

Business Analyzer

AnalysisCalc.dnax Extension ID: 2efc3178-cc94-4d73-acd8-1726422bfdd7 © 2016 Fiserv, Inc. or its affiliates. All rights reserved. This work is confidential and its use is strictly limited. Use is permitted only in accordance with the terms of the agreement under which it was furnished. Any other use, duplication, or dissemination without the prior written consent of Fiserv, Inc. or its affiliates is strictly prohibited. The information contained herein is subject to change without notice. Except as specified by the agreement under which the materials are furnished, Fiserv, Inc. and its affiliates do not accept any liabilities with respect to the information contained herein and is not responsible for any direct, indirect, special, consequential or exemplary damages resulting from the use of this information. No warranties, express or implied, are granted or extended by this document.

http://www.fiserv.com

Fiserv is a registered trademark of Fiserv, Inc.

Other brands and their products are trademarks or registered trademarks of their respective holders and should be noted as such.

Overview:

The Analysis Calculator is designed for use as a sales tool for the Business Officer to demonstrate the advantages of banking at their Financial Institution and provide the client with scenarios for the Total Service Charges or Earnings Credits their analysis checking account may incur if the account is opened and maintained at the Financial Institution.

By entering counts of service items and balances, the Officer is able to model "what if" costs for the relationship by showing the client how adjustments to number of services provided and balances maintained will affect their overall banking needs costs.

Key Benefits:

The Analysis Calculator application provides the Financial Institution's Business Operations team with the ability to:

- Provide the User with a straightforward single-screen modeling calculator for walking through relationship services needed and potential costs/savings for prospective businesses.
- Utilize the Financial Institution's own products, current settings, and rate schedules.
- Allow the User to model service items and cost overrides without having to change any product settings.
- Has service line item waiver and override capabilities for each service item offered.
- Services modeled are taken from the product (so there are no conflicts between what the Financial Institution is prepared to offer/support and non-supported services).
- Display of service line item effect and contribution to the account's total required available balance.
- Ability to demonstrate how changes for each item or charge affects the required balance requirements instead of from all service items being lumped together.
- Functionality to account for non-standard analysis cycles (i.e. 90 days versus 30 days) for seasonal businesses.

Processing:

The Analysis Calculator application is designed for Financial Institutions to easily provide estimated calculations of the fees and charges associated with maintaining an analysis checking account at the Financial Institution.

The Calculator pulls product information directly from the products specified in the variables section, so the Officer is able to use the most current rates and per-item schedules available. If there is a multi-tiered rate schedule associated with an analysis item, the Calculator will initially display the first tier only, as it is expected with higher volumes the Officer will most likely utilize an override to help with pricing.

Note: The Calcul0ator excludes specific analysis transactions/calculation variables, which are mainly balancebased, such as Negative Average Collected Balance Adjustment, etc. This is because during new analysis client modelling, the Financial Institution will not have historical account information so the calculator is intended as a "what if" modeller, and doesn't look at scenarios where say 27 of 30 days in the cycle the balance will be positive, 3 days negative, etc., as the prospective client will most likely not know those values. Below is a complete list of all the excluded analysis transactions:

Code	Description
NABA	Negative Average Balance Adjustment
PABA	Positive Average Balance Adjustment
ТАВА	Total Aggregate Balance Adjustment
UALB	Average Ledger Balance
URBA	Required Available Balance
VAAB	Actual Available Balance
VAAN	Average Negative Collected Balance
VAAP	Average Negative Collected Balance Service Charge
VAFA	Average Float Amount
VAPB	Average Positive Collected Balance
VLR	Less Legal Reserve at
WNAB	Net Available Balance
XERN	Earnings Credit
YPLP	Profit (Loss) for Period
YPXX	Account Analysis Service Charge Credit
ZBRO	Additional Balance Required To Offset Cost
ZSCA	Service Charge Assessed

Following institution level setup (see variables section), the Officer will be able to begin using the Calculator immediately by accessing the new Analysis Calculator screen from the standard Calculators menu.

When the screen is first accessed, the Officer will enter the name of the prospective Account Owner. The Officer will then select the product they will model in the calculator. Once the Officer selects a Product Name, the Analysis Item Table will display all the Analysis Items associated with the selected Product. The Officer will enter the approximate Average Collected Balance that the prospective client will maintain in their account. For the Earnings Credit Rate field, the default Earnings Credit Rate for the Financial Institution will prefill as the default value, and the User may enter a preferred rate based on the relationship with the prospective Account Owner. Based on these values, when the Officer tabs off of the Average Collected Balance field or the Earnings Credit Rate field the Less Reserve Rate Requirements, Investable Balance and Earning Credit fields will dynamically populate based on the system calculations.

