



Impact / SQL

Version 5.12.0

Accounting Manual

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Introduction to Impact/SQL Accounting

This manual explains all of the functionality contained within the Impact Accounting module (Accounting), and discusses how each tool might be used. As each company functions in its own unique way, there are some functions that may not be utilized, but you are encouraged to examine and consider all of them, to ensure you are getting the most out of Impact.

Accounting provides the escrow accounting department with the tools required to oversee the integrity of the financial activity initiated by escrow personnel, and to manage bank-related tasks, such as wire transfers, positive pay processing and bank account reconciliations, and system maintenance procedures for the entire operation. While the division of responsibilities within any client site will vary one from another, the functions grouped within Accounting tend to be performed by most escrow accounting departments or affiliated administrative units. Escrow personnel generally do not perform these functions – their tools are contained in the Impact Escrow module (Escrow).

There are functions that accounting personnel perform, on a daily basis (generally in the early morning), to review and “post” the activity of the previous day, in effect finalizing the transactions developed by Escrow and Accounting. There are activities in which accounting personnel participate, in conjunction with escrow personnel, throughout the workday, such as wire transfer processing and receipt and disbursement correction. Accounting personnel also perform functions that help ensure that the activity within the system is accurate and reconciled with activity reflected in the escrow trust accounts at the company’s bank(s). There are also maintenance tasks that accounting personnel are responsible for, such as setting up new branch or bank information in the system, or changing the branch or officer assignments on escrow files. Regulatory reporting (1099-S) is also managed through Accounting.

This manual progresses through the functions in Accounting in the order that they appear on the menus within the module. This will not be how you will work with the product, as that will depend on your responsibilities and the structure of each individual business, as well as the configuration of Impact at each business.

There are a tremendous number of configuration options that can affect the functionality of the system. These variations are discussed in this manual, to the extent that the discussion does not detract from the explanation of the functions of the complete package.

General Information and Helpful Hints

This manual progresses through the functions in Impact Accounting in the order that they appear on the menus within the module. This is not how you will work with the product, as that will depend on your responsibilities and the structure of each individual business, as well as the configuration of Impact at each business. Before discussing the system functionality in detail, there are some general features that you should be aware of. These are discussed below.

Some formatting conventions used in this manual are:

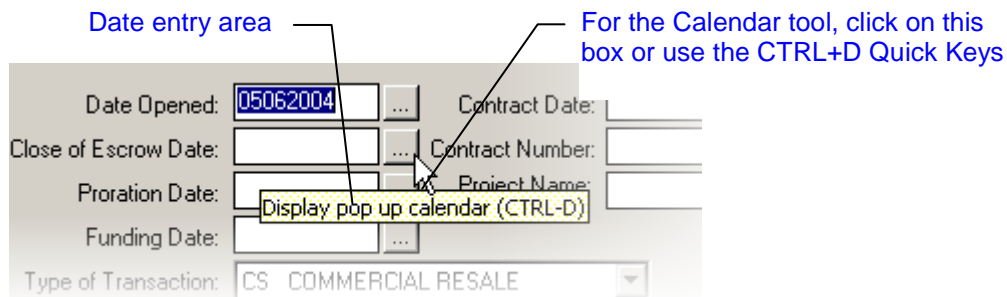
- When you need to press the Enter key, you will see **ENTER** in this manual.
- When you see text displayed on a menu or window such as the words “Edit” or “Cancel”, you will see **Edit** or **Cancel** in this manual.
- **Daily Work > Positive Pay** means that you select **Daily Work** from the main menu and then select **Positive Pay** from the sub menu.

Helpful Hints for Entering Information

Dates

Do not enter hyphens or slashes when entering dates into Impact.

Enter dates as 2 digit month, 2 digit day, and 2 digit year, for example, “122504” for December 25, 2004. If entering a different century other than the current century, you must enter a 4 digit year. You can also click on the box with “...” just to the right of the date entry area, or use the **CTRL+D** Quick Keys, to pull up the **Calendar** tool.



Dollars

Do not put commas or dollar signs in the dollar amounts.

F4

You may use the function key **F4** to access a drop down list box, or you may click with the mouse on the down arrow.

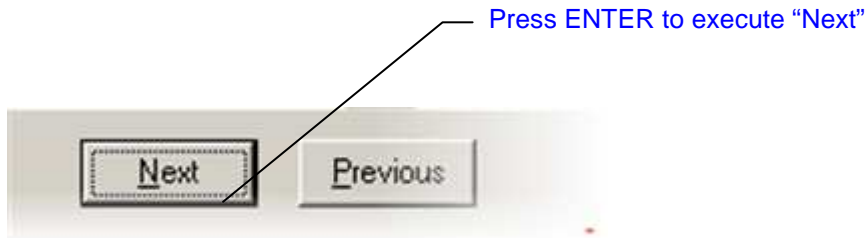
TAB

Use **TAB** to move forward from one entry field to the next entry field.

Use **SHIFT+TAB** to move backward from one entry field to the previous entry field.

Execute

When you see a button with dots on the face, you can press **ENTER** to execute that command, rather than clicking on it with the mouse, as the button already has "the focus". Press **TAB** to move the focus to the other button(s).

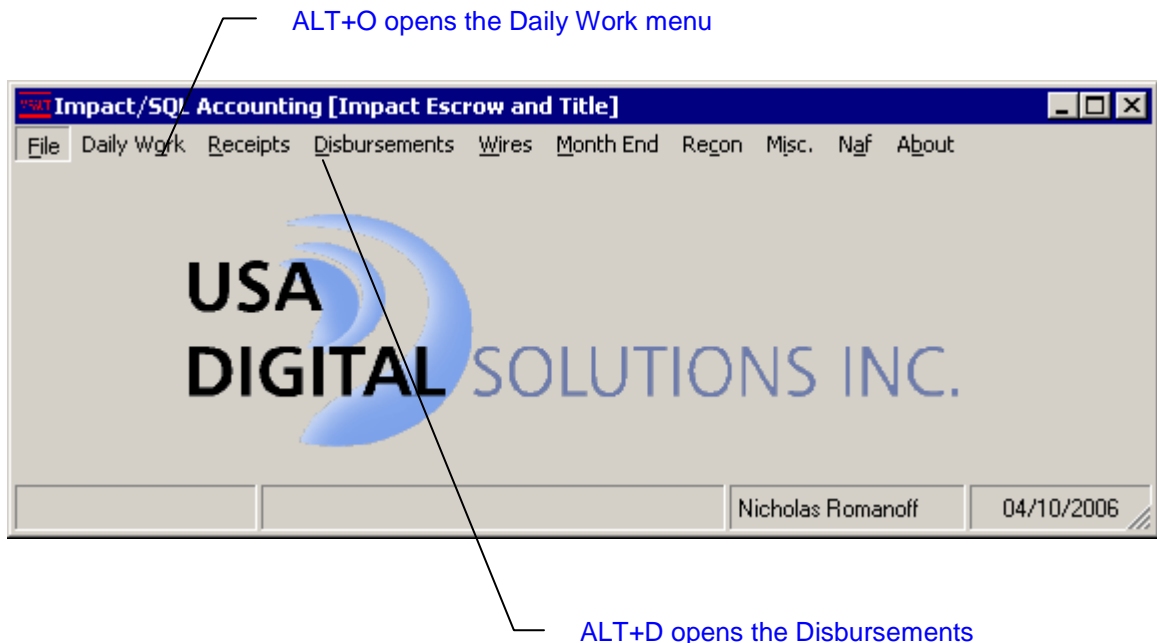


Quick Keys

Quick Keys can quickly accomplish tasks by using keyboard entries instead of using the mouse to click on selections. Quick Keys are one or more keys you press on the keyboard to complete a task.

For example, press and hold the **ALT** key and also the F key. This **ALT+F** key combination opens the **File** menu, just as clicking on the **File** menu at the top left of the Impact Accounting screen opens the **File** menu.

Anytime you see a menu selection item on the screen that has a letter in the word underlined, you can use the Quick Keys alternative to using the mouse, for example, use the **ALT+C** Quick Keys to drop down the **Recon** menu because the "**C**" in **Recon** is underlined.



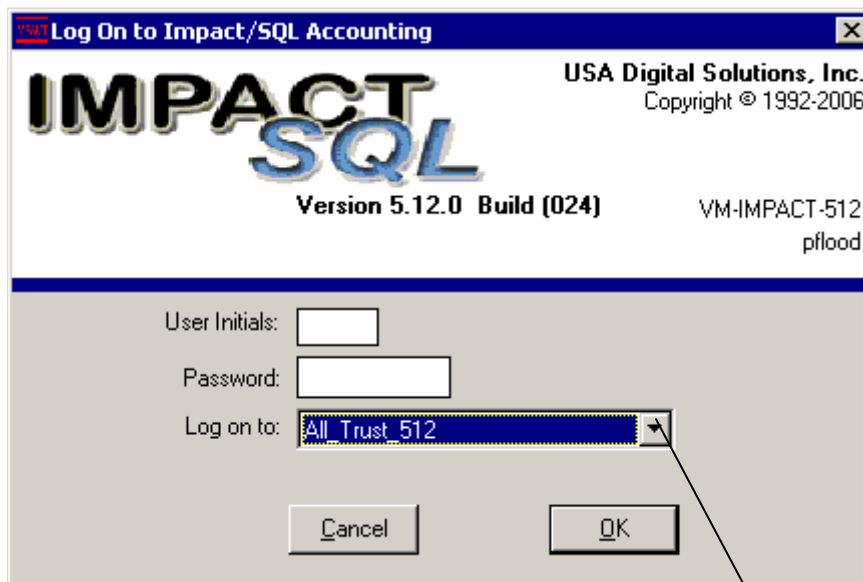
Logon

Access to the Impact Accounting module (as to all Impact modules), is controlled by a user-rights table, administered by a limited set of user ID's that have sufficient authority granted to them. This is a very important control, and should be carefully managed. Depending on the nature of the rights assigned to a user, they will have access to various pieces of the overall Impact suite, but generally not complete access. This functionality helps reinforce audit controls, and needs to be considered in conjunction with the network security plan.

The system can be configured to require a logon routine, each time the user opens an Impact module, or it can be configured to provide for an automatic logon utilizing the NT user name. By providing for an automatic logon utilizing the NT user name, control over the access to the application is very flexible: both the system administrator and the rights table within Impact can control access. The system administrator can control access by disabling the user's NT user name, a likely event in the case of an employee's departure. In addition, the user name can be disabled within Impact Utilities – which will only affect the user's ability to access Impact modules. This would be done if the user is still using the rest of the network, but should no longer be accessing Impact.

There is not an automatic expiration of passwords setting within Impact, so to ensure strong controls the administrator would have to routinely change all users' passwords, and inform the users of them, if the automatic logon based on NT user names is disabled. For this reason, the use of an automatic logon based on NT user names can be a more effective control – assuming automatic expiration of passwords is implemented through the NT operating system. This matter is more fully explained in the Impact Utilities manual.

If the system is configured to require a user to logon to Impact Accounting, a screen like that shown below will be presented, after the user double-clicks on the Impact Accounting icon on their desktop.



Drop down list arrow

When configured to require a logon step, the user will be identified within the system by their initials (3 maximum), and will be given a password.

Enter your user initials in the first field, and then **TAB** to the **Password** field. Enter your password and, if the correct database is identified in the **Log on to** field, click **OK**. If the database is not correct, then **TAB** to the **Log on to** field and select the correct database by clicking on the drop down list arrow and highlighting a database name; then click **OK**. Most users will only have one database available.

Alternatively, if you do not want to use the mouse to click **OK**, you can hit the **TAB** key until **OK** is highlighted, and hit **ENTER**.

NOTE: When you enter your password, it will not display on the screen, but will be represented by a series of asterisks “*”.

If you don't want to continue, click on **Cancel** instead. This will cause the Logon dialogue box to close and the Impact Accounting module will not be opened.

KEEP YOUR PASSWORD PRIVATE. You should not share your password or log on to the system and then let someone else operate under that session. The initials of the user logged on to the system will attach to transactions entered, and you will only want to be responsible for your own activity.

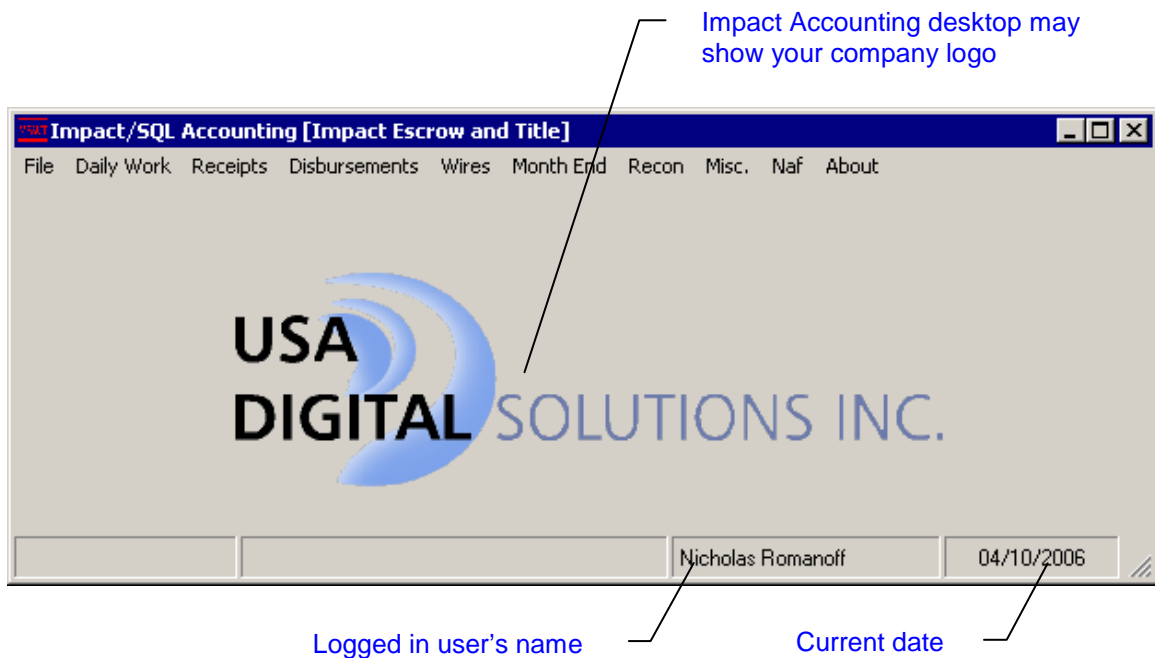
If you forget your password, the administrator of the Impact application must assign a new one.

The Impact/SQL Accounting Desktop

Impact Accounting Desktop

Impact will display a desktop as shown below when you sign into the Accounting module.

The screen, as it initially opens, presents the user with a menu of options across the top of the screen. Each option has a dropdown menu below it, which will be displayed when you click on the option name. Once you have clicked on one option name, and the menu list below it is presented, you can slide your cursor down the list, with your mouse, to get to the function you wish to use. If you are not sure under which option heading the desired function is housed, click on any option heading and, once the menu list is presented, slide your mouse to the left or right, to other option headings, and their menu lists will present without you having to click again, and you can then browse all of the menu choices available to you.



The current date should be displayed in the lower right corner of the Impact desktop. If you do not have the current date displayed, notify your system administrator and do NOT continue to enter activity to the system—having the correct dates on activity is very important. The current date is used for the open date of a title only file, the typed date of the Prelim/Commitment, the print date on documents, the receipt date, check date, and voiding of check date.

File > Exit

You should **Exit** out of Impact when you are leaving your desk for an extended period, or are going home for the day. Always **Exit** out of Impact at the end of each day, before logging off of your computer. If you leave your Impact Accounting session logged on, others will have access to your “rights”, and this could raise security concerns.

Daily Work Menu

The **Daily Work** menu option can have up to six items under it, depending upon the settings made in Utilities:

- Deposit Slips (conditional)**
- Positive Pay (conditional)**
- Reverse Positive Pay (conditional)**
- Unposted Batch Listing**
- Post Receipts and Disbursements**
- Audit Accounting Data**

Each of these items is very distinct from the other, and will be explained in detail below. The items do **not** 'flow' one to the next, as in a process workflow order. These tend to be once-a-day functions, as opposed to tasks that are executed repeatedly throughout the day.

Deposit Slips

The use of deposit slips is a system configuration option. They do not need to be used. If they are not used, all receipts will present in the reconciliations directly. If they are used, only depositable receipts tagged to a deposit slip will appear in the reconciliations; along with the non-depositable receipts. For this reason, **it is strongly recommended that the use of deposit slips be initiated at startup of the use of Impact or only at the start of a new month—never mid-month.** If their use is started at a date later than the initial startup of use of Impact, the person preparing the reconciliation will need to take a special step to get the "pre-deposit-slip receipts" to appear in the reconciliation for the period prior to use of deposit slips (to be explained in the reconciliation documentation).

Receipts, in Impact, are either "depositable" – meaning they represent items that would be put on a deposit slip and taken physically to the bank; or "non-depositable" – meaning they represent items that appear on the bank statement as a result of electronic transfers or wire transfers, or items which will never appear on the bank statement, such as correcting adjustments. The "receipt types" are maintained by the Impact Administrator (through the Utilities module), and should **not** be altered once put into use. New receipt types may be added, and when they are, their "depositability" is determined. When a receipt is prepared, the receipt type is selected.

Receipts that are depositable **must** be attached to a deposit slip before they will appear in the reconciliation for the trust account identified on the receipt. Non-depositable receipts will appear directly in the reconciliation of the trust account identified, such as wires.

The ability to prepare deposit slips through the Accounting module is set in Impact Utilities. It is up to the company to determine, based on its structure, whether deposit slips will be prepared by Accounting personnel, Escrow personnel or both. For the purposes of this documentation, we will assume that the function is accessible in Impact Accounting.

When the **Deposit Slip** option is selected, the user will be presented with the following screen:

Deposit Slips

Sort

Items for: 04/25/2006 ... and prior that are undeposited

Branch: ALL

Bank: 16 test bank []

Deposit Total: 27,950.00

Deposit	Receipt Date	Branch	Receipt #	Escrow #	Type	Amount	Bank #	ABA Number
<input type="checkbox"/>	05/16/2005	001	009999	00000001	LP	134,124,134.00	16	
<input checked="" type="checkbox"/>	04/03/2006	999	010002	2006NM02	EM	27,950.00	16	
<input type="checkbox"/>	04/13/2006	999	010001	2006NM01	EM	500.00	16	
<input type="checkbox"/>	04/20/2006	999	010003	2006NM02	CF	25,000.00	16	
<input type="checkbox"/>	04/24/2006	999	010000	2006NM01	EM	127,500.00	16	

Add Void RePrint Select All Print Cancel

Print & Select All

The primary function of this screen is to provide for the “tagging” of receipts to a deposit slip. In most environments, Escrow personnel will be responsible for preparing deposits. However, there may be times when Accounting needs to prepare a deposit slip. The business should make sure everyone with access to the deposit slip function is aware who will be primarily responsible for creating deposit slips, and those that are not primarily responsible should only prepare a deposit slip under very specific situations. For example, Accounting might prepare a deposit slip comprised solely of depositable items that it has in its possession (funding checks, for instance, that came to the Home Office, rather than to a branch).

When first opened, this screen will have the current system date in the **Items for: (date) and prior that are undeposited** field. To limit the listing to an earlier cutoff date, the user should enter the desired cutoff date.

All will be entered, by default, in the **Branch** field, but the user can limit the item list by selecting an individual branch from the dropdown list.

Finally, the **Bank** field will be blank, if there is more than one bank defined in the system, and the user should select the appropriate bank from the dropdown list. Once the bank is selected, and the user hits **TAB**, a listing of the undeposited receipts, created on or before the cutoff date, for all branches or a single office if selected, for the bank identified, will be presented.

To prepare a deposit slip, the user will click on the box in front of one or more receipts, under the **Deposit** column, and, once all the items that are to be included in the deposit are checked “✓”, the **Print** box should be clicked. If all receipts are to be included in one deposit slip, click on the **Select All** box, before clicking on the **Print** box.

When the **Print** button is clicked, the screen will change to include an information box about the deposit slip being prepared, as is shown here:

Check to be sure that the count of the physical items to be deposited matches the count shown on the screen, and that the deposit total matches the sum of the physical items. If all is in order, click on **OK**, and the deposit slip will print, on the check printer, if there is one assigned (and the routing

Deposit Slip

Ticket Number: To be assigned

Total Items: 9

Deposit Total: 48,434.67

Date of Deposit: 09272006 ...

Cancel OK

information will be on the deposit slip, in MICR toner), and you will be returned to the previous screen. Note that the deposit slip number will not be assigned, until the deposit slip is printed. If there is a problem with the count or total figure for the deposit, click **Cancel**, and you will be returned to the previous screen, without a deposit slip having been prepared.

The items that had been selected for the new deposit slip will no longer be listed, after a deposit slip is printed.

Add

The ability to **Add** a manual deposit to the system is restricted to Accounting only. This functionality would be used in very rare situations, when a bank deposit item is anticipated that will not be reflected in the routine receipts entered through the system. For example, if an initial deposit were made to open the escrow account, and you wanted to have the item reflected in the reconciliation as a deposit, rather than a reconciliation adjustment, you could add a manual deposit.

To add a depositable item, click on the **Add** button, and provide the bank, date and amount for the deposit to be created and click **OK**. **Cancel** if you entered this area in error.

Void

The system can be configured to allow Escrow personnel to **Void** a deposit slip, but it is generally a function limited to Accounting.

When a deposit slip is voided, the receipts that were assigned to the deposit will be made available to be assigned to another deposit. Care should be taken to not void a deposit that has already been pulled into an active reconciliation. A deposit slip that has cleared the bank, as identified through a completed reconciliation, cannot be voided.

Generally, a deposit slip would be voided, by Accounting, at the request of Escrow, when items have been included in a deposit slip, which should not have been, and Escrow would like to rebuild their deposit with the correct items.

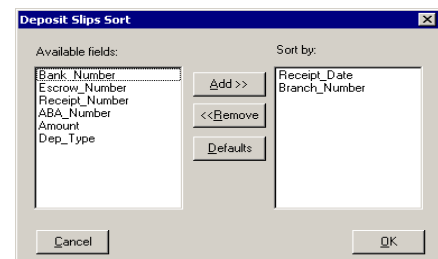
To void a deposit slip, click on **Void**, and you will be prompted for the deposit slip number of the deposit you wish to void. A search function is included to help you locate the deposit slip number. Enter the number and you will then be prompted to confirm that you wish to void the deposit slip.

RePrint

A copy of a previously generated deposit slip can be generated, with the **RePrint** button. You will be prompted for date, bank and number of the deposit slip to be reprinted. A search function is included to help you locate the deposit slip.

Sort

You may sort the listing of the items ready for a deposit ticket. This sort may be your permanent display. You have 6 available fields for sorting: the internal bank number Impact assigns to the bank, the escrow number on the receipt, the receipt number, the ABA number entered on the individual receipt, the amount received and the deposit type applied to the receipt. Highlight an available field and click on **Add** to start your sort hierarchy, or you may click on **Defaults** and Impact will sort the items by receipt date then branch number. Click on **OK** to activate your sort.



Positive Pay & Reverse Positive Pay – General Discussion

Title and escrow companies face a great risk of people trying to run fraudulent checks through their trust accounts, primarily as these accounts tend to maintain large balances, and the account numbers are well known, due to the volume of checks issued by such companies. The “positive pay” concept was developed to identify checks hitting an account that do not match, across check number and amount, items known to have been issued by the owner of the account. While this process will do nothing to catch theft from within a company (through the issuance of a legitimate check to an illegitimate recipient), it is very successful against outside attempts to siphon funds out of an account.

Two different approaches to “positive pay” processing exist: positive pay and reverse positive pay. Under the first approach, the bank customer provides a listing of all checks issued to the bank, and the bank matches that list up against items presented for payment. If there is a discrepancy between the check number and amount, between the customer’s list and what the bank’s proof operation has identified, an exception is generated. The list of exceptions is presented to the customer, for a “pay” or “do not pay” decision, item by item. Generally, the exception report is received in the morning, regarding items presented the prior day at the bank, and a response is required within a few hours.

Reverse positive pay puts the matching task in the customer’s hands. The bank will provide a list of all items presented for payment the previous day, and the customer must review the list and identify exceptions that should not be paid, by comparing the bank list against data in the customer’s system about checks previously issued and not yet cleared or voided. The customer then notifies the bank, within a time window, of which items should not be paid.

Both of these approaches can be accommodated in Impact Accounting. The system can be configured to provide either or both functions to the user. Alternatively, both can be disabled.

Both versions of positive pay processing rely on “bank filters”. The filters used in the positive pay export module, arrange Impact data on checks issued into a layout that the bank can read. Just as there are many banks, there are many different layouts that they utilize – they have not all accepted a standardized layout. DSI has developed filters for many banks, and they are available within Impact Accounting’s positive pay function.

The filters used in the reverse positive pay module rearrange the data provided by the bank into a layout that Impact Accounting can utilize, in matching up against the open check file. There are not as many banks using reverse positive pay, and so there has been less demand for different filters. Therefore, there are fewer filters available within Impact Accounting for reverse positive pay.

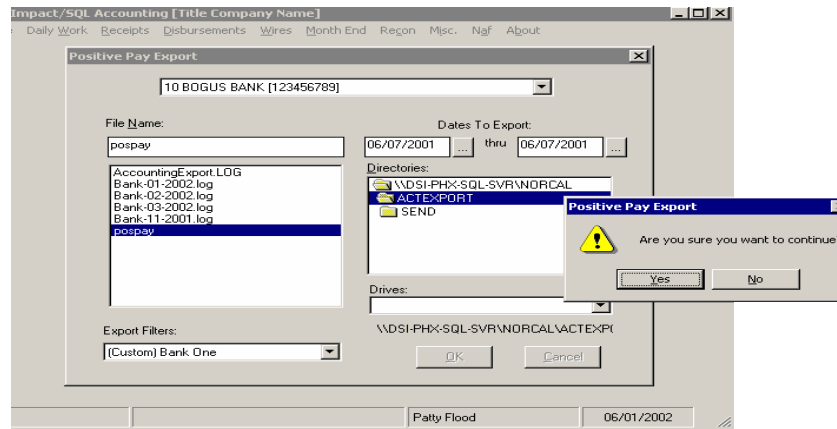
The client must discuss which services are available with their bank(s), get a sample of the record layout the bank(s) require or provide, and then determine, in consultation with DSI, whether the required filter(s) is available within Impact, or must be created by DSI. At that point the appropriate service should be utilized.

