

DIRECT ACCESS II

Bank Master File Process

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Bank Table Process

Introduction

At the beginning of each month, the Financial Management Service (FMS) creates a bank master file called Financial Organization Management File (FOMF). This file contains a listing of all EFT receiving financial organizations' names, addresses, routing numbers and other pertinent information. FMS also creates a Cross Reference – FOMF (CR-FOMF) file that contains a list of routing numbers that have closed or merged.

The FOMF updates the bank table and accounting data for those members who have a debt going to a financial institution and the institution had a bank change.

The FOMF is loaded into Direct Access II via the Inbound File Interface process. This process reads the bank master file and performs transactions on the Bank table. The Bank table transactions may have impacts upon Direct Deposit and Recipient/Allotment data; the Load Bank Master File process also handles these relationships. The process determines the last time the program was run and uses that date to include only subsequent changes in the file. Results of Bank, Direct Deposit, and Recipient/Allotment changes are written to a CSV file called the Bank Master File Output Report, which is discussed later in this guide.

With the exception of paragraph 8 below, all processing occurs on both active/reserve members and retirees/annuitants/FSPA.

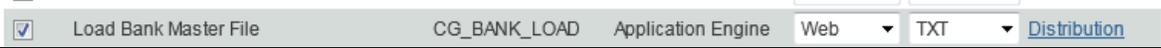
1. Read Bank Master File.
 - a. Process looks for the master file using the Constants value "BANK_MASTER_FILE". Currently this constant is set to "/u003/app/psucg/treasuryfiles/K1B5.FOMF.MASTER".
 - b. Contents of the file are written to a database table.
 - c. Log file is established.
2. Inactivate Banks Not on Bank Master File.
 - a. Inactivate active banks that do not exist in the master file.
 - b. Write a log record for each inactivation with description "BANK NOT ON FILE".
3. Insert New Banks.
 - a. Add a new bank when Last Change Code = "2", Record Type Code = "1", Institution Status Code = "1" or "2", change date is on or after last execution date, and bank doesn't already exist.
 - b. Write a log record for each new bank with description "NEW BANK".
4. Change to Bank Data.
 - a. Change address/phone of bank when Last Change Code = "3", Record Type Code = "1", Institution Status Code = "1" or "2", and change date is on or after last execution date.
 - b. Write a log record for each new bank with description "BANK CHANGE".
5. Bank Merger – Close Bank.

- a. Inactivate bank when Last Change Code = “3”, Record Type Code = “2”, Institution Status Code = “1” or “2”, and change date is on or after last execution date.
 - b. Write a log record for each new bank with description “BANK CLOSURE”.
6. Merger/Closure – Recipients.
- a. Update bank of active recipients for merged/closed banks, identified by Last Change Code = “1” or “3”, Record Type Code = “2”, Institution Status Code = “1” or “2”, and change date is on or after last execution date.
 - b. Audit row is written by Recipient component, picked up by process that synchronizes GP recipients with Direct Access II and JUMPS.
 - c. Write a log record for each recipient change with description “RECIPIENT CHANGE”.
7. Merger/Closure – Distribution.
- a. Update bank of active members’ Direct Deposit for merged/closed banks, identified by Last Change Code = “1” or “3”, Record Type Code = “2”, Institution Status Code = “1” or “2”, and change date is on or after last execution date.
 - b. Audit row is written by Direct Deposit component, picked up by process that synchronizes GP net distribution with Direct Access II and JUMPS.
 - c. Write a log record for each Direct Deposit change with description “DIRECT DEPOSIT CHANGE”.
8. Inactivate Bank – Accrue Pay (active only).
- a. Find all active members’ Direct Deposit data where the bank is inactive.
 - i. Copy data to 8.0 Direct Deposit to establish Accrue Pay for members.
 - ii. Copy data to 8.0 JAG to establish Accrue Pay audit rows for members.
 - iii. Inactivate all prior 8.0 Direct Deposit rows.
 - b. Write a log record for each Direct Deposit change with description “ACCRUE PAY”.
9. Inactivate Bank – Stop Allotment
- a. Find all active members’ Allotments data where the recipient’s bank is inactive.
 - i. Stop allotment using earliest available stop date.
 - ii. Audit row is written by Allotments component, picked up by process that synchronizes GP allotments with DA and JUMPS.
 - b. Write a log record for each Allotment change with description “STOP ALLOTMENT”.
10. Update Last Execution Date.
- a. Set last execution date to current date.

Note: The bank table in Direct Access I is no longer updated.

How to Run the Load Bank Master File Process A user from PPC will run the Load Bank Master File process in Direct Access II by following the steps below.

Note: The user must have the CG_GP_AD_ADMIN role assigned to their User Id to run this process.