The Officer will review with the prospective client which Analysis Items they will utilize and how many of the items are projected to be used in a cycle period. Based on estimated usage of service items, the Officer will enter the Service Count for each item. After the Service Count is entered for a row, the Service Charge field will update based on the Service Count and Cost Per Item. Based on the relationship the Officer has with the client and/or in an effort to provide a better cost, they may elect to give a preferred rate for a Service Item. This preferred rate can be entered in the Override Rate field of the Service Item. If this Override Rate is entered, it will be used in the calculator of the Service Charge instead of the standard product rate. Additionally, the Officer may elect to waive a Service Item entirely by selecting the Item Waiver checkbox. This negates the Service Item from being used in the Balance Required calculation. After the Officer fills out the Service Item information, they will select the Calculate button. When the Calculate button is selected, the Balance Required field will display the Average Collected Balance needed to accommodate the Service Items charges estimated to be assessed. The totals section at the bottom of the screen will update based on the calculations and changes made within the above table providing the Officer with a completed Total Charge/Earnings amount.

Application Messages:

The following application messages are triggered:

Analysis Calculator Screen:

• If the User attempts to close the screen the user will be prompted with the following message: "Are you sure you want to clear all entries? (Yes or No Buttons)"

liysis Calculator						
Account Owner Bob's F	Fish Supplies		AccountOf	ficer Joe Banker		
Product Name »Comme	ercial Checking Act		•		Average Collected B	alance » 100,000.
Earnings Credit Rate »	1.00000 Less Rese Requ	rve Rate 10,000	.00 Investable Bala	nce 9	0,000.00 Earnings	Credit 73.
Analysis Items						505
Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Service Charges	Item Waiver	Balance Required
Account Maintenance	1	15.00		15.00		18,250.0
Automated Domestic	2	12.00				9.0
Automated Intn'l Wire D		15.00			Are you sure you war	nt to clear all entries?
Check Order		20.00				
NSF Svc Chg		32.00		10	Yes	No
Positive Pay Flat Fee	3	5.00	2.00	6.00		7,300.0
Positive Pay Mismatch		10.00				
Stop Payment Svc Chg		25.00				
Sweep Maintenance S		15.00				
UCF Svc Chg		10.00				
					Calc	ulate Print Preview
Analysis Totals						
Total Services Provide	d Total Service Charg	ges Total Service Cha Waived	Total Balance	e Required In	vestable Balance	Total Charge/Earnings

• If the user enters a <null> value in the Average Collected Balance field and selects the Calculate button, a message should appear: "Average Collected Balance cannot

be null."

iysis calculator							
ccount Owner Bob's F	ishing		Account O	fficer Joe	Banker		
Product Name » Comme	rcial Checking Act		-			Average Collected I	Balance »
arnings Credit Rate	1.00000 Less Rese Requ	rve Rate 1,00	10.00 Investable Bal	ance	9,0	00.00 Earning	s Credit 7.4
nalysis Items							
Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Service	Charges	Item Waiver	Balance Required
Account Maintenance	1	15.00			15.00	V	0.00
utomated Domestic	2	12.00	10.00		20.00	-	24 223.33
utomated Intn'l Wire D		15.00			A 💦	verage Collected B	alance cannot be null.
heck Order	3	20.00			•		1.00
SF Svc Chg		32.00				ок	
ositive Pay Flat Fee		5.00			(1	
ositive Pay Mismatch		10.00			-		
top Payment Svc Chg		25.00					
weep Maintenance S		15.00					
ICF Svc Chg	1	10.00			10.00		12,166.67
polygic Totalo						Cal	culate Print Preview
Total Services Provide	d Total Service Charg	ges Total Service Cl Waived	harges Total Balan	ce Require	d Inves	stable Balance	Total Charge/Earnings

• If the user enters a zero value in the Average Collected Balance field and tabs off of the field or selects the calculate button, a message should appear: "Average Collected Balance must be greater than 0."

