

ActiveTeller Transactions - Not authorized by Core - done thru teller system

Dispense Cash (Withdrawal, Check Cashing, etc.)	✓	✓	✓	✓	✓	✓	✓
Accept Cash (Deposit, etc.)	✓	✓	✓	✓	✓	✓	✓

ActiveTeller Customer Information Requests

Customer look-up	✓	✓	✓	✓	✓	✓	✓
Customer authentication	✓	✓	✓	✓	✓	✓	✓

1. Hold Rules

- Make a configurable amount available per day available to the customer, put an n day hold on the rest
- Put a hold on all checks for new accounts, where an account is considered new if it's been open less than n days
- For large checks, make a configurable amount available and put a hold on the rest
- Do not put a hold on checks with routing numbers in the ApprovedAccountList.xml file

2. Hold Rules

- Can determine if there is a New Account OR Repeated NSF Warning on the account which automatically makes everything a 5 day hold.
- Will calculate the max possible Immediate Amount based on Episys krtotaldate and krtotalamount values. This will include deposits done via other channels.
- Will calculate the Next Day Amount
- Will calculate the Two Day Amount
- Will calculate the Five Day Amount
- If required will then create holds (Next Day, Two Day or Five Day) by updating existing same day hold objects or creating new hold objects.
- Any Five Day Hold will also include:
 - reference1 = Date of hold (MM/dd/yy)
 - reference2 = Number of days plus reason code (e.g. "5 days Rx", where x =2 (New Account), 3 (Large Deposit) or 5 (Repeated NSF).

3. Hold Rules

Checks are placed into 1 of 2 groups: known, unknown checks. Known checks are configured at the terminal based on the routing number(ex: on-us check, US treasury checks, etc)
 Known checks have no holds placed on them.
 Unknown checks have the institution's "standard hold" applied.
 Other check holding configurations are a professional services arrangement.

4. Hold Rules

Dates and released fund amounts determined by processor
 Based on type of check deposited(Local, Foreign, etc..)
 Dates and amounts available and printed on receipt
 Refer to processor for deposit type specifications

- * Customer warning codes - Core provides warning codes at customer authentication that allow the NBS software to get a teller involved, deny transaction, or display a message and go on
- ** Account warning codes - Core provides warning codes at transaction authorization typically based on accounts that allow the NBS software to get a teller involved, deny transaction, or display a message and go on
- *** Replenishment support - as cash is replenished the core is notified of amount of cash removed from the machine and the amount of cash put in the machine.
- ****Real time cash level - NBS software reports to the core all of the cash going into and out of the machine
- ? General Ledger clearing cash and check - not sure what this is.

tmagic and imagepoint Should we add this?