## How to Create and Link Entities

This section explains how you can create and link entities using CIS screens.

### Entities and Links

An entity is defined as a single, self-contained unit. An entity contains data and functionality.

Examples of an entity include the following:

- An account
- An individual customer
- An organization
- A trust
- A location
- A phone number
- A safe deposit box
- Other examples include:
  - Bank Cards
  - Retirement Plans
  - Groups
  - Mailing Labels
  - Special Text

### Links

Links connect entities together, and describe the relationship two entities have with one another, such as:

- Account Owner and Loan Account
- Organization and Location
- Individual Customer and Safe Deposit Box
- Husband and Wife
- Parent and Child
- Company and CEO

#### [Account Links and Relationship Links](#)

[Entity Maintenance Screen](#)

[Entity Linkage or Entity Merge Screen](#)

[Entity Relationships Tree View Screen](#)



## Account Links and Relationship Links

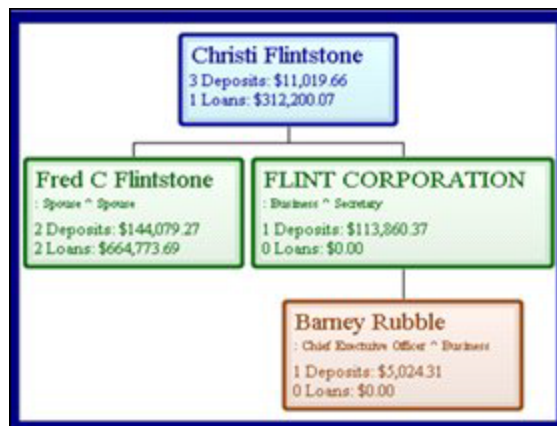
There are basically two categories of links: account links and relationship links.

Account links are links to information associated with accounts, such as name, location, phone number, mailing label, and account owners.

Relationship links give you the ability to track person-to-person relationships, such as these:

- spouses;
- parent and child;
- siblings;
- friends;
- partners;
- associates.

Linking helps you track complex relationships (such as many loans secured by one large property), or the amount of money in accounts not owned by the customer, but influenced by the customer through his or her personal relationships with the account's owners.



## Entity Maintenance Screen

This screen is found under CIS in the tree view.

This screen is used to maintain entity information from the CIS system. On the CIM GOLD CIS screens, *entities* are single units that contain data and functionality. Entities can be any of the following:

- Account (loan, savings, certificate, or checking account)
- Affiliation (institution-defined groupings that show the total dollar amount customers have at your bank)
- Bank card(ATM, check guarantee, or debit card)
- Bankruptcy (Bankruptcy entities link to the Loans > Collections > Bankruptcy Information screen.)
- Group(combined statement, combined analysis, or combined earnings checks)
- Institution info (the bank's name, address, and phone numbers)
- Location (physical, property, or residence address)
- Mailing label (the address to which notices, statements, and forms will be sent)
- Organization
- Person
- Phone number
- Retirement plan (a group of retirement accounts tied together)
- Safe deposit box
- Special text (additional information that cannot be added with any other field or entity in CIS)
- Stock Certificate
- Trust (name on a trust)
- UCC (UCC entities link to the Loans > UCC screen.)
- Web Security. Web credentials are not linked to any entity. Web credentials and some information about the user will show in the search results if you search by a person (based on SSN) and that person has Web access. (Organizations do not show this information.)

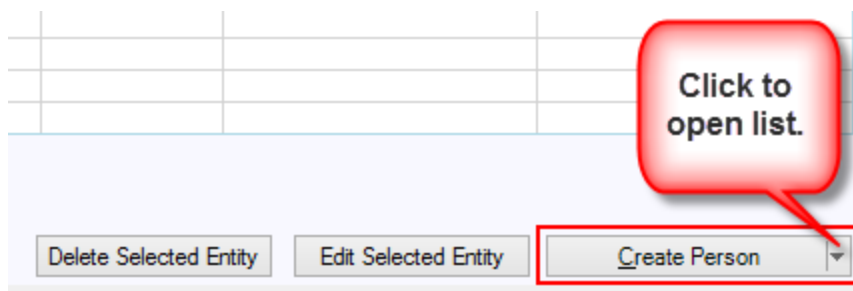
See the following sections:

## Creating and Editing Entities

You can create or edit an entity using the screen for that kind of entity. The main Entity Maintenance screen contains links to these editing screens.

### To create an entity:

1. Click the arrow next to the button at the far bottom-right corner of the screen.



2. Select the appropriate entity type from the pop-up list.



A new screen opens where you can enter information about the new entity. For example, if you select "Create Location" on the pop-up list, the Location entity screen opens.

3. Enter information for the new entity on the screen that opens.
4. Click <Save Changes>.
5. To go back to the main Entity Maintenance screen, click <Return> at the bottom-right corner of the screen.

### To edit an entity:

1. Click <Edit Selected Entity> at the bottom-right corner of the screen.

A new screen opens that can be used to edit information about the entity highlighted in the [Search Results/Related Entities list view](#). For example, if the highlighted item is a location, then clicking <Edit Selected Entity> will bring up the Entity Maintenance Location screen.

2. Make changes on the screen that opens.
3. Click <Save Changes>.
4. To go back to the main Entity Maintenance screen, click <Return> at the bottom-right corner of the screen.

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## Deleting Entities

To delete an entity selected in the list view, click <Delete Selected Entity>. However, there are a few entities you cannot delete unless you unlink them first and some conditions are checked on other entities, as detailed in the list below.

1. A **Person, Organization, Trust, or Institution Information** entity (CSPN, CSOG, CSTE, CSIA) cannot be deleted if it is:
  - a. IRS owner on an account;
  - b. Linked to a retirement plan;
  - c. Linked to an open card;
  - d. Linked to a safe deposit box;
  - e. Linked to a combined group.
2. An **Account** entity cannot be deleted unless it is unopened or available.
3. A **Location** entity cannot be deleted if it is a property address to an account.
4. A **Location** entity that appears in a mailing label cannot be deleted unless you remove it from the mailing label.
5. A **Card** entity cannot be deleted unless it is closed.
6. A **Special Text** entity cannot be deleted if it has *any* entities linked to it.
7. **Retirement Plan, Safe Deposit Box, Mailing Label, and Combined Groups** must be deleted from the Entity Maintenance screen for these entities.
8. There are no exceptions for deleting **Phone** and **UCC** entities.
9. Web Security can be deleted manually from the User Profile screen.

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## Performing Searches





The following describes procedures for performing the various types of searches.

- **Account Number.** To search for an account number, enter a valid account number in this field. Enter the office number followed by a space and then the account number. Click <Search by Account> to execute the search.

The check digit may be omitted, but if it is entered it must also have a space before it. Example: 01 1233445 02. Leading zeros can be omitted if there is a space between the branch and account number. For example, to search for account number 01 000210 5, you can enter "1 210." If you want to enter the full account number without spaces, you must add enough leading zeros in the [Search](#) field to match the longest deposit or loan account lengths as defined in your institution options (ADGT, Number of Digits in Deposit Account Number; LANB, Number of Digits in Loan Account Number). For example, if your deposit account number length is 7 and your loan account number length is 6, you must add an extra zero to search for loan accounts.