Product Name as Commercial Checking Act Average Collected Balance and the service Rate is 1,000.00 Investable Balance 9,000.00 Earnings Credit 7 Analysis Items Analysis Item Count Cost Per Item Override Rate Service Charges Item Waiver Balance Required Account Maintenance 1 15.00 Item Waiver Balance Required Actomated Domestic 2 12.00 10.00 Item Waiver Balance Required Automated Domestic 2 12.00 0.00 Item Waiver Balance Required Automated Intri Wire D 15.00 Automated Intri Wire D Item Socie Automated Intri Wire D Item Socie Average Collected Balance must be greater than O Item Socie Average Collected Balance must be greater than O Item Socie Item Socie	Account Owner Bob's	Fishing		Account C	fficer Joe Banker		
arnings Credit Rate	Product Name » Comm	ercial Checking Act		•		Average Collected E	Balance » 0
Analysis Items Analysis Item Count Cost Per Item Override Rate Service Charges Item Waiver Balance Required Account Maintenance 1 15.00 0 0.0 Automated Domestic 2 12.00 10.00 0.00 0.00 Automated Intri Wire D 15.00 V 0.00	arnings Credit Rate	1.00000 Less Res Requ	erve Rate 1,00	0.00 Investable Bal	lance 9	000.00 Earnings	s Credit 7
Analysis Item Analysis Item Count Cost Per Item Override Rate Service Charges Item Waiver Balance Required Account Maintenance Image: Construct Service Charges	Analysis Items			1			
Account Maintenance 1 15.00 V 0.0 Automated Domestic 2 12.00 10.00 20.00 0.00 Automated Intri Wire D 15.00 Verage Collected Balance must be greater than 0 Check Order 3 20.00 Verage Collected Balance must be greater than 0 NSF Svc Chg 3 20.00 Verage Collected Balance must be greater than 0 Positive Pay Flat Fee 0.00 0.00 0.00 Stop Payment Svc Chg 0.00 0.00 0.00 Stop Payment Svc Chg 25.00 0.00 0.00 Sweep Maintenance S 15.00 0.00 12,166.60 UCF Svc Chg 1 10.00 10.00 12,166.60	Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Service Charges	Item Waiver	Balance Required
Automated Domestic 2 12.00 10.00	Account Maintenance	1	15.00		15.00		0.0
Automated Intril Wire D 15.00 Average Collected Balance must be greater than 0 Check Order 3 20.00 Image: Collected Balance must be greater than 0 NSF Svc Chg 32.00 Image: Collected Balance must be greater than 0 Postive Pay Flat Fee 32.00 Image: Collected Balance must be greater than 0 Postive Pay Flat Fee Stop Payment Svc Chg Image: Collected Balance must be greater than 0 Stop Payment Svc Chg Image: Collected Balance must be greater than 0 Image: Collected Balance must be greater than 0 Stop Payment Svc Chg Image: Collected Balance must be greater than 0 Image: Collected Balance must be greater than 0 Stop Payment Svc Chg Image: Charge Stop Stop Stop Stop Stop Stop Stop Stop	Automated Domestic	2	12.00	10.00	20.00	-	24.000
Check Order 3 20.00 OK NSF Svc Chg 32.00 0 0K Positive Pay Flat Fee 5.00 1 0K Positive Pay Mismatch 10.00 1 1 Stop Payment Svc Chg 25.00 1 1 Sweep Maintenance S 25.00 1 1 UCF Svc Chg 1 10.00 1 12,166.0 UCF Svc Chg 1 10.00 1 12,166.0 Malters Structure Verse Structure Verse Structure Verse Structure Analysis Totals Total Service Charges Total Service Charges Total Balance Required Investable Balance Total Charge/Earnings	Automated Intn'l Wire D		15.00		Aver	age Collected Balanc	ce must be greater than (
NSF Svc Chg 32.00 OK Positive Pay Flat Fee 5.00 I I Positive Pay Mismatch 10.00 I I Stop Payment Svc Chg 25.00 I I Stop Payment Svc Chg 15.00 I I Sweep Maintenance S 15.00 I I UCF Svc Chg 1 10.00 I 12,166.0	Check Order	3	20.00				_
Positive Pay Flat Fee 5.00 I I Positive Pay Mismatch 10.00 I I Stop Payment Svc Chg 25.00 I I Stop Payment Svc Chg 15.00 I I Sweep Maintenance S 15.00 I I UCF Svc Chg 1 10.00 I 12,166.6	NSF Svc Chg		32.00			ОК	
Positive Pay Mismatch Image: Charges Stoce S	Positive Pay Flat Fee		5.00			L	
Stop Payment Svc Chg 25.00 Image: Chg	Positive Pay Mismatch		10.00				
Sweep Maintenance S Image: Sweep Maintenance S UCF Svc Chg 1 1 10.00 Image: Sweep Maintenance S Image: Sweep Maintenance S UCF Svc Chg 1 1 10.00 Image: Sweep Maintenance S Image: Sweep Maintenance S Image: Sweep Maintenance S Image: Sweep Maintenance S Image: Sweep Maintenance S Image: Sweep Maintenance S Sweep Maintenance S Image: Sweep Maintenance S Image: Sweep Maintenance S	Stop Payment Svc Chg		25.00				
UCF Svc Chg 1 10.00 10.00 12,166.6 UCF Svc Chg 10.00 10.00 12,166.6 Calculate Print Preview Analysis Totals Total Service Service Charges Total Service Charges Total Service Charge/Balance Total Charge/Earnings	Sweep Maintenance S		15.00				
Calculate Print Preview Analysis Totals Total Service Charges Total Balance Required Investable Balance Total Charge/Earnings Waived	UCF Svc Chg	1	10.00		10.00		12,166.6
Calculate Print Preview Analysis Totals Total Services Provided Total Service Charges Waived Total Balance Required Investable Balance Total Charge/Earnings							
Total Service Service Charges Waived Total Service Charges Waived Total Balance Required Investable Balance Total Charge/Earnings	Analysis Totals					Cal	culate Print Preview
total Services Provided Total Service Charges Waived Total Balance Required Investable Balance Total Charge/Earnings	inarysis rotais	1	1		The second se		Annen and
			Iotal Service Ch	ardes			