Positive Pay

If Positive Pay has been enabled, the Accounting user will, on a daily basis, use the function to prepare a file(s) to be uploaded to the bank(s) involved. The upload method will depend on the bank involved. Some banks provide for a Web-based file transfer system, some require a direct dial-up link and an FTP upload, and some will have you e-mail the file(s) to them.

The screen presented, when Positive Pay is initiated, is displayed below. The following steps should be followed to prepare the export file.

1. The bank account to use is selected first. Use the dropdown list to pick your account. Note: you will need to run this routine for each account whose bank is expecting a positive pay file.
2. The date range for checks to be exported is then identified – enter each date in “mmddy” format. Be sure to include weekend and holiday dates, when appropriate.
3. The directory where the export file will be placed is identified in the window below the date range, and the file name for the exported file is selected in the window to the left. Once these have been identified, they will be retained for each account.
4. The last, critical selection is in the lower left corner: Export Filter. Be sure the correct filter is selected, or the bank will not be able to read the file prepared.
5. Click **OK** to generate the file in the location specified.
6. Repeat for all accounts, as required.
7. **Cancel** and then, outside of Impact, send the file(s) to the bank(s), in the manner identified by the bank(s).



NOTE: The Batch Processor can be set to generate positive pay files at night. Multiple accounts for one bank will be appended to a single export file. In “Accounting” one file is created for each account as it is processed.

Reverse Positive Pay

The reverse positive pay function requires that the file(s) provided by the bank(s) be in place before the function is initiated.

The screen looks very much like the positive pay screen displayed above, without the date selection range. The steps to be taken to perform a reverse positive pay cycle are as follows:

1. Download the data file(s) from the bank(s) and save it on the local machine or on a mapped network drive.
2. Go into Impact **Accounting> Daily Work> Reverse Positive Pay**.
3. The bank account to use is selected first. Use the dropdown list to pick your account. Note: you will need to run this routine for each account for which a file was downloaded.
4. The directory where the file to be imported is located is identified in the window on the right, and the file name for the import file is selected in the window to the left. Once these have been identified, they will be retained for each account.

5. The last, critical selection is in the lower left corner: Import Filter. Be sure the correct filter is selected, or Impact will not be able to read the file(s) provided by the bank(s).
6. **OK** to import the bank data and compare it with the checks in Impact.
 1. An exception report will be generated of bank items not located or bank items with amounts that differ from the amounts in Impact. Review the report, determine whether the items are legitimate and communicate your findings to the bank.
 2. Repeat for all accounts, as required.

Posting – General Discussion

Impact does not instantly “post” each financial entry created by Escrow in real time. The receipts and disbursements are held “in process”, until such time as they are accepted, or “posted” by Accounting. This permits Accounting to review the items before they are made part of the permanent record. Accounting can make corrections to items prior to their being posted. For example, someone in a branch may create a receipt for \$1,000.00, instead of for \$100.00, and not notice it until the next day (when they cannot correct it). They can notify Accounting, which (if posting has not been done yet) can correct the receipt.

The receipts and disbursements are held in “batches”. A batch is comprised of records with a unique combination of a date, a bank, a branch and a type (receipts or disbursements). These batches build throughout the day, as transactions are created, and at the start of a new calendar day, new batches are created as work (receipts and/or disbursements) is generated. Weekend days are each uniquely tracked just as weekdays are. Therefore, at most, there will be two batches for each bank/branch combination for any one day. Should there not be any receipts and/or disbursements for a bank/branch on any one day, there may be only one batch or no batch at all, for that date. All batches for one calendar day are posted together (see **Daily Work> Post Receipts and Disbursements**).

To cut down on reconciliation adjustments, and to catch errors in receipts when they can still be fixed, it is recommended that receipts and deposits be reviewed for correctness and completeness prior to posting. In a working environment where field offices prepare deposits, and send copies of the deposits to Accounting, the unposted batch listings for receipts can be used to check that the amounts and items contained in the branches’ deposits are correct and all inclusive. If this is being done, it is most helpful to instruct the branches to only include receipts of one day on any deposit slips. If the branches mix receipts of more than one day on a deposit slip, it makes reviewing of the deposits, versus the unposted batch listings, more difficult. Footing the physical items separately from a footing of the deposit slip, and footing the unposted depositable receipts for the bank/branch for the day, will give you a three-way confirmation that the deposit was properly prepared.

Unposted Batch Listing

Accounting can, at a quick glance, determine if any accounting work was done for a particular bank/branch combination, for any unposted day, by going into **Daily Work> Unposted Batch Listing**. Each escrow branch may have one receipt batch and one disbursement batch per bank on any day, depending on the banking activity for that date. The listing presented there can be previewed and/or printed. Such listings should be reviewed prior to moving files from branch to branch, to ensure that there are no unposted items that might be affected by a move.

In the display below we see branch 998 on 09/06/2005 has a receipt batch only. This means no checks were disbursed for that branch and bank on 09/06/2005.

Batch File Status						
Date	Bank	Branch	Branch Name	Type	Amount	
03/10/2005	02	001	Main	Receipts	0.00	
05/16/2005	16	001	Main	Receipts	134,124,134.00	
05/16/2005	16	001	Main	Disbursements	3,045,000.00-	
09/06/2005	02	998	Training Branch	Receipts	12,777.76	
09/07/2005	16	001	Main	Disbursements	999.99-	
09/07/2005	02	998	Training Branch	Receipts	6,111.10	
04/03/2006	16	999	Accounting / Administration	Receipts	27,950.00	
04/13/2006	16	999	Accounting / Administration	Receipts	500.00	
04/20/2006	16	999	Accounting / Administration	Receipts	25,000.00	
04/24/2006	16	999	Accounting / Administration	Receipts	127,500.00	

To learn how to print the detail of an unposted batch, see the [Receipts> Print Daily Receipts Journal](#) and [Disbursements> Print Daily Disbursements Journal](#) discussions, later in this manual.

Post Receipts And Disbursements

The “posting” of accounting transactions makes them part of the permanent record within the escrow ledgers. Posting is done for one day at a time, and the system processes items in file order, with items posted in chronological order of their creation.

Prior to posting, and prior to Closing a month, the audit of accounting data function should be run (see [Daily Work> Audit Accounting Data](#), below).

The commencement of a posting cycle results in the setting of an internal flag that notifies the system that a posting is in process, and causes the generation of several reports. These reports are critical, and should be retained. They are invaluable in researching problems that might arise down the road. Specifically, a Posting Analysis, Receipts Journal, Disbursements Journal and an Income Journal for each bank/branch are generated.

NOTE: Be sure to have the reports generated through the posting cycle in hand (make sure they came out of the printer) before you finalize the posting. Not all of the reports can be regenerated after a posting is complete. If there is a problem printing the reports, when the posting cycle starts, cancel the posting, resolve the printing problem, and then restart the posting.

Care should be taken not to start a posting cycle for the current calendar day. If a posting cycle is started for the current day, Escrow users will be prevented from entering financial transactions until the posting is complete. In addition, another posting will need to be done, the following day, for the transactions entered after the posting was done.

After the posting has been initiated, and the reports have been generated, one final review of all of the work should be made. If all appears to be in order, the “go ahead” to complete the posting should be given.

Once complete, items that had appeared on the “in process” tabs, when viewing a ledger, will have moved to the posted tab. The Trial Balance report will reflect the posted items. A reconciliation can be started for the period ending with the last date posted. Income items (fee checks or fee slips) are made available to the Income Analysis system. In short, the transactions are now part of the permanent record.

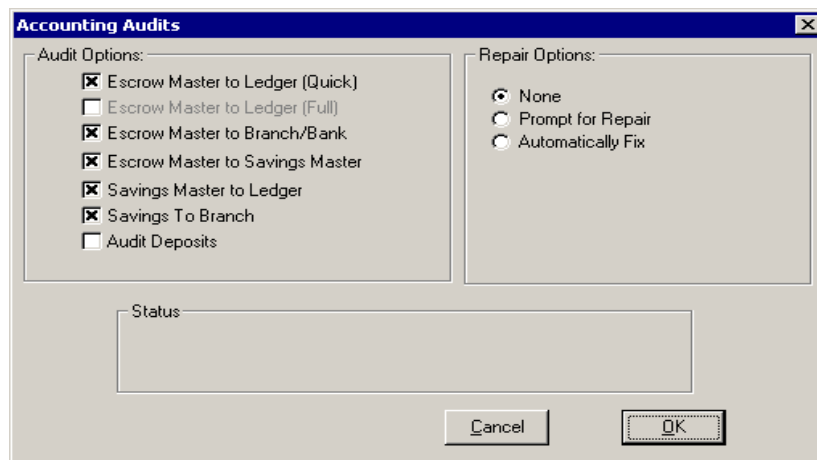
Audit Accounting Data

The “audit” function can conduct a series of “tests” of the data within the system, to ensure that all running totals, branch and ledger balances, for example, are correct. Normally, the audit is set to run at night, via the Batch Processor, and the resulting report will generate to the Accounting printer.

This report should be examined carefully before posting each day. In addition, the audit should be run prior to closing the month (see **Month End> Close Month**, below).

A blank audit report is a GREAT audit report, and will be the normal result of running the audit. A discussion of all of the possible audit errors and their resolution steps will *not* be presented here – as the scope can be quite far ranging. As errors are identified, contact DSI’s Support for assistance, until you are familiar with each type of error and how to deal with it.

While the audit is normally run automatically at night, via the Batch Processor, you can run it at any time, from **Daily Work> Audit Accounting Data**. The following screen will be displayed. You can check any and all of the boxes on the left side. Each will trigger a different “test” routine to be run. The box shown on the right side of the screen will only be made available to users with “administrator” rights. If you did not mean to run the audit, or when it is complete, press **Cancel** to close this screen; **OK** to run the selected audits.



The “Escrow Master to Ledger (Quick)” option will add up all the receipts and disbursements for each ledger and compare the net figure with the ledger balance being carried on each file.

The “Escrow Master to Ledger (Full)” option will do what the “Quick” option does, but it first computes the running totals through each transaction within each ledger. This run will take much longer than the “Quick” option.

The “Escrow Master to Branch/Bank” option adds up all of the ledger balances for each branch/bank combination and compares the totals to the branch/bank balances being carried forward.

The “Escrow Master to Savings Master” option will compare the savings total being carried on each escrow file master to the total of saving accounts for each file.

The “Savings Master to Ledger” option will compute the net savings transactions within each savings ledger and compare that with the total being carried on each savings ledger.

The “Savings to Branch” option will compute the total savings ledgers by branch and compare that figure to the total being carried in the system for each branch.

The “Audit Deposits” option will confirm that the receipts within each deposit add up to the total being carried for each deposit.

The options on the right side of the screen will allow selected users to have the system attempt “repairs” on errors discovered. This should be used very selectively.

Receipts Menu

The receipts menu contains functions related to creating, modifying, and printing receipts. Also discussed are transferring funds and releasing holds. Several of these functions are also available in the Escrow module.

The **Receipts** menu option has the following items:

- **Create & Modify**
- **Receipt Correction**
- **Transfer Funds**
- **Release Held Receipts**
- **Print Daily Receipts Journal**

Create & Modify Receipts

When **Create & Modify Receipts** is selected from the **Receipts** menu, the **Receipt Entry** screen opens.

From the **Receipt Entry** screen, you can create, modify, and delete receipts, depending on system configuration.

When the **Print** option is active (not dimmed-out) at the top left of the screen, clicking on **Print** gives access to the **Receipt**, **Print File**, and **Reprint Posted Receipt** functions.

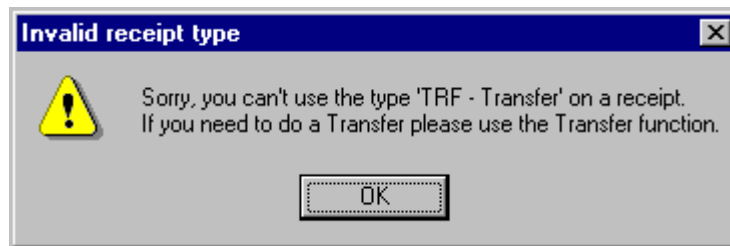
If the **Bank** field is active (not dimmed-out), use the function key **F4** for accessing the drop down list box, or you may click with the mouse on the down arrow. Once the first receipt has been entered, you will not be able to change the bank, unless the file balance is zero.

NOTE: A new file will have its bank set to the default bank for the branch of the file, if there is one, but the bank can be re-selected, if others are available, when the first receipt is done or when the file has a zero balance.

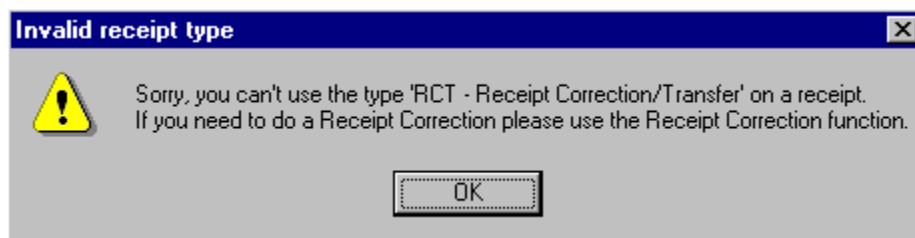
Enter a name in the **Payor Name** field. The payor is the person who gave you the money, or the source of the money for which the receipt is being created. The Payor Name will be the description shown on the escrow ledger. If the Payor Name is left blank, then looking at a receipts journal or ledger, no description will appear.

If appropriate, type a different name in the **Escrow Name** field, from that which is pre-filled. After the seller and buyer names are entered into the escrow file, they will appear here.

Select a **Receipt Type** from the drop down list. Be sure to use the correct receipt type. Only use a depositable receipt type when you have an item that will be physically deposited at the bank. Use the **WIN- Wire In** receipt type if entering a receipt for a Wire In. Depending on system configuration, if **TRF- Transfer** from the **Receipt Type** drop down list is selected, an alert box will pop up, use **Receipts > Transfer Funds** instead. You will receive this message only if the feature **Transfer Funds** is turned on in the setup options, otherwise you will have the ability to use the receipt type of **TRF**.



If the **Receipt Correction/Transfer** feature is turned on in the setup options, Impact will display the following prompt.



If you are recording a non-sufficient funds notice from the bank, the receipt type will be **NSF**. Impact will prompt you for the original receipt number for the item being returned by the bank.

If available, enter a number in the **ABA Number** field.

If you are entering a savings receipt (**SAV- Savings** receipt type), select the appropriate savings account number in the **Savings Acct #** field, use the function key **F4** for accessing the drop down list box, or you may click with the mouse on the down arrow. Interest on a savings account is entered with a receipt type of **INT**. Impact has accounting reports that will show the principal and interest earned as separate columns.

The **Hold** radio button allows placing a hold on the funds. Escrow may not disburse held funds until released by accounting personnel. (See **Receipts>Release Held Receipts** for documentation.)

Click on **OK** to save the entries and open the **Print Receipt** dialogue box, or click on **Cancel** to return to the Impact desktop.

To switch from the **Entry** tab to the **History** tab, click on the **History** tab with the mouse, or use the **ALT+H** Quick Keys.

History Tab

The **History** tab displays all receipts applied to the escrow.

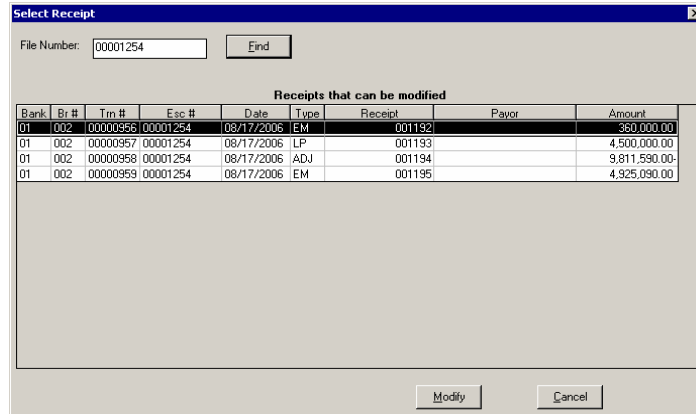
Date	Type	Receipt	Payor	Amount
01/06/2005	EM	000018	Put on Hold	17.00
01/06/2005	RCT	000018	RCT Correction to 2005WS4	17.00
01/06/2005	RCT	000018	RCT Correction from 2005WS4	17.00
01/06/2005	TRF	000019	Transfer to 2005HUD	1.50
01/06/2005	LP	000021	Verna Carbosa	245,000.00
01/06/2005	WIN	000022	A. Sum	34,000.00
01/05/2005	EM	000016	R. Smooth	25.00
01/04/2005	AD	000017	Two Days Previous X	2.00

Highlight a receipt from the list and click on the **Print** button to reprint an unposted receipt or a posted receipt.

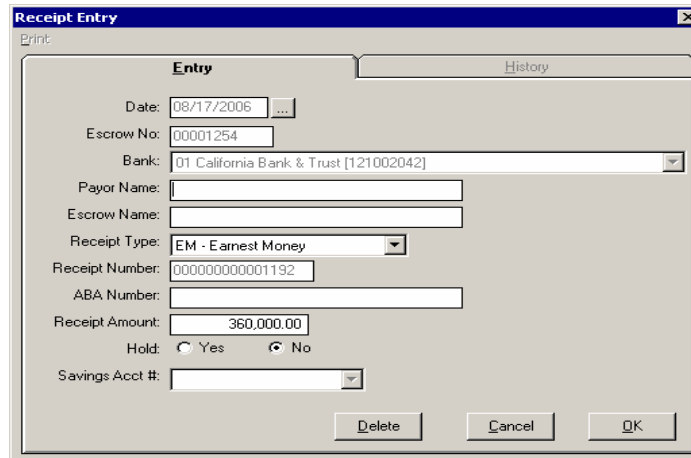
Modify A Receipt

Accounting may modify a receipt prior to posting the daily work. If the receipt is posted then a new adjusting receipt needs to be made. See **Receipts > Create & Modify Receipts**.

From the Impact desktop select **Receipts > Create & Modify Receipts** to open the **Receipt Entry** screen. Do not enter an escrow number. Click on **Modify** and you will be taken to the following screen. Enter your escrow number and click on **Find**. Impact will list any unposted, receipts found for that escrow number. Highlight the receipt you wish to modify, then click on the **Modify** button.



You will be presented with the receipt screen where you may **modify** or, depending on your system configuration, **delete** the receipt.



Print

The **Print** selection from **Create & Modify Receipts** allows the user to reprint an in-process receipt, print an outstanding receipt batch file listing or reprint a posted receipt.

Receipt

The **Create & Modify Receipts > Print > Receipt** allows the user to reprint an unposted receipt. You will follow the same procedure as **Modify a Receipt** above.

Print File

The **Create & Modify Receipts > Print > Print File** allows the user to produce a listing of all receipts in an unposted batch file. You will follow the same procedure as **Print Daily Receipts Journal** described below.

Reprint Posted Receipt

The **Reprint Posted Receipt** allows a user to generate a reprint of a receipt created on a previous day which has been posted by accounting. The **Reprint Posted Receipt** will show the original receipt number and have a heading of "Posted Receipt".

Receipts – Some Common Situations

There are several common situations involving receipts. Some of these are discussed below, with the steps that should be taken to correct an error situation or to complete a receipting process.

A receipt was entered into the wrong file, but has not been deposited or posted, and deleting is not available.

1. Recipients
2. Create & Modify Receipts
3. **Modify**
4. Enter the file number and click on **Find**
5. Highlight the receipt to be edited
6. **Modify**
7. Enter a zero, "0", into the amount field
8. Enter "Entered in wrong file" in the payor field
9. **OK**
10. Then create a new receipt in the proper file

Note: If the receipt has already been included in a deposit, the deposit will need to be voided before you can edit the amount, then the deposit will need to be rebuilt, with the new receipt.

Note: If the receipt has already been posted, use two new receipts to detail the movement of funds from one file to another.

A receipt was entered for the wrong amount, but has not been deposited or posted.

1. Receipts
2. Create & Modify Receipts
3. **Modify**
4. Enter the file number and click on Find
5. Highlight the receipt to be edited
6. **Modify**
7. Correct the amount of the receipt
8. **OK**
9. **Print** the corrected receipt and provide the receipt to the branch involved
10. **Note:** If the receipt has already been included in a deposit, the deposit will need to be voided before you can edit the amount, then the deposit will need to be rebuilt, with the corrected receipt.

A receipt was entered for the wrong amount, and has been posted.

1. Recipients
2. Create & Modify Receipts
3. Enter the escrow number
4. Enter the details for an adjusting receipt (positive or negative as needed)
5. Reference the original receipt number in the payor field
6. **OK**
7. **Print** the adjusting receipt and provide the receipt to the branch involved.

Savings Receipts – A Two Step Process

Prior to doing any savings receipts, the savings account (interest bearing account) involved must be set up via **Misc > Set Up & Print Savings Accounts > New Savings Account**.

To add funds to a savings account, the funds must first be receipted into the escrow normally. Then, two receipts need to be created: one to take the funds out of the normal escrow trust account (coded with the **STF** receipt type, and with a negative amount), and one to put the funds into the savings account (coded with the **SAV** receipt type, with the savings account identified, and with a positive amount).

To withdraw funds from a savings account, the process is reversed. Two receipts need to be created: one to take the funds out of the savings account (coded with the **SAV** receipt type, with the savings account identified, and with a negative amount), and one to put the funds into the escrow trust account (coded with the **STF** receipt type, and with a positive amount).

The **INT** transaction records interest earned into the savings ledger. The **INT** transaction allows Impact to show the amount designated as interest versus the principal amount on the savings trial balance.

Receipt Correction

The Receipt Correction feature is a setting only applicable to companies that fall under the jurisdiction of the California Department of Corporations (DOC) – that is “escrow only” companies, in California. The regulatory requirement is that if funds are receipted into an escrow file, and it is determined at a later date that the funds should have been entered into a different file, correcting receipts *with the same receipt number on each* are to be entered into the original file (with a negative amount) and into the correct file (with a positive amount).

Receipt Correction automates the procedure by allowing the user to answer a few questions (original escrow number, receipt number, and new escrow number) and then the system will automatically generate the needed receipts per DOC regs.

Enter the original escrow file number in the From Escrow Number field; enter the original receipt number that corresponds with the original escrow file number. Then enter the correct escrow file number. Impact will generate two receipts, with a receipt type of **RCT**, with the original receipt number, showing funds taken out of the original file number and being credited to the new file number.

Receipt Correction Entry

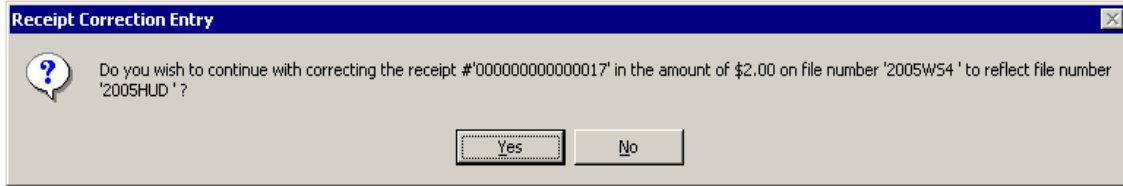
From Escrow Number: 2005wS4

From Receipt Number: 000000000000017

To Escrow Number: 2005HUD

Cancel OK

Impact will display a prompt asking for confirmation for a receipt correction. Please click on the **Yes** button to proceed or the **No** button to abort the receipt correction.



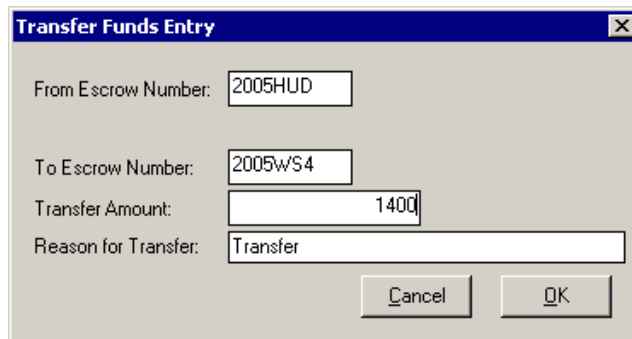
Impact will allow a receipt correction from one branch to another as long as both files are assigned to the same bank. If the “**from escrow number**” and the “**to escrow number**” are in different bank accounts, Impact will display a prompt that the files are not assigned to the same bank and not let you do a receipt correction. You must then do a separate negative receipt out of the original file and a positive receipt into the correct file. If the funds were deposited in the bank you will have to transfer funds from the incorrect bank to the proper bank.

The receipt correction will not allow you to overdraft the originating file. Impact will display a prompt that the correcting receipt will cause an overdraft and not let you do a receipt correction. You may not do a receipt correction on a receipt multiple times. Impact will display a prompt saying a correction has already been entered for this receipt number. If you find yourself in this situation you will need to create two receipts, one for a negative amount out of the originating escrow and one for a positive amount into the correct escrow.

Transfer Funds

Transfer Funds makes it easier to transfer funds between escrow files that share the same bank. Transfer Funds will create a negative receipt from the originating escrow file and a positive receipt into the new file with two separate receipt numbers assigned. Impact will allow transferring funds from one branch to another as long as both files are assigned to the same bank. If the **from escrow number** and the **to escrow number** are in different bank accounts, Impact will display a prompt that the files are not assigned to the same bank and not let you do the transfer. You must then do a separate negative receipt out of the original file and a positive receipt into the correct file. If the funds were deposited in the bank you will have to notify the bank and transfer funds from the incorrect bank to the proper bank.

To transfer funds from one escrow to another, enter the originating escrow number in the **from escrow number** field and the new file number in the **to escrow number**, enter the dollar amount of the transfer and the reason for the transfer. The **reason for transfer** will appear on the escrow ledger. Click on **OK** to proceed or click on the **Cancel** button to abort transfer of funds.



Transfer Funds will allow you to overdraft the originating file. Impact will display a prompt that the correcting receipt will cause an overdraft and require you to click on the **OK** button to proceed or click on the **Cancel** button to abort transfer of funds.