If your institution uses an Account Identifier, which is a node setting on your institution, you can search for this identifier using the Account field. Alpha characters are allowed in the field. The identifier is not used for access on CIM GOLD screens. When searching for an account number that is tied to an Account Identifier, it will display in parentheses next to the account number in the search results. You navigate in CIM GOLD with the account number.

- **Affiliation.** Affiliation searches can be used to search for affiliation entities that have been previously set up in CIS. The affiliation entity is used to create a main record for customers who have several loan or deposit accounts at your bank under different names. The name of the affiliation is defined by the institution. You do not have to enter complete words in the search field, but you must enter at least one character in the field to perform a search.
- **Alt Cust Id Number.** This search is only available for institutions that are using Institution Option AITX, Alternate Customer ID Number. IRS Form 1042-S requires that each customer must be assigned a unique identifier that cannot be the tax ID number. This field can be used as an alternate key for looking up people, organizations, or trusts in CIS. If you search by the number in this field, you will find a list of people, organizations, and trusts, similar to current searches by name, phonetic name, and customer ID. So other entities throughout the system will continue to be linked to people, organizations, and trusts and not to an Alternate Customer Number directly.
- **Bank Card.** To search for a bank card, enter at least the first digit of the number. These numbers are compared to the first digits of all bank card numbers. Click <Search by Bank Card> to execute the search.
- **Customer Number.** Customer number searches are used to find a customer by the Social Security number or ITIN, employer identification number, or customer identification number. One of these numbers must be attached to a person to locate them using this search. You must enter at least one digit of the number in the field; these numbers are compared to the first digits of the customer number. Click <Search by Customer Number> to execute the search.
- **Institution Info.** Enter at least one character in the **Search** field, then click <Search by Institution Info> to display the name of the institution in the Search Results list view.

Click on the "Institution Info" line in the Search Results list view to display the institution address and telephone numbers for IRS GOLD forms for deposit accounts, loan accounts, and A/P forms. In addition, the institution's loan address, which is displayed on the Reserve Analysis form for private mortgage insurance, is pulled from here.



Your institution needs to set up the following:

- an address and a telephone number for your deposit department's IRS forms and for your loan department's IRS forms;
- an address for the PMI Reserve Analysis form.

**Location.** To search for a location, enter at least the first character of data in this field. CIM GOLD reads the search from left to right. For example, 155 Beach St. can be found by searching for "155" but not "beach." Click <Search by Location> to execute the search and all possible matches will be displayed.

- **Mailing Label.** To search for a mailing label, enter at least the first character/digit of the name or address. CIM GOLD reads the search from left to right. For example, 155 Beach St. can be found by searching for "155" but not "beach." Click <Search by Mailing Label> to execute the search and all possible matches will be displayed.
- **Name.** Name searches search for the names of people, organizations, trusts and also special text.
  1. To search for a person's **name**, enter the beginning letters of the last name.
  2. To search for the name of an **organization**, enter at least the first letter of the name of the organization.
  3. To search for a **trust**, enter at least the first letter of the name associated with the trust.
  4. To search for **special text**, enter at least the first letter of the special text.

Click <Search by Name> to execute the search and all possible matches will be displayed.

**Note:** If you do not have security to see CIS names marked as an employee (PNBEMP = Y) or officer (PNBOFR = Y), you cannot view entities that are linked to the name selected in the search results view. An error message "You do not have security to view Officer information" or "You do not have security to view Employee information" will appear depending on the setting on the name.

The Security Management option is set in FPS PC Applications #02 CIS ACCESS TO EMP/OFFCR NAME. "N" means no access. "I" and "F" will allow the viewing of this data.

- **Phone Number.** To search for a phone number, enter at least the first digit of the number in this field. This number is compared to the first digits of the phone number, excluding the area code. Click <Search by Phone> to execute the search and all possible matches will be displayed.
- **Phonetic Name.** Phonetic name searches can be used when you are unsure how a name is spelled. Enter at least one character according to how you think the name is spelled. Click <Search by Phonetic Name> to execute the search and all possible matches will be displayed.
- **Safe Deposit Box.** To search for a safe deposit box, enter a valid safe deposit box number in this field. Enter the office number followed by a space and then the box number. Leading zeros can be omitted if there is a space between the branch and account number. For example, to search for box number 01 210, you can enter "1 210." Click <Search by Safe Deposit Box> to execute the search.
- **Web Security:** To search for Web user information, enter a valid Social Security number for a person and click <Search by Web Security>. If the owner has a Web logon, you can view some of the Web credentials, and you can double-click on that information to view the User Profile screen. (Organizations do not show this information.)

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## Wildcard Searches

With a few exceptions (explained below), you can perform wildcard searches by entering an asterisk (\*) for any data that can vary in the results. The wildcard search is available anywhere a search is used in CIS. This function searches both the first and second address lines in CIS, unlike a regular search that only searches the first address line.

### Examples

The following table shows what you could enter to find the results you want using wildcard searches.

What you enter	Search by	Results found
asterisk before and after search data <i>Example: *Sunflower*</i>	Location or Mailing Label	1144 E. <b>Sunflower</b> Dr. 3333 W. <b>Sunflower</b> Ave.
one asterisk before the data <i>Example: *750</i>	Location or Mailing Label	P.O. Box <b>750</b> 3333 W. Sunflower Ave., Santa Ana, CA <b>92750</b>
one asterisk after the data <i>Example: 50123*</i>	Account Number	all accounts in all branches where the account number without the office begins with 50123 <i>Examples: 01 50123234, 03 50123890, etc.</i>

### Exceptions

Certain types of searches operate differently from the rest. These exceptions are explained below.

- **Search by Account:** A regular account number search must be an exact match for both office and account number. However, in a wildcard search, only the account portion of the account number is matched. You cannot match the office number when using a wildcard search.
- **Search by Institution Info:** This search returns all CIS entities that belong to the bank itself—the search text, whether it includes wildcard characters or not, has no effect on this search.
- **Search by Phone:** A phone number is searched differently depending on the number of digits you enter. It matches on the prefix and main number first and then on the area code. For example, for the phone number 801 373-8518, if you enter 3738518 you will find it. If you enter 83738518 you won't, because it will then be looking for area code 8. If you match a sequence of digits anywhere in the phone number (for example, \*503\*), the match is always done in area code, prefix, and number order. This example will match area code 503 numbers, but it would also match the phone number 405 038-1234.



- **Search by Phonetic Name:** Wildcard characters have no effect on this search. This search returns all names that sound like what you type. For example, the search for "craft" returns name that start with "Craft," "Kraft," "Croft," "Grove," and others that may sound similar.
- **Search by Safe Deposit Box:** Safe deposit boxes function like account numbers in that you must have an exact match by both office and box number in a regular search. However, by using the match at the end or match in the middle (\*2 or \*2\*), you can use the wildcard to display all boxes that contain the specific digits.
- **By Web Security:** Wildcards have no effect on this search. This search must have an exact match on a customer number for a person. (Organizations do not show this information.)

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## Search

Use this field to enter any information you want to search for in the CIS system. For example, if you wanted to find entities with the last name of Palmer, you could type "palmer," "pal," etc. in this field. You must enter at least one character in this field to perform a search.