STEP	ACTION
1	From the home page, click on the following links: Main Menu > Global Payroll & Absence Mgmt > USCG Payroll Interfaces > Inbound File Transfers
2	The system will ask for a Run Control ID. If a Run Control ID has not been created already, click the “Add a New Value” tab and add a new ID.
3	Make sure there is no existing file attached. If there is, delete row and click SAVE.
4	Enter ‘1’ in the File Handle field. Note: It may already be there.
5	Click Add Attachment. A new page will appear to enable browsing for the tax adjustment inbound file.
6	Locate the bank master file: <u>Click: Browse</u> A new Window will appear. In the new window, navigate to the location of the file. Double-click on the file once it is located and the window will close. The text field to the left of the “Browse” button will now be populated with the location of the file. <u>Click: Upload.</u> This action will return you to the Inbound Interface Run Control Page.
7	Click the RUN button.
8	Click the drop down on the Server Name field and select PSUNX.
9	Click the check box next to the Load Bank Master File row. 
10	Click the OK button.
11	Click the Process Monitor link. The process is called CG_BANK_LOAD. This process should only take several minutes to run. Note: If the process doesn’t run successfully, contact CG-631 for further guidance.
12	When the process successfully completes, a Bank Table Output Report should be generated. The report can be retrieved by clicking on the Details link, then the View Log/Tracy link, and then the link called CG_BANK_LOAD. The report can also be retrieved via the Reports Manager shortcut menu. The report will be in csv. Format. Save the report to a local directory. Note: This process also creates the following: <ul style="list-style-type: none">• Direct Deposit audit records for member’s whose accounting data changed based off of information on the file.• Allotment audit records for members who have allotments going to a bank that was closed. Their allotments will be stopped.
13	Once report has been saved to local directory, notify MAS and RAS that the report is available. They will need to validate the report.

Bank Master File Output Report

When the Load Bank Master File process is run, it creates a Bank Master File Output Report (as a spreadsheet) that shows:

- Banking institutions that were changed from an active to inactive status in Direct Access II because the bank was not on the Bank Master File. In most instances it's because the bank was inactivated and is no longer being sent on file.
- Active banking institutions that had changes to their address, phone number, etc.
- Banking Institutions that were merged.
- Recipient IDs inactivated or changed.
- Member's who had their direct deposit account changed.
- Member's who had their allotment changed/stopped.

This report must be verified by MAS and RAS.

The report consists of the following information:

Column	Description
A	Sequence number of load process. Each time the load process is run, it will be assigned the next sequential number.
B	Date the load process was run.
C	<p>Description of update. The following updates will show:</p> <p><u>Bank not on File</u> – The banking institution was inactivated in Direct Access II because it's not on the bank master file.</p> <p><u>New Bank</u> – The banking institution shows on the bank master file as new and it was loaded in Direct Access II.</p> <p><u>Bank Change</u> – The banking institution shows on the bank master file as being changed, and the change reflects in Direct Access II.</p> <p><u>Bank Closure</u> – The banking institution shows on the bank master file as being merged or inactivated, and is now inactive in Direct Access II.</p> <p><u>Recipient Change</u> – The banking institution was merged. The Recipient ID's routing number has changed based off of the merge.</p> <p><u>Direct Deposit Change</u> – The banking institution was merged. If a member has a direct deposit account going to this institution, their routing number will be updated to show the change.</p> <p><u>Accrue Pay</u> – The banking institution was closed. If a member has a direct deposit account going to this institution, a row will be created on the Direct Deposit page in Direct Access I showing Accrue Pay at HRSIC.</p> <p><u>Stop Allotment</u> – The banking institution was closed. If a member has an allotment going to this institution, their allotment will be stopped prior month (or current month if already past end of month compute cutoff) in Direct Access II.</p>

D	Bank Institution's Routing Number. Leading zeros will not show.
E	Name of Banking Institution.
F	1 st Line Address of Banking Institution.
G	2 nd Line Address of Banking Institution.
H	3 rd Line Address of Banking Institution.
I	City
J	State
K	Zip Code
L	Telephone Number
M	Bank Institution's new Routing Number.
N	For direct deposit account changes, this field will be blank. For Recipient ID changes, this field will show the Recipient ID number.
O	For direct deposit account changes and allotment stops, this field will show the member's EMPLID. For Recipient ID changes, this field will be blank.
P	For direct deposit account changes, this field will show the member's Empl Rcd Nbr. For Recipient ID changes, this field will show 0.
Q	For direct deposit account changes, '99' will show if direct deposit account (which represents the Order Number from the Specify Net Pay Elections) or the savings allotment order number. For Recipient ID changes, the allotment instance number from the Element Assignment by Payee (EABP) page will show.
R	For direct deposit account and Recipient ID changes, the account type will show, 'C' (checking) or 'S' (savings).
S	Member's direct deposit or Recipient ID Account Number
T	Member's direct deposit or Recipient ID Account Name
U	For direct deposit, the original effective date of the direct deposit row will display. For all others, this field will be blank.
V	For allotments that are stopped, the begin date of the allotment will display. For all others, this field will be blank.
W	For direct deposit changes, this field will be blank. For Allotment Stops and Recipient ID changes, this field will show the type of Allotment.
X	For direct deposit changes and allotment stops, the member's company will show. For instance, if member is a retired member, their company would show 'RCG'. This allows the folks from MAS and RAS to review the ones only applicable to them. Note: The company will not display for recipient ID changes.

