



Manage Check Holds

ChkHldRemoval.dnax
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Overview:

The Check Hold Removal screen allows for all or part of a check hold to be released so that those funds are available immediately or on specified date.

Key Benefits:

The Check Hold Removal screen provides a mechanism by which the Financial Institution may override the standard check holds schedule when necessary.

- Update the release date for the hold and make the funds available at a different time.
- Users will be able to set the release date as the current system date to remove the hold immediately, or to a date in the future.
- In addition, the hold amount will be able to be updated, so that the full amount of the hold can be removed, or a partial amount can be removed.
- This will allow an individual transaction's hold to be removed without releasing the other holds that have been combined with it.
- When using this screen, the Financial Institutions are not able to tie back the amount released to a specific transaction.
- Funds availability information is not reflected accurately when reprinting deposit receipts.

Processing:

The Check Hold Removal DNAapp allows the flexibility for a check hold to be removed without being permanently deleted from the system. Instead of setting the hold amount to zero, the users will be able to do the following:

- Update the release date for the hold and make the funds available at a different time.
- Users will be able to set the release date as the current system date to remove the hold immediately, or to a date in the future.
- In addition, the hold amount will be able to be updated, so that the full amount of the hold can be removed, or a partial amount can be removed.
- This will allow an individual transaction's hold to be removed without releasing the other holds that have been combined with it.

The process uses distinct custom increment codes for each number of hold days, thereby allowing multiple check holds edits on the account for a single effective date.

A new available increment code "Removed Custom Check Hold (RMCH)" is added to hold the information for a removed check hold.

The Check Hold Removal screen can be accessed through the Deposit Account Maintenance screen, or through the Deposit Maintenance menu in the Services module.

The following are a few examples of what can be processed on the Check Hold Removal screen.

Edit Release Date for Entire Hold Amount:

1. The Check Hold Removal screen allows users to select an existing check hold and edit the release date for the entire hold amount.

Check Hold Removal

Search Criteria
 Account Number » 570211953 Hold As of Date » 11-09-2020 Query

Balance Information
 Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 1,150.00 Draw Accounts 14,573.42 Available Balance 14580.12

Check Holds

Release Date	Effective Date	Amount	Description
11-10-2020	11-09-2020	1,000.00	1 Day
11-18-2020	11-09-2020	150.00	7 Day

Remove Check Hold
 Hold Description
 Release Amount
 Effective Date
 Release Date

Close Close Clear Process

2. The edit button will be enabled when any check hold listed is selected.
3. When Edit is clicked for a hold other than "Removed Custom Check Hold", the Release Amount and the Release Date will be able to be edited. For a removed check hold, only the Release Date will be editable.

Check Hold Removal

Search Criteria
 Account Number » 570211953 Hold As of Date » 11-09-2020 Query

Balance Information
 Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 1,150.00 Draw Accounts 14,573.42 Available Balance 14580.12

Check Holds

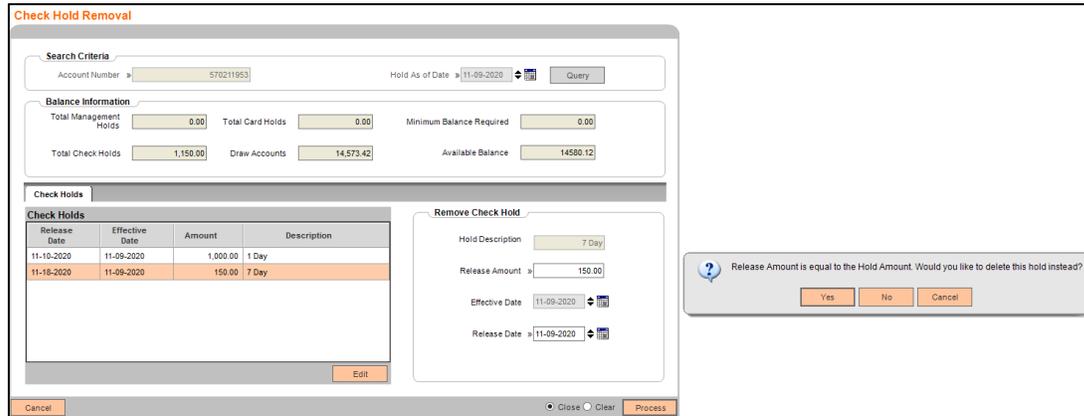
Release Date	Effective Date	Amount	Description
11-10-2020	11-09-2020	1,000.00	1 Day
11-18-2020	11-09-2020	150.00	7 Day