The search will be performed according to the type of information selected in the <Search By> button/drop-down list. For example, if you want to search for a phone number, select "Search by Phone" and the search will be executed automatically.

To help you more quickly find the precise information you are searching for, you can limit the types of related entities that are displayed in the Related Entities list view at the bottom of the screen. To do this, mark the appropriate boxes in the Limit Related Entities To field group. For example, if you only want accounts and names of people or organizations to be displayed, mark the boxes labeled **Account**, **Organization**, and **Person**. Upon performing a search, only the entity types marked in this field group will be displayed in the Related Entities list view.

For more information about performing searches in CIS, click [here](#). For information about wild card searches, click [here](#).

## Search Results/Related Entities list view

The Search Results list view displays search results based on the parameters entered on the top of the [Entity Maintenance screen](#). Selecting an item in this list view will cause detail information to appear in the Related Entities list view below, according to the entities selected in the [Limit Related Entities To field group](#).

Up to 150 search results will display in this list view when a search is performed. If there are more search results available, the message "There are more matching results on file" will appear in red letters above this list view. Clicking the arrow icon to the right  will cause up to 150 more results to be included in this list view.

To view the highlighted related entity as the primary entity, right-click on the item and select "View as Primary Entity."

### Account Information

For accounts, the information line shows the date opened or closed and the account balance. The default balance is the Current Balance. However, for deposit accounts, institution option BSCS can be used to display



either the Available or Payable balance. This balance will also flow into the Account List view in CIM GOLD Teller. If there is a ^ at the end of the product code, that means it has one or more combined statements tied to it. There are 80 characters of data available on the information line. If your account descriptions are long and the full date can't be shown, the date opened or date closed will be blank. See example below.

Entities Related to Primary Person Alec Carlos Smith							
Type	Description					Primary is Secondary's	Secondary is Primary's
Location	10 Mt Hopes Rd		Twin Lakes CO 81251			Owner	Physical Address
Person	Kristen X Smith	780-32-9087	Born: 02/05/1956	Female		Spouse	Spouse
Phone	(250) 555-8937	No Restrictions				Contact	Home Phone
Phone	(250) 555-8937	No Restrictions				Contact	Cell Phone Number
Account	03 162563 06	Checking	Checking 1012	Open 25/MA/2015	\$32,984.75	General Partner	Account
Account	01 680556 07	Loan	Mortgage Loan 80	Closed 02/NO/2007		Owner	Account
Account	80 000563 05	Checking test for length	Certificate 1008	Open	\$19,410.00	Owner	Account
Account	03 162563 06	Checking	Checking 1012	Open 25/MA/2015	\$32,984.75	Owner	Account

### Bank Card Information

For bank cards, the information line shows the Card Bin Description (from the Bin Options screen under Definitions). This helps you identify what type of card your customers have when you have multiple Debit and ATM card choices. There are 80 characters of data available on the information line, and the Card Number, Token, and Expiration date take up 51 of them. The remaining 29 characters are for the card status and the card description. The description will be truncated to allow the full card status to be shown on the line. See the example below.

The screenshot shows the CIM GOLD Entity Maintenance interface. At the top, there's a search bar with 'anderson d' entered. Below it, a 'Limit Related Entities To' section contains various checkboxes for filtering search results. The search results table lists three persons: Dallas Echo Anderson, Danielle Edith Anderson, and Darla Felisha Anderson. Below this, a detailed view for 'Danielle Edith Anderson' is shown, including a table of related entities. One entity, a Bank Card, is highlighted with a red border. The card details are: 517275xxxxxx5351, Exp: 08/31/2017, MasterCard Consumer Debi Fraud, and ID 3061706298956870.

## Limit Related Entities To

CIS > [Entity Maintenance Screen](#)

At the top of the [Entity Maintenance screen](#) are checkboxes used to limit the types of related entities that will display in the Related Entities list view at the bottom of the screen. If none of these fields are marked, searches will display all related entities.



To limit the types of related entities that are displayed in the Related Entities list view, check the appropriate boxes in the Limit Related Entities To field group. For example, if you only want accounts and names of people or organizations to be displayed, mark the boxes labeled **Account**, **Organization**, and **Person**. Upon performing a search, only the entity types marked in this field group will be displayed in the Related Entities list view.

#### To view related entity information:

1. Enter your search term in the **Search** field. For example, if searching by an account, you would enter the account number.
2. Check the boxes for which you want to view entities in the Limit Related Entities To field group.
3. Click the <Search> button/drop-down list to search for any matching information. The results of the search will be displayed in the Search Results list view.
4. Select the item in the Search Results to view the Entities Related.
5. Double-click one of the listed entities and the system will bring up the related entity maintenance screen. For example, if you clicked a Person entity, the Entity Maintenance - Person screen will be displayed.

**Note:** If you click on a bankruptcy entity, the system brings up the Loans > Collections > Bankruptcy Information screen.

See the following example illustrating these steps:

Search  1

3

**Limit Related Entities To**

<input checked="" type="checkbox"/> Account	<input type="checkbox"/> Group	<input checked="" type="checkbox"/> Organization	<input type="checkbox"/> Safe Deposit Box	<input type="checkbox"/> UCC
<input type="checkbox"/> Affiliation	<input type="checkbox"/> Institution Info	<input checked="" type="checkbox"/> Person	<input type="checkbox"/> Special Text	<input type="checkbox"/> Web Security
<input type="checkbox"/> Bank Card	<input type="checkbox"/> Location	<input checked="" type="checkbox"/> Phone	<input type="checkbox"/> Stock Certificate	
<input checked="" type="checkbox"/> Bankruptcy	<input type="checkbox"/> Mailing Label	<input type="checkbox"/> Retirement Plan	<input type="checkbox"/> Trust	

**Search Results**

Type	Account	Description	Type
4	01 517833 08	Loan	Mortgage Loan

**Entities Related to Primary Account 01 517833 08**

Type	Description					Primary is Secondary's
Person	Harold S Holmes	555-46-4643	Born: 03/12/1977	Male	ID Not Checked	Account
5	UT444555					Account

[Back to Entity Maintenance Screen](#)



## Entity Linkage or Entity Merge Screen

CIS > Entity Linkage Screen

CIS > Name/Location Exceptions > Entity Merge Screen

This help file contains information that explains both the Entity Linkage screen and the Entity Merge screen.

This screen can be used to link or merge any two entities associated with your bank. On the CIM GOLD CIS screens, *entities* are single units that contain data and functionality. Entities can be any of the following:

- Account (loan, savings, certificate, or checking account)
- Bank card (ATM, check guarantee, or debit card)
- Group (combined statement, combined analysis, or combined earnings checks)
- Institution info (the bank's name, addresses, and phone numbers for deposits, loans, and A/P IRS forms)
- Location (physical, property, or residence address)
- Mailing label (the address to which notices, statements and forms will be sent)
- Organization
- Person
- Phone number
- Retirement plan (a group of retirement accounts tied together)
- Safe deposit box
- Special text (additional information that cannot be added with any other field or entity in CIS)
- Trust (name on a trust)

When two entities have some relationship to each other, you can link or merge them together using this screen.