Release Held Receipts

Escrow can enter receipts and place **Holds** on them. Escrow can modify the held receipt and remove the hold only on the date the receipt was created. An **"H"** beside a receipt identifies a hold, within a ledger.

Only Accounting users can release holds after the day of the original receipt entry.

To determine what deposits are on hold, prior to releasing holds either "en masse" or by file, you can run the **Month End > Held Receipt Report**.

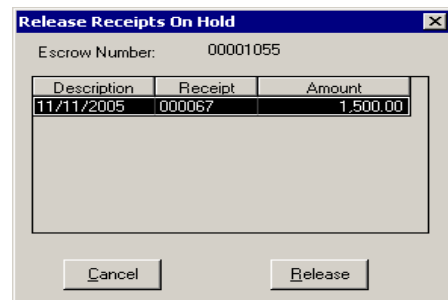
There are two options made available under the **Release Held Receipts** function:

1. **Individual File**
2. **All Files**

Individual File

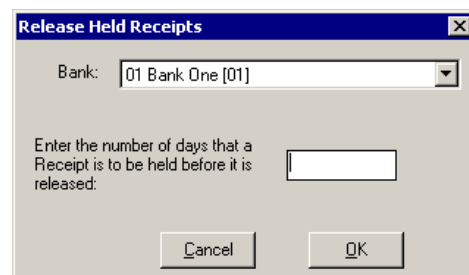
Individual file allows the release of all holds within the file specified. Enter your escrow number and Impact will display a listing of any receipts placed on hold.

Highlight the receipt you wish to remove the hold on and click on the **Release** button. Impact will immediately release the funds so escrow may disburse.



All Files

All files provides for the release of all holds "x" number of days after the receipt date. Select the **Bank** and enter a value in the field provided so that all receipts that have been held longer than that number of days will be released.



Print Daily Receipts Journal

The "Daily Receipts Journal" report automatically prints at the beginning of the posting cycle, discussed above in **Daily Work > Post Receipts and Disbursements**. However, if you want to print just a single detailed listing, of unposted receipts, for one branch/bank/day combination, this is the function to use.

In some situations, it might be helpful to be able to print out the detail of one or more batches to assist in a research effort (such as confirming if one receipt item was entered into two files using different banks at one branch).

Under **Print Daily Receipts Journal** select **All** for all branches or select an individual branch. Enter the 2 digit month plus the 2 digit day and press **TAB**. Impact will produce a listing of all unposted receipt batches for the specified parameters. You may highlight one or more batches to print a listing of the receipts generated. Select the **Print** option you would like to see your listing appear in; **by Branch and Bank** or **by Bank**. Click on **Print** to proceed or **Cancel** to abort the job.

The screenshot shows a dialog box titled "Select Receipts File". It contains the following elements:

- Branch Number:** A dropdown menu.
- File Date:** A text input field with a calendar icon to its right.
- Table:** A table with four columns: "Bank", "Branch", "Date", and "Total Amount". The table body is currently empty.
- Print Options:** Two radio buttons: "By Branch & Bank" (which is selected) and "By Bank".
- Buttons:** "Print" and "Cancel" buttons at the bottom right.

Disbursements Menu

The disbursements menu contains functions related to both checks and wires out. Several of these functions are also available in the Escrow module.

The **Disbursements** menu option has the following items:

- **Manual Check Entry**
- **Void a Check**
- **View Check Status**
- **Void Wire Out**
- **Unposted Disbursements**
 - **Display Unposted Disbursements**
 - **Delete Unposted Disbursements**
- **Print Daily Disbursement Journal**

Manual Check Entry

Use of the **Manual Check Entry** screen will allow you to create a check entry for an escrow file where the physical check was manually typed. This is done to log a check that was manually prepared - during a power failure, for example.

NOTE: A stock of preprinted, pre-numbered checks should be available for this eventuality.

Select **Manual Check Entry** from the **Disbursements** menu to open the **Manual Check Entry** screen.

Enter an existing escrow number in the **Escrow Number** field, and then in the **Check Number** field, enter the check number.

Use the pre-filled date, or in the **Check Date** field:

- type in a date, or
- click on the box with ... just to the right of the date entry area, or use the **CTRL+D** Quick Keys to pull up the **Calendar** tool

If appropriate, change the date in the **Post Date** field - this is the date the item will be posted – this should be later or the same date as the **Check Date**.

Press **TAB** or place the cursor in the **Payee Name** field to fill out the name and address information manually, or place the mouse in the **Payee Name** field, then click on **Naf** in the upper left corner of the screen to auto-fill this information with data from the Name and Address File (**Naf**).

If entering a manual fee check, **:T** entered in the **Payee Name** field will activate the **Type** area of the screen, and if your company's configuration is set for fee slips, the **Type** will change to **Fee**.

Add

Click on the **Add** button on the bottom of the **Manual Check Entry** screen to add an unlimited number of stub detail lines.

Each stub line description can be up to fifty characters. Press **TAB** to move the cursor to the **Amount** field, and then enter an amount.

Click on **OK** to save the entries and return to the Impact desktop.

Delete

Place the cursor in the **Description** or the **Amount** field of a stub line. Click on the **Delete** button at the bottom of the **Manual Check Entry** screen to remove the stub line. Click on the **Yes** button on the pop up confirmation dialogue box to delete the stub item.

Cancel

Click on **Cancel** to abort any entries and return to the Impact desktop.

OK

Click on **OK** save the entries and return to the Impact desktop.

Void a Check

Use this option to void a check that is not flagged as cleared, irrespective of its posted status and issue date. You will also use this function to record that a stop payment has been placed on a check.

If your company uses the positive pay function, it will send the fact that the check has been voided to the bank involved. The normal communication method specified by your bank should still be used to inform them of a stop payment or void since the positive pay information may not fully integrate with the bank's information systems.

Select **Void a Check** from the **Disbursements** menu to open the **Void a Check** screen.

Enter an existing check number in the **Check Number** field and then click on the **Find** button.

File No	Branch	Bank	Date	Payee	Amount	Status
X1	999	16	06/12/2006	A MANUAL CHECK HERE	500.00	

Highlight a check from the list, and then click on **Void** to open the next **Void a Check** screen. You may have a display of multiple checks with the same check number, but each will have a unique bank number. Highlight the correct check you wish apply to void, and click on **void**.

Enter an appropriate memo in the **Memo** field, or leave the default description in this field. If you are recording a stop payment, enter "**Stop Payment**" in the **Memo** field, and provide any bank confirmation number or other information your company's policies require.

Void a Check

Branch Number: 999
Bank: 16-test bank []
Check Number: 000000000000100
Escrow Number: X1
Check Date: 06/12/2006
Check Amount: 500.00-
Pay to Name: A MANUAL CHECK PAYEE HERE
Address: 12345 E. West Street
Address 2:
Location: Phoenix, AZ 85206
Memo Line:
Memo: VOID VOID VOID VOID VOID VOID

Cancel OK

Press **TAB** and then **ENTER**, or simply click on the **OK** button to void the check. If the check is voided, the funds will be added back into the escrow account balance. The funds may then be disbursed again.

When a check is voided, and a reconciliation is then done covering the date of the void, the check receives a **Cleared** status, in addition to its **Void** status. In the event the check subsequently clears the bank, users may want to be able to reverse the void, so they can clear the check. This lets the ledger "look" correct. There is a function, in the Impact Utilities module (**Tools > Fix Open Check File > Change Check Status**) that would facilitate this change -- but many companies block use of this by Accounting. If this function has been blocked, the recommendation is to have a new Receipt Type, for "Voided check - Paid at Bank" created, in Receipt Types. Then the user would use that type, when entering a negative receipt -- providing for an audit trail as to who entered the transaction. The negative receipt would then be cleared in a subsequent reconciliation.

Depending on system configuration, you may have the ability to reverse a voided check, following these same steps.

If a check has been voided in error, the void can be reversed.

Note: as was noted above, once the void date has been reconciled through, the void will have a cleared status and a reversal will not be permitted without changing the status of the check (see the discussion in the Void a Check section above).

The same function is used to reverse a void as was used to create the void: **Void a Check**. When the branch and bank and check number are entered, for the item to be reversed, a message will be presented:

***** **Check has already been voided** *****

If you proceed this void will be reversed.

Void a Check

Branch Number: 001
Bank: 01-California Bank ,Trust [121002042]
Check Number: 00000000000001
Escrow Number: 00001070
Check Date: 04/14/2005
Check Amount: 65.00
Pay to Name: TITLE GUARANTY AGENCY OF ARIZONA, INC.
Address:
Address 2:
Location:
Memo Line:
Memo: Reversal of Void

***** Check has already been voided *****
If you proceed this void will be reversed.

Cancel OK

Click on the **OK** button to confirm that the void should be reversed.

View Check Status

To quickly determine if a check has been reconciled as having cleared the bank, or has been voided, use this option.

Select **View Check Status** from the **Disbursements** menu to open the **View Check Status** screen.

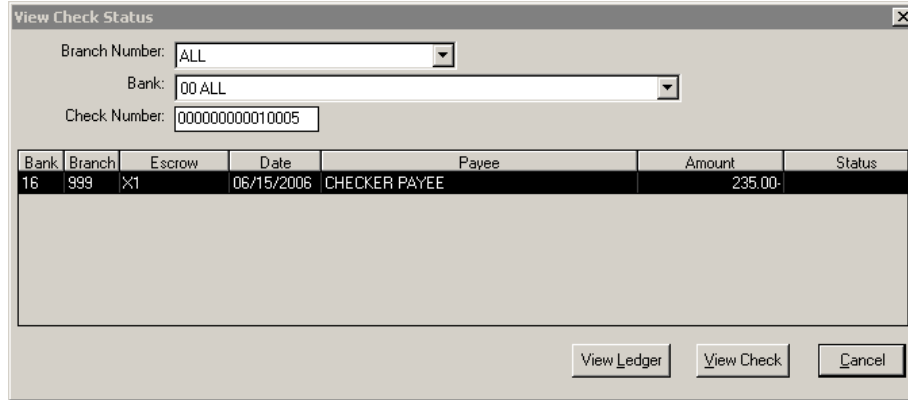
The **Branch Number**, **Bank**, and **Check Number** fields must have entries in them.

Click on the **Branch Number** drop down list arrow to choose a name from the list. If you are not sure what branch the check was assigned to, select **ALL**. Impact will search all branches.

Click on the **Bank** drop down list arrow to choose a name from the list. You may also select **ALL** for the bank and Impact will return any checks with your specific check number drawn on any bank, because Impact will allow common check numbers in different bank accounts.

Enter an existing check number in the **Check Number** field, and then press **TAB** to view the check status. The far right **Status** column shows the check status, for example, it may be voided, cleared by the bank, or not cleared by the bank.

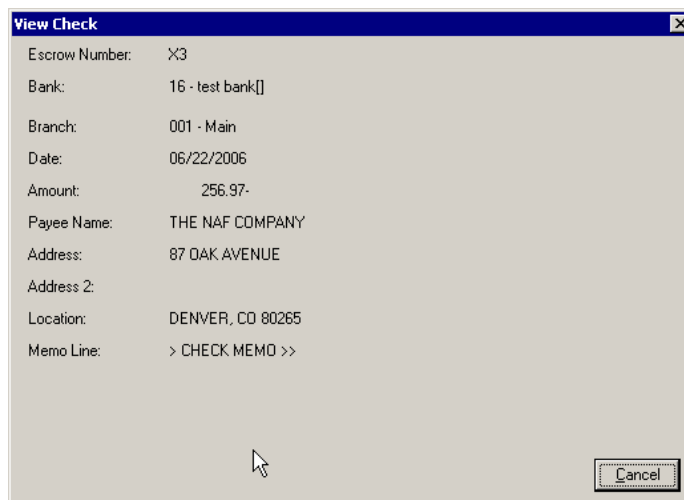
The cleared status is updated when a bank reconciliation is posted. More accurate cleared dates will be recorded if daily reconciliations are being done.



Click on the **View Ledger** button to view the **Regular Ledger** screen. See the discussion of the **Regular** option, in the **Escrow & Savings Ledgers** section of the **Misc.** menu option.

Click on the **View Check** button, to open the **View Check** screen.

The **View Check** screen shows the following check information: **Escrow Number, Bank, Branch, Date, Amount, Payee Name, Address,** and the **Memo Line**.



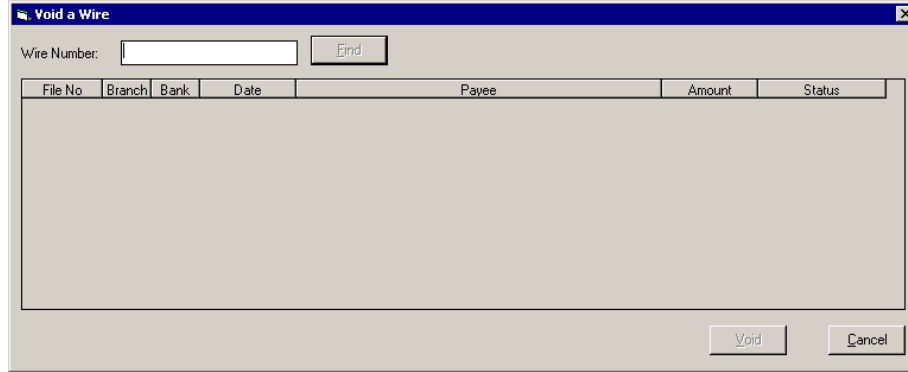
Void Wire Out

The **Void a Wire** screen acts like the **void a check** screen.

Select **Void a Wire** from the **Disbursements** menu to open the **Void a Wire** screen.

Enter an existing wire out number in the **Wire Number** field and then click on the **Find** button.

Highlight a wire from the list, and then click on **Void** to open the next **Void a Wire** screen. You may have a display of multiple wires with the same wire number, but each will have a unique bank number. Highlight the correct wire you wish to void.

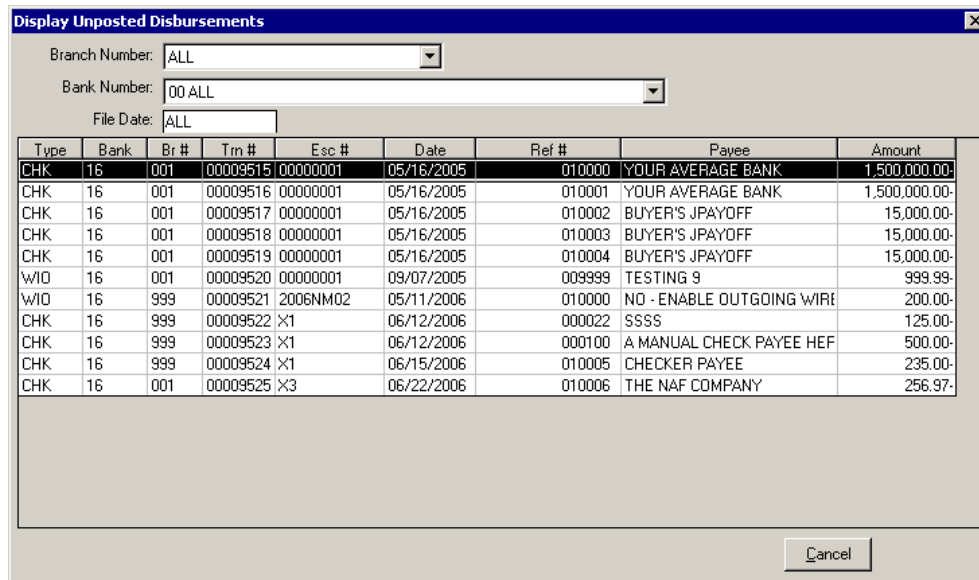


Note: If you do not know your wire number, see **Misc> Escrow and Savings Ledgers> Regular** Ledger, select the file involved, and look under Disbursements in-Process.

Unposted Disbursements

Display Unposted Disbursements

The **Display Unposted Disbursements** option allows the user to view on screen the disbursements in a given batch. Select the **Branch Number** from the dropdown menu or enter **All** to see all available unposted disbursements; **TAB** and select the **Bank Number** or enter **All** to see all available unposted disbursements; **TAB** and enter a 6 digit date or enter **All** to see all disbursements. Click on **Cancel** to exit this screen.



Delete Unposted Disbursements

The **Delete Unposted Disbursements** option allows the user to delete a disbursement from an unposted disbursement batch. This feature is used rarely; usually on occasions where the wrong check number was assigned to a check. The user would delete the check and add it back in through manual check entry with the proper check number. This procedure would only be used if you are using preprinted checks or checks with pre-assigned check numbers. Select the **Branch Number** from the dropdown menu or enter **All** to see all available unposted disbursements; **TAB**

and select the **Bank Number** or enter **All** to see all available unposted disbursements; **TAB** and enter a 6 digit date or enter **All** to see all disbursements. Click on **Delete** to remove a check from the unposted batch or click on **Cancel** to exit this screen..

Print Daily Disbursement Journal

Select the **Print Daily Disbursements Journal** from the **Reports** menu to generate a listing of the current day's disbursement activity.

Highlight one or more items on the list in the center of the screen.

In the **Print Options** area of the screen, click on the appropriate radio button to create a report generated **By Branch & Bank** or **By Bank**.

Click on **Print** to open the print dialogue box where you can click the appropriate button to **Print**, **Preview** before printing, **Email** the document, or **Cancel** to return to the previous screen.

Bank	Branch	Date	Total Amount
16	999	06/15/2006	235.00

Wires Menu

There are a maximum of three items on the **Wires** menu, depending on the configuration of the system at your location. There are workflow cycles for the handling of incoming wires and for outgoing wires, which can be turned on or not, as the company desires. This documentation will assume that both functions are turned on. In both functions, Escrow initiates the cycle by entering information about an anticipated incoming wire, or desired outgoing wire. Data is then made visible in Impact Accounting, where the transaction is confirmed. The three menu options are:

- Incoming
- Outgoing
- Print Unposted Wires Journal

Wires – Incoming

The Accounting user(s) responsible for tracking incoming wire information at the bank(s) will pull that information, and then go into this function to “match up” the bank information with data entered by the Escrow users. The Escrow users should have entered information about *anticipated incoming wires*. If they have, they will appear as shown below

Note: Funds attributable to an incoming wire initiated by Escrow are *not* available for disbursement until “approved” by Accounting.

If Escrow has *not* entered information about a receipt that Accounting has received, the Accounting user will *not* utilize this function to record the wire, but will use the **Receipts – Create & Modify Receipts** function to enter the receipt for the wire directly into the escrow involved.

Each company will have their own process for trying to identify the escrow for unclaimed wires.

Sending Bank Name	Escrow No.	Branch	Amount	Customer Name	Date Submitted	Receiving Bank
CAMDEN NATIONAL BANK	00000001	001	333.33	TESTING 33	09/06/2005 02:51 PM	16 - test bank
CAMDEN NATIONAL BANK	00000001	001	2,233,534.64	TESTING 96	09/06/2005 02:51 PM	16 - test bank
CAMDEN NATIONAL BANK	00001010	998	111.11	TESTING 2	09/06/2005 02:40 PM	01 - a
CAMDEN NATIONAL BANK	00001010	998	222.22	TESTING 2	09/06/2005 02:41 PM	01 - a
CAMDEN NATIONAL BANK	00001010	998	333.33	TESTING 3	09/06/2005 02:42 PM	01 - a
WELLS FARGO	00001009	998	10,000.01	MR. & MRS. TEST-00001009	09/06/2005 10:58 AM	02 - wells fargo
WELLS FARGO	00001009	998	10,000.01	MR. & MRS. TEST	09/06/2005 10:56 AM	02 - wells fargo
WELLS FARGO	00001009	998	10,000.01	MR. & MRS. TEST	09/06/2005 10:57 AM	02 - wells fargo

Delete

The accounting user may delete a wire in entered by escrow in error. Highlight the entry to be deleted then click on the **Delete** button to remove a pending wire in.

Cancel

To exit the wire in screen click on **Cancel** .

Modify

Accounting will highlight the wire that they have matched with a bank notification, click on the **Modify** button, and the overlaying screen will be presented. If the wrong wire has been selected, hit the **Cancel** button to go back to the listing screen.

On the screen below, the Accounting user may modify the amount of the wire – if it does not match the bank information. The other information should be checked as well, and edited if necessary.

The Federal Wire System tracking number, provided by the bank, should then be entered into the **Tracking Number** field. Impact will track the user who released the incoming wire and the date it was released.

Once all of the information is correct, click on the **OK** button. At that time, a receipt is generated for the escrow file, and it will appear “in process” in the ledger. In addition, an e-mail may be sent to the escrow officer on the file to let them know the wire has been received and approved, as

The screenshot shows a software dialog box titled "Wire Ins For Escrow Number 00001010". It features two tabs: "Entry" (active) and "History". The "Entry" tab contains the following fields and values:

- Bank: 01 a []
- Escrow Balance: 555.55
- Amount: 222.22
- Other Wire Reference: TESTING 2
- Sending Bank Information:**
 - Bank Name: CAMDEN NATIONAL BANK
 - ABA: 011201458
 - Account Number: 20000329
 - Customer Name: TESTING 2
- Release Wire Information:**
 - Tracking Number: (empty)
 - Date Released: 06/27/2006
 - Released By: Billy Bob

At the bottom of the dialog are "Cancel" and "OK" buttons.

well as to the individual who entered the initial wire information (escrow assistant, for example). The prompt for an e-mail verification when the wire has been approved is a separate option in the Impact configuration. Depending on your company’s settings this may or may not be turned on. Once approved the funds are then available for disbursement out of the escrow file.

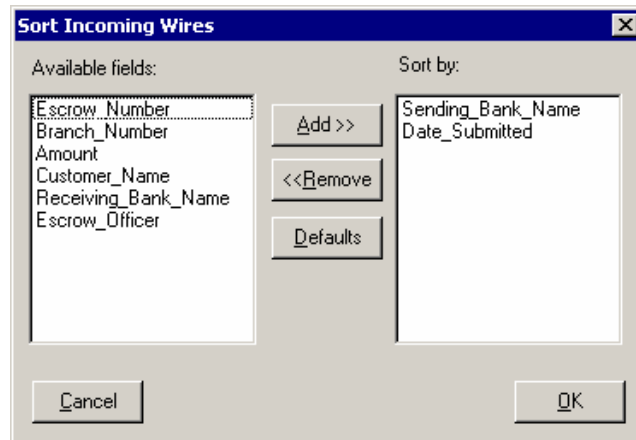
History Tab

A **History tab** is available for each file which will show the status of all wire ins for that escrow number. A **Pending** status means the wire in is still sitting in the incoming wire queue, awaiting approval by an accounting user. A **Received** status means the incoming wire has already been approved and the funds released to the escrow file.

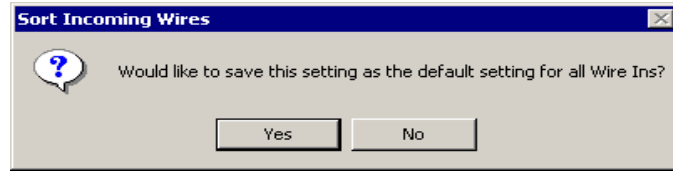
Date Received	Amount	Sending Bank Name	Status
	111.11	CAMDEN NATIONAL BANK	Pending
06/27/2006 11:02 AM	222.22	CAMDEN NATIONAL BANK	Received
	333.33	CAMDEN NATIIONAL BANK	Pending

Sort

You may sort the listing of the items ready for a wire in approval. This sort may be your permanent display. You have 6 available fields for sorting: **the escrow number, branch number, the amount, customer name, the receiving bank name and the escrow officer.** Highlight an available field and click on **Add** to start your sort hierarchy, or you may click on **Defaults** and Impact will sort the items by sending bank name and date submitted. Click on the **OK** button to activate your sort or click on **Cancel** to return to the incoming wire screen.



Impact will display a prompt asking if you would like to make these sort parameters your default setting. Click on the **Yes** button if you want Impact to keep the sort parameters as your normal display order or click on **No** to have Impact return to the default parameters the next time you access the incoming wire screen.



Wires – Outgoing

Outgoing wires are considered disbursements in Impact/SQL, and have their own unique sequence numbering scheme (set in **Misc.>Set up Branch>Bank Information**). The following discussion assumes the Wire Out Processing functionality is turned on (see the end of this discussion for an explanation of what is seen if the module is not turned on).

This module is very similar to the incoming wire module, in appearance, but a primary difference is in the treatment of the funds. Whereas in managing incoming wires the funds are not available until approved by Accounting, with outgoing wires the funds are immediately removed from the file (when Escrow enters the information about the wire out before Accounting has really done the wire out). This ensures that the funds are not wired out a second time, and prevents a check being cut.

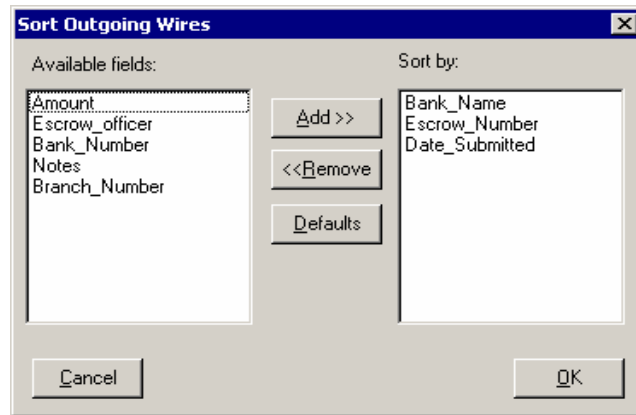
Escrow initiates the outgoing wire in the **Escrow module**. Once completed, the funds (as was noted above) are immediately subtracted from the available funds in the escrow file. A pending outgoing wire appears in the **Accounting module**, on the **Wires > Outgoing** screen.

Bank Name	Escrow Number	Amount	Balance	Date Submitted	Esc. Officer
CAMDEN NATIONAL BANK 00000001		777.77	131,078,134.01	09/06/2005 02:48 PM	
CAMDEN NATIONAL BANK 00000001		888.88	131,078,134.01	09/06/2005 02:48 PM	
CAMDEN NATIONAL BANK 00001009		444.44	28,334.32	09/06/2005 03:54 PM	Escrow Trainee 2
CAMDEN NATIONAL BANK 00001009		222.22	28,334.32	09/06/2005 03:55 PM	Escrow Trainee 2
CAMDEN NATIONAL BANK 00001009		333.33	28,334.32	09/07/2005 07:22 AM	Escrow Trainee 2
CAMDEN NATIONAL BANK 2006NMO2		100.00	52,587.98	05/11/2006 11:51 AM	Billy Bob
DAMARISCOTTA BANK & TX3		500.00	100,053.58	06/14/2006 03:11 PM	Main Branch Employee
PARSONS FEDERAL CREIX3		572.02	100,053.58	06/29/2006 09:14 AM	Main Branch Employee

Note: If your system is set for dual authorization on wire outs Accounting will not have the wire out available until it has been approved by an escrow approver.