Remove Check Hold
 Hold Description 7 Day
 Release Amount » 150.00
 Effective Date 11-09-2020
 Release Date » 11-18-2020

Close Close Clear Process

4. The release amount must be an amount greater than zero, and less than or equal to the amount of the hold. The release date must be the system date or greater and must not equal the release date of the original hold. The release amount will default to the full hold amount, and the release date will default to the current release date.

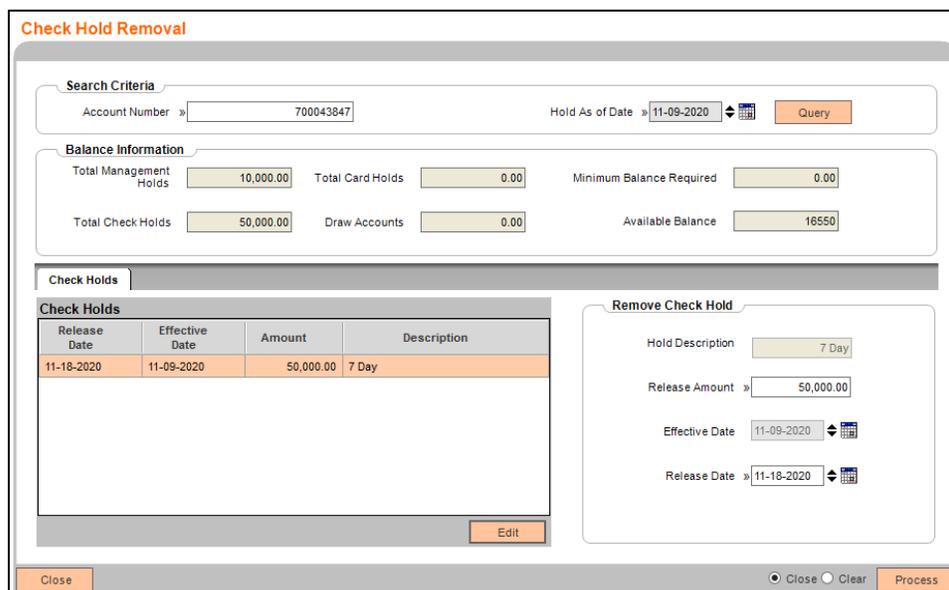
- If the release amount is equal to the hold amount, and the release date is the current system date, then a message will appear allowing the user to decide whether the hold should be deleted as it is today, or removed and retained in history.



- Once the message appears, the users can select Yes, No or Cancel.
 - If the user clicks Yes, then the hold will be deleted from the system, and the information will not be retained.
 - If the user clicks No, then the hold is removed, and the hold information is retained in the system.
 - If the user clicks Cancel, then the user will be returned to Check Hold Removal with no maintenance being performed, and the Remove Check Hold section still filled in as previous.

Edit Release Date for a Portion of Hold:

- The screen also allows users to edit the release date for a portion of a hold by selecting the fund type row from the Check Holds grid and entering an amount less than or equal to the total hold amount for the given row.



- The release amount must be an amount greater than zero, and less than or equal to the amount of the hold.
- The release date must be the system date or greater and must not equal the release date of the original hold.