### About Linking

The following guidelines apply when linking entities together:

1. It is possible to link the same two entities together with more than one link. For example, two people could be linked as both spouses and business partners.
2. A location can only be linked to an account as a property address. Mailing labels are used for all other address purposes for accounts.
3. A bank card requires a link to an address, not to a mailing label.
4. An organization can only be linked to a bank card as an embossing name, not an owner.
5. A special text can be linked to a combined interest check group to print memo information on the check.
6. A bank card can only be linked to other entities through the Entity Maintenance Card screen.
7. A group is only linked to other entities through the Entity Maintenance Group screen.
8. A mailing label is only linked to other entities through the Entity Maintenance Mailing Label screen, Group, Safe Deposit Box, or Retirement Plan screens.
9. A retirement plan is only linked to other entities through the Entity Maintenance Retirement Plan screen.
10. A safe deposit box is only linked to other entities through the Safe Deposit Box Master screen.


### About Merging

The following guidelines apply when merging entities together:




1. The purpose of merging is to combine two entities that actually should be one entity (for example, two separate entities exist for the same person).
2. Merging entities means that you will move information from the entity on the *right* of the screen to the entity on the *left*.
3. When you merge entities, the one on the *right* will be deleted.
4. When you merge entities, you also merge the entity links. You can specify which links to merge by clicking the <Limit Related Entities> button at the bottom of each entity.

### To link entities:

1. Perform a search on each side of the screen to identify the exact entities you want to link together.
2. Highlight the entities you want to link, one from the left side and one from the right. A chain icon  will appear next to the two items you have highlighted.
3. Click <Link Entities> at the bottom of the screen to open the Link Entities dialog.
4. Use this dialog to specify the relationship between the two entities, then click <Link>.

### To merge entities:

1. Perform a search on each side of the screen to identify the exact entities you want to merge together.
2. Highlight the entities you want to merge, one from the left side and one from the right. A chain icon  will appear next to the two items you have highlighted.
3. Review the "Entities Related to Primary Person" list at the bottom of each selected entity. If you want to limit the related entities that will be merged, click <Limit Related Entities>
4. Click <Merge Right-hand Entity into Left-hand Entity> at the bottom of the screen to open the Merge Fields in Entities dialog.
5. Use this dialog to review the highlighted fields, which contain information that is different between the two entities. This highlighted information will be added to the entity you selected on the *left* of the screen in Step 2. The entity on the *right* will be deleted.
6. If you want to move all of the highlighted fields to the first entity, click <OK>.
7. In the Share Entity Links dialog, review the entity links that will be merged.
8. If you want to continue with merge, click <Begin Merging>.
9. A warning dialog reminds you that you will be deleting the second entity. If you are sure you want to do this, click <Yes>.

## Linking Rules

The following section shows what kind of entities can be linked to each kind of entity. (Asterisks indicate cases for which the link must be created on a screen other than the Entity Linkage screen.)

Entity	Entities that can be linked to it
Account	Bank card*, group*, location, mailing label*, organization, person, retirement plan*, safe deposit box*, special text, trust
Bank Card*	Account, location, organization, person
Group*	Account, mailing label, organization, person, special text, trust
Institution Info	Location, phone
Location	Account, bank card*, institution info, organization, person
Mailing Label*	Account, group, retirement plan, safe deposit box. The label also contains references to locations, organizations, persons, special text, and trusts.





Organization	Account, bank card*, group*, location, person, phone, safe deposit box, special text, trust
Person	Account, bank card*, group*, location, organization, person, phone, retirement plan*, safe deposit box*, special text, trust
Phone	Institution info, organization, person
Retirement Plan*	Account, mailing label*, person
Safe Deposit Box*	Account, mailing label*, organization, person, trust
Special Text	Account, group*, organization, person, trust
Trust	Account, group*, organization, person, safe deposit box, special text

## Additional Functions

The following other buttons are available on this screen:

<Limit Related Entities> - This button brings up the Limit Related Entities dialog. This feature can help you more quickly find the precise information you are searching for by limiting the types of related entities that are displayed in the Related Entities list view. To do this, mark the appropriate boxes in the Limit Related Entities dialog. For example, if you only want account numbers and names of people or organizations to be displayed, mark the boxes labeled Account, Organization, and Person. Upon performing a search, only the entity types marked in this field group will be displayed in the Related Entities list view.

<Edit Relationship(s)> - Marking this button brings up the Link Entities dialog, which can be used to make changes to relationships.

<Delete Relationship(s)> - This button will delete relationships between the entities selected in the Search Results and Related Entities list views above it.

<Link Entities> - This button will link selected entities together, one from the left side of the screen and one from the right.

<Share Entities> - This button brings up the Share Entity Links dialog, which can be used to link several entities at the same time. For example, if two account holders got married, you could use this function to link entity information such as names, addresses, phone numbers, etc., all at the same time to reflect the new relationship. This function will not merge the entities into one entity; they remain separate entities but they will now be linked.



## Entity Relationships Tree View Screen

### CIS > Entity Relationships Tree View

This screen displays in a tree view hierarchy entities related to the name, organization or trust selected on the Entity Maintenance screen, Customer Search screen, or any loan or deposit account screen. On the CIM GOLD CIS screens, *entities* are single units that contain data and functionality. Entities can be any of the following:

