

Courtesy Pay On-line Fee Program

This program allows your credit union to automatically charge courtesy pay fees when you offer this service for your ATM, POS, Call24, and Home Banking Transactions. The program reads through transaction history for a given date range. It selects according to the control options and looks for withdrawal transactions that have drawn the account balance below zero. If there is no overdraft transaction that brought the account balance back to zero or above, we place an entry in the fee posting and notice tagfiles. This program allows you to increase your courtesy pay related fee income dramatically.

Features

- Selection of date range to process
- Can be run as often as required each day without concern of duplication of fees
- Selection of transaction based on a table of teller initials with wild cards (C24, A##, B24, etc.)
- Custom fee description
- Fee amount can be the same for all members or different fees can be charged based on MRM Service Code
- Member and Share control flags to exclude an account from fees
- Negative balance limit before a fee is charged (for example -\$10.00 or more)
- Minimum transaction amount to charge a fee
- Definition of the 4-character fee type
- Table of commands to exclude from fees
- Notice data file that includes the Reg. E description of the transaction for fully customizable notices
- Includes consulting setup of the program, process, and custom notice

Project cost

• Courtesy Pay On-line Fee Program.....	\$6,000
• 25% Annual Software Maintenance	\$1,500
• General Notice Reformatting Program [PPSGENNO]	\$1,500
• 25% Annual Software Maintenance	\$375
• Implementation.....	\$3,600
– Total project cost	\$12,975

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*Prices good thorough 12/31/2009
Annual software maintenance of 25% will apply
Additional implementation costs may apply*