Check Hold Removal

Search Criteria
 Account Number » 700043847 Hold As of Date » 11-09-2020 Query

Balance Information
 Total Management Holds 10,000.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 50,000.00 Draw Accounts 0.00 Available Balance 16550

Check Holds

Release Date	Effective Date	Amount	Description
11-18-2020	11-09-2020	50,000.00	7 Day

Remove Check Hold
 Hold Description 7 Day
 Release Amount » 20,000.00
 Effective Date 11-09-2020
 Release Date » 11-18-2020

Cancel Close Clear Process

- The user may then define a new Release Date for the held funds, using the 'Release Date' field.

Check Hold Removal

Search Criteria
 Account Number » 700043847 Hold As of Date » 11-09-2020 Query

Balance Information
 Total Management Holds 10,000.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 50,000.00 Draw Accounts 0.00 Available Balance 16550

Check Holds

Release Date	Effective Date	Amount	Description
11-10-2020	11-09-2020	20,000.00	Removed Custom Check Hold
11-18-2020	11-09-2020	30,000.00	7 Day

Remove Check Hold
 Hold Description
 Release Amount
 Effective Date
 Release Date

Close Close Clear Process

- Once the Process button is selected, the check hold amount is split based on the changes made for the partial amount. As shown above, the original 50,000 hold for 7 Day is now 30,000 for the 7 Day with the original release date of 11-18-2020 and then the new hold amount of 20,000.00 with a new release date of 11-10-2020 and a description of Removed Custom Check Hold.

- If the row selected has already been removed, as indicated by a description of Removed Custom Check Hold, only the Release Date field will be enabled for editing.

Check Hold Removal

Search Criteria
 Account Number » 700043847 Hold As of Date » 11-09-2020 Query

Balance Information
 Total Management Holds 10,000.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 50,000.00 Draw Accounts 0.00 Available Balance 16550

Check Holds

Release Date	Effective Date	Amount	Description
11-10-2020	11-09-2020	20,000.00	Removed Custom Check Hold
11-18-2020	11-09-2020	30,000.00	7 Day

Remove Check Hold
 Hold Description Removed Custom C
 Release Amount 20,000.00
 Effective Date 11-09-2020
 Release Date » 11-10-2020

Close Close Clear Process

Edit Release Date for Hold Amount with Previous Hold Removed:

- A deposit has been made for 600.00 with a 7-day hold.

Check Hold Removal

Search Criteria
 Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
 Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 600.00 Draw Accounts 0.00 Available Balance 0

Check Holds

Effective Date	Release Date	Amount	Description
12-21-2020	12-30-2020	600.00	7 Day

Remove Check Hold
 Hold Description 7 Day
 Release Amount » 600.00
 Effective Date 12-21-2020
 Release Date » 12-30-2020

Close Close Clear Process

- 2. Remove the hold with the current system date of 12/21/2020.

Check Hold Removal

Search Criteria
Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
Total Check Holds 600.00 Draw Accounts 0.00 Available Balance 0

Check Holds

Effective Date	Release Date	Amount	Description
12-21-2020	12-30-2020	600.00	7 Day

Remove Check Hold
Hold Description 7 Day
Release Amount 600.00
Effective Date 12-21-2020
Release Date 12-21-2020

Release Amount is equal to the Hold Amount. Would you like to delete this hold instead?
Yes No Cancel

Cancel Close Clear Process

- 3. Select No, to remove the hold but not delete the information.

Check Hold Removal

Search Criteria
Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
Total Check Holds 0.00 Draw Accounts 0.00 Available Balance 429.94

Check Holds

Effective Date	Release Date	Amount	Description
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Remove Check Hold
Hold Description
Release Amount
Effective Date
Release Date

Close Close Clear Process

- Make another deposit for 500.00 with a 7-day hold.