• If the user attempts to select a Product but the application does not find any active rate/tier of the analysis items or does not find analysis items of the selected product, a message should appear: "Analysis items were not found for this product".

countOwner			Account	Officer Joe Banker		
roduct Name » Busi	ness Interest Checking Act		~		Average Collected Ba	lance »
nings Credit Rate	1.00000 Less Reso Requ	erve Rate lirements	Investable E	Balance	Earnings	Credit
alysis Items						
Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Service Charges	Item Waiver	Balance Required
		Analysis items we	re not found for this pro	duct		

• If the user enters a null value in the Earnings Credit Rate field and tabs off field a message should appear: "Earnings Credit Rate cannot be null".

nalysis Calculator	t i i i i i i i i i i i i i i i i i i i						
nalysis Calculator							
Account Owner			Account	Officer	Joe Banker		
Product Name » Comme	ercial Checking Act		•			Average Collected Ba	lance »
Earnings Credit » Less Reserve Rate Requirements Investable Balance Earnings Credit							
Analysis Items							
Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Serv	ice Charges	Item Waiver	Balance Required
Account Maintenance		15.00					
Automated Domestic		12.00					
Automated Intn'l Wire D		15.00		Earnir	igs Credit Rate o	cannot be null	
Check Order		20.00		1	014		
NSF Svc Chg		32.00			OK		
Positive Pay Flat Fee		5.00					
Positive Pay Mismatch		10.00					
Stop Payment Svc Chg		25.00					
Sweep Maintenance S		15.00					-
UCF Svc Chg		10.00					

Variables:

Variable	Code	Description	Data Type	Default

Variable	Code	Description	Data Type	Default
Minor Product Codes to Include	MPCI	User will enter any Minor Product Codes, separated values by comma, they want to include. If a null value is entered no products will be displayed. Note: Only Checking Products are eligible to be included.	STR	<null></null>
Reserve Rate	RSRT	The rate the Financial Institution uses to determine the portion of the account balance required to offset the reserved requirement.	RATE	10.00000
Earnings Credit Rate	ECRT	The rate used by the Financial Institution to determine the Earnings Credit amount on the Analysis Calculator screen.	RATE	1.00000
Interest Base	ITBS	Designation between using 365 or 366 (leap year) days for calculating interest.	NUM	365
Default Days in Month	DDIM	Number of days in month (cycle) when calculation is being performed	NUM	30
Disclosure Statement	ACDS	Financial Institution will enter their disclosure statement that will display on the bottom of the printed report.	STR	<null></null>

Variables		
Selection Criteria		*
Calculation Ty	pe Analysis Calculator	Settings 🔽 🗌 Show History
System Variables		*
Type Description	Variable	Value
Analysis Calculator Settings	Default Days in Month	30
	Disclosure Statement	This is a test message, this proposed printout is only valid for 1
	Earnings Credit Rate	1.00000
	Interest Base	365
	Minor Product Codes	COMM,KWTS
	Reserve Rate	10.00000
		•
T Auto Hide		Edit

Reports

A new online batch application (AnalysisCalc – Analysis Calculator) is used to print the information that has been entered and calculated on the Analysis Calculator screen.

The report will be displayed in the View Report windows as a PDF file which will pop up when the User clicks the Print Preview button and the online report finishes processing.

The report will include a user-configurable Disclosure Statement at the bottom of the report.