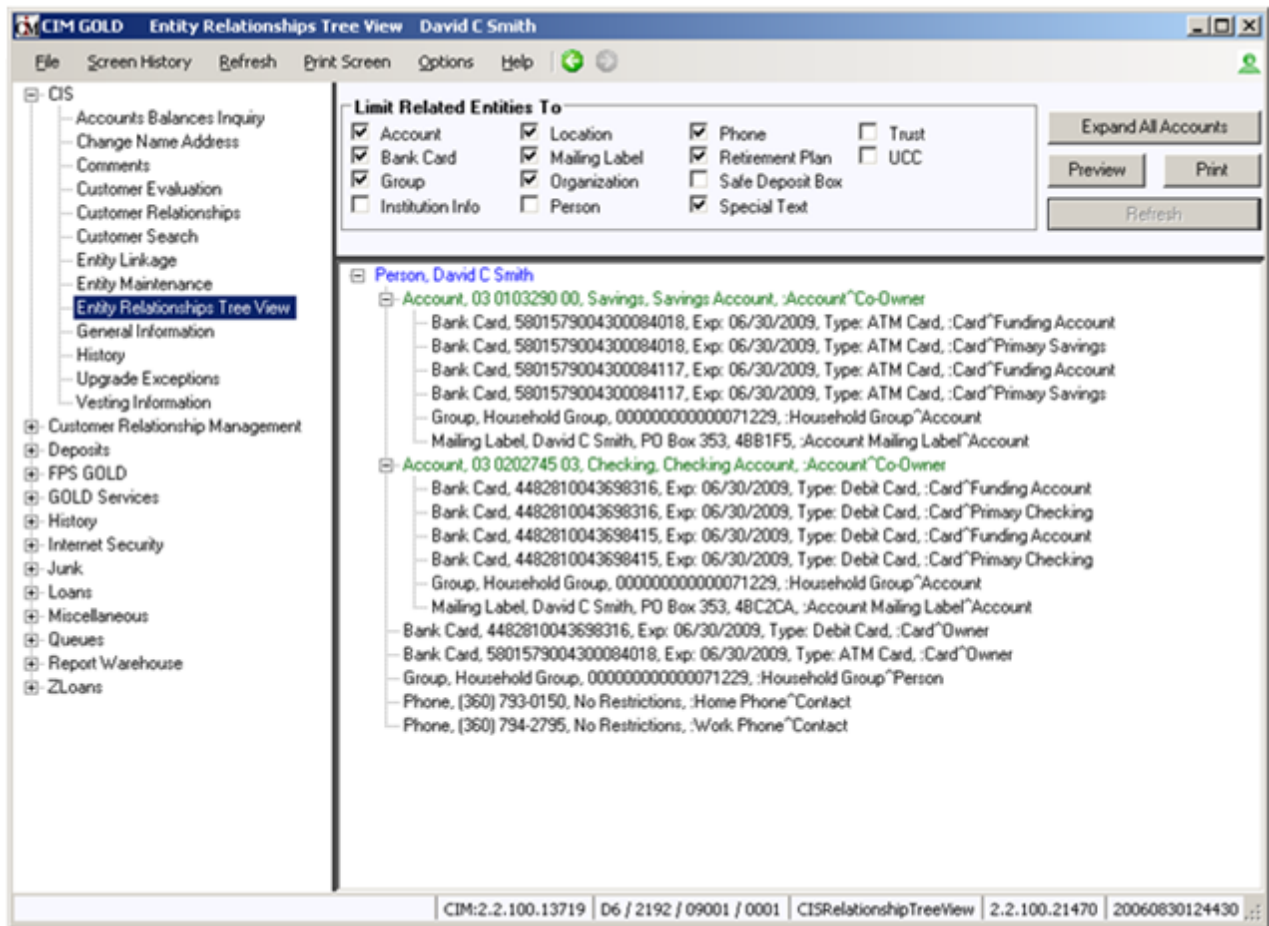
- Account (loan, savings, certificate, or checking account)
- Bank card (ATM, check guarantee, or debit card)
- Group (combined statement, combined analysis, or combined earnings checks)
- Institution info (the bank's name, address and phone numbers)
- Location (physical, property, or residence address)
- Mailing label (the address to which notices, statements and forms will be sent)
- Organization
- Person
- Phone number
- Retirement plan (a group of retirement accounts tied together)
- Safe deposit box
- Special text (additional information that cannot be added with any other field or entity in CIS)
- Trust (name on a trust)

**NOTE**

On all screens and reports that display card numbers, card numbers are masked in compliance with Payment Card Industry Data Security Standards. For more information, see FPS GOLD PCI Compliance.

This tree view functionality is similar to the navigation tree at the left of all CIM GOLD screens. See the following example.





The following guidelines apply to this tree view:

- Single-clicking on an entity in the tree view will reveal a + sign if that item has other entities related to it.
- Clicking the + sign or double-clicking the item will expand the tree view so you can see related entities.
- Clicking the - sign or double-clicking the item again will contract the tree view to hide related entities.
- Clicking the <Expand All Accounts> button will expand all items in the tree view at once.
- If no + sign appears after single-clicking an item, then that item has no entities linked to it.

Some types of entities on this screen are color coded for easy identification:

Name entities are blue

Deposit Accounts are green

Loan Accounts are purple

All other entity information is black

You can preview and print reports for items displayed in the tree view using the <Preview> and <Print> buttons.



## How to Grade Customers

This section explains how you can grade customers according to their profitability. Customer grading involves the following screens.

### Customer Grading and Profitability

The information in the CIS file gives your institution the capability to grade your customer file and to track individual customer profitability. This explanation will help you understand grading and profitability and will serve as a tool to help you set up the parameters for this functionality to work according to your expectations.

### Bank Parameters Screen

The profitability of an individual customer is determined based on criteria entered on the Bank Parameters Screen (CIS > CIS Designer > Bank Parameter Setup Screen).

### Customer Grading Schedule

The Customer Grading Schedule allows you to define the grading parameters for your customers. This grading schedule will determine the color of their Customer Index Bubble and may be incorporated into internal policies and procedures.

### Customer Evaluation Screen

The Customer Evaluation screen reflects the profitability of a customer to your institution. The screen is designed to give a fairly detailed customer performance view for the past 12 months.

Bank Parameter Setup Screen

[Customer Grading Schedule Screen](#)

[Customer Evaluation Screen](#)



# Customer Grading Schedule Screen

The Customer Grading Schedule allows you to define the grading parameters for your customers. This grading schedule will determine the color of their Customer Index Bubble and may be incorporated into internal policies and procedures.

See the following example.

**Last Graded**

10/01/2013  
02:30:39

**Grading Points**

Platinum Points  
(customer is platinum if he has at least this many grading points)

Gold Points  
(customer is gold if he has at least this many grading points)

Silver Points  
(customer is silver if he has at least this many grading points)

Non Performing Points  
(customer is non-performing if he has less than this many grading points)

Grading Description	Parameters	Points
Customer Profitability	From \$100.01 through \$150.00	150
Business Deposit Balance by Product	From \$100,000.01 through \$999,999,999.00 and in the range: 1~999999	600
Personal Deposit Balance by Product	From \$1,000.01 through \$5,000.00 and in the range: 1~999999	100
Customer Profitability	From \$150.01 through \$1,000.00	300
Customer Profitability	From \$0.00 through \$100.00	100
Business Deposit Balance by Product	From \$1,000.01 through \$5,000.00 and in the range: 1~999999	100
Business Deposit Balance by Product	From \$5,000.01 through \$10,000.00 and in the range: 1~999999	150
Customer Profitability	From \$1,000.01 through \$999,999,999.00	600
Business Loan Balance by Type	From \$100,000.01 through \$1,000,000.00 and in the range: 1~99	300
Business Loan Balance by Type	From \$1,000,000.01 through \$999,999,999.00 and in the range: 1~99	600
Personal Loan Balance by Type	From \$10,000.01 through \$50,000.00 and in the range: 1~99	100
Personal Loan Balance by Type	From \$50,000.01 through \$100,000.00 and in the range: 1~99	150
Personal Loan Balance by Type	From \$100,000.01 through \$1,000,000.00 and in the range: 1~99	300
Personal Loan Balance by Type	From \$1,000,000.01 through \$999,999,999.00 and in the range: 1~99	600
Time With Bank in Months	13~36	100
Time With Bank in Months	37~60	150
Time With Bank in Months	61~120	300
Time With Bank in Months	120~9999	600
Business Deposit Balance by Product	From \$-9,999,999.00 through \$0.00 and in the range: 1~999999	-200
Has an ATM Debit Card	Yes	100
Is a Web User	Yes	100
Is GOLDPhone User	Yes	100
Has an LOC/Overdraft Loan	Yes	50
Business Deposit Balance by Product	From \$10,000.01 through \$100,000.00 and in the range: 1~999999	300
Personal Deposit Balance by Product	From \$5,000.01 through \$10,000.00 and in the range: 1~999999	150
Personal Deposit Balance by Product	From \$100,000.01 through \$1,000,000.00 and in the range: 1~999999	600
Personal Deposit Balance by Product	From \$10,000.01 through \$1,000,000.00 and in the range: 1~999999	300
Business Loan Balance by Type	From \$10,000.01 through \$50,000.00 and in the range: 1~99	100
Business Loan Balance by Type	From \$50,000.01 through \$100,000.00 and in the range: 1~99	150
Has Sweep Accounts	Yes	50
Personal Deposit Balance by Product	From \$-9,999,999.00 through \$-.01 and in the range: 1~999999	-200

Switch to Default Parameters
Add 
Edit
Delete
Reset
Re-Grade
Save

You can toggle between bank parameters and default parameters using the <Switch to Default Parameters> button at the bottom left of the screen. You can also add, edit, delete, reset and save when you are setting up new bank parameters. Click the <Re-Grade> button to regrade all your customers using new parameters.

