



Reference Guide

Skip-A-Payment Options



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**Covid – 19 Response
Skip-A-Payment Options Reference Guide**

4-27-2020

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Overview of Resources: Microsoft Teams/Share One Portal

This document was created to provide reference information for Skip-A-Payment options to help credit unions assist members during the COVID-19 crisis. There is another document called Credit Bureau Reporting – Metro II that is another reference in reporting loans with a special code during this time.

Share One has a special Microsoft Teams Group created for the credit union to find documentation and information specific to Skip-A-Payment Options, Reporting to the Credit Bureau, NSQuery & Mass Fix information, Small Business Protection Plan, and Third-Party Guidance as we collaborate to find the best solutions for your members.

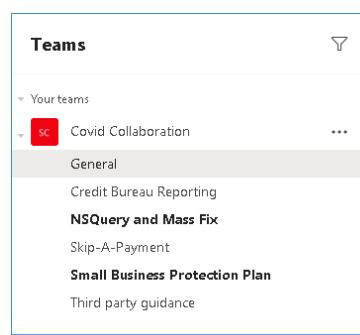
To access the Microsoft Team called “Covid Collaboration”:

1. Request access to the Team, please contact Share One Support or email kyoung@shareone.com (Kim Young) or chines@shareone.com (Crystal Hines).

2. Access **Microsoft Teams**



3. Select the topic of interest.



Contact Share One Support for assistance at 800-888-0766, Opt 1.

Options to create a Skip-A-Payment

Mass Fix to Skip Loan Payments

1. Mass Fix

The Credit Union can run a Mass Fix to adjust the Loan's Next Due Date.

The Direct Expression needed is below, based on a monthly payment due and skipping 2 monthly payments.

```
DateAdd(Next_Payment_Date, 'month', 2)
```

Also, when setting up the direct expression, make sure the Use Direct Expression flag is on with the Direct Expression in the New Value field.

Field Update Details

Next_Payment_Date

Use Direct Expression

New Value

`DateAdd(Next_Payment_Date, 'month', 2)`

Note: Any skip payments mean interest will still need to catch up before principal is applied. If Escrow, this will be taken only when a payment is posted, there will not be a "catch up" applied.

Loan Payment Skip in File Maintenance (one or more skips)

2. Skip-A-Payment via FM\Loans\Payment Skip

The Credit Union can use Skip-A-Payment in FM\Loans allowing "x" number of payments (based on loan frequency) and when the member makes the March payment, the loan will advance to June. If they want to skip March and the loan is already due for March, they will have to manually advance the due date. The system will only skip when calculating the Next Due Date, not the current payment due.

Note: Any Skip payments mean interest will still need to catch up before principal is applied. If Escrow, this will be taken only when a payment is posted, there will not be a "catch up" applied.

FM\Loan Screen

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters	Chg/Off
Payment Schedule <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Regular Payment Amount <input type="text" value="\$381.00"/></p> <p>Alternate Payment Amount <input type="text" value="\$0.00"/></p> <p>Alt. Payments Remaining <input type="text"/></p> <p>Balloon Payment Amount <input type="text" value="\$0.00"/></p> <p>Escrow Payment Amount <input type="text"/></p> <p>Fixed Principal Amount <input type="text"/></p> <p>Scheduled/Amort Payments <input type="text" value="60"/> <input type="text"/></p> <p>First Payment Date <input type="text" value="05/25/2019"/></p> <p>Maturity Date <input type="text" value="04/25/2024"/></p> <p>Repayment <input type="text" value="Cash"/></p> <p>Coupon Month <input type="text" value="May"/></p> </div> <div style="width: 45%;"> <p>Payment Calculation</p> <p>Payment Calculation Type <input type="text" value="Principal and Interest"/></p> <p>Payment Frequency <input type="text" value="Monthly"/></p> <p>Payment Day Of Month <input type="text" value="25"/></p> <p>Payment Month <input type="text"/></p> <p>Maximum Pay Ahead <input type="text" value="1"/></p> <p>Payment Recalc Type <input type="text" value="GreenLine"/></p> <p>Require Full Payment <input type="checkbox"/></p> <p>Last Recalced By VRL <input type="checkbox"/></p> <p>Last Recalc Date <input type="text"/></p> <p>Allow LPR within grace days <input type="checkbox"/></p> </div> </div>			Payment Status <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Partial Payment Amount <input type="text"/></p> <p>Number Of Payment Made <input type="text"/></p> <p>Next Due <input type="text" value="04/25/2020"/></p> <p>Limit to Maturity Date <input type="checkbox"/></p> <p>Last Payment Made <input type="text" value="02/15/2020"/></p> <p>Last Payment Due <input type="text" value="02/25/2020"/></p> </div> </div>					
Payment Skip <div style="border: 2px solid yellow; padding: 5px; display: inline-block;"> <p>Start Date <input type="text" value="03/25/2020"/></p> <p>Number <input type="text" value="1"/></p> <p>One Time <input checked="" type="checkbox"/></p> </div>								

Examples to manually change the “Next Due” date.

FM\Loans

Payment Schedule

- Regular Payment Amount: \$25.00
- Alternate Payment Amount: \$0.00
- Alt. Payments Remaining: []
- Balloon Payment Amount: \$0.00
- Escrow Payment Amount: []
- Fixed Principal Amount: []
- Scheduled/Amort Payments: 180 []
- First Payment Date: 01/28/2019
- Maturity Date: []
- Repayment: Cash
- Coupon Month: January

Payment Calculation

- Payment Calculation Type: Interest Only
- Payment Frequency: Monthly
- Payment Day Of Month: 28
- Payment Month: []
- Maximum Pay Ahead: 1
- Payment Recalc Type: Interest Only
- Require Full Payment: []
- Last Recalced By VRL: []
- Last Recalc Date: 01/28/2020
- Allow LPR within grace days: []

Payment Status

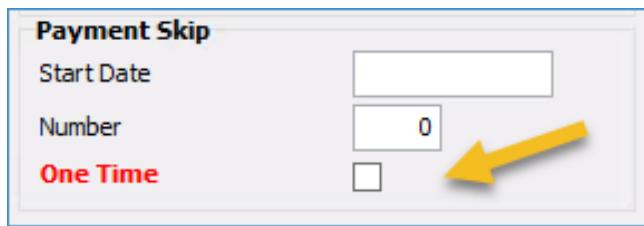
- Partial Payment Amount: \$0.00
- Number Of Payment Made: []
- Next Due: **04/28/2020**
- Limit to Maturity Date: []
- Last Payment Made: 02/28/2020
- Last Payment Due: 01/28/2020

Note: Payments for Payroll and PTOF are only skipped if the Amount Type is “due amount.”

Note: FM\Loan\Payment Skip has to be entered before that due date that you are skipping. Therefore, if loan is due 3-25-20, you can't skip it as it's already due. If you enter 2 payments to skip, when the member pays 3-25 payment it will make next due date 6-25. This option you can skip as many payments as you would like.

