



ACCOUNTING MANUAL

Impact / SQL

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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.

The Accounting module provides the escrow accounting department with the tools required to oversee the integrity of the financial activity initiated by Escrow &/or Title personnel, and to manage bank-related tasks, such as wire transfers, positive pay processing and bank account reconciliations, as well as 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 corrections. 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 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.

Note: several functions discussed herein require the Impact Windows Service, introduced with version 8.0 and documented separately, to be installed and running.

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.

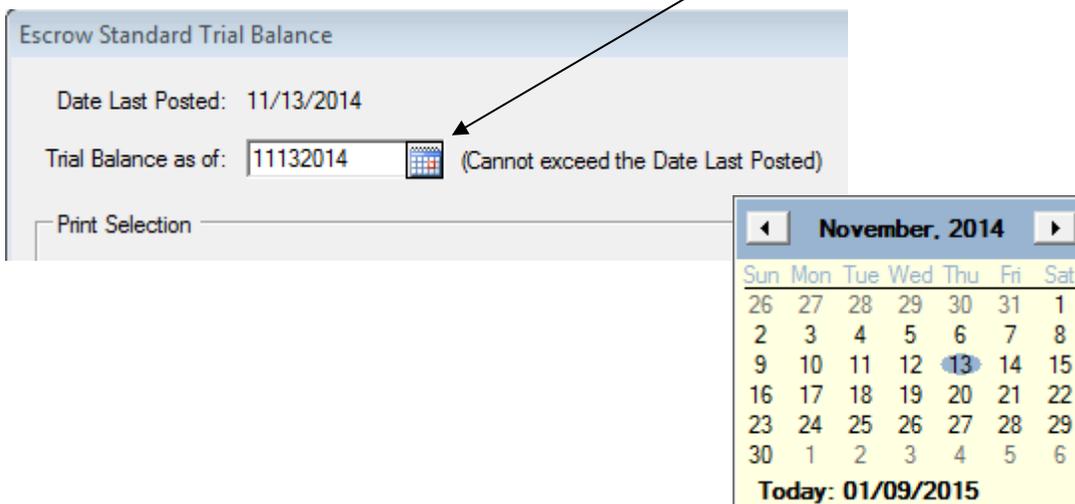
Helpful Hints for Entering Information

Dates

For current year, enter dates as two-digit month, two-digit day, for example, “1113” for November 13 of the current year. Do not enter hyphens or slashes when entering dates into Impact. If not within the current year but the current century enter the date as two-digit month, two-digit day and two digit year, for example: “011515” for January, 15, 2015. If entering a different century other than the current century, you must enter a four-digit year.

You can also click the  **Calendar** icon, just to the right of the date entry area, or press the **CTRL+D** Quick Key to display the **Calendar** tool. Select the desired date from the calendar presented.

For the Calendar tool, click on this box or use the CTRL+D Quick Key to display the Calendar tool.



The screenshot shows a window titled "Escrow Standard Trial Balance". It contains a "Date Last Posted" field with the value "11/13/2014". Below it is a "Trial Balance as of:" field with the value "11132014" and a small calendar icon to its right. A note next to the field says "(Cannot exceed the Date Last Posted)". A "Print Selection" button is visible at the bottom left. A calendar tool is displayed over the bottom right, showing "November, 2014" with the date "13" highlighted. The calendar also shows "Today: 01/09/2015".

Dollars

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

TAB

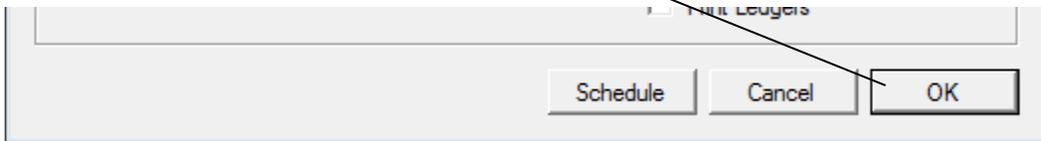
Use TAB to move forward from one entry field to the next entry field.

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).

Press ENTER to execute “OK”



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.

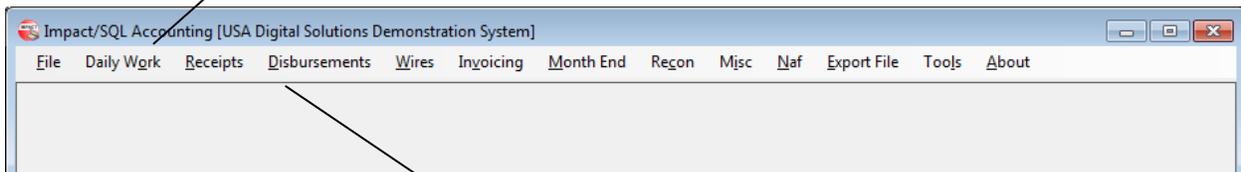
Quick Keys

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. Most menu items contain an underlined letter, that represents the Quick Key for that menu item.

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

ALT+O opens the Daily Work menu



ALT+D opens the Disbursements menu

Info Icons

The  **Info** icons are found in various screens throughout the Accounting module. When you click an  **Info** icon next to a field or entry, a non-editable pop-up box is displayed, providing additional information about the field or entry.

Closing Impact/SQL Accounting

As with most Windows applications, you can close Impact/SQL modules by clicking  in the upper-right hand corner of the Accounting desktop.

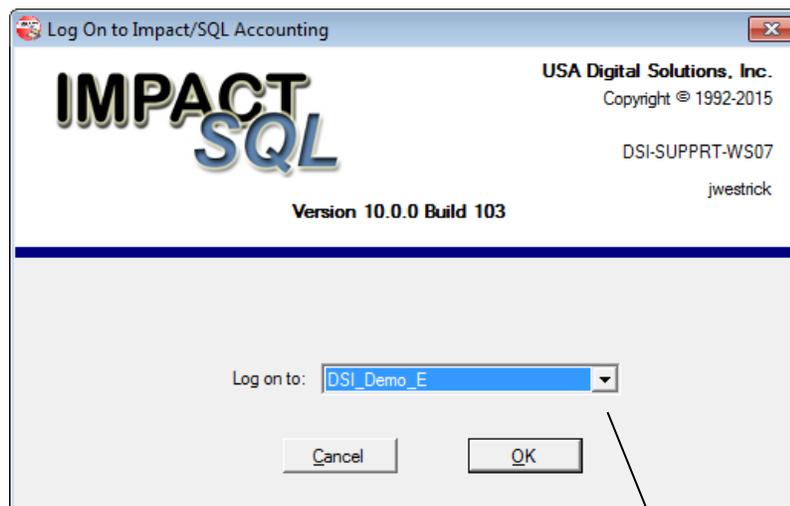
Logon

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 for NT Authentication and more than one database is available, 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 **Log On to Impact/SQL Accounting** 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.

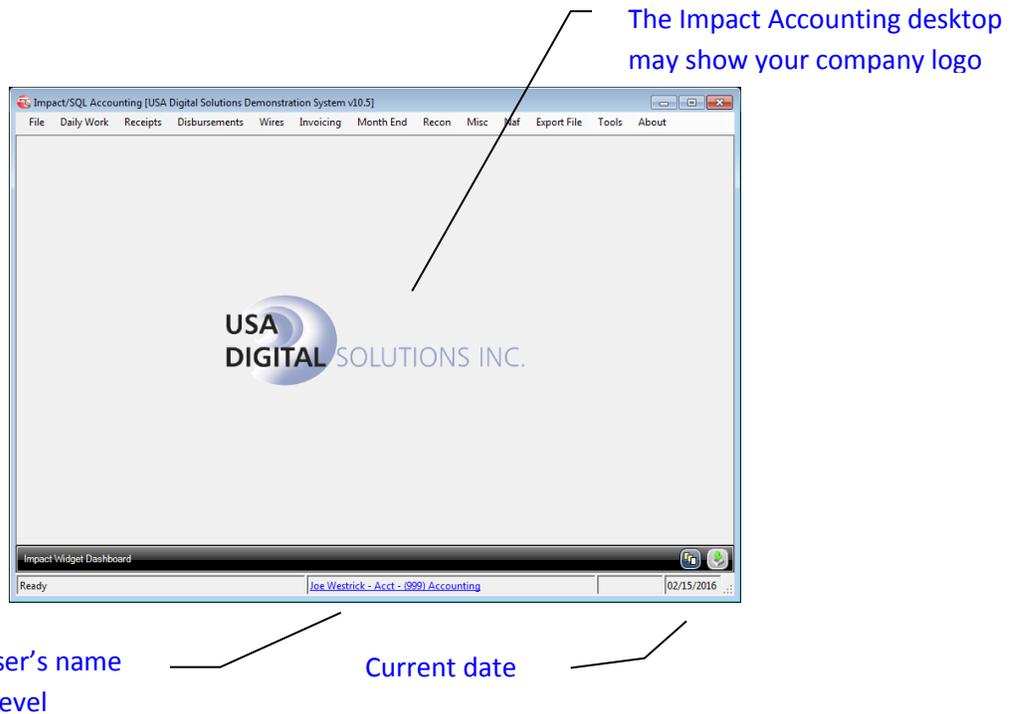
If you forget your password, the administrator of the Impact application must assign a new one.

The Impact/SQL Accounting Desktop

Impact Accounting Desktop

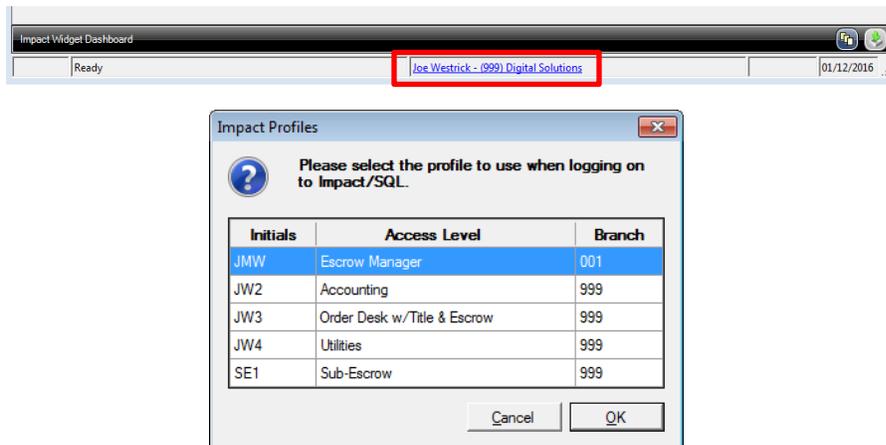
Impact will display a desktop as shown below when you sign into the Accounting module.

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 print date on documents, the receipt date, check date, and voiding of check date, for example.

There are some Impact users that have multiple sets of Impact Initials (“profiles”) so that they might perform a variety of typically unrelated tasks in one module – or to work in different branches (but not all with a single set of initials). Historically, these users had to log out of Impact and log back in to be able to select a different “profile” (set of Impact Initials). There is a function in Impact that permits those with multiple profiles to switch between those that they have which are applicable to the module they are in, while staying in the module. If a user has multiple profiles for the particular module they are in, with different permissions or branch assignments, they will see their **Name, Branch Assignment and Access Level**, from the profile they are currently logged into Impact with, in the middle of the bottom of the Impact desktop, in the form of a **link** (blue-colored text). Clicking on the link will bring up a screen of the other profiles that they have available to them related to the module they are in. The user should highlight the desired profile and click on **OK** and the user’s access level and/or branch will be altered accordingly. Should there be a file open on the desktop when this action is triggered, the user will be warned about that and will be asked if the file should be closed and the switch made or not.

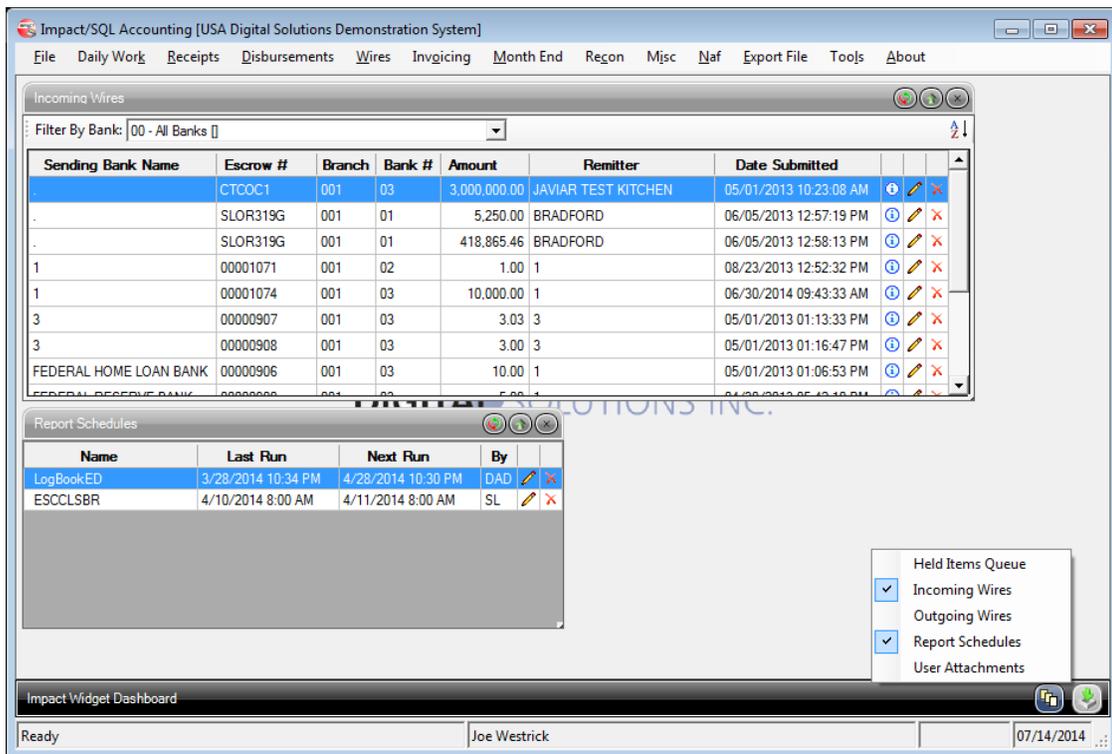


Exit

You should exit out of Impact when you are leaving your desk for an extended period, or are going home for the day. Use the boxed X , in the upper right corner of the Impact desktop window, to exit. 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. Remember that work done under your initials will bear your name. The menu path to exiting is **File > Exit**.

Impact Widget Dashboard

Impact Widgets were introduced in Impact/SQL version 8.0. They are comprised of, in this version of the Accounting module, up to five “floating windows”, each presenting different functional areas, which can be opened (or not) and positioned as the user wishes on his/her desktop. The functions addressed by each will be discussed elsewhere in this manual, but the widgets are: **Held Items Queue**, **Incoming Wires**, **Outgoing Wires**, **Report Schedules** and **User Attachments**. Depending on system settings, the Wire widgets may not be available.



At the bottom of the Impact Accounting desktop window there is a dark band, labeled as the **Impact Widget Dashboard**. At the right side are two icons:



This icon is used to order the widget windows which are on the desktop by name, in alpha ascending or descending order, and will tile the windows from the upper left corner of the Impact desktop. Widgets can be sized and positioned by the user, in typical Windows fashion.

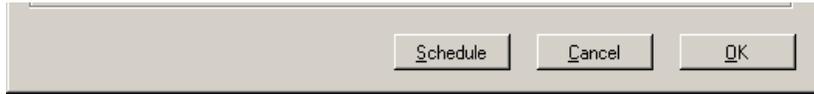


This icon is used to open the widget selection window, as shown above. Highlighting a widget name and clicking on it will either open or close the widget, depending on its current status.

The three icons at the top right of each widget window are used to  **Refresh** the window content,  **Collapse** or  **Expand** the window and  **Close** the window.

Report Schedules

The ability to schedule reports was introduced with Impact/SQL version 8.0. Scheduled reports will print in the background, freeing up the user to go on and perform other Impact functions. Reports can be scheduled on a one-time basis or to print on a recurring basis. The **Impact Windows Service** must be installed and functioning for report scheduling to function. Scheduled reports can be tracked on the **Report Schedules Widget** (discussed above). If a report can be scheduled, you will see a **Schedule** button on the report's option selection screen, like that shown here.

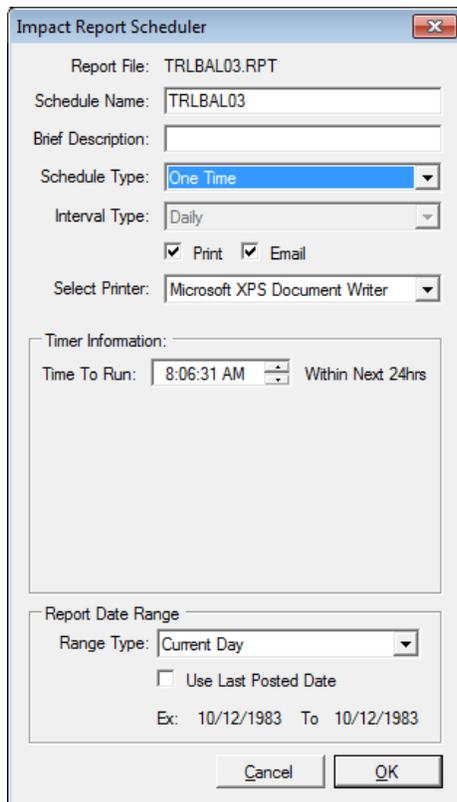


If the **Schedule** button is present and you wish to schedule a report to run in the background, either once or on a recurring basis, first set your report options (unique by report type and discussed elsewhere in this manual) and then click on the **Schedule** button. A screen like the ones shown here will be presented, on which you will manage scheduling options. Two versions are shown below, one indicating the report is to run one time, and the other is preparing to schedule the report to run on a recurring basis.

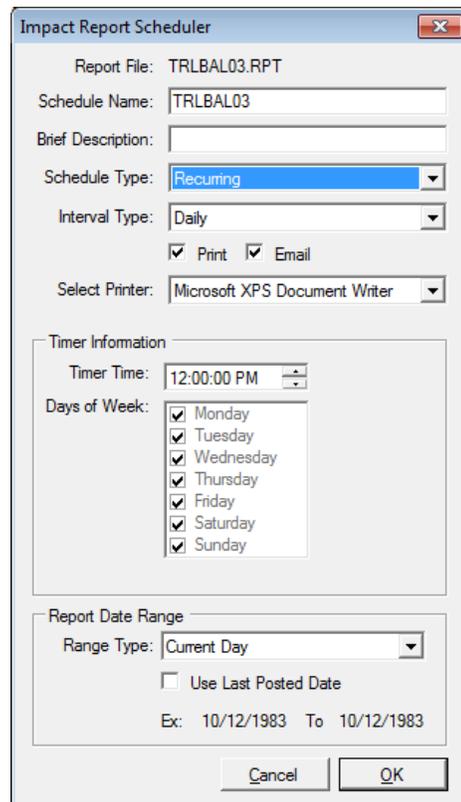
NOTE: only printers available to the Impact Windows Service will be available for scheduled reports.

This Impact Report Scheduler screen reflects a One Time Schedule Type.

This Impact Report Scheduler screen reflects a Recurring Schedule Type.



The screenshot shows the 'Impact Report Scheduler' dialog box. The 'Report File' is 'TRLBAL03.RPT'. The 'Schedule Name' is 'TRLBAL03'. The 'Schedule Type' is set to 'One Time'. The 'Interval Type' is 'Daily'. There are checkboxes for 'Print' and 'Email', both of which are checked. The 'Select Printer' is 'Microsoft XPS Document Writer'. The 'Timer Information' section shows 'Time To Run' as '8:06:31 AM' and 'Within Next 24hrs'. The 'Report Date Range' section shows 'Range Type' as 'Current Day' and 'Use Last Posted Date' as unchecked. The example date range is 'Ex: 10/12/1983 To 10/12/1983'. There are 'Cancel' and 'OK' buttons at the bottom.



The screenshot shows the 'Impact Report Scheduler' dialog box. The 'Report File' is 'TRLBAL03.RPT'. The 'Schedule Name' is 'TRLBAL03'. The 'Schedule Type' is set to 'Recurring'. The 'Interval Type' is 'Daily'. There are checkboxes for 'Print' and 'Email', both of which are checked. The 'Select Printer' is 'Microsoft XPS Document Writer'. The 'Timer Information' section shows 'Timer Time' as '12:00:00 PM'. The 'Days of Week' section has checkboxes for 'Monday', 'Tuesday', 'Wednesday', 'Thursday', 'Friday', 'Saturday', and 'Sunday', all of which are checked. The 'Report Date Range' section shows 'Range Type' as 'Current Day' and 'Use Last Posted Date' as unchecked. The example date range is 'Ex: 10/12/1983 To 10/12/1983'. There are 'Cancel' and 'OK' buttons at the bottom.

The system name of the report is reflected at the top of the screen (*.rpt), next to the **Report File** label. The name for the report, to appear on the **Report Schedules Widget** screen, is in the **Schedule Name** field, and the default value can be edited. A **Brief Description** field is also available for an additional user comment.

The **Schedule Type** field is next, and can be set to **One Time** or **Recurring**.

If **Recurring** is selected, the **Interval Type** can be set to **Daily**, **Weekly** or **Monthly**.

If **Daily** is selected, the **Days of Week** entries, in the **Timer Information** section, are all checked and cannot be changed...the report will run seven days a week, at the time you set in the **Timer Time** field.

Alternatively, select **Weekly** and check those days you wish the report to run (one or more) each week, and set the time. Check all weekdays for Monday-Friday, for example.

If you check **Monthly**, the **Days of Week** section of the screen will be replaced with one like that shown to the right that only asks what time of the day to run the report. The **Report Date Range** section, below, is used to detail the data range to present.

Timer Information

Time To Run: 8:06:31 AM Within Next 24hrs

Ignore month and just select a day

Report will run on the same day every month.

31st is considered end of the month.

The **Report Date Range** section of the screen is used to select the date range of data to be included on the report, whether it is being run once or on a scheduled basis. The options available are shown in this screen shot. Most are self-explanatory; the **Custom Range** option allows for running the report forward or back “x” number of days from the current date. So, if you wanted the report to present the last 7 days of activity, each time it is run, you could do that, as shown below (right).

Report Date Range

Range Type: Current Day

- Current Day
- Previous Day
- Week To Date
- Month To Date
- Quarterly To Date
- Year To Date
- Custom Range

Report Date Range

Range Type: Custom Range

Use Last Posted Date

Current Date + 7 Days

Cancel OK

Name	Last Run	Next Run	By
LogBookED	12/28/2012 10:34 PM	1/28/2013 10:30 PM	DAD

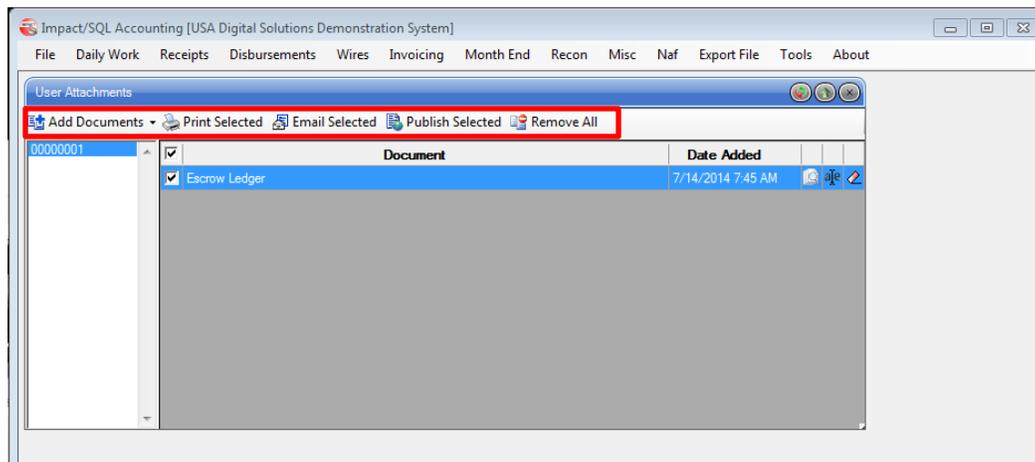
Once a report is scheduled, it will appear on the Report Schedules widget screen. The Report Schedules widget screen shown to the left reflects a Log Book report having been scheduled. The report’s schedule can be modified, or deleted from this screen.

User Attachments

The **User Attachments** widget provides for a TEMPORARY file storage area, by file, from which users can email, print or publish (if so configured) multiple documents at one time – again, by file. This provides for the ability to print, email or publish a group of dissimilar documents at one time (such as a HUD along with other Word-based documents). When users are generating a document, a HUD, or other report, they will see an **Attachment** option on the print dialog box, which will generate a copy of the item and put it in the **User Attachments** area, organized by file number. Documents from outside of Impact can also be added to the **User Attachments** area, with the  **“Add Documents”** icon.

When the  **“Add Documents”** icon is clicked upon the user will be presented with a variable menu, depending on whether there are already documents attached for one or more files and whether the system is configured for a document management system. The user can attach a file (PDF, Word, Excel, JPG, GIF or TIF) that is on an accessible drive, using the **Add Documents > Select File** path. The **Add Documents > Outside System** path will let the user attach documents from their document management system (only smartVIEW at this writing – January, 2015).

Setup Options are available to force deletion of items from the **User Attachments** area after “X” number of days. Users will be prompted, if the options are set, upon leaving a module, if they have attachment files older than the threshold, as to whether they wish the documents to be deleted. They will also be prompted as to whether the items should be deleted after they print, email or publish them. They can also  **Preview** a PDF version of the item,  **Rename** it or  **Remove** it, with the icons provided on each.



Daily Work Menu

The **Daily Work** menu option can have up to seven primary items under it, depending upon the settings made in Utilities. The Positive Pay and Reverse Positive Pay items have sub-menus.

Deposit Slips (conditional)

View Deposit Slips

Positive Pay (conditional)

- Export
- Group Setup
- Filter Setup

Reverse Positive Pay (conditional)

- Import File
- Filter Setup

Unposted Batch Listing

Post Receipts and Disbursements

Audit Accounting Data

Each of these items is very distinct from the other (except for the first two), 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-era 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:

The screenshot shows a window titled "Deposit Slips" with a toolbar containing "Create Deposit for Selected" and "New Manual Deposit". Below the toolbar, there are input fields for "Items For:" (12/31/2012), "Branch:" (996 - Recon Branch), and "Bank:" (05 - Recon Bank [123456789]). A table lists receipts with columns for Receipt Date, Branch, Receipt #, Escrow #, Type, ABA Number, and Amount. The table contains three rows of data. At the bottom right, summary statistics are displayed: "Total Items: 0" and "Total Deposit: 0.00".

<input type="checkbox"/>	Receipt Date	Branch	Receipt #	Escrow #	Type	ABA Number	Amount
<input checked="" type="checkbox"/>	12/31/2012	996	000011	00000625	LP		250,000.00
<input type="checkbox"/>	12/31/2012	996	000010	00000626	CF		1,500.00
<input type="checkbox"/>	12/31/2012	996	000009	00000626	EM		5,000.00

Total Items: 0
Total Deposit: 0.00

The primary function of this screen is to provide for the “tagging” of receipts to create 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 deposable 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.

000 – All Branches 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.

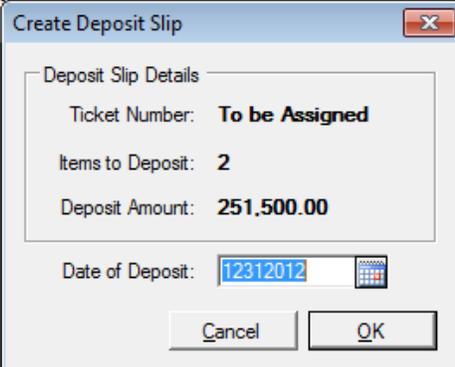
Finally, the **Bank** field will be filled with the lowest numbered open bank in the database. The user should select the appropriate bank from the dropdown list if the defaulted entry is not the bank they want to work with. Once the bank is selected, and the user hits TAB, a listing of the undeposited receipts, created on or before the cutoff date, for all branches or a single office if selected, for the bank identified, will be presented.

Create Deposit for Selected

To prepare a deposit slip, the user will click on the box in front of one or more receipts and, once all the items that are to be included in the deposit are checked "✓", the  **Create Deposit for Selected** button, at the top left of the screen should be clicked (it will be grayed out until at least one item is checked to be deposited. If all receipts are to be included in one deposit slip, click on the **Select All** box (box in front of the Receipt Date column header) before clicking on the **Create Deposit for Selected** button.

When the **Create Deposit for Selected** 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 a printer control panel will present, from which the deposit slip can be printed, on the check printer, if so configured, and the routing information will be on the deposit slip, in MICR toner. If you cancel out of the printer control screen, the deposit slip will still have been created in Impact. Once the deposit slip print job is addressed you will be returned to the previous screen. The items that had been selected for the new deposit slip will no longer be listed, after a deposit slip is printed.



12/31/2012

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** from the **Create Deposit Slip** screen (shown above) and you will be returned to the previous screen, without a deposit slip having been prepared.

Click on the  in the upper right hand corner of the **Deposit Slips** screen to close it and return to the Impact desktop.

New Manual Deposit

The ability to add a manual deposit to the system is restricted to Accounting only, and is a function that may be disabled. 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.

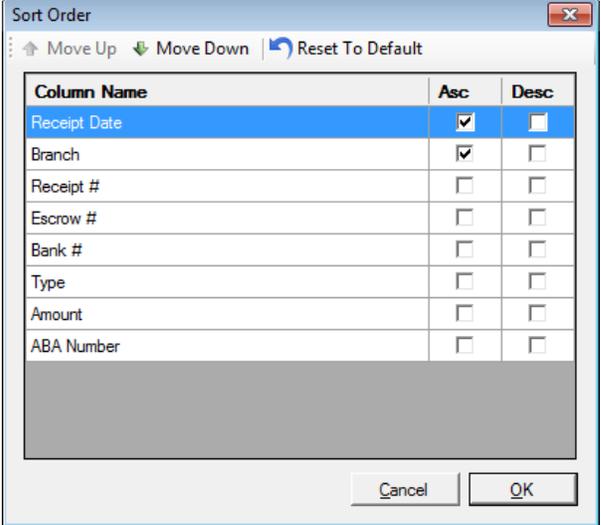
To add a depositable item, click on the **New Manual Deposit** button, at the top of the screen, and provide the bank, date and amount for the deposit to be created and click OK. Cancel if you entered this area in error.

Sort

The items on the **Deposit slip** screen can be sorted in many ways. The **Sort** tool is opened by clicking on the  **Sort** icon in the upper right corner of the window.

When clicked, the **Sort** screen is presented. It provides for sorting the receipts by any and all fields, in ascending or descending order. You can order the fields for the sort and can reload the default sort order. Use the   arrow keys, in the upper left corner, to move the highlighted field up and down as desired, and click on the checkboxes under **Asc** and **Desc** to indicate the direction of the sort. The sort will proceed in the order the fields are placed. In the sample shown, the sort will be by **Receipt Date** in ascending order and then by **Branch** in ascending order. The  **Reset to Default** icon can be used to set the sort order back to the Impact default settings.

Click on **OK** to execute the sort or **Cancel** to return to the deposit slip screen without executing a new sort.

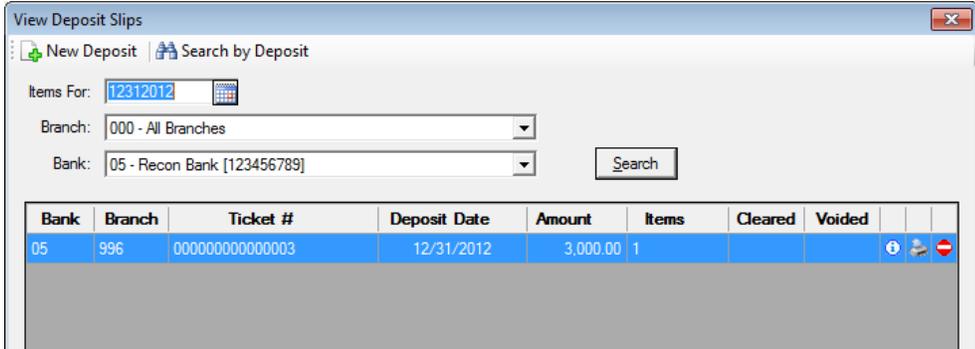


Column Name	Asc	Desc
Receipt Date	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Branch	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Receipt #	<input type="checkbox"/>	<input type="checkbox"/>
Escrow #	<input type="checkbox"/>	<input type="checkbox"/>
Bank #	<input type="checkbox"/>	<input type="checkbox"/>
Type	<input type="checkbox"/>	<input type="checkbox"/>
Amount	<input type="checkbox"/>	<input type="checkbox"/>
ABA Number	<input type="checkbox"/>	<input type="checkbox"/>

View Deposit Slips (and Void them)

The **View Deposit Slips** menu item will appear on the **Daily Work** menu listing in the Accounting module, if the option to allow Accounting to work deposits is turned on (which provides for the **Deposit Slips** option to appear on the menu).

If Accounting has permission to work deposits, this screen can be utilized to search for deposit slip information, view details on the content of deposit slips, reprint deposit slips and void uncleared deposits.



The screenshot shows a window titled "View Deposit Slips" with a toolbar containing "New Deposit" and "Search by Deposit" icons. Below the toolbar are input fields for "Items For" (12312012), "Branch" (000 - All Branches), and "Bank" (05 - Recon Bank [123456789]), along with a "Search" button. A table below displays the search results:

Bank	Branch	Ticket #	Deposit Date	Amount	Items	Cleared	Voided	
05	996	000000000000003	12/31/2012	3,000.00	1			  

On the screen shot above, the  **New Deposit** icon, at the top left of the screen will take the user to the Deposit Slip preparation module discussed earlier in this manual.

To search for a deposit, click on the  **Search by Deposit** icon, and a screen will present asking for the deposit number to search for. Entering the value, and clicking on the **OK** button, will trigger a search for all deposit slips with the slip number entered, regardless of bank and branch involved.

An alternative to using the Search function is to use the three fields below it to present a selection of previously issued deposit slips. The **Items For** date field will default to a date 30 days prior to the current date. Select the **Branch** from the dropdown list or leave it at the default of **000 – All Branches**, and select the **Bank** desired; then click on the **Search** button. The system will search for deposit slips from the date selected to the current date, for the branch(es) and bank selected and will present a listing of the items located.

The  **Information** icon, to the right of each deposit record, will present a window on which the individual receipts contained in the deposit are detailed.

The  **Reprint** icon, to the right of each deposit record, will provide for reprinting of the specific deposit slip.

The  **Void** icon, may present to the right of each deposit record. It will be present if the deposit ticket is permitted to be voided (ie. is not cleared). When clicked on, the user will be prompted to confirm that the deposit ticket should be voided. 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.