**See Also:**

For more information on designing CIS screens, see the following help:

Bank Parameter Setup Screen



## Customer Designer list view

This list view displays the points and parameters assigned to the customer for various grading categories. You can change the entries in this list. See the explanations below for each column.

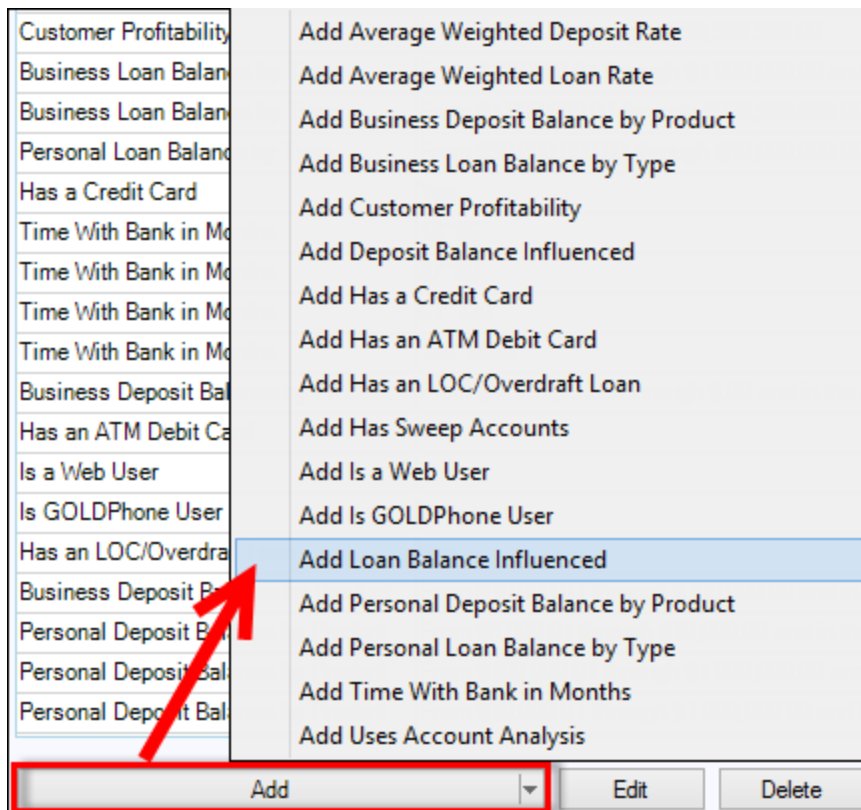
After you finish making changes, click the <Re-Grade> button to regrade your customers using the new information you enter.

### Grading Description

A grading description is a category you can use to rank customer profitability. For example, you can grade customers by Personal Deposit Balance, Time With Bank in Months, and so on. You can add or delete categories.

#### To add a new grading description:

1. Click the arrow on the **Add** drop-down list at the bottom of the screen, then select the category you want to add. See the example below.



2. When you select a new category, a dialog box displays that requires you to enter information specific to that category. See the example below.



**Add a New Factor to the Grading Schedule**

Description **Loan Balance Influenced**

True/False - check this to indicate a true description

Dollar Range

Rate Range

Number list, including ranges. Example: 3, 5, -7,10~21,1000~1256

3. In the dialog box, mark the True/False box that is applicable for your points.
4. Enter dollar ranges for balance options you want to use.
5. Enter rate ranges for rate options you want to use.
6. Enter the number list for product codes, loan types, etc.
7. Click <OK> to add the data to your grading list.

#### To delete a grading description:

**Warning:** Delete with caution. When you click <Delete>, the selected item is immediately deleted. No confirmation dialog appears.

1. In the list view, select the row you want to delete.
2. Click <Delete>.

## Parameters

This column contains information about the Grading Description, such as a dollar range for a deposit balance or a time span for the time the customer has been with your bank.

#### To change the information in this column:

1. Select the row you want to change, then click <Edit>.
2. Enter the required information in the dialog box, then click <OK>.

## Points

This column displays the number of points assigned to the customer for the Grading Description in each row.

#### To change a value in the Points column:

1. Click on the Grading Description to select that row.
2. Double-click in the Points cell you want to change.
3. Enter a new value, then press the <Enter> key on your keyboard.



## Customer Evaluation Screen

CIS provides your institution the capability to grade your customer file, as well as evaluate the profitability of individual customers to your institution. The following documentation will help you understand grading and the evaluation process. It will also help you set up the parameters for this feature to work according to your expectations.

For more detailed information about customer grading, see the [Customer Grading](#) section below. For more detailed information about customer evaluation (profitability), see the [Customer Evaluation](#) section below.

**Note:** This screen uses the following features in CIS:

- Bank Parameter Setup
- Customer Grading Schedule
- Customer Index Bubble

### Overview

The Customer Evaluation screen reflects the profitability of a customer to your institution. The screen is designed to give a fairly detailed customer performance view for the past 12 months. It contains the following sections (see the example below):

- [Customer Identification](#)
- [Customer Grading by Color](#)
- [Income Trends Graph](#)
- [Print Functions](#)
- [The Evaluation Grid](#)






Customer Evaluation		Net Income Trends Over 12 Months Min: 0.00 Max: 0.00
Customer Grade Not Graded		<input type="button" value="Print Preview"/> <input type="button" value="Print"/>
Description		
<b>Sources and Uses of Funds</b>		
Average Total Loan Balance		
Average Troubled Loan Balance		
Charge-off Amounts		
Write-off Amounts		
Loan Reserves Balance		
Average Deposit Balance		
Average Collected Balance		
Average Non-Transaction Deposit Balance		
Investable Balance (Less 0%)		
Average Transaction Deposit Balance		
Investable Balance (Less 0%)		
Bank Funds Provided (Used) by Customer		
Customer Equity (0%)		
Total		
<b>Income</b>		
Gross Loan Interest Income		
Earnings on Bank Funds Provided by Customer		
Fees Earned from Customer		
a. Deposit Fees		
b. Loan Fees		
Total Fee Income		
Total Income		
<b>Expenses</b>		
Activity Costs from Account Analysis		
Interest Accrued on Deposits		
Charge for Corporate Funds Used		
Loan Servicing Expenses		
Loan Charge-off and Write-off Expenses		
Deposit Cost of Fee Services		
Total Expenses		
<b>Net Income</b>		
<b>Profitability Measures</b>		
Net/Profits/Gross Amount Borrowed		
Return of Equity		

### Customer Identification Section

In the upper left-hand corner, the customer's name, customer ID, and percentile are listed. The percentile is the level this customer has in value in relation to all other customers in the banks portfolio. For example, if a customer is in the top 14 percent of all customers, then 13 percent of all customers are more valuable to the bank than this customer, while 86 percent of customers are less valuable.