One Time Flag

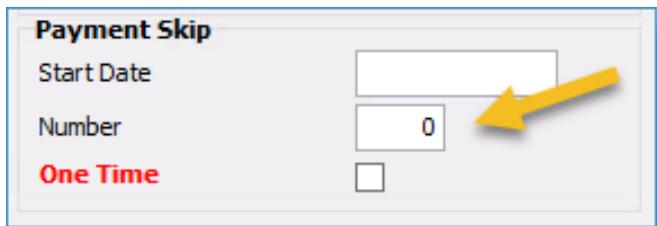
The **One Time** flag represents skipping a payment(s) during this timeframe only. If left unchecked, the payment will be skipped each year during the skip time created. For example, if you selected March 25, 2020 to skip 1 monthly payment and left the One Time Flag unchecked, the system would skip a payment annually for the March Payment. So, it would skip March 2020, 2021, 2022, etc. Be sure to mark the One Time only for skips to occur only once.



The screenshot shows a 'Payment Skip' dialog box with three fields: 'Start Date' (a date picker), 'Number' (a text input box containing '0'), and 'One Time' (a checkbox). A yellow arrow points to the 'One Time' checkbox, which is unchecked.

Number

The Number field represents the number of times given the frequency of the loan. For example, if the payments are set up as weekly, then you may select 4 to equal one month. If the loan is set up as monthly, then you may choose to select 1. Review the frequency before making the number selection.



The screenshot shows a 'Payment Skip' dialog box with three fields: 'Start Date' (a date picker), 'Number' (a text input box containing '0'), and 'One Time' (a checkbox). A yellow arrow points to the 'Number' text input box.

Loan Skip Payment via File Maintenance (one skip)

3. Skip-A-Payment via FM\Skip Payment

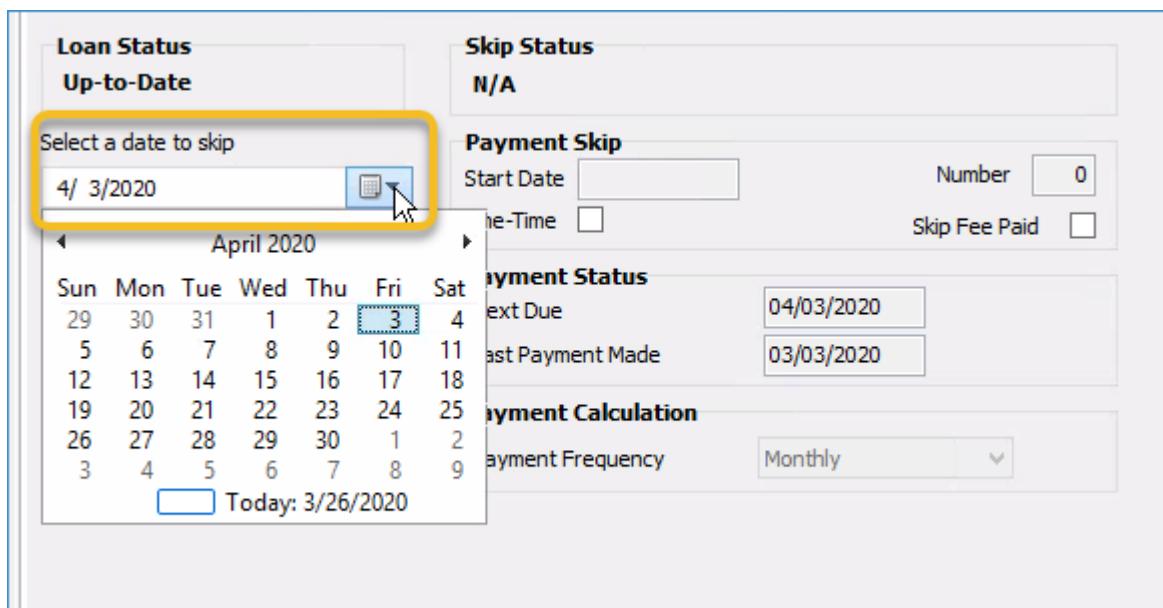
Credit Union can use FM\Skip A Pay for loans and credit cards. If for example, the credit union were to add a Skip-A-Payment for March loans, then you would add the skip per loan for the March payment, this will skip all of the transactions for the month of March. Then, if they want to skip another month, they will need to manually add the April skip record. They will have the option to charge the fee each time or not. This method will only allow for 1 month at a time.

Note: PTOF and Payroll will respect this skip a payment setup regardless of the amount type in the record.

If this is a monthly payment, the number is 1, however, if this is a weekly payment, then you would enter 4 payments to skip 4 payments.

Skip Fee needs to be marked as 'yes' applied, if credit union does not plan to charge at fee.

FM\Skip Payment

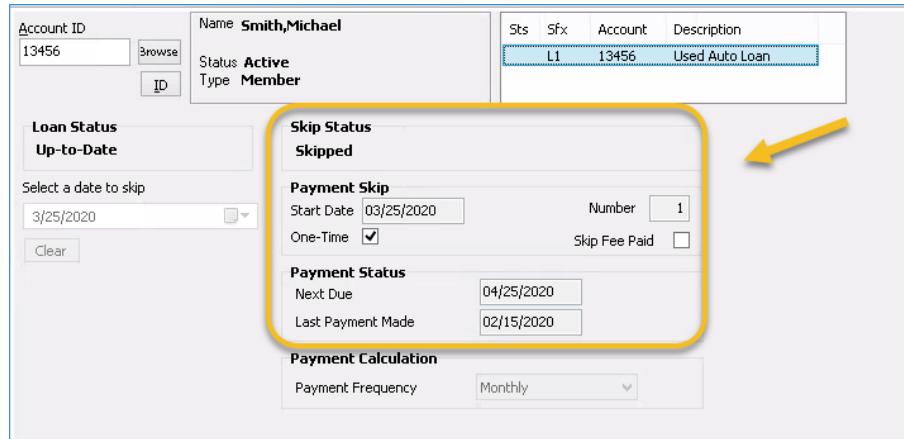


The screenshot shows the 'FM\Skip Payment' window with the following details:

- Loan Status:** Up-to-Date
- Skip Status:** N/A
- Payment Skip:**
 - Start Date: 4/ 3/2020
 - Number: 0
 - One-Time:
 - Skip Fee Paid:
- Payment Status:**
 - Next Due: 04/03/2020
 - Last Payment Made: 03/03/2020
- Payment Calculation:**
 - Payment Frequency: Monthly

A yellow box highlights the 'Select a date to skip' field and the calendar. The calendar shows the month of April 2020 with the date 3 highlighted. A cursor is shown over the calendar.

