

Overdraft Research Tool

Reducing Your Call Times

REDSTONE
FEDERAL CREDIT UNION

Overdraft Research Tool

Why build the OD Research Tool?

- Explaining what caused an item to overdraft is a difficult and time consuming process.
- Before an explanation is possible, information must be gathered from multiple screens.
- In our call center, 30 minute calls were not out of the ordinary.

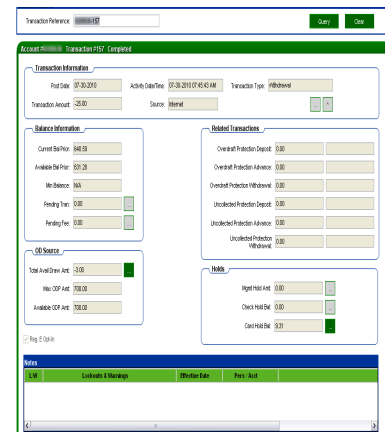
Overdraft Research Tool

- Takes the multiple screens necessary to research an overdraft and combines them into one screen.
- Provides a snapshot of the account's standing and balance at the time a particular item was presented.

Overdraft Research Tool



6 screens vs 1 screen



Overdraft Research Tool

Navigation

Located on all deposit history screens

History Inquiry - 00000000

services Favorites Help

Balance History

Search Criteria

Account Number >

Balance Type: Note Balance

From Date > 03-07-2012

Thru Date > 03-28-2012

Charge Off Balance:

Sort Order

Ascending Descending

Query Clear

Balance History

Print Detail Card Txn Related Inter **Overdraft Research**

Post Date	Effective Date	Check Number	Description	Amount	Current Balance	Status
03-15-2012	03-15-2012		Insufficient Funds Charge	(25.00)	(207.50)	Completed
03-15-2012	03-15-2012		Overdraft Protection Deposit	500.00	(182.50)	Completed
03-15-2012	03-15-2012		Electronic Withdrawal	(773.52)	(682.50)	Completed
03-15-2012	03-15-2012		Electronic Withdrawal	0.00	91.02	Pending
03-09-2012	03-09-2012		Point Of Sale Withdrawal	(5.50)	91.02	Completed
03-09-2012	03-09-2012		Point Of Sale Withdrawal	(9.38)	96.52	Completed
03-08-2012	03-08-2012		Point Of Sale Withdrawal	(19.87)	105.90	Completed

Overdraft Research Tool

Full Screen View

Transaction Reference: Query Clear

Account # **Transaction #157 Completed**

Transaction Information

Post Date: Activity Date/Time: Transaction Type:

Transaction Amount: Source: ... ^

Balance Information

Current Bal Prior:

Available Bal Prior:

Min Balance:

Pending Tran: ...

Pending Fee: ...

Related Transactions

Overdraft Protection Deposit:

Overdraft Protection Advance:

Overdraft Protection Withdrawal:

Uncollected Protection Deposit:

Uncollected Protection Advance:

Uncollected Protection Withdrawal:

OD Source

Total Avail Draw Amt: ...

Max ODP Amt:

Available ODP Amt:

Holds

Mgmt Hold Amt: ...

Check Hold Bal: ...

Card Hold Bal: ...

Reg. E Opt-In

Notes

L/W	Lockouts & Warnings	Effective Date	Pers / Acct

Overdraft Research Tool

Overdraft Research screen includes six sections:

- Transaction Information
- Balance Information
- Overdraft Source
- Related Transactions
- Holds
- Notes

Overdraft Research Tool

Transaction Information

Account # [] Transaction [] Completed []

Transaction Information

Post Date: 03-19-2012 Activity Date/Time: 03-19-2012 09:06:56 PM Transaction Type: Check

Transaction Amount: -227.00 Source: Batch

Balance Info

Children Transactions - Account [] - Transaction []


Post Date	Effective Date	Activity Date/Time	Description	Amount	Status
03-19-2012	03-19-2012	03-19-2012 09:06:57 PM	Insufficient Funds Charge	-25.00	Completed
03-19-2012	03-19-2012	03-19-2012 09:06:57 PM	Overdraft Protection Deposit	2.63	Completed
03-19-2012	03-19-2012	03-19-2012 08:23:50 PM	Check	-227.00	Pending