### Customer Grading by Color Section

In the center top of the screen beneath the title, the customer's grade is displayed in color. The Customer Information bubble (opened by clicking on the  icon in the upper, right-hand corner of the screen) displays the grade with a colored background and lists the grade by letter. **Note:** Marking the **Automatically Show**



**Customer Information Pop-up** checkbox on the User Preferences dialog (Options menu > User Preferences) will automatically show the Customer Information bubble.

Letter grades and corresponding colors are as follows:

- Platinum: The best of the bank customers
- Gold: Very good customers
- Silver: Better than average customers
- Green: Average customers and customers who have not yet been graded (usually new customers)
- White: Bank employees
- Red: Non-performing customers

## Income Trends Graph

This shows relative performance of the customer's profitability to the institution over the past 12 months. It is intended to show trends and is not graphed relative to zero. The minimum value and the maximum value in the graph are listed in the upper right-hand corner.

## Print Functions

The <Print Preview> and <Print> buttons create a paper statement that shows the figures on this screen for the last month, 3-month averages, and 12-month averages. The fields on the statement correspond to those on the screen. **WARNING:** This document is intended for use by your institution only and should not be given to customers.

## Evaluation Grid

The evaluation grid takes up the remainder of the screen. Because rows and columns in this grid have specific purposes, you cannot re-sort the grid as you normally can in grids on other screens. Instead of sorting, click on a column header for any of the individual months and a dialog appears showing the detail of the summarized data fields in that column.

Columns in the grid are as follows:

- **Description.** This describes the purpose of the data.
- **12-Month Average.** This provides the average for each row over the last 12 months.
- **3-Month Average.** This provides the average for the three most recent months for each row.
- **Month columns.** This lists the last 12 months (if available) in reverse order. The system only carries this information on a client for 12 months. For example, June 2013 totals replace June 2012 totals. Clicking on a month column header brings up a detail grid that shows from where the numbers in the column were derived. Each account amount used for the data is shown along with a summary line that displays the number used in the rows for this column.

The grid contains several sections, some of which are color-coded. They are Sources and Uses of Funds; Income; Expenses; Net Income; and Profitability Measures. They are described below.

## Sources and Uses of Funds Section



The top section of the grid gives summary information about the money that the customer has deposited with the bank (deposit accounts), the money the customer has borrowed from the bank (loans), and losses the bank has sustained, or may sustain, from loans (troubled loans, charge offs, and write-offs). Transactions and amounts from closed loans are included on this screen and statement if the **Paid Off Date** (LNCLDT) falls in the reporting period(s) applicable for the screen/statement.

- **Average Total Loan Balance.** This is the average balance of all open loans the customer has with the bank.
- **Average Troubled Loan Balance.** This is the average amount of all open loans the customer has with the bank. Loans with any of the following conditions are considered troubled loans:

Bankruptcy	Hold code 4 (chapter 7, 11 or 12) Hold code 5 (chapter 13)
In Foreclosure	Hold code 7 (legal hold foreclosure FHLMC) Hold code 9 (legal hold foreclosure)
Repossession	Hold code 93 (repossession by grantor) General category 81 (repossessed non real estate property), or 85 (repossessed assets)
Non-performing or non-accrual	Non-performing status is check marked (LNNONP) Non-accrual status is check marked (LNACST)
Charge Off	Hold code 2 (charge off) General category: 82 (charge-off non real estate) 83 (charge-off credit cards/related plans) 84 (charge-off commercial & other loans) 86 (charge-off loan to farmers)

- **Charge-off Amounts.** This is the amount in the **Charge Off** field (LNCOBL) for all *open or closed* loans this customer has with the bank. This amount will always be displayed; it is not just for the 12-month period. **Note:** The amount charged off does not change the loan principal balance. The field is located on Loans > Account Information > Account Detail screen, Valuation & Credit Risk tab.
- **Write-off Amounts.** This is the amount in the **Partial Write Off** field (LNPWOA) for all *open or closed* loans this customer has or had with the bank. This amount will always be displayed; it is not just for the 12-month period. **Note:** The amount of the write off reduces the loan principal balance. The field is located on Loans > Account Information > Account Detail screen, Valuation & Credit Risk tab.
- **Loan Reserves Balance.** The balance on hand in loan reserves (for taxes and insurance) at the end of the month for loans on which this customer is a borrower.
- **Average Deposit Balance.** The monthly average balance of all deposit accounts for which this customer has direct monetary control.
- **Average Collected Balance.** The monthly average collected balance of all deposit accounts for which this customer has direct monetary control.
- **Average Non-Transaction Deposit Balance.** The monthly average balance of all non-transaction deposit accounts (such as certificates of deposit, savings, and so on) for which this customer has direct monetary control.
- **Investable Balance (Less X%).** Federal laws require banks to keep a percentage of deposited funds on hand. They are not allowed to re-invest that amount. The X% is the most recent percentage required. It is only guaranteed to be accurate for last month. However, since it has not changed for quite some time, it is most likely to be accurate for all. This balance is the amount of the average non-transaction deposit balance that the bank had available for investing during the month.



- **Average Transaction Deposit Balance.** The monthly average balance of all transaction deposit accounts (such as checking accounts) for which this customer has direct monetary control.
- **Investable Balance (Less X%).** Federal laws require banks to keep a percentage of deposited funds on hand. They are not allowed to re-invest that amount. The X% is the most recent percentage required. It is only guaranteed to be accurate for last month. However, since it has not changed for quite some time, it is most likely to be accurate for all. This balance is the amount of the average transaction deposit balance that the bank had available for investing during the month.
- **Bank Funds Provided (Used) by Customer.** When a customer has more funds deposited than he owes in principal on loans, the customer is providing funds to the bank for investing. When the loan principal is higher, the customer is using bank funds. This field is calculated by subtracting the sum of the asset fields from the sum of the liability fields. The asset and liability fields are as follows:

Asset	<b>Institution Portion of the Average Loan Balance</b>
Liability	<b>Investable Non-transaction Deposit Balance Investable Transaction Deposit Balance Loan Customer Equity Reserve Balance</b>

- **Customer Equity.** In some profitability models, it is suggested that you should give the customer a percentage of credit for loans that he has with the bank since the bank is making money through the money lent to the customer. By having a loan with the bank, the customer is providing income and should not be charged the full charge for using bank funds. The CIS Designer > Bank Parameter Setup screen provides a customer equity rate that banks may use to provide this credit to the customer. Customer equity is calculated as the customer equity percentage rate times the institution portion of the average loan balance divided by 12 ( $\text{Equity\%} * \text{LoanAvgBal} / 12$ ).
- **Total.** Provides the total net balance of all bank funds provided and or used by the customer for the month.