FM\Skip Payment



The screenshot shows a software interface for managing loan payments. At the top, there is a header with 'Account ID' (13456), 'Name' (Smith, Michael), 'Status' (Active), and 'Type' (Member). Below this, there is a table with columns 'Sts', 'Sfx', 'Account', and 'Description', showing 'L1' and '13456' as the account. The main area contains several sections: 'Loan Status' (Up-to-Date), 'Select a date to skip' (3/25/2020), 'Clear' button, 'Skip Status' (Skipped), 'Payment Skip' (Start Date 03/25/2020, Number 1, One-Time checked, Skip Fee Paid unchecked), 'Payment Status' (Next Due 04/25/2020, Last Payment Made 02/15/2020), and 'Payment Calculation' (Payment Frequency Monthly). A yellow box and arrow highlight the 'Payment Skip' section.

Note: Any Skip payments mean interest will still need to catch up before principal is applied. If Escrow, this will be taken only when a payment is posted, there will not be a "catch up" applied.

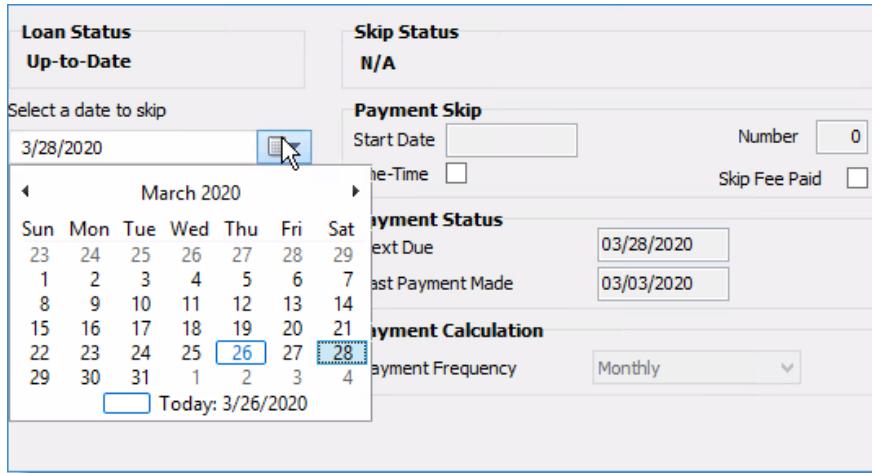
Note: The FM\Skip Payment\Payment Skip is the ability to skip 1 month, meaning I can say on 3/24 to skip the 3/25 payment and the system would respect this. PTOF and Payroll will respect this setup regardless of the amount type. This is only limited to 1 month per entry.

FM\Skip Payment Rules to apply this feature:

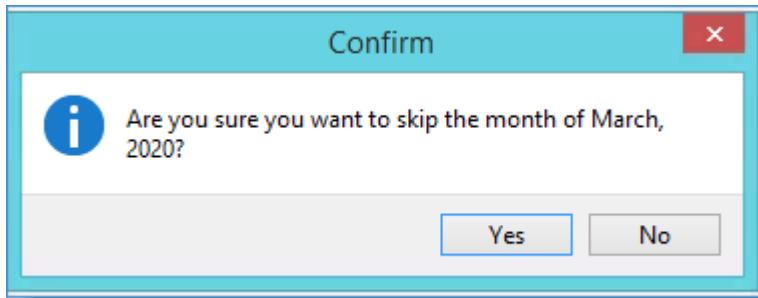
- A skipped payment is for one (1) calendar month. Weekly loans could skip either 4-5 payments depending on the calendar alignment.
- Only one skip can be set at a time per loan suffix.
- The loan must be up-to-date when the skip is set and when the skip occurs. Grace days are not considered.
- Loans cannot be paid ahead.
- All payroll and transfer payments are honored during the skip date time frame regardless of the Amount Type defined.
- If a skip is set as an "immediate" skip, wherein it is placed within the same month the due date advances, the **Clear** button does not set the due date on the loan back.

FM\Skip Payment

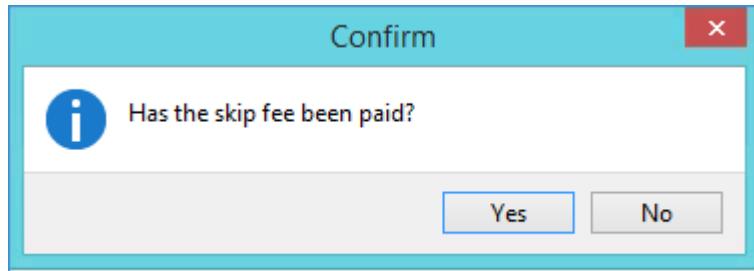
Choose a date to skip and press enter. The drop-down menu provides a calendar view. There will be two confirmation pop-up boxes that will appear.



You must verify that the correct month is being skipped.

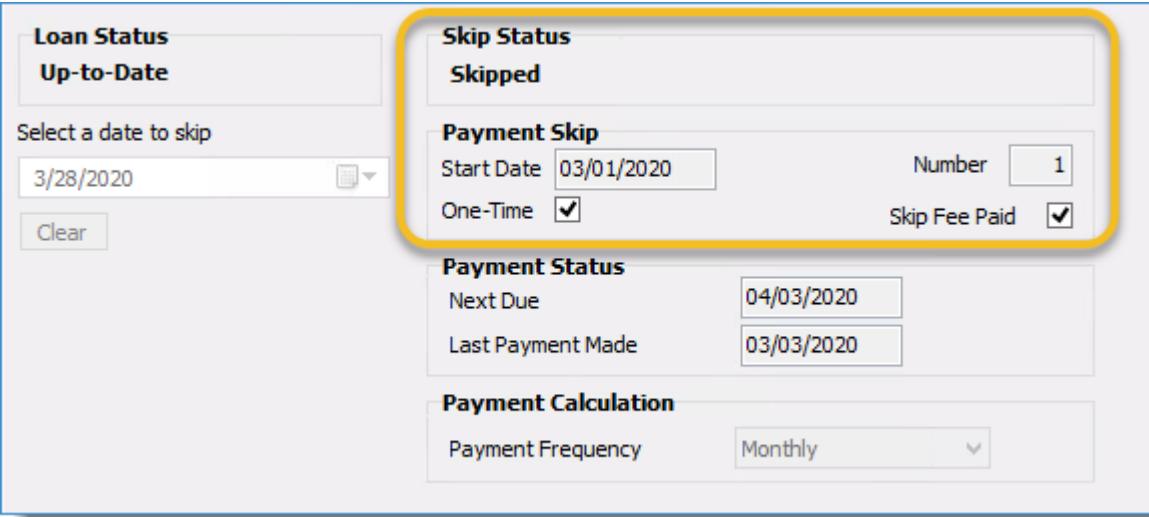


Then, verify if the skip fee has been paid or will need to be paid later in a BATCH file. If you do not wish to charge a fee for the Skip Payment, answer "Yes" to the question and do not collect the fee. Otherwise, the fee will be charged to the member at a later time during an automation job.



Review Pending Skip-A-Payment

This is the **Skip Status** after the skip has been saved in NewSolutions.