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, by the banking industry, 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 an apparently 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 can be made available within Impact Accounting’s positive pay function. Additional filters can be added, or existing filters can be copied and modified, by trained company personnel.

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. Again, additional filters can be added, or existing filters can be copied and modified, by trained company personnel.

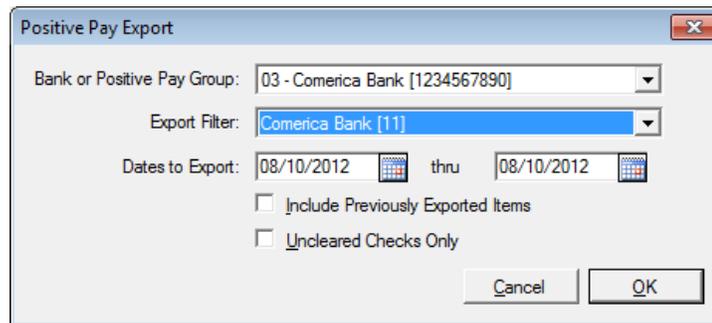
The client must discuss which services are available with their bank (s), get a sample of the record layout the bank(s) require or provide, and then determine, in consultation with DSI, whether the required filter(s) is available within Impact, or must be created. Filters can be created by the client or by DSI, starting with version 8.0. At that point the appropriate service should be utilized.

Positive Pay

If **Positive Pay** has been enabled, the Accounting user will, normally on a daily basis, use the function to prepare a file(s) to be uploaded to the bank(s) involved, or can have the file(s) built by the Impact Windows Service. The manual process will be discussed here. 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.

Export

The first menu option, under Positive Pay, is for the actual preparation of the export file, and will be discussed here. The screen presented, when **Positive Pay > Export** is initiated, is displayed below. The following steps should be followed to prepare the export file.



The **Bank** account to use (or **Positive Pay Group**, discussed below) 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.

The **Export Filter** is then selected. Be sure the correct filter is selected, or the bank will not be able to read the file prepared. Once a filter has been associated with a “bank”, in Impact, the system will store that association, and the filter will not need to be reselected every day.

The **Dates to Export** (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.

The **Include Previously Exported** Items checkbox is used if an export is being repeated, for whatever reason, and items previously exported should be included in the new export.

The **Uncleared Checks Only** checkbox is used, primarily, for a “starter” file for a bank, to give them all uncleared items. This is done when positive pay is not initiated at the beginning of an accounts activity with the bank.

Click **OK** to generate the file, and the system will open a Windows browser through which the location for the export file is selected. Once selected, for each bank or group, the location will be preserved and will present the browser at that location, letting the user name the current file. File storage and naming conventions are up to the business. A message will be received identifying the number of items exported into the file.

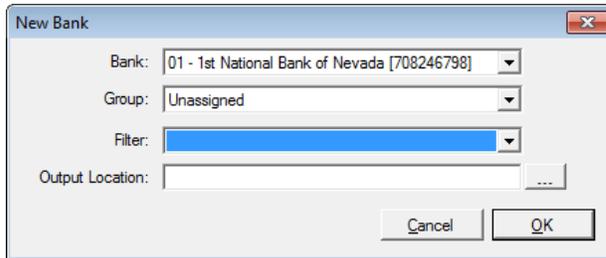
Repeat for all accounts, as required.

Cancel and then, outside of Impact, send the file(s) to the bank (s), in the manner identified by the bank(s).

Group Setup

The **Group Setup** screen is used if the business will be using the automated Positive Pay export routine in the Impact Windows Service. Both banks and groups of banks can be defined via **Group Setup**. If the business has one or more banks that can accept one or more accounts' items, within a Positive Pay file, **Positive Pay Groups** can be set up to group accounts that will be put into one export file. The groups contain the Impact "Banks" that are to be included together in one file.

The **Add Bank**  icon is used to establish settings for an Impact Bank's positive pay export file, if the automated export routine is to be used. It is not necessary to define a bank through this routine if the export file is to be prepared via the manual process discussed earlier.

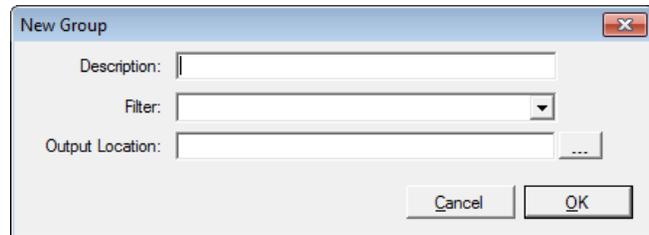


The **New Bank** dialog box contains the following fields and controls:

- Bank:** A dropdown menu with the selected value "01 - 1st National Bank of Nevada [708246798]".
- Group:** A dropdown menu with the selected value "Unassigned".
- Filter:** A dropdown menu with a blue highlight on the selected value.
- Output Location:** A text input field with a browse button (...).
- Buttons:** "Cancel" and "OK" buttons at the bottom right.

On the **New Bank** screen, the Impact Bank is selected and, if the bank is to have its export file prepared separate from any other bank, the **Group** is left at Unassigned. If the bank is to be added to a group, the group must be defined first (see below). The **Filter** to be used and the **Output Location** are identified, then **OK** is used to save and exit the screen.

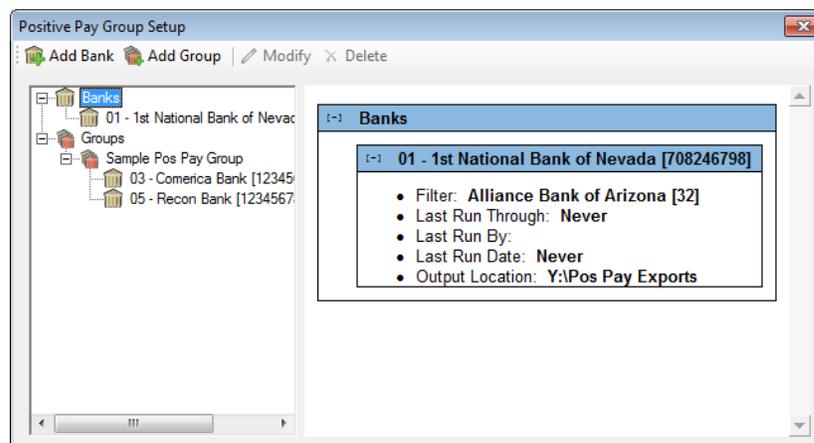
The **Add Group**  icon is used to establish a group. When clicked, a **New Group** screen will be presented, on which the **Description** (group name) is entered, the **Filter** to be used is identified and the **Output Location** is specified.



The **New Group** dialog box contains the following fields and controls:

- Description:** A text input field.
- Filter:** A dropdown menu.
- Output Location:** A text input field with a browse button (...).
- Buttons:** "Cancel" and "OK" buttons at the bottom right.

Once established, the **Bank** and **Group** information is displayed as reflected below. Statistics on the last activity for each bank and each bank within the group(s) is stored and presented as well, as shown.



The **Positive Pay Group Setup** window displays a tree view on the left and a details pane on the right.

Tree View:

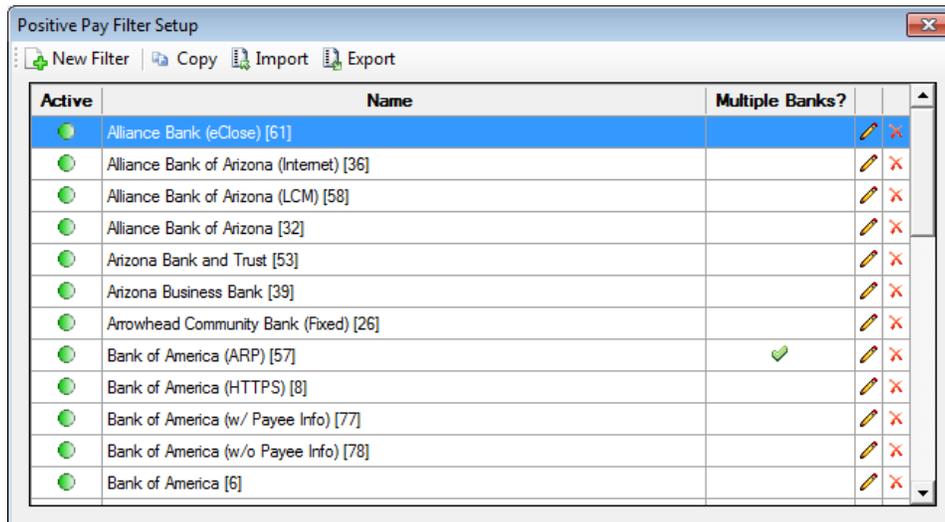
- Banks**
 - 01 - 1st National Bank of Nevada [708246798]
- Groups**
 - Sample Pos Pay Group
 - 03 - Comerica Bank [12345]
 - 05 - Recon Bank [1234567]

Details Pane (Banks):

- [-] 01 - 1st National Bank of Nevada [708246798]
 - Filter: Alliance Bank of Arizona [32]
 - Last Run Through: Never
 - Last Run By:
 - Last Run Date: Never
 - Output Location: Y:\Pos Pay Exports

Filter Setup

USA Digital Solutions, Inc. has a large number of Positive Pay filters already established, and they are available for inclusion on a site's Impact system. The filter(s) required for the client's bank(s) will be provided, or created if need be, when a site is setup. Should a bank change a filter's requirements, or if a completely new filter is needed (as no existing filter is appropriate), the filter can be edited, or created, immediately, on a client's system. The **Daily Work > Filter Setup** menu path takes the user to the **Positive Pay Filter Setup** screen (as shown below).



Active	Name	Multiple Banks?		
	Alliance Bank (eClose) [61]			
	Alliance Bank of Arizona (Internet) [36]			
	Alliance Bank of Arizona (LCM) [58]			
	Alliance Bank of Arizona [32]			
	Arizona Bank and Trust [53]			
	Arizona Business Bank [39]			
	Arrowhead Community Bank (Fixed) [26]			
	Bank of America (ARP) [57]			
	Bank of America (HTTPS) [8]			
	Bank of America (w/ Payee Info) [77]			
	Bank of America (w/o Payee Info) [78]			
	Bank of America [6]			

Active filters are marked with an icon, to the left of their name; inactive filters have an icon in front of them.

The filters that have been prepared, for version 8.0 and later, modeled after existing pre-v8.0 filters, have a number in brackets after their name in the listing. This helps USA Digital Solutions, Inc. personnel recognize them with their pre-8.0 identifiers.

If the filter can be used to pull together check data for more than one account (Impact "bank"), there will be a check mark in the **Multiple Banks?** column.

The **Modify** icon is used to edit an existing filter (see the New Filter discussion below for details).

The **Delete** icon is used to delete an existing filter.

At the top of the screen, there are four icons relating to filter management:

Filter creation is initiated by clicking on the **New Filter** icon.

The **Copy** icon is used to make a copy of an existing filter, before editing it for a change, or to use an existing filter as a starting point for a new filter that is similar to an existing one.

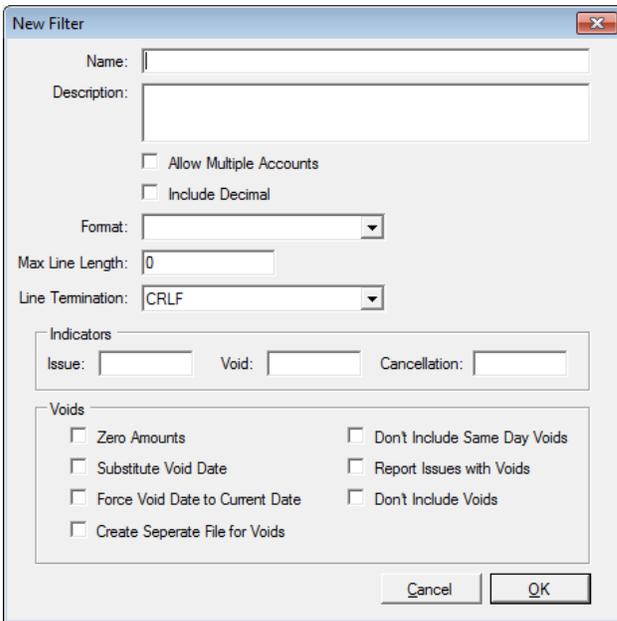
The **Import** and **Export** icons are used to bring filters, which were prepared on another system, into the system or export filter files so they can be taken to another system.

New Filter

Positive Pay filter maintenance is likely to be done largely by USA Digital Solutions, Inc. personnel, but can be done by the client, with sufficient training. The concept is that a file is being built, to match the bank's specifications, which will contain header (possibly), detail (always) and footer (possibly) records that present information on checks issued during the period specified. The record formats are different for many banks, thus the need for different filter layouts. Looking at existing filters can be a good way to learn how to build a new one. This can be a complicated process (defining the filters); the guidelines below endeavor to provide enough information to aid the process, but DSI should be called for assistance as needed.

It is absolutely necessary to have the spec sheet from the bank, detailing their requirements, before setting up a new filter.

The  **New Filter** icon, when clicked, will bring up the **New Filter** screen shown below. This screen is used to define basic factors for a filter.



The filter's name is entered, along with a longer description (the description will default to the entry made in the **Name** field, but can be expanded upon).

Check the **Allow Multiple Accounts** box if the filter can be used to accept data for multiple accounts.

If the check amount field should include a decimal place, check the **Include Decimal** box.

The **Format** options are **Comma Delimited**, **Fixed Length** and **Tab Delimited**.

The **Max line Length** field is used to define that factor.

If a **Line Termination** character is required, the options are **CRLF**, **CR** or **LFCR**. **None** is available as an option.

If the bank has provided coding as **Indicators** for **Issues**, **Voids** or **Cancellations**, enter them in those fields.

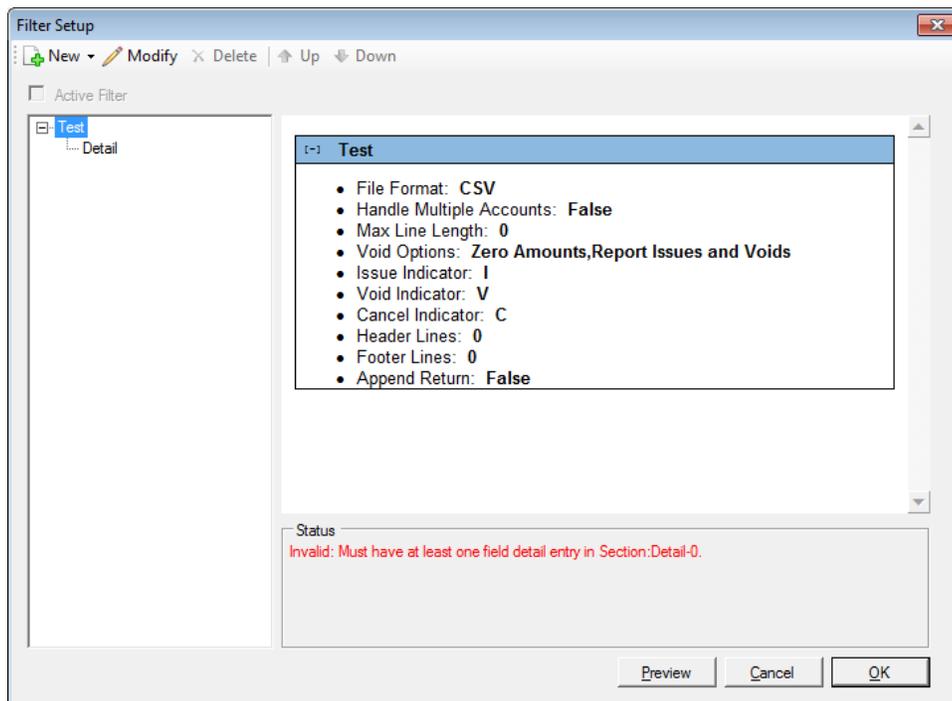
The bottom of the screen deals with factors related to Voids – use these to meet the bank's requirements.

Once the screen has been completed, click on **OK** to save the entry and be taken to the next stage in the filter definition routine: the **Filter Setup** screen (shown and discussed on the next page).

The **Filter Setup** screen (shown below) is used to define the layout of the records (Header, Detail and Footer) in the export file.

The  **Modify** icon, at the top of the screen, will take the user to a screen exactly like the New Filter screen discussed above, so basic information can be edited if necessary. The information from that screen is displayed on the right side of the Filter Setup screen.

When the **Name** of the filter is highlighted, in the tree on the left of the screen, the  **New** dropdown, at the top of the screen, will allow the user to add a **Header** or **Footer** definition record (which are not defaulted to exist the way the **Detail** section is). If the **Detail** tree entry is highlighted, the user can either add a **Header**, **Footer** or **Field** definition record via the  **New** dropdown. When a **Header** or **Footer** (or both) have been added, and are highlighted on the tree, the  **New** dropdown can be used to add a field to the highlighted item or add a **Header** or **Footer**.



Note that until at least one Detail definition field has been added, the filter cannot be made active – and a message to that effect is displayed in the **Status** area of the screen.

Field definitions are added, to either Header, Detail or Footer definitions, by highlighting the section name and right-clicking and selecting **Add Field**, or clicking on the menu entry  **New**, and selecting **Field** from the dropdown. The **New Field** screen presented is similar for the different sections, but the field data options are different for Headers and Footers from those available for Detail entries.

There are four fields, on the Bank setup screens (Under **MISC > Set Up Banks**) that are related to Positive Pay field definitions. They are **Remote ID**, **Batch ID**, **Password** and **Header**, on the **Positive Pay** tab of the **Modify Bank** screen. These can be used for additional bank-required information, instead of using constants in the Pos Pay filter, when the same filter can be used for different accounts, simply by editing these fields on the Bank setup screens.

The **New Field** screen looks like that presented below. Again, the content of the **Field Name** dropdown is different when **Detail** fields are being added versus the options available when **Header** and **Footer** fields are being added.

The bank's specification sheet should be followed to go through the **Detail** record definition, picking the appropriate fields and their characteristics, one at a time.

For text fields (like Payee Name), on CSV files, it may be necessary to include quotation marks around the field or exclude characters (like commas). These sorts of things are managed on this screen, field-by-field.

The **Add Another** button can be used to move from one field to the next, across the record being defined. Click on **OK** to save and exit.

As indicated above, a completed filter definition can be complicated. The **Filter Setup** screen below gives a hint as to how complex some filters can get.

Note that the message "**Valid Filter**" is in the **Status** section of the screen and the **Active Filter** checkbox has been checked – enabling this filter for use.

Copy

The  **Copy** icon, on the Positive Pay Filter Setup screen, is used to make a copy of an existing filter, before editing it for a change, or to use an existing filter as a starting point for a new filter that is similar to an existing one. The user should highlight the filter that is to be copied and then click on the  **Copy** icon.

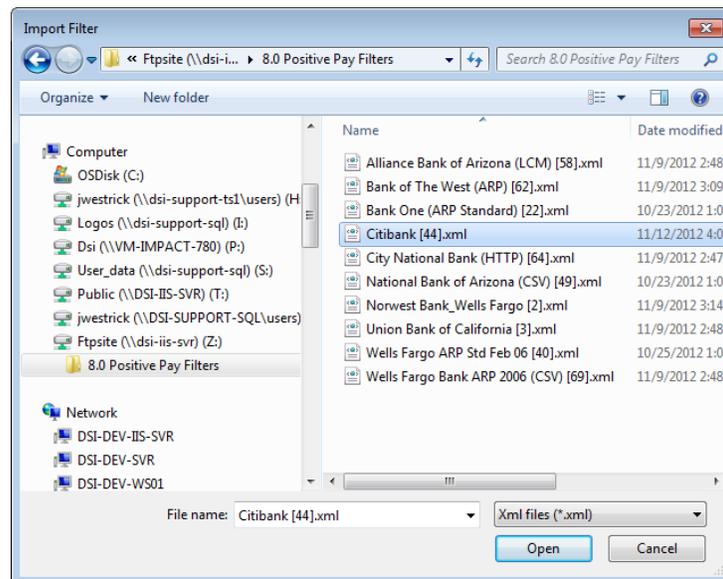
The **New Filter** screen will be brought up, with the source filter name, preceded by the word **Copy**, in parentheses, in the **Name** field and the source filter name in the **Description** field. The user can rename the copy, as appropriate, and then OK to save and exit. From that point, the copy can be edited as needed to meet the new specifications.

Import & Export

To bring an existing filter from another system, it would be exported from the source system, copied to a location on the target system that can be browsed to from within Impact, and imported into the target systems Impact Positive Pay filter set. The files are XML files.

To export a filter, highlight the filter on the **Positive Pay Filter Setup** screen and click on the  **Export** icon. A browser window will open asking where to store the XML file, named for the filter being exported (the name can be changed at this point, but should be left alone so to not confuse it with another bank's filter).

When a filter XML has been put onto a system that is going to import the filter, the user should then click on the  **Import** icon. A browser window will open and the user should drive to the location of the file, highlight it so that it appears in the **File Name** field at the bottom of the screen, and click on **Open**, to import the filter.



The filter will open in the modification screen, where it can be re-named or edited in whatever manner is required, if at all.

Reverse Positive Pay

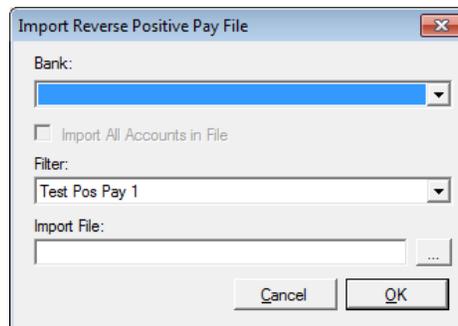
Few banks utilize reverse positive pay any more, but the functionality is provided for in Impact. If **Reverse Positive Pay** has been enabled, the Accounting user will, normally on a daily basis, use the function to import a file(s), of checks presented at the bank, prepared by the bank(s) involved, after it has been downloaded from the bank. The bank items will be matched against checks issued through Impact to identify items that were presented at the bank that are possibly fraudulent. The download 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 download, and some will e-mail the file(s) to the business.

Import File

Download the data file(s) from the bank (s) and save it on the local machine or on a mapped network drive. The reverse positive pay function requires that the file(s) provided by the bank (s) be in place before the function is initiated.

The process of initiating an import of bank items is initiated via the Impact **Accounting> Daily Work> Reverse Positive Pay> Import File** menu path.

The screen presented asks for the **Bank** (account) to be identified, the **Filter** to be used and the **Import File** to be used (from the bank) as the data source.



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.

The filter to be used is then identified. Use the dropdown list to pick the filter.

Then, the directory where the file to be imported is located is identified.

Click on **OK** to import the bank data and compare it with the checks in Impact.

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.

Repeat for all accounts, as required.

Filter Setup

The Reverse Positive Pay filter setup routine is similar in nature to the Positive Pay and Reconciliation filter setup routines, and so will not be explained with the same level of detail as those two routines are. It is necessary to have the bank's specifications on hand, explaining the format of the files it will provide, in order to prepare a reverse positive pay filter. The user is referred to the Positive Pay and Reconciliation filter setup routines for additional guidance.

Posting – General Discussion

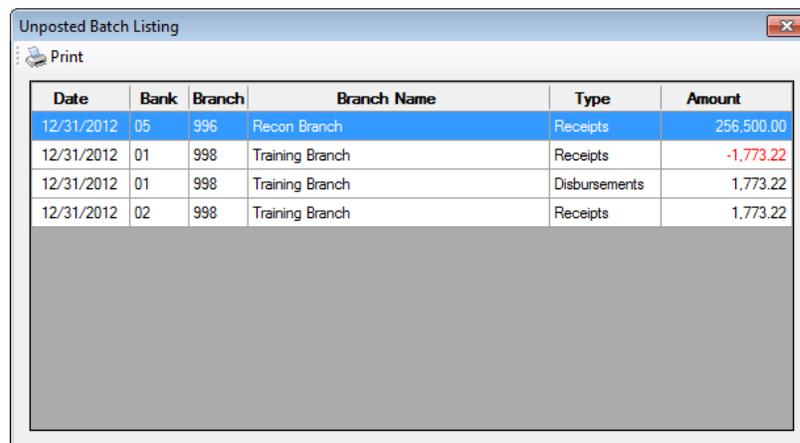
Impact does not instantly “post” each financial entry created by Escrow or Accounting in real time. The receipts and disbursements are held “in process”, until such time as they are accepted, or “posted” by Accounting. This permits Accounting to review the items before they are made part of the permanent record. Accounting can make corrections to items prior to their being posted. For example, someone in a branch may create a receipt for \$1,000,000.00, instead of for \$100,000.00, and not notice it until the next day (when they normally cannot correct it). They can notify Accounting, which (if posting has not been done yet) can correct the receipt. In addition, Accounting can review the pre-posting journal to look for suspicious items and contact Escrow, before posting, to determine if a correction is needed.

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**).

Unposted Batch Listing

Accounting can, at a quick glance, determine if any accounting work was done for a particular bank/branch combination, for all unposted days, 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 of batches presented there can be previewed and/or printed. Such listings should be reviewed prior to moving files from branch to branch, or before changing banks on files, to ensure that there are no unposted items that might be affected by a move or change.

In the display below we see branch 996, bank 05, has a receipt batch only, for 12/31/12. This means no checks were disbursed for that branch and bank on 12/31/12. There is receipt and disbursement activity indicated for branch 998, bank 01, and receipt activity only for branch 998, bank 02.



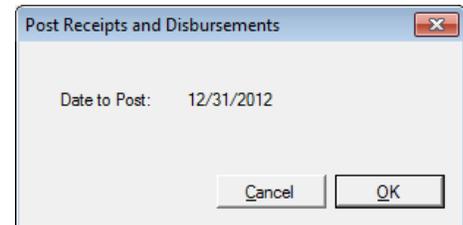
Date	Bank	Branch	Branch Name	Type	Amount
12/31/2012	05	996	Recon Branch	Receipts	256,500.00
12/31/2012	01	998	Training Branch	Receipts	-1,773.22
12/31/2012	01	998	Training Branch	Disbursements	1,773.22
12/31/2012	02	998	Training Branch	Receipts	1,773.22

Use the  **Print** icon to preview or print a report of all of the unposted batches (this can be helpful if there is a lengthy listing that cannot be viewed on the screen easily).

To learn how to print the *detail items* 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. It is recommended that posting be done early in the morning, before there are a lot of users in the system, as the posting might get hung up on a file if a user is doing accounting activity in it. The posting routine will stop and let the user know that it is “waiting” on a file if that is the case. The user should contact the user involved and ask them to get out of the file, and then the posting will continue.



When the user initiates the posting, the system will present a message indicating the date of the data that is about to be posted. The user should click **OK** to continue.

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, with such data, 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, unless you are sure that one should be. 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. Trust Account reconciliations 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. The Branch/Bank MTD balances, in the Branch Setup screens, will have been updated. In short, the transactions are now part of the permanent record.

On very rare occasions, an error message may pop up during posting about “balance errors”. Leave the error on the screen and contact DSI should an error like that shown to the right is presented. This message indicates that the running branch/bank totals for the month-to-date are inaccurate and should be tabbed through (**Branch Setup>Banks**) to re-calculate the balances.

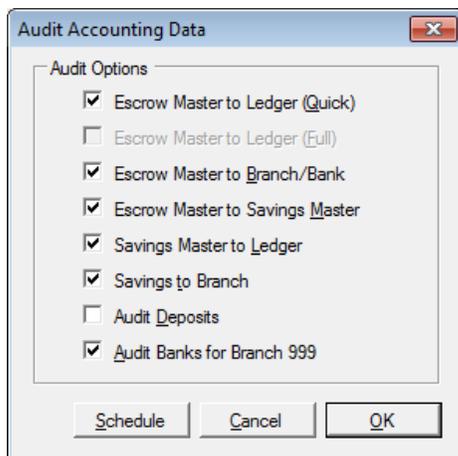


After posting, and prior to Closing a month, the audit of accounting data function should be run (see **Daily Work > Audit Accounting Data**, below). The audits are done on posted data, so if they are run before posting, they will reflect issues resulting from the prior posting (or earlier if the issues presented were not resolved earlier).

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 Impact Windows Service, and the resulting report(s) will generate to the Accounting printer, but you can run it at any time, from **Daily Work > Audit Accounting Data**. The report(s) should be examined carefully after posting each day. In addition, the audit should be run prior to closing the month (see **Month End > Close Month**, later in this manual).

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.



When an audit run is initiated, the screen shown here 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. If you did not mean to run the audit, or when it is complete, press **Cancel** to close this screen; click **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 longer than the Quick option. Only the Quick or Full may be selected at one time, not both.

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 **Audit Banks for Branch 999** option will confirm all banks are assigned to the Accounting 999 branch, which they should be.

To schedule the running of the audit, make the selections of which steps to run, and then click on the **Schedule** button. The **Impact Report Scheduler** screen will be presented. Scheduling of reports is discussed earlier in this manual, and will not be repeated here.

To run the audit(s) immediately, select the desired audit(s) and click on **OK**.

Receipts Menu

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

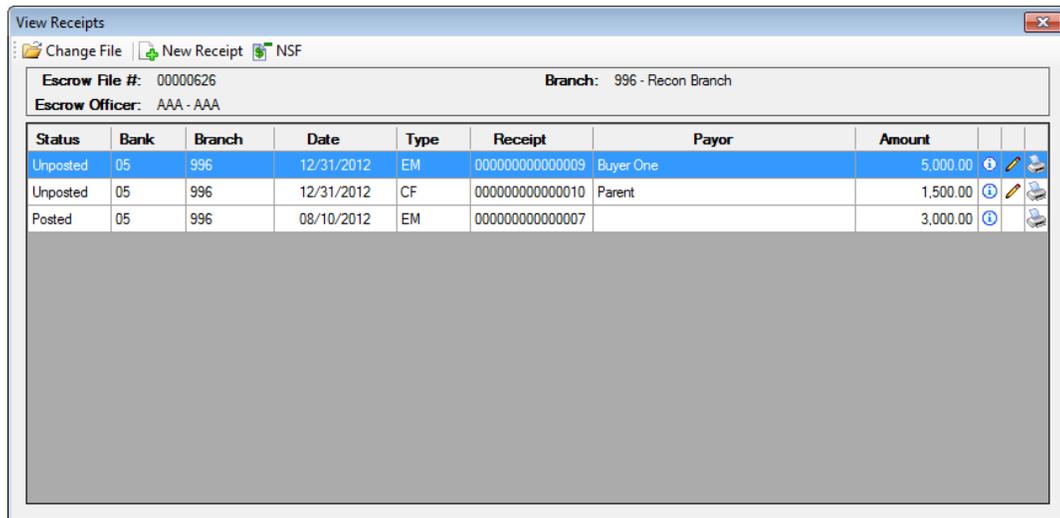
The **Receipts** menu option has the following items:

- View Receipts**
- Receipt Correction (optional)**
- Transfer Funds**
- Transfer Savings**
- Release Held Receipts**
 - **Individual File**
 - **All Files**
- Print Daily Receipts Journal**

View Receipts

This menu option is used to enter new receipts as well as viewing and reprinting existing receipts. Depending on the system configuration, it may also be used to modify an unposted receipt.

When **View Receipts** is selected from the **Receipts** menu, the **Escrow Number Entry** screen appears and the user should enter the file number they wish to work with and click **OK** to continue. The **View Receipts** screen will present, as shown below.



The screenshot shows a window titled "View Receipts" with a menu bar containing "Change File", "New Receipt", and "NSF". Below the menu bar, there are fields for "Escrow File #: 00000626", "Branch: 996 - Recon Branch", and "Escrow Officer: AAA - AAA". The main area contains a table with the following data:

Status	Bank	Branch	Date	Type	Receipt	Payor	Amount			
Unposted	05	996	12/31/2012	EM	0000000000000009	Buyer One	5,000.00			
Unposted	05	996	12/31/2012	CF	0000000000000010	Parent	1,500.00			
Posted	05	996	08/10/2012	EM	0000000000000007		3,000.00			

At the top of the screen, there are icons to  **Change File**, enter a  **New Receipt** or identify an  **NSF** (non-sufficient funds) item.

The  **Change File** icon will bring up the **Escrow Number Entry** screen and the user should enter the file number they wish to work with and click **OK** to continue.

To the right of each receipt presented on the **View Receipts** screen are up to four icons.

The  **Information** icon will present full detail on the receipt.

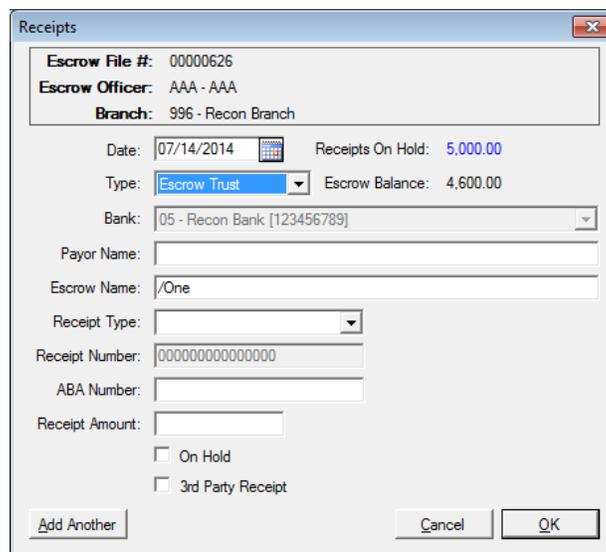
If configured to allow for receipt modification, and the subject receipt is unposted, the  **Modify** icon will be present and can be used to pull up the receipt for editing. The same screen as that presented below, under the discussion of **New Receipts**, is presented, with the **Payor Name**, **Escrow Name**, **Receipt Type**, **ABA Number**, **Receipt Amount** and **On Hold** fields available for editing.

The  **Printer** icon can be used to reprint a receipt.

If the system option is turned on to permit receipt deletion, the  **Delete** icon will appear on unposted receipts, and is used to delete the receipt. Normally, this option is not turned on, as it will result in gaps in receipt numbers. Most clients prefer to have a receipt modified to \$0.00, rather than deleting it. On the screen shot on the previous page, this option is NOT available; therefore there is not a fourth column of icons (where this icon would appear).

New Receipt

Clicking on the  **New Receipt** icon will bring up the **Receipts** screen (shown below) through which a new receipt is created.