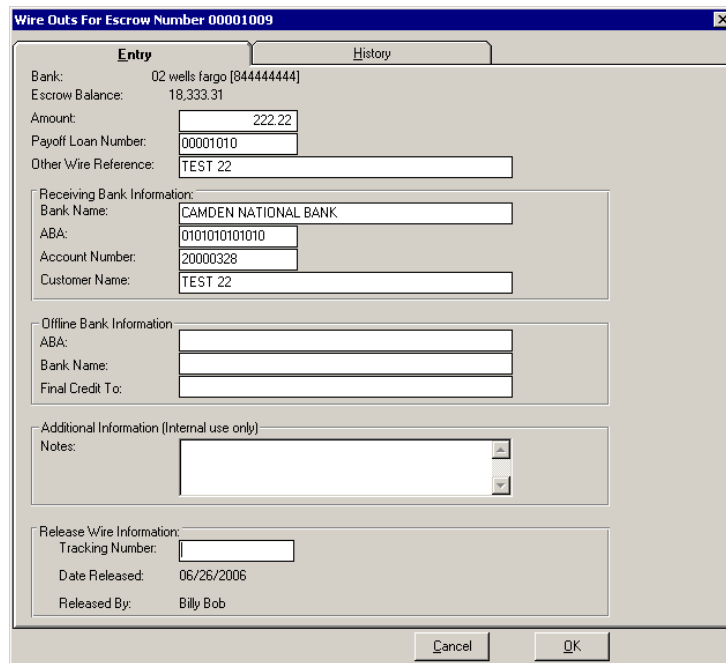
Sort Wire Outs

The Accounting user may sort the list of outstanding wire outs. The sort fields available are the **amount, escrow officer name, bank number, branch number**, and by **notes** the Escrow user might have placed on the wire out.



Modify A Wire Out

Once Accounting personnel have physically completed the outgoing wire, with the bank, and have received the confirmation containing the Federal Wire System tracking number, they can then complete the cycle in Impact Accounting. The pending wire is highlighted from the list screen, and the **Modify** button is hit. The screen below is then displayed.



The outgoing wire confirmation screen presents all of the data entered by Escrow. Accounting should confirm that all of the data remains correct and that the amount entered is in fact what was wired out.

Accounting enters the **Tracking Number**. Once all is confirmed to be correct **OK** is hit. If you do not wish to confirm the wire, hit the **Cancel** button. Once **OK** is hit, a wire out notice is generated and the escrow officer and person who initiated the wire out (if different) may be e-mailed a notice that the bank has in fact processed the wire. At this time a unique wire out number is assigned to the wire and it is placed in the disbursements-in-process batch ready for posting during the **Daily Work>Post Receipts and Disbursements**.

Print A Wire Out (Unselect All or Select All)

Accounting has the ability to **Select All** the wires and print a wire out form for each wire, or **Unselect All** once you have **Selected All**. Accounting may also highlight an individual wire and **Print** the wire out form if needed.

Delete A Wire Out

Accounting has the ability to **Delete** a wire out. When a wire out is deleted, the funds are added back into the escrow file. If accounting needs to **Delete** a wire out, they must tell the escrow officer on the file so escrow can issue a new wire out or disburse the funds.

Add A Wire Out

Accounting has the ability to **Add** a wire out from the wire out screen, if the option in the **Utilities module > System Files > Setup Options> General Tab** is flagged for **Enable Manual Wire Outs in Accounting**. The Accounting user will see the following screen under **Wires> Outgoing** (instead of the one above), after selecting the escrow involved. The **Available Balance** is shown, and the **Date** field is pre-filled (but can be altered). There are two fields for description of the wire out, **Wire To** and **Description**, and the dollar amount of the wire is entered in the **Amount** field. On clicking **OK**, a notice will be printed, and the wire out disbursement is entered into the **In Process** batch for the branch, and can be seen on the **Disbursements In Process** tab within the regular ledger.

If the Wire Out Processing module is **not** turned on, the Accounting user will see the same screen, **Add a Wire**, with the same functionality.

The screenshot shows a 'Wire Out' dialog box with the following data:

Field	Value
Escrow Number	00000001
Available Balance	999.00
Date	11/13/2006
Wire to	West Bank
Description	Payoff of Loan D45-71223
Amount	64,348.00

History Tab

The **History Tab** displays all outgoing wires entered into the system for the selected escrow. This should be checked before entering a wire, just to confirm a duplicate is not entered. The **History Tab** shows the **Status** of a wire out; **Sent** means accounting has confirmed the wire; **Initiated** means **Dual Authorization** is set and the Escrow user has not released the wire to accounting; **Approved** means the Escrow user has released the wire to Accounting, but Accounting has not confirmed it.

Wire Outs For Escrow Number 0000001

Naf

Entry History

Date Submitted	Amount	Bank Name	Status	Initials
06/30/2006 11:08 AM	1,100.00	WhereHouse	Sent	DAD
08/07/2006 12:00 AM	128,000.00	Washington Mutual	Sent	DAD
08/07/2006 12:00 AM	98,125.00	Bank of America	Sent	DAD
08/07/2006 12:00 AM	8,512.00	Chase Field	Sent	DAD
08/11/2006 12:00 AM	9,854.00	Bank One	Sent	DAD
10/09/2006 09:22 AM	156,146.00	F.R.B. BOSTON WINDSOF	Sent	DAD
10/09/2006 09:44 AM	111.00	SOVERIGN BANK NEW EP	Pending	E2
10/09/2006 09:44 AM	234,234.00	F.R.B. BOSTON WINDSOF	Pending	E2
10/30/2006 12:00 AM	12.12	United Home Territorial Ban	Sent	DAD
10/30/2006 09:05 AM	123.00	UNITED COMMERCIAL BA	Pending	DAD
11/13/2006 10:05 AM	111.00	INVESTORS BANK & TRU!	Pending	DAD

Print Modify Delete Cancel

Print Unposted Wires Journal

The **Unposted Wires Journal** will give the Accounting user a listing of all wires incoming and outgoing that have been approved by Accounting and are sitting in a daily unposted accounting batch. The user may select **All** for all branches, **All** for all dates that have unposted batches with wires included in the batches, or they may enter a specific date. Once the daily work is posted under **Daily Work > Post Receipts & Disbursements** the unposted wires journal will display no wires available for posting. The user may select how they want their report to be sorted, **By Bank** or **By Branch**.

Bank	Branch	Date	Total Amount
04	001	11/13/2006	234,345.00

Wire Outs On Hold

Depending on your company's configuration you may see a **Wire Outs On Hold Report**. If the feature to set a wire out on hold is enabled for the escrow user they may create a wire out and place it on hold. Once a wire out is placed on hold by the Escrow user Accounting will not see the wire out in the outgoing wire screen until Escrow removes the hold date. This report informs the Accounting user Escrow has placed a wire out on hold. If you are using the hold feature this is a handy reminder so Accounting can remind escrow to remove the hold date on the wire out, so it may be processed. The **Wire Outs On Hold Report** shows **the escrow number, bank number, the date the wire was created, the reason the wire was placed on hold, the customer name and the amount**. This report may be generated **By Branch, Bank, or By Escrow Officer, all or specific**.

Month End Menu

The functions located on the **Month End** menu can all be run at any time during the month, with the exception of the **Close Month** function. Generally, the reports generated from this menu are run "as of" the month end, and therefore the **Month End** menu name.

Most of the functions located on the **Month End** menu have a variety of options which generate reports that can provide you with many useful tools. Printed copies of several of these reports will comprise the Accounting Department's documentation of the transactions completed during the month, and will be kept along with the reconciliations of the trust account(s).

The **Month End** menu option may have up to fifteen items under it:

- **Escrow Trial Balance Reports**
 - **Standard Trial Balance**
 - **Audit Trial Balance**
- **Savings Trial Balance Reports**
 - **Standard Trial Balance**
 - **Audit Trial Balance**
- **Receipts Journals**
- **Deposit Journals**
- **Disbursements Journals**
- **Check Registers**
- **Escrow Aging Reports**
- **Overdraft Reports**
- **Held Receipt Report**
- **Dormant Escrow Report**
- **Ledger Activity Report**
- **Bank Register**
- **Close Month**
- **Wires Journal**
- **Bank Overdraft Audit**

After making choice(s) on the report options screen that you opened from the **Month End** menu, and you click on **OK**, a print dialogue box will open from which the report can be previewed before being printed, or depending on your company's configuration, e-mailed instead. From the preview screen, the report can be exported into an assortment of file types, if you need to preserve an electronic copy of a report. To determine which electronic file formats are available, click on the envelope icon in the upper left-hand corner of the preview screen, and review the dropdown list of file types available.

Escrow Trial Balance Reports

The **Standard Trial Balance** is one of the most important reports for a variety of reasons. The report, as can be seen from the option screen below (which opens when the report is selected from the menu), has a variety of permutations that can be run. Which version is run will depend on the immediate purpose of the report being run, and the structure of your business. The **Trial Balance report** will present one line of information about each escrow file's posted ledger balance as of the date of the report.

The options that are available deal with **branch, bank, escrow officer, zero balances, and length of time files have been open**. Formatting options involve **buyer/seller names, held funds descriptions** and whether **detailed ledgers** should be printed. The first option to be set is the **Trial Balance as of** date of the Trial to be generated. This date cannot be later than the date

of the last posting, which is displayed at the top of the option screen. You may run the Trial for any historic date. Generally, the date selected is a month end date, but that is not required to be the case.

Some examples: to provide a branch manager, of a branch with more than one bank account, with a full Trial Balance, you would run the report **By Specific Branch**, as this will include a record for every file with a balance, in the branch specified, regardless of the bank assigned to the files; to generate a trial to support the Trial total used in an account reconciliation, you would run the report **By Specific Bank**, for the date of the reconciliation; and, to run a Trial to support a cleanup project of aged files that still retain funds, you could run a **Trial by Escrow Officer, show only files open for “x” months or longer**, and include the **held funds descriptions**.

Standard Trial Balance

Select **Standard Trial Balance** from the **Month End** menu to open the **Trial Balance** screen.

The **Date Last Posted** is shown, and the **Trial Balance as of** date field is pre-filled but can be altered by entering a new date or you can click on the box with “...” just to the right of the date entry area, or use the **CTRL+D** Quick Keys, to pull up the **Calendar** tool.

Click on the appropriate radio button to create a report generated **By Branch, By Escrow Officer, or By Bank**. Alternatively, to generate the report **By Specific Branch**, etc., choose a radio button from the center of the screen and also select an item from the corresponding drop down list box to the right.

The screenshot shows the 'Trial Balance' dialog box. At the top, it displays 'Date Last Posted: 04/25/2005' and 'Trial Balance as of: 04/25/2005' with a dropdown arrow. The 'Print Selection' section contains radio buttons for 'By Branch' (selected), 'By Escrow Officer', 'By Bank', and 'By Branch and Bank'. It also has radio buttons for 'By Specific Branch', 'By Specific Officer', and 'By Specific Bank', each followed by a dropdown menu. Below these are 'Branch:' and 'Bank:' dropdown menus. The 'Print Options' section has checkboxes for 'Include Zero Balances', 'Show only files open for [] months or longer', 'Include Buyer/Seller Names', 'Include Held Funds Description', and 'Print Ledgers'. At the bottom are 'Cancel' and 'OK' buttons.

Print Options

The Accounting user has multiple **Print Options** to choose from. You may print the **Standard Trial Balance** without any specific options, or choose one or more options from the **Print Options**. The default print option will generate a listing of all files with a balance with the following columns: **escrow number, branch number, escrow officer's initials, ledger balance, savings balance, last transaction date, open date, close date, record date and policy date**.

The **Include Zero Balances** will give you the **Standard Trial Balance** with the default print options and show all files opened through the **as of date**.

The **Show only files open for x months** or longer option will give you the **Standard Trial Balance** with the default print options, but only show files that have an open date equal to or less than the number of months specified.

The **Include Buyer/Seller Names** will replace the **last transaction date, open date, record date,** and **policy date** of the default print option with the Buyer and Seller last name.

The **Include Held Funds Description** will give you a **Standard Trial Balance** with the **Include Buyer/Seller Names** plus a reason why funds are remaining in an escrow file after the revenue check has been issued. The **Held Funds Description** is input by the Escrow user when they disburse their revenue check and there are funds remaining in the file.

The **Print Ledgers** will generate a history to date ledger for each file listed on the **Standard Trial Balance** with the **Print Options** selected.

Note: The Accounting user may check multiple **Print Options**.

Click on **OK** to open the print dialogue box, where you can click the appropriate button to print **OK, Preview** before printing, **Email** the report, or **Cancel** to return to the previous screen.

Trial Balance										
All Trust Escrow, Inc (5.12.0)										
All Trust Escrow Phoenix (5.12.0)										
Date:	04/30/2007								Page:	1
Bank:	03-Wells Fargo Bank Test [6145843891], NOT Including Zero Balances								User:	DAD
As of Date:	03/30/2007									
Escrow Number	Branch Number	Init	Ledger Balance	Savings Balance	Last Tran. Date	Open Date	Close Date	Record Date	Policy Date	
TEST	002	E2	4,569,054.93	0.00	03/01/2006	03/31/2005	06/14/2005	06/14/2005		*CAN
TESTAK	002	AK	100.00	0.00	08/30/2005	08/30/2005				
		Bank Total	4,569,154.93	0.00						

Audit Trial Balance

The **Audit Trial Balance** is different from the **Standard Trial Balance** in that it covers a date range, rather than being as of a specific date. It is designed to report, in summary form, on all accounting activity within files over the period specified. Generally, this would be run for a one-month period, and would show you the **beginning balance**, file-by-file, and the **receipts and disbursement totals** that resulted in the **ending balance**. A sample of this report's layout is presented below. The sort is the same as the Standard Trial: escrow file within branch (if the report is run by branch).

Select **Audit Trial Balance** from the **Month End** menu to open the **Audit Trial Balance** screen.

The **Date Last Posted** is shown, and the **Trial Balance for** date field is pre-filled from the beginning of the month through the current posting date, but can be altered by entering a new date or you can click on the box with **"..."** just to the right of the date entry area, or use the **CTRL+D** Quick Keys, to pull up the **Calendar** tool.

Click on the appropriate radio button to create a report generated **By Branch, By Escrow Officer**, or **By Bank**. Alternatively, to generate the report **By Specific Branch**, etc., choose a radio button from the center of the screen and also select an item from the corresponding drop down list box to the right.

Print Options

The Accounting user has multiple **Print Options** to choose from. You may print the **Audit Trial Balance** without any specific options, or choose one or more options from the **Print Options**. The default print option will generate a listing of all files with a balance with the following columns: **escrow number, branch number, escrow officer's initials, beginning ledger balance on the from date, total receipts based on the from / through date, total disbursements based on the from / through date, the ending balance based on the through date and the last transaction date.**

The **Include Zero Balances** will give you the **Audit Trial Balance** with the default print options, and all files opened within and including the from / through date.

The **Print Ledgers** will generate a history to date ledger for each file listed on the **Audit Trial Balance** with the **Print Options** selected.

Click on **OK** to open the print dialogue box, where you can click the appropriate button to print **OK**, **Preview** before printing, **Email** the report, or **Cancel** to return to the previous screen.

Audit Trial Balance

Date Last Posted: 10/27/2006

Trial Balance For: 10012006 ... Thru 10/27/2006 ...

Print Selection

By Branch By Specific Branch [dropdown]

By Escrow Officer By Specific Officer [dropdown]

By Bank By Specific Bank [dropdown]

By Branch and Bank Branch: [dropdown]
Bank: [dropdown]

Print Options

Include Zero Balances

Print Ledgers

Cancel OK

**Audit Trial Balance
Impact Escrow and Title
Impact Demo Site**

Date: 11/13/2006
 Branch: 001 - Lakeside Center, NOT Including Zero Balances
 For: 10/01/2006 - 10/27/2006

Page: 1
 User: PAF

Escrow Number	Branch Number	Init	Beginning Balance	Total Receipts	Total Disbursements	Ending Balance	Last Transaction Date
06000001	001	SEH	0.00	1,098,825.75	(161,246.00)	\$937,579.75	10/24/2006
06000002	001	SEH	1,034,209.99	0.00	(1,034,209.99)	\$0.00	10/02/2006
06000006	001	SEH	5,000.00	0.00	0.00	\$5,000.00	06/05/2006
06000008	001	SEH	36,372,887.00	0.00	0.00	\$36,372,887.00	08/07/2006
06000059	001	SEH	6,000,000.00	0.00	0.00	\$6,000,000.00	08/11/2006
06000060	001	SEH	3,000.00	0.00	0.00	\$3,000.00	07/06/2006
06000061	001	SEH	(370,000.00)	0.00	0.00	(\$370,000.00)	08/30/2006
06000086	001	SEH	5,000.00	0.00	0.00	\$5,000.00	07/20/2006
06000087	001	LH	5,000.00	0.00	0.00	\$5,000.00	07/20/2006
06000118	001	SEH	2,866.16	18,000.00	0.00	\$20,866.16	10/23/2006
06000119	001	SEH	0.00	10,000.00	(225.00)	\$9,775.00	10/06/2006
DSITESTT	001	SEH	(305,000.00)	0.00	0.00	(\$305,000.00)	08/11/2006
Branch Total			42,752,963.15	1,126,825.75	(1,195,680.99)	42,684,107.91	

Savings Trial Balance

Standard Trial Balance (Savings)

These reports are similar to the Standard Escrow versions, but report on **Savings (Interest Bearing Accounts)** information, file-by-file. As there are, potentially, many banks involved with savings, the reports have an added break by bank, and present the various account numbers within each savings bank.

Savings Trial Balance

Date Last Posted: 10/08/2002

Trial Balance as of: ...

Print Selection

By Branch
 By Specific Branch

By Escrow Officer
 By Specific Officer

By Bank
 By Specific Bank

By Branch and Bank
 Branch:

Bank:

Print Options

Include Zero Balances
 Print Ledgers

Print Options

The Accounting user has multiple **Print Options** to chose from. You may print the **Savings Trial Balance** without any specific options, or chose one or more options from the **Print Options**. The default print option will generate a listing of all files with a balance with the following columns: **escrow number, branch number, escrow officer's initials, savings bank account number, savings balance based on as of date, escrow open date, escrow closed date and escrow record date.**

The **Include Zero Balances** will give you the **Savings Trial Balance** with the default print options, and all files opened through the **as of date**.

The **Print Ledgers** will generate a history to date ledger for each file listed on the **Savings Trial Balance** with the **Print Options** selected.

Click on **OK** to open the print dialogue box, where you can click the appropriate button to print **OK, Preview** before printing, **Email** the report, or **Cancel** to return to the previous screen.

Audit Trial Balance (Savings)

The **Audit Trial Balance** (savings) looks similar to the **Audit Trial Balance** under the **Standard Trial Balance** but includes an interest column, in addition to **total receipts** and **withdrawals**.

Receipts Journals

The **Receipts Journals** (again, there are several variations), as a group, present detail of each receipt entered, and subsequently posted, into Impact, during the period specified. The same branch and bank selection criteria available for the Trial Balance reports are available for the **Receipts Journals**. When any of the options involving bank are selected, you will also be able to identify which of the deposit-related print options to include in the report.

This flexibility provides useful reports for the account reconciliation process. When preparing to balance to the book balance, within a reconciliation, you may need an adjustment for undeposited receipts. To determine what that amount is, and to provide the detail to support it, you will generate a receipts journal for the specific bank account being reconciled, for a date range ending with the reconciliation date, with the **Undeposited Items Only** option selected. Generally, this would be just one month, but if there are undeposited receipts from earlier, the date range should be extended back to include the older items.

Note: If you select the **Print Option Include Deposit Information or Undeposited Items Only** you must use the **Print Selection for Banks or By Branch and Bank**.

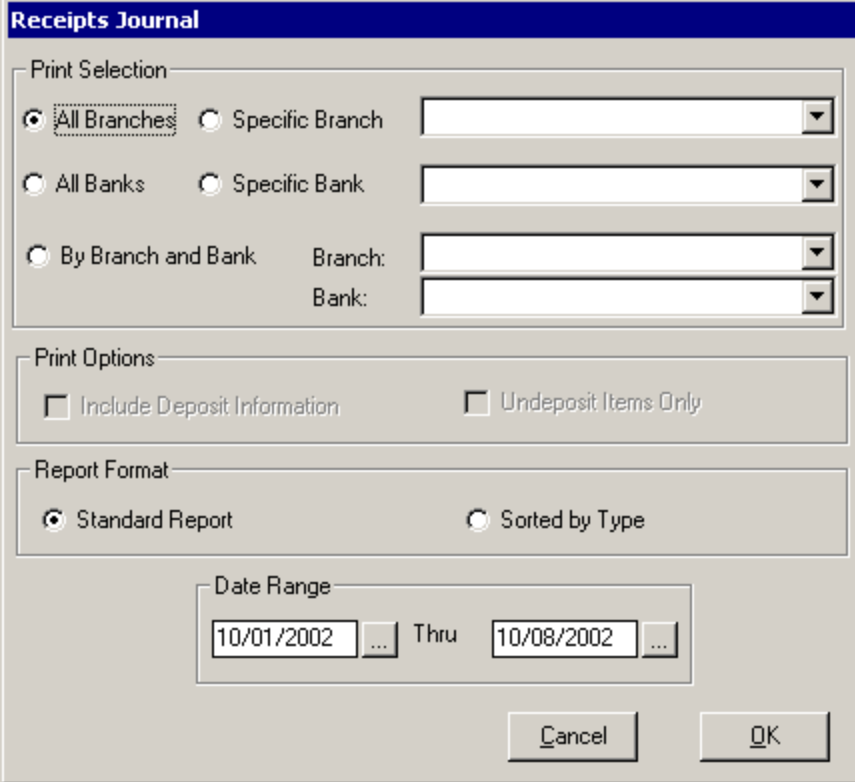
Note: If the system is set to automatically enter the undeposited receipts adjustment to the bank reconciliation you will not need to enter an adjustment.

The **Receipts Journal** includes the following fields from left to right, **Receipt Number, Date, Escrow Number, Payor Name, Receipt Type and Amount**. If the option is selected to **Include Deposit Information**, the columns **Deposit #** and **Deposit Date** are added on the right side. That is also true if the **Undeposited Items Only** option is selected, but the deposit information will either be blank or will reflect deposits made after the end date of the period selected.

You may also run the reports sorting by **Receipt Type**. The layouts are the same, with the inclusion of sub-totals by receipt type.

It is strongly recommended that a full **Receipts Journal**, by bank account, for each month, be kept with the month-end reconciliation for that account. This will provide the detail on all receipts

entered during the month that may be required when researching issues down the road. Keep in mind that the prior month's **Trial Balance**, plus the total of the **Receipts Journal**, less the net **Disbursements Journal** should result in the **Trial Balance** total for the current month-end.



The image shows a dialog box titled "Receipts Journal". It is divided into several sections:

- Print Selection:** Contains three radio button options: "All Branches" (selected), "Specific Branch", and "By Branch and Bank". There are also three dropdown menus for selecting specific branches or banks.
- Print Options:** Contains two checkboxes: "Include Deposit Information" and "Undeposit Items Only", both of which are currently unchecked.
- Report Format:** Contains two radio button options: "Standard Report" (selected) and "Sorted by Type".
- Date Range:** A section with two date input fields. The first field contains "10/01/2002" and the second field contains "10/08/2002", with "Thru" between them. Each field has a small "..." button to its right.
- Buttons:** "Cancel" and "OK" buttons are located at the bottom right of the dialog.

Deposit Journals

The **Deposit Journal** presents details of depositable receipts that have been included in deposit slips within the date range specified. Some receipt types are depositable, others are not. An item would be depositable if it is a physical item that will be taken to the bank for deposit, such as an earnest money check. Care should be taken by Escrow, when entering receipts, to only select a receipt type for depositable items for those items that will be included on a deposit slip. Book transfers, wires and book adjustments are not depositable items, and so should not be given a receipt type that is defined as depositable. These settings are managed in the **Utilities module > User Tables > Receipt Types**.

You may select to print the report with all bank accounts being reported, or a specific account. The **Deposit Journal** can be presented in two ways: **by receipt date** or **by deposit date**. If presented **by receipt date**, the report only totals by bank, and is very similar to a **Receipts Journal**, except only items included on deposit slips are presented. The report **by deposit date** provides summary totals by deposit ticket number. This report is very helpful when trying to understand discrepancies in deposit information presented on a bank statement. You can look to see if there are any items within a deposit that the bank may not have received or accepted which, by their removal from a deposit, would result in the deposit figure presented on the bank statement.

Disbursements Journals

The **Disbursements Journals** present detail of each disbursement entered, and subsequently posted, into Impact, during the period specified. The same branch and bank selection criteria available for the **Trial Balance** reports can be used for the **Disbursements Journals**. You may generate a **Disbursements Journal** sorted by disbursement type, rather than by disbursement number, if you so desire.

The layout of the standard **Disbursements Journal** includes **Disbursement Number, Date, Escrow Number, Branch, Escrow Officer, Name (payee), Manual (check) and Amount**. The bank account will be identified in the title header information (under the date, in the top left), and sub-totals will be presented by bank account. Note, also, that totals of voided items and the amount of reversed voids are provided.

As with the **Receipts Journal**, it is strongly recommended that a full **Disbursements Journal**, by bank account, for each month, be kept with the month-end reconciliation for that account. This will provide the detail on all disbursements entered during the month that may be required when researching issues down the road. Keep in mind that the prior month's **Trial Balance**, plus the total of the **Receipts Journal**, less the net **Disbursements Journal** should result in the **Trial Balance** total for the current month-end.