The screenshot shows a software interface for managing payment skips. The 'Skip Status' section is highlighted with a yellow box. Inside this box, the 'Skip Status' is listed as 'Skipped'. Below it, the 'Payment Skip' section includes a 'Start Date' of '03/01/2020', a 'Number' of '1', and a 'One-Time' checkbox which is checked. To the right of the 'Number' field is a 'Skip Fee Paid' checkbox which is also checked. The 'Payment Status' section shows 'Next Due' as '04/03/2020' and 'Last Payment Made' as '03/03/2020'. The 'Payment Calculation' section shows 'Payment Frequency' as 'Monthly'. The 'Loan Status' section on the left shows 'Up-to-Date' and a date selector set to '3/28/2020' with a 'Clear' button below it.

Credit Card Payment Skip via File Maintenance (one skip)

Credit Card Skip Payment Option

FM\Skip Payment (one-time skip)

Credit Card payments can be skipped using FM\Skip Payment. The rule is that a credit card payment can only be skipped one at a time unless you have the “New Credit Card Billing” Program and the “New Credit Card Skip Pay” Program, refer to option #6 in this guide.

The **Skip Payment FM** screen now allows for selection of Internal Credit Cards. A Credit Card payment qualifies for an immediate skip, if the Posting Date **DAY** is less than the next payment date's day (which means billing would not have been run yet). If not, then a message displays stating to choose a date in the next billing cycle (i.e., the next month).

Note: If credit card is past due, this option will not be available.

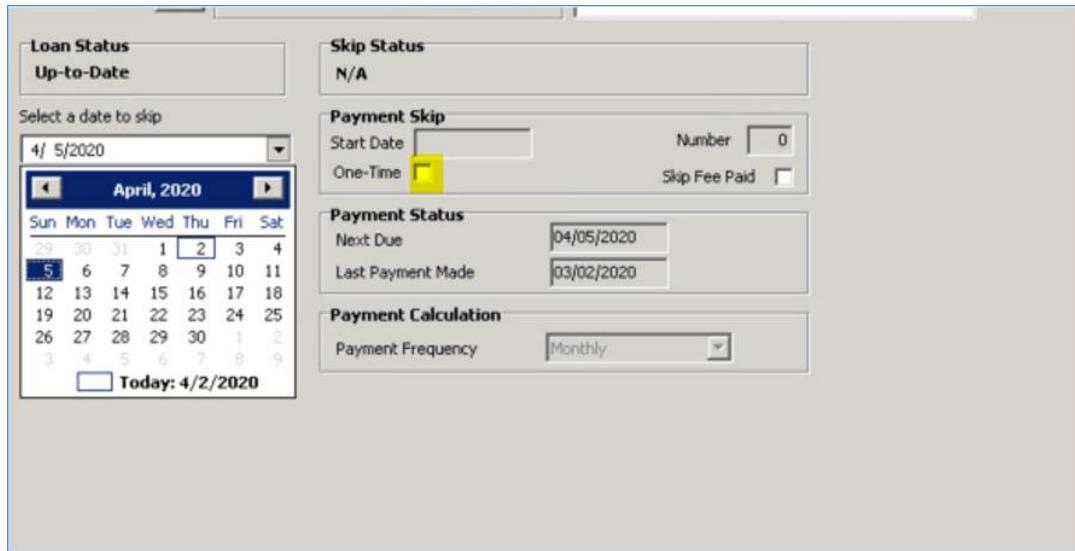
Example: Credit Card Skip Payment

Posting Date 4/2

Billing Date is 3/10

Due Date 4/5

1. Teller\FM\Skip Pay, highlight the suffix to skip a payment.



2. Pick a day for due date in same billing month.
3. Select the *One-Time* flag.
4. Click **Save**. The system pushes the due date to the next month, example 5/5/2020.

Modify Loan Payment to Interest Only

4. Modify Loan Payment Calculation Type from P&I to Interest Only

Credit Union can change P&I loan to Interest Only by file maintaining the Payment Calc and Payment Recalc to an Interest Only option. This would need configuration in Enterprise to get the calculation and the End of Month job would need to be modified\reviewed to make sure new loans are on the Payment Update config to calculate interest only loans.

For Interest Only in NewSolutions, this means the month's interest (March 1st to 31st) will be calculated at EOM processing and billed to be due for the April payment. So the first month might be a small amount depending on the member's last interest accrual date, however, when the credit union reverts the loans back to P&I, the interest will be a month behind. The credit union will have to manually reset the Regular Payment back or run an Amortization to get a new P&I payment.

For consumer loans, payments received will be applied in this order: fees, interest, then principal. Since fees will be applied first, then interest. Principal payments might not begin for a few months.

For Mortgage Loans, payments received will be applied in this order: interest, principal, escrow, and fees.

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters	Chg/Off																																																																								
<table border="1"> <tr> <td colspan="2">Payment Schedule</td> <td colspan="7">Payment Calculation</td> </tr> <tr> <td>Regular Payment Amount</td> <td>\$25.00</td> <td>Payment Calculation Type</td> <td colspan="6">Interest Only</td> </tr> <tr> <td>Alternate Payment Amount</td> <td>\$0.00</td> <td>Payment Frequency</td> <td colspan="6">Monthly</td> </tr> <tr> <td>Alt. Payments Remaining</td> <td></td> <td>Payment Day Of Month</td> <td colspan="6">28</td> </tr> <tr> <td>Balloon Payment Amount</td> <td>\$0.00</td> <td>Payment Month</td> <td colspan="6"></td> </tr> <tr> <td>Escrow Payment Amount</td> <td></td> <td>Maximum Pay Ahead</td> <td colspan="6">1</td> </tr> <tr> <td>Fixed Principal Amount</td> <td></td> <td>Payment Recalc Type</td> <td colspan="6">Interest Only</td> </tr> <tr> <td>Scheduled/Amort Payments</td> <td>180</td> <td>Require Full Payment</td> <td colspan="6"><input type="checkbox"/></td> </tr> </table>									Payment Schedule		Payment Calculation							Regular Payment Amount	\$25.00	Payment Calculation Type	Interest Only						Alternate Payment Amount	\$0.00	Payment Frequency	Monthly						Alt. Payments Remaining		Payment Day Of Month	28						Balloon Payment Amount	\$0.00	Payment Month							Escrow Payment Amount		Maximum Pay Ahead	1						Fixed Principal Amount		Payment Recalc Type	Interest Only						Scheduled/Amort Payments	180	Require Full Payment	<input type="checkbox"/>					
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Scheduled/Amort Payments	180	Require Full Payment	<input type="checkbox"/>																																																																													

Note: An easy way to track this would be to create a new loan type that is Interest Only for the 6 months. Set a Recalc Phase after the '6' months to have a recalculation type of 'Reamortize' to get a newly calculated P&I payment. Then on the 7th month, set another Recalc Phase change to set the Payment Update to "None" so the loan will be a fixed payment. This will allow a Loan Type to be configured in Payment Update and in EOM as separate jobs to keep this temporary loan type in a separate group. Don't forget to run Phase Update before Payment Update in your job so the fields get set with correct values before calculating the payment.