Below is an example of the report:

Arwaetable Salance 1 1.0009,000.00 Extratings treat Neglitiments 1 1.07,20 Analysis Item Analysis Item Count Cost Per Item Override Rate Service Charges Item Naiver Balance Required 0.00 15.00 Y 0.00 Account Maintenance Svc Chg 1 15.00 0.00 15.00 Y 0.00 Account Maintenance Svc Chg 0 15.00 0.00 16.00 0.00 16.00 0.00 Account Maintenance Svc Chg 0 15.00 0.00 16.00 16.00 0.00 16.00 0.00 16.00 0.00 16.00 0.00 16.00 0.00 16.00 0.00 16.00 0.00 16.00 0.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 16.00 17.00 10.00 16.00 17.00 16.00 17.00 16.00 17.00 16.00 17.00 16.00 16.00 17.00 16.00<	Bank: Anywhere Financial Report: AnalysicCalc Account Owner : Bob's Market Product : Commercial Ch Desminer Cardt	ecking Act	Analysis (Calculator Report Account Officer : . Average Collected :	Joe Banker Balance :	Run Post 10,000.00	Date: 06-29-2016 Date: 06-29-2016 Page: 1 of 1
Analysis Iten Analysis Iten Count Cost Per Item Override Rate Service Charges Item Waiver Balance Required Account Meintemance Svc Chg 1 15.00 0.00 15.00 Y 0.00 Automated Intril Wire Dep 0 15.00 0.00 0.00 W 0.00 Automated Intril Wire Dep 0 15.00 0.00 0.00 W 0.00 Automated Intril Wire Dep 0 15.00 0.00 0.00 W 0.00 Automated Intril Wire Dep 0 12.00 0.00 0.00 W 0.00 NSF Svc Chg 0 32.00 0.00 0.00 W 0.00 NSP Fyrent Svc Chg 0 10.00 0.00 0.00 W 0.00 Stop Payment Svc Chg 0 10.00 0.00 0.00 W 0.00 Stop Payment Svc Chg 1 10.00 0.00 10.00 0.00 W 12.166.67 Total Services Total Service Charges Total Charge Total Service Charges 15.00	Investable Balance	9,000.00	i	Earnings Credit	Requirements 1	7.40	
Account Maintenance Svc Chg 1 15.00 0.00 15.00 Y 0.00 Automated Duestic Wire Dep 0 112.00 0.00 0.00 N 0.00 Automated Duestic Wire Dep 0 12.00 0.00 0.00 N 0.00 MSF Svc Chg 0 12.00 0.00 0.00 N 0.00 MSF Svc Chg 0 12.00 0.00 N 0.00 N 0.00 MSF Svc Chg 0 12.00 0.00 N 0.00 N 0.00 Weep Maintenance Svc Chg 0 12.00 0.00 0.00 N 0.00 UCF Svc Chg 1 1 0.00 0.00 0.00 N 0.00 MSF Svc Chg 0 12.00 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 N 0.00 N 0.00 MSF Svc Chg 0 1.000 N 0.00 N 0.00 N 0.00 N 0.000 N	Analysis Iten	Analysis Item Count	Cost Per Item	Override Rate	Service Charges	Item Waiver	Balance Required
Automated Dowestic Vire Dep 0 12.00 0.00 0.00 N 0.00 Automated Int'l Wire Dep 0 15.00 0.00 0.00 N 0.00 Check Order 0 20.00 0.00 0.00 N 0.00 SF Svc Chg 0 32.00 0.00 0.00 N 0.00 Fositive Fay Flat Pee 2 5.00 2.00 4.00 N 4.06 Fositive Fay Minmatch Pee 0 12.00 0.00 0.00 N 0.00 Stop Fayment Svc Chg 0 22.00 0.00 0.00 N 0.00 Stop Fayment Svc Chg 0 1 10.00 0.00 10.00 N 12.166.67 Ottal Services Total Service Charges Total Service Charges Maired Investable Salance Total Charge/Barnings Frovided 3 14.00 15.00 17.033.33 9.000.00 -6.60	Account Maintenance Suc Cho	,	15.00	0.00	15.00	v	0.00
Automated Intri'l Wire Dep" 0 15:00 0:00 0:00 0:00 0:00 MSF Sve Chg 0 32:00 0:00 0:00 0:00 0:00 MSF Sve Chg 0 32:00 0:00 0:00 0:00 0:00 MSF Sve Chg 0 3:00 0:00 0:00 0:00 0:00 Solitive Fay Minmatch Pree 2 5:00 0:00 0:00 0:00 0:00 Solitive Fay Minmatch Pree 0 10:00 0:00 0:00 0:00 0:00 Seep Maintenance Sve Chg 0 10:00 0:00 0:00 0:00 0:00 UCF Sve Chg 1 10:00 0:00 10:00 N 12:166:67 Total Services Total Service Charges Total Servuce Charges Total Balance Required Investable Balance Total Charge/Barnings Notool 3 14:00 15:00 17:033:33 9:000.00 -6:60	Automated Domestic Wire Dep		12.00	0.00	0.00	N	0.00