The screenshot shows a window titled "Receipts" with the following fields and values:

- Escrow File #: 00000626
- Escrow Officer: AAA - AAA
- Branch: 996 - Recon Branch
- Date: 07/14/2014 (with a calendar icon)
- Receipts On Hold: 5,000.00
- Type: Escrow Trust (dropdown menu)
- Escrow Balance: 4,600.00
- Bank: 05 - Recon Bank [123456789] (dropdown menu)
- Payor Name: (empty text field)
- Escrow Name: /One (text field)
- Receipt Type: (dropdown menu)
- Receipt Number: 0000000000000000 (text field)
- ABA Number: (text field)
- Receipt Amount: (text field)
- On Hold:
- 3rd Party Receipt:
- Buttons: Add Another, Cancel, OK

The top of the screen reflects the escrow file number, escrow officer and branch of the file. The balance of the file is also presented on the screen, as is the escrow trust account associated with the file.

The **Date** field will default to the current date. Accounting users can backdate receipts, so the calendar tool is available for use, or the date can simply be changed, as needed, provided the date is within the current posting month.

If there is one (or more) Savings account associated with the file, the Type field will be enabled, and the user can pick the category of receipt they are creating: **Escrow Trust** or **Savings**. The **SAV** and **INT** receipt types will be available if the Savings category is selected. The INT receipt type is used to record interest earned into the savings ledger, while the SAV receipt type is used to reflect balance activity in the savings ledger (in or out). If the **Type** field is **Savings**, the **Bank** field will be enabled so the appropriate savings account can be selected. If the **Type** field reflects **Escrow Trust**, and the balance of the file is

not zero, the bank will not be able to be changed. If the **Bank** field is active (not dimmed-out), use the function key F4 to access the drop down list box, or you may click with the mouse on the dropdown arrow, to select the appropriate bank for the receipt. 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.

The **Payor Name** field is for the person who provided the funds, 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, the user can 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

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

If you wish to enter either a savings receipt (SAV - Savings receipt type) or a savings account interest receipt (INT – Interest receipt type), you must first select Savings, from the Type field (discussed above), and then select the appropriate savings account number in the Bank field. Once the Type is Savings, only the SAV and INT receipt types will be available. 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 **On Hold** check box 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.)

The **3rd Party** checkbox will, for a properly configured system, result in a **Third Party Deposit Escrow Instruction** form being generated with the receipt for the third party to sign; and, will put 3rd Party deposits on a separate HUD line.

Click on **OK** to create the receipt and open the **Print Receipt** dialogue box, or click on **Cancel** to return to the View Receipts screen.

NSF

If a receipted item is returned by the bank NSF (non-sufficient funds), highlight the item, on the **View Receipts** screen, and click on the  **NSF** icon and an NSF receipt will be prepared linked to the number of the original item, with the opposite dollar amount. The **Date**, **Payor** and **Escrow Name** fields are available for editing as desired. Click **OK** to complete the generation of the NSF receipt.

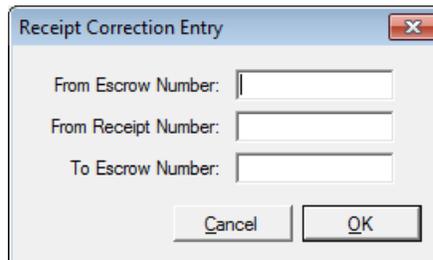
Click on the  **Close** icon in the upper right hand corner, to close the **View Receipts** screen.

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).

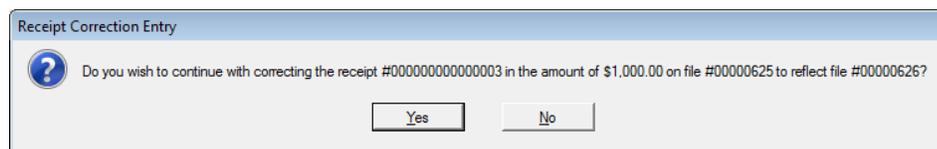
The **Receipt Correction** function automates the procedure by allowing the user to answer a few questions (original escrow number, receipt number, and new escrow number) and then the system will automatically generate the needed receipts per DOC regs.

Enter the original escrow file number in the **From Escrow Number** field; enter the original receipt number in the **From Receipt Number** field; and, then enter the correct escrow file number in the **To Escrow 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.



The screenshot shows a dialog box titled "Receipt Correction Entry" with a close button (X) in the top right corner. It contains three input fields: "From Escrow Number:", "From Receipt Number:", and "To Escrow Number:". Below the fields are two buttons: "Cancel" and "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.



The screenshot shows a confirmation dialog box titled "Receipt Correction Entry" with a question mark icon on the left. The text inside reads: "Do you wish to continue with correcting the receipt #000000000000003 in the amount of \$1,000.00 on file #00000625 to reflect file #00000626?". Below the text are two buttons: "Yes" and "No".

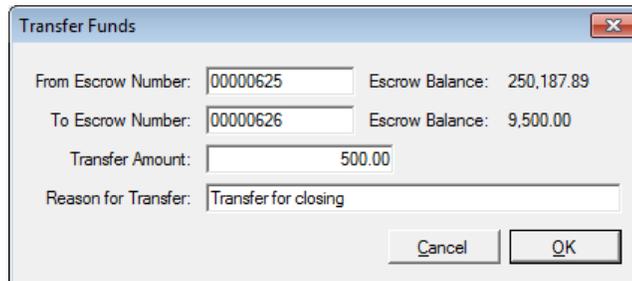
Impact will allow a receipt correction from a file in one branch to a file in another branch as long as both files are assigned to the same bank. If the From escrow number and the To escrow number are in different bank accounts, Impact will display a prompt that the files are not assigned to the same bank and will 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, and, if the funds were deposited in the original bank you will have to transfer funds from the incorrect bank to the proper bank. Or cut a check out of the original file and receipt the funds into the correct file and deposit the check into the correct 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

The **Transfer Funds** function 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. Alternatively, a check could be issued out of the source file and the funds receipted into the target file and the check deposited into the alternate 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** field, enter the dollar amount of the transfer, in the **Transfer Amount** field, and the **Reason for Transfer** ("Transfer" will default). 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.



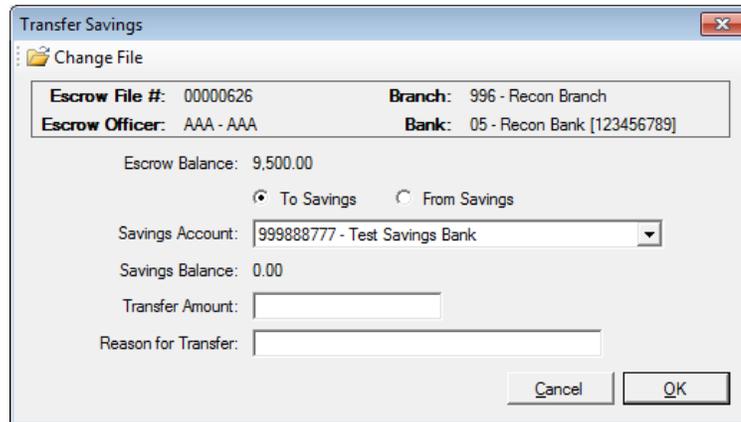
From Escrow Number:	00000625	Escrow Balance:	250,187.89
To Escrow Number:	00000626	Escrow Balance:	9,500.00
Transfer Amount:	500.00		
Reason for Transfer:	Transfer for closing		

Transfer Funds will allow you to overdraw 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.

Transfer Savings

Prior to doing any savings activity, the savings account (interest bearing account) involved must be set up via **Misc > Savings Accounts > Add/Modify**. See that section of this manual for information on setting up Savings Accounts.

When the Transfer Savings function is initiated, the user is prompted for the file number and then the **Transfer Savings** screen is presented. The **Savings Account** involved should be selected from the dropdown and the **Transfer Amount** and the **Reason for Transfer**, then click on **OK** to complete the action.



The screenshot shows a dialog box titled "Transfer Savings" with a "Change File" icon. It contains the following fields and options:

Escrow File #: 00000626	Branch: 996 - Recon Branch
Escrow Officer: AAA - AAA	Bank: 05 - Recon Bank [123456789]

Escrow Balance: 9,500.00

To Savings From Savings

Savings Account: 999888777 - Test Savings Bank (dropdown menu)

Savings Balance: 0.00

Transfer Amount: [text input field]

Reason for Transfer: [text input field]

Buttons: Cancel, OK

Normally, to add funds to a savings account, the funds are first received into the escrow file. Then, the **Transfer Savings** function can be utilized to move funds **To Savings** from the escrow file. To withdraw funds from a savings account, the process is reversed, using the **From Savings** selection.

Alternatively, the **Create Receipt** screen can be used to receipt funds directly into a Savings Account without starting with the funds in the Escrow file. Finally, you can manually enter a negative STF (Savings Transfer) receipt into the Escrow ledger, and an SAV receipt into the Savings ledger to move the funds from one ledger to the other...but using Transfer Savings is easier.

Release Held Receipts

Escrow can enter receipts and place them “on hold”. Escrow can modify the held receipt and remove the hold only on the date the receipt was created (or until the day’s work is posted). An “H” beside a receipt, within a ledger, identifies a receipt on hold.

Only Accounting users can release holds after the receipt entry is posted.

To determine what receipts are on hold, prior to releasing holds either “en masse” or by file, Accounting users can run the **Month End > Held Receipt Report**.

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

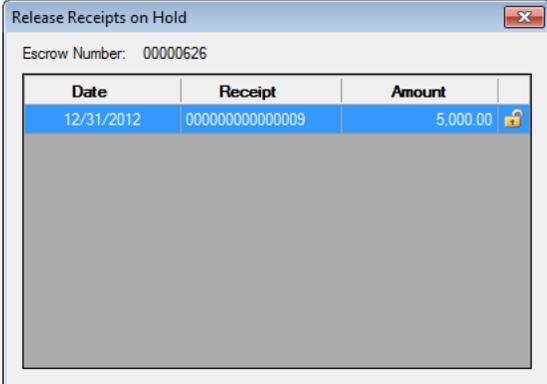
Individual File

All Files

Individual File

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

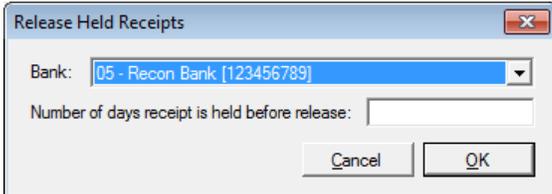
To release the hold, click on the  release icon on the right side of the record to be released. Impact will immediately release the funds so escrow may disburse.



Date	Receipt	Amount	
12/31/2012	000000000000009	5,000.00	

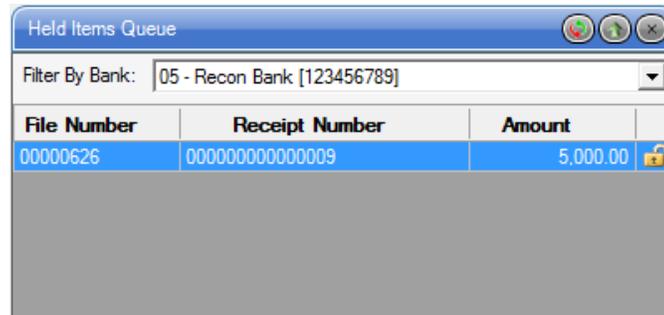
All Files

The **All Files** option 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.



Held Items Queue Widget

The Accounting user can use the **Held Items Queue** widget to keep apprised of receipts on hold, and to affect their release. The use of Impact widgets, in general, is discussed earlier in this manual, in the Impact Widgets Dashboard section.



File Number	Receipt Number	Amount	
00000626	0000000000000009	5,000.00	🔒

The listing of held receipts is filtered by a specific bank, with the **Filter by Bank** dropdown selection.

The  **Refresh** icon should be used to ensure the view is current for the selected bank.

The  **Release** icon, on the right side of each held receipt record, is used to release the item

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).

On the **Print Daily Receipts Journal** screen, select **All Branches** or select an individual branch, to see the listing of batches for the **File Date** specified. Enter the **File Date** and press TAB. Impact will produce a listing of all unposted receipt batches for the specified parameters. Select one or more batches to print a listing of the receipts, by checking the box in the front of each record – or check the box in front of the **Date** header to select all in the listing. Select the **Print Option** you prefer for the report: **By Branch and Bank** or **By Bank**. Click on **OK** to proceed or **Cancel** to abort the job.

Print Daily Receipts Journal

Branch: All Branches

File Date: 01/03/2013

<input type="checkbox"/>	Date	Bank	Branch	Branch Name	Amount
<input checked="" type="checkbox"/>	1/3/2013	05	996	Recon Branch	100.00

Print Options

By Branch and Bank By Bank

Cancel OK

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 Check**
- View Check Status**
- Void Wire Out**
- View Wire Status**
- Unposted Disbursements**
- Print Daily Disbursement Journal**

Manual Check Entry

Use of the **Manual Check Entry** screen will allow the user to create a check entry for an escrow file where the physical check was manually typed – not created within Impact/SQL. This is done to log a check that was manually prepared - during a power failure, for example. **This is a very rare situation.**

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

Select **Manual Check Entry**, from the Disbursements menu, to begin the manual check entry process. You will be prompted for a file number. Once that is entered, and you click **OK** to precede, the **Manual Check Entry** screen will be presented, as shown below. The available balance of the file will be presented at the top of the screen.

Manual Check Entry

Change File NAF

Escrow File #: 00000626 Branch: 996 - Recon Branch
Escrow Officer: AAA - AAA Bank: 05 - Recon Bank [123456789]

Check Number: Amount Available: 4,600.00

Check Date: 01/03/2013

Post Date: 01/03/2013

Payee Name:

Address #1:

Address #2:

City, State and Zip:

New Item

Description	Amount
<i>No records found.</i>	

Check Total: 0.00

Enter the manual **Check Number** in the field of that name.

The date fields (**Check Date** and **Post Date**) will be pre-filled, and if they are correct, TAB through them. If they need to be changed, either enter dates or use the calendar tool to select the proper dates.

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 the  **Naf** button, in the upper right corner of the screen, to auto-fill this information with data from the **Name and Address File (Naf)**.

The **Add Another** button, at the bottom of the screen, can be used to add an additional manual check for the same file.

The  **Change File** icon, at the top of the screen, is used to select a different file for manual check entry.

Click on the  **New Item** button, below the address information on the **Manual Check Entry** screen, to add an unlimited number of stub detail lines. The bottom half of the screen will present a detail line grid, as shown above. 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.

If entering a manual fee check, **:T** entered in the **Payee Name** field will activate a **Code** column, next to the **Amount** column, for income code entry.

If a detail line is entered in error, click on the  **Delete** icon at the right of the specific line to remove the stub line. Click on the **Yes** button on the pop up confirmation dialogue box to confirm the deletion of the stub item.

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

Click on the  **Close** button, in the upper right hand corner of the window, or click on the **Cancel** button to abort any entries, and return to the Impact desktop.

Void 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.

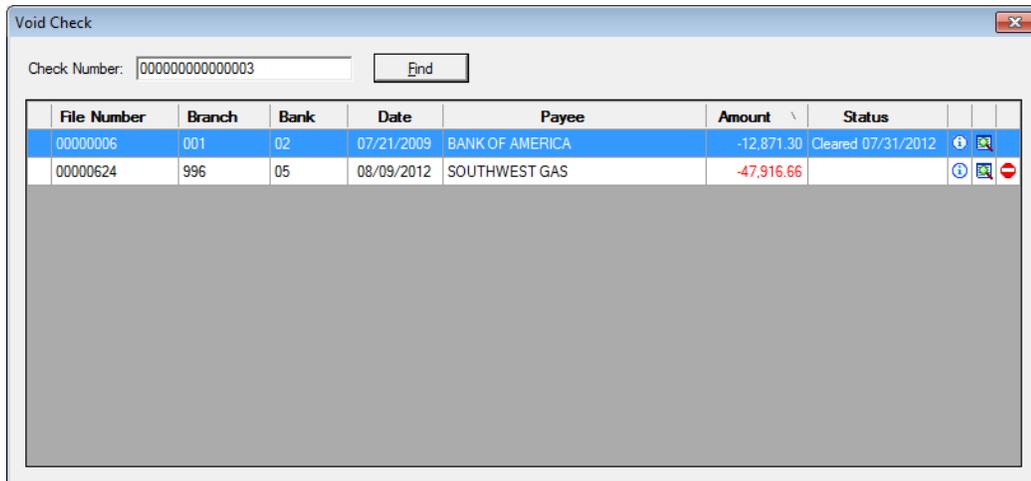
If your company uses the positive pay function, it will normally send the fact that the check has been voided to the bank involved. The normal communication method specified by your bank should still be used to inform them of a stop payment or void since the positive pay information may not fully integrate with the bank's information systems. Typically, a stop payment notice is given to the bank, and is acknowledged by the bank, PRIOR to a check being voided in Impact (unless the check is in hand).

Select **Void Check** from the Disbursements menu to open the **Void Check** screen. Enter an existing check number in the **Check Number** field and then click on the **Find** button. All checks in the database, with the check number entered, will be presented, as shown on the screen below, with action icons to the right of each check detail line. If there are no checks in the system with the number specified, the background of the window will so indicate.

Click on the  **Close** button, in the upper right hand corner of the window, to close the Void Check window and return to the Impact desktop.

The  **Information** icon next to each check detail line will bring up a window of information about the check.

The  **Ledger** icon next to each check detail line will bring up the full ledger display for the file the check was cut out of.

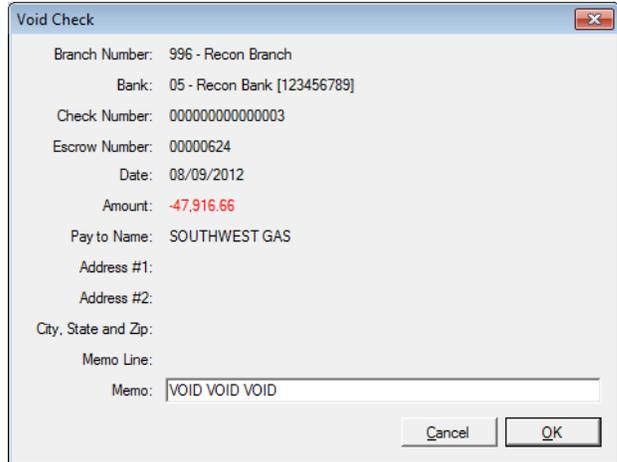


The screenshot shows a window titled "Void Check" with a search field for "Check Number" containing "0000000000000003" and a "Find" button. Below is a table with columns: File Number, Branch, Bank, Date, Payee, Amount, and Status. Two rows are visible: one for a check from Bank of America dated 07/21/2009 for \$12,871.30, and another for Southwest Gas dated 08/09/2012 for \$47,916.66. The second row has a red minus icon in the status column.

File Number	Branch	Bank	Date	Payee	Amount	Status
00000006	001	02	07/21/2009	BANK OF AMERICA	-12,871.30	Cleared 07/31/2012
00000624	996	05	08/09/2012	SOUTHWEST GAS	-47,916.66	

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 to void and then click on the  **Void** icon on that record to open the next Void Check screen. If the  **Void** icon is not presented, the check cannot be voided – check the **Status** column and you will likely see that a check without the  **Void** icon has been cleared through a reconciliation. Cleared checks cannot be voided.

Once the  **Void** icon, is clicked, a screen will present of check detail with a **Memo** field filled with "VOID VOID 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. Then click on **OK** to finish the void action, or **Cancel** to return to the check listing without executing the void.



Once the check is voided, the funds will be added back into the escrow account balance. The funds may then be disbursed again.

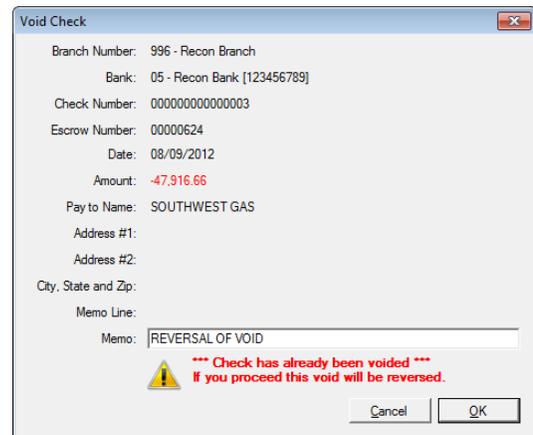
When a check is voided, and a reconciliation is then done covering the date of the void, the check receives a **Cleared** status, in addition to its **Void** status. In the event the check subsequently clears the bank, users may want to be able to reverse the void, so they can clear the check. This lets the ledger appear correctly. 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 the same steps detailed above for voiding a check.

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 Check section above).

When a voided item presents with the  **Reverse Void** icon (same as the **Void** icon), and a **Status of Voided w/ a date**, clicking on the icon will present a similar screen to the **Void Check** screen, but with a message at the bottom indicating that the item has been voided and the action being taken will reverse the void.

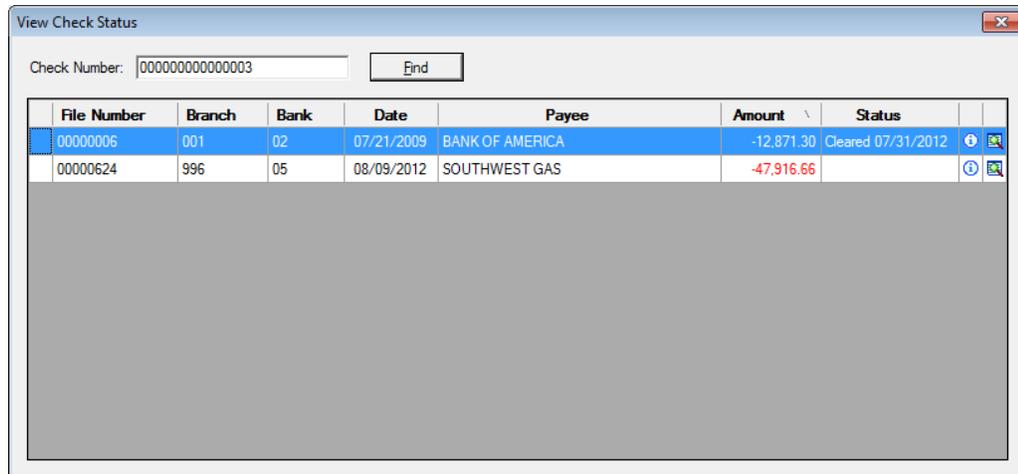
Click on the **OK** button to confirm that the void should be reversed, or **Cancel** to not reverse the void.



View Check Status

To quickly determine if a check has cleared the bank (through a reconciliation), or has been voided, use this option. The screen available under this option is very similar to the **Void Check** screen, but without the void option. Select **View Check Status** from the **Disbursements** menu to open the **View Check Status** screen.

Enter an existing check number in the **Check Number** field, and then click on **Find**. All checks with the same number, across all branches and banks, will be presented.



The screenshot shows a window titled "View Check Status" with a search field for "Check Number" containing "000000000000003" and a "Find" button. Below is a table with the following data:

File Number	Branch	Bank	Date	Payee	Amount	Status
00000006	001	02	07/21/2009	BANK OF AMERICA	-12,871.30	Cleared 07/31/2012
00000624	996	05	08/09/2012	SOUTHWEST GAS	-47,916.66	

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

The **Information** icon next to each check detail line will bring up a window of information about the check.

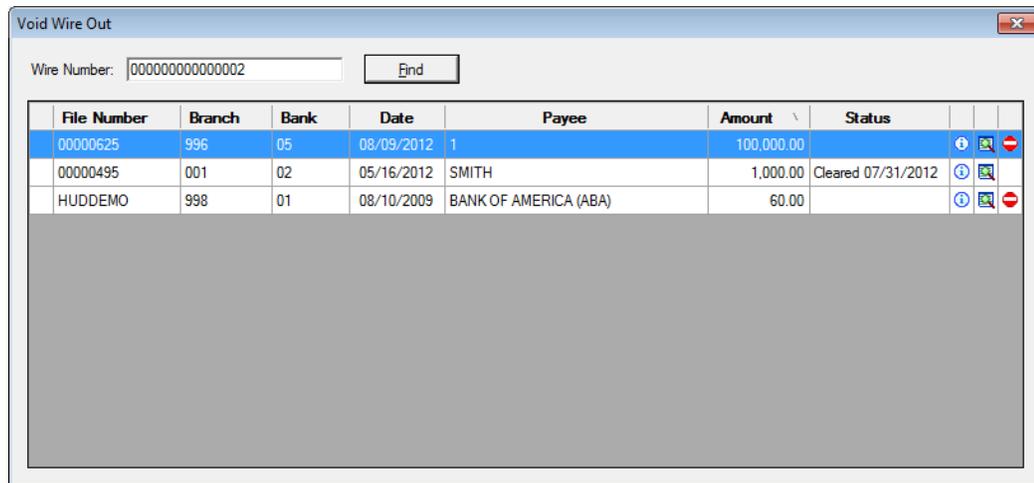
The **Ledger** icon next to each check detail line will bring up the full ledger display for the file the check was cut out of.

Click on the **Close** button, in the upper right hand corner of the window, to close the **View Check Status** window and return to the Impact desktop.

Void Wire Out

The **Void Wire Out** screen looks and acts like the **Void Check** screen, described above. Select **Void Wire Out** from the **Disbursements** menu to open the **Void Wire Out** screen. Enter an existing wire out number in the **Wire Number** field and then click on the **Find** button.

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.



The screenshot shows a window titled "Void Wire Out" with a search field for "Wire Number" containing "000000000000002" and a "Find" button. Below is a table with columns: File Number, Branch, Bank, Date, Payee, Amount, and Status. The first row is highlighted in blue.

File Number	Branch	Bank	Date	Payee	Amount	Status
00000625	996	05	08/09/2012	1	100,000.00	
00000495	001	02	05/16/2012	SMITH	1,000.00	Cleared 07/31/2012
HUDDMO	998	01	08/10/2009	BANK OF AMERICA (ABA)	60.00	

The  **Information** icon next to each wire out detail line will bring up a window of information about the wire.

Highlight the correct wire out you wish to void and then click on the  **Void** icon on that record to open the next **Void Outgoing Wire** screen. You will then confirm or cancel the void of the wire out. If the  **Void** icon is not presented, the wire cannot be voided. Reversing the void of a wire out is accomplished with the same process.

The  **Ledger** icon next to each wire out detail line will bring up the full ledger display for the file the wire was issued out of.

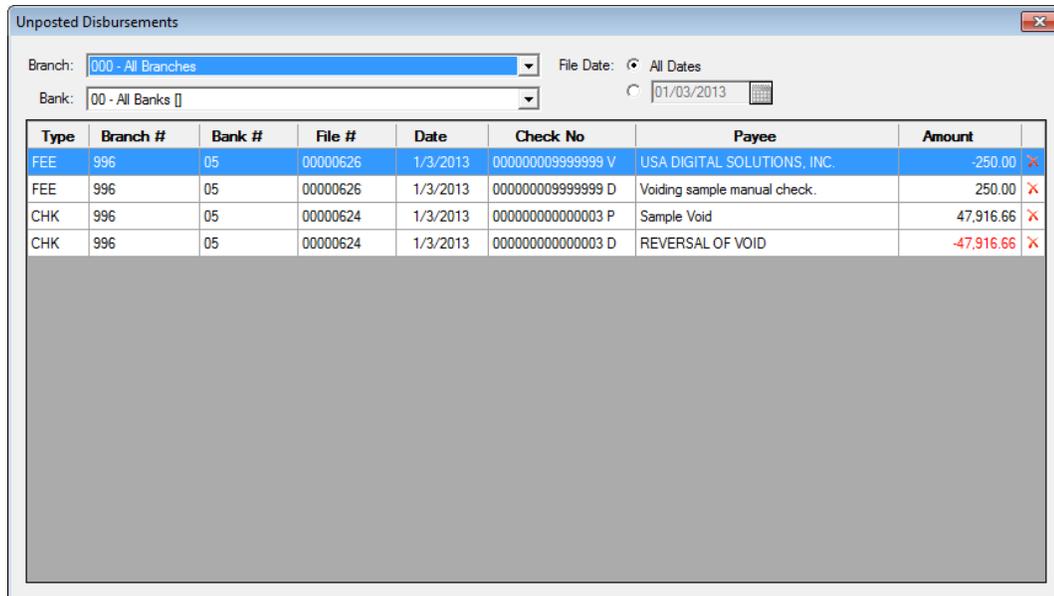
Click on the  **Close** button, in the upper right hand corner of the window, to close the **Void Wire Out** window and return to the Impact desktop.

View Wire Status

The **View Wire Status** menu option works in the same manner as the **View Check Status** option described above. Please see that option's description for more detailed information.

Unposted Disbursements

The **Unposted Disbursements** option allows the user to view on screen the disbursements in any or all unposted batches, or by specific branch(es) &/or bank(s). Select the **Branch Number** from the dropdown menu or select **000 – All Branches** to see all available unposted disbursements; TAB and select the **Bank Number** or select **00 – All Banks []** to see all available unposted disbursements; TAB and use the radio button to select **All Dates** or enter a specific date to see unposted disbursements for a specific date.



The screenshot shows a window titled "Unposted Disbursements" with a search interface and a table of transactions. The search interface includes a "Branch:" dropdown menu set to "000 - All Branches", a "Bank:" dropdown menu set to "00 - All Banks []", a "File Date:" radio button set to "All Dates", and a date input field showing "01/03/2013". The table below contains the following data:

Type	Branch #	Bank #	File #	Date	Check No	Payee	Amount	
FEE	996	05	00000626	1/3/2013	000000009999999 V	USA DIGITAL SOLUTIONS, INC.	-250.00	X
FEE	996	05	00000626	1/3/2013	000000009999999 D	Voiding sample manual check.	250.00	X
CHK	996	05	00000624	1/3/2013	000000000000003 P	Sample Void	47,916.66	X
CHK	996	05	00000624	1/3/2013	000000000000003 D	REVERSAL OF VOID	-47,916.66	X

If the database is configured to allow deletion of unposted items (most are not), the **X Delete** icon will be seen at the right of each item listed. 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.

Click on the **X Close** button, in the upper right hand corner of the window, to close the **Unposted Disbursements** window and return to the Impact desktop.

Print Daily Disbursement Journal

Select the **Print Daily Disbursements Journal** from the **Disbursements** menu to generate a listing of a selected day's (or a portion of a day's) unposted disbursements. The default **Branch Number** selection is **All Branches**, but you can specify a single branch, via the dropdown menu, if desired. The current date will be defaulted in the **File Date** field.

Select one or more items on the list in the center of the screen, using the checkboxes in the front of each record. Each line shown is a summary total of the items for the **Date**, **Bank** and **Branch** specified.

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 **OK** 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. A sample of the report, by Branch, is shown below.

Escrow	Payee Name	Description	Check Number	Status	Manual	Amount
05 - Recon Bank [123456789]						
996 - Recon Branch						
Checks						
00000624	Sample Void	SOUTHWEST GAS	000003	Void Prior Date		47,916.66
00000624	REVERSAL OF VOID	SOUTHWEST GAS	000003	Void Cur Date		(47,916.66)
Sub Total						0.00
Fees						
00000626	USA DIGITAL SOLUTIONS, INC.	Sample detail line	9999999	Disbursement	Y	(250.00)
00000626	Voiding sample manual check	Sample detail line	9999999	Void Cur Date	Y	250.00
Sub Total						0.00
Branch 996 Activity Summary						
Today's Checks		(\$250.00)	Today's Voided Checks			(\$47,666.66)
Today's Wires Out		\$0.00	Previous Day's Checks Voided Today			\$47,916.66
Today's Voided Checks		(\$47,666.66)	Previous Day's Wires Out Voided Today			\$0.00
Today's Voided Wires		\$0.00	Today's Voided Wires			\$0.00
Today's Net Disbursements		(\$47,916.66)	Total of Disbursements Voided today			\$250.00
Branch Sub Total						\$0.00

Click on the  **Close** button, in the upper right hand corner of the window, or on the **Cancel** button to close the **Daily Disbursements Journal** window and return to the Impact desktop.

Wires Menu

There are a maximum of four 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, in a “wire desk” environment, 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/SQL Accounting, where the transaction is confirmed. The four menu options are:

- Incoming (optional)**
- Outgoing**
- Print Unposted Wires Journal**
- Wire Outs on Hold (optional)**

Incoming

The Accounting user(s) responsible for tracking incoming wire information at the bank(s) will pull that information, from the bank(s) system, 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

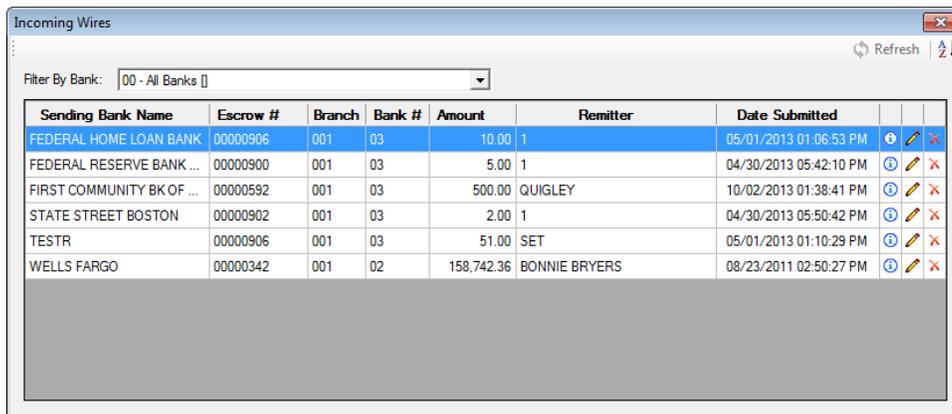
Note: Funds attributable to an incoming wire initiated by Escrow are *not* available for disbursement until “approved” by Accounting.

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> View Receipts> New Receipt** 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.

The **Incoming Wires** screen looks like the sample shown below. The user can filter the display to reflect *pending* wires from **00 - All Banks** or a specific bank, with the drop down tool at the top of the screen.

The  **Refresh** icon, in the upper right corner of the screen, is available when a specific bank is selected in the Filter By Bank field. This enables users, in an environment when several people are working wires, to refresh the listing to be sure they do not select a previously-worked wire.