Create “Alternate Payments”

5. Create Alternate Payments for a Set Amount and Duration

Another option would be to set Alternate Payment amounts and number of payments so the system will apply and once the number are meet it goes back to the regular payment amount so less changes to the loan. Credit Union can set an alternate amount based on member's last interest applied to estimate a payment to collect interest payments.

Note: Any change from Interest Only to Principal and Interest will still need to catch up on the accrued interest before principal is applied. If Escrow, this will be taken only when a payment is posted, there will not be a “catch up” applied.

FM\Loans\Payments

Main	Misc	Payments	Int/Fee/Esc	Pmt History	Score	Var Rate	Counters	Chg/Off
Payment Schedule			Payment Calculation					
Regular Payment Amount <input type="text" value="143.33"/>			Payment Calculation Type <input type="text" value="Principal and Interest"/>					
Alternate Payment Amount <input type="text" value="\$0.00"/>			Payment Frequency <input type="text" value="Monthly"/>					
Alt. Payments Remaining <input type="text"/>			Payment Day Of Month <input type="text" value="3"/>					
Balloon Payment Amount <input type="text" value="\$17,123.40"/>			Payment Month <input type="text"/>					

“Credit Card Skip Pay” (one or more skips)

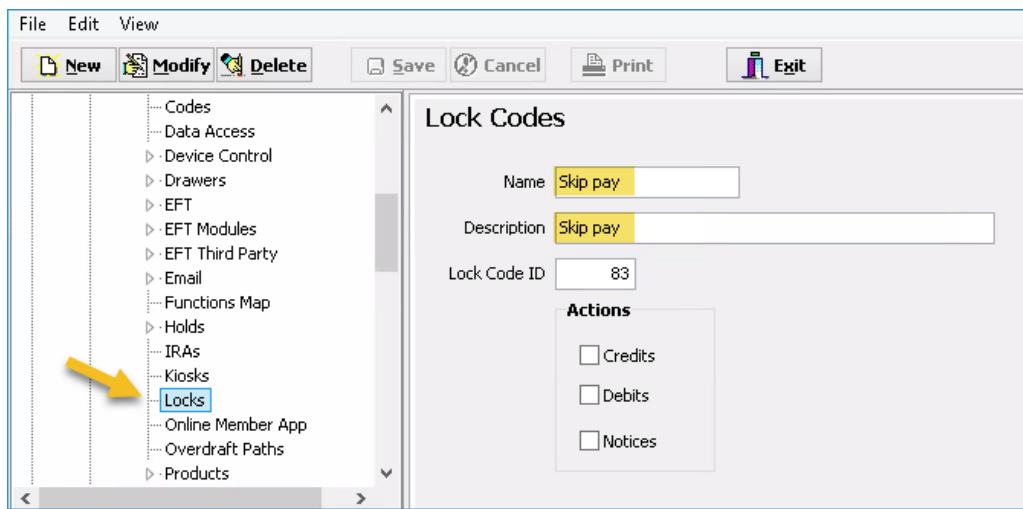
6. Skip Payment Options for Credit Cards

A change has been made to the Credit Card billing program that will allow 1 or multiple payments to be skipped on a credit card. This change will also stop any late fees from being charged on payments skipped. The Credit Card billing program will still post finance charges on these accounts during the billing period that the payment was skipped.

*****Contact Share One Support at 800-888-0766, Option 1 to receive this new program*****

Configuration to setup “Skip-A-Pay” on a credit card account.

Step 1. Create a “new” Lock Code called “Skip pay” in Enterprise.



1. Click into the “Enterprise” Program.
2. Scroll down the menu, select *Locks*.
3. Click the **New** button.
4. Type “Skip pay” or another designated name into the Name and Description fields.
5. The Lock Code ID may or may not be visible. Do not change the box, if you can see a number auto generated...each credit union may be different.
 - a. Note: The number 83 is just an example, if you can see this field the autofill will have the next generated number for your database.
6. Do Not Mark any *Actions*. The billing program will use this lock to know what action to take.
7. Click **Save**, then click **Exit**.

Note: You must create a lock under a designated name. Suggest using lock name **Skip pay**. Credit card billing program will default to use this lock name.

Step 2. Add the “Skip Pay” lock to the member’s credit card suffix.

The screenshot shows the FM (File Maintenance) interface with the 'Locks/Alerts' tab selected. The 'Locks For Suffix -- V700 Starter' section displays a list of locks. One lock is present, named 'Skip pay', with an expiration date of 09/21/2020. The 'Entered Date' is 04/10/2020 and 'Entered By' is sh1alexander. The 'Remark' field contains 'Skip pay'.

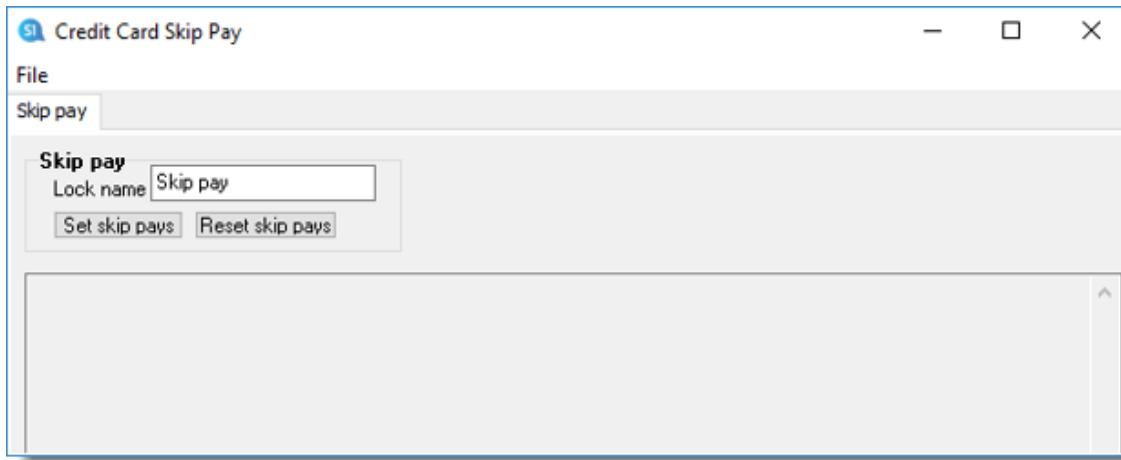
1. In the FM tab, click **Locks/Alerts**.
2. Select the credit card suffix at the top.
3. Click **Add**.
4. Select “Skip pay” from the **Type** drop-down menu.
5. Click **Save**.
6. Enter an expiration date.
7. Click **Save**.

Note: The lock should expire at the date for which you wish the skip payment to stop:
 Example: If the last payment you want to skip is due 9/20/20, then set the expiration date to 9/21/20.

Step 3. Set up “Credit Card Skip Pay” Automation Job

This program is intended to address any new “Skip pay” locks that have been added to credit card suffixes since the last billing cycle. This is a daily process that will zero out any amounts due and advance the next due date. This is intended to avoid any late fees that may be posted before billing or if credit bureau reporting will take place before the next credit card billing. This program should be setup to run in an **End of Day Automation** job or can be as a separate job ran daily.

