

# High Yield Checking

**Offer High Yield Checking using programs that run directly within your core system. From a company that knows your system inside and out. Reasonable one time fee plus annual software support.**

## Features

There are three primary sections to our solution:

- A data collection program and a corresponding custom database
- A monthly analysis program that provides the mechanism to provide high yield rates, plus ATM fee and surcharge rebates
- A program and process to create a series of memos that will show on the member statements

### Data Collection Program

This program provides a facility that reads transaction information on the Summit system and accumulates the total count and dollar activity on a number of different transaction types for a given period of time. This design allows the program to run as often as daily to insure there is limited time required to complete the process during month end. The program collects data on all checking accounts and analyzes the data only on selected "High Yield Checking" accounts.

- Reads transaction information based on a control card based date range
- Reads surcharge information based on a separate control card based date range
- Control card based selection tables for transaction types

### Surcharge Load Program

This program reads your Network Reconciliation report or data file to identify ATM transactions that had surcharges paid by the member. Each transaction with a surcharge will be loaded into the PSCHRG database for later use by the Analysis Program.

### Analysis Program

This program identifies the checking accounts that qualify for the high yield rate and the rebate of both internally charged ATM fees and ATM surcharges paid to other institutions. There are three options that allow you to define the required minimum transaction count for a given month: qualified, non-qualified, all. The transaction counts used are accumulated by the Data Collection Program.

## *Problem Solved*

445 Merchant Street  
Vacaville, CA 95688

Phone: (707) 451-2611  
Fax: (707) 447-2918

[www.problemsolved.com](http://www.problemsolved.com)  
[info@problemsolved.com](mailto:info@problemsolved.com)

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Program options:

- Selection based on an input tagfile.
- Various control options, including:
  - Member level control flag indicators for eStatements and/or Home Banking
  - Minimum Combined ACH Credit and Debit transaction count
  - Minimum ACH Credit transaction count on the member level
  - Minimum ACH Debit transaction count on the suffix level
  - Minimum PIN Debit Card Activity on the suffix level
  - Minimum Signature Debit Card Activity on the suffix level
  - Maximum ATM Fee and Surcharge rebate amount
- Output files:
  - ACC change tagfile for qualified accounts
  - Rebate posting tagfile for qualified accounts
  - Statement memo tagfile for all accounts processed
- Report Output
  - Detail report of the analysis
  - Summary report of the analysis
  - Statistical report of the High Yield Checking product showing

## **Custom Memo Update Program**

This program is an enhanced version of our standard Memo Update Utility. It generates the special memos needed for statements. These memos include the actual counts and minimums to qualify for the special high yields rate and fee rebates. All accounts selected to run through the process will have memos generated even if no activity was recorded during the period.