Check Hold Removal

Search Criteria
 Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
 Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 500.00 Draw Accounts 0.00 Available Balance 429.94

Check Holds

Effective Date	Release Date	Amount	Description
12-21-2020	12-30-2020	500.00	7 Day

Remove Check Hold
 Hold Description
 Release Amount
 Effective Date
 Release Date

Close Close Clear Process

- Since a removed hold already exists previously for that account with the same effective date as the current hold being removed, the hold amount being removed will be added to the previous hold, and will inherit the release date from the existing hold instead of taking the release date on the screen.
- Click Edit and change the Release Date to 12-28-2020.

Check Hold Removal

Search Criteria
 Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
 Total Management Holds 0.00 Total Card Holds 0.00 Minimum Balance Required 0.00
 Total Check Holds 500.00 Draw Accounts 0.00 Available Balance 429.94

Check Holds

Effective Date	Release Date	Amount	Description
12-21-2020	12-30-2020	500.00	7 Day

Remove Check Hold
 Hold Description 7 Day
 Release Amount » 500.00
 Effective Date 12-21-2020
 Release Date » 12-28-2020

Cancel Close Clear Process

- In this scenario, because the release date on screen is different from the previously removed hold's release date, the following message is displayed "A removed hold already exists for this account effective 12-21-2020. These removed funds will be added to that hold and will be available on 12-21-2020."

Check Hold Removal

Search Criteria
 Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
 Total Management Holds: 0.00 Total Card Holds: 0.00 Minimum Balance Required: 0.00
 Total Check Holds: 500.00 Draw Accounts: 0.00 Available Balance: 429.94

Check Holds

Effective Date	Release Date	Amount	Description
12-21-2020	12-30-2020	500.00	7 Day

Remove Check Hold
 Hold Description: _____
 Release Amount: _____
 Effective Date: _____
 Release Date: 12-28-2020

Modal Message: A removed hold already exists for this account effective 12-21-2020. These removed funds will be added to that hold, and will be available on 12-21-2020. [Ok] [Cancel]

Buttons: [Cancel] [Close] [Clear] [Process]

- If the user clicks Ok to proceed, then the Release Date selected on the screen will be ignored, and all funds will be released on the previous hold's release date.

Check Hold Removal

Search Criteria
 Account Number » 350657643 Hold As of Date » 12-21-2020 Query

Balance Information
 Total Management Holds: 0.00 Total Card Holds: 0.00 Minimum Balance Required: 0.00
 Total Check Holds: 0.00 Draw Accounts: 0.00 Available Balance: 929.94

Check Holds

Effective Date	Release Date	Amount	Description
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Remove Check Hold
 Hold Description: _____
 Release Amount: _____
 Effective Date: _____
 Release Date: _____

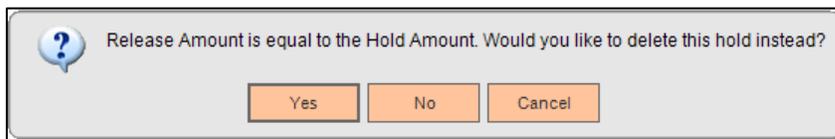
Buttons: [Close] [Close] [Clear] [Process]

9. Upon clicking Process, the screen will re-query and update with recent information. The information in the Balance Information section will be updated with accurate information.
10. The original hold will update in the grid with the new amount, or will be removed entirely, and the removed hold will appear in the grid with a description of Removed Custom Check Hold, or will be updated with the new information if it was already visible in the grid.
11. As is true currently, if the hold is removed with a release date of the current system date, then it will not be displayed in the grid since the Hold As of Date is the current system date.

Application Message(s):

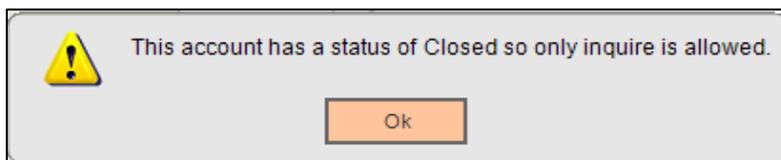
The following processing exceptions may be presented when using the Check Hold Removal screen:

- If the release amount is equal to the hold amount, and the release date is the current system date, then the following message is displayed “Release Amount is equal to the hold amount. Would you like to delete this hold instead?” allowing the user to decide whether the hold should be deleted as it is today or removed.