Check Registers

The **Check Registers** are limited to reporting on posted checks specifically, not all disbursements (which include outgoing wires). The standard report will present all check information that meets the criteria selected. In addition, a report can be generated of only voided checks that meet the criteria. There are three basic types of **Check Registers**: one covering all checks issued within a date range; one of checks that were outstanding (uncleared via a reconciliation) as of a specific date; and, one of checks outstanding (uncleared) over a specific number of days. The second and third report types are useful in working stale-dated checks. The same branch and bank selection criteria are available for **Check Registers** that are available for the other reports. In addition, a **Check Register** can be run for any one or all escrow officers. The user may also run a **Void Check Register** of all the checks that were voided in a time frame.

The fields presented in a **Check Register** are: **Check Number, Check Date, Escrow Number, Check Amount, Payee Name and Manual (check)**. The totals include the sum of checks issued, a sub-total of current period checks voided, a sub-total of checks voided that were issued prior to the period selected for the report, and finally a net total of checks issued and not voided.

Escrow Aging Reports

The **Escrow Aging Report** looks like an accounts receivable aging that might be generated out of a Financial Accounting system. The report distributes escrow ledger balances across aging buckets, since **Closed Date, of 30-59 days, 60-89 days and over 90 days**. While savings balances are presented on the reports, they are not distributed with the escrow balances. This report helps the user visualize the degree to which the **Trial Balance** is aged, or how long the files with balances have been closed.

Note: the Date Last Posted is presented on the screen to remind the user that this is the latest date that the report will be meaningful for.

The only selection criteria for this report are the **Aging as of** date, and whether you wish the report **by Branch** or **by Escrow Officer**. If a specific branch or escrow officer is identified, the report will be limited to the one, otherwise Branch or Escrow Officer will generate a full system report with sub-totals, as requested.

Escrow Aging

Date Last Posted: 03/30/2007

Aging as of: 03/30/2007

Print Selection

By Branch by Specific Branch

By Escrow Officer By Specific Officer

Cancel OK

The fields presented in an Escrow Aging report are: **Escrow Number, Escrow Officer, Open Date, Closed Date, Date Recorded, Ledger Balance, Savings Balance, 30-59 Days, 60-89 Days and 90+ Days.**

Note: as the balances in files that are less than 30 days old are not distributed in the aging buckets, the sum of the buckets from the report totals will not total the overall ledger balance.

Overdraft Reports

The **Overdraft Reports** isolate those files that have a negative ledger or savings balance, as of a specific date. You will not be able to generate the report beyond the **date last posted**, which is presented on the screen. The routine **Branch and Bank** selections are possible, along with **Escrow Officer**. There are two versions of the report: the **standard report** (like the Standard Trial Balance layout) and one that presents less date information but which **includes buyer and seller names** as well as **the reason for the overdraft**, if one was entered.

Overdrafts

Date Last Posted: 03/29/2007

Overdraft as of: 03/29/2007

Print Selection

By Branch By Specific Branch

By Escrow Officer By Specific Officer

By Bank By Specific Bank

Print Options

Include Buyer/Seller Names and Reason for Overdraft

Cancel OK

The standard **Overdraft Report** includes: **Escrow Number, Branch Number, (EO) Initials, Ledger Balance, Savings Balance, Open Date, Close Date, Record(ing) Date, Type Date and Policy Date.**

Overdraft Report
All Trust Escrow, Inc (5.12.0)
All Trust Escrow Phoenix (5.12.0)

Date: 04/30/2007 Page: 1
Branch: 001-Concord Office User: DAD
Bank: (01) California Bank & Trust
As of Date: 03/30/2007

Escrow Number	Branch Number	Init	Ledger Balance	Savings Balance	Open Date	Close Date	Record Date	Type Date	Policy Date	Last Tran Date
STLTTEST	001	TE1	(59,881,967.94)	0.00	06/27/2005	07/19/2005	07/19/2005	08/11/2005		11/07/2005
00001272	001	DAD	(65.00)	0.00	02/09/2007	03/30/2007	03/30/2007			03/30/2007
Bank Total			(59,882,032.94)	0.00						

The alternative layout looks like this, replacing the dates with **Buyer, Seller and Overdraft Reason:**

Overdraft Report
All Trust Escrow, Inc (5.12.0)
All Trust Escrow Phoenix (5.12.0)

Date: 04/30/2007 Page: 1
Branch: 001-Concord Office User: DAD
Bank: (01) California Bank & Trust
As of Date: 03/30/2007

Escrow Number	Branch Number	Init	Ledger Balance	Savings Balance	Buyer Name Seller Name Overdraft Reason	Last Tran Date
STLTTEST	001	TE1	(59,881,967.94)	0.00	Buyer 1	11/07/2005
00001272	001	DAD	(65.00)	0.00	Seller 1	03/30/2007
Bank Total			(59,882,032.94)	0.00	Seller, John	

Held Receipt Report

The **Held Receipt Report** will identify receipts that have been entered and flagged on hold. The report can be run **by branch, by escrow officer** or **by bank** (all or specific for any category). There is no date criterion, as historic hold dates are not retained by the system; the report is simply as of the time it is run. This report should be run before a **release all held funds** step is taken (**Receipts > Release Held Receipts > All Files**), to make sure you wish to do that.

Held Receipt Report

Print Selection

By Branch By Specific Branch []

By Escrow Officer By Specific Officer []

By Bank By Specific Bank []

Cancel OK

The resulting report layout displays, from left to right **Escrow Number, Date (of the receipt), Receipt Number, Initials, Type (of receipt), Bank Number, Payor and Amount.**

Held Receipt Report
Texas United Title, Inc.
Impact/SQL 5.12.0 (SATIA)

@Company (String)

Date: 05/01/2007
Branch: (999) Accounting / Administration

Page: 1
User: DAD

Escrow Number	Date	Receipt Number	Initials	Type	Bank Number	Payor	Amount
2006NM02	06/12/2006	010004	NM	EM	16	Another Payor	249.97
2006NM02	06/12/2006	010007	NM	EM	16	on hold one	100.00
2006NM02	06/12/2006	010008	NM	EM	16	on hold 2	200.00
X1	06/12/2006	010010	NM	EM	16	Seller_One (Earnest Money)	10,000.00
Branch Total							10,549.97

Dormant Escrow Report

The **Dormant Escrow Report** identifies files that have been open quite some time, and that have balances. The **Dormant Escrows Report** is designed to help in working aged files. Along with the normal **Branch, Escrow Officer and Bank** criteria, there are two print options that can help you focus attention on files with no accounting activity (no receipts or disbursements) at all for over "X" number of days, or on all files that have been open more than "X" number of days. The report can be generated for any date up through the **Date Last Posted**.

Dormant Escrow Reports

Date Last Posted: 03/29/2007

As of: 03292007

Number of Days: 180

Print Selection

By Branch By Specific Branch

By Escrow Officer By Specific Officer

By Bank By Specific Bank

By Branch and Bank Branch: Bank:

Print Options

Escrows Opened for more than Number of Days Specified

Escrows Opened for more than Number of Days Specified w/o Activity

Cancel OK

The layout of the **Dormant Escrow Report** is presented below. The fields displayed are, from left to right: **Escrow Number, Branch Number, (EO) Initials, Ledger Balance, Savings Balance, Open Date, Close Date and Transaction Type.**

Totals by the Print Selection (Branch, Escrow Officer or Bank) criteria are provided on the report, along with a grand total.

**Dormant Escrow Report
All Trust Escrow, Inc (5.12.0)
All Trust Escrow Phoenix (5.12.0)**

Date: 05/01/2007
 Branch: (001) Concord Office
 As of Date: 03/30/2007
 Options: Escrows Opened for more than 180 days

Page: 1
User: DAD

Escrow Number	Branch Number	Init	Ledger Balance	Savings Balance	Open Date	Close Date	Transaction Type
00001237	001	INC	0.00	0.00	06/13/2006		BT Blind Theft
00001240	001	INC	0.00	0.00	06/27/2006		RP Residential Purchase
00001241	001	SE	0.00	0.00	06/27/2006		RR Residential Refinance
00001243	001	INC	0.00	0.00	06/29/2006		BT Blind Theft
00001247	001	SE	0.00	0.00	08/02/2006		BT Blind Theft
00001248	001	AB1	0.00	0.00	08/08/2006		BT Blind Theft
00001249	001	AB1	0.00	0.00	08/11/2006		RR Residential Refinance
00001250	001	SE	0.00	0.00	08/23/2006		RP Residential Purchase
BALANCED	001	JAB	33,024,937.77		07/18/2005		RP Residential Purchase
BR1	001	INC	0.00	0.00	06/27/2006		RP Residential Purchase
EOTEST5	001	HW	10.00	0.00	08/15/2005		RR Residential Refinance
PROJTEST	001	E1	0.00	0.00	03/21/2005		OT Other
RENTS	001	HW	10.00	0.00	08/23/2005		RP Residential Purchase
SUBTEST	001	JB	2,000.00	0.00	09/14/2005		RP Residential Purchase
TEST3	001	HW	12,121.00	0.00	08/15/2005		RP Residential Purchase
WIRE2	001	HW	90,000.00	0.00	03/02/2005		RP Residential Purchase
WIRE5	001	HW	1.00	0.00	03/08/2005		RP Residential Purchase
Branch Total			33,129,079.77	0.00			

Ledger Activity Report

The **Ledger Activity Report** will generate a series of ledger printouts for every file that had activity (receipts &/or disbursements) during the date range specified. The activity presented will be all activity that is in the system for each file, regardless of date, as long as one of the items falls within the date range. The **Posted Balance** presented on the ledgers, however, will be through the end of the date range specified (even if there are items presented after the end of the date range). For this reason, care should be taken on the date range called for, it really should end with the **Last Posted Date**, and generally would begin with the first date of that month, to provide a ledger printout for every file touched within the month. The posted balances would then match the **Trial Balance** data printed for the same ending date. The posted balance will not necessarily incorporate all of the transactions presented (items presented dated later than the period end date will not be included in the posted balance).

The standard **Branch, Escrow Officer** and **Bank** selection criteria are available. Should you wish to exclude files that had a zero balance at the end of the period specified, you can select that print option.

The ledgers generated look the same as those presented under the **Misc. > Escrow & Savings Ledgers > Regular** menu path in Impact Accounting with the caveat on the **Posted Balance** discussed above.

Bank Register

The **Bank Register** is a bit of a misnomer, as while the report looks like a bank register (beginning balance, then a listing of transactions in and out, leading to an ending balance) it reports on ledger activity (receipts and disbursements), not cleared bank items. To run the report, you must supply a **bank account**, and a **date range**. There is a detailed version (all receipts and disbursements listed one-by-one, ordered by date and reference number), and a summary version that displays daily activity totals, by type of transaction (deposits, checks, wires in, etc.).

A sample of the detailed layout is shown here. The fields presented are, from left to right, **Date**, **Escrow Number**, **Reference No.**, **Description**, **Amount** and **Balance**. The Balance is a running **Trial Balance** total for the bank account being reported on, after each transaction is recorded.

Bank Register

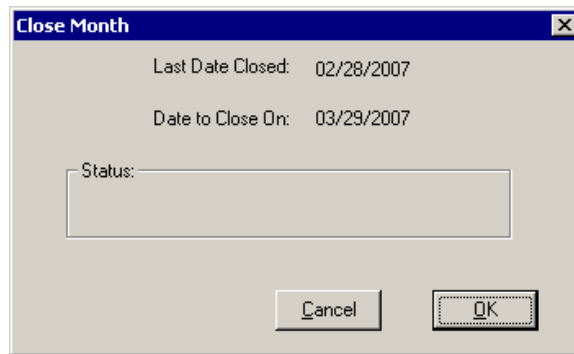
Date: 10/10/2006 Page: 7
 Time: 11:12:16AM User: DAD
 Bank: (01) California Bank & Trust [121002042]
 For: 01/01/2006 - 09/30/2006

Date	Escrow No.	Ref. No.	Description	Amount	Balance
07/11/2006	00001042-002	100000002	Check	(500.00)	84,591,712.02
07/13/2006	FEE01-999	010050	Fee Slip Transfer From Escrow	800.00	84,592,512.02
07/13/2006	00001242-001	010050	Fee Transfer	(800.00)	84,591,712.02
07/20/2006	FEE01-999	010051	Fee Slip Transfer From Escrow	65.00	84,591,777.02
07/20/2006	00001248-001	010051	Fee Transfer	(65.00)	84,591,712.02
08/02/2006	00001250-001	001009	Wire Out	(1.00)	84,591,711.02
08/03/2006	00001253-001	001175	Transfer	(10,000.00)	84,581,711.02
08/03/2006	00001254-002	001176	Transfer	10,000.00	84,591,711.02
08/04/2006	00001253-001	001177	Transfer	(15,000.00)	84,576,711.02
08/04/2006	00001253-001	001180	Transfer	(1,500.00)	84,575,211.02
08/04/2006	00001254-002	001178	Transfer	15,000.00	84,590,211.02
08/04/2006	00001254-002	001181	Transfer	1,500.00	84,591,711.02
08/07/2006	00001258-001	000000	Transfer to Bank	(500.00)	84,591,211.02
08/07/2006	00001258-001	000000	Transfer to Bank	(500.00)	84,590,711.02
08/07/2006	00001258-001	200000004	Check	(500.00)	84,590,211.02
08/07/2006	00001258-001	200000004	Check - Void	500.00	84,590,711.02
08/09/2006	00001259-001	000000	Transfer to Bank	(10.00)	84,590,701.02
08/11/2006	00001259-001	001009	Wire Out	(1.00)	84,590,700.02

Close Month

The **Audit Accounting Data** function should be utilized prior to selecting the **Close Month** menu option. Refer to the instructions in the **Audit Accounting Data** part of the **Daily Work Menu** section for further explanation of this procedure.

The **Close Month** function clears out the running, month-to-date tallies, by branch and bank, which are maintained within the system, and moves the month-end totals to the beginning-of-the-month buckets. The **Close Month** function must be run, but only after the posting of the last calendar day of each month, and only after a clean audit has been run (**Daily Work > Audit Accounting Data**). Normally, the last calendar day is posted, and then an audit is run. If any maintenance is required, based on the audit findings, then it is entered and posted, still within the month not-yet-closed, and another audit is run. Once the audit is clean, the month should be closed.



A report of full-month activity, in summary form, by branch, will print before the balances are cleared. There is no way to re-print this report, so be sure it is not thrown away.

Wires Journal

The **Wires Journal** gives a listing by date range of all the posted wire ins and posted wire outs. This is a handy report in that you don't have to produce a **Receipt Journal** for the wire ins and a **Disbursement Journal** for the wire outs. All wires are on one report. The standard Branch, and Bank selection criteria are available. You may also sort the report by wire ins first then wire outs. The wires journal will show the **reference number assigned to the wire, the date of the wire, escrow number, bank number, the escrow officer, who the wire was from or paid to, and the amount.**

The report shows the **total receipts, the total receipts cleared, the total disbursements and total cleared disbursements**. The cleared flag on a receipt and disbursement are generated through a bank reconciliation. A sample of the report is shown below.

**Bank Overdraft Audit
Impact Escrow and Title
Impact Demo Site**

Date: 10/10/2006 Page: 1
 Bank: 01-Bank of The West [123456789] User: PAF
 Last Recon: 09/21/2006

Escrow Number	Branch Number	Initials	Total Receipts	Total Cleared Receipts	Total Disbursements	Total Cleared Disbursements
06000030	010	E4	538,866.38	33,866.38	526,130.38	526,130.38
D SITESTT	001	PF	0.00	0.00	305,000.00	295,000.00
	Bank Total		538,866.38	33,866.38	831,130.38	821,130.38

Recon Menu

The Reconciliation menu contains two items:

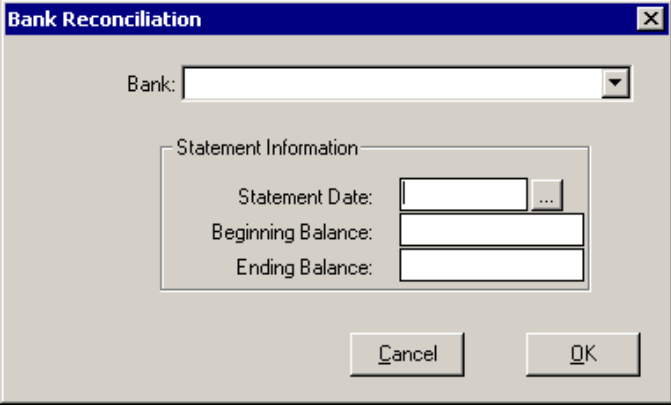
Reconciliation Outside Service

These are both used to *start* new reconciliations of escrow trust accounts (either daily or monthly). If the company receives downloads of data from their bank(s), in a form that Impact can utilize (there are many), then they would use **Outside Services** to start each reconciliation. Consult with your bank as to whether they can provide a download, and then consult with USA Digital Solutions to determine if an existing “filter” will read the bank’s file, or whether a new filter needs to be developed.

Reconciliation

If your bank does not provide a download of statement activity, or if you prefer to clear all items manually, you will start your reconciliations with the **Reconciliation** menu item.

Whichever approach is used to start the reconciliation, the next screen you will see, if a reconciliation has not already been started, is presented below. Should you get a warning that a “reconciliation already exists” and “are you sure you wish to start over?”, be careful how you respond! If you do start over, all work in the existing reconciliation will be lost, and the uncleared items will be reloaded. Sometimes this is necessary. Normally, if you get this message, you have a reconciliation in process, and have done a **Save & Exit** from it, and are just returning to the reconciliation to continue working on it. You will always use the **Reconciliation** menu item to return to an active reconciliation.



The image shows a dialog box titled "Bank Reconciliation". It features a "Bank:" dropdown menu at the top. Below it is a section titled "Statement Information" which contains three input fields: "Statement Date:" with a calendar icon, "Beginning Balance:", and "Ending Balance:". At the bottom of the dialog are "Cancel" and "OK" buttons.

The **Bank** field will be filled in, if **Outside Service** was used. You will then enter the **Statement Date** of the bank statement being reconciled. The **Beginning Balance** should contain the value retained from the last reconciliation’s **Ending Balance**, and you should enter the **Ending Balance** from the bank statement to be reconciled. Then click the **OK** button.

If you see you are starting a reconciliation for the wrong account, click **Cancel**.

Once you click on **OK** to build the reconciliation table, the system will load all uncleared items issued on or before the date of the reconciliation (and autoclear what it can, if you are using **Outside Service**). You will then be presented with a screen like the one shown below.

Bank Statement							Book Balance	
Cleared	Date	Ref	Branch	Escrow	Description	Status	Amount	
	06/20/2002	000000050000059			Deposit		\$518,382.73	
	06/21/2002	000000050000060			Deposit		\$423,207.49	
	06/24/2002	000000050000061			Deposit		\$350,105.07	
	06/25/2002	000000050000062			Deposit		\$237,404.71	
	06/26/2002	000000050000063			Deposit		\$488,315.48	
	06/27/2002	000000050000064			Deposit		\$1,090,092.37	
	06/28/2002	000000050000065			Deposit		\$1,523,516.16	
	06/28/2002	000000050000066			Deposit		\$162,905.68	
	06/28/2002	000000050000067			Deposit		\$205,000.00	
	06/26/2002	000000050000306	005	02050052	Non-Sufficient Funds		-\$1,000.00	
	06/11/2002	000000050000518	005	02053067	Non-Sufficient Funds		-\$1,000.00	
	06/18/2002	000000050000594	005	02051086	Non-Sufficient Funds		-\$10,000.00	
	06/04/2002	000000010000277	001	02011048	Wire In		\$292,567.80	
	06/04/2002	000000010000278	001	02011048	Wire In		\$57,630.00	

Items marked for clearing		Balancing	
Deposits/Credits	0.00	Beginning Balance	15,576,636.45
Wire In Transfers	0.00	Cleared Balance	14,851,263.10
Wire Out Transfers	0.00	Uncleared Adjustments	0.00
1266 Checks/Debits	14,851,263.10	Statement Balance	15,576,636.45
Adjustments	0.00	Difference	14,851,263.10

At the top of the screen are two menu headings: **Print** and **Tools**. The **Print** menu has three reports under it: **Cleared Items Report**, **Uncleared Items Report** and **Summary Report**. You may wish to print part or all of one or more of these reports *during* the reconciliation effort, and you definitely should print all three of these reports *before* you post the reconciliation.

Note: There is no way to reprint these reports after the reconciliation is posted.

The **Tools** menu has three items under it as well: **Sort**, **Search** and **Change Statement Balances**. These tools can come in handy when working on reconciliations. You can sort the table on a series of columns, and you can search any column for a specific entry. If you find you have entered the statement ending balance incorrectly, you can correct it from here.

The next thing to note is that there are two tabs on the screen: **Bank Statement** and **Book Balance**. These two tabs provide the functionality to balance first to the bank statement and then to balance the bank statement to the **Trial Balance** (the 'book'). It might be helpful to think of the **Bank** tab as dealing with cleared items and the **Book** tab as dealing with uncleared transaction totals by type and unresolved adjustments.

If you have to suspend work on a reconciliation in progress, click on **Save & Exit**. Only **Cancel** if you wish to lose any and all changes made since you last saved.

The **Mark Range** button is used to trigger a routine that will permit you to bulk clear a range of reference numbers for a type of transaction. For example, you may want to clear all checks in the number range 10004 to 10235.

The **Add**, **Delete** and **Modify** buttons all relate to adjustments. To add an adjustment, click on the **Add** button and a sub-screen will be presented, through which you can enter information about the required adjustment. Provide as much detail as possible in the comment area, to minimize your future research efforts.

Note the summary totals and balancing calculations at the bottom of the screen. There is an area like this on both tabs. On the **Bank Statement** tab, the summary figures are of cleared items, by type, on the left side, and then bank balancing calculations on the right side. On the **Book Balance** tab, the figures are related to uncleared summary totals, and the balancing is from the ending bank balance to the **Trial Balance**. The reconciliation is in balance when the **Difference** fields on both tabs are zero (0.00).

Steps For Completing A Reconciliation

The following outline of steps details the process for completing bank reconciliations in the Accounting module:

1) Get a copy of the bank statement for the period to be reconciled (day or month); a copy should be used, as you will be marking it up as things get worked. As things get worked, mark them up on the statement copy...when everything is marked, and notes on all required adjustments have been made on the copy, you will have a good reference source for research down the road.

2) **Print** the report of **Undeposited Receipts: Month End> Receipt Journals**, select the specific bank account and check the **Undeposited Items Only** box, enter the date range for the period being reconciled, ending with the date being reconciled through. You will need this report's output for one or more book adjustments, if there are any undeposited receipts.

3) As explained above, open the reconciliation for the period being reconciled (the date entered will be the cutoff -- everything that was outstanding through that date will appear in the reconciliation). "Everything" means checks, deposits, WIN and WIO receipts, and outstanding book adjustments. NOTE: depositable receipts that have not been included in a deposit will NOT appear in the reconciliation -- thereby requiring one or more book adjustments to tie to the Trial Balance report, which includes all posted activity.

4) Assuming you are not using a bank file to "autoclear" checks, start the reconciliation process by clearing checks. You can start with any sub-set (checks, deposits, WIN's or WIO's) -- but it helps to work one "type" at a time. Some bank statements provide totals by type, making it easier to confirm each section has been worked properly, before proceeding to the next. Put the cursor on the item you wish to clear and hit the **Space Bar** to put an **X** in front of the item -- that indicates it is flagged "cleared". Alternatively, double-click in the first column in front of the item you want to clear. As you are clearing checks, if there are encoding errors (bank cleared wrong amount), enter a bank adjustment for the difference -- if the bank took too much, enter a negative adjustment, if too little, enter a positive adjustment. Flag these (and all) bank adjustments as "cleared". If you did use **Outside Service**, to start the reconciliation, refer to the exception report for likely adjustments required.

5) While clearing WIN's and WIO's, it is helpful to search the reconciliation (use **Tools – Search**) by the amount on the bank statement, rather than just looking at the items quickly -- in order to catch errors in amounts...often a wire will be receipted for one amount, especially if receipted based on an estimated amount, but what appears at the bank may be a different number. As discrepancies are identified, enter bank adjustments for each, as identified, and make a note of the difference on the bank statement copy.

6) Deposits should then be cleared, again making adjustments for discrepancies. A **Deposit Journal** report can be run to provide the detail contained within each deposit, which is helpful when trying to understand discrepancies with the deposit amount shown in the reconciliation and the amount reflected on the bank statement.

7) Once each "type" has been worked, and all bank adjustments are entered (with the "sign" of the adjustment matching the behavior seen on the bank statement -- \$\$ into the account = positive adjustment, \$\$ out of the account = negative adjustment), you should be in balance with the bank. Calculations at the bottom of the screen will let you know when you are in balance. **DO NOT TRY TO BALANCE THE BOOK SCREEN UNTIL THE BANK SCREEN REFLECTS AN IN-BALANCE CONDITION.** Again, mark all bank adjustments as "cleared", as they are only applicable to this reconciliation; book adjustments may carry forward, but bank adjustments do not.

8) Once the bank screen reflects it is in balance, preview the **Cleared Items** report and print just the page(s) containing the bank adjustments.

9) Switch to the **Book Balance** tab. Enter an adjustment for each "new" adjustment entered on the bank screen, but with the opposite sign (if the bank adjustment was positive, enter a negative adjustment, and vice versa). Do not enter a new adjustment for an item that was a "fix" for an adjustment already outstanding on the book side, just offset the outstanding book adjustment, with a commonly titled adjustment with the opposite amount, and mark both items as "Cleared". This is a good, "auditable" approach.

10) Once the new adjustments have been added, and the old, fixed adjustments have been offset and cleared, you should enter one or more adjustments for the receipts that have not been deposited. It is recommended that you enter an adjustment for each future dated deposit, especially if they were prepared on different days, so that when the deposits hit the next bank statement they can be clearly matched up with the adjustment items in your next reconciliation. These would be positive adjustments, as you are grossing up what is in the outstanding deposits in the reconciliation to the full amount recorded as receipted in the Trial (remember: all receipts are represented in the Trial, only deposited receipts are represented in the reconciliations).

Note: If the system is set to automatically enter the undeposited receipts adjustment you will not need to enter one.

11) At this point, you should be in balance both with the bank and with the book (the Trial). If you are not, one item to look for are reversals of voids that were done after the date of the reconciliation – these will reflect as outstanding checks, even though they are considered voids as of the date of the reconciliation and Trial Balance. Once both sides are in balance, print all three of the reports (**Summary, Cleared and Uncleared**). Be sure you have all three reports printed and in hand BEFORE posting the reconciliation. They cannot be reprinted once the reconciliation is posted.