Check Order 0 20.00 0.00 0.00 N 0.00 Positive Fay Flat Fee 2 5.00 2.00 4.00 N 4.855.87 Positive Fay Flat Fee 2 5.00 2.00 4.00 N 4.855.87 Positive Fay Flat Fee 0 12.00 0.00 0.00 N 4.855.87 Positive Fay Flat Fee 0 12.00 0.00 0.00 N 4.855.87 Brow PMEL Svc Chg 0 12.00 0.00 0.00 N 0.00 UPF Svc Chg 0 13.00 0.00 0.00 N 0.00 UPF Svc Chg 0 1 10.00 0.00 N 12.165.67 Total Service Charges Total Service Charges Total Selance Required Investable Balance Total Charge/Barnings Total Charge/Barnings 12.00 17.033.33 9,000.00 -6.60 3 14.00 15.00 17.033.33 9,000.00 -6.60 -6.60	Automated Intn'l Wire Dep	0	15.00	0.00	0.00	11	0.00
NSF Svc Chg 0 32.00 0.00 0.00 N 0.00 Positive Fay Flat Fee 2 5.00 2.00 0.00 N 4.855.67 Positive Fay Mimmatch Fee 0 16.00 0.00 0.00 N 0.00 Stop Payment Svc Chg 0 25.00 0.00 0.00 N 0.00 Sweep Maintenance Svc Chg 0 15.00 0.00 0.00 N 0.00 Sweep Maintenance Svc Chg 1 10.00 0.00 10.00 N 12.166.67 Uff Svc Chg 1 10.00 0.00 17.00 N 12.166.67 Total Services Total Service Charges Total Servuce Marges Total Balance Required Investable Balance Total Charge/Barnings 7 3 14.00 15.00 17.033.33 9,000.00 -6.60	Check Order	0	20.00	0.00	0.00	19	0.00
Fositive Fay Flat Fee 2 5.00 2.00 4.00 N 4.865.67 Fositive Fay Nimmatch Fee 0 15.00 0.00 0.00 N 0.00 Stop Fayment Svc Chg 0 15.00 0.00 0.00 N 0.00 Stop Fayment Svc Chg 0 15.00 0.00 0.00 N 0.00 DUP Svc Chg 1 10.00 0.00 10.00 N 12,166.67 Total Services Total Service Charges Total Service Charges Total Balance Required Investable Balance Total Charge/Earnings Frovided Maived Maived 3 14.00 17,033.33 9,000.00 -6.60	NSF Svc Chq	0	32.00	0.00	0.00	19	0.00
Footive Fay Minmatch Fee 0 10.00 0.00 0.00 N 0.00 Stop Payment Svc Chg 0 15.00 0.00 0.00 N 0.00 Sweep Mintenance Svc Chg 1 10.00 0.00 10.00 N 12.166.67 Total Services Total Service Charges Total Service Charges Total Balance Required Investable Balance Total Charge/Barnings Frovided Maived 17.033.33 9,000.00 -6.60 3 14.00 15.00 17.033.33 9,000.00 -6.60	Positive Fay Flat Fee	2	5.00	2.00	4.00	N	4,866.67
Stop Payment Svc Chg 0 25.00 0.00 0.00 N 0.00 Weep Maintenance Svc Chg 1 10.00 0.00 10.00 N 12,166.67 Total Services Total Service Charges Total Service Charges Total Balance Required Investable Balance Total Charge/Earnings Total Services Total Charge/Earnings Provided 3 14.00 15.00 17,033.33 9,000.00 -6.60	Positive Pay Mismatch Fee	0	10.00	0.00	0.00	N	0.00
Sweep Maintenance Svc Chg 0 15.00 0.00 0.00 N 0.00 DCF Svc Chg 1 0.00 0.00 10.00 N 12,166.67 Total Services Total Service Charges Total Salance Required Investable Balance Total Charge/Barnings Frovided 3 14.00 15.00 17,033.33 9,000.00 -6.60	Stop Payment Svc Chg	0	25.00	0.00	0.00	N	0.00
UCEP Svc Chg 1 10.00 0.00 10.00 N 12,166.67 Total Services Total Service Charges Total Service Charges Total Service Total Charge/Earnings Provided 3 14.00 15.00 17,033.33 9,000.00 -6.60	Sweep Maintenance Svc Chg	0	15.00	0.00	0.00	N	0.00
Total Services Total Service Charges Total Service Charges Total Balance Required Investable Balance Total Charge/Earnings Frovided 3 14.00 15.00 17,033.33 9,000.00 -6.60	UCF Svc Chg	1	10.00	0.00	10.00	N	12,166.67
Total Services Total Service Charges Total Service Charges Total Balance Required Investable Balance Total Charge/Earnings Provided 3 14.00 15.00 17,033.33 9,000.00 -6.60	and the second		and the second second				
3 14.00 15.00 17,033.33 9,000.00 -6.60	Total Services Total Service Provided	Charges Total Serve Wa	ice Charges To aived	otal Balance Requi:	red Investable E	Salance Tota	l Charge/Earnings
	3	14.00	15.00	17,033	.33 9,	000.00	-6.60
This is a test message, this proposed printout is only valid for 14 days:	This is a test message, this	proposed printout is	only valid for	14 days!			
ASP DRIVER REPORT AND THE REPORT OF STRUCTURE AND A CONSTRUCT			82074 - 014 -2014 - 016	50499460 7 899			