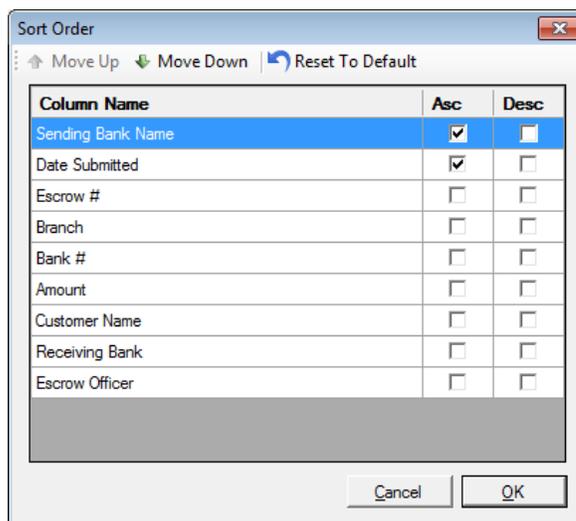


The screenshot shows a window titled "Incoming Wires" with a "Filter By Bank:" dropdown menu set to "00 - All Banks". A "Refresh" button is visible in the top right corner. The main area contains a table with the following data:

Sending Bank Name	Escrow #	Branch	Bank #	Amount	Remitter	Date Submitted			
FEDERAL HOME LOAN BANK	00000906	001	03	10.00	1	05/01/2013 01:06:53 PM			
FEDERAL RESERVE BANK ...	00000900	001	03	5.00	1	04/30/2013 05:42:10 PM			
FIRST COMMUNITY BK OF ...	00000592	001	03	500.00	QUIGLEY	10/02/2013 01:38:41 PM			
STATE STREET BOSTON	00000902	001	03	2.00	1	04/30/2013 05:50:42 PM			
TESTR	00000906	001	03	51.00	SET	05/01/2013 01:10:29 PM			
WELLS FARGO	00000342	001	02	158,742.36	BONNIE BRYERS	08/23/2011 02:50:27 PM			

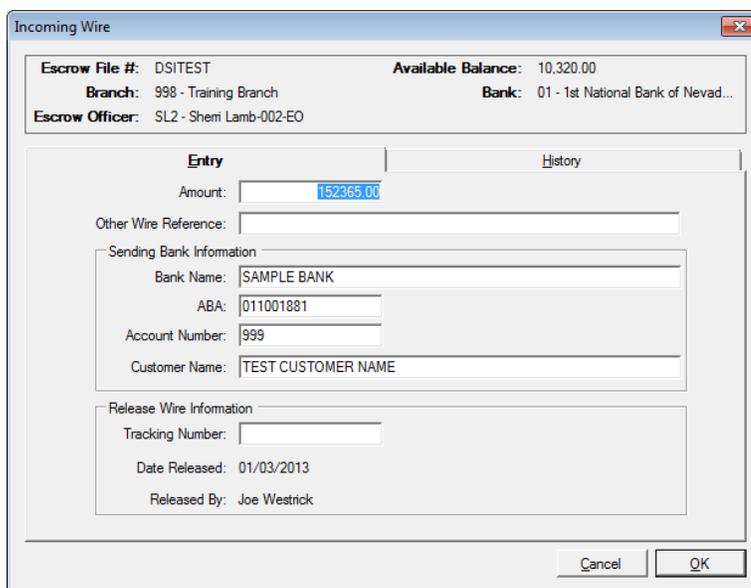
The items on the **Incoming Wires** screen can be sorted in many ways. For a quick, one column sort, the column header can be clicked on. Or the **Sort** tool may be used for a permanent change. The **Sort** tool is opened by clicking on the  **Sort** icon in the upper right corner of the window.

When clicked, the **Sort Order** screen is presented. It provides for sorting the wires in by any and all fields, in ascending or descending order. You can order the fields for the sort and can reload the default sort order. Use the arrow keys, in the upper left corner, to move the highlighted field up and down as desired, and click on the checkboxes under **Asc** and **Desc** to indicate the direction of the sort. The sort will proceed in the order the fields are placed. In the sample shown, the sort will be by **Sending Bank Name** in ascending order and then by **Date Submitted** in ascending order. Click on **OK** to execute the sort or **Cancel** to return to the **Incoming Wires** screen without executing a new sort.



The  **Information** icon next to each wire in detail line will bring up a window of information about the wire.

Incoming Wires must be modified to approve them. Click on the  **Modify** icon, next to the wire to be worked, to bring up the window on which the wire can be confirmed. The screen presented is shown to the right. Most of the fields can be edited, in case the original entry by Escrow was done incorrectly or incompletely. The **Amount** of the wire should be carefully checked to make sure it matches the wire amount received from the bank. To approve a wire and make the funds available in the escrow file, a value must be placed in the **Tracking Number** field. Normally there is a Fed Wire Number on the bank notice of the wire that can be used.



Click on **OK** to save changes made and return to the **Incoming Wires** screen. 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 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.

Click on **Cancel** to return to the Incoming Wires screen without saving changes.

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.

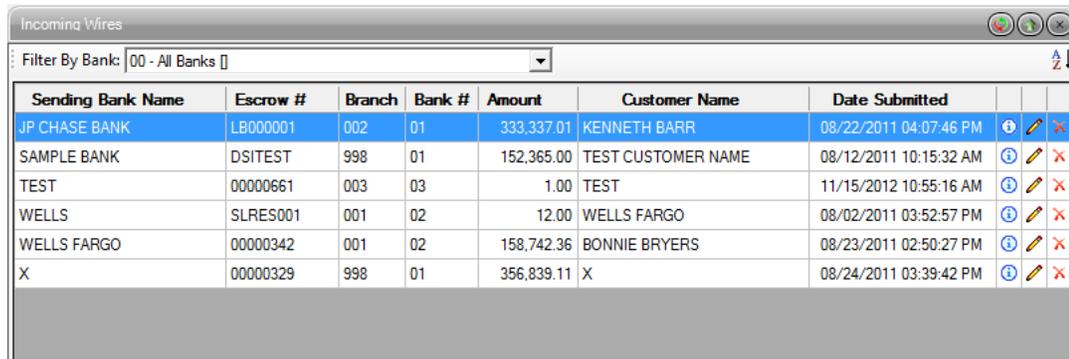
The Accounting user may delete a wire entered by escrow in error. Click on the  **Delete** icon, on the right side of the record, to remove a pending wire in. You will be prompted to confirm the deletion.

Click on the  **Close** button, in the upper right hand corner of the window, to close the **Incoming Wires** window and return to the Impact desktop.

Incoming Wires Widget

The **Incoming Wires Widget** can be used as an alternate entry point to much of the functionality discussed above. The use of Impact widgets, in general, is discussed earlier in this manual in the **Impact Widget Dashboard** section.

When open on the desktop, the **Incoming Wires** widget screen presents all pending wires for all banks, by default. The **Filter by Bank** dropdown can be used to isolate pending wires for a specific bank.



Sending Bank Name	Escrow #	Branch	Bank #	Amount	Customer Name	Date Submitted			
JP CHASE BANK	LB000001	002	01	333,337.01	KENNETH BARR	08/22/2011 04:07:46 PM			
SAMPLE BANK	DSITEST	998	01	152,365.00	TEST CUSTOMER NAME	08/12/2011 10:15:32 AM			
TEST	00000661	003	03	1.00	TEST	11/15/2012 10:55:16 AM			
WELLS	SLRES001	001	02	12.00	WELLS FARGO	08/02/2011 03:52:57 PM			
WELLS FARGO	00000342	001	02	158,742.36	BONNIE BRYERS	08/23/2011 02:50:27 PM			
X	00000329	998	01	356,839.11	X	08/24/2011 03:39:42 PM			

The same  **Sort**,  **Information**,  **Modify** and  **Delete** icons, which were discussed above, are available to the user from the Incoming Wires widget screen.

Outgoing

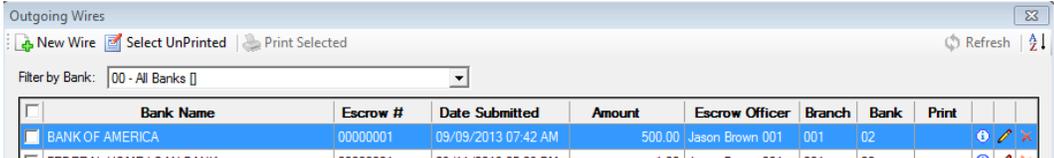
This module is very similar to the incoming wire module, in appearance, but a primary difference is in the treatment of the funds. Whereas, in managing incoming wires the funds are not available until approved by Accounting, with outgoing wires the funds are immediately removed from the file (when Escrow 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. However, Accounting must still confirm that the wire out was sent, using the functionality on this screen.

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. If the Wire Out Processing functionality is turned off, or if the option to allow Accounting to enter wires manually is turned on, in addition to Wire Out Processing, Accounting will be able to enter wires out manually. This is discussed at the end of this Outgoing Wires section of the manual.

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, as shown below.

The  **Refresh** icon, in the upper right corner of the screen, is available when a specific bank is selected in the Filter By Bank field. This enables users, in an environment when several people are working wires, to refresh the listing to be sure they do not select a previously-worked wire.



Bank Name	Escrow #	Date Submitted	Amount	Escrow Officer	Branch	Bank	Print
BANK OF AMERICA	00000001	09/09/2013 07:42 AM	500.00	Jason Brown 001	001	02	

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

The items on the Outgoing Wires screen can be sorted in many ways. The Sort tool is opened by clicking on the  **Sort** icon in the upper right corner of the window. The functionality of this function is discussed in full in the Incoming Wires section, earlier in this manual, and will not be repeated here.

The  **Information** icon next to each wire out detail line will bring up a window of information about the wire.

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. Outgoing Wires must be modified to confirm them. Click on the  **Modify** icon, next to the wire to be worked, to bring up the window on which the wire can be confirmed. The screen presented is similar to that of the wires incoming modification screen discussed above. Most of the fields can be edited, in case the original entry by Escrow was done incorrectly or incompletely. The **Amount** of the wire should be carefully checked to make sure it matches the wire amount sent from the bank. To confirm a wire and finalize the in process disbursement in the escrow file, a value must be

placed in the **Tracking Number** field. Normally there is a Fed Wire Number on the bank notice of the wire that can be used. 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** cycle.

A **History** tab is available for each file which will show the status of all wire outs for that escrow number. A **Pending** status means the wire in is still sitting in the outgoing wire queue, awaiting approval by an Accounting user. A **Sent** status means the outgoing wire has already been confirmed.

The accounting user may delete a wire out entered by escrow in error. Click on the  **Delete** icon, on the right side of the record, to remove a pending wire out. You will be prompted to confirm the deletion.

Accounting has the ability to add a wire out from the wire out screen discussed above, using the  **New Wire** icon, if the option under the **Utilities > System Files > Setup Options > Accounting Functions > Wire Processing > Outgoing** option is flagged to **Allow Accounting to Enter Manual Outgoing Wires**. After being prompted for the file number, the screen below will be presented for completion of the wire out information.

If the **Wire Out Processing** module is **not** turned on, the Accounting user will see the screen below, **Wire Out**, with the same functionality, under **Wires > Outgoing** (instead of reaching this screen in the manner discussed above).

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.

Date Sent	Amount	Wire To	Status
11/29/2012 11:49 AM	5,000.00	BANK OF AMERI...	Pending

The History tab will show you wires out, for the same file, that already exist, and the  **Print** icon can be used to re-print information on the wire(s).

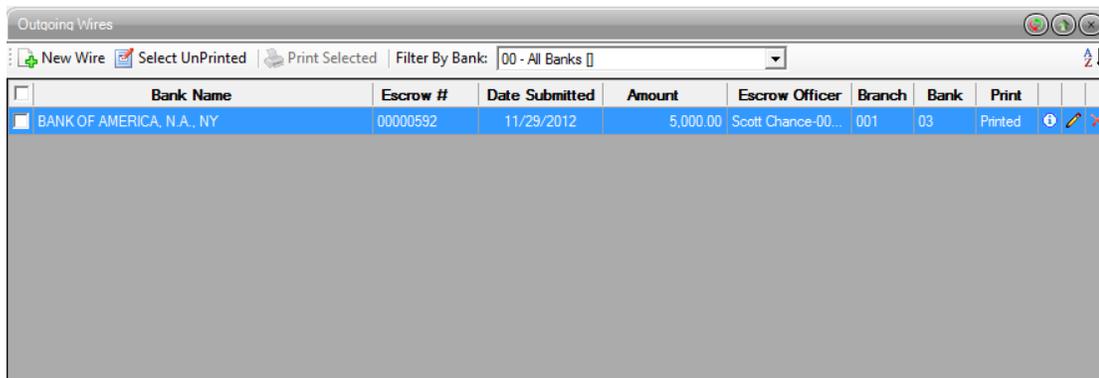
The ability to print the wire out forms associated with each item listed on the **Outgoing Wires** screen is available. This might be desirable to facilitate data entry to the bank's wire system. Accounting can use the  **Select UnPrinted** icon to select all unprinted wires (which will put a checkmark in the checkbox in front of all wires not previously printed) and print a wire out form for each wire with the  **Print Selected** icon. To unselect all, click on the checkbox next to the **Bank Name** field. Use the icons at the top left of the window for these functions. Accounting may also highlight an individual wire, by clicking on the checkbox in front of an individual record, and print the wire out form with the  **Print Selected** icon.

Click on the  **Close** button, in the upper right hand corner of the window, to close the **Outgoing Wires** window and return to the Impact desktop.

Outgoing Wires Widget

The **Outgoing Wires Widget** can be used as an alternate entry point to much of the functionality discussed above. The use of Impact widgets, in general, is discussed earlier in this manual in the **Impact Widget Dashboard** section.

When open on the desktop, the **Outgoing Wires** widget screen presents all pending wires for all banks, by default. The **Filter by Bank** dropdown can be used to isolate pending wires for a specific bank.



<input type="checkbox"/>	Bank Name	Escrow #	Date Submitted	Amount	Escrow Officer	Branch	Bank	Print	
<input checked="" type="checkbox"/>	BANK OF AMERICA, N.A., NY	00000592	11/29/2012	5,000.00	Scott Chance-00...	001	03	Printed	  

The same  **Sort**,  **New Wire**,  **Select UnPrinted**,  **Print Selected**,  **Information**,  **Modify** and  **Delete** icons, which were discussed above, are available to the user from the Outgoing Wires widget screen.

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. This report can be useful to match up against bank activity to confirm all wires in and out of the bank were worked in Impact.

The user may select **All Branches** to have all wires displayed, or select a specific branch. A specific date must be selected in the **File Date** field. 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 and Bank.

Date	Bank	Branch	Branch Name	Amount
No records found.				

Wire Outs On Hold

Depending on your company's configuration you may see a **Wire Outs On Hold** menu entry on the Wires menu. The option provides for the generation of a report of wires on hold. 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 that Escrow has placed one or more wires 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, Date Created, Bank Number, Hold Reason, Customer Name** and the **Amount**. This report may be generated by **All Escrow Officers, All Branches, All Banks** or by **specific EO's, Branches or Banks**.

Print Selection

All Escrow Officers By Specific Officer [Dropdown]

All Branches By Specific Branch [Dropdown]

All Banks By Specific Bank [Dropdown]

[Schedule] [Cancel] [OK]

Invoicing Menu

The **Invoicing** menu option will provide Accounting users with the ability to, at a minimum, view invoices and run some **Invoice Reports**. The ability for new invoices to be produced in the Accounting module is a configurable option via the Utilities module. This documentation will assume the option is available for Accounting users.

There are three sub-entries on the **Invoicing** menu: **Add and Modify**, **Search** and **Invoice Reports**.

Add and Modify

The **Add and Modify** menu option will present the user with a **File Number Entry** screen, which will ask which type of file the user is preparing (or viewing) an invoice for, and what the file number is. The **File Types** offered are:

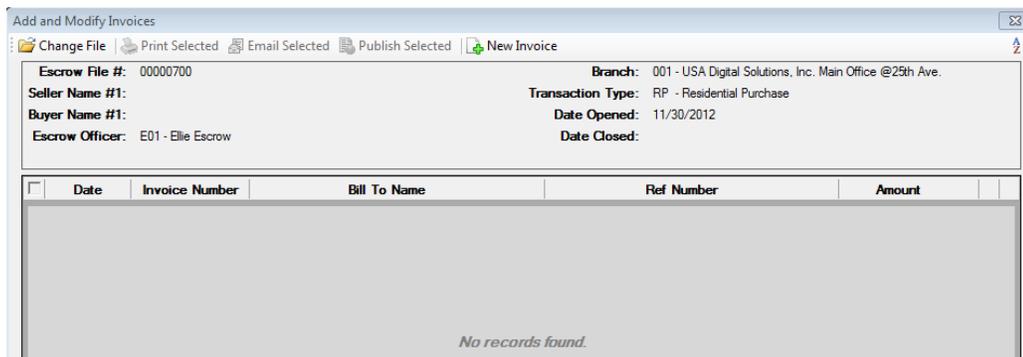
Escrow

Direct

Title (just Title's number for an Escrow file)

Misc – this will create an invoice not tied to a real file

The user should select the **File Type** and then enter the file number and click on **OK** to continue to the **Add and Modify Invoices** screen.



When first opened, the screen presents like that shown above. In this instance an Escrow file #700 was selected for invoice entry. Basic information about the file presents at the top of the screen. If there were existing invoices for the file, they would be listed in the bottom portion of the screen. If Accounting is unable to create invoices, the **New Invoice** button will not be present.

The **New Invoice** icon will take the user to the **Invoice Entry** screen shown on the next page, from which either a pre-bill or invoice can be created (if so configured). The date will default to the current date. No invoice number will be assigned until the invoice is completed. If a party to the file has been assigned as the **Bill To Customer**, their information will complete the name and address fields. The **NAF** icon, in the upper right corner, will activate when the **Bill To** field has the focus so a customer can be selected from the **NAF**. The **Invoice Date** will default to the current date, but can be changed (optionally the date can be non-editable).

The **Type of Invoice** can be selected by the user – the types are **Regular Invoice** or **Pre-Bill**. Pre-bills are not considered revenue and are informational for the customer. Pre-bills can, if so configured, be changed to Regular Invoices at the appropriate time. When a pre-bill is switched to a regular invoice, the original pre-bill number is retained in the system, allowing for searching based on the original pre-bill number, even after switching.

A client's **Reference Number** (loan number, for example) can be included. Detail lines are entered by the user in the bottom half of the screen, as shown on the sample below.

The screenshot shows the 'Invoice Entry' window with the following fields and values:

- Escrow Number: 00000700
- Invoice Number: (empty)
- Customer Id No: 10835
- Invoice Date: 07/14/2014
- Bill to: USA Digital Solutions, Inc.
- Attention: (empty)
- Address #1: 10835 N. 25th Avenue
- Address #2: Suite 350
- City, State and Zip: Phoenix, AZ 85029
- Reference Number: (empty)

The 'Type of Invoice' section has radio buttons for 'Regular Invoice' and 'Pre-Bill', with 'Pre-Bill' selected.

Product Code	Description	Liability	Amount
01 ALTA Loan Policy	ALTA Loan Policy	125,000.00	2,654.00
02 Escrow Fees	Escrow Fees	0.00	650.00
04 Recording Fees	Recording Fees	0.00	85.00
Total:			3,389.00

Buttons at the bottom: Import Title Charges, Import From Escrow, Cancel, OK.

The **Product Code** dropdown presents the **Invoice Description** listing defined in the database. This listing is configurable by database. The invoice descriptions are tied to **Income Codes** for revenue reporting.

The **Description** will default to that on the Product Code, but can be edited by the user.

If there is a link, on the underlying Income Code, to a liability source, the **Liability** column will present that value (if entered on the file). These are either the Sales Price or one of the Loan Amounts.

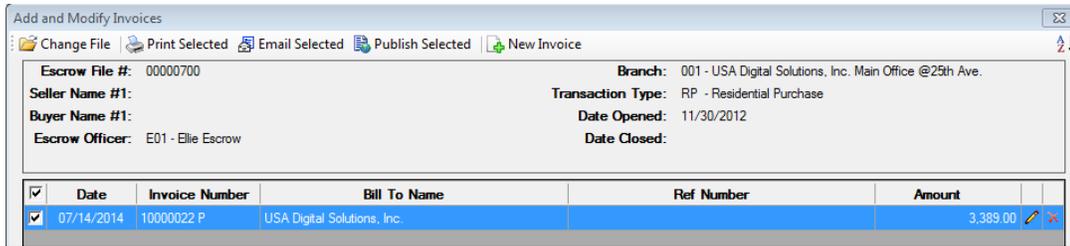
The **Amount** of the charge is entered into the column of that name. These can be defaulted in the Invoice Description table.

The **Import Title Charges** button, in the lower left of the screen, will present if the enhanced Sub Escrow functionality is enabled, under which Title and Sub-Escrow users can enter title charges. This button will pull charges entered under that function into the invoice, eliminating the need to re-type them.

The **Import From Escrow** button, in the lower left of the screen, will pull charges entered in the **Title Charges** section of the HUD or Worksheet styles of entry on **Residential** files, or from **Title Charges** entered through **Settlement Items** on **Commercial** files, eliminating the need to re-type them.

Click on **OK** to save and return to the **Add and Modify Invoices** screen, or **Cancel** to exit without saving.

The resulting screen is presented on the next page.



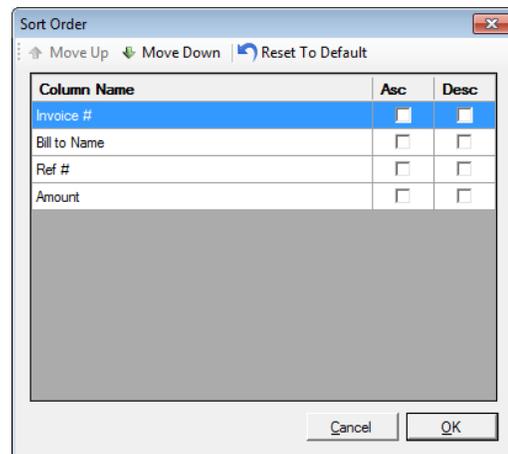
Invoices listed on the **Add and Modify Invoices** screen can be printed, emailed or published (if a document management system is linked to the Impact environment), using the **Print Selected**, **Email Selected** or **Publish Selected** icons at the top of the screen, once an invoice has been selected, with a checkmark in the checkbox in front of it.

The **Modify** icon, at the right of the invoice detail line, can be used to edit the invoice.

The **Delete** icon, at the right of the invoice detail line, can be used to remove the invoice (if permitted).

The **Change File** icon is used to move to another file, while remaining in the invoice function.

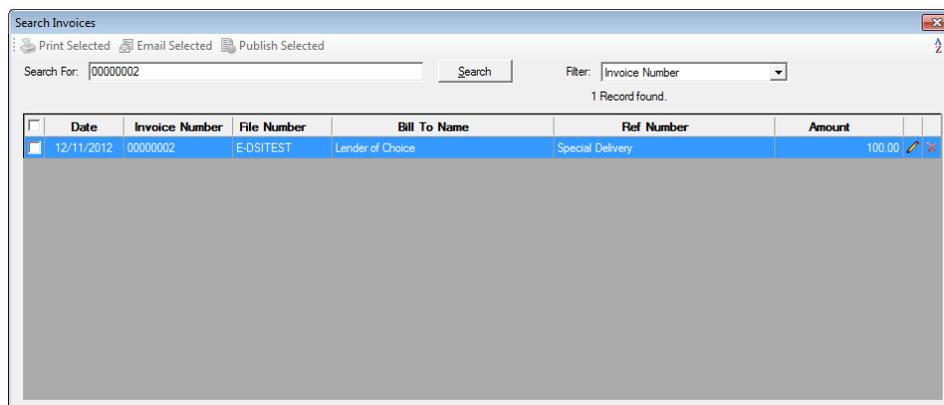
The **Sort** icon, in the upper right corner, brings up a screen that permits the user to modify the sort order of the Add and Modify Invoices screen detail lines. The sort options are shown to the right.



Search

The **Search** entry, on the **Invoicing** menu, is used to search the system for invoices. The search can be done by **Invoice Number**, **Pre-Bill Number** and **File Number**.

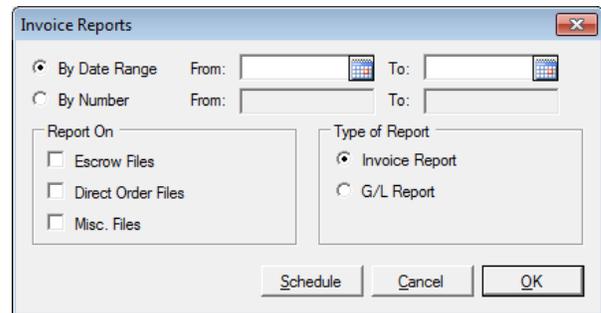
The user should select the search **Filter** desired, then enter the value to be looked up in the **Search For** field.



Invoice Reports

The **Invoice Reports** menu selection will present a dialog screen that the user can complete to generate a variety of reports relating to invoices.

Reports can be run by **Invoice Date Range** or **Invoice Number Range**, can report on Escrow Files, **Direct Order Files** or **Misc Files** and can be sorted by invoice # (**Invoice Report**) or group data by Income Code (**G/L Report**).



The screenshot shows a dialog box titled "Invoice Reports" with a close button (X) in the top right corner. The dialog is divided into several sections:

- By Date Range:** A radio button is selected. It includes "From:" and "To:" text boxes, each with a calendar icon to its right.
- By Number:** A radio button is unselected. It includes "From:" and "To:" text boxes.
- Report On:** A group box containing three checkboxes:
 - Escrow Files
 - Direct Order Files
 - Misc. Files
- Type of Report:** A group box containing two radio buttons:
 - Invoice Report
 - G/L Report

At the bottom of the dialog are three buttons: "Schedule", "Cancel", and "OK".

Month End Menu

The reports located on the **Month End** menu can all be run at any time during the month. The **Close Month** function, however, should only be run after the last posting has been done for a month. Generally, the reports generated from this menu are run “as of” the month end, and therefore the **Month End** menu name.

Most of the reports 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 are normally kept along with the reconciliations of the trust account(s) and month end escrow trust account statements.

The **Month End** menu option has fifteen main items under it, two having two variations:

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

Wires Journal

Bank Overdraft Audit

Close Month

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  **Export** icon in the upper left-hand corner of the preview screen, and review the dropdown list of file types available.

Reports can be scheduled to run in the background (discussed earlier in this manual).

Escrow Trial Balance Reports

The **Trial Balance** reports are some of the most important reports for a variety of reasons. The report variants, as can be seen from the option screen below (which opens when the reports are selected from the menu), have 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.

Standard Trial Balance

The **Standard Trial Balance** is the most routinely run Trial. 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 for the report 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 one, or 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(s) 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. Select **Standard Trial Balance** from the **Month End** menu to open the **Escrow Standard Trial Balance** screen.

The screenshot shows the 'Escrow Standard Trial Balance' dialog box. At the top, it displays 'Date Last Posted: 12/31/2012' and 'Trial Balance as of: 1/23/2012' with a calendar icon and a note '(Cannot exceed the Date Last Posted)'. Below this is the 'Print Selection' section with radio buttons for 'All Escrow Officers', 'All Branches', 'All Banks', and 'By Branch and Bank', each with a corresponding 'By Specific' option and a dropdown menu. The 'Print Options' section has checkboxes for 'Include Zero Balances', 'Show only files open for' (with a text field), 'Include Buyer/Seller Names', 'Include Held Funds Description', and 'Print Ledgers'. At the bottom are 'Schedule', 'Cancel', and 'OK' buttons.

right.

The **Date Last Posted** is shown at the top of the screen, and the **Trial Balance as of:** date field is pre-filled but can be altered by entering a new date manually, or by using the **Calendar** tool icon 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 for **All Escrow Officers, All Branches, All Banks** or **By Branch and 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

Print Options

The Accounting user has multiple **Print Options** to choose from for the **Standard Trial Balance**. You may print the Standard Trial Balance without any specific options, or choose one or more options from the Print Options area at the bottom of the screen. The default report (no options selected) will generate a listing of all files with a balance with the following columns: **Escrow Number**, **Branch Number** (if run by **Bank**, **Bank** if run by **Branch**), **Escrow Officer's Initials**, **Ledger Balance**, **Savings Balance**, **Last Transaction Date**, **Open Date**, **Close Date**, **Record Date**, **Policy Date** and **Status** (preview sample shown below).

The **Include Zero Balances** print option will give you the Standard Trial Balance with the default print options and show all files in the database, which have had ledger activity, including those that have a zero balance on the **Trial Balance 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 earlier than the number of months specified.

The **Include Buyer/Seller Names** option will replace the **Last Transaction Date**, **Open Date**, **Record Date**, and **Policy Date** of the default print option with the **Buyer Name** and **Seller Name** fields.

The **Include Held Funds Description** option will give you a Standard Trial Balance with the **Include Buyer/Seller Names** option 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 reason held will present as long as there are funds in either the escrow trust account or savings account(s) of the file.

The **Print Ledgers** option will generate a history-to-date ledger for each file listed on the Standard Trial Balance with the Print Options selected. The property address will reflect on the ledgers. This can be a huge print job, depending on the size of the Trial Balance, so the option should be used judiciously.

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**, **Preview** or **Email** the report. **Cancel** to return to the previous screen.

Escrow Number	Branch	EO Inits	Ledger Balance	Savings Balance	Last Tran Date	Open Date	Close Date	Record Date	Policy Date	Status
01 - 1st National Bank of Nevada [708246798]										
00000136	002	DH2	2,200.00	0.00	08/16/2012	05/16/2011				
00000199	002	SN1	1,300.00	0.00	08/16/2012	06/21/2011				
00000215	002	BT1	234,070.30	0.00	07/25/2012	06/27/2011		07/20/2011		
00000216	002	DH2	2,000.00	0.00	06/27/2011	06/27/2011				
00000224	002	BT1	162,900.00	0.00	08/03/2011	06/30/2011				
00000236	002	KT1	200,675.00	0.00	07/08/2011	07/05/2011				

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 **Receipt** 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 **Escrow 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 "Thru" the current posting date, but can be altered by entering a new date range or you can click on the  **Calendar** tool icons just to the right of the date entry fields, or use the CTRL+D Quick Keys, to pull up the  **Calendar** tool.

The same grouping and selecting options are available as discussed above for the Standard Trial Balance.

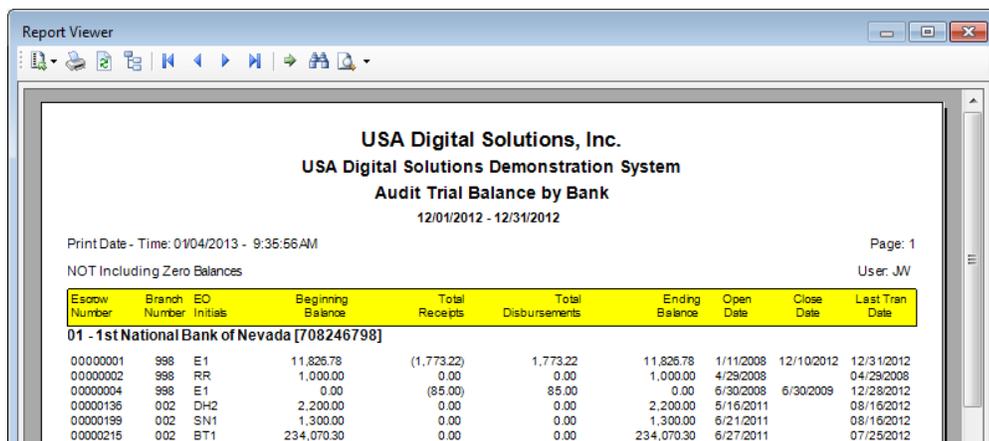
Print Options

The Accounting user has two **Print Options** to choose from (**Include Zero Balances** and **Print Ledgers** – described above). You may print the Audit Trial Balance without any specific options, or chose one or both options from the Print Options section. The default print option (none selected) will generate a listing of all files with a balance with the following columns: **Escrow Number**, **Branch Number** (if by **Bank**), **Escrow Officer's Initials**, **Beginning Ledger Balance** on the "from" date, **Total Receipts** based on the "from" & "thru" dates, **Total Disbursements** based on the "from" & "thru" dates, the **Ending Balance** as of the "thru" date, **Close 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 in the database, that have had ledger activity, opened within and including the "thru" date, even if they have a zero balance as of the "thru" 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. This can be a huge print job, depending on the size of the Trial Balance, so the option should be used judiciously.

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



Report Viewer

USA Digital Solutions, Inc.
USA Digital Solutions Demonstration System
Audit Trial Balance by Bank
12/01/2012 - 12/31/2012

Print Date - Time: 01/04/2013 - 9:35:56AM Page: 1
NOT Including Zero Balances User: JW

Escrow Number	Branch Number	EO Initials	Beginning Balance	Total Receipts	Total Disbursements	Ending Balance	Open Date	Close Date	Last Tran Date
01 - 1st National Bank of Nevada [708246798]									
00000001	998	E1	11,826.78	(1,773.22)	1,773.22	11,826.78	1/11/2008	12/10/2012	12/31/2012
00000002	998	RR	1,000.00	0.00	0.00	1,000.00	4/29/2008		04/29/2008
00000004	998	E1	0.00	(85.00)	85.00	0.00	6/30/2008	6/30/2009	12/28/2012
00000136	002	DH2	2,200.00	0.00	0.00	2,200.00	5/16/2011		08/16/2012
00000199	002	SN1	1,300.00	0.00	0.00	1,300.00	6/21/2011		08/16/2012
00000215	002	BT1	234,070.30	0.00	0.00	234,070.30	6/27/2011		07/25/2012

Savings Trial Balance Reports

Standard Trial Balance (Savings)

The **Savings Trial Balance** reports (Standard and Audit) 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 – NOTE: these are not the escrow trust account banks. The same **Print Selection** options are available for the Savings Standard Trial Balance as for the Standard Trial Balance (described earlier).

Print Options

The Accounting user has two **Print Options** to choose from (Include Zero Balances and **Print Ledgers** – described above) for the **Savings Standard Trial Balance**. You may print the Savings Trial Balance without any specific print options, or chose one or both of the options from the Print Options section. 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 the as of date, **Escrow Open Date, Escrow Closed Date** and **Escrow Record Date**.

Escrow Number	Branch Number	Int	Account	Savings Balance	Open Date	Close Date	Record Date
BANK OF BANKS							
00000592	001	SC1	1642953	500.00	06/19/2012		
			Escrow Total	500.00			
			Bank Total	500.00			
BANK OF THE NORTH							
00000440	001	SC1	000259	110.00	11/17/2011		
			Escrow Total	110.00			
			Bank Total	110.00			
				610.00			

The **Include Zero Balances** will give you the Savings Trial Balance with the default print options, and all files that have had savings ledger activity through the report as of date, even if the current savings balance is zero.

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, Preview** or **Email** the report. **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. One aspect of the book balancing effort, within a reconciliation, involves undeposited receipts; while the reconciliation module will prepare that adjustment automatically (if so configured), a report of the undeposited items may be handy documentation to keep with the recon. To get that report you will generate a receipts journal for the specific trust 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. Such a report can also be generated within the Reconciliation function.

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

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.

