Branch Transformation								
Transactions/Features	Symitar	Silver Lake	CIF2020	Core Director	Fiserv DNA	Fiserv Spectum	Miser	And Et
Customers need	Customers need to verify transaction set with core processor							
Withdrawal (with denomination selection)	✓	✓	✓	✓	✓	✓	✓	
Deposit Check	✓	✓	✓	✓	✓	✓	✓	
Deposit Cash	✓	✓	✓	✓	✓	✓	√	
Deposit Check and Cash	✓	✓	✓	✓	✓	✓	✓	
Deposit Check with Cash back	✓	✓	✓	✓	✓	✓	✓	
Deposit Cash with Cash back	✓	✓	✓	✓	✓	✓	√	
Third Party Account Transfer					✓			Enter account # not associated with Customer
Transfer	✓	✓	✓	✓	✓	✓	✓	
Balance Inquiry	✓	✓	✓	✓	✓	✓	✓	
Loan payments Transfer	✓	✓	✓	✓	✓	✓	√	
Loan payments Cash	✓	✓	✓	✓	✓	✓	✓	
Loan payments Check	✓	✓	✓	✓	✓	✓	✓	
Credit Card payments Transfer	✓	✓	✓	✓	✓	✓		
Credit Card payments Cash	✓	✓	✓	✓	✓	✓		
Credit Card payments Check	✓	✓	✓	✓	✓	✓		
External accounts	✓				✓			Access to accounts not on core
Check Cashing (deposit with Cashback)	✓	✓	✓	✓	✓	✓	√	
Advanced Functionality		•			•		•	
CTR Reporting	Automated handling	Teller consolidates report at end of day	Teller consolidates report at end of day	Teller consolidates report at end of day	CTR level triggers teller interaction	CTR level triggers teller interaction	CTR level triggers teller interaction	
CTR Reporting Transactions included in CTR		consolidates report at end	consolidates report at end	consolidates report at end	triggers teller	triggers teller	triggers teller	
Transactions included in CTR	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	
Transactions included in CTR Email receipts	handling √	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement	handling ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes*	handling ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction ✓ ✓	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit	handling ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction ✓ ✓	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes **	handling ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction ✓ ✓	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support ***	handling ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks?	handling ✓ ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Extra Charge
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level****	handling ✓ ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Extra charge
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules	handling ✓ ✓ ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Extra charge
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication	handling ✓ ✓ ✓	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Extra charge Dependancy on ATM switch support
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN Account # SSN	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN Account # SSN Account # online password	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Dependancy on ATM switch support
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN Account # SSN Account # online password Palm Vein	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Dependancy on ATM switch support
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN Account # SSN Account # online password Palm Vein Card & passcode	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Dependancy on ATM switch support If online password stored on core
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN Account # SSN Account # online password Palm Vein Card & passcode Account & passcode	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Dependancy on ATM switch support If online password stored on core If passcode stored on core
Transactions included in CTR Email receipts Improved Local Settlement Customer warning codes* Daily NBS cash withdrawal limit Account warning codes ** Replenishment Support *** General Ledger clearing cash and checks? Real time cash level**** Check Hold Rules Authentication Card PIN Account # SSN Account # online password Palm Vein Card & passcode	handling	consolidates report at end of day	consolidates report at end of day	consolidates report at end of day	triggers teller interaction	triggers teller interaction	triggers teller interaction	Dependancy on ATM switch support If online password stored on core If passcode stored on core

ActiveTeller Transactions	- Not auth	orized by	Core - done	thru teller s	system			
Dispense Cash (Withdrawal, Check Cashing, etc.)	✓	✓	✓	✓	✓	✓	✓	
Accept Cash (Deposit, etc.)	✓	✓	✓	✓	✓	✓	✓	
ActiveTeller Customer Information Requests								
Customer look-up	✓	✓	✓	✓	✓	✓	✓	
Custome authenication	✓	✓	✓	✓	✓	✓	✓	

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

- a. Can determine if there is a New Account OR Repeated NSF Warning on the account which automatically makes everything a 5 day hold.
- b. Will calculate the max possible Immediate Amount based on Episys krtotaldate and krtotalamount values. This will include deposits done via other channels.
- c. Will calculate the Next Day Amount
- d. Will calculate the Two Day Amount
- e. Will calculate the Five Day Amount
- f. 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.
- g. Any Five Day Hold will also include:
 - i. reference1 = Date of hold (MM/dd/yy)
 - ii. reference2 = Hold 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 Ledge clearing cash and check not sure what this is.

tmagic and imagepoint	Should we add this?