A sample of the **Summary Report** is presented here, along with a sample of the **Uncleared Report**. The **Cleared** report is similar to the **Uncleared**, in format.

RECONCILIATION REPORT

Impact Escrow and Title
Impact Demo Site
Summary

Date: 12/05/2006 Page: 1
Time: 10:05:34AM
Statement Date: 11/28/2006
Bank Name: (01) Bank of The West [123456789]

BANK STATEMENT:

Beginning Balance			\$3,886,112.99
Cleared Deposits	8 Items	\$13,826.75	
Adjustments to Deposits:	0 Items	\$0.00	
Total Deposits			\$13,826.75
Cleared Incoming Wire Transfers	3 Items	\$1,283,725.32	
Adjustments to Incoming Wires:	1 Item	\$1,000.00	
Total Incoming Wire Transfers			\$1,284,725.32
Cleared Checks	24 Items	(\$5,331,914.09)	
Adjustments to Checks:	0 Items	\$0.00	
Total Checks			(\$5,331,914.09)
Cleared Outgoing Wire Transfers	3 Items	(\$12,750.00)	
Adjustments to outgoing Wires:	0 Items	\$0.00	
Total Outgoing Wire Transfers:			(\$12,750.00)
Other Adjustments:	0 Items		\$0.00
Cleared Balance:			(\$3,886,112.99)
Uncleared Ending Balance:			\$0.00
Uncleared Adjustments:			\$0.00
(Less) Ending Statement Balance:			\$0.00
			\$0.00

BOOK BALANCE:

Ending statement balance		\$0.00
Deposits in Transit	0 Items	\$0.00
Incoming Wire Transfers in Transit	0 Items	\$0.00
Less Outstanding Checks	4 Items	(\$424,010.98)
Less Outgoing Wires in Transit	0 Items	\$0.00
Adjustments to book balance (see below)	1 Item	\$54,797,017.27
Undeposited Receipts		\$0.00
Ending Book Balance as of 11/28/2006		\$54,373,006.29
Total Balance as of 11/28/2006		\$54,373,006.29
		\$0.00

12) Once the reports are in hand, confirm that the reconciliation is still in balance, both to the **Bank** and to the **Trial**, and click on the **Post** button to finish the reconciliation. The system will flag as cleared, in the system, all of the items that are marked cleared in the reconciliation. Cleared adjustments will be deleted (and will not appear in the next reconciliation). Uncleared adjustments will be retained for the next reconciliation.

RECONCILIATION REPORT

Impact Escrow and Title
Impact Demo Site
Uncleared Items

Date: 12/05/2006 Page: 1
Statement Date: 11/28/2006
Bank Name: (01) Bank of The West [123456789]

Reference	Escrow Number	Date	Description	Amount
ADJUSTMENTS - Book Adjustments				
		10/30/2006	Adjustment for wire	54,797,017.27
			Sub Total:	\$54,797,017.27
OUTSTANDING CHECKS				
001044	06000002	10/02/2006	COLONY PARK HOMES	(167,635.98)
001046	06000002	10/02/2006	MJUS DEVELOPMENT CORP	(100,000.00)
1000050	06000117	10/23/2006	FARMERS INSURANCE	(375.00)
1000053	06000001	10/24/2006	STATE BANK	(156,000.00)
			Sub Total:	(\$424,010.98)
			Grand Total:	\$54,373,006.29

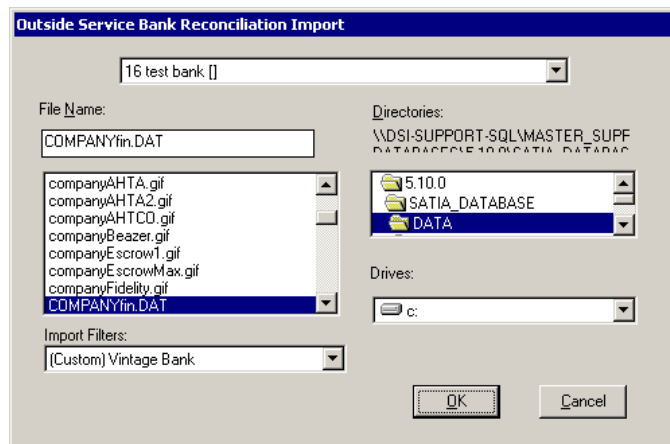
13) Keep the copy of the bank statement, with the adjustment notes, the **Undeposited Receipts** report and the three reconciliation reports, all bundled together. You also want to keep a copy of a full **Receipts Journal** and a full **Disbursement Journal** for the period being reconciled. In addition, print a **Trial Balance Report** as of the reconciliation date. With these you can confirm that the system is in balance by taking the beginning Trial, add receipts, subtract net disbursements and you should get the ending Trial figure.

Once the reconciliation is posted, the output must be reviewed:

- a) Look at the **Uncleared Items** report – especially the uncleared deposits and WIN and WIO receipts. Uncleared deposits and receipts that cannot be explained by the delay in getting physical deposits to the bank should be researched and understood, and corrected if necessary.
- b) Look at the **Trial Balance** report – especially look at files that are closed, that still retain funds – this may indicate duplicate receipts (which you will have been given a hint about by their being outstanding on the **Uncleared Items** report).
- c) Review the adjustments that were entered into the reconciliation. Determine what action needs to be taken with each (communication with the bank about a needed correction, or correcting receipt needed in a file, for example), and take the required action. Keep a folder of outstanding and uncorrected adjustments, by account, with copies of related communications with each. Use the contents of this folder to refresh your memory about each item during the next reconciliation cycle. As things get resolved and the adjustments offset and cleared, keep the paperwork related to it with the report bundle for that reconciliation.
- d) Review the **Uncleared Items** report's stale dated checks.

Outside Service

The **Outside Service** menu item will initiate a routine that will load the uncleared receipts and disbursements within Impact, through the date identified for the reconciliation, and then the bank's data will be matched against the data in the reconciliation. If matches are found, by type and amount, then the items in the reconciliation are flagged as cleared. Bank items that are not matched perfectly are noted on an Exception Report (imperfect matches as well as complete non-matches).



Above is the screen you will see if **Outside Service** is selected. You will pick the **bank account** to be reconciled, **the location** of the bank download (you must save it to a drive you can access), the **file name** of the bank download and the **import filter** to be used. Once these settings are selected for each bank, they are saved from one session to the next.

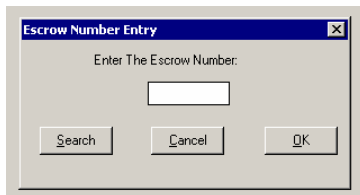
MISC. MENU

The **Misc.**(ellaneous) menu covers a broad range of functions, ranging from a quick way to view an escrow ledger (without having to go to the Impact Escrow module), to establishing new branches and/or banks in the system. Savings accounts are managed from this menu, as is the Income Analysis data. 1099-S reporting is handled here. Changing settings on files, relating to branch, escrow officer, processors and banks, is also addressed here. Identifying printers to Impact and the generation of dynamic overdraft passwords, are functions that are called from this menu. Also, Accounting will be able to print a wire out audit report, an escrow HUD and Final Disbursement Report. All of the functions will be explained in this section. The options under the **Misc.** menu are:

- **Escrow & Savings Ledgers**
 - Regular
 - Savings
- **Set Up & Print Savings Accounts**
 - Edit
 - Print
- **Adjust Income Analysis**
 - Modify
 - Print
- **1099-S Reporting**
 - Modify
 - Reports
 - Reporting
- **Set Up Branch**
- **Set Up Bank**
- **Change Branch ID of File**
- **Change Escrow Officers**
- **Change Processors**
- **Change Banks**
- **Printer Setup**
- **Overdraft Passwords**
 - Password Generator
 - Print Overdraft Authorization Log
- **Wire Out Audit Report**
- **Print HUD**
- **Print Final Disbursement Report**

Escrow & Savings Ledgers

Regular Ledger

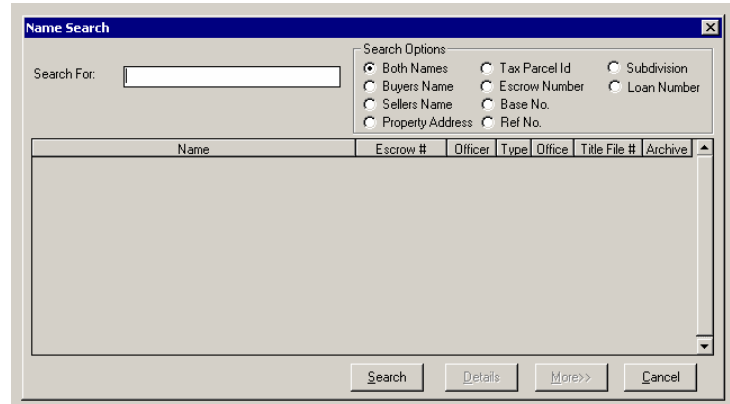


There are many times when an Accounting user will need to see the full detail of an escrow &/or savings ledger. The ledger is where all of the accounting transactions (receipts and disbursements) are presented (whether posted or in process). When the request is made to display a ledger, of either type, the user will be prompted for the **Escrow Number**. Generally, you will have the **Escrow Number** and will simply enter it and click on the **OK** button. However, if you do not have the number, but you

have a name (for example you have a funding check in hand, without an escrow number on it, but with a borrower's name), you can use the **Search** button to initiate a full system search of Impact. The search screen gives you many different ways to search the database, not just by name. By

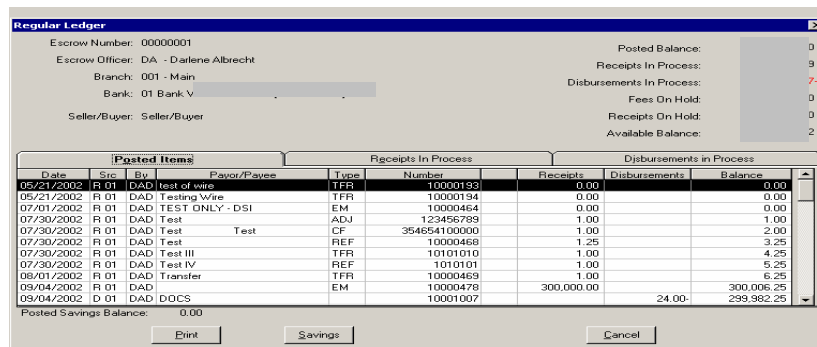
entering the beginning of a last name, for example, and selecting the **Both Names** radio button, and then clicking on the **Search** button, you will get a listing returned of all files that have names of either the Borrower or the Seller which begin as you requested. The more sure you are of the item being requested, enter a more complete description. However, if at first you do not find what you believe you should have, limit the information you enter in the **Search For:** field. You may also use the percent sign (%) as a wildcard in your searches. It can be placed at the beginning, middle or end of your entry to tell the system to find anything that ends with what you entered, contains anything between your entry items, or begins with what you entered, respectively. The search options are:

- **Both Names (Buyer & Seller)**
- **Buyer's Name**
- **Seller's Name**
- **Property Address**
- **Tax Parcel ID**
- **Escrow Number**
- **Base No.**
- **Ref. No.**
- **Subdivision (Name)**
- **Loan Number (Lender)**



Once your search has brought back a listing of candidate items (the first 51 that meet the criteria will be presented), two buttons on the bottom of the screen will be enabled: **Details** and **More**. If you click on the **Details** button, you will get property address information displayed in the lower left corner of the screen, for whichever item on the list is selected. This is an on/off button, and will change to **No Details** when first turned on. The **More** button will load the next 51 items that meet the criteria (if there are more than the initial 51 presented in the database). As long as there are more items that meet the criteria, the **More** button will be enabled.

Once an escrow number is entered on the first screen presented above, or if a file is selected from the search results screen (with a double-click), the **Regular Ledger** will be presented, as shown below. General information about the file (**Escrow Number, Escrow Officer, Branch, Bank** currently assigned, and **Buyer** and **Seller** names) is presented on the top left of the screen, and summary accounting figures are presented on the top right. The **Posted Balance** is modified with the work **in process** and **on hold** to result in the **Available Balance** – which is what is left in the file to be disbursed. (The bank and amount fields, at the top of the sample screen below have been shaded over.)



Note that there are three tabs on this screen: **Posted Items**, **Receipts in Process** and **Disbursements in Process**. Click on the tab heading to move from one to the other.

The ledger presents, for each transaction, from left to right:

- The date of the transaction; they are presented in date order
- The type (receipt or disbursement) and source (bank account number); if the file has switched banks, you will see different source numbers on some of the items.
- Who entered the item (user's initials)
- The payor of a receipt or the payee on a disbursement
- The receipt type (only on receipts)
- The reference number of the item (receipt number or check number); an "M" beside the check number denotes it was a manually prepared check; a "C" beside a check number indicates the check has been cleared, through a reconciliations; an "H" will appear on a receipt that is on hold (remember: only Accounting can release non-current-date holds), and a "V" will reflect a Void.
- The amount (either in the receipts column or in the disbursements column, as appropriate)
- And the running balance through each transaction

Savings Ledger

There are two or three buttons on the bottom of the screen: **Print**, **Savings** and **Cancel**. If there is not a savings account affiliated with the file, the **Savings** button will not appear. You can click on the **Savings** button to display the savings ledger – so you do not have to use the **Misc. > Escrow & Savings Ledgers > Savings Ledger** path to get to the same place. The **Print** button will generate a hard copy of the ledger.

When a savings ledger is requested, a listing of all of the savings accounts affiliated with the escrow is presented. Select the account you wish a ledger for, and it will be presented. A savings ledger is shown below.

As all savings transactions are recorded with receipts or adjustments, those are the **in process** tabs presented, in addition to the **Posted Items** tab. You can click on the **Print** button to generate a hard copy of the ledger. Click on **Cancel** to close the ledger screen.

Savings Ledger

Escrow Number: 00000001 Posted Balance: 0.00
 Escrow Officer: DA - Darlene Albrecht Receipts In Process: 100.00
 Branch: 001 - Main Adjustments In Process: 0.00
 Bank: BANK OF AMERICA Available Balance: 100.00
 Account Number: 1
 Opened For: CRAIG JACDBS
 Seller/Buyer: Seller/Buyer

Posted Items			Receipts In Process			Adjustments in Process		
Date	Src	By	Pavor/Payee	Typ	Memo	Number	Amount	Balance

Print Cancel

Set up & Print Savings Accounts

Edit

The **Edit** menu choice, under **Set up and Print Savings Accounts**, is used to add a savings account to an escrow or to modify information about an existing savings account (interest bearing account). You can have an unlimited number of savings accounts assigned to an escrow, and a separate ledger is maintained per savings account.

When selected, the **Edit** function will display the same escrow file selection screen you see when you ask for a ledger, with the same search functionality available. Hopefully, if you are adding a savings account, you know which escrow you are adding it to. Upon selection of the escrow, you will be presented with this screen:

The **Print** function on this screen will provide a report of all of the savings accounts assigned to the selected escrow. This report is similar to that generated under the **Print** menu item, but that report can include information on more than one escrow.

Savings Accounts

Escrow Number: 00000001

Account	Bank Name	Trn Date	Balance
1	BANK OF AMERICA		0.00

Print New Modify Delete Cancel

To add a savings account to the selected escrow, click on the **New** button. To edit an existing account's information, select the account and click on the **Modify** button. You will be presented with the same screen, with either choice. A sample is shown here. The screen will be blank if you are entering a new account, or the fields will be populated if you are modifying the information on an account. The **Delete** button, on the account listing screen, is used to delete an account entered in error, or which was not used. Once an account has activity, it cannot be deleted.

The information maintained here is:

- **Account Number**
- **Bank Name**
- **Date Opened**
- **Date Closed**
- **Social Security Number (Account Holders)**
- **Name of the Account Holder**
- **Address of the Account Holder**
- **Location (City, St) of the Account Holder**

Print

Information about savings accounts for a particular escrow, accounts at any one or all branches or about all accounts by bank is generated with this function. You have the option to include zero balance accounts, as well as whether to include just open accounts, just closed or both.

This is a sample layout of the **Savings Account Listing, by Branch Number**. The report presents, from left to right: the **Escrow Number**, the bank **Account Number**, the **Bank Name**, the **Open Date** of the account, the **Close Date**, the **Last Transaction Date**, the **Account Balance** and the information about the owner of the account (**name and address**). The report always presents the current, posted account balances.

e: 10/26/2003 **Savings Account Listing** Page: 1
 re: 1:51:39 PM User: JMMV
 : 001 - Main Including Zero Balances, Show Both Opened and Closed Accounts

Escrow Number	Account Number	Bank Name	Open Date	Close Date	Last Tran Date	Account Balance	Opened For
0001	1	BANK OF AMERICA	05/16/2003			0.00	CRAD JACOBS TEST
TV1	123456789	WELLS FARGO	10/10/2002		10/10/2002	180,024.89	MEL GIBSON 123 HOLLYWOOD HOLLYWOOD CA 90211
Total Printed:						2	180,024.89

Adjust Income Analysis

Modify

The tracking of fee income is very important to a title and/or escrow company. Impact provides for the generation of fee checks, or fee slips. Regardless of which form of transaction is used, the fee check/slip can be coded with “income codes” – which can be set up to mirror the accounting codes (G/L) used by Financial Accounting for the revenue streams generated by the company (escrow, title, tracking, delivery, bank fees, etc.).

Only disbursements that are generated with the **:T** or **:E** (read: colon “T” or colon “E”) payee are able to be coded with income codes, and *only coded items appear in the Income Analysis File*. This is very important. In order for the fee checks/slips to match up with the amount in the Income Analysis File, all lines on the fee checks/slips must be coded. There is a system setting that can be turned on to mandate that all line items be coded on a **:T** or **:E** fee check/slip before the disbursement will be accepted.

Note while the generation of these disbursements is done via the Escrow module the maintenance and reporting of them is done in the Accounting module.

The **Modify** function is used to correct income codes or amounts on fee check/slip line items, after they appear in the Income Analysis File, through the daily posting routine. When the function is initiated, you will be prompted for the branch involved and a start date (all items from that date forward to the latest posting date will display). Once both fields are filled, hit the **OK** button to begin the selection of items, and a screen like this will be presented:

Date	Code	Check #	Amount	Escrow #	Officer
03/25/2002	4100	10000005	500.00	02011004	ND
03/25/2002	4010	10000005	271.48	02011004	ND
03/25/2002	4010	10000005	878.00	02011004	ND
03/25/2002	2150	10000005	0.00	02011004	ND
03/25/2002	2150	10000005	0.00	02011004	ND
03/25/2002	2150	10000005	0.00	02011004	ND
03/25/2002	4100	10000005	235.00	02011004	ND
03/28/2002	4270	10000018	30.00	02010003	DA
03/28/2002	4100	10000018	224.50	02010003	DA
03/28/2002	4010	10000018	263.56	02010003	DA
03/28/2002	4010	10000018	561.26	02010003	DA
03/28/2002	4220	10000018	15.00	02010003	DA

Note that there may be several lines presented for each check; there is one record per HUD line involved in the generation of the disbursement, therefore there may be two or more lines for title fees, for example, if there is a fee for both a lender’s policy and owner’s policy collected.

To change a record, click on it so it is selected, and then click on the **Modify** button, and a screen will be presented with all of the data for the one item selected (sample shown).

You can change all of the information on this screen. The changes will be saved if you click on the **OK** button, or lost if you click on **Cancel**.

Changes made here are **not** reflected in the original ledger or, if it is being used, the **Overhead Fee Account** (see below). Currently, the system will permit editing of individual lines, without regard to the original total of the disbursement check

or fee slip. Therefore, the user must be **very careful** when adjusting any dollar figures, to ensure that the adjusted figures on the individual records of a check still add up to the original total for the check. This must be done to prevent too much or too little from being transferred from the escrow account to the operating account.

Note: A system configuration setting can be turned on that will only allow Accounting to edit the income code but not the amount to eliminate this risk.

Print

This function is used to generate reports of the information in the **Income Analysis File**. Usually, these reports are used to document or detail the fees being transferred from the escrow account to the operating account. If fee checks are being used, these reports still have value, as they provide a consolidated presentation of all coded fee items. Remember, only items with the **:T** or **:E** payee (colon "T" or "E") and which are coded will appear in the **Income Analysis File**, and, therefore, on these reports.

You have the choice of generating a summary or detail report, for any date range up to and including the last posting date. The report layouts are usually the same. On the **Detailed Report**, all fee checks/slips are presented, with totals by Branch (and Bank, if so designed). The **Summary Report** simply presents totals by Branch (and Bank, if so designed). The columns present the various fee codes in use at the company. *This report is customized, for the income codes, for each company.* A sample of the detailed report is shown here.

ALL ESCROW SERVICES
Income Detail Report

For: 01/01/2006 through 11/13/2006 Page: 1

Date	Escrow #	Check #	4100 Escrow Fees	4101 Courier Fees	4102 Notary Fees	4105 Misc. Fees	Total
Branch 001 Concord Office							
03/24/2006	00001214	010047	284,960.00	0.00	40.00	0.00	285,000.00
04/19/2006	00001222	010048	65.00	0.00	0.00	0.00	65.00
04/27/2006	00001226	010049	25.00	10.00	30.00	0.00	65.00
07/13/2006	00001242	010050	800.00	0.00	0.00	0.00	800.00
07/20/2006	00001248	010051	55.00	10.00	0.00	0.00	65.00
09/01/2006	00001272	010052	1.00	0.00	0.00	0.00	1.00
09/27/2006	00001277	010054	70.00	0.00	0.00	40.00	110.00
10/25/2006	00001288	010057	100.00	0.00	0.00	0.00	100.00
10/13/2006	INCD01	010056	5.00	0.00	0.00	0.00	5.00
10/06/2006	TEST3	010055	25.00	10.00	30.00	0.00	65.00
Branch 001 Totals			286,106.00	30.00	100.00	40.00	286,276.00
Branch 002 My 2nd Escrow Branch							
06/29/2006	TEST	000123	987.00	0.00	0.00	0.00	987.00
Branch 002 Totals			987.00	0.00	0.00	0.00	987.00
Branch 998 Training Branch							
09/27/2006	00001283	010053	175.00	0.00	55.00	15.00	245.00
Branch 998 Totals			175.00	0.00	55.00	15.00	245.00

Overhead Fee Accounts

Accounting has the ability to utilize **Overhead Fee Accounts** (one per bank account) when the company is using fee slips. The system configuration under the Escrow tab must be set to use **transfer slips** in lieu of a **revenue check**. The system configuration under the accounting setup options must have the enable **Overhead Fee Account** checked. The **Overhead Fee Account** "number" must be established in the escrow module, assigned to the appropriate bank, assigned to branch 999, and must be added to the Bank setup information.

When escrow disburses the revenue, creating a **transfer fee slip**, Impact will automatically create a receipt batch for branch 999 and credit the revenue amount to the **Overhead Fee Account** number. Receipts automatically created for the **Overhead Fee Account** may not be modified. The **Daily Analysis** will produce a listing for branch 999 showing the amount being credited to the **Overhead Fee Account**. After the daily posting, the **Overhead Fee Account** will have a posted balance. The receipt type will be designated as "FST" and the receipt will show the originating escrow file producing the revenue.

Accounting may then transfer the funds to the general operating account, either by check, or wire-out. The breakdown to support this transfer would be provided by the **Income Analysis** report discussed above.

1099-S Reporting – General Discussion

The Internal Revenue Service (IRS) requires that the transfer agent (the escrow company) file a report on many transfers of real estate (a 1099-S). While the rules and exemptions will not be explained here, the functionality built into Impact will be. The escrow officers should complete and distribute the 1099-S forms at the time of closing. The **Closing Report** is run (by Escrow) to confirm that all items are marked non-reportable or reported. The **1099-S Report** is run (by Accounting) to review the data that will actually be submitted; modifications of the data are made as needed; and, the data is reported to the IRS after the end of the calendar year.

The generation of 1099-S forms is handled in Impact Escrow. If a 1099-S is required for the transaction, the escrow officer must enter some data into Impact, and the 1099-S form is generated at closing and provided to the seller. At the start of a new year, the company is responsible for filing, with the IRS, information about all of the 1099-S forms issued during the prior year. The functionality for reviewing the readiness of this data is split between this portion of the Accounting module and with a report out of the Escrow module. The generation of the filing for the IRS is managed in the Accounting module, through this menu area. DSI can also conduct the filing of 1099-S information with the IRS on behalf of your company, if so desired. Please discuss this with your DSI representative.

There is an added twist to the IRS reporting when you have a non-US citizen seller, and the transfer meets certain conditions. That IRS reporting (**Form 8288 et al**) is *not* managed through Impact, but there is a flag that the escrow officer can set if there is a foreign seller involved in the transaction. There is a report that Accounting can run, on foreign seller transactions specifically, to assist in the follow-up on the reporting requirements. As there is a tighter timetable involved in this reporting (20 days after closing), and so this report should be reviewed frequently.

There are three menu items under **1099-S Reporting**:

1. **Modify**
2. **Reports**
3. **Reporting**

The first two items will be used throughout the year, for monitoring the development of the data set that will be reported to the IRS, and the third item provides for the generation of the actual data file for the IRS. Each will be explained in detail below.

1099-S Reporting

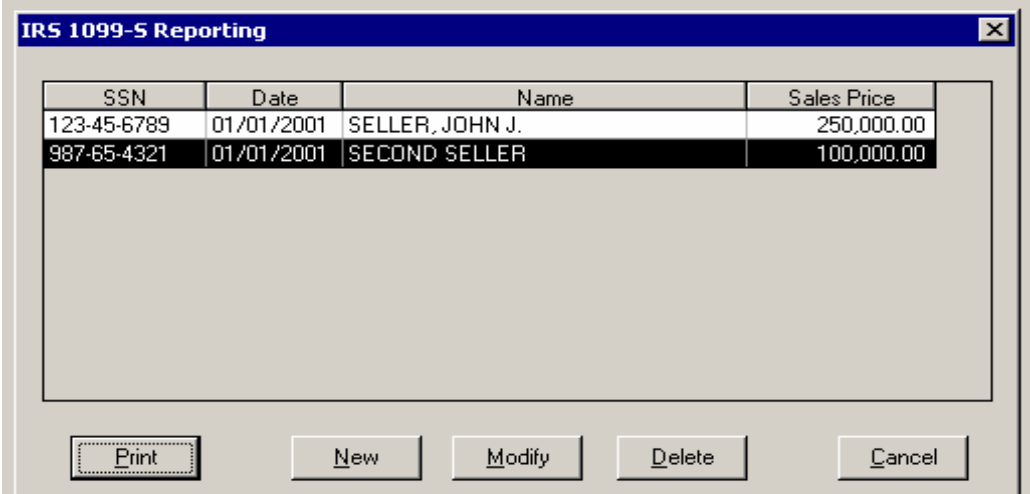
Modify, Print, New, and Delete

The first item on the **1099-S Reporting** menu is the **Modify** function. However, Accounting users will more than likely begin the verification effort, of 1099-S data, with the **Reports** function (which is explained below). Regardless, at some point you may need to modify existing 1099-S data for a particular file. In addition, you can re-print a previously completed, or newly modified, 1099-S from this menu item. You may also delete a 1099-S prepared in error, or add a new 1099-S.