**Bank
Master File
Layout**

The Bank Master File layout is displayed below.

Position	Description
1-9	Routing Transit Number (RTN) – A nine digit number with the check digit in the ninth position
10-45	Name of the Financial Institution
46-81	Address of the Financial Institution. Address line 1.
82-117	Address of the Financial Institution. Address line 2.
118-153	Address of the Financial Institution. Address line 3.
154-173	City
174-175	State
176-180	Zip Code – first five digits
181-184	Zip Code – last four digits
185	<p>Record Type Code</p> <p>0 = the primary RTN is for a federal Reserve Bank 1 = Primary RTN 2 = Look at New RTN</p> <p>Note: Payments should not be sent to an RTN that has a Record Type Code of 0. The Record Type Code in conjunction with other codes will be used to determine the status of a financial organization.</p>
186	<p>Payment Media Indicator (PMI)</p> <p>0 = Checks (Check receiving financial organization) 1 = EFT (EFT receiving financial organization)</p> <p>Note: Payments should not be sent to an RTN that has a PMI of 0.</p>
187	<p>Institution Status Code</p> <p>1 = Receives Government & Commercial Payments 2 = Receives Government Payments Only 3 = Government Agency 4 = Service Bureau of ACH Association 5 = Government Agency receives Forward Items 6 = Inactive ACH Receiver</p> <p>Note: Payments should not be sent to an RTN that has an Institution Status Code of 3, 4, 5, or 6. These codes are used by the Federal Reserve Bank (FRB) for unique processing.</p>
188	<p>Last Change Code</p> <p>1 = Inactive: Defined as a financial organization that is no longer an ACH participant (does not receive ACH items)</p> <p>2 = Active: Defined as a financial organization that receives ACH items or participates in ACH as a Service Bureau, an ACH Association, or a Government agency.</p>

	3 = Change: Defined as a change to any field(s) on an active financial organization record. The last change code '3' can be used in conjunction with the last change date to determine whether a change has occurred since the last update. Also, the last change code '3', record type code '2', and new routing transit number field can be used together to indicated that a different RTN should be used for ACH participation (i.e., Merger).
189-194	Last Change Date (MMDDYY): Indicates the date the last change was made to the financial organizations' record.
195-230	Delivery Address of the financial institution is provided by the FRB on the file. Address line 1. Note: FMS and agencies will not use this data for payment processing. These fields may become fillers in a later release.
231-266	Delivery Address of the Financial Institution. Address line 2.
267-302	Delivery Address of the Financial Institution. Address line 3.
303-322	Delivery Address City
323-324	Delivery State
325-329	Delivery Zip Code – first five digits
330-333	Delivery Zip Code – last four digits
334-341	Filler
342-344	Telephone Area Code
345	Dash
346-348	Telephone Prefix
349	Dash
350-353	Telephone Suffix
354	Dash
355-358	Telephone Extension
359-367	New Routing Transit Number (RTN)

The table below shows what the codes should be for the type of action listed.

Type of Action on Bank	Record Type Code Position 185	Institution Status Code Position 187	Last change Code Position 188	Last Change Date Positions 189-194
Add	1 – Primary RTN	1 – Rcvs Gvt/Comm pmts OR 2 – Rcvs Gvt pmts only	2 – Active	Less than 30 days
Change	1 – Primary RTN	1 – Rcvs Gvt/Comm pmts OR 2 – Rcvs Gvt pmts only	3 – Change	Less than 30 days
Merger See Note 1	2 – Look at New RTN	1 – Rcvs Gvt/Comm pmts OR 2 – Rcvs Gvt pmts only	3 – Change	Less than 30 days
No Longer ACH	1 – Primary RTN	6 – Inactive ACH	3 – Change	Less than 30 days
Merger/Closure	2 – Look at New RTN	1 – Rcvs Gvt/Comm pmts OR 2 – Rcvs Gvt pmts only	1 – Inactive	Less than 30 days
Inactivated	1 – Primary RTN	1 – Rcvs Gvt/Comm pmts OR 2 – Rcvs Gvt pmts only	1 – Inactive	Less than 30 days

Note 1: Old bank is inactivated and merged with existing bank. Existing bank's record type code will be 1, their Institution Status Code will be 1 or 2, and their Last Change Code will be 3 and most likely will NOT have a change within 30 days.