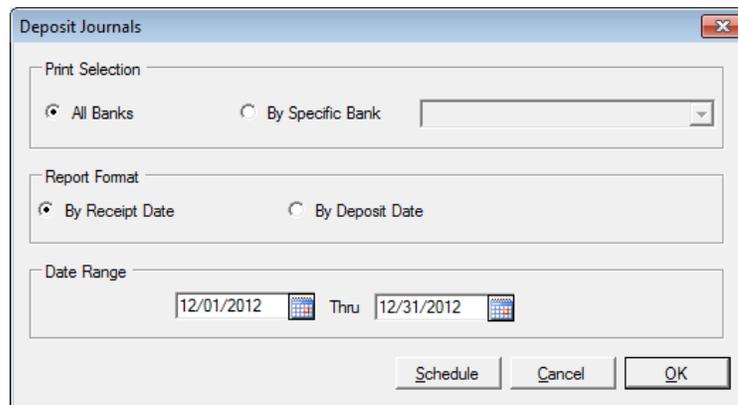
The screenshot shows the 'Receipts Journals' dialog box with the following settings:

- Print Selection:**
 - All Branches
 - All Banks
 - By Branch and Bank
 - By Specific Branch (dropdown menu)
 - By Specific Bank (dropdown menu)
 - Branch: (dropdown menu)
 - Bank: (dropdown menu)
- Print Options:**
 - Include Deposit Information
 - Undeposited Items Only
- Report Options:**
 - Standard Report
 - Sorted by Type
- Date Range:** 12/01/2012 Thru 12/31/2012

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 depositable receipt type 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, by the system administrator, in **Utilities> User Tables> Receipt Types**.

You may select to print the report with **All Banks** (escrow trust accounts) being reported, or **By Specific Bank**. 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.



The screenshot shows a dialog box titled "Deposit Journals" with a close button (X) in the top right corner. The dialog is divided into three sections:

- Print Selection:** Contains two radio buttons: "All Banks" (which is selected) and "By Specific Bank". To the right of the "By Specific Bank" radio button is a dropdown menu.
- Report Format:** Contains two radio buttons: "By Receipt Date" (which is selected) and "By Deposit Date".
- Date Range:** Contains two date input fields. The first field is "12/01/2012" and the second field is "12/31/2012", with "Thru" between them. Each date field has a small calendar icon to its right.

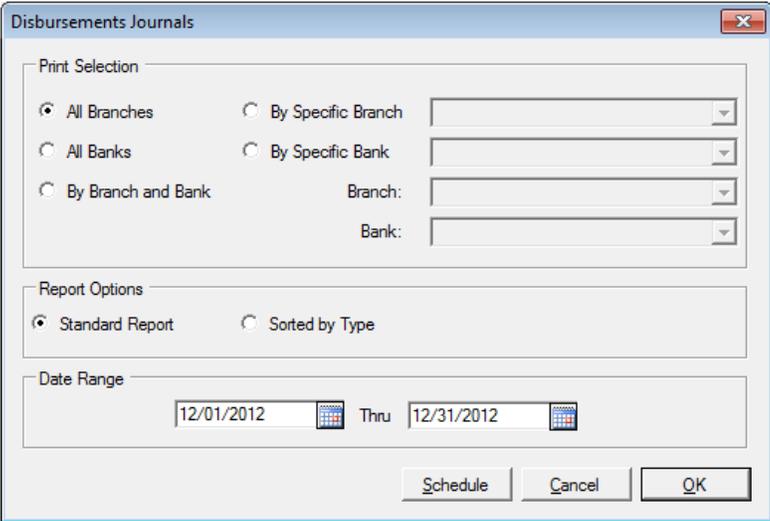
At the bottom of the dialog are three buttons: "Schedule", "Cancel", and "OK".

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 (**Standard Report**), if you so desire.

The layout of the standard Disbursements Journal includes **Disbursement Number**, **Date**, **Escrow Number**, **Branch** (or Bank, if by Branch), **Escrow Officer**, **Name** (payee), **Manual** (check) and **Amount**. When run by Bank, the bank account will be identified in the report header information (under the column headers, in the top left), and sub-totals will be presented by bank account. When run by Branch, the branch number will be identified in the report header information (under the column headers, in the top left), and sub-totals will be presented by branch. 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.



The screenshot shows a dialog box titled "Disbursements Journals" with a close button (X) in the top right corner. The dialog is divided into three sections:

- Print Selection:** Contains three radio button options: "All Branches" (selected), "All Banks", and "By Branch and Bank". To the right of these are two columns of options: "By Specific Branch" and "By Specific Bank", each with a dropdown menu. Below these are two more dropdown menus labeled "Branch:" and "Bank:".
- Report Options:** Contains two radio button options: "Standard Report" (selected) and "Sorted by Type".
- Date Range:** Contains two date input fields. The first field is "12/01/2012" and the second is "12/31/2012", with a "Thru" label between them. Each date field has a small calendar icon to its right.

At the bottom of the dialog are three buttons: "Schedule", "Cancel", and "OK".

Check Registers

The **Check Registers** are limited to reporting on posted checks specifically, not all disbursements (which include outgoing wires). The **Standard Check Registers** report will present all check information that meets the criteria selected. In addition, a **Void Check Registers** 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 screenshot shows a dialog box titled "Check Registers". It contains three main sections:

- Register Type:** Two radio buttons. "Standard Check Registers" is selected.
- Register Options:** Three radio buttons. "Check Register For" is selected, followed by two empty date input fields and a "To" label. "Unreconciled Check Register Thru Date" is unselected, followed by an empty date input field. "Outstanding Checks Over" is unselected, followed by an input field containing "30" and the label "Days".
- Print Selection:** Four radio buttons. "All Banks" is selected. To the right are four dropdown menus: "By Specific Officer", "By Specific Branch", "By Specific Bank", and "By Branch and Bank". The "By Branch and Bank" option has "Branch:" and "Bank:" labels next to its dropdown.

At the bottom of the dialog are three buttons: "Schedule", "Cancel", and "OK".

The fields presented on 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 to run the report for **All Escrow Officers** or **All Branches** or for a **Specific Officer** or **Specific Branch**.

Escrow Aging Reports

Date Last Posted: 11/13/2014

Aging as of: 11132014 (Cannot exceed the Date Last Posted)

Print Selection

All Escrow Officers By Specific Officer

All Branches By Specific Branch

Schedule 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 Report** presents 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.

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

Escrow Number	Bank Number	EO Inits	Ledger Balance	Savings Balance	Open Date	Close Date	Record Date	Policy Date	Last Tran Date	Status
001 - USA Digital Solutions, Inc. Main Office @25th Ave.										
00000819	01	SL	(14.00)	0.00	03/19/2013				03/25/2013	
FNF75	02	SL	(100.00)	0.00	10/14/2009				10/29/2009	
Branch Total:			(114.00)	0.00						

The alternative layout replaces the dates with **Buyer Name, Seller Name and Overdraft Reason.**

Held Receipt Reports

The **Held Receipt Report** will identify receipts that have been entered and flagged “on hold”. The report can be run for **All Escrow Officers**, **All Branches** or **All Banks** (or **specifics 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.

The resulting report layout displays, from left to right **Escrow Number**, **Receipt Date**, **Receipt Number**, **EO Initials**, **Receipt Type**, **Bank Number**, **Payor** and **Receipt Amount**.

Escrow Number	Receipt Date	Receipt Number	EO Initials	Deposit Type	Bank Number	Payor	Receipt Amount
001 - USA Digital Solutions, Inc. Main Office @25th Ave.							
00000615	9/5/2012	000228	SL	WIN	02		19.00
NICKCOM	1/24/2011	000069	DAD	EM	02	Bob Buyerz	200,000.00
Branch Total							200,019.00

Dormant Escrow Reports

The **Dormant Escrow Report** identifies files that have been open over a specified **Number of Days, As of** a specific date (generally the **Date Last Posted**), which 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: 1) **Escrows opened for more than Number of Days Specified**; or, 2) **Escrows opened for more than Number of Days Specified w/o activity** (without Accounting activity). The report can be generated for any date up through the **Date Last Posted**.

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.

Escrow Number	Branch Number	EO Initials	Ledger Balance	Savings Balance	Open Date	Close Date	Transaction Type
00000591	555	JB	0.00	0.00	6/11/2012		RP Residential Purchase
Branch Total			0.00	0.00			

Ledger Activity Reports

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 should typically 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. To reiterate, the posted balance will not necessarily incorporate all of the transactions presented (items presented dated later than the **Date Range** will not be included in the Posted Balance).

The standard **Escrow Officer, Branch 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 > View Ledger** menu path in Impact Accounting with the caveat on the Posted Balance discussed above.

Ledger Activity Reports

Date Last Posted: 12/31/2012

Date Range

From: 12/01/2012 To: 12/31/2012 (Cannot exceed Date Last Posted)

Report On

Escrow Ledgers Savings Ledgers

Print Selection

All Escrow Officers By Specific Officer

All Branches By Specific Branch

All Banks By Specific Bank

By Branch and Bank Branch: Bank:

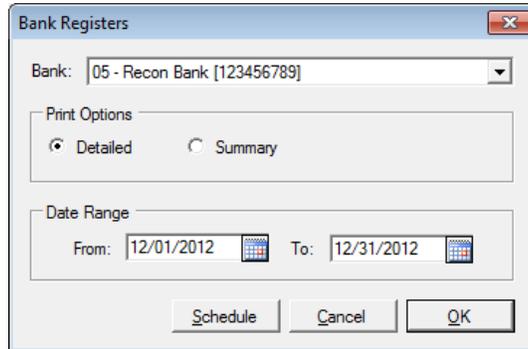
Print Option

Exclude Zero Balance Accounts

Schedule Cancel OK

Bank Registers

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 posted 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.).



Bank Registers

Bank: 05 - Recon Bank [123456789]

Print Options

Detailed Summary

Date Range

From: 12/01/2012 To: 12/31/2012

Schedule Cancel OK

A sample of the **Detailed Bank Register** layout is shown here. The fields presented are, from left to right, **Date**, **Escrow Number**, **Reference Number**, **Description**, **Amount** and **Balance**. The Balance is a running Trial Balance total for the bank account being reported on, after each transaction is recorded.



Report Viewer

USA Digital Solutions, Inc.
USA Digital Solutions Demonstration System
Bank Register

Print Date - Time: 01/07/2013 - 09:35:48 AM Page: 1
For: 12/01/2012 - 12/31/2012 User: JW

Date	Escrow Number	Reference Number	Description	Amount	Balance
05 - Recon Bank [123456789]					
			Beginning Balance		187,000,000.89
12/31/2012	00000626-996	000003	Deposit Ticket	3,000.00	187,003,000.89
			Ending Balance		187,003,000.89

Wires Journals

The **Wires Journal** gives a listing by date range of all the posted wires in and posted wires out. This is a handy report in that you don't have to produce a **Receipt Journal** for the wires in and a **Disbursement Journal** for the wires out. All wires are on one report. The standard **Branch** and **Bank** selection criteria are available. The **Standard Report** will group all wire in receipt types together (if more than one are set up), while the **Sorted by Type** report presents sub-totals for each receipt type related to wires in (if more than one are set up).

The Wires Journal will show the **Reference Number, Receipt Type, Date, Escrow Number, Branch (or Bank), Escrow Officer, Name and Amount.**

Wires Journals

Print Selection

All Branches By Specific Branch [Dropdown]

All Banks By Specific Bank [Dropdown]

By Branch and Bank Branch: [Dropdown]

Bank: [Dropdown]

Report Options

Standard Report Sorted by Type

Date Range

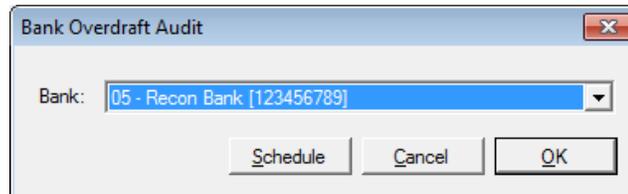
Date Last Posted: 12/31/2012

12/01/2012 [Calendar] Thru 12/31/2012 [Calendar]

Schedule Cancel OK

Bank Overdraft Audit

The **Bank Overdraft Audit** produces a listing of escrows, by the selected **Bank**, reflecting the totals of receipts and disbursements issued, and totals of receipts and disbursements cleared, through the last reconciliation date (which prints at the top left of the report), where the **cleared disbursements exceed the cleared receipts**. This report is used to determine if individual files are technically overdrawn at the bank (more cleared disbursements than cleared receipts). As the report works with items that have cleared the bank, it can only be run up through the date of the latest escrow trust account reconciliation for the Impact bank involved.



The report shows the **Escrow Number, Branch Number, EO Initials, Total Receipts, Total Cleared Receipts, Total Disbursements** and **Total Cleared Disbursements**.

Close Month

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 before any posting may be done in the next month**, 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 and bank, will print before the balances are cleared. *There is no way to re-print this report, so be sure it is not thrown away.*

It is **not** necessary to have reconciled the bank account(s) prior to using the **Close Month** function.

Recon Menu

The reconciliation functionality was radically enhanced in Impact/SQL version 8.0. Many tools and shortcuts were added to make the process more efficient.

There is a **User Permission** that controls whether an Accounting user can create and modify a trust account reconciliation. The permission is set by a System Administrator, in the Utilities module, in the Users function.

The **Recon** menu contains three items:

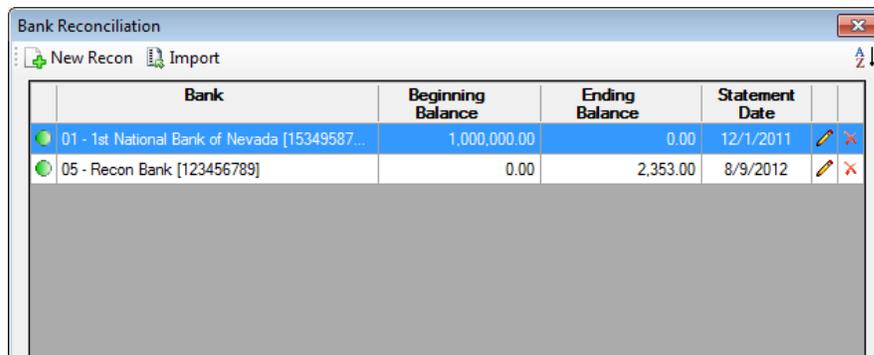
- Reconciliation**
- Filter Setup**
- Bank Summary Report**

Reconciliation

The **Reconciliation** menu option is used to take you to the **Bank Reconciliation** screen where you can start a new reconciliation (either daily or monthly) of an escrow trust account, or continue with one that is in process.

The  **New Recon** option, on the Bank Reconciliation screen, is used to begin a new reconciliation, if a bank download of cleared items is NOT being used to auto-clear items.

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 the  **Import** function, also located on the Bank Reconciliation screen, 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. Filters can now be set up by the client, or with the assistance of DSI, via the **Filter Setup** Recon menu option.



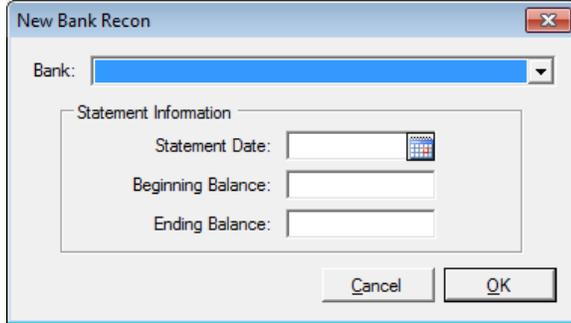
Bank	Beginning Balance	Ending Balance	Statement Date		
01 - 1st National Bank of Nevada [15349587...	1,000,000.00	0.00	12/1/2011		
05 - Recon Bank [123456789]	0.00	2,353.00	8/9/2012		

When the **Bank Reconciliation** screen is presented, any active, “in process” reconciliations will be listed. If no reconciliations are active, the screen will present a “No records found.” message. The  **New Recon** and  **Import** options are presented at the top left of the screen.

Should there be “in process” reconciliations, they will be listed, showing the **Bank**, **Beginning** and **Ending Balances** and the **Statement Date**. To the right of each entry will be two icons, one  to **Open** the reconciliation for editing, and the other  to **Delete** the reconciliation. To the left of each entry will be an icon indicating if the reconciliation is **available to be edited**  or if it is **locked**  **by another user**. Double clicking on the locked record will identify the user who has the reconciliation open.

New Recon

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  **New Recon** menu item. The screen you will be presented with is shown below.



The **Bank** field is filled by selecting the bank account to be reconciled from the dropdown menu displayed when the arrow to the right of the field is clicked on. You will then enter the **Statement Date** of the bank statement being reconciled. You can use the  **Calendar** tool to select the date. 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 to start the building of the reconciliation file.

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 any uncleared adjustments from the last reconciliation. You will then be presented with a screen like the one shown on the next page.

As mentioned above, there were substantial changes made to the reconciliation tools with Impact/SQL version 8.0. This is very evident on the work screen shown. The primary two tabs (**Bank Statement** and **Book Balance**) that users of prior versions of Impact/SQL are familiar with remain, and continue to serve the same purposes (discussed below). The rest of the screen reflects modifications made to make the reconciliation process more efficient. All of these features are discussed in the following pages. Again, users familiar with the process prior to version 8.0 should not have any difficulty in recognizing and appreciating the enhancements to the process. A little exploration and careful reading of this section of the manual will enable you to take full advantage of the new tools.

Bank Reconciliation - 01 - 1st National Bank of Nevada [153495874445] Statement Date - 12/01/2011

Save Save & Exit Reports Search Find Change Balances Mark Range New Adjustment Post

Bank Statement							Bkok Balance		
Cleared	Date	Reference	Escrow #	Description	Status	Type	Amount		
<input type="checkbox"/>	08/18/2011		00000001			DEP	11,100.00		
<input type="checkbox"/>	04/21/2009	0000000000000003		Deposit		DEP	1,000.00		
<input type="checkbox"/>	04/21/2011	0000000000000004		Deposit		DEP	5,000.00		
<input type="checkbox"/>	06/30/2011	0000000000000005		Deposit		DEP	46,500.00		
<input type="checkbox"/>	07/29/2011	0000000000000007		Deposit		DEP	263,450.73		
<input type="checkbox"/>	07/29/2011	0000000000000008		Deposit		DEP	177,000.00		
<input type="checkbox"/>	08/05/2011	0000000000000009		Deposit		DEP	77,904.33		
<input type="checkbox"/>	08/26/2011	0000000000000010		Deposit		DEP	334,229.82		
<input type="checkbox"/>	09/19/2011	0000000000000011		Deposit		DEP	195,809.51		
<input type="checkbox"/>	09/19/2011	0000000000000012		Deposit		DEP	3,000.00		
<input type="checkbox"/>	04/09/2010	000000000001011	00000049	Transfer to #00000001		DEP	-500.00		
<input type="checkbox"/>	04/09/2010	000000000001012	00000001	Transfer From 00000049		DEP	500.00		
<input type="checkbox"/>	06/30/2011	000000000001023	SLFNF001	Tax Collector refund		DEP	54.23		
<input type="checkbox"/>	08/03/2011	000000000001083	00000224	buyer		DEP	49,900.00		
<input type="checkbox"/>	07/08/2011	000000000001036	00000215	Wire In		WIN	146,636.86		

Items Marked For Clearing			Balancing	
Description	# of Items	Amount	Description	Amount
Deposits/Credits	0	0.00	Beginning Balance	275,234,654.21
Wire In Transfers	0	0.00	Cleared Balance	0.00
Wire Out Transfers	0	0.00	Uncleared Adjustments	0.00
Checks/Debits	0	0.00	Statement Balance	268,795,465.25
Adjustments	0	0.00	Difference	6,439,188.96

The banner of the screen presents the account (**Bank**) being reconciled, and the **Statement Date** being reconciled through.

There is a tool bar presented right below the screen banner. There are nine icons that are left justified and a tenth on the right-hand side. The function of each is discussed below. The tool bar does not change when you shift from the **Bank Statement** tab of the recon to the **Book Balance** side.

Below the tool bar, the two tabs for the **Bank Statement** (aka the “bank side”) and the **Book Balance** (aka the “book side”) of the reconciliation process are available. Clicking on the respective tabs will present the detail records and summary and balancing information applicable to each.

On the Bank Statement tab you are reconciling to the bank’s statement of activity.

On the Book Balance tab, you are reconciling the ending bank balance to the Trial Balance for the account in Impact.

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.

The body of the screen presents detail records on each tab. On the **Bank Statement** tab, the detail records are of all deposits, non-depositable receipts, wires in, wires out and checks entered through Impact that are outstanding (uncleared through the reconciliation process) up through the date of the bank statement being reconciled. In addition, any bank adjustments created during the current reconciliation cycle are presented. The items are, by default, sorted into those groupings (by **Type**), but the sort order can be set by the user. There is a check box at the far left of each item, that is used to signify **Cleared** status of each item (checked = cleared). Moving across the screen are fields displaying the **Date** of the item, the **Reference Number** of each item (not on adjustments), an **Escrow #** (not on Deposits or Adjustments), a **Description**, the **Status** (future voids are flagged in this field with a “V”), the

Type of item and the **Amount** of the item. On the right end of each record are five columns that will contain icons for functions that are available for use for the particular record. *Which icons are presented will vary on the type and cleared status of each item, as will be explained below.*

On the **Book Balance** tab, all book adjustments that have not be cleared in prior reconciliations, and new book adjustments entered in the current reconciliation cycle, are presented.

The bottom of each tab presents summary and balancing figures. On the **Bank Statement** tab, summary counts and dollar amounts of the items marked for clearing are shown on the left and balancing information on the right. On the **Book Balance** tab, figures are presented that take you from the Ending Bank Balance to the Trial Balance. These figures will tell you when the reconciliation is “in balance”, both to the bank statement and to the **Trial Balance**.

Reconciliation Tool Bar

The icons in the reconciliation tool bar provide the tools needed to work with the reconciliation and to aid in research. They are described here in the order they are presented. There is no “order” to their use.



Save – this icon will result in the saving of activity since the recon was opened or last saved. It does not close or post the reconciliation. If you are working on a large, complex reconciliation, it is a good idea to save frequently...just in case there is a system interruption. You can close the reconciliation without saving changes made, since the last save, so sometimes, if you are unsure of changes being made, you may not want to save intermittently.



Save & Exit – clicking on this icon will save the activity since the recon was opened or last saved and will take you back to the Bank Reconciliation main screen, where all “in process” reconciliations are listed. It does not post the reconciliation.

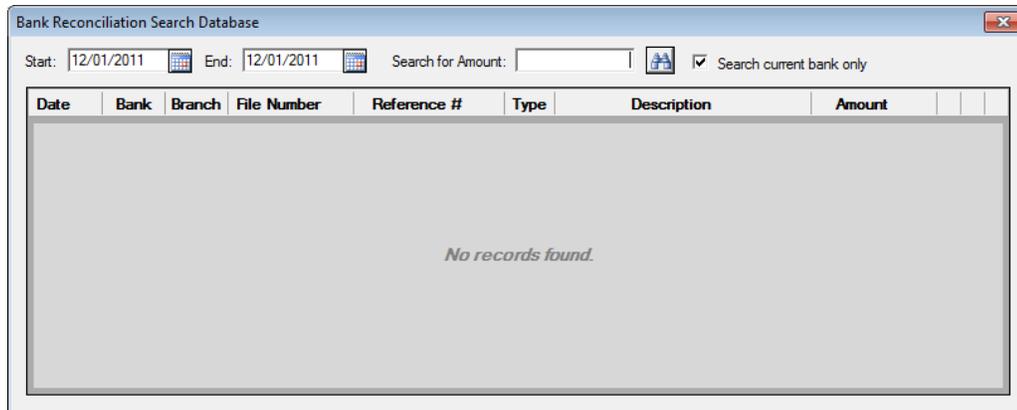


Reports – with version 8.0, increased reporting capability was added to the reconciliation module. This icon will open up a report selection box, as shown here. The first three reports listed: **Summary**, **Cleared Items** and **Uncleared Items** are the traditional reconciliation reports. These must be printed before the reconciliation is posted, and cannot be re-generated after the reconciliation is posted. The screen below will present with those three reports checked off to print when you **Post** the reconciliation.

Report Selections	Start Date	End Date
<input type="checkbox"/> Reconciliation Summary		
<input checked="" type="checkbox"/> Cleared Items		
<input type="checkbox"/> Uncleared Items		
<input checked="" type="checkbox"/> Deposit Journal	08/01/2013	08/01/2013
<input checked="" type="checkbox"/> Disbursements Journal	08/01/2013	08/01/2013
<input checked="" type="checkbox"/> Receipts Journal	08/01/2013	08/01/2013
<input type="checkbox"/> Undeposited Receipts		
<input type="checkbox"/> Trial Balance		
<input type="checkbox"/> Bank Summary		

The other reports listed have been made available to assist in research during the reconciliation process, without having to close the recon, and to make it easy to print those reports that are normally kept with the completed reconciliation for audit and documentation purposes. They are **Bank** (account) specific, using the same Bank as that being reconciled. The **Deposit**, **Disbursement** and **Receipts Journals** have date-range options to aid in researching activity that may have occurred after the date of the reconciliation. The **Undeposited Receipts** and **Trial Balance** reports should tie to the summary figures shown on the bottom left of the **Book Balance** tab, and provide the detail behind each figure. The **Bank Summary** details ledger summary activity for the bank, for the day it is run for, for the month-to-date and for the year-to-date. The report can be run off this menu or from the **Recon** menu. When run here, it will be for the bank and date of the reconciliation. Use the check boxes in front of the reports to indicate which should be printed, and click on **OK** to print them. Click on **Cancel** to close the **Bank Reconciliation Reports** screen.

 **Search** – the ability to search the database for accounting activity is a great aid to the reconciler. This function was added with version 8.0 so that you do not have to save the reconciliation and leave it to run reports and otherwise try to track down information. Clicking on this icon will present the **Bank Reconciliation Search Database** screen.

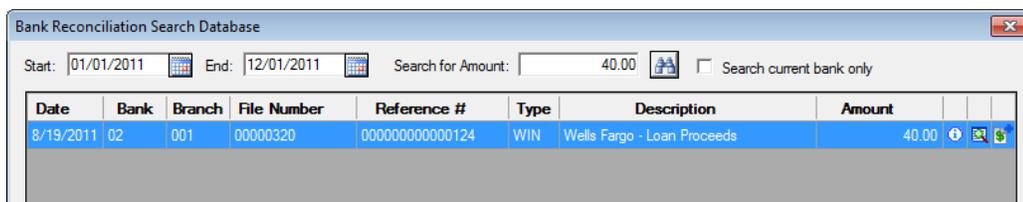


The **Start** and **End** date fields are defaulted to the first day of the month of the date of the reconciliation and the reconciliation date, respectively. These can be changed by the user to earlier or later dates, to suit the research need. If you are looking for wires that may have been receipted or disbursed after the date of the recon, but which appear on the bank statement proper, then later dates than the recon date would be appropriate in the date fields.

The **Search for Amount** field is an "absolute value amount" field, so no sign is entered and the search will be for amounts of either a positive or negative nature.

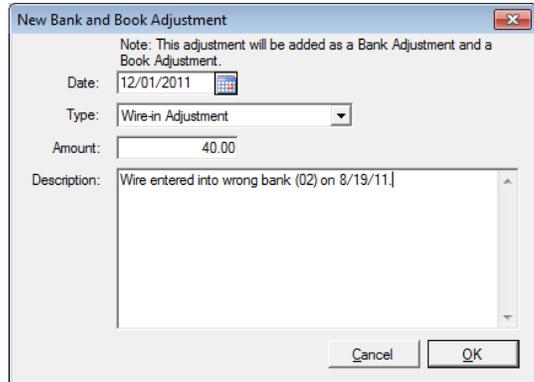
The check box for **Search current bank only** is defaulted, but if you suspect the item(s) you are searching for might have been entered under another bank within Impact, then uncheck the box and data for all banks will be searched.

The  **Search** icon is used to trigger the search, once the other criteria are set for your desired search. The results of the search will be presented in the body of the screen. In the sample below, \$40.00 was searched for within the calendar year ending with the recon date, across all banks (to locate details on a common amount, for example).



There are three icons that appear on the right of each record returned by the search. The  **Info** icon will display information on the item, the  **View Ledger** icon will display the ledger associated with the item and the  **Add Adjustment** icon will create Bank and Book adjustments relating to the item. This is a great time-saver for wires entered late, for example.

Clicking on the  **Add Adjustment** icon on the wire in shown in the previous **Search** result presents an adjustment creation screen as shown here. The **Add Bank and Book Adjustment** screen tells you that both adjustments will be created, and lets you change the information about the adjustment (**Date**, **Type**, **Amount** and **Description**) if you wish. In this sample, the description was changed to reflect that the WIN was receipted in the wrong bank. The bank adjustment will be made with the sign reflected on the amount, and the book adjustment will be the opposite sign. This is a great timesaver. Click on **OK** to create the two adjustments, or **Cancel** to exit without creating adjustments.



New Bank and Book Adjustment

Note: This adjustment will be added as a Bank Adjustment and a Book Adjustment.

Date: 12/01/2011

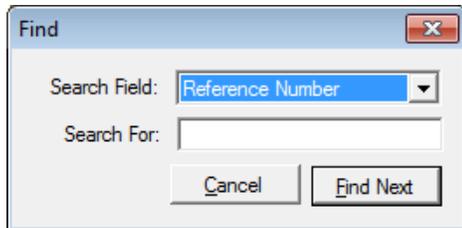
Type: Wire-in Adjustment

Amount: 40.00

Description: Wire entered into wrong bank (02) on 8/19/11.

Buttons: Cancel, OK

 **Find** – the Find icon opens the Find screen on which you can select a reconciliation field to be searched through and enter the value to search for. This “search” is strictly within the currently open reconciliation. You can look for specific values in the **Reference Number**, **Date**, **Description**, **Amount** and **Escrow Number** fields. The search on the **Description** field is a “contains” search...you do not need to enter the full description. Use the **Find Next** button to execute the search. Use the  **Close** icon, in the upper right corner of the screen, to close it.

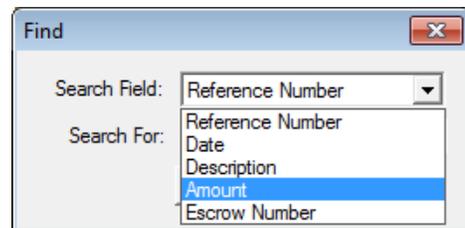


Find

Search Field: Reference Number

Search For:

Buttons: Cancel, Find Next



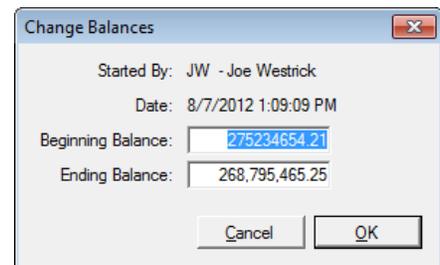
Find

Search Field: Reference Number

Search For:

- Reference Number
- Date
- Description
- Amount
- Escrow Number

 **Change Balances** – the **Change Balances** icon will open the **Change Balances** screen, on which you can see who started the reconciliation and when, and you can change the **Beginning** or **Ending Balances** if one or the other were incorrectly entered. It would be very rare to have to change the Beginning Balance, as that value pulls from the previous reconciliation. Click on **OK** to save changes made to the balance figures or **Cancel** to exit the screen without saving any changes made.



Change Balances

Started By: JW - Joe Westrick

Date: 8/7/2012 1:09:09 PM

Beginning Balance: 275234654.21

Ending Balance: 268,795,465.25

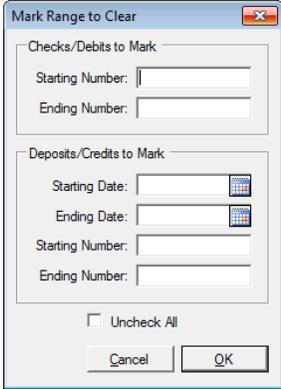
Buttons: Cancel, OK

 **Mark Range** – this icon will open the **Mark Range to Clear** screen, as shown to the right.

You can identify a range of checks or other debits to mark as cleared by identifying the **Starting** and **Ending Number** of the range.

You can do the same for deposits or other credits with the selection of either a date range or a number range. To eliminate all cleared item check marks in the current reconciliation, check the **Uncheck All** check box.

Click on **OK** to execute the request or **Cancel** to exit the screen without taking any action.

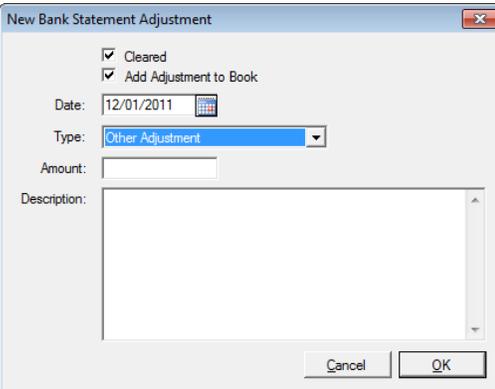


The dialog box titled "Mark Range to Clear" contains two sections: "Checks/Debits to Mark" and "Deposits/Credits to Mark". The "Checks/Debits" section has "Starting Number:" and "Ending Number:" text boxes. The "Deposits/Credits" section has "Starting Date:" and "Ending Date:" date pickers, and "Starting Number:" and "Ending Number:" text boxes. At the bottom, there is an "Uncheck All" checkbox and "Cancel" and "OK" buttons.

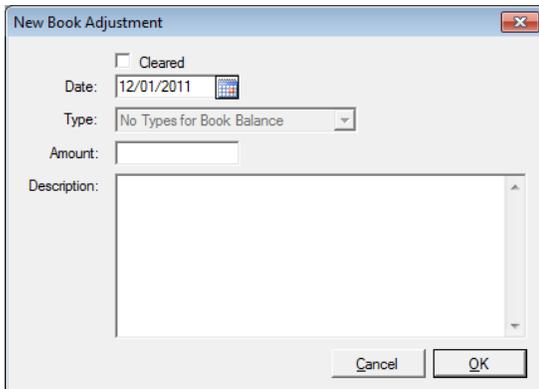
 **New Adjustment** – two slightly different screens are presented when this icon is clicked on, depending on whether you are on the **Bank Statement** or **Book Balance** tab when the icon is clicked.

The screen on the left (below) is the one presented if the icon is clicked when you are on the **Bank Statement** tab. It defaults to a **Cleared** condition for the **Bank Adjustment** to be added (*virtually all bank adjustments should be marked cleared at the time of creation*), asks whether you want a corresponding **Book Adjustment** to be created at the same time (the dollar amount will be of the opposite sign for the Book Adjustment), defaults to the current **Date** for the adjustment (which you can change), lets you set the **Type** of the adjustment (aids in sorting adjustments by type on reports), and provides fields for the **Amount** of the adjustment and for a **Description** to be entered. The **Description** field is a memo field, so you can enter as much information as needed to detail the issue and how it is to be resolved.