OD Source

Total Avail Draw []

Max ODF []

Close Ok



Overdraft Research Tool

Balance Information

Relationship Profile - [Account] Account - [Account]

Overdraft Research

Pending Fee - Account - Transaction

Post Date	Effective Date	Activity Date/Time	Description	Amount
03-19-2012	03-19-2012	03-19-2012 08:23:50 PM	Check	25.00

Close

Balance Information

Current Bal Prior: 16.21

Available Bal Prior: 16.21


Min Balance: N/A

Pending Tran: 0.00

Pending Fee: 25.00

Related Transactions

- Overdraft Protection Deposit
- Overdraft Protection Advance
- Overdraft Protection Withdrawal
- Uncollected Protection Deposit
- Uncollected Protection Advance
- Uncollected Protection



Overdraft Research Tool

Overdraft Source

Draw Accounts - Account # [REDACTED] - Transaction # [REDACTED]

Draw Account Number	Account Type	Available Amount
[REDACTED]	Astro Overdraft Variable	346.79
[REDACTED]	Savings Account	100.29

Close


OD Source

Total Avail Draw Amt: 447.08

Max ODP Amt: 700.00

Available ODP Amt: 700.00

Hold: [REDACTED]



Overdraft Research Tool

Related Transactions

Calculators My Forms System Logout

Contact:	03-21-2012	Status:	Active
Deposit:	03-02-2012	Current Balance:	(307.37)
Opened:	09-16-2002	Available Balance:	(307.37)

Relationships

Query Clear

...

Related Transactions

Overdraft Protection Deposit:	<input type="text" value="500.00"/>	<input type="text" value=""/>
Overdraft Protection Advance:	<input type="text" value="-500.00"/>	<input type="text" value=""/>
Overdraft Protection Withdrawal:	<input type="text" value="0.00"/>	<input type="text" value=""/>
Uncollected Protection Deposit:	<input type="text" value="0.00"/>	<input type="text" value=""/>
Uncollected Protection Advance:	<input type="text" value="0.00"/>	<input type="text" value=""/>
Uncollected Protection Withdrawal:	<input type="text" value="0.00"/>	<input type="text" value=""/>

Overdraft Research Tool

Management Holds

Source: Online

Management Holds - Account # [REDACTED] - Transaction # [REDACTED]

Release Date	Effective Date	Amount	Description
04-30-2012	03-27-2012	200.00	IRS Levy
04-10-2012	03-27-2012	300.00	Management Hold


Close

Holds

Mgmt Hold Amt:

Check Hold Bal:

Card Hold Bal:



Overdraft Research Tool

Check Holds

Check Holds - Account # - Transaction #

Release Date	Effective Date	Amount	Description
04-05-2012	03-27-2012	2000.00	7 Day
03-29-2012	03-27-2012	1800.00	2 Day

Close

Holds

Mgmt Hold Amt:

Check Hold Bal:

Card Hold Bal:



Overdraft Research Tool

Card Holds

Query Clear

Card Holds - Account - Transaction

Effective Date/Time	Inactive Date/Time	Hold Amount	Retrieval Reference	Merchant De
02-29-2012 07:47:00 AM	03-01-2012 12:17:14 AM	3.45		CORPORATE DINING I LINCOLN A


Close

Holds

Mgmt Hold Amt: 0.00 ...

Check Hold Bat: 0.00 ...

Card Hold Bat: 3.45 ...



Overdraft Research Tool

Notes

Notes			
LW	Lockouts & Warnings	Effective Date	Pers / Acct
W	Not MemberPlus/BusinessPlus	06-16-2011	(P)
W	Verify Address - Returned Mail	02-15-2011	(P)

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Overdraft Research Tool

Success

- Average call time has dropped from 20 minutes to 5 minutes for Redstone FCU.
- Estimated \$42,000 in annual savings.
- Customer service has improved through faster resolution times and reduced wait times.