When selected, you will be presented with the standard **Select Escrow** screen, with the **search** function available. Enter the escrow number for the 1099-S you wish to **re-print, modify, add** or **delete**.

A list box (shown below) will be presented of all 1099-S's that have been prepared for the escrow. Click on the item to be printed, modified or deleted, and click on the appropriate button. If you need to add a 1099-S, click on the **New** button. Click on the **Cancel** button to close the screen.

Clicking on the **New** or **Modify** buttons will take you to a screen containing fields of required data for the 1099-S. If you called for a new 1099-S, the fields will be blank. You must enter the required information. If you modify a 1099-S, the fields will contain the data presently stored in the system.



SSN	Date	Name	Sales Price
123-45-6789	01/01/2001	SELLER, JOHN J.	250,000.00
987-65-4321	01/01/2001	SECOND SELLER	100,000.00

Print New Modify Delete Cancel

The fields are:

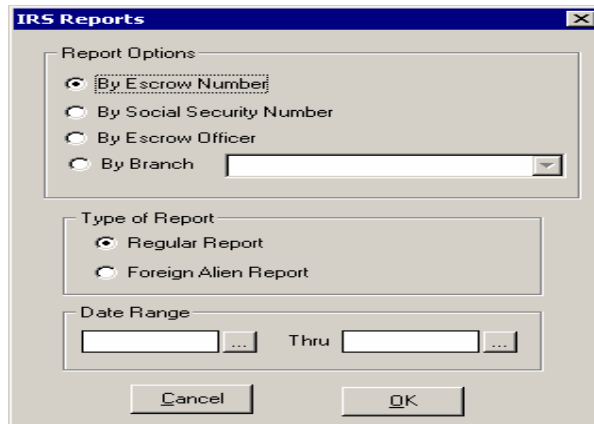
- **Date Closed:** self-explanatory.
- **Date Recorded:** self-explanatory.
- **Branch:** self-explanatory.
- **Escrow Officer:** self-explanatory.
- **Sales Price:** the amount applicable to the individual whose tax ID number is on this 1099-S. This is likely not the full sales price, if there is more than one 1099-S being done for the transfer.
- **Property Tax:** HUD lines 107-407, or worksheet county taxes credited to the seller, the amount will appear here.
- **Individual:** Click on this box if the transferor is an individual, and the tax ID number that will be entered in the 'SSN' field is truly the Social Security number (SSN) of the individual named.
- **Corporation:** Click on this box if the transferor is anything other than an individual, and the tax ID number that will be entered in the 'SSN' field is really an Employer ID number (EIN). Note: this may be an EIN of a trust, partnership, LLC or corporation. While the field is called 'Corporation', it really means "not an individual", and triggers a different treatment of the contents of the 'Name' field when data is reported.
- **Exchange:** While this check box is grouped with 'Individual' and 'Corporation', it is unrelated to those items. Checking this box will mark the corresponding box on the 1099-S.
- **Foreign Alien:** If your seller is not a US citizen, check this box. Data on the transaction will be reported to the IRS, without a Social Security number. Please determine if the transaction must be reported under the Form 8288 process.
- **SSN:** Enter the tax ID (Social Security number OR Employer ID number) in this field, with the proper hyphenation. An SSN is in the form ###-##-####. All other tax ID numbers (for trusts, partnerships, LLC's or corporations) are in the form ##-#####.
- **Name:** If the transferor is an individual, enter the last name first, followed by a comma and then the first name. In all other cases, enter the name of the transferor without rearranging it; as it is known to the IRS (from the assignment of the EIN).
- **Foreign Address:** This check box will switch the address fields from asking for a US state and zip code, to a form that does not ask for those entries.
- **Address fields:** Enter the mailing address of the transferor.
- **Property Address** fields: Enter the physical address of the transferred property, and the county of the transferred property.

Reports

The **Reports** function is used, in conjunction with the **Closing Report** (out of Escrow), to facilitate the "scrubbing" of data before it is sent to the IRS – to cut down on the number of errors reported back from the IRS, each with a \$50 penalty assessment.

Before running the report from this module, the **Closing Report** should be run out of the Impact Escrow module. The right hand column of that report reports on the 1099-S status of each file. If the file is marked **Non-reportable**, that will be indicated. If the file has had one or more 1099-S's prepared, and they are complete, the column will reflect **Reported**. If a file is not flagged **Non-reportable** and one or more 1099-S's have not been prepared, the field will reflect **Unknown**. These files should be properly completed, before the 1099-S report is run out of Accounting. If the file has not been properly completed, there will be nothing to check on the Accounting report.

You can run the report sorted by **Escrow Number, Social Security Number (tax ID number), Escrow Officer or by Branch** (one or all). Your choice will be dependent on your company's policies and procedures regarding who will scrub 1099-S data.



To generate the routine report for scrubbing, select the **Regular Report**. For a report of just those items flagged as **Foreign Alien**, check that box.

A date range is entered. If routine scrubbing is being done throughout the year, this may be for one month, but a full year report should be run after year-end to re-check everything in the file, before it is transmitted to the IRS. Once the data has been scrubbed, you may wish to re-run a full year report so you have a hard copy of what will be submitted to the IRS. The report layout is displayed below. You will need to review the report for missing data or for improper name entries (not 'last name first', for entries with a true SSN), and for obvious typos.

IRS Report by Branch
All Trust Escrow, Inc (5.12.0)
All Trust Escrow Phoenix (5.12.0)

Date: 05/01/2007
Branch: (001) Concord Office
For: 01/01/2007 - 05/01/2007

Page: 1
User: DAD

Escrow No.	Br.	SSN	Close Date Record Date	Name	Sales Price	Property	Tax Amount (Corp./Indiv.)
30001288	001	980-45-8888	05/01/2007 05/01/2007	HOWDY, GUY 12379 MAIN STREET	599,000.00	12379 MAIN STREET HAPPYLAND, CA 90210 SAC	0.00 (Individual)
				HAPPYLAND, CA 90210	Branch Total	599,000.00	0.00
1 IRS record(s)					Grand Total	599,000.00	0.00

Reporting

1099-S data must be reported to the IRS annually. The data must be reported to the IRS electronically (upload via Internet connection) for Tax Year 2006 and on. The IRS has specific record layouts required for this reporting. This function provides for the generation of the file required. You can generate a test file, which will not flag the data as having been transmitted, but will provide you with a file to see what it looks like, and to confirm the process is working properly. You may also generate a replacement file, if the IRS has requested it.

Select the IRS reporting entity you will be reporting for. If you are using alternate company names for your branches, you may have multiple reporting entities. In that case you will create multiple files to send to the IRS.

Enter the date range for the file. Typically, this will be January 1st through December 31st for the year just ended.

Identify where the file to be generated is to be stored. To do an electronic filing, you will likely store the file on your PC or server and then upload it to the IRS (follow the instructions provided by the IRS for electronic filing, Publication 1220 located on the on the IRS website www.IRS.gov). Also see the Impact **IRS Form 1099-S Electronic Filing Guide**.

When you click **OK** the system will prepare the appropriate file to disk or diskette, and will produce some reporting to the printer. If you did not select **Electronic Filing**, (which you should as magnetic filing on diskette is not permitted for tax year 2006 and beyond) you will receive a

Form 4804 – Transmittal of Information Returns Reported Magnetically, in addition to an **IRS Reporting Information Sheet** that presents summary totals of the number of returns in the file that was generated, and a **Foreign Alien** report – both of which will print in either case.

The current filing deadline is March 31, for electronic filing.

Set Up Branch

The **Set up Branch** function, under **Misc.**, provides for the entry of new branches into the system, and for the editing of settings for an existing branch. This module is exactly the same as that found in the Impact **Utilities module > System Files > Branch**. Generally, the function in Utilities would be used by the system administrator or DSI, when setting up the system the first time, and then Accounting staff would use the function within Accounting on an on-going basis.

Important notes:
<ul style="list-style-type: none"> • The original Title office is always assigned the branch number '099' (not '99', but '099').
<ul style="list-style-type: none"> • The Accounting Department (Escrow Accounting, not Financial) is always assigned the branch number '999'.
<ul style="list-style-type: none"> • The branch number '998' is reserved for a "Training Branch".
<ul style="list-style-type: none"> • ALL bank accounts must be assigned to branch '999' (Accounting), in addition to the branch(s) that use them.

When the function is selected, a "Branch File" screen is displayed, presenting the branches that have already been set up in Impact. The branch number, name and street address are presented, along with **Print**, **New**, **Modify**, **Delete** and **Cancel** buttons.

Print

The **Print** button will generate a report of all of the branches defined in the branch file. The report will present the branches' numbers, full addresses, phone and fax numbers, counties, as well as banks assigned to each branch.

It is recommended that the branch report be printed out routinely, and reviewed for accuracy.

New

The **New** button will bring up a blank form, into which you will enter information about a new branch. There are four tabs across the top of the screen, representing four screens of information about each branch. The settings established on these screens are very important and should be done with care. The four screens are: **Branch Information**, **Bank Information**, **Savings Information** and **Title Departments** (only shown for Escrow branches if the option for multiple Title Departments is set in the Utilities Setup Options). Each of these will be discussed in detail below.

The **Branch Information** screen (shown below), is the first screen presented, and is where the basic information about each operating unit is established. While it is called "branch" information, Title and Accounting units are also established as "branches". Generally, a training branch (998) will also be set up, by DSI, to facilitate that effort.

The screenshot shows a software window titled "Branch File" with three tabs: "Branch Information", "Bank Information", and "Savings Information". The "Branch Information" tab is active. It contains the following fields and controls:

- Branch Type: A dropdown menu set to "Escrow".
- Branch Number: A text box containing "001".
- Name: A text box containing "Concord Office".
- Address (1): A text box containing "138 N. Montezuma".
- Address (2): A text box containing "Suite 2222".
- City: A text box containing "Phoenix".
- State: A text box containing "CA".
- Zip: A text box containing "94521".
- Phone Number: A text box containing "(555) 111-1111".
- Fax Number: A text box containing "(925) 726-2899".
- Manager's Initials: A text box containing "Unknown".
- County: A text box containing "Pima".
- Last EDM Date: A date picker showing "09/28/2006".
- Use Alternate Company Name: A checked checkbox next to a text box containing "Greater Arizona Title".
- Default Underwriter: A dropdown menu set to "0 - None".
- IRS reporting entity: A dropdown menu set to "[861234987] - IMPACT ESCROW AND TITLE".
- Branch Active: Radio buttons for "Yes" (selected) and "No".
- Buttons: "Cancel" and "OK" at the bottom.

The first field on the screen identifies the **Branch Type**. There are three types of offices: Escrow, Title and Other. Use the drop-down to select the type being established.

- **Escrow** – this type would be assigned to normal escrow branches and to the Accounting "999" office, and provides for the routine escrow functionality within Impact. This setting permits receipts and disbursements to be generated under the number established for the office, in addition to income tracking. The "Accounting" office is set up as an "escrow" office.
- **Title** – this type should be assigned to pure title offices; no receipts or disbursements are permitted under the branch number. **Note:** if a Title Department is going to generate receipts and track income, then establish a separate "escrow"-type branch for this purpose. Sub-escrows need to be established under an "escrow" branch.

- **Other** – if an office is being set up as a “control branch”, it should be designated with the “other” type. A “control branch” is one established solely for the purpose of managing the check, receipt, deposit and wire-out numbers issued across a range of branches, when the numbers are not assigned across all branches using the same bank.

The **Branch Number** is established next. The number is three positions long, zero-filled from the left, if less than three non-zero numbers. Note: the number “099” is reserved for the primary Title unit, and the number “999” is reserved for the Accounting unit. As noted above, “998” is generally also used, as the “Training Branch”. Therefore, there are 996 office numbers available for use, at a maximum.

The **Name** of the office should be accurate and descriptive. It is the identifier that will appear on most reports, and may or may not appear with the branch number. The names should be unique; to prevent confusion in cases where the number is not presented.

The **Address** information is for the physical location of the branch, and will appear on letterhead documents – so do not use the same address for all branches, unless they really are in the same location. The phone and fax numbers should also be for the specific office.

The **Manager’s Initials** field should only be filled in if all escrows opened in the office should be assigned to one escrow officer. The initials should be a valid set of user initials, as set up in the **Password File**.

The name entered into the **County** field will be the default value loaded into the county field in each escrow file opened under the branch number being established. It can be changed, in each escrow file, if need be. The thinking here is that most transactions opened by an office will relate to properties from the surrounding area. If that is not the case, then the county entered should be that from which most files originate, or can be left blank.

The **Last EOM (End-of-Month) Date** is identified to specify the “as-of date” for the **EOM Balance** data on the **Bank Information** and **Savings Information** screens. This is the starting date from which Impact will aggregate data, at each posting, until the **Close Month** function is performed, rolling the new end-of-month figure up to be the new starting figure for the next month’s aggregations.

If the **Use Alternate Company Name** box is checked, a field will be presented next to it in which to enter another company name, to be used on letterhead and other documents for this specific branch, rather than the name established for the database-wide company (through **System Files> Xref**).

The **Default Underwriter** for the office is selected near the bottom of the screen. If an underwriter is selected here, it will automatically be loaded in the **Initial Questions** area, after an escrow file is opened. The default underwriter can be changed before the order is sent to Title from Escrow. If “0-None” is selected on the **Branch Information** screen, then the default underwriter established under **System Files> Setup Options> General** will be loaded into the Initial Questions area. The underwriters are set up in the Impact Title module, under **Documents> Document Maintenance> Edit Underwriter Menu Table**.

The **IRS Reporting Entity** for the office is selected near the bottom of the screen. If you are using an alternate name, you might also have a separate IRS Reporting Entity. This is the name and tax ID number that appears on the 1099-S forms. If you have multiple IRS reporting entities, then you will generate a separate file under 1099-S reporting for the IRS.

The **Branch Active** Yes/No radio button is used to “turn off” a branch, if it is closed, merged with another or sold, for example. The “No” setting will prevent users from creating new escrows within the branch, but will not prevent users from working files that have already been opened in

the branch. Reconciliations can continue to be done that involve transactions originated at the “turned off” branch. This toggle also permits the system administrator to set up branches in advance of their “go live” date (by creating them, but making this setting “No”) and then switching them on at the appropriate time.

Bank Information

The second tab of branch information relates to the bank account(s) used by the branch and the numbering sequences to be used for checks, receipts, deposits and wires out for each branch/bank account combination. On an on-going basis, this screen (shown below) will also present the aggregate month-to-date accounting balances for each branch/bank account combination.

Before a bank account can be related to a branch, the bank account must be established within Impact. This can be done in **Utilities> System Files> Banks> New** or **Accounting> Misc.> Set Up Bank > New**. The assumption will be made here that the bank has already been set up.

To relate a bank account to a branch, click on the **Add** button, under the **Banks** assigned to **(###) branch name** section of the screen. A listing of candidate bank accounts will be presented. Select the desired bank account, from the list presented, by clicking on it and clicking **OK**. If you clicked on **Add** in error, click on **Cancel** on the **Banks** screen to return to this screen.

Any number of accounts may be assigned to a branch.

Note: all bank accounts should be assigned to the Accounting “999” branch

The screenshot shows the 'Branch File' application window with the 'Bank Information' tab selected. The window title is 'Branch File'. There are three tabs: 'Branch Information', 'Bank Information', and 'Savings Information'. The 'Bank Information' tab is active and shows a table of banks assigned to the branch '(001) Concord Office'. The table has columns for 'Number', 'Name', and 'Account Number'. Below the table are 'Modify', 'Add', and 'Delete' buttons. Below the table, there is a section for 'Information for Bank (01) California Bank, Trust[121002042]'. This section includes a checkbox for 'Default bank for this branch' (checked) and 'Inactive Bank Account' (unchecked). Below these are fields for 'EDM Balance', 'MTD Receipts', 'MTD NSF's', 'MTD Disbursements', 'MTD Voids', and 'Current Balance'. To the right of these fields are tabs for 'Checks', 'Receipts', 'Deposits', and 'Wire Out'. The 'Checks' tab is selected, showing 'Check Numbers Assigned By' with radio buttons for 'Branch', 'Bank', and 'Check Control'. The 'Branch' option is selected, and its value is '000000200000008'. There are 'Cancel' and 'OK' buttons at the bottom of the window.

Number	Name	Account Number
01	California Bank & Trust	121002042
02	wells fargo	21131313131231
04	Bank of John	1234567890
06	Delte Me	12345678

Information for Bank (01) California Bank, Trust[121002042]

Default bank for this branch
 Inactive Bank Account

EDM Balance: 158,674,197.02
 MTD Receipts: 100,239.00
 MTD NSF's: 0.00
 MTD Disbursements: 320.00
 MTD Voids: 250.00
 Current Balance: 158,774,366.02

Checks Receipts Deposits Wire Out

Check Numbers Assigned By
 Branch 000000200000008
 Bank 000000000001091
 Check Control 000

Normally, one bank is tagged as the **Default bank for this branch**, with the check box of that name.

Once a bank has been related to a branch, the next step is to assign starting numbers for the numbering of **Checks, Receipts, Deposits and Wires out**. To enable edits in the number assignment area, and to see current running totals, a bank must be highlighted in the **Banks assigned to...** area, and the **Modify** button clicked.

There are three options for governing how numbers are assigned to these items: by branch, by bank or by a check control branch. The radio buttons indicate your selection.

Beginning with **Checks**, the first tab in this section, the alternatives are:

- **By Branch:** this selection is most appropriate if you have separate accounts for each branch, but the **By Bank** option will serve in that instance as well. This option is a holdover from the time when Impact was designed for “remote-main” processing and it was more difficult to share information across the full company. With the use of a SQL database, this problem is gone, and the need for a “by branch” option is minimized...but it is still available. Should your company be using pre-numbered checks, you may still want to use this option. Great care should be taken, if multiple branches are using one account, and you want each branch to have unique sequence number ranges, to space your starting check numbers sufficiently apart, from branch to branch, to prevent one branch from “running into” another. If this selection is made, enter one less than the starting number in the field to the right of this radio button. As the account is used (checks are issued), the number that appears in this field will increment up.

NOTE: while the field for check number can hold up to 15 digits many banks are limited to 12 digits (or less) for their check numbers. Confirm your bank’s limit before determining the numbering scheme for your company.

- **By Bank:** this is the most common setting, in the SQL environment, with laser printers using MICR toner generating checks on blank check stock. Whether you have separate accounts for each branch or not, using this setting will govern the administration of check numbers across all offices that are using each account. If this selection is made, the starting number entered in the field to the right of the radio button should be the same for all offices that will be using the account. This field will reflect the last check number used.
- **By Check Control Branch:** this option should be selected **ONLY** if you are using one account for multiple branch numbers **AND** have other branches, also sharing the account, which will have unique sequences assigned to them. In this situation, you cannot use the “by bank” option, as not all of the sharing units are to be pulling the next available number from a single point. This is most applicable to physical locations that may have multiple operating units (‘branches’) within them, and which are using pre-numbered checks, and where not all of the branches are to pull from the same starting number. For those offices that are sharing a number sequence, select the control branch option. Rather than entering a starting number under this option, you will enter a branch number: the check control branch. The **check control branch** will need to have already been set up, and, within its configuration, the bank account will have been selected, with the **by branch** option and a starting check number. This can be a “real” branch, it need not be a “dummy” branch number. You can use the branch number of one of the “sharing” units as the control branch.

The **Receipts** tab is identical in presentation. The considerations in assigning numbers to receipts are also similar, and the **By Bank** option is common, and recommended in most instances, as this prevents the chance of duplicate numbers being assigned to receipts. It also permits a **Receipts Journal** to be run by bank so missing receipts can easily be identified (when

troubleshooting issues). Some companies wish to tag their receipt numbers with the branch number in the leading digits (for example: “056200000000001”, for branch 562’s first receipt), to help the Accounting staff be able to rapidly identify the branch responsible for a receipt. In this instance, you would need to use the “by branch” or “by check control branch” options. As each company’s environment is unique, how the numbers are assigned is left to each company – but should be carefully considered.

The **Deposits** tab is also identical in presentation, and the considerations are similar to receipts. The **By Bank** option is recommended in most instances.

The **Wire Out** tab, again, is similar. Wires out are considered disbursements in Impact. Again, the **By Bank** option is recommended in most instances. Wires out are numbered regardless of whether the Wire Out Processing feature is in use or not.

The month-to-date aggregate information, shown in the bottom left of the bank information screen once an account has been highlighted, and the **Modify** button clicked on, is of use when troubleshooting issues. As daily posting is done, the “buckets” are incremented up by the total amount for each type of transaction for the branch/bank account combination. When the **Close Month** function is run, the final **Current Balance** will be moved up to the **EOM Balance** and the other buckets will be cleared out, in anticipation of the new month’s data coming in. The **Current Balance** should match your **Trial Balance** total for the branch/bank account. On *rare* occasion, these figures might need to be altered – but that should only be done under DSI direction.

Savings Information

The screen under the tab **Savings Information** presents the aggregate month-to-date totals of savings activity for the selected branch. When creating a new branch, these figures will be zero, and nothing need be done on this screen – unless a starting balance is required when switching from another system to Impact. The **Current Balance** should reflect the total of the **Savings Trial Balance** as of the current posting date. The savings balance is a total of all savings accounts assigned to the escrow file. An escrow file may have unlimited savings accounts.

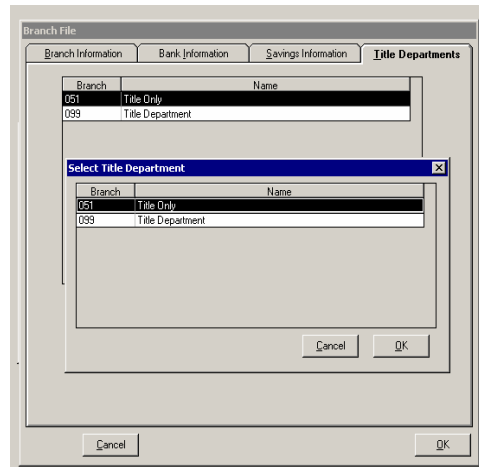
Savings Account Information	
EDM Balance:	180,024.89
MTD Deposits:	0.00
MTD Interest:	0.00
MTD Withdrawals:	0.00
Current Balance:	180,024.89

Title Departments

Impact can be configured to permit more than one Title Department to be made available to the branches. However, at least one title “branch” must be set up before branches can have it assigned to them. If more than one title branch is set up, the **Title Department** screen will be made available. A branch designated as a “Title” branch, will not have the **Title Departments** tab presented in the “Branch” configuration module.

The **Title Departments** tab presents a listing of the previously selected title units available for use by the branch being configured – this will be blank for a new branch set up. There are **Add** and **Delete** buttons on the screen (hidden in the example shown). Clicking on the **Add** button will bring up a window from which you will select a title unit (as shown here). Highlight the desired title unit, and click on the **OK** button. Repeat, if there is more than one title unit available in the database, and you wish more than one to be available to the branch in question. Click on **Cancel** to indicate you are finished with selecting title units for the branch.

Once one or more title units are assigned to a branch, they will be visible within the Escrow module, with regard to where a title order should be directed.



Note: If the option for multiple Title Branches is enabled then each Escrow Branch under Setup Branch must have a Title Branch or Title Branches assigned to it.

Modify

The **Modify** button, when hit after a branch is highlighted, will present the user with the same set of screens discussed above, under **Misc.> Set Up Branch> New**, but now there will be data in the fields. This function is used to update branch configurations and to view the month-to-date figures for each branch/bank account.

Care should be taken when changing some settings (such as how check and other transaction type numbers are assigned) once they have been in use.

The **Branch Active** Yes/No radio button is used to “turn off” a branch, if it is closed, merged with another or sold, for example. The “No” setting will prevent users from creating new escrows within the branch, but will not prevent users from working files that have already been opened in the branch. Reconciliations can continue to be done that involve transactions originated at the “turned off” branch.

Delete

The **Delete** button will only be effective if no activity has occurred with a branch that had previously been configured (if it was set up in error, for example). Once a branch has activity, it cannot be deleted.

Cancel

The **Cancel** button closes the **Branch** function, and returns the user to the main **Accounting** screen.

Set Up Bank

The **Set Up Bank** function, under **Misc.**, provides for the entry of new bank accounts into the system, and for the editing of settings for existing bank accounts. Depending on your password authorization level this function may or may not be available. This module is exactly the same as

that found in the Impact Utilities module, under **System Files> Banks**. Generally, the system administrator or DSI, when setting up the system the first time would use the function in Utilities, and then Accounting staff would use the function within Accounting on an on-going basis.

NOTE #1: When a new bank account is established, DSI must create the laser check and laser deposit slip report files. Please give DSI as much advance notice as possible of plans for utilizing a new account.

NOTE #2: The bank's specifications for its reconciliation export and positive pay import files must also be forwarded to Digital Solutions, so we can confirm that the filter programs already in existence will work properly, or create new filter programs as needed (at least if you intend to use a bank download in the reconciliation process, and intend to upload check issue data to the bank for positive pay processing).

When the function is selected, a **Bank** screen is displayed, presenting the bank accounts that have already been set up in Impact. Within Impact, the word "bank" is used to mean "bank account". Every escrow trust bank account will be assigned a separate bank number within Impact, even if at the same financial institution.

Note: Once a bank account has been established it must always be assigned to the Accounting branch "999" and to each branch that will be using the account.