## Income

This section itemizes the sources of income to the bank from the customer. It includes the following items:

- **Gross Loan Interest Income.** The sum of investor service fees, institution interest, and LIP interest received from the customer during the last month.
- **Earnings on Bank Funds Provided by Customer.** When the liability balance (see Bank Funds Provided (Used) by Customer above) is higher than the asset balance, the customer provides funds for the bank to reinvest. This field is the estimated amount that the bank was able to earn on those reinvested funds. This is calculated by multiplying the Internal Rate of Return entered on the Bank Parameter screen by the Bank Funds Provided by Customer and dividing the product by twelve ( $\text{IRR} * \text{FundsProvided} / 12$ ).
- **Fees Earned from Customer.** This lists the fee income received during the month. This includes the following:
  - **Deposit Fees:** Fees charged and collected on deposit accounts
  - **Loan Fees:** Includes the following:
    - Miscellaneous Loan Fees Paid (Tran Codes 850 and 858) using Miscellaneous Fees Codes that are income fees (not receivable fees)
    - Amortization of Deferred Fees (Tran Codes 450 and 458) and Deferred Discounts/Gains (Tran Codes 70 and 78)
    - Loan-related G/L Credit transactions (Tran Codes 310 and 318) from the loan history that match the exact descriptions entered on the CIS > CIS Designer > GL Income Transactions Setup screen.



## Expenses

This section itemizes the expenditures required to support accounts owned by the customer. It includes the following items:

- **Activity Costs from Account Analysis.** For customers that use account analysis, this figure is brought over from the account analysis system. Please refer to account analysis documentation for more information on this cost.
- **Interest Accrued on Time Deposits.** The calculation program calculates the interest accrued on all deposit accounts from the first of the month to the end of the month and accumulates it into this field.
- **Charge for Corporate Funds Used.** When the asset balance (see Bank Funds Provided (Used) by Customer above) is higher than the liability balance, the customer uses bank funds that are lent to him. This field is the estimated charge that the bank incurred by not having those funds available to reinvest. This is calculated by multiplying the Cost of Funds rate entered on the Bank Parameter screen by the Bank Funds Used by Customer and dividing the product by 12 (COF \* Funds Used / 12).
- **Loan Servicing Expenses.** This is the cost the bank incurs to service the loans of this customer for the month. This is calculated by multiplying the number of loans the customer has by a service cost per loan. The cost is entered by the bank on the Bank Parameters screen. The bank has the capability of specifying a generic cost that is used for all loans. An override table is also provided by general category that allows banks to specify specific charges for specific types of accounts. Types that are not specified are charged the general cost. Also includes the Amortization of Deferred Costs (Tran Codes 420 and 428) and Deferred Premiums/Losses (Tran Codes 80 and 88).
- **Loan Charge-off and Write-off Expenses.** This is the amount that has been charged-off or written-off during the month the transaction occurred. During the grading and evaluation process (at month end) the program reads loan history for loans for the following transactions.

2022-01	Charge Off
2022-02	Reverse Charge Off
860	Partial Charge Off
868	Reverse Partial Charge Off
2510-00	Partial Write Off (and correction)
2510-05	Full Write Off (and correction)

- **Deposit Cost of Fee Services.** This is the cost the bank incurs to service the deposit accounts of this customer for the month. This is calculated by multiplying the number of accounts the customer has by a service cost per account. The cost is entered by the bank on the Bank Parameters screen. The bank has the capability of specifying a generic cost that is used for all deposit accounts. An override table is also provided by general category that allows banks to specify specific charges for specific types of accounts. Types that are not specified are charged the general cost.

## Net Income

This single line item shows the estimated profit or loss the bank made on servicing this customer for the month.

## Profitability Measures

This section provides metric numbers that may be used in analyzing customer profitability. It includes the following items:

- **Net/Profits/Gross Amount Borrowed.** This is a ratio of profits to outstanding loan balances. It is a rate calculated by Net Income / Average Loan Balance.



- **Return of Equity.** This is a ratio of profits to Bank Funds Provided or Used. The rate is calculated by Net Income / Bank Funds Provided (Used) by Customer.

## Customer Grading

Your entire customer file is graded according to the parameters set up on the Customer Grading Schedule screen (CIS > CIS Designer > Customer Grading Schedule). Your file is automatically graded once a month at month end. You can also manually request to have your file re-graded directly on the Customer Grading Schedule screen. This can be done once in a given day at no charge, but additional requests to have your file re-graded may incur a charge.

FPS GOLD has formulated default parameters for this screen to provide institutions with a starting point for grading customers. Although the default parameters can grade your customer base in a meaningful way, you may want to determine your own parameters based on your institution-specific goals and desires.

Your customer file is graded on a points-based system. The following criteria can be used in grading:

- Average Weighted Deposit Rate
- Average Weighted Loan Rate
- Business Deposit Balance by Product
- Business Loan Balance by Type
- Customer Profitability
- Deposit Balance Influenced
- Has a Credit Card
- Has an ATM Debit Card
- Has an LOC/Overdraft Loan
- Has Sweep Accounts
- Is a Web User
- Is a GOLDPhone User
- Loan Balance Influenced
- Personal Deposit Balance by Product
- Personal Loan Balance by Type
- Time With Bank in Months
- Uses Account Analysis

Your institution determines how many points are required to be a Platinum (A), Gold (B), Silver (C), Green (D/No data to grade), or Red (F/Non-performing) customer. This grading is reflected in the Customer Index bubble and icon and on various screens throughout CIS and CIM GOLD. Based on the criteria used from the choices listed above and the weight given to each item, the grading can be tailored and customized according to your institution's preferences.

## Setup

When initially determining how to set up the Customer Grading screen, we recommend you do the following:

1. Determine the criteria important to your bank from the list above.
2. Weight each item according to priority and importance.
3. Ascertain the appropriate parameters for each item and determine if different categories exist (e.g., Time With the Bank: 0-6 months; 6 -36 months; 36-60 months; 60+ months).
4. Assign points to each item according to the way you have weighted them.
5. Determine the points required for each grade (Platinum, Silver, etc.).



With the ability to re-grade your file up to once per day, finding the ideal grading parameters for your institution can be a process of trial and error and can be adjusted as time goes along to reach the optimum desired outcome.

Given the tremendous customizing capabilities of the Customer Grading screen, institutions can set up grading to be profitability-based, product-based, loyalty-based, etc. It can also be used as a marketing or analyzing tool for your institution. The possibilities for ways this grading can be used are endless.

## Customer Evaluation (Profitability)

The profitability of an individual customer is determined based on criteria entered on the Bank Parameter Setup screen (CIS > CIS Designer > Bank Parameter Setup). Customer evaluation is completely separate from customer grading (although grading can be profitability-based) and is intended to help you determine an individual customer's value to the bank.

FPS GOLD does not provide defaults for this screen because these factors vary from institution to institution. If certain factors are known to be changing in the future, this screen can be set up with future parameters that will take effect on a future date.

Each customer's evaluation is calculated on customers at monthend when the file is graded. Evaluation can be re-calculated if parameters are changed mid-month and you chose to re-grade the file on the Customer Grading Schedule screen.

It is important to enter certain criteria on this screen for customer evaluation to function properly, such as cost of funds, internal rate of returns, and costs of servicing deposit and loan accounts.