Field Listing:

Field Name	Field Name					
Header Information						
Account Owner	Name of the prospective Account Owner.					
Account Officer	Name of the Account Officer.					
Product Name	The product the User choose to use for the calculations.					
Average Collected Balance	The value entered will be used in calculations for this screen.					
Earnings Credit Rate	Earnings Credit Rate used in the calculation.					
Less Reserve Rate Requirements	The Required amount the institution must keep in					

Business Analyzer 02132017

Field Name	Field Name					
	reserves.					
Investable Balance	The Investable Balance will equal Average Collected Balance – (Average Collected Balance * Reserve Rate (from Analysis Calculator Calculation Variable))					
Earnings Credit	The Earnings Credit will equal Investable Balance * Earnings Credit Rate(from Analysis Calculator Calculation Variable) * (Default Days in Month/Interest Base					
	Body Information					
Analysis Item	Item that correlates with the chosen product type.					
Analysis Item Count	The count of User has entered for the number of Analysis Items being used for the calculations.					
Cost Per Item	The cost per analysis item will be the value entered for either the Flat Fee set through Product Maintenance, or the lowest tiered value entered in Product Maintenance.					
Override Rate	This field may be filled in by the User. If this field has a null value, it will not affect the calculations. If the field is filled out, the amount entered will take the place of the Cost Per Item field in the calculations and provide an override rate for the service item.					
Service Charges	The calculated charge based on the Analysis Item Count multiplied by the Cost per Item.					
Item Waiver	Allows the User to choose if the item cost will be waived. If selected, the Analysis Item will not be used in any calculation and will be included in the Total Service Charges Waived field.					
Balance Required	Displays the balance amount required for the selected service to be set to net out (cover service charge cost). When the calculate button is selected, this is calculated by taking the amount of the Service Charge/Default Days in Month * Interest Base * Earnings Credit Rate * 100) where the values are taken from the Analysis Calculator Calculation Variables.					
	Example: \$15.00 Service Charge / 30 days * 365 interest base * 1.00000 Earnings Credit Rate * 100 = \$18,250.00 Balance Required to support the Service Charge.					
	Report Totals					
Total Services Provided	The number of Analysis Items used in the calculation.					
Total Service Charges	The amount of service charges used in the calculator, not including the Analysis Items that have been waived.					
Total Service Charges Waived	The total of all charges that have the Item Waiver checked for the given row.					
I otal Balance Required	Sum of the Balance Required column.					
Investable Balance	Investable Balance = Average Collected Balance – (Average Collected Balance * Reserve Rate (from Analysis Calculator Calculation Variable))					
rotal Charge/Earnings	Earnings Credit – Total Service Charges					

Field Name	Field Name
Disclosure Statement	Disclosure Statement the User has entered in the Calculation Variable will display on the bottom of the report.

Screens:

Navigation:

Services > Relationships Module > Calculators > Analysis Calculator

Screen Appearance:

Analysis Calculator screen (Default Screen)

nalysis Calculator						
alysis Calculator						
Account Owner			Account O	fficer Mr. John A.	. Banker	
Product Name » <none></none>			•		Average Collected	iBalance »
Earnings Credit Rate	1.00000 Less Reser Requir	ve Rate ements	Investable Bal	ance	Earnin	gs Credit
Analysis Items						
Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Service Charge	s Item Waiver	Balance Required
						alaulata Driat Draviau
					0	alculate Print Preview
Analysis Totals						
Total Services Provided	d Total Service Charge	es Total Service Cha Waived	arges Total Balan	ce Required	Investable Balance	Total Charge/Earnings
Cancel						

Analysis Calculator screen (Populated with data)