New

To add a bank account into Impact, the **New** button is clicked, and the screen above is presented. Note that the next sequential bank number is automatically selected as the next number to be used. You may not change this selection. If multiple bank numbers have been established and one was deleted then Impact will use the first available sequential number for the bank assignment.

When a bank account is initially set up, you may wish to make it inactive (**Bank Active: No** radio button), until the real “go live” date is reached. Then, at the time you wish to make the bank account available to users, you will click on the **Bank Active: Yes** radio button.

The **name of the financial institution**, and its address are entered in their respective fields.

The **account number** is entered into its field. Note: if bank downloads are used with the reconciliation process (with the **Outside Services** function), the account number entered here should be in the same format as seen in the bank download. You do not have to worry about this initially, but if the import in the reconciliation fails, with a message that the “File Format is Invalid”, you may need to change the account number here. For example, the bank export may have a number of leading zeros before the account number that would need to be entered here. This field can be altered without impacting checks (they do not get their number from this field).

The **Last Statement Date** and **Last Statement Balance** fields are used by the reconciliation module as starting figures.

The **Overhead Fee Escrow Number** is used if the system is configured to use overhead fee accounts (**System Files> Setup Options> Accounting> Enable Overhead Fee Account**). If so configured, this is the escrow file into which the company’s fees (:T & :E payees) would be automatically transferred to upon disbursal at closings. The fees can then be taken, en masse, from this escrow on a periodic basis (daily is recommended). A separate escrow file per bank account must be set up, and the number of the escrow is entered in this field. The overhead fee escrows should be set up under the Accounting branch “999”.

The **Max Length of Other Wire Reference** is used to give the user a field long enough to elaborate if necessary on the wire out form. This is only available if you are using Impact’s wire out feature, where Accounting confirms the wire out with a bank tracking number.

The **Cutoff Time** is just for printing on the wire out form. It provides notification to the user that their accounting department will not transmit wires after the cutoff time. This will not inhibit the user from entering a wire out after the cutoff time.

Click on **OK** to save your entries, or **Cancel** to close the form without saving your entries. You will return to the **Banks** table, from where you can add another bank account, modify an existing bank account or delete an unused bank account. A report of all of the account information in the table can also be printed. The **Cancel** button, on the **Banks** listing screen, will return you to the main **Utilities** screen.

Modify

To view the detail on an existing bank account, or to change the existing information, highlight an account on the **Banks** listing and click on the **Modify** button. The same screen shown above, under the **New** discussion, will be presented, but with the fields filled with the previously entered data. The current (last reconciled) bank statement date and balance will be in their respective fields.

You cannot change the bank number.

You can change the bank’s active status – if you are “turning on” an account or “turning off” an account. If a bank account that has activity against it is made inactive, no new escrows will be permitted to be assigned to the bank, but existing files with balances may continue to be worked off, and postings and reconciliations will continue to post to the account.

You can change the bank's name and address information and, if needed to accommodate a bank export reconciliation file, you can change the account number's number of leading zeros or punctuation (see the discussion above under **New**).

Click on **OK** to save your entries, or **Cancel** to close the form without saving your entries.

Delete

The **Delete** button will only delete the highlighted bank account if there has been no activity related to it; no receipts, checks, wires out, and no escrows assigned to it. If a bank account were set up in anticipation of use, but then was not, it can be deleted.

Print

The **Print** button will generate a report of all of the bank account information, sorted by bank number.

Cancel

The **Cancel** button will return you to the main **Accounting** screen.

Change Branch ID of File

There are times when one or more files need to be reassigned from one branch number to another. An escrow officer may move from one branch to another, a client on a specific file may wish to use an escrow officer in another office, or an officer may leave and his/her files might be reassigned, in whole or in part, to an officer at another branch.

Note: If the two branches involved in the switch have different bank accounts all data must be posted current before a switch is made.

The **Change Branch ID of File** selection provides for three versions of branch number reassignment: a single file's assignment can be changed; all files within one branch can be switched to another branch number; or, all files assigned to one escrow officer (within one office) can be switched to another office (and, simultaneously, to a specific escrow officer, if desired). Impact also has the feature to switch posted and unposted income to the new escrow officer, if you want to change the escrow officer on branch transfers. As this is a very powerful function, with potentially big ramifications, care should be taken in its use. It is strongly recommended that "before and after" reports (Trial Balance and Income Analysis) be run to confirm that the requested action had the desired result.

Change Branch Id Numbers

Options:

Specific Escrow Number

All Escrows In Branch Number

All Escrows for Escrow Officer

Old Branch Number:

New Branch Number:

Change Escrow officer to:

Change Escrow Officer on Posted and Unposted Income

Cancel OK

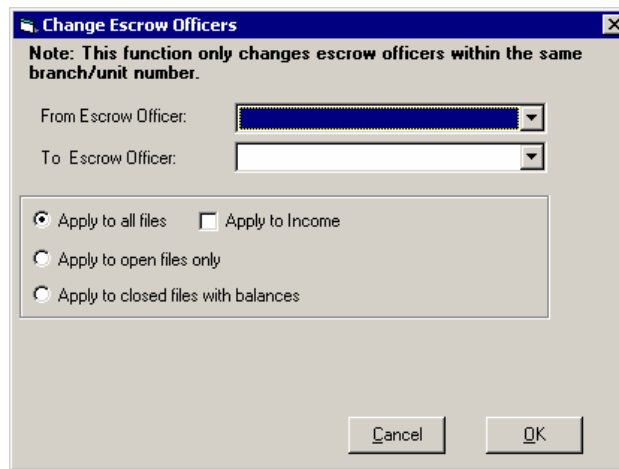
Change Escrow Officers

There may be an occasion when all of the files assigned to one escrow officer in a branch need to be reassigned to another escrow officer (if an escrow officer leaves, for example). The **Change Escrow Officers** function is used to reassign all files within the office currently assigned to the escrow officer to another escrow officer in the same office.

You have several options available when changing an escrow officer on a file. **Apply to all files** will change ALL files (closed and open), so all history under the old escrow officer number will be eliminated. Also you may change the income assignment which will also eliminate all previous income assigned to the original escrow officer. You may wish to leave the old assignments in place, and just use the new escrow officer's initials on new files.

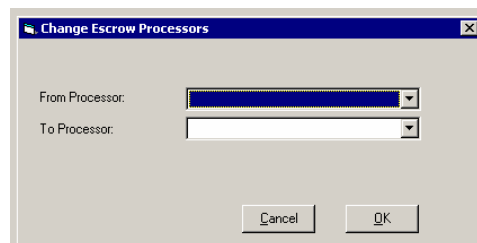
Apply to open files only will leave closed and cancelled files attached to the original escrow officer. This is good for historical reporting data. This selection will also retain the original escrow officer on posted income.

Apply to closed files with balances will only change the escrow officer, if the escrow has a closed date and funds are showing on a Trial Balance.



Change Processors

The **Change Processors** function is much the same as the **Change Escrow Officers** task, but changes the processor assignments from one to another. The processor might be the escrow assistant, secretary or a central processing individual. This assignment is originally made in the **Escrow module>Edit> Initial Questions**.



Change Banks

The **change banks** screen gives you the option of specifying one specific file number or all files in a specific branch or all files in all branches. Depending on your password authorization level this function may or may not be available. To change the bank on one specific file number select the radio button **specific file number** and enter your escrow number in the field. Then select the original bank number from the available banks and the new bank number. Press **OK** to continue. Receipt entries will be created showing a debit out of the old bank and a credit into the new bank. The original source bank on existing transactions are NOT changed.

If you select **All Files in Branch Number** option, this function is used to create receipt entries that move the posted balance on all files in an office assigned to one bank to another bank, also assigned to that office. The bank assignment on the escrow is then changed. Note, however, that the bank numbers on existing transactions are NOT changed – which will come into play when voids of original bank items are done.

Note: before using the change banks function, **all posting must be up to date.** There can be NO “in-process” items.

Note: Accounting must remember to move the funds between the actual bank accounts.

Before initiating **Change Banks**, for all files, Accounting should run a **Trial Balance** on the original bank account for the branch involved; after changing banks, the new bank account's **Trial Balance**, for the branch, should equal the original bank account's **Trial Balance**, for the branch, and the original bank's **Trial Balance**, for the branch, should be zero.

The screenshot shows a dialog box titled "Change Banks". It features two radio buttons at the top: "Specific File Number:" (which is selected) and "All Files in Branch Number:". Below these are two dropdown menus labeled "Original Bank Number:" and "New Bank Number:". At the bottom of the dialog are two buttons: "Cancel" and "OK".

Note: changing banks does not change the bank on any outstanding checks.

If a check needs to be voided in an escrow that has switched banks, where the original bank is shown on the outstanding check, the routine voiding process should be used. Impact will create receipts automatically to reflect the movement of the funds between the old bank and the new bank. Accounting will need to move the funds at the bank.

Printer Setup

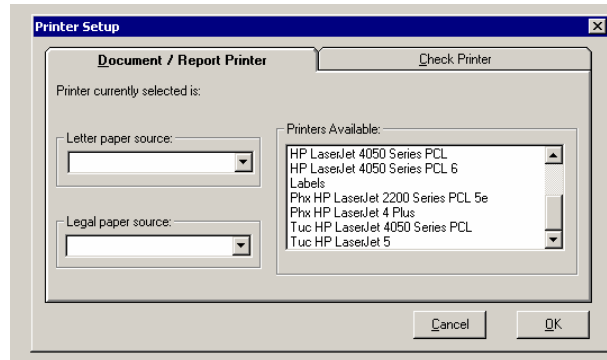
Each installation is unique in the printers it has at its disposal and how they are configured. Once printers are established within the computer environment (either in Citrix sessions, or in a terminal

server environment, or locally), Impact must be told which printers to use for each user. Depending on the user, Impact will need a document printer defined (at a minimum) and, possibly, a check printer will need to be defined. Note that the check printer is distinguished by the fact that it uses MICR toner, so banks' proof machines can recognize the encoded information on checks and deposit slips.

This function is available in the Impact Escrow, Title, and Utilities module, as well as in Accounting. The configuration only needs to be done once for each user.

Two tabs are presented, one for the **document/report printer** and the other for the **check printer**. Simply select the printer to assign to each task, and set the letter and legal paper sources to **auto select**, unless a specific tray assignment is mandated by your environment. No paper source is made for the check printer, as all check stock will be of one size.

When print jobs are queued up, Impact will know whether it needs the check printer or the document printer, and will send the jobs to the correct printers.



Overdraft Passwords

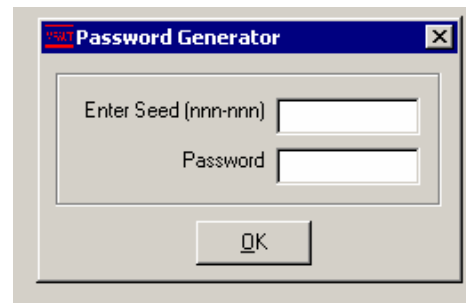
Overdrafts can be prevented, until a dynamic overdraft password is provided to an Escrow user, by a system setting. The passwords required are dynamically created by Impact, in a two-part process. When an Escrow user tries to overdraw a file, they will be warned that a password is required, and are they sure they wish to continue, and will offer the user a **seed number** for the password generator. If they do need to overdraw the file, they will call an Accounting user, who will ask for the **seed number**, which they will enter into this module. A password will be generated, which will be given back to the Escrow user. They will enter the password and they will then be permitted to continue with their transaction that will overdraw their file.

There are two items under this menu option:

Password Generator

Print Overdraft Authorization Log

When Accounting gets the call for a password, from Escrow, they must determine if the caller should be permitted to overdraw the file. Each company will have its own policies and procedures for this determination. Assuming they determine the Escrow caller may overdraw the file, they will open the **Password Generator** and get the screen on the right. They will enter the **seed** provided by Escrow and hit the **TAB** key. The password will be presented. They will give the password to the Escrow caller, who will use the password. Click on **OK** to close the screen.



The **Print Overdraft Authorization Log** function generates a report of all password requests and approvals given. The layout looks like this:

Overdraft Authorization Log
Mission Title and Escrow, Inc.

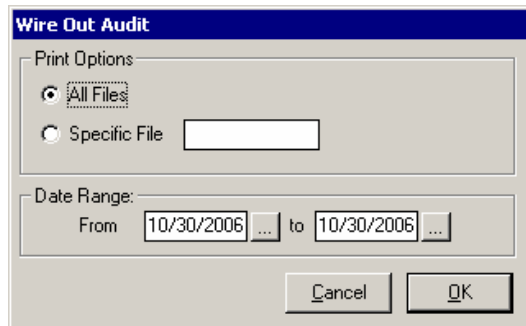
09/20/2003 Page:

Date Requested	User Login / Name	Date Authorized	Authorized by Login/Name
03/10/2002 10:35:36AM	NVT\$1 (impact) Darel DaVee		
03/18/2002 9:22:05AM	NVT\$1 (impact) Kim Arnold		
03/20/2002 8:45:14AM	NVT\$1 (impact) Michelle Bohler		
03/22/2002 3:38:07PM	NVT\$1 (impact) Kim Hernandez	03/22/2002 3:38:44PM	NVT\$1 (actimp) Karyn Keehr
03/22/2002 3:48:00PM	NVT\$1 (impact)		

The file involved, the date of the request, the user login that made the request, and the date and time and user login that provided the password are all presented. As you can see, protection of user logins is very important, to prevent someone from using your login to authorize an overdraft.

Wire Out Audit Report

The **Wire Out Audit Report** will only be a menu selection if **Dual Authorizations for Wire Outs** is enabled within the setup options. **Dual Authorization for Wire Outs** is only available if the wire out feature, through which Accounting confirms a wire out is enabled. You may generate a wire out audit report on all files for a date range, or a specific escrow file for a date range.



This **Wire Out Audit Report** shows the tracking of a wire out from the time it was entered into Impact, approved by an authorized user, and sent by the Accounting user.

Wire Out Audit Report
Impact Escrow and Title
Impact Demo Site

Date: 05/01/2007 Page No: 1
 For: 01/01/2007 to 05/01/2007 User: PAF
 Report on: All Files

Escrow Number	Date	Action	Done By	Amount	Reference Number
06000002	04/05/2007 2:32:53PM	Wire Out - Entered	Patty Flood	1,732.00	
06000002	04/05/2007 2:32:55PM	Wire Out - Approved	Patty Flood	1,732.00	
06000181	02/20/2007 9:35:21AM	Wire Out - Entered	Leslie Hamilton	189,793.11	
06000181	02/20/2007 9:46:46AM	Wire Out - Entered	Mary Escrow	62,583.33	
06000212	04/11/2007 10:07:09AM	Wire Out - Entered	Les Hamilton	5,000.00	000000000000003
06000212	04/11/2007 10:08:15AM	Wire Out - Modified	Les Hamilton	5,000.00	000000000000003
06000212	04/11/2007 10:09:14AM	Wire Out - Modified	Les Hamilton	5,000.00	000000000000003
06000212	04/11/2007 10:10:51AM	Wire Out - Modified	Les Hamilton	5,000.00	000000000000003
06000212	04/11/2007 10:10:57AM	Wire Out - Approved	Les Hamilton	5,000.00	000000000000003
06000212	04/11/2007 10:15:04AM	Wire Out - Modified	Les Hamilton	5,000.00	000000000000003
06000212	04/11/2007 10:15:04AM	Wire Out - Sent	Les Hamilton	5,000.00	000000000000003

Print HUD

Sometimes the Accounting user will compare the income file to what was entered on the HUD. Having the ability to print the HUD from within the Accounting module eliminates Accounting from having to sign into the Escrow module to view or print a HUD. The same print feature is located in the Escrow module under Documents. The user needs to enter the escrow number, then click on the HUD selection radio button for the desired format, a combined HUD, a buyer's only HUD or a seller's only HUD. The print options area has a drop down menu, to select a label that will appear on page one of the HUD.

The option to print with a certification page will provide the user with a page where the buyers and sellers sign and approve the HUD as being an accurate representation of the transaction they are parties to.

The user may also select whether they would like a letter size or legal size HUD printout. The letter size document removes lines that do not have entries on them. The letter size is helpful for faxing to someone who is using letter size paper in their fax machine.

The screenshot shows a dialog box titled "Print HUD Form". It features an "Escrow Number" input field containing the number "2". Under "Hud Selection", the "Combined" radio button is selected. The "Print Options" section includes a dropdown menu with "Estimated", "FINAL", and "Amended" options. Below the dropdown, the "Without certification" radio button is selected. At the bottom of the Print Options section, the "Legal Size (8 1/2 X 14)" radio button is selected. "Cancel" and "OK" buttons are located at the bottom of the dialog.

Print Final Disbursement Report

The **Print Final Disbursement Report** is a printout showing all funds received and disbursed along with receipt numbers, check numbers, and payees. This report is also located within the Escrow module under the **Disburse** menu. Impact has two styles available for the **Final Disbursement Report**. Depending on your company's selection you may have a short **Final Disbursement Report** that shows receipts and checks with just the **payee name, check number issued and dollar amounts**. The long form differs by showing the **payee name, address, and breakdown of the check**.

Naf Menu

The Name and Address File (**Naf**) or customer list is a very important tool in Impact. Depending on the company's configuration, there may be one centralized **Naf** or a different **Naf** for each escrow branch. The Name and Address File (**Naf**) is displayed in a tiered manner: Company – Branch - Individual. This will provide a better way to show the relationship between an individual and where he/she works.

Add and Modify

Maintenance of the **Naf** is done through this menu, if you have authorization to change the **Naf**. The **Naf** can be centralized or branch-specific, depending on system configuration. The **Naf** can also be limited as to whom is permitted to edit it.

In the **Search for Name starting with** field, type in a search term of at least two characters, and Impact will automatically display the results, or you may use the percent sign (%) as a wildcard character.

You may narrow your search by selecting one of the 8 **Search Options** and/or search parameters, by **Name, ID, county, or state**. If your company is using the tiered effect, you may check the **Expand** box and see any relationships to the company name that have been added.

NOTE: If you are not authorized to edit the **Naf** then the **New, Modify** and **Delete** buttons will be deactivated (dimmed out).

In the search results display, the company entries are bolded, branch entries are not bolded and individuals' entries are italicized for enhanced readability.

New

You can add a new **Naf** entry by clicking on the **New** button. Impact will display a prompt asking if you would like to: add a new Company, add a branch under the Company, add an individual user under the Branch or add an individual user under the Company. Based on your selection you will be presented with an empty form on the right side of the NAF screen. Complete the form with as much information as is available. Click on **Save** to accept your entries, or on **Cancel** to quit without saving.

The entries are tiered by Company – Branch – Individual/User levels in the NAF. In the display below, the initial entry shows only a “Company” listing.

The screenshot shows a window titled "Name and Address File". It contains search options with radio buttons for "All", "Title Companies", "Payoff Lenders", "Real Estate Brokers", "Attorneys", "Lenders", "Miscellaneous", "Mortgage Brokers", and "Other". Search fields include "Search for name starting with:" (containing "cen"), "Search by ID:", "Search by county:", and "Search by state:". A table lists entries with columns for "Name" and "Address", showing "Century 21" and "987 Illinois Ave". To the right are fields for "ID No.", "Name", "Contact Name", "Address 1", "Address 2", "City", "State", "Zip", "County", "Phone", "Fax", "Cell", "Email Address", "Comments", "Bank Name", "Account No.", "Routing No.", "Date Entered", and "Date Modified". Buttons at the bottom include "New", "Delete", "Modify", "Cancel", and "USE".

By clicking on the **New** button the **New NAF Entry** form is opened.

The screenshot shows a dialog box titled "New NAF Entry" with a question mark icon. The text reads: "You are trying to add a new entry to the NAF, please select one of the following options:". There are four radio button options:

- Add a new company
- Add a branch under:
 - Company: **Century 21**
 - Address: **987 Illinois Ave**
- Add an Individual under:
 - Branch: **Century 21 - Paradise Valley**
 - Address: **987 Illinois Ave**
- Add an Individual under:
 - Company: **Century 21**
 - Address: **987 Illinois Ave**

 Buttons at the bottom are "OK" and "Cancel".

In the updated screen below, the left side of the screen shows the completed set of data for the Company with a branch, branch users, company users and a second company listed.

Modify

To make changes to a **Naf** item, highlight a name and then click on **Modify** to open the **Modify Name and Address** screen.

Select one of the **Search Options**, then modify fields as needed on the rest of the screen. Depending on system configuration, an automatic **Id No** can be assigned to each customer. The automatic **ID No**'s are useful to coordinate customer numbering with an outside accounting system. The **Comments** area of the screen can be used for mobile phone numbers, pagers, etc.

At the bottom of the screen the **Naf** has fields available for a **Bank Name**, **Account Number** and **Routing Number**. This is useful information to have filled out before wiring money. The bank **Routing Number** must be a valid receiving bank ABA number or Impact will not accept the routing number. While bank routing numbers are downloaded from the Federal Reserve website and updated by the system administrator periodically, in order to validate ABA #'s on wire entries, the entries in the NAF are NOT updated by the ABA downloads.

The **NAF** function allows the user to flag a **NAF** record as **inactive**. Setting a **Company level record** as **inactive**, sets all related parties as **inactive**. Setting a single related party as **inactive** will dim the specific entry and still allow the user to use the **Company level record** and any other records not set as **inactive**.

Click on **Cancel** to abort any changes and return to the **Name and Address File** screen, or **Save** to save any changes or new entries to the screen.

Delete

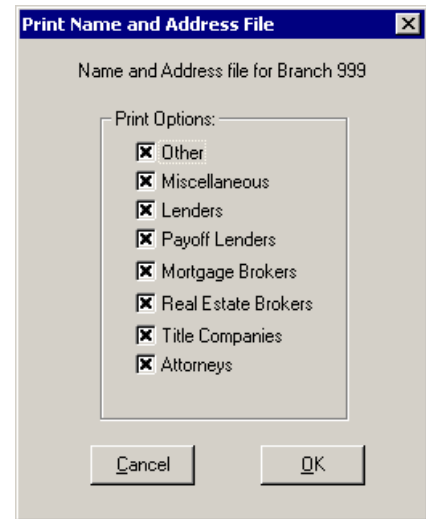
Delete will delete the entire **Naf** entry (a dialogue box will ask for confirmation).

Print

A name and address listing can be generated for any or all of the **Naf** categories. By default, in the **Print Options** area of the screen, all the fields are checked. Place the cursor on a check box, and uncheck any categories that should not be printed.

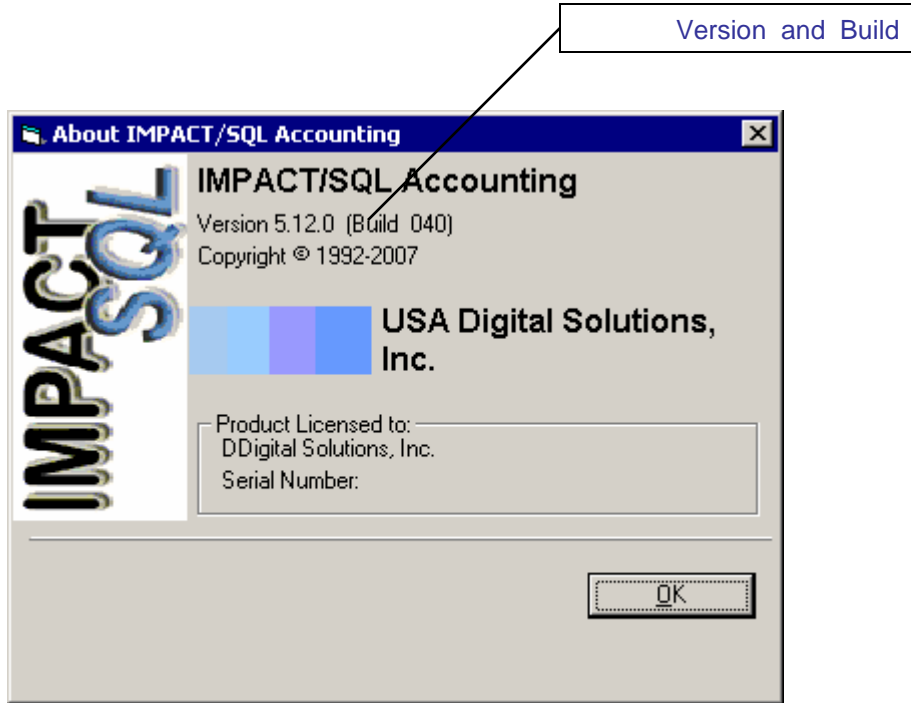
Click on **OK** to print, or **Cancel** to abort any changes and return to the Impact desktop.

Optionally, click on **OK**, then on **Preview**. From this preview screen, these print results can be exported to a file (click on the envelope-with-arrow icon on the top left corner of the screen), for example a .CSV file, and used in Microsoft Word via the **Tools > Letters and Mailings > Mail Merge** function, for seasonal greeting cards, mass mailing, etc.



About Menu

To determine the Impact Accounting module version and build number, select this menu option. Please have this version number information available when calling the Help Desk for assistance.



NOTE: The build number, in parentheses after the version number, for each Impact/SQL module may be different from another Impact/SQL module, for example, the Escrow module may not be the same build as the Title Module.

Appendix A - Troubleshooting

USA Digital Solutions (DSI) Support personnel may ask that you make a screen shot so that you can e-mail Support a “picture” of the screen as it appears when the error occurs.

To create this screen shot and save it for the Support personnel:

Press the **PRINT SCREEN** key on the keyboard, which is usually located on the top row of the keyboard, and is usually the third key from the right.

At bottom left of your windows screen, click on the **Start** button. From the menu, select **New Office Document**.

After the Microsoft Word application starts, go to the top left of the screen with the cursor and from the menu select **File > New**.

As soon as Microsoft Word opens a new document, go to the top left of the screen with the cursor and from the menu select **Edit > Paste**.

After the screen shot is pasted into the document, go to the top left of the screen with the cursor and from the menu select **File > Save**. Save this document in a location from where you can send it as an e-mail attachment (navigate to wherever you put non-Impact Microsoft Word documents). You will have to remember the path and the document name in order to locate this document later.

After the document is saved, go to the top left of the screen with the cursor and from the menu select **File > Close** to close Word.

Return to your Impact session and finish the current process.

Now e-mail the saved document as an attachment, via your normal e-mail routine, to the email address provided by DSI Support personnel. DSI Support personnel can be reached at (602) 866-8199 extension 2.