This “Credit Card Skip Pay” Automation Job will need to be created by credit union. If you need assistance, please call Support.



The Lock name defaults to “Skip pay” and does not need to be changed unless another lock name was used. To change the Lock name, you will need to access the program CCSkipPay.exe.

The Automation job will select the “Set skip pays” button on a daily basis to zero out amounts in these fields: “Minimum Due”, Current Due”, and “Past Due Amounts” and advance the “Next Due” date.

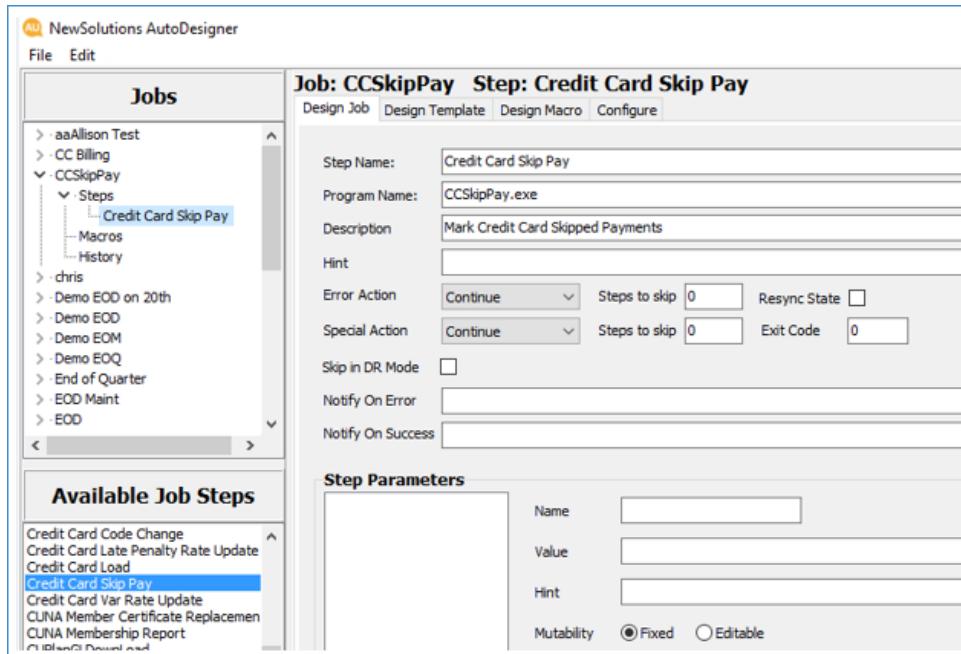
The “Reset skip pays” button is available to undo skip pays that were set by this “Skip pay” Automation job on the same day. This reset will not work on prior days.

“Credit Card Skip Pay” is an **Available Job Step** in Automation. There are no Step Parameters needed. This job defaults to the **Skip pay** Lock name in program, “Skip pay.”

Refer to the Automation Manual for details on creating a new job.

The Automation log will list accounts and details the skip pay was applied to.

Automation Job



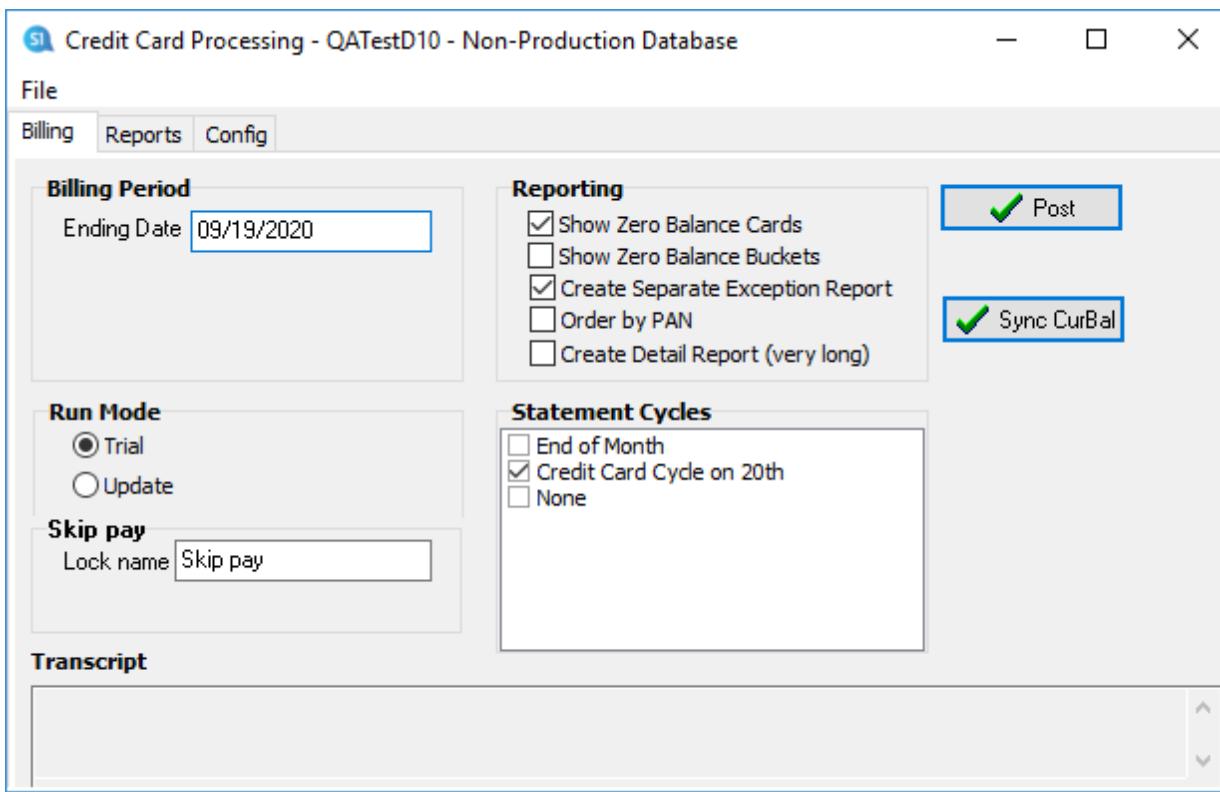
Automation Log

```
[04/27/2020 13:07:34] -----
[04/27/2020 13:07:34] ---Starting job: CCSkipPay---
[04/27/2020 13:07:34] -----
[04/27/2020 13:07:34]     User:      Share1
[04/27/2020 13:07:34]     Workstation: CORDMTS02
[04/27/2020 13:07:34]     Organization: QAtestD10
[04/27/2020 13:07:34]     Database:    April122
[04/27/2020 13:07:34]
[04/27/2020 13:07:34]     ----Step Credit Card Skip Pay----
[04/27/2020 13:07:34]     Populating skip payment list
[04/27/2020 13:07:34]     1 suffixes selected for skip payment
[04/27/2020 13:07:34]     Marking suffixes and statements for skip payment
[04/27/2020 13:07:34]         496V750 marking for skip
[04/27/2020 13:07:34]             credit card next payment date 8/20/2020 -> 11/21/2020
[04/27/2020 13:07:34]             credit card regular payment amount $234.00 -> $0.00
[04/27/2020 13:07:34]             statement minimum payment $1,886.00 -> $0.00
[04/27/2020 13:07:34]             statement current payment $299.00 -> $0.00
[04/27/2020 13:07:34]             statement past due amount $1,587.00 -> $0.00
[04/27/2020 13:07:34]     Finished marking suffixes and statements for skip payment
[04/27/2020 13:07:34]
[04/27/2020 13:07:34] -----
[04/27/2020 13:07:34] ---End of job: CCSkipPay---
[04/27/2020 13:07:34] -----
```

Step 3. Review the “Skip pay” lock in Credit Card processing program.