The screen on the right (below) is the one presented if the icon is clicked when you are on the **Book Balance** tab. It defaults to an **Uncleared** condition for the **Book Adjustment** (*book adjustments are not marked cleared until they are corrected...and in that instance they can be deleted instead of being marked cleared and then being offset with another book adjustment*), defaults to the current **Date** for the adjustment (which you can change) and provides fields for the **Amount** of the adjustment and for a **Description** to be entered. There are no **Type** alternatives for **Book Adjustments**.



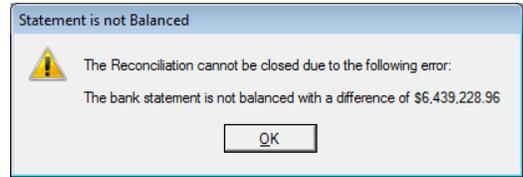
The dialog box titled "New Bank Statement Adjustment" has a "Cleared" checkbox checked and an "Add Adjustment to Book" checkbox checked. It includes a "Date:" field with "12/01/2011", a "Type:" dropdown menu set to "Other Adjustment", an "Amount:" text box, and a "Description:" memo field. "Cancel" and "OK" buttons are at the bottom.



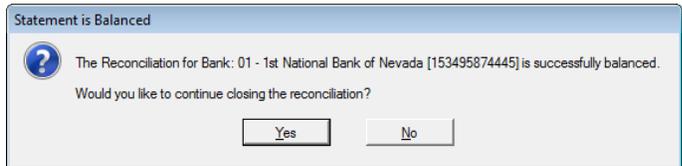
The dialog box titled "New Book Adjustment" has a "Cleared" checkbox unchecked. It includes a "Date:" field with "12/01/2011", a "Type:" dropdown menu set to "No Types for Book Balance", an "Amount:" text box, and a "Description:" memo field. "Cancel" and "OK" buttons are at the bottom.

With both screens, once the data has been entered and reviewed, click on **OK** to create the adjustment(s) or **Cancel** to exit without creating the adjustment(s).

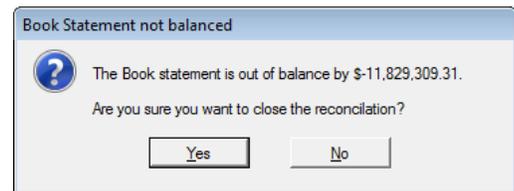
 **Post** – the **Post** icon, when clicked, will initiate a check on whether the **Bank Statement** side of the reconciliation (only) is in balance before proceeding. If the bank recon is not in balance, a message will be received indicating that fact, like the one shown here.



If the bank side of the recon is in balance, the system will present a message to that effect (shown to the right), and will ask if you want to proceed. If you click **Yes** to proceed, the system will then check if the **Book Balance** side of the recon is in balance.

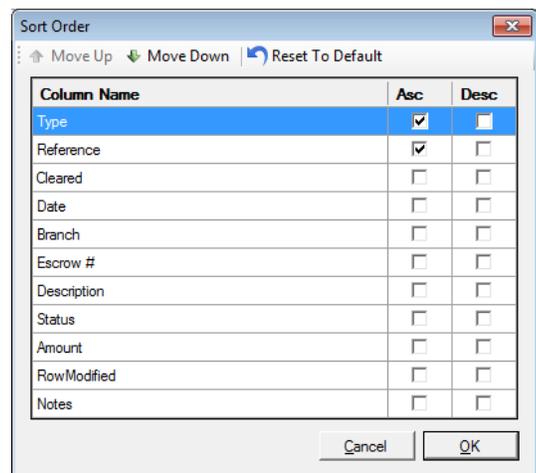


If the **Book Balance** side of the reconciliation is out of balance, a warning will be issued, like that shown here. If you are not using the Book Balance side of the reconciliation process (and are tying to the Trial Balance via the aid of an outside system of some sort), you can continue to **Post** the reconciliation. It is DSI's strong recommendation that the **Book Balance** side of the reconciliation be done within Impact, to ensure that all outstanding adjustments are recorded and that the ending bank balance is reconciled to the **Trial Balance**.



Replying in the affirmative will result in the reconciliation being “posted” which will result in the cleared items being flagged as such in the database. The cleared items will not appear in the next reconciliation. Uncleared Adjustments will be retained and will appear in the next reconciliation.

 **Sort** – the **Sort** icon is on the far right of the tool bar, and does not have a label. When clicked, the **Sort Order** screen is presented. It provides for sorting the reconciliation by any and all fields, in ascending or descending order. The  **Reset to Default** icon will reload the default sort order. You can order the fields for the sort using the   arrow keys, in the upper left corner, to move the highlighted field up and down as desired...and click on the checkboxes under **Asc** and **Desc** to indicate the direction of the sort. The sort will proceed in the order the fields are placed. In the sample shown, the sort will be by **Type** in ascending order and then by **Reference Number** in ascending order. Click on **OK** to execute the sort or **Cancel** to return to the reconciliation without executing a new sort.



Reconciliation Detail Record Tools

There are five columns to the right of the detail records in the body of the **Bank Statement** side of the reconciliation and three to the right of the detail records in the body of the **Book Balance** side of the reconciliation. Icons representing various tools available for use relating to the particular records are presented in those columns. The use of each is described here.

 **Information** – clicking on this icon will cause a window to pop up on which is presented information about the specific record. The content of the window varies depending on the type of item the record represents. A few examples are shown here.



Check Detail

Check #: 00000900001038
 Branch: 002 - FNF Training and Implementation
 Bank: 01 - 1st National Bank of Nevada[153495874445]
 Status:
 Escrow Number: SLFNF001
 Date: 06/30/2011
 Amount: -3,552.35
 Pay to Name: USA DIGITAL SOLUTIONS, INC.
 Address #1:
 Address #2:
 City, State and Zip:
 Memo:
 Created By: (SL) Sherm Lamb on 06/30/2011 09:07 AM

A **Check Detail** screen is shown to the left and an **Outgoing Wire Detail** screen is shown to the right.

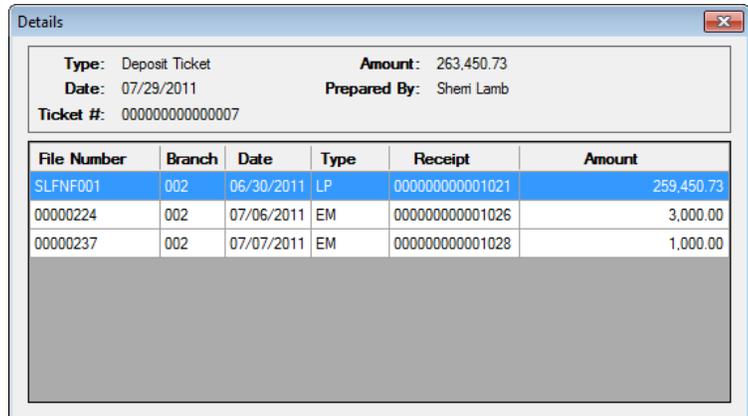


Outgoing Wire Detail - HUDDemo

Branch: 998 - Training Branch
 Bank: 01 - 1st National Bank of Nevada [153495874445]
 Status: Sent
 Amount: 60.00
 Payoff Loan Number: 645132
 Other Wire Reference:
 Receiving Bank Name: BANK OF AMERICA, N.A., NY
 Receiving Bank ABA: 026009593
 Receiving Bank Account: 861523
 Receiving Bank Customer: BANK OF AMERICA (ABA)
 Offline Bank ABA:
 Offline Bank Name:
 Offline Final Credit to:
 Entered Date: 10/31/2008
 Entered By: DAD - Darel DaVee
 Print Date: 06/28/2011 04:17 PM
 Sent Date: 08/10/2009
 Send By: Darel DaVee
 Tracking Number: 646114
 Wire Number: 000000000000002
 Notes:

Close each window by clicking on the  in the upper right corner.

On the right, a deposit's **Details** screen is presented. A deposit's Details screen will show all of the receipts contained within the particular deposit. This can be very helpful when trying to figure out if a bank's deposit figure which does not match any in your reconciliation, might be missing one item, for example. This is another tool that permits research without leaving the reconciliation.



Details

Type: Deposit Ticket Amount: 263,450.73
 Date: 07/29/2011 Prepared By: Sherm Lamb
 Ticket #: 000000000000007

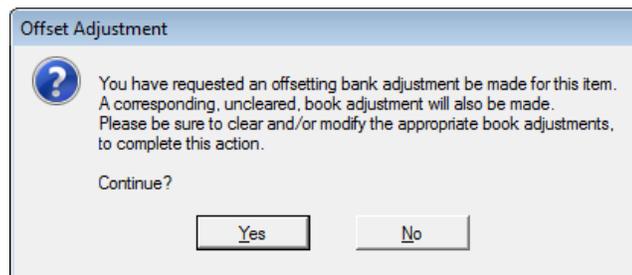
File Number	Branch	Date	Type	Receipt	Amount
SLFNF001	002	06/30/2011	LP	000000000001021	259,450.73
00000224	002	07/06/2011	EM	000000000001026	3,000.00
00000237	002	07/07/2011	EM	000000000001028	1,000.00

 **View Ledger** – in earlier versions of Impact/SQL, you had to leave the reconciliation to view the ledger for a particular escrow file. That is no longer the case with version 8.0 and later. If this icon presents next to a record, in a reconciliation, click on it and the ledger for the file of the item will be presented. This is a handy research tool when trying to clarify possible duplicate entries or other confusing situations where seeing the entire ledger content is helpful.

 **Modify** – Adjustment records will have a modify icon available to them. Click on the icon to open the adjustment for editing.

 **Delete** – Adjustment records will have a delete record icon available to them. Click on the icon to delete the adjustment. A warning message will be received, asking you to confirm the deletion.

 **Add Offset Adjustments** – when items appear on the **Bank Statement** side of the reconciliation that are “fixes” for items earlier addressed with an adjustment (such as a WIN entered late, or an adjusting receipt for an incorrect check amount, or a deposit slip created after a manual deposit was done at the bank), the historic routine was to clear the item and then an adjustment was added, on the same Bank Statement side of the recon, to “offset” the item – so the net effect on that day’s reconciliation was \$0.00, and the adjustment item was then cleared – as you would never need to see it in the reconciliation again. The  **Add Offset Adjustments** icon was introduced to speed that “offset” process. When a recon record representing an Impact accounting correction item (not an adjustment entered manually in the reconciliation) is checked as cleared, this icon will be made available on the far right side of the record. Clicking on it will bring up a screen like that shown below that warns you that two adjustments will be created (Bank and Book) and that the Book adjustment likely will need to be cleared along with the original Book adjustment relating to the item that needed to be fixed. The Bank adjustment created will be of the opposite sign of the recon item marked as cleared, and the Book adjustment will be of the same sign (to offset the original Book adjustment). The net effect of the cleared accounting item and Bank adjustment is \$0.00, and the net effect of the matched cleared Book adjustments will also be \$0.00. All four cleared items will not appear in the next reconciliation.



Click on **Yes** to continue with the adjustments creation or **No** to cancel the event and return to the reconciliation.

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) *This step is only required if you do not have the system set to automatically include the adjustment (on the Book side, bottom right) for Undeposited Receipts.* Print the report of Undeposited Receipts: **Month End> Receipt Journals**, select the specific bank account and check the **Undeposited Items Only** box, enter a date range from the beginning of the century (01/01/01) through the date being reconciled. You will need this report's output for one or more Book adjustments, if there are any undeposited receipts. Alternatively, you can now (with version 8.0 and later) print this report from within the reconciliation, via the **Reports**  icon.

3) As explained above, open the reconciliation for the date being reconciled through (the date entered will be the cutoff -- everything that was outstanding through that date will appear in the reconciliation). "Everything" means checks, deposits, non-depositable receipts, WIN and WIO entries, and outstanding Book adjustments. NOTE: depositable receipts that have not been included in a deposit will NOT appear in the reconciliation -- thereby requiring a Book adjustment, or the automatic adjustment in the Summary area on the Book Balance tab, 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 a checkmark in the box in front of the item -- that indicates it is flagged "cleared". If you use the SPACE BAR approach, the highlighted record will switch to the next one, as each is cleared. This is helpful when you are clearing large numbers of sequential checks. Alternatively, click in the check-box in front of the item you want to clear. As you are clearing checks, if there are encoding errors (bank cleared wrong amount, for example), enter a bank adjustment for the difference, using the  **New Adjustment** icon -- if the bank took too much, enter a negative adjustment, if too little, enter a positive adjustment. Leave the check-box checked on the **Add Adjustment to Book** option, on the Add Adjustment screen, to create the required book adjustment at the same time as the bank adjustment. Flag these (and all) bank adjustments as "cleared". If you did use **Import**, to start the reconciliation, refer to the **Exception Report** for likely adjustments required.

5) While clearing WIN's and WIO's (wires in and wires out), it is helpful to search the reconciliation (use the  **Find** icon to start the Find function) 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 and Book 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. The  **Info** icon can be utilized to see deposit details behind each deposit item, in case the bank recognized an error and reflected the deposit for a different amount, if one or more items were missing, for example.

7) Once each bank statement activity "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 BALANCE SCREEN UNTIL THE BANK STATEMENT SCREEN REFLECTS AN "IN-BALANCE" CONDITION – DIFFERENCE OF \$0.00.** Again, make sure to mark all bank adjustments as "cleared", as they are only applicable to this reconciliation; new book adjustments will carry forward, and should therefore be uncleared, but bank adjustments do not. The only time this would not be the case would be if checks from another system are being carried and reconciled through an account in Impact.

8) Switch to the **Book Balance** tab. If the new bank adjustments have been done properly, there should be a book adjustment for each new bank adjustment entered on the bank screen, but with the opposite sign (if the bank adjustment was positive, the book adjustment will have a negative sign, and vice versa).

9) Look through the existing book adjustments, entered in earlier reconciliation cycles, for items that may have been fixed (such as wires entered late). Switch back to the **Bank Statement** tab to look for those items. Items that represent "Fixes" on the bank tab (such as wire receipts entered after the fact) should be cleared and offset (offsets are started with the  icon that appears on the item's record when it is cleared). This action will create an offsetting bank adjustment and create a book adjustment. Then switch back to the **Book Balance** tab, where you will need to locate the original book adjustment that represented the item that was to be "fixed" and clear it, along with the new book adjustment, which was just created along with the bank adjustment that offset the "fix" item. Both pairs of adjustments (bank and book) will offset their counter-parts, having a zero effect on each side of the reconciliation and will disappear once the reconciliation is posted. The items will print on the **Cleared Items** report. This is a good, "auditable" approach. Alternatively, the pair of Book adjustments can be deleted – also resulting in a zero effect on the reconciliation, but leaving no audit trail on the **Book Balance** side of the reconciliation for the fix.

10) Once the new adjustments have been added, and the old, fixed items' adjustments have been offset and cleared, and if your system is set to NOT create the automatic adjustment for undeposited receipts (not normally the case), you should enter one or more Book adjustments for the receipts that have not been deposited within Impact. It is recommended that you enter one adjustment for each future dated deposit, especially if they were prepared on different days, so that when the deposits hit the next bank statement(s) they can be clearly matched up with the adjustment items in your next reconciliation(s). 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 Balance (remember: all receipts are represented in the Trial, only deposited receipts are represented in the reconciliations). NOTE: if manual deposits were made of the items, and they have already hit the bank, adjustments are not needed for them on the book side, as the receipted dollars are already at the bank and in the Trial Balance total.

Note: If the system is set to automatically enter the undeposited receipts adjustment you will not need to enter one – unless a manual deposit has hit the bank...then a negative adjustment will be needed to reduce the amount of the automatic adjustment by the amount that has hit the bank.

11) At this point, you should be in balance both with the bank statement and with the book (the Trial Balance). 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. You should search the database for the amount you are out of balance, utilizing the  **Search** icon. Future period Receipt and Disbursement Journals may need to be printed and reviewed to locate the reason(s) the reconciliation is out of balance. Once both sides are in balance, print all three of the reconciliation reports (**Summary, Cleared and Uncleared**). Be sure you have all three reports printed and in hand BEFORE posting the reconciliation (you will be prompted to print the reports right before the posting is done). **They cannot be reprinted once the reconciliation is posted.** You can also, in version 8.0 and later via the  **Reports** icon, print the **Undeposited Receipts** report, a full **Receipts Journal** and **Disbursements Journal** for the period being reconciled and a **Trial Balance**, for a complete report package to go with the bank statement and reconciliation reports – this is especially wise when finishing a month-end reconciliation.

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**  icon to finish the reconciliation. The system will not post the reconciliation if the **Bank Statement** side is out of balance; it will warn you if the **Book Balance** side is not in balance, but will post under that condition if you OK it. You will be prompted with the reports to be printed screen, to make sure you have printed at least the Summary, Cleared and Uncleared reports. The program 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.

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 should also keep a copy of a full Receipts Journal and a full Disbursement Journal for the period being reconciled, especially if a full month recon, or for the month for a month-end dated recon, if doing daily recons. 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. All of the reports can now (with version 8.0 or later, via the  **Reports** icon) be printed from within the reconciliation, prior to the posting of the reconciliation.

Once the reconciliation is posted you are NOT finished, the output must be reviewed:

Look at the **Uncleared Items** report – especially the uncleared receipts, deposits and WIN and WIO entries. Uncleared deposits and receipts that cannot be explained by the delay in getting physical deposits, or electronic deposits, to the bank should be researched and understood, and corrected if necessary.

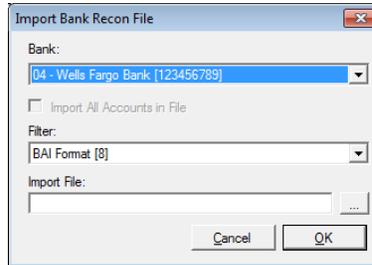
Look at the **Trial Balance** report – especially look at files that are closed, that still retain funds – this may indicate duplicate receipts (which you will have been given a hint about by their being outstanding on the Uncleared Items report). Files that retain funds should be checked to confirm that the reason the funds are held is still valid.

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 bank 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.

Review the **Uncleared Items** report's stale dated checks. **These should be worked with your firm's routine stale-dated check and aged file process, in conjunction with your firm's escheat process.**

Import

The **Import** menu item, on the **Bank Reconciliation** screen, 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 of items presented during the period of the reconciliation (downloaded prior to the initiation of the Import routine) 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 Import is selected. You will pick the bank account to be reconciled, select the filter to be used and identify the name and location of the bank download to be used (you must have saved it to a drive you can access from within Impact). Once these settings are selected for each bank, they are saved from one session to the next. Clicking on **OK** will initiate the process; **Cancel** will return you to the Bank Reconciliation screen.

Filter Setup

The filters used to assist in clearing items, in a Reconciliation, based on a download of bank data, are very similar in concept to the Positive Pay filters discussed earlier in this manual, with one primary exception – BAI format files.

The user is referred to the Positive Pay Filter Setup section of this manual for the general discussion of filter creation and editing.

“BAI” format files are atypical in that they are stylized layouts that use unique coding to identify the type each line in the file - **Line Indicators**, in the **Filter Setup** screen -, and to identify the nature of each item (checks, vs. deposits, vs. wires, etc.) - **Instrument Type Map** records, in the **Filter Setup** screen. The layout of BAI files is very unique, and banks are inconsistent in their use of “standardized” coding. For this reason, there are three “BAI” type filters that have already been prepared by USA Digital Solutions, Inc. personnel, and these are available for use against “BAI” format downloads. The differences between them are largely on the code selection differences between banks.

Please contact USA Digital Solutions, Inc. for further discussion of **Reconciliation Filter Setup**.

Bank Summary Report

The **Bank Summary Report** details ledger summary activity for the bank, for the day it is run for, for the month-to-date and for the year-to-date. The report can be run off this menu or from within a reconciliation. When run from this menu entry, it can be run for any posted date and for a specific bank or all banks.

MISC Menu

The **Miscellaneous** menu covers a broad range of functions, ranging from a quick way to view an escrow ledger (without having to go to the Impact/SQL 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 branches, escrow officers, title officers, processors and banks, are 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:

View Ledger

Savings Accounts

- **Add/Modify**
- **Print**

Adjust Income Analysis

- **By File Number**
- **By Item (optional)**
- **Print**

1099-S Reporting

- **Modify**
- **Reports**
- **Reporting**

Set Up Branches

Set Up Banks

Change Branch ID of File

Change Escrow Officer

Change Processor

Change Title Officer

Change Bank

Printer Setup

Overdraft Passwords (optional)

- **Password Generator**
- **Print Overdraft Authorization Log**

Wire Out Audit Report (if dual authorization is enabled)

Print HUD

Print Final Disbursement Report

Accounting Lock/Unlock File (optional)

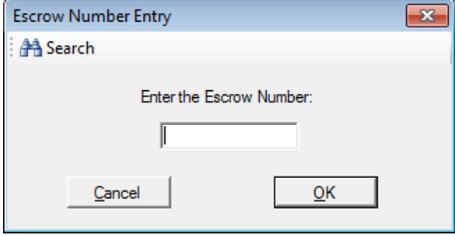
Change Password (if not utilizing NT Login option)

Print Test Checks

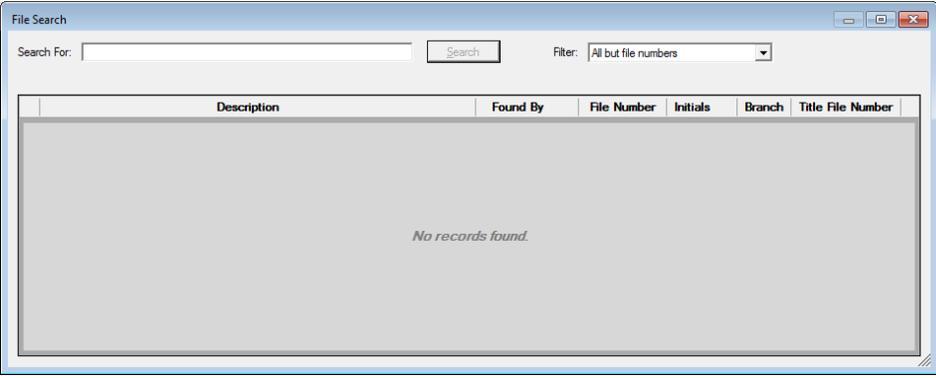
View Ledger

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 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** icon to initiate a full system search of Impact.



The image shows a dialog box titled "Escrow Number Entry". It contains a search icon and the text "Enter the Escrow Number:" followed by a text input field. At the bottom, there are two buttons: "Cancel" and "OK".



The image shows a "File Search" dialog box. It has a "Search For:" field, a "Search" button, and a "Filter:" dropdown menu set to "All but file numbers". Below the search area is a table with columns: Description, Found By, File Number, Initials, Branch, and Title File Number. The table is currently empty and displays the message "No records found."

The **File Search** screen gives you the ability to search the database broadly or in a more targeted manner. By entering the beginning of a last name in the **Search For:** field, for example, and then clicking on the **Search** button without changing the search: default of **All but file numbers**, 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 more targeted search options are listed below and can be selected from the **Filter:** dropdown. The default is **All but file numbers**.

Sellers and Buyers

Buyers

Sellers

Property Address

Tax Parcel Number

Subdivision (Name)

Reference Number

Base File Number

Loan Number (Lender's)

File Number

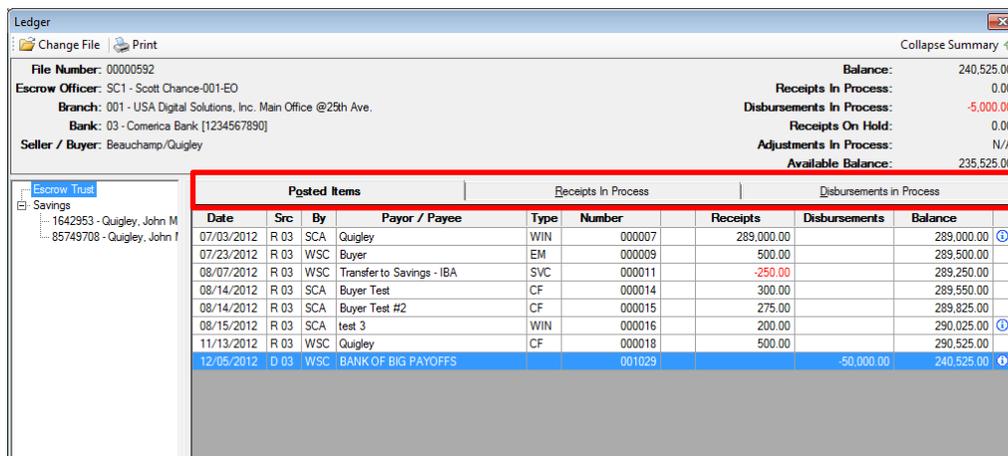
Title File Number

Once you click on the **Search** button, a listing of candidate items will present. The records will indicate which search criteria they matched up on. Up to the first 1,000 records that meet the criteria will be presented – you will be prompted to narrow your search if over 1,000 hits are made. There is a  **View File Status** icon next to each record returned; click on the icon to get more information on the file that the record relates to. Double-click on a record to use the file number on the **Escrow Number Entry** request screen.

Once an escrow number is entered on the **Escrow Number Entry** screen presented above, or if a file is selected from the search results screen (with a double-click), the **Ledger** will be presented, as shown below. The **Ledger**, in version 8.0, was redesigned from those earlier versions of Impact/SQL used, and both **Escrow** and **Savings** account information is available through the same screen. The **Ledger** is described in detail in the following paragraphs.

At the very top of the screen are three icons:  **Change File** and  **Print** (on the left) and  **Collapse Summary** (on the right). The **Change File** icon will let you select a different file. The **Print** icon will help you print the ledger. The **Collapse Summary** icon will hide the file and balance information, at the top of the screen, giving you more room to view ledger records. It will revert to an  **Expand Summary** icon, which is used to re-present the file and balance information.

At the initial opening of a ledger, 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, relating to escrow trust balances, 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 screenshot shows the Ledger application window. At the top left, there are icons for 'Change File' and 'Print'. At the top right, there is a 'Collapse Summary' icon. Below these are fields for file information: File Number: 00000592, Escrow Officer: SC1 - Scott Chance-001-E0, Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave., Bank: 03 - Comerica Bank [1234567890], and Seller / Buyer: Beauchamp/Quigley. On the right side, there is a summary of balances: Balance: 240,525.00, Receipts In Process: 0.00, Disbursements In Process: -5,000.00, Receipts On Hold: 0.00, Adjustments In Process: N/A, and Available Balance: 235,525.00. Below this is a table with three tabs: 'Posted Items', 'Receipts in Process', and 'Disbursements in Process'. The 'Posted Items' tab is active, showing a list of transactions with columns for Date, Src, By, Payor / Payee, Type, Number, Receipts, Disbursements, and Balance.

Posted Items						Receipts in Process		Disbursements in Process	
Date	Src	By	Payor / Payee	Type	Number	Receipts	Disbursements	Balance	
07/03/2012	R 03	SCA	Quigley	WIN	000007	289,000.00		289,000.00	
07/23/2012	R 03	WSC	Buyer	EM	000009	500.00		289,500.00	
08/07/2012	R 03	WSC	Transfer to Savings - IBA	SVC	000011	-250.00		289,250.00	
08/14/2012	R 03	SCA	Buyer Test	CF	000014	300.00		289,550.00	
08/14/2012	R 03	SCA	Buyer Test #2	CF	000015	275.00		289,825.00	
08/15/2012	R 03	SCA	test 3	WIN	000016	200.00		290,025.00	
11/13/2012	R 03	WSC	Quigley	CF	000018	500.00		290,525.00	
12/05/2012	D 03	WSC	BANK OF BIG PAYOFFS		001029		-50,000.00	240,525.00	

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 **Src** column presents the type (**R**=receipt, **T**=transfer, **W**=wire and **D**=disbursement) and source (**Bank Number**); if the file has switched banks, you will see different source numbers on some of the items, and you will see multiple banks listed in the account tree on the left.

Who entered the item (user's initials), in the **By** column.

The **Payor** of a receipt or the **Payee** on a disbursement.

The receipt type (only on receipts), in the **Type** column.

The reference number of the item (receipt number or check number), in the **Number** column; 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 reconciliation; 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 of the item (either in the **Receipts** column or in the **Disbursements** column, as appropriate).

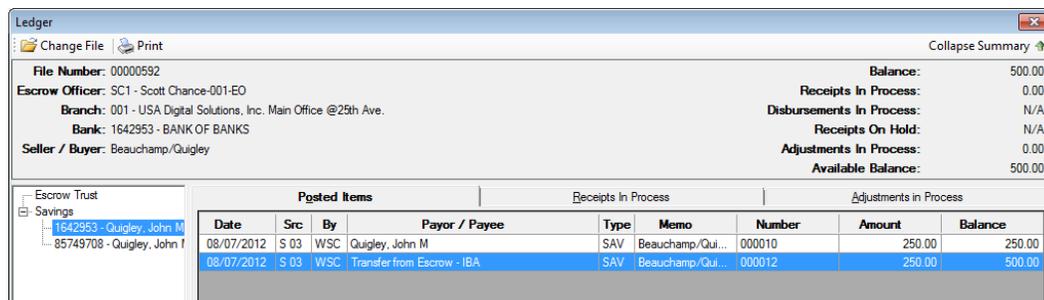
The running **Balance** through each transaction.

The  **Info** icon next to some records can be used to present additional detail on the particular item.

Savings Ledger – from View Ledger

The newly formatted Ledger, in version 8.0 and later, gives you access to the **Savings** account information, if any, associated with a particular file. On the left side of the screen, under the file information, a “tree” of account numbers is presented. If there are one or more Savings accounts, they will be listed under the **Savings** heading. Note: if there is escrow trust account activity for more than one escrow trust account, those will be listed above the Savings heading, under the **Escrow Trust** heading.

Click on a specific Savings account number listing and two things will happen. In the file summary section above the ledger detail, on the left side, the **Bank** field will be filled with the savings account’s information, and the **Balance** information, on the right side will reflect summary information about that particular savings account. The ledger detail that is presented will be that for the selected savings account.



The screenshot shows the Ledger application window. At the top, there are menu options for 'Change File' and 'Print', and a 'Collapse Summary' button. Below this, the account details are displayed:

- File Number: 00000592
- Escrow Officer: SC1 - Scott Chance-001-EO
- Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave.
- Bank: 1642953 - BANK OF BANKS
- Seller / Buyer: Beauchamp/Quigley

Summary statistics on the right side:

- Balance: 500.00
- Receipts In Process: 0.00
- Disbursements In Process: N/A
- Receipts On Hold: N/A
- Adjustments In Process: 0.00
- Available Balance: 500.00

The main table is divided into three tabs: 'Posted Items', 'Receipts In Process', and 'Adjustments in Process'. The 'Posted Items' tab is active, showing a table with the following data:

Date	Src	By	Payor / Payee	Type	Memo	Number	Amount	Balance
08/07/2012	S 03	WSC	Quigley, John M	SAV	Beauchamp/Qui...	000010	250.00	250.00
08/07/2012	S 03	WSC	Transfer from Escrow - IBA	SAV	Beauchamp/Qui...	000012	250.00	500.00

The tabs available for ledger detail records are **Posted Items**, **Receipts in Process** and **Adjustments in Process** (no Disbursements), as all savings activity is done via receipts.

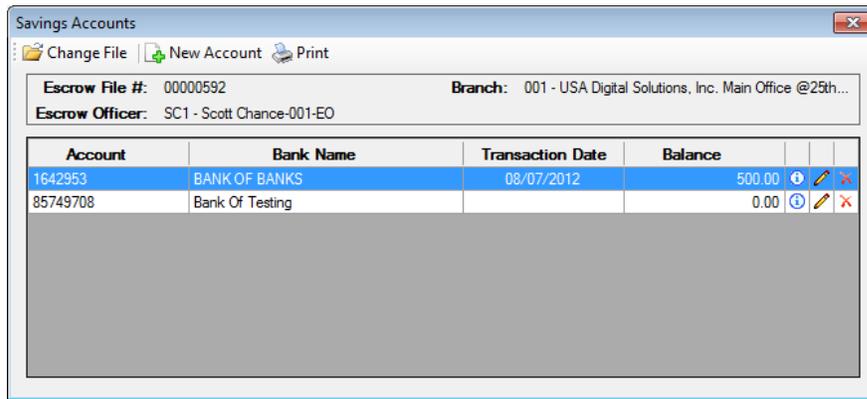
Close the **Ledger** with the  **Close** icon in the upper right hand corner.

Savings Accounts

Add/Modify

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

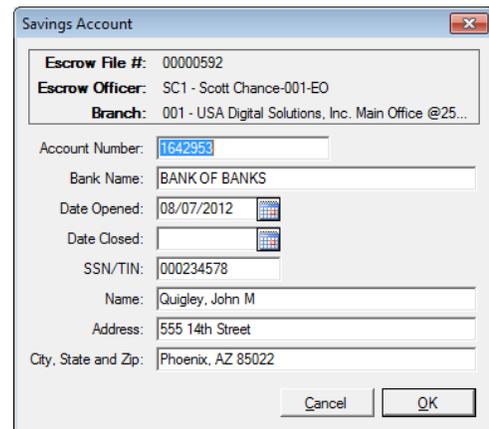
When selected, the **Add/Modify** function will display the same escrow file selection screen you see when you ask for a ledger, with the same search functionality available. Hopefully, if you are adding a savings account, you know which escrow you are adding it to. Upon selection of the escrow, you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



To add a savings account to the selected escrow, click on the **New Account** icon, at the top of the screen. To edit an existing account's information click on the **Modify** icon to the right of the specific account to be modified. You will be presented with a similar screen, with either choice. A sample is shown below. 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** icon, 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.*

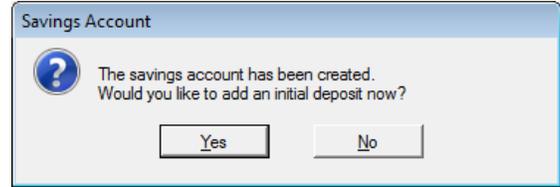
The information entered or maintained here is:

- Account Number**
- Bank Name**
- Date Opened**
- Date Closed**
- Social Security Number/TIN (Account Holder's)**
- Name of the Account Holder**
- Address of the Account Holder**
- City, State and ZIP of the Account Holder**

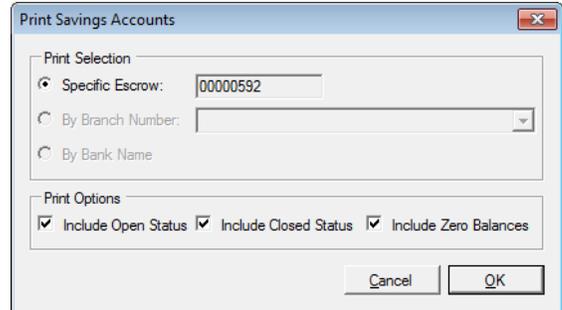


Use the **Cancel** button to exit without saving your entries or changes or click on **OK** to create the savings account.