	Real at				20			
ccountOwner Bobs	varket		Account	micer Joe Banker				
Product Name »Comme	ercial Checking Act		•		Average Collected	d Balance » 10,000		
Rate »	1.00000 Less Res Requ	erve Rate lirements	000.00 Investable Ba	lance	9,000.00 Earnin	ngs Credit		
nalysis Items								
Analysis Item	Analysis Item Count	Cost Per Item	Override Rate	Service Charge	s Item Waiver	Balance Required		
Account Maintenance	1	15.00		1	5.00	0.0		
Automated Domestic		12.00						
Automated Intn'l Wire D		15.00						
Check Order		20.00						
NSF Svc Chg		32.00						
Positive Pay Flat Fee	2	5.00	2.00		4.00	4,866.0		
Positive Pay Mismatch		10.00						
Stop Payment Svc Chg		25.00						
Sweep Maintenance S		15.00						
JCF Svc Chg	1	10.00		1	0.00	12,166.0		
Stop Payment Svc Chg Sweep Maintenance S JCF Svc Chg	1	25.00 15.00 10.00		1	0.00	12,1		
nalysis Totals	Total Samiao Char	Total Service	Charges Total Palar	non Dogwirod		alculate Print Preview		
Lotal Songooo Uroyuda	tural Service Char	400	. IOtal Dalai	ice nequiled	investable balance	rotal Charge/Earnings		

Field Listing:

Field Name	Field Description
Account Owner	Name of the prospective Account Owner.
Account Officer	User providing calculation to client will populate based on log in credentials of Officer (User who is signed into that workstation).
Product Name	The product the User is choosing to use for the calculations. All Minor Descriptions will dynamically display based on the values entered into Minor Product Codes to Include. When a Product is selected all Analysis Items associated to the Product will display in the Analysis Item Table.
Average Collected Balance	This is a User entered field. The value entered will be used in calculations for this screen, and the value must be greater than 0.
Earnings Credit Rate	This is an editable field, with the default value being the value entered in the Earnings Credit Rate Calculation Variable. The User can edit this value to an override rate based on the relationship with the prospective Account Owner.
Less Reserve Rate Requirements	The Required amount the institution must keep in reserves. Once the User "tabs" off Average Collected Balance field this field will dynamically populate based on the Average Collected Balance entered. Average Collected Balance * Reserve Rate (from Analysis Calculator Calculation Variable)
Investable Balance	Once the User "tabs" off Average Collected Balance field this

	field will dynamically populate based on the following calculation:
	Investable Balance = Average Collected Balance – (Average
	Collected Balance * Reserve Rate (from Analysis Calculator
Farnings Credit	Calculation variable))
Lamings Orean	Farnings Credit Rate field, this field will dynamically populate
	based on the following calculation: Investable Balance * Earnings
	Credit Rate(from Analysis Calculator Calculation Variable) *
	(Default Days in Month/Interest Base
Analysis Item	Item that correlates with the chosen product type. The Analysis
	Items will dynamically change based on the chosen Product
	Minor.
Analysis Item Count	User will enter the appropriate number of Analysis Items being
	used for the calculations.
Cost Per Item	The cost per analysis item will be the value entered for either the
	Flat Fee set through Product Maintenance, or the lowest tiered
	value entered in Product Maintenance.
Override Rate	This field will be filled in by the User. If this field has a null value,
	it will not affect the calculations. If the field is filled out, the
	amount entered will take the place of the Cost Per Item field in
Service Charges	The calculations.
Service Charges	multiplied by the Cost per Item.
Item Waiver	Allows the User to choose if the item cost will be waived. If
	selected, the Analysis Item will not be used in any calculation and
	will be included in the Total Service Charges Waived field.
Balance Required	Displays the balance amount required for the selected service to
	be waived. When the calculate button is selected. Service
	Charge (Default Days in Month/Interest base Earnings Greuit Pate) (Values taken from Analysis Calculator Calculation
	Variable)
Total Services	The number of Analysis Items used in the calculation.
Provided	
Total Service	The amount of Service Charges used in the calculator, not
Charges	including the Analysis Items that have been waived.
Total Service	The total of all charges that have the Item Waiver checked for the
Charges Waived	given row.
Total Balance	Sum of the Balance Required column.
Required	
Investable Balance	Investable Balance = Average Collected Balance – (Average
	Collected Balance Reserve Rate (ITOITI Analysis Calculator
Total	Calculation variable))
Charge/Earnings	
Calculate <button></button>	Will calculate the following fields:
	Total Services Provided
	Total Service Charges
	Total Service Charges Waived
	Total Balance Required

	 Investable Balance Total Charge/Earnings Balance Required (in Analysis Items Table)
Print Preview <button></button>	When selected, the online report will be executed and display on the screen.
Close <button></button>	When button is selected the screen will be exited.

Additional Requirements:

• DNA version 4.0 or above

Configuration Checklist:

	Test	Production
Item	Environment	Environment
The new screen would need to be assigned to an		
Authorization Item and the User would need to have that		
associated to their authorizations in order to view the		
screen. The Authitem needed is CALC – Calculator.		
The Calculation Variable values for the Analysis Calculator		
Settings Calculation Type need to be set up		

Revisions

Date	App Version #	Change
11/2016	1.0.0.0	Application Created