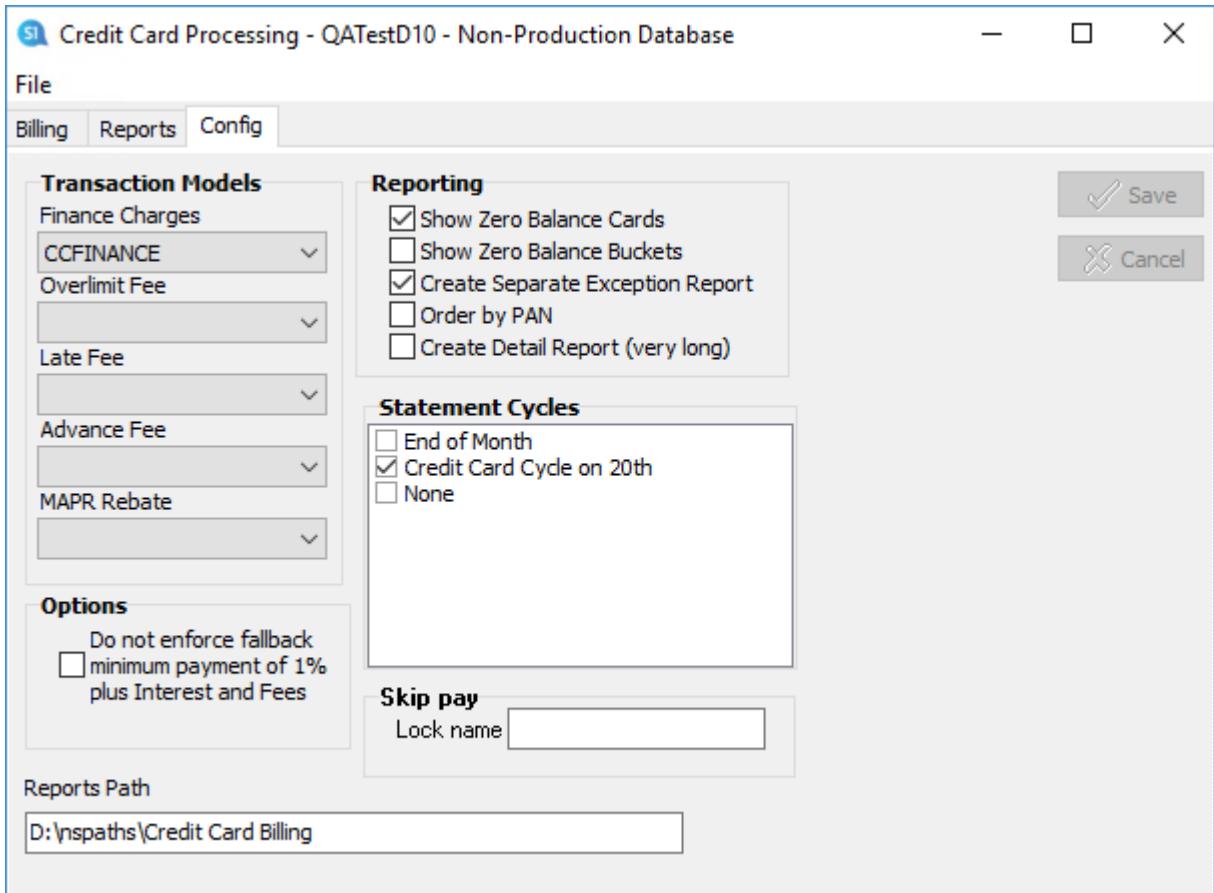
Credit Card Processing Program

Billing Tab



Observe the **Skip pay Lock name** field. This defaults on the Billing Tab. The Lock name must have the designated name/description from the Lock Code setting in Enterprise.

Config Tab

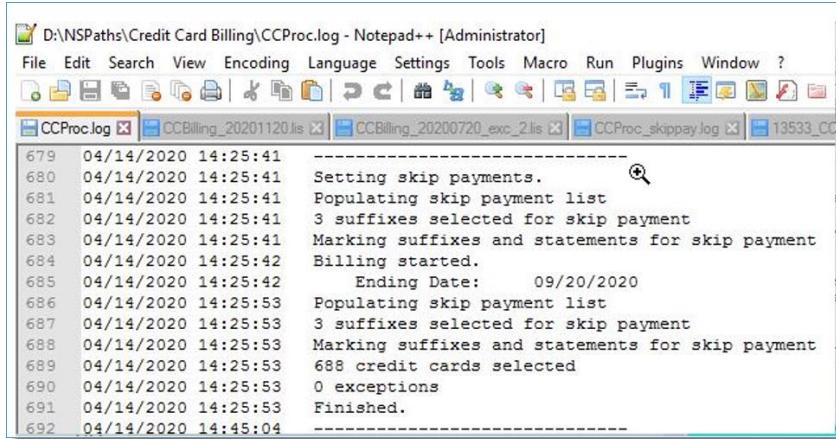


Skip pay Lock name field on the Config tab does not need to be set to anything unless **not** using default Lock name 'Skip pay'.

Note: Lock name is listed on the Billing and Config tab. If you did not use lock name "Skip pay," you will need to enter designated lock name on Config tab and save.