After clicking **OK** to create a new savings account, the user will be presented with a prompt asking if they would like to add an initial deposit to the account. If the funds are going to be deposited directly into the savings account, the user would click **Yes** to create the savings receipt in the savings ledger. If the funds are currently held in the escrow ledger, the user would click **No** at this prompt, and would then go to the [Transfer Savings function](#) to move the funds from the escrow ledger to the new savings ledger.



The  **Print** icon, at the top of the **Savings Accounts** screen, will open a screen of options like the one shown here, which is used to 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 (the options for all savings accounts By Branch or all savings **By Bank Name** are grayed out here, as they are not applicable).



Print

Information about savings accounts for a particular escrow, accounts at any one or all branches or about all accounts by bank (savings bank names) 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. The **Print Savings Account** screen is shown above.

This is a sample layout of the **Savings Account Listing**, by specific **Branch Number**. The report presents, from left to right: the **Escrow Number**, the savings **Account Number**, the **Bank Name**, the **Open Date** of the account, the **Close Date**, the **Last Transaction Date**, the **Account Balance** and information about who the account was **Opened For** (Name and Address). The report always presents the current, posted account balances.

Escrow Number	Account Number	Bank Name	Open Date	Close Date	Last Tran Date	Account Balance	Opened For
00000440	000299	BANK OF THE NORTH	12/1/2011		7/6/2012	110.00	JONES, TOM 2500 S. Big Horn Trail Care Creek, AZ 85021
00000443	123456	BANK OF SAVINGS	5/17/2012			0.00	Able, Bean 555 W. Smith Ave. Phoenix, AZ 85022
00000480	15134512345	OOED	1/3/2012			0.00	North Twenty-Fifth Ave. Ventures 12555 W. Indian School Road Glendale, AZ 85338
00000592	1642953	BANK OF BANKS	8/7/2012		8/7/2012	500.00	Quigley, John M 555 14th Street Phoenix, AZ 85022
00000592	55749708	Bank Of Testing	8/22/2012			0.00	Quigley, John M 555 14th Street Phoenix, AZ 85022
NICKOOM	123456789	WELLS FARGO BANK	1/24/2011		1/24/2011	0.00	BUYERZ, BOB 4321 Buyer Home Road San Diego, CA 92108
Total Printed:						810.00	

Adjust Income Analysis

The tracking of fee income is very important to a title and escrow company. Impact provides for the generation of fee checks or fee slips. Regardless of which form of instrument is used, the fee check/slip detail is normally 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”) payees are able to be coded with income codes, and **only coded items appear in the Income Analysis table**. This is very important. In order for the fee check/slip total to match up with the sum of the amounts in the **Income Analysis** table, all lines on the fee check/slip 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.

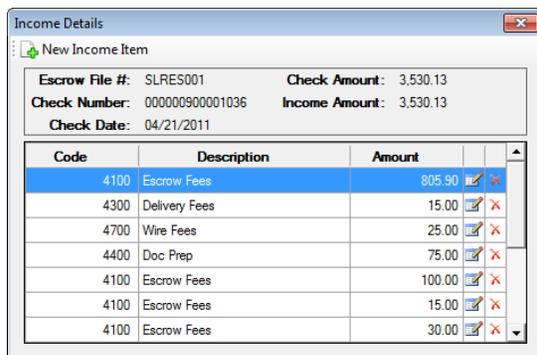
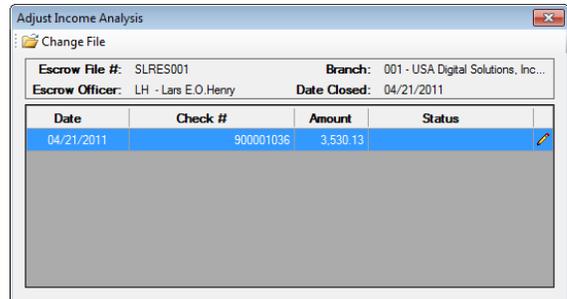
Note while the generation of these disbursements is done via the Escrow module the maintenance and reporting of them is done in the Accounting module.

The **Adjust Income Analysis > By File Number** function is the new standard routine for editing fee check/slip information, with version 8.0 and later. The **By Item** function historically available is now optional, and is described below.

By File Number

This function is used to correct income codes or amounts on fee check/slip line items, after they appear in the **Income Analysis** table, through the daily posting routine. When selected, the user will be prompted for the file number of the fee check/slip to be modified and, once provided, the user will be presented with a screen presenting any and all fee check/slip items for the file.

At the top of the screen is basic information about the file selected. Each fee check/slip issued is listed in the body of the screen, with a  **Modify** icon to the right of each entry (if the **Status** is not **Voided** or **Cleared**). To edit the detail lines of an entry, click on the modify icon, and the screen below is presented.



The **Income Details** screen will present all the detail records that make up the fee check/slip. At the top of the screen is summary information about the fee check: the **Escrow File #**, **Check Number**, **Check Date**, **Check Amount** and total **Income Amount** (of income coded items on the check). You can  **Modify** or  **Delete** an item with those icons, or use the  **New Income Item** icon to add a new entry, as described below.

The **Edit Income** screen, presented when either the  **Modify** or  **New Income Item** icons are hit, is shown to the right. In the **Edit** mode, only the **Income Code** and **Amount** fields can be modified. Once you have corrected either the code or the amount, click on **OK** to return to the **Income Details** screen. If you do not want to make any changes, click on **Cancel**.

If, in the example shown to the right, you changed the dollar amount to 815.90, and clicked **OK**, and then tried to close the **Income Details** screen, you would receive a warning to balance the check before closing. You would

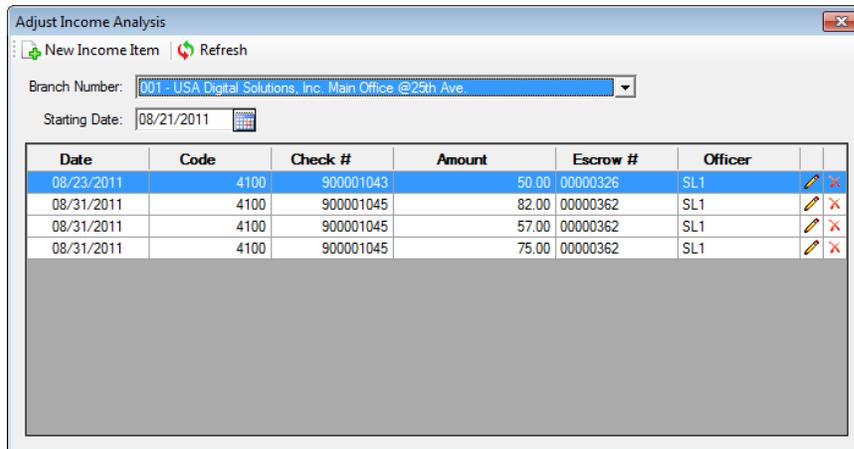
need to either remove the extra \$10.00 from another line item, by editing it, or remove a line item altogether – whatever the situation called for. Once the **Check Amount** and **Income Amount** figures, at the top right of the **Income Details** screen are the same, you will be able to exit the screen. This balancing is critical. The check amount cannot be changed here. If the check was wrong in total, it should be voided (if it has not been cleared) and re-worked. *The editing here is only of the distribution of the check total across income codes.*

To add an item, after removing that amount from an existing line, you would click on the  **New Income Item** icon, on the **Income Details** screen.

The **New Income** screen presented will let you select an **Income Code** and enter an **Amount**. Once both are entered, click on **OK** to return to the **Income Details** screen. If you do not want to add an item after all, click on **Cancel**, and return to the **Income Details** screen and balance the check by editing an existing record.

By Item

The **Adjust Income Analysis > By Item** function is used to correct income codes or amounts on fee check/slip line items, after they appear in the **Income Analysis** table, through the daily posting routine. This function is now optional, with version 8.0 and later, and the **Adjust Income Analysis > By File Number** function is the new standard (see above). When the **By Item** function is initiated, you will enter the **Branch Number** involved and a **Starting Date** (all items from that date forward through the last posting date will display). Once both fields are filled the system will search the income table for records matching the search criteria and a screen like this will be presented:



The screenshot shows the 'Adjust Income Analysis' window. At the top, there are buttons for 'New Income Item' and 'Refresh'. Below these, the 'Branch Number' is set to '001 - USA Digital Solutions, Inc. Main Office @25th Ave.' and the 'Starting Date' is '08/21/2011'. The main area contains a table with the following data:

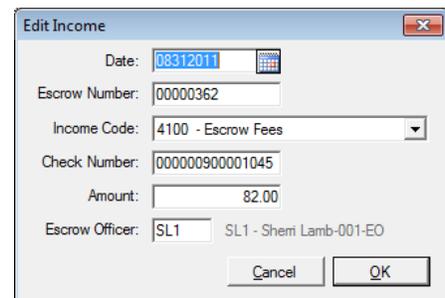
Date	Code	Check #	Amount	Escrow #	Officer		
08/23/2011	4100	900001043	50.00	00000326	SL1		
08/31/2011	4100	900001045	82.00	00000362	SL1		
08/31/2011	4100	900001045	57.00	00000362	SL1		
08/31/2011	4100	900001045	75.00	00000362	SL1		

Note that there may be several lines presented for each check; there is one record per HUD line involved in the generation of the fee 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 the **Modify** icon, on the right side of the record, 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 **Ledger** nor, if it is being used, the **Overhead Fee Account** (discussed later in this manual). 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.



The screenshot shows the 'Edit Income' window. It contains the following fields:

- Date: 08/31/2011
- Escrow Number: 00000362
- Income Code: 4100 - Escrow Fees
- Check Number: 000000900001045
- Amount: 82.00
- Escrow Officer: SL1 - Sheri Lamb-001-EO

Buttons for 'Cancel' and 'OK' are at the bottom right.

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.

The **New Income Item** icon, at the top left of the screen, is used to enter a new income record. The same cautions about balancing discussed above are applicable with this action.

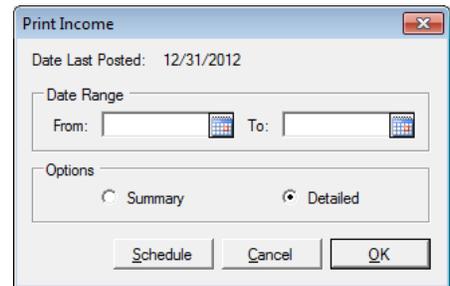
The **Delete** icon, on each record, is used to initiate the deletion of an item.

The **Refresh** icon, at the top right of the screen, can be used to re-execute the search by Branch Number and Starting Date.

Print

The **Print** 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 (read: colon “T” or “E”), and which are coded, will appear in the **Income Analysis File** and, therefore, on these reports.

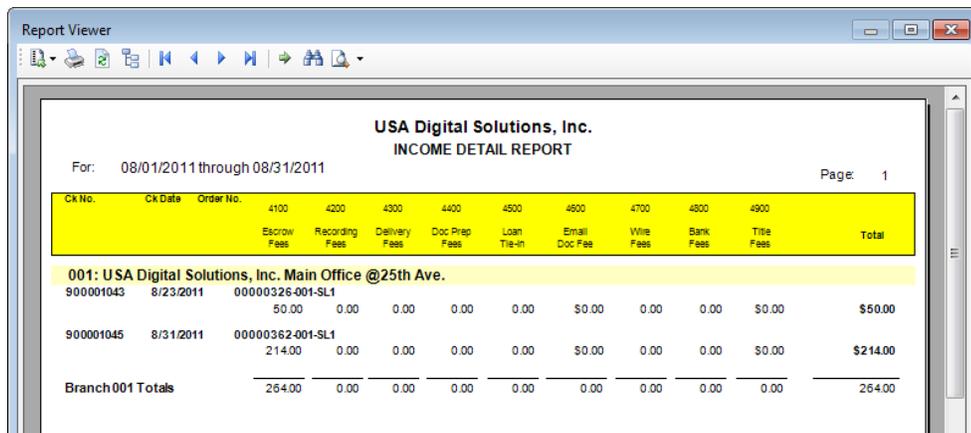
You have the choice of generating a **Summary** or **Detail** report, for any **Date Range** up to and including the last posting date. The report control screen, shown here, also presents the **Date Last Posted**, so the user knows the last date for which data may exist.



The 'Print Income' dialog box shows the 'Date Last Posted' as 12/31/2012. It includes a 'Date Range' section with 'From' and 'To' date pickers. The 'Options' section has radio buttons for 'Summary' and 'Detailed', with 'Detailed' selected. At the bottom are 'Schedule', 'Cancel', and 'OK' buttons.

The Income Analysis reports, Summary and Detail, are custom reports and, depending on layout, may need to be maintained (Crystal Reports edits required) any time there is a change made to the income code set used on a database. Notify Support@Digisolaz.com if you are changing income codes on your system.

The two report layouts are usually the same, one vs. the other. 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, in the sample below, present the various fee codes in use at the company. From a practical standpoint, a limit of 15-18 income codes keeps this layout style of the report legible, when designed to present in landscape mode on legal sized paper. This style of presentation is not possible with more codes than that. A sample of a detailed report is shown here.



The 'Report Viewer' window displays an 'INCOME DETAIL REPORT' for 'USA Digital Solutions, Inc.' covering the period from 08/01/2011 to 08/31/2011. The report is on page 1 of 1. The table below shows the fee details for two checks.

Chk No.	Chk Date	Order No.	4100 Escrow Fees	4200 Recording Fees	4300 Delivery Fees	4400 Doc Prep Fees	4500 Loan Tie-in	4600 Email Doc Fee	4700 Wire Fees	4800 Bank Fees	4900 Title Fees	Total
001: USA Digital Solutions, Inc. Main Office @25th Ave.												
900001043	8/23/2011	00000326-001-SL1	50.00	0.00	0.00	0.00	0.00	\$0.00	0.00	0.00	\$0.00	\$50.00
900001045	8/31/2011	00000362-001-SL1	214.00	0.00	0.00	0.00	0.00	\$0.00	0.00	0.00	\$0.00	\$214.00
Branch 001 Totals			264.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	264.00

Again, the Income Analysis reports are customizable by system.

Overhead Fee Accounts

Accounting has the ability to utilize **Overhead Fee Accounts** (one per escrow trust bank account), when the company is using fee slips, to record the issuance of fees. The primary purpose of Overhead Fee Accounts is to reflect fees issued, on the Trial Balance (in special escrow files), until they are actually disbursed from the escrow trust accounts to the operating accounts.

The system configuration option **Fee Instrument Type**, in **Utilities > System Files > Setup Options > Accounting Functions > Income**, must be set to use **Transfer Slips** in lieu of a revenue check and the **Enable Overhead Fee Accounts** option must be checked as well. Each Overhead Fee Account is an escrow file. The Overhead Fee Account(s) must be **established in the escrow module**, assigned to **branch 999, assigned to the appropriate bank** (by the issuance of a zero dollar receipt) and must be added to the **Bank Setup** information.

With those options enabled, and overhead fee accounts set up, when escrow disburses 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 related to the bank of the ledger involved. This is done with fee transfer receipts – one out of the escrow file and one into the overhead fee account related to the bank of the escrow file. 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, wire-out or direct transfer from of the Overhead Fee Account(s). However the funds are actually moved between the physical bank accounts, Accounting must be sure to have a transaction in the Overhead Fee Account reflecting the disbursement. 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 interests, using 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, if required for the particular transaction, at the time of closing. The **Closing Report** is run (out of the Escrow module) to confirm that all items are marked non-reportable or reported. The **1099-S Report** is run (out of the Accounting module) to review the data that will actually be submitted. Modifications of the data can be made as needed, in the Accounting module. The data is reported to the IRS after the end of the calendar year, using a file generated out of the Accounting module. The client may do this filing on their own or contract with DSI to do the filing (only the filing, not the data scrubbing) for them.

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) this report should be reviewed frequently.

1099-S Reporting

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

- Modify**
- Reports**
- Reporting**

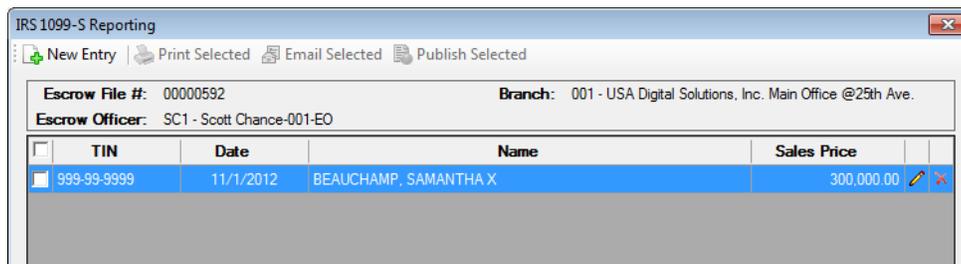
The first two items will be used throughout the year, for monitoring the development of the data set that will be reported to the IRS, and the third item provides for the generation of the actual data file for the IRS. Each will be explained in detail below.

Modify

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 **Escrow Number Entry** 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 file requested. Across the top of the screen are icons for  **New Entry**,  **Print Selected**,  **Email Selected** and  **Publish Selected**...some of which may or may not be active depending on system conditions. Icons to the right of each entry are used to  **Modify** or  **Delete** the particular entry. The checkbox in front of an entry is used to identify if it should be in the selection for printing, emailing or publishing.



Clicking on the  **New Entry** icon or the  **Modify** icon will take you to a screen containing fields of required data for the 1099-S. If you called for an additional new 1099-S, after the first one on the file, 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. They are described below.

Date Closed: self-explanatory.

Date Recorded: self-explanatory.

Exchange: This checkbox should be checked if the transaction involved a 1031 Exchange and that fact should be reflected on the 1099-S.

Tax ID Type: Select, from the dropdown, either SSN/TIN or EIN. Select SSN/TIN if the transferor is an individual, and the tax ID number that will be entered in the Tax ID field is truly the Social Security Number (SSN) or Individual Tax ID Number (ITIN) of the individual named. Select EIN if the tax ID number that will be entered in the Tax ID field is really an Employer ID number (EIN).

Tax ID: Enter the digits of the Tax ID number only. Depending on the Tax ID Type selected, the formatting applied will be as an SSN/TIN or EIN.

Applied For: Check this box if there is not a Tax ID number, but one has been applied for.

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 Person: If your seller is not a US citizen, check this box. Please determine if the transaction must be reported under the Form 8288 process.

Address fields: Enter the mailing address of the transferor.

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.

The **Name** field can hold 250 characters; the **Address #1 & #2** fields can each hold 100 characters. Note: For IRS reporting, the Name and Address fields will be truncated to match the IRS Publication 1220 field limits.

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.

Buyer's Part of Real Estate Tax: HUD lines 107-407, or worksheet county taxes credited to the seller, the amount will appear here.

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.

Before running the IRS Reports 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 **Not Reported**. The files tagged as **Not Reported** should have their 1099-S's completed, or the files should be flagged **Non-reportable**, as appropriate. *These files should be properly worked before the 1099-S report is run out of Accounting. If the file has not been properly worked, there will be less than complete data to check on the Accounting report.*

You can run the **IRS Report** sorted by **Escrow Number**, **SSN/ITIN/EIN** (Social Security Number, Individual Tax ID Number or Employer ID Number), **Escrow Officer** or **Branch** (one or all). Your choice will be dependent on your company's policies and procedures regarding who will scrub 1099-S data.

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. 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, for example), and for obvious typos.

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

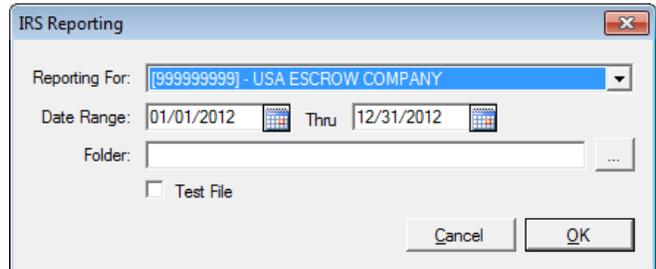
The screenshot shows the 'IRS Reports' dialog box. It features a 'Date Range' field with a calendar icon and a 'Thru' field with another calendar icon. Below these are 'Report Options' with radio buttons for 'By Escrow Number' (selected), 'By SSN/ITIN/EIN', 'By Escrow Officer', and 'By Branch' (with a dropdown menu). Underneath are 'Type of Report' options with radio buttons for 'Regular Report' (selected), 'Foreign Person Report', and 'Applied For'. At the bottom are 'Schedule', 'Cancel', and 'OK' buttons.

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 Years 2006 and later. The IRS has specific record layouts required for this reporting. This function provides for the generation of the file required out of Impact/SQL. 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.



The screenshot shows a dialog box titled "IRS Reporting". It contains a dropdown menu for "Reporting For" with the selected value "[999999999] - USA ESCROW COMPANY". Below this is a "Date Range" field with "01/01/2012" and "12/31/2012" selected, separated by "Thru". There is a "Folder:" label followed by an empty text box and a browse button "...". A checkbox labeled "Test File" is present and unchecked. At the bottom right are "Cancel" and "OK" buttons.

Identify where the file to be generated is to be stored. Start that process by clicking on the **Browse** icon (the "..." ellipse button after the field). 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).

When you have identified the file storage location and click **OK** the system will present the **Print** control dialog and will prepare the appropriate file to disk, and produce up to two reports to the printer: an **IRS Reporting Information Sheet** (identifying summary information on the export data prepared) and an **IRS Foreign Person Report by Escrow Number** report.

The file that is prepared for filing is called "**ORIG**", and will be put in the location specified.

Click on **Cancel**, or use the  **Close** icon in the upper right corner, to close the **Reporting** window.

At this point, the file is available for uploading to the IRS with their FIRE system.

Set Up Branches

The **Set Up Branches** function, on the **Misc** menu, 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 Impact **Utilities > System Files > Branches**. 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 could use the function within Accounting on an on-going basis.

Important notes:

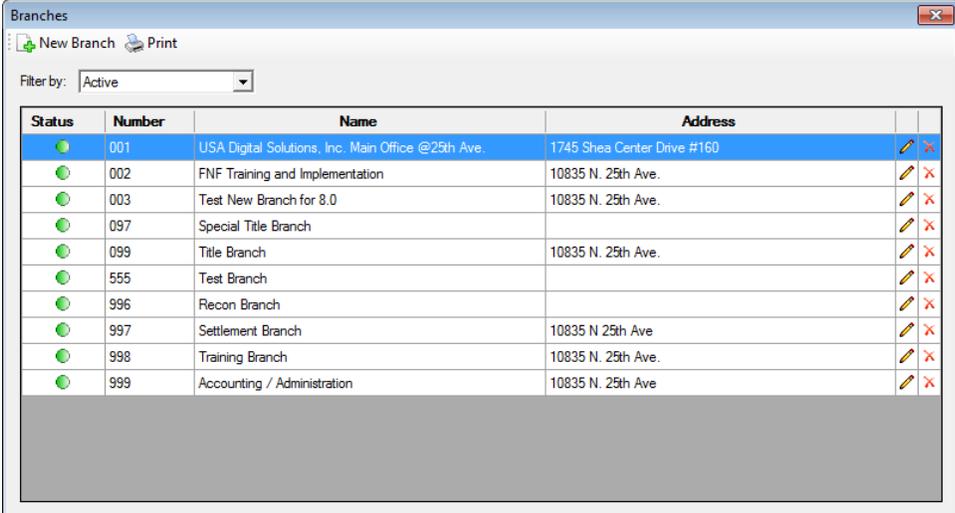
The original Title Department office is always assigned the branch number '099' (not '99', but '099').

The Accounting Department (Escrow Accounting, not Financial) is always assigned the branch number '999'.

The branch number '998' is generally reserved for a "Training Branch".

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 **Branches** screen is displayed (as shown below), presenting the branches that have already been set up in Impact/SQL. The branch **Status, Number, Name and Address** are presented, along with action icons. The Filter by function, near the top of the screen, is used to select only **Active** branches, **Inactive** branches or All branches (select **None** for All – means No Filter).



Status	Number	Name	Address		
●	001	USA Digital Solutions, Inc. Main Office @25th Ave.	1745 Shea Center Drive #160		
●	002	FNF Training and Implementation	10835 N. 25th Ave.		
●	003	Test New Branch for 8.0	10835 N. 25th Ave.		
●	097	Special Title Branch			
●	099	Title Branch	10835 N. 25th Ave.		
●	555	Test Branch			
●	996	Recon Branch			
●	997	Settlement Branch	10835 N 25th Ave		
●	998	Training Branch	10835 N. 25th Ave.		
●	999	Accounting / Administration	10835 N. 25th Ave		

The  **Print** icon, at the top of the screen, will generate a report of all of the branches defined in the branch file. The report will present, for each branch, the **Number, Address, Phone and Fax** numbers, **County, Email, Cost Center and Company Identifier**, as well as **Banks** assigned to the branch and the branch **Status**. It is recommended that the branch report be printed out routinely, and reviewed for accuracy.

Branch Information

The  **New Branch** icon will bring up a blank form, into which you will enter information about a new branch. There are up to 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 Utilities > System Files > Setup Options). Only the **Branch Information** tab appears initially, but the others will appear, as appropriate, based on the **Branch Type** selected. 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”.

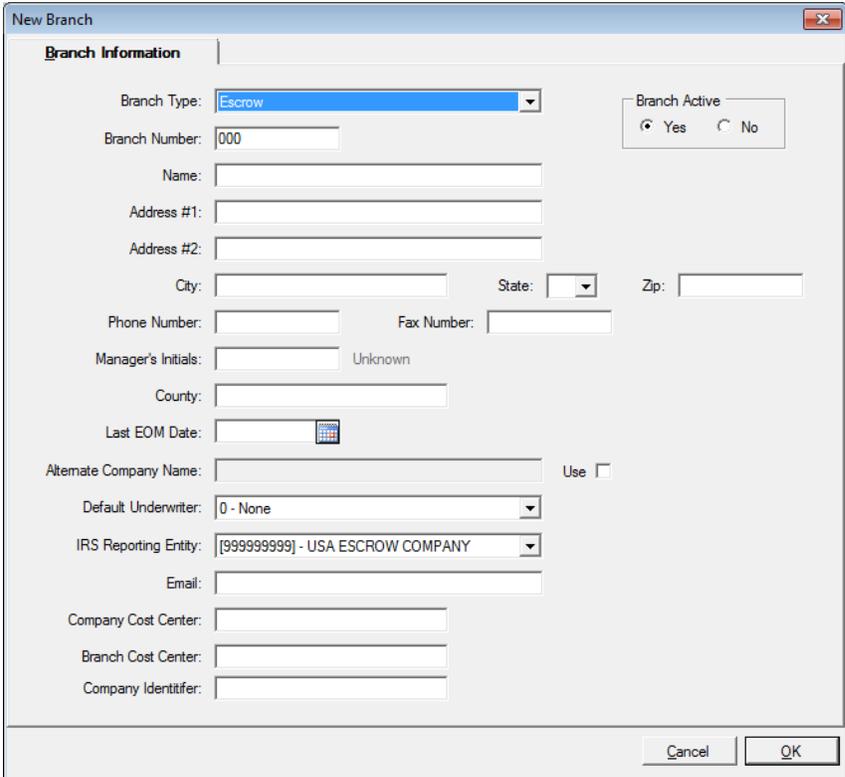
The first field on the screen identifies the **Branch Type**. There are three types of offices: **Escrow**, **Title** and **Other**. Use the drop-down to select the type being established.

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. Again, the Escrow Accounting office (Br 999) is set up as an “escrow” office.

Title – this branch type should be assigned to pure title offices; no receipts or disbursements are

permitted under the Title branch type. The default Title branch is always number 099. Others can be added, if the database setting to permit multiple title departments is turned on. Note: if a Title Department is going to do Escrow Accounting (receipts and disbursements) then establish a separate “**Escrow**” type branch for this purpose (often labeled as “Title Only” branches). Sub-escrow type files need to be established under an “escrow” branch. An Impact file type of **Direct Orders** are able to be created in branches of type Title. Invoicing can be done on Direct Orders (and regular files).

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 screenshot shows the 'New Branch' dialog box with the 'Branch Information' tab selected. The form includes the following fields and controls:

- Branch Type: Escrow (dropdown menu)
- Branch Number: 000 (text input)
- Name: (text input)
- Address #1: (text input)
- Address #2: (text input)
- City: (text input)
- State: (dropdown menu)
- Zip: (text input)
- Phone Number: (text input)
- Fax Number: (text input)
- Manager's Initials: Unknown (text input)
- County: (text input)
- Last EOM Date: (text input with calendar icon)
- Alternate Company Name: (text input) Use
- Default Underwriter: 0 - None (dropdown menu)
- IRS Reporting Entity: [999999999] - USA ESCROW COMPANY (dropdown menu)
- Email: (text input)
- Company Cost Center: (text input)
- Branch Cost Center: (text input)
- Company Identifier: (text input)

Buttons: Cancel, OK

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. “998” is sometimes used, as a “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 field is mandatory.

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 **City** and **State** fields are mandatory

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 Users table, and when entered, if they are valid, the manager’s name will be presented next to the initials.

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 (this is an optional setting). 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. The field is mandatory on this screen.

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. No value need be entered in this field for a new branch.

The **Alternate Company Name** field will be active if the **Use** box is checked. You can enter another company name into this field, to be used on letterhead and other documents for specific Escrow branches, rather than the company name established for the database (through **System Files > Xref.**). This is normally used for multiple brand situations in one database. It will be used as long as the **Use** box is checked. Normally, you would also have another **IRS Reporting Entity** involved as well, if more than one “brand” is being utilized in one database.

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 on the first screen of **Initial Questions**, 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 **Utilities > System Files > Setup Options > General Functions** 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 for each, under 1099-S Reporting, for the IRS.

The **Email** field should be used if there is a generic email address for the branch. This is utilized specifically for Title branches, if the system is configured to email order sheets to Title, rather than having them print in Title. The address would be a distribution list, typically, with multiple recipients, so that vacations and other absences do not result in orders going to an address no one is looking at.

The **Company Cost Center** field can be used to enter that information for the branch. Some systems use that field for reporting purposes.

The **Branch Cost Center** field can be used to enter that information for the branch. Some systems use that field for reporting purposes.

The **Company Identifier** field can be used to tag the branch with another identifying code. Some systems use that field for reporting purposes.

The **Branch Active Yes/No** radio buttons (at the top right of the screen) are used to “turn on” or “turn off” a branch. If a branch is closed, merged with another or sold, for example, it should be flagged as inactive. 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 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.

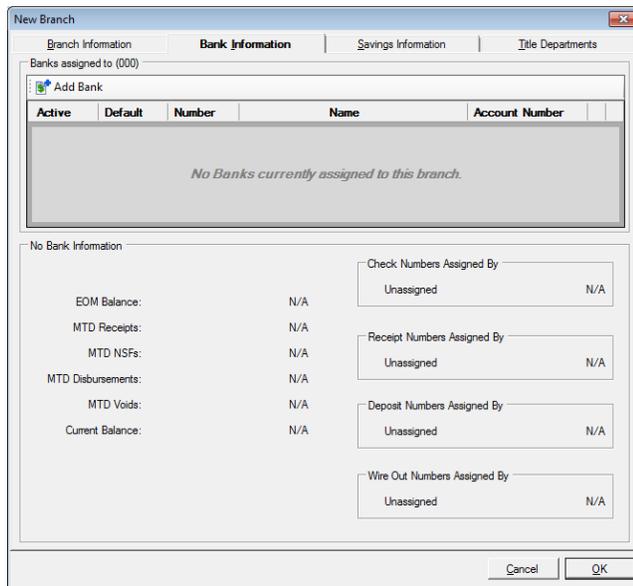
Bank Information

The second tab, on the **New Branch** screen, is the **Bank Information** screen and relates to the escrow trust 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 Banks**. 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 Bank** button, at the top 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 Bank** in error, click on **Cancel** on the **Select Bank** screen to return to this screen.

Any number of accounts may be assigned to a branch.



Active	Default	Number	Name	Account Number
<i>No Banks currently assigned to this branch.</i>				

No Bank Information		Check Numbers Assigned By	Unassigned	N/A
EOM Balance:	N/A	Receipt Numbers Assigned By	Unassigned	N/A
MTD Receipts:	N/A	Deposit Numbers Assigned By	Unassigned	N/A
MTD NSF's:	N/A	Wire Out Numbers Assigned By	Unassigned	N/A
MTD Disbursements:	N/A			
MTD Voids:	N/A			
Current Balance:	N/A			

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

Once a bank account has been selected to be assigned to the branch, the **Associate New Bank** screen will be presented, on which information about the branch/bank relationship can be defined, as is discussed below.

For all but the Accounting branch, one bank is tagged as the **Default** bank for the branch, with the check box of that name at the top left of the screen. Even if only one bank is assigned to a branch, it should be designated as the default.

You can set up a bank ahead of time for a branch and set it as inactive, with the **Inactive Bank Account** check box, until you are ready to have Escrow users “see” the bank. Accounting users will see all banks, regardless of active status.

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**. There are three options for governing how numbers are assigned to these items: by **Branch**, by **Bank** or by a **Check Control** branch. Use the drop down arrow for each item type to make your selection. **Numbers assigned by Bank is the strongly recommended option for each type, for each account, for each branch.** Beginning with Checks, 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. If the by **Branch** option is selected, great care should be taken, if multiple branches are using one account, as 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. As the account is used (checks are issued), the number that appears in this field will increment up.

NOTE: while the Impact 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, and recommended, 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 selection will be the same for all offices that will be using the account. Once the number is set on one branch/bank screen, it will be used everywhere the same bank and “by bank” setting is selected. 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, which wish to share sequence numbers, while other branches will not share sequence numbering. 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’s number. 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, and where the deletion of receipts is enabled). Some companies wish to tag their receipt numbers with the branch number in the leading digits (for example: “56200000000001”, 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 on the left of the bank information screen will be filled over time as transactions are done, and may be of use when troubleshooting issues. At the initial assignment of a bank to a branch, the fields will be zero. 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, for the branch involved. 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	
EOM Balance:	0.00
MTD Deposits:	0.00
MTD Interest:	0.00
MTD Withdrawals:	0.00
Current Balance:	0.00

Title Departments

Impact can be configured to permit more than one Title Department to be made available to the Escrow branches. However, at least one Title type branch must be set up before Escrow branches can have it assigned to them. If more than one Title branch is set up, and the option is enabled to allow more than one to be available to Escrow, the **Title Departments** tab will be made available via the **Add Branch** screen. A branch designated as a “Title” branch, will not have the **Title Departments** tab presented on the **Add Branch** screen.