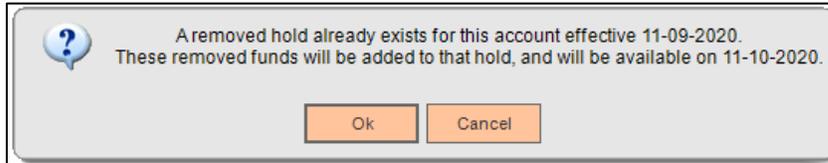
Note: If the user clicks Yes, then the hold will be deleted from the system, and the information will not be retained. If the user clicks No, then the hold is removed, and the hold information is retained in the system. If the user clicks Cancel, then the user will be returned to Check Hold Removal with no maintenance being performed, and the Remove Check Hold section still filled in as previous.

- When Query is clicked, and the account is not in an Active, InActive or Dormant status, the following message is displayed “This account has a status of {Status} so only inquire is allowed.”



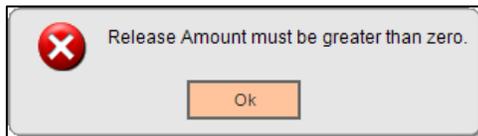
Note: When Ok is selected, the results are displayed but no processing will occur. {Status} represents the account status.

- When Process is clicked, and a hold is confirmed to be removed instead of deleted (if applicable), if a removed hold already exists for that account with the same effective date and the same release date, the following message is displayed “A removed hold already exists for this account effective date 11-09-2020. These removed funds will be added to that hold and will be available on 11-10-2020.”

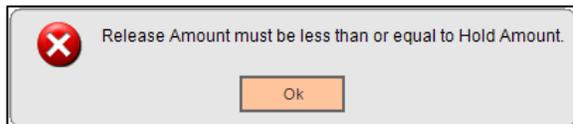


Note: When Ok is selected, the Release Date selected on the Check Hold Removal screen will be ignored, and the new and existing holds' funds will both become available on the existing hold's Release Date. The 11-20-2020 represents the effective date and 11-10-2020 represents the release date.

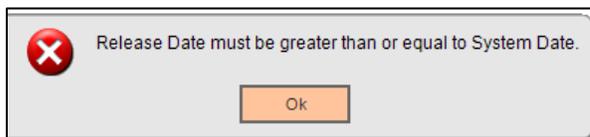
- When attempting to Edit a hold, the amount entered in the Release Amount field must be greater than zero and if not, when tab from field, the following message is displayed “Release Amount must be greater than zero.”



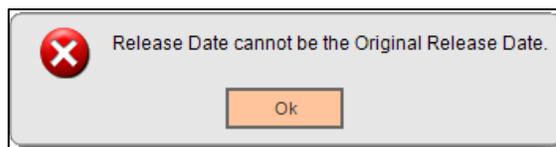
- When attempting to Edit a hold, if the amount entered in the Release Amount is greater than the original hold amount, when tab from field, the following message is displayed “Release Amount must be less than or equal to the Hold Amount.”



- When attempting to Edit a hold, if the date entered in the Release Date is less than the current system date, when the when tab from field, the following message is displayed “Release Date must be greater than or equal to System Date.”



- When attempting to Edit a hold, if the Release Date is not updated and remains the same original release date, when tab from field, the following message is displayed “Release Date cannot be the Original Release Date.”



Activity:

This application updates activity, using the following Activity Category and Activity Type.

- Activity Category of Account Maintenance (AMNT) and Activity Type of Account (ACCT).