Note: After the Credit Card Processing program runs, the billing transcript will show how many suffixes were selected for the Skip pay. The transcript is saved to the CCPROC.log

Credit Card Processing Log

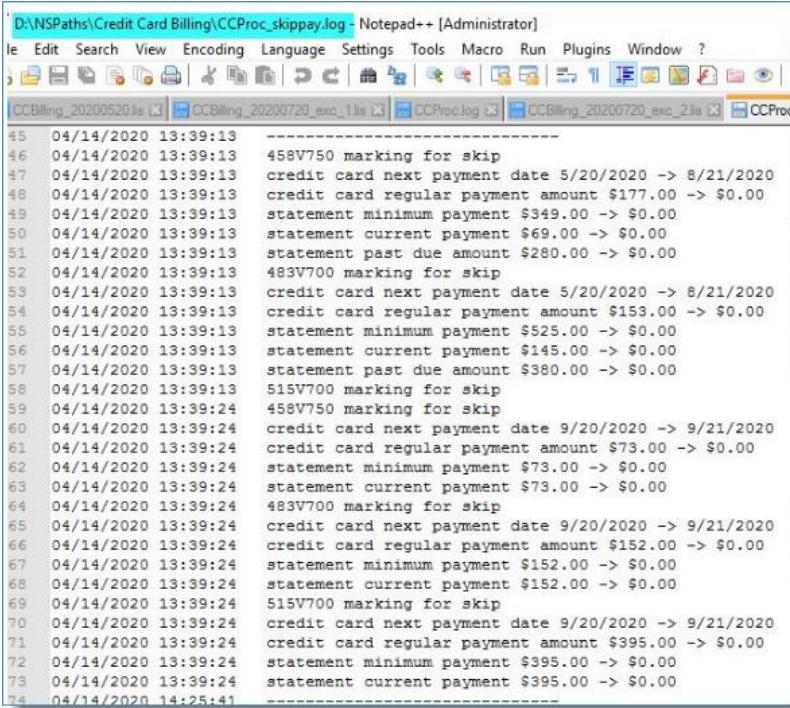


```

D:\NSPaths\Credit Card Billing\CCProc.log - Notepad++ [Administrator]
File Edit Search View Encoding Language Settings Tools Macro Run Plugins Window ?
CCProc.log CCBilling_20200520_1.ls CCBilling_20200720_exc_1.ls CCBilling_20200720_exc_2.ls CCPProc_skippay.log 13533_CC
679 04/14/2020 14:25:41 -----
680 04/14/2020 14:25:41 Setting skip payments.
681 04/14/2020 14:25:41 Populating skip payment list
682 04/14/2020 14:25:41 3 suffixes selected for skip payment
683 04/14/2020 14:25:41 Marking suffixes and statements for skip payment
684 04/14/2020 14:25:42 Billing started.
685 04/14/2020 14:25:42 Ending Date: 09/20/2020
686 04/14/2020 14:25:53 Populating skip payment list
687 04/14/2020 14:25:53 3 suffixes selected for skip payment
688 04/14/2020 14:25:53 Marking suffixes and statements for skip payment
689 04/14/2020 14:25:53 688 credit cards selected
690 04/14/2020 14:25:53 0 exceptions
691 04/14/2020 14:25:53 Finished.
692 04/14/2020 14:45:04 -----

```

Credit Card Billing Account Details



```

D:\NSPaths\Credit Card Billing\CCProc_skippay.log - Notepad++ [Administrator]
File Edit Search View Encoding Language Settings Tools Macro Run Plugins Window ?
CCBilling_20200520_1.ls CCBilling_20200720_exc_1.ls CCBilling_20200720_exc_2.ls CCPProc_skippay.log CCBilling_20200720_1.ls CCBilling_20200720_2.ls CCPProc_skippay.log
45 04/14/2020 13:39:13 -----
46 04/14/2020 13:39:13 458V750 marking for skip
47 04/14/2020 13:39:13 credit card next payment date 5/20/2020 -> 8/21/2020
48 04/14/2020 13:39:13 credit card regular payment amount $177.00 -> $0.00
49 04/14/2020 13:39:13 statement minimum payment $349.00 -> $0.00
50 04/14/2020 13:39:13 statement current payment $69.00 -> $0.00
51 04/14/2020 13:39:13 statement past due amount $280.00 -> $0.00
52 04/14/2020 13:39:13 483V700 marking for skip
53 04/14/2020 13:39:13 credit card next payment date 5/20/2020 -> 8/21/2020
54 04/14/2020 13:39:13 credit card regular payment amount $153.00 -> $0.00
55 04/14/2020 13:39:13 statement minimum payment $525.00 -> $0.00
56 04/14/2020 13:39:13 statement current payment $145.00 -> $0.00
57 04/14/2020 13:39:13 statement past due amount $380.00 -> $0.00
58 04/14/2020 13:39:13 515V700 marking for skip
59 04/14/2020 13:39:24 458V750 marking for skip
60 04/14/2020 13:39:24 credit card next payment date 9/20/2020 -> 9/21/2020
61 04/14/2020 13:39:24 credit card regular payment amount $73.00 -> $0.00
62 04/14/2020 13:39:24 statement minimum payment $73.00 -> $0.00
63 04/14/2020 13:39:24 statement current payment $73.00 -> $0.00
64 04/14/2020 13:39:24 483V700 marking for skip
65 04/14/2020 13:39:24 credit card next payment date 9/20/2020 -> 9/21/2020
66 04/14/2020 13:39:24 credit card regular payment amount $152.00 -> $0.00
67 04/14/2020 13:39:24 statement minimum payment $152.00 -> $0.00
68 04/14/2020 13:39:24 statement current payment $152.00 -> $0.00
69 04/14/2020 13:39:24 515V700 marking for skip
70 04/14/2020 13:39:24 credit card next payment date 9/20/2020 -> 9/21/2020
71 04/14/2020 13:39:24 credit card regular payment amount $395.00 -> $0.00
72 04/14/2020 13:39:24 statement minimum payment $395.00 -> $0.00
73 04/14/2020 13:39:24 statement current payment $395.00 -> $0.00
74 04/14/2020 14:25:41 -----

```

Note: CCPProc_skippay.log has the account details.

Credit Card Statement Details

File File Maintenance Pages Functions Help

Transactions New Accounts FM Inquiries Calculators History FM Log Balancing Shared Branch Print Forms

Action:

Masters Shares Loans Certificates Account Analysis ACH Orig ACH Pending Card Base Test CC Account **CC Balance** Check Recon Close/Reopen Collateral Cross Sell EFT Access EFT Notice Escrow Etite External Card Map FASB FIDataMatch HB Alert Pref Insurance Loan Impairment Marketing Notification Guarantee

Account ID: 515 Name: bell,lula mae Status: Active Type: Member

Sts	Sfx	Account	Description
V700	515	Starter	

Limits Current Balances Statements Statement Detail Statement Balance Changes

Details

Start Date	07/21/2020	Disputes	\$0.00	Purchases	\$77.77
End Date	8/20/2020	Over Limit Amount	\$715.34	Advances	\$0.00
Due Date	09/20/2020	Minimum Due	\$0.00	Balance Transfers	\$0.00
Days in Period	31	Current Due	\$0.00	Payments	\$0.00
		Past Due	\$0.00	Other Credits	\$0.00
		On Time Payments	\$0.00	Other Debits	\$0.00

Activity Summary

Principal	Interest	Fees	Total
Starting \$2,334.54	\$117.93	\$126.00	\$2,578.47
Debits \$77.77	\$36.09	\$33.00	\$146.86
Credits \$0.00	\$0.00	\$9.99	\$9.99
Ending \$2,412.31	\$154.02	\$149.01	\$2,715.34

Note: The fields for Minimum Due, Current Due, and Past Due have been modified by the program. You can verify afterwards in Teller, FM, CC Balance, Statement Details that the applicable counts are \$0.00.