Screens:

Navigation

Services > Relationships > Maintenance > Deposit Accounts > Maintenance > Check Hold Removal

Services > Services > Maintenance > Deposit > Check Hold Removal

Screen Appearance:

Field Listing:

Field	Description
Search Criteria	
Account Number	Account number.
Hold As of Date	Date for which hold information displays. The default is the current system day.

Field	Description
Query <button>	<p>If the screen is accessed from the Deposit Account Maintenance screen, all information is displayed automatically in the Balance Information group box and the Check Holds grid. The Query button would be used if changing the Hold As of Date to refresh the Check Holds grid based on that date.</p> <p>If the screen is accessed from the Services Module thru the Deposit Maintenance menu, the User must enter the account number and then click the Query button to populate the Balance Information and the check hold information in the Check Holds grid based on the date.</p>
Balance Information	
Total Management Holds	Total of all active management holds on the account.
Total Card Holds	Total of all active card holds on the account.
Minimum Balance Required	Minimum balance that must be maintained on the account.
Total Check Holds	Total of all active check holds on the account.
Draw Accounts	Total of all draw accounts available to the account (overdraft protection, etc.).
Available Balance	Available balance on the account.
Check Holds	
Release Date	Date when the hold is released.
Effective Date	Date when the hold takes effect.
Amount	Amount of the hold.
Description	Reason for the hold. Displays the Hold Description.
Edit <button>	<p>The edit button will be enabled when any check hold listed is selected.</p> <p>When Edit is clicked for a hold other than "Removed Custom Check Hold", the Release Amount and the Release Date will be able to be edited.</p> <p>For the "Removed Custom Check Hold", only the Release Date will be editable. Once the Edit button is selected, the User can then edit the Release Amount and Release Date if applicable.</p>
Remove Check Hold	
Hold Description	Displays the description for the hold.
Release Amount	<p>Defaults to the hold amount. The release amount can be maintained.</p> <p>The release amount must be an amount greater than zero, and less than or equal to the amount of the hold.</p> <p>If the release amount is equal to the hold amount, and the release date is the current system date, then a message will appear allowing the user to decide whether the hold should be deleted or removed and maintained in history.</p>
Effective Date	Defaults to the effective date when the hold was set.
Release Date	Defaults to the release date when the hold was set.

Field	Description
	<p>The release date must be the system date or greater and must not equal the release date of the original hold.</p> <p>If the release amount is equal to the hold amount, and the release date is the current system date, then a message will appear allowing the user to decide whether the hold should be deleted as it is today, or removed and maintained in history.</p>
Close / Cancel <button>	<p>When button displays as Close, selecting the button will close the screen.</p> <p>When the button displays as Cancel, the following message is displayed "Select YES to discard changes you have made, or No to return to editing information." If click No, the user is returned to the screen. If click YES, the changes are discarded, and the screen is closed.</p>
Close <radio button>	An option for how the screen refreshes after the 'Process' button is selected. The screen will close, and changes will be saved.
Clear <radio button>	An option for how the screen refreshes after the 'Process' button is selected. All fields will clear.
Process <button>	Saves the changes and updates the hold on the account.

Authorization:

This existing Authorization Item must be linked to an Authorization Code. Users with the Authorization Code and permissions granted have access to the application.

Authorization Item Code	Description
HOLD	Account Management Hold Maintenance

Additional Requirements:

- DNA 4.6.1 or higher.
- Oracle 12c
- If the Financial Institution has the Check Hold Release Screen (PS_CheckHoldRelease) DNAapp installed, it must be uninstalled prior to installing this application.

Configuration Checklist:

Item	Test Environment	Production Environment
Ensure the User has the Account Management Hold Maintenance (HOLD) Auth Item assigned and permissions granted.		

Installation:

If the Financial Institution has the Check Hold Release Screen (PS_CheckHoldRelease) DNAapp installed, it should be uninstalled prior to installing this application.

Revisions:

Date	App Version #	Change
02/2021	1.0.0.0	Created Application