Active	Default	Branch	Name
<i>No Title Departments currently assigned for this branch.</i>			

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 (as shown). The  **Add Title Department** icon, at the top of the screen, will bring up a window from which you will select a title unit to be assigned to the branch. Select 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. Select the appropriate one of the assigned Title Departments, and click on the  **Set As Default** icon to flag that department as the one to default to for the Escrow 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, and the escrow user can select the appropriate title department.

Note: If the option for multiple Title Branches is enabled then each Escrow Branch must have a Title Branch or Title Branches assigned to it. If the option is disabled, all will use 099, and none will be specified specifically.

The  **Modify** icon, to the right of each branch record on the **Branches** screen, will present the user with the **Modify Branch** screens, which are the same set of screens discussed above, under **Misc. > Set Up Branches > 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 sequence numbers are assigned) once they have been in use.

The **Status** field, on the Branches screen, indicates if a branch is active (●) or not (●). The **Branch Active - No** radio button, on the **Modify Branch** screen, is used to make a branch inactive, 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 inactive branch.

The  **Delete** icon 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 of any kind, it cannot be deleted. Attempting to delete a branch with activity will result in a warning screen explaining why the branch cannot be deleted.

The standard Windows  **Close** button, in the upper right corner of the screen, closes the **Branches** screen, and returns the user to the main Accounting screen.

Set Up Banks

The **Set Up Banks** function, on the **Misc** menu, provides for the entry of new escrow trust bank accounts into the system, and for the editing of settings for existing bank accounts. Each account is called a **Bank** in Impact. Every escrow trust bank account will be assigned a separate bank number within Impact, even if at the same financial institution. 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 the Accounting Manager would use the function within Accounting on an on-going basis to add or modify escrow trust bank account information.

NOTE #1: When a new bank account is established, DSI must create the laser check and laser deposit slip template 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 DSI, 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).

Note #3: 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.

When the **Set Up Banks** function is selected, a **Banks** screen is displayed, presenting the bank accounts that have already been set up in Impact. A **Filter by** function is controlled with a dropdown box, allowing you control the accounts to be displayed by status (Active, Inactive or Closed), as shown on the screen shot below.

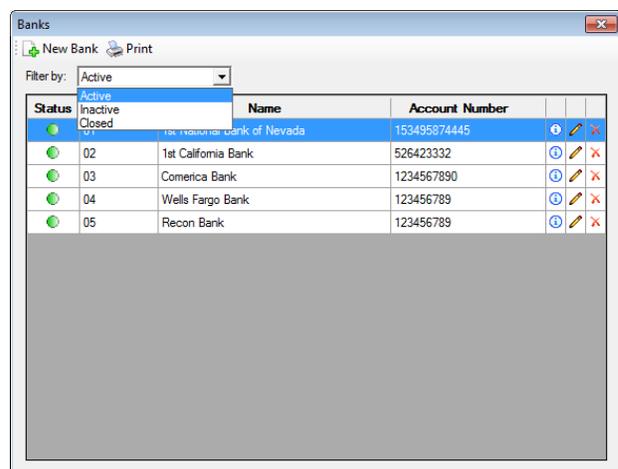
Use the  **New Bank** icon, at the top left of the screen, to add a bank.

Use the  **Print** icon, at the top of the screen, to generate a report of information on all banks that exist in the system.

The  **Info** icon, to the right of each account listed, will present a non-editable screen of information about the account.

The  **Modify** icon, to the right of each account listed, will present a screen on which information about the account can be edited. This is the same screen layout used when adding a bank, and is discussed below.

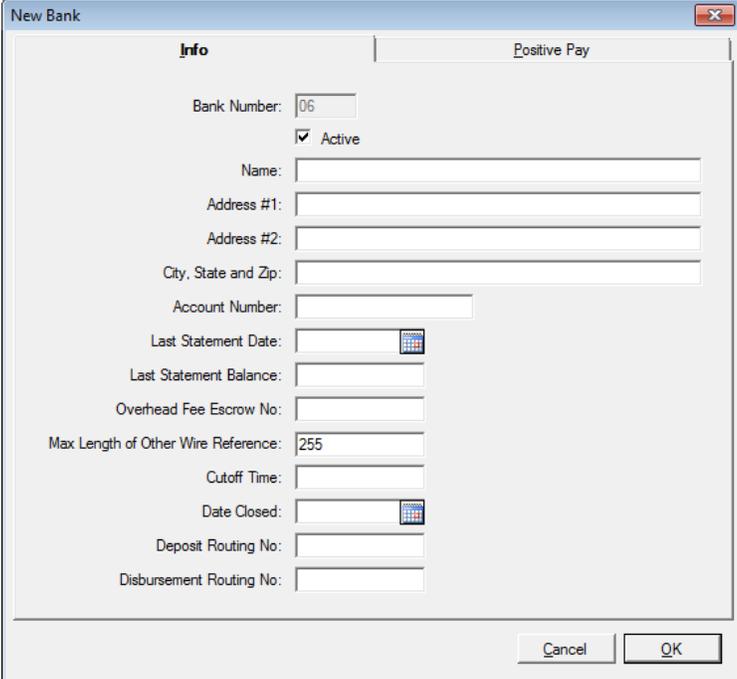
The  **Delete** icon, to the right of each account listed, will only be effective if there is no activity on the account; no receipts, checks, wires out, and no escrows assigned to it. If an account was set up in error, and has no activity against it, it will be able to be deleted.



Status	Name	Account Number	Info	Modify	Delete
02	1st California Bank	526423332			
03	Comerica Bank	1234567890			
04	Wells Fargo Bank	123456789			
05	Recon Bank	123456789			

New Bank - Info

To add an escrow trust bank account into Impact, the  **New Bank** button is clicked, and the screen below will be presented, with the **Info** tab selected. Note: 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.



The screenshot shows a 'New Bank' dialog box with the 'Info' tab selected. The 'Active' checkbox is checked. The 'Bank Number' field contains '06'. The 'Max Length of Other Wire Reference' field contains '255'. The 'Date Closed' field has a calendar icon. The 'Cancel' and 'OK' buttons are at the bottom right.

When a bank account is initially set up, you may wish to make it inactive (**Active** checkbox NOT checked), until the real “go live” date is reached. Then, at the time you wish to make the bank account available to users, you will check the **Active** checkbox.

The **Name** of the financial institution and its **Address** are entered in their respective fields.

The **Account Number** is entered into its field.

The **Last Statement Date** and **Last Statement Balance** fields are used by the reconciliation module as starting figures. Nothing need be entered in the date field and the balance field can be left at \$0.00.

The **Overhead Fee Escrow No** field will be on the screen if the system is configured to use overhead fee accounts (**System Files > Setup Options > Accounting Functions > Income > Enable Overhead Fee Accounts**). 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". This is discussed in more detail earlier in this manual.

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 Processing 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.

The **Date Closed** field is used to close a bank account in Impact. It should be left blank when adding a new account. See the discussion on the next page, about the  **Modify** icon, for details on this field.

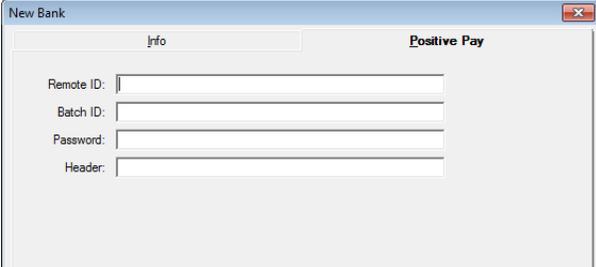
The **Deposit Routing No** field should contain the inbound wire routing number. This field can be used on wiring instructions.

The **Disbursement Routing No** field should contain the check routing number. It is not used by the check templates.

SWIFT Code – The SWIFT code for the bank, if entered here, will be available to be used on Crystal Reports-produced or MS Word-produced wiring instruction documents. Its use will provide the SWIFT number based on the bank assigned to the file. The Crystal Reports and MS Word master templates used for wiring instructions must be edited on a site-by-site basis to utilize the SWIFT code.

New Bank – Positive Pay

Selecting the **Positive Pay** tab will present the screen shown below. It is used to detail information needed by some positive pay filters to generate positive pay export files. Positive pay filters are discussed more fully earlier in this manual.



Click on **OK** to save your entries, or **Cancel** to close the form without saving your entries. You will return to the **Banks** screen, 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 standard Windows  **Close** button, in the upper right corner of the screen, will prompt you about saving changes, if any were made, and, once that prompt is replied to, will also return to the **Banks** screen.

To change the existing information on a bank, click on the  **Modify** icon, to the right of the account, on the **Banks** listing. The same screens shown above (**Info** and **Positive Pay**), under the **New Bank** discussion, will be presented, but with the fields filled with 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 Bank).

An account can be closed if there are no files with outstanding balances using that account and there are no outstanding (unreconciled) items for the account. Once closed, no activity will be permitted with the account, by any users (Escrow or Accounting). Reports on that bank's activity will still be able to be run. To close an account, enter a date in the **Date Closed** field. The system will run through some tests to determine if the account can be closed, and will report back any reasons why it cannot be, if that is the case.

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

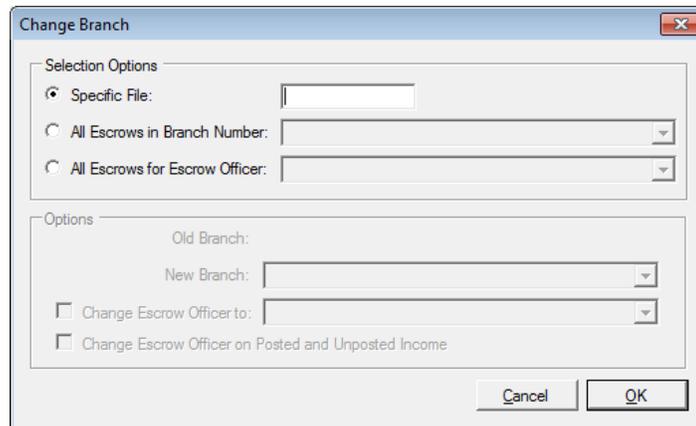
The standard Windows  **Close** button, in the upper right corner of the screen, will prompt you about saving changes, if any were made, and, once that prompt is replied to, will also return to the **Banks** screen.

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 files cannot be transferred between them. The existing bank will need to be assigned to the target branch, at least temporarily, then files can be moved...and the bank can be switched thereafter. Or, the target bank should be assigned to the source branch, the files' banks changed, then the branch transfer can be completed. – See the Change Banks function.

The **Change Branch ID of File** selection, on the **Misc** menu, 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 new 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 transferring 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.

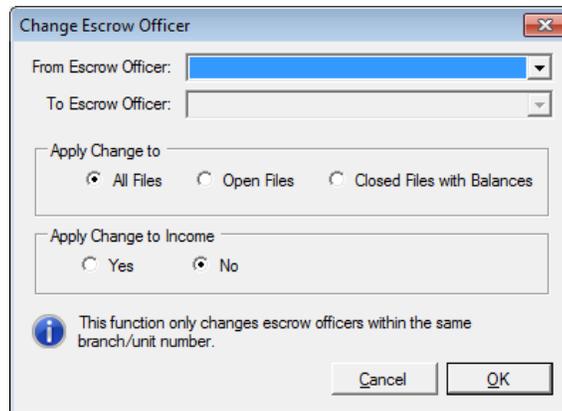
Change Escrow Officer

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) in the same office. The **Change Escrow Officer** function is used to reassign files within the office currently assigned to a particular escrow officer to another escrow officer in the same office. To re-assign a single file, change the officer assignment on the first screen of **Initial Questions**, for the file, in the Escrow module.

You have several options available when changing an escrow officer on a group of files. The **Apply Change to: All Files** option 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 income assignments in place, and just use the new escrow officer's initials on income generated from that point forward.

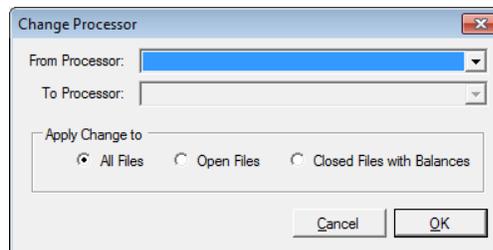
Apply Change to: Open Files will leave closed and cancelled files attached to the original escrow officer. This is good for historical reporting data. The same income option discussed above is available.

Apply Change 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. The same income option discussed above is available.



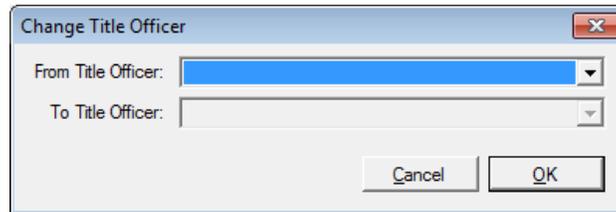
Change Processor

The **Change Processor** function is much the same as the Change Escrow Officers routine, 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 > Dates/Transaction Information**. The same **All Files**, **Open Files** and **Closed Files with Balances** options are available.



Change Title Officer

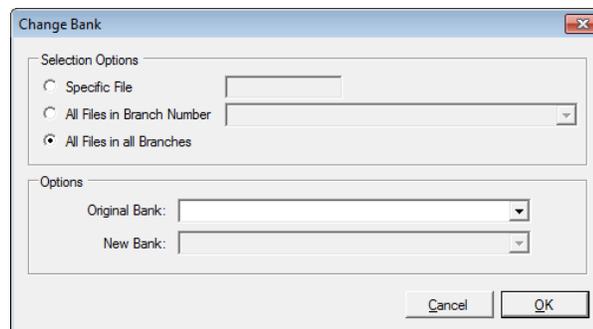
The **Change Title Officer** function, again, is similar to those discussed above, but will apply to all files. The Title Officer being changed, with this function, is the Internal Title Officer found on the first screen of Initial Questions in the Escrow module.



The screenshot shows a dialog box titled "Change Title Officer". It contains two dropdown menus: "From Title Officer:" and "To Title Officer:". Below the dropdowns are two buttons: "Cancel" and "OK".

Change Bank

The **Change Bank** screen gives you the option of changing the bank assignment, from one bank to another, of one specific file number, on 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.



The screenshot shows a dialog box titled "Change Bank". It has two sections: "Selection Options" and "Options". In "Selection Options", there are three radio buttons: "Specific File" (unselected), "All Files in Branch Number" (unselected), and "All Files in all Branches" (selected). There is a text input field next to "Specific File" and a dropdown menu next to "All Files in Branch Number". In the "Options" section, there are two dropdown menus: "Original Bank:" and "New Bank:". At the bottom are "Cancel" and "OK" buttons.

To change the bank on one specific file number, select the radio button **Specific File** and enter the escrow number in the field. The **Original Bank** number will be presented and the user should select the **New Bank** from the dropdown of available banks for the branch of the file. Press **OK** to continue. Receipt entries will be created showing a debit out of the old bank and a credit into the new bank, and the bank assigned to the file will be changed. The original source bank, on existing transactions, is NOT changed.

If you select the **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. With this option, the **Original Bank** and **New Bank** must both be selected. The bank assignment on the escrows is then changed. The original source bank on existing transactions is NOT changed.

Note #1: before using the change banks function, ***it is recommended that all accounting data be posted.*** There should also be no undeposited receipts nor pending wires in or out.

Before initiating the **Change Bank** function, for **All Files in Branch Number "X"** or for **All Files in all Branches**, Accounting should post the **Daily Work**, run a **Trial Balance by Branch and Bank** for the original branch(es) and bank involved, do the **Change Bank** function, post **Daily Work** again and re-run the **Trial Balance by Branch and Bank** for the branch(es) and the new bank. After changing banks, the new bank account's **Trial Balance**, for the branch(es) and new bank, should equal the original branch(es) and bank combination's **Trial Balance**, and the original branch(es) and bank combination's **Trial Balance** should be zero.

Note #2: Accounting must remember to move the funds between the actual bank accounts.

Note #3: changing banks does not change the bank on any outstanding checks.

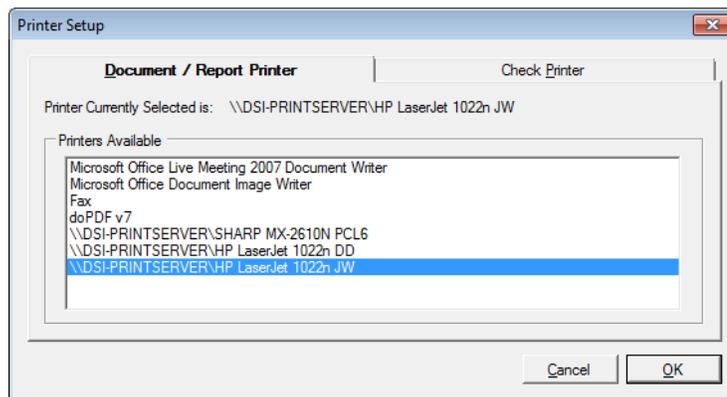
If a check needs to be voided in an escrow that has switched banks, where the original bank is shown on the outstanding check, the routine voiding process should be used. Impact will create receipts automatically to reflect the movement of the funds between the old bank and the new bank for the amount of the void. These transactions will appear in the reconciliations of the two banks involved. Accounting will need to move the funds between the banks. The fact that the transactions will appear in the reconciliations reminds Accounting of this requirement, and, once the funds are moved, the transactions are available in the reconciliations to be cleared.

Printer Setup

Each user's session 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 should be told which printers to use for each user. They must be defined in the user's environment before they can be selected in Impact. The first time a user goes into Impact, if their printers have not been defined through this function, they will be prompted about the matter and will be asked if they wish to define their printers. Once defined, they will no longer get the warning prompt. Should they need to change their defined printers, they would use this function, from the **Misc** menu.

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, by highlighting the desired printer from the list presented, on each tab.

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

Overdraft Passwords (optional)

Overdrafts can be prevented, until a dynamic overdraft password is provided to an Escrow user, by a system setting established in the Utilities module. 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 the system will offer the user a **Seed Value** for the **Password Generator**. If they do need to overdraw the file, they will call an Accounting user, who will ask for the Seed Value, 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 **Generate Password** button.

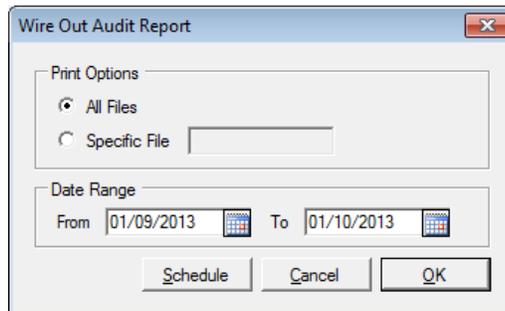


The **Password** will be presented. They will give the password to the Escrow caller, who will use the password, and will enter a reason for the overdraft. Click on the  **Close** button, in the upper right corner of the screen, to exit the **Password Generator**.

The **Print Overdraft Authorization Log** function generates a report of all password requests and details the approvals given, if they were given. 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 (optional)

The **Wire Out Audit Report** will only be a **Misc** menu selection if **Dual Authorizations for Wire Outs** is enabled within the Setup Options in Utilities. Dual Authorization for Wire Outs is only available if the Wire Out Processing 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.



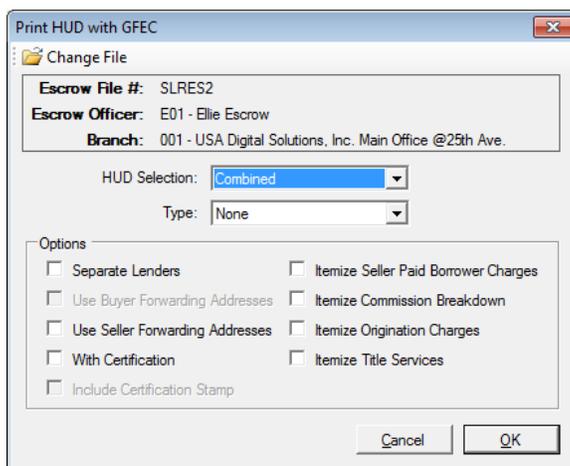
The dialog box titled "Wire Out Audit Report" contains the following elements:

- Print Options:** Two radio buttons: "All Files" (selected) and "Specific File" (with an empty text input field).
- Date Range:** Two date pickers: "From" (01/09/2013) and "To" (01/10/2013).
- Buttons:** "Schedule", "Cancel", and "OK".

The **Wire Out Audit Report** presents the track of a wire out's progress, by date, time and user, from entry into Impact, whether it was modified, through approval by an authorized user, and sending/confirmation by the Accounting user.

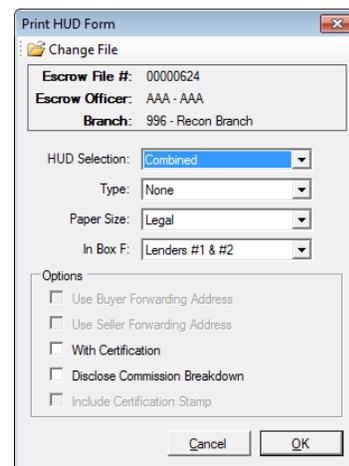
Print HUD

Sometimes the Accounting user will compare income data, or other disbursements, 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 will be prompted for the escrow number, and will then be presented with one of two screens, depending on whether the file is a "With GFE" file or "Without GFE" (pre-RESPA 2010 changes) file. The two screens are shown below.



The dialog box titled "Print HUD with GFE" contains the following elements:

- Change File:** A folder icon and the text "Change File".
- Escrow File #:** SLRES2
- Escrow Officer:** E01 - Ellie Escrow
- Branch:** 001 - USA Digital Solutions, Inc. Main Office @25th Ave.
- HUD Selection:** Combined (dropdown menu)
- Type:** None (dropdown menu)
- Options:** A group box containing several checkboxes:
 - Separate Lenders
 - Use Buyer Forwarding Addresses
 - Use Seller Forwarding Addresses
 - With Certification
 - Include Certification Stamp
 - Itemize Seller Paid Borrower Charges
 - Itemize Commission Breakdown
 - Itemize Origination Charges
 - Itemize Title Services
- Buttons:** "Cancel" and "OK".



The dialog box titled "Print HUD Form" contains the following elements:

- Change File:** A folder icon and the text "Change File".
- Escrow File #:** 00000624
- Escrow Officer:** AAA - AAA
- Branch:** 996 - Recon Branch
- HUD Selection:** Combined (dropdown menu)
- Type:** None (dropdown menu)
- Paper Size:** Legal (dropdown menu)
- In Box F:** Lenders #1 & #2 (dropdown menu)
- Options:** A group box containing several checkboxes:
 - Use Buyer Forwarding Address
 - Use Seller Forwarding Address
 - With Certification
 - Disclose Commission Breakdown
 - Include Certification Stamp
- Buttons:** "Cancel" and "OK".

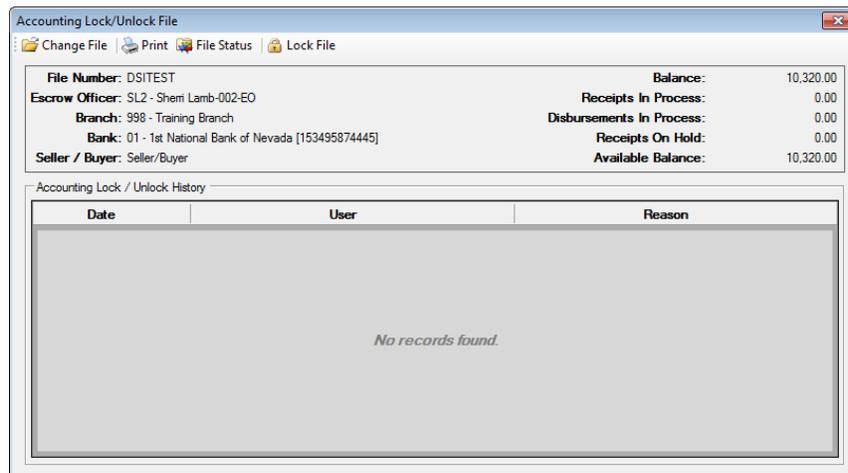
Complete the print request as desired and click on **OK** to continue or **Cancel** to stop the process.

Print Final Disbursement Report

The **Print Final Disbursement Report** option will generate a report, for a specific file, showing all funds receipted and disbursed along with receipt numbers, check numbers, payees and breakdowns of the check detail. This report is also located within the **Escrow** module under the **Disburse** menu.

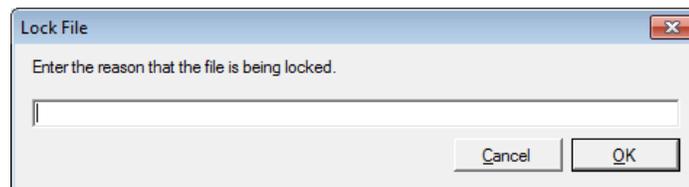
Accounting Lock/Unlock File

The **Accounting Lock/Unlock File** menu entry will appear on the **Misc** menu if the user has the **User Permission** option selected to permit them to use this function. **Locking the file will prevent any Accounting activity from being conducted in the file.** When selected, the following screen is presented, from which the user can  **Print** a report of the file's locking history, review the  **File Status** and  **Lock** (or  **Unlock**) the file. The  **Change File** icon is used to move to another file.



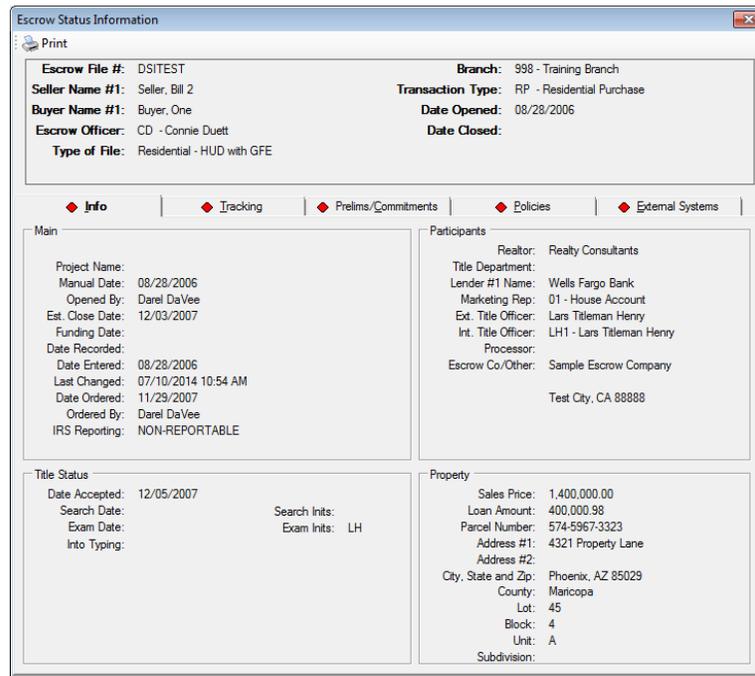
Date	User	Reason
No records found.		

When the  **Lock File** icon is clicked, at the top left of the screen, a window will pop up that asks for the reason the file is being locked. Enter the reason and click **OK** to save, or click on **Cancel** to cancel the locking effort.



Once locked, the reason entered will be listed on the bottom half of the screen shown above, and the  **Unlock File** icon will present at the top of the screen. Clicking on it will cause a similar window to present, asking for the reason the file is being unlocked. The history of the locking/unlocking that has been done can be printed with the  **Print** icon.

The  **File Status** icon, when clicked, will present a window with a detailed set of screens (**Info, Tracking, Prelims/Commitments, Policies** and **External Systems**) that will give the Accounting user quite a bit of information about the subject file. A sample of the window is presented below, with the **Info** tab selected. On it, there are four sections (**Main, Title Status, Participants** and **Property**) which group file information by those categories.



Escrow Status Information	
Print	
Escrow File #: DSITEST	Branch: 998 - Training Branch
Seller Name #1: Seller, Bill 2	Transaction Type: RP - Residential Purchase
Buyer Name #1: Buyer, One	Date Opened: 08/28/2006
Escrow Officer: CD - Connie Duett	Date Closed:
Type of File: Residential - HUD with GFE	
◆ Info ◆ Tracking ◆ Prelims/Commitments ◆ Policies ◆ External Systems	
Main Project Name: Manual Date: 08/28/2006 Opened By: Darel DaVee Est. Close Date: 12/03/2007 Funding Date: Date Recorded: Date Entered: 08/28/2006 Last Changed: 07/10/2014 10:54 AM Date Ordered: 11/29/2007 Ordered By: Darel DaVee IRS Reporting: NON-REPORTABLE	Participants Realtor: Realty Consultants Title Department: Lender #1 Name: Wells Fargo Bank Marketing Rep: 01 - House Account Ext. Title Officer: Lars Tileman Henry Int. Title Officer: LH1 - Lars Tileman Henry Processor: Escrow Co./Other: Sample Escrow Company Test City, CA 88888
Title Status Date Accepted: 12/05/2007 Search Date: Exam Date: Into Typing: Search Inits: Exam Inits: LH	Property Sales Price: 1,400,000.00 Loan Amount: 400,000.98 Parcel Number: 574-5967-3323 Address #1: 4321 Property Lane Address #2: City, State and Zip: Phoenix, AZ 85029 County: Maricopa Lot: 45 Block: 4 Unit: A Subdivision:

The **Tracking** tab will display any tracking records associated with the file (Tracking is discussed more completely in the Utilities and Escrow manuals).

Details on **Prelims/Commitments**, by property, are listed on the tab of that name.

Information on any policies issued on the file will be detailed on the **Policies** tab.

The **External Systems** tab will display any DSI Messaging-related activity (file information or document publishing relating to integrated systems).

The  **Print** icon, on this screen, will produce the **Escrow Status Listing** report – for preview, printing or emailing (or publishing to an integrated system, if the system so configured).

Click on the  **Close** button, in the upper right corner of the screen, to return to the Lock/Unlock File screen.

Click on the  **Close** button, in the upper right corner of the Lock/Unlock File screen, to return to the Accounting desktop.

Change Password

If NT Authentication is not being used, and the Impact system asks the user for their Impact initials and a password when they access an Impact module, the users will be able to change their own password with the **Change Password** function. Selecting the **Change Password** option, on the **Misc** menu, will present a screen on which the user will enter their old password and their new password. The new password will have to be entered twice, to verify it was entered consistently.

The entries will be displayed as asterisks (***), so no one looking over the user's shoulder can read their password off the screen.

The system will NOT check to see that the password truly was changed – the same password can be entered as the Old Password and in the New and Verify Password fields.

User passwords in Impact/SQL are restricted to six (6) characters or less.

Print Test Checks

The **Print Test Checks** function has been moved into the Accounting module, onto the **Misc** menu, starting with version 8.0 of Impact. It used to be a standalone module. The function is used to generate dummy checks, based on the check templates in place on a system, that are to be sent to the banks of the accounts for their testing to ensure the MICR line and other details are properly presenting.

When the **Print Test Checks** function is initiated, the screen show to the right is presented. The user's check printer (selected through Printer Setup, discussed earlier) is identified at the top of the screen. While that printer cannot be changed at this point, it can on the Print screen presented next.

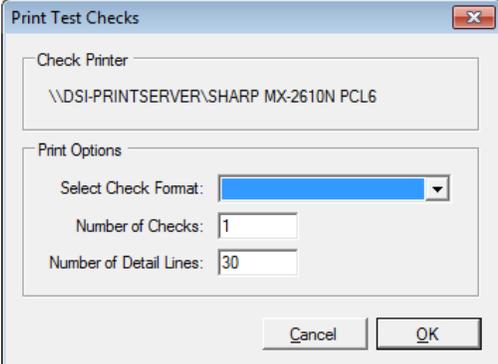
The template to be used for testing is selected with the **Select Check Format** dropdown. The templates installed on the system are listed. The working checks are labeled "**Checks##**", with the "**##**" being the Impact Bank Number.

The **Number of Checks** to be generated (they will have dummy, sequential numbering) should be identified. It is recommended that one be generated first, to make sure the check stock is installed properly. Most banks want 5-15 sample checks for their testing process.

The **Number of Detail Lines** should be set to 5 or so. This is the number of breakdown lines that will show on the check stub.

Once the template is selected, the number of checks to generate is set, and the number of detail lines is set, click on **OK** to continue or **Cancel** to stop.

The next screen presented will be the **Print** dialog screen. If the **Preview** button is selected, the check(s) requested will present on the screen...which is recommended before printing, so the MICR line can be verified to be presenting properly. The check(s) can be printed from the **Preview** screen. If **OK** is selected, instead of **Preview**, the check(s) will be sent directly to the printer identified.



Naf Menu

The **Name and Address File (Naf)** or customer list is a very important tool in Impact. It is used to aid in consistently filling name and address information into the appropriate fields in Impact. Consistency in data entry helps ensure that documents properly present information. Management reporting is also aided by consistent data entry. The **Name and Address File (Naf)** is displayed in a tiered manner: **Company – Branch – Individual (Top – Middle – Bottom)**. This provides a good way to show the relationship between an individual and where he/she works, within the larger organization. The **Naf** can be centralized or branch-specific, depending on system configuration. If you are doing maintenance in a branch-specific environment you must be aware of the branch your Impact login initials are assigned to. While there is limited use made of the **Naf** in Accounting (manual check entry is one place), often Accounting staff will be used as **Naf** administrators.

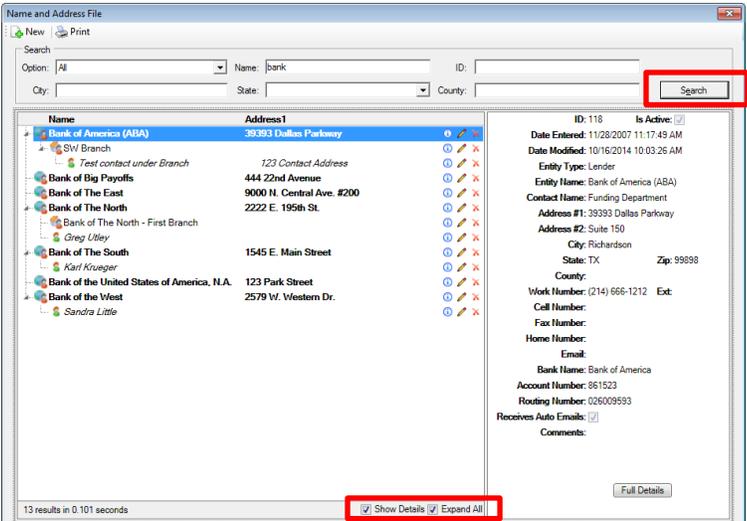
Add and Modify

Maintenance of the **Naf** is done through this menu entry, if the user has authorization to change the **Naf**. When first accessed, the screen is blank, with the **Search Option** field filled with the **All** option, and the cursor is in the **Search Name** field, in anticipation of the user entering the beginning of a name to be searched for. There are two icons at the top of the screen,  **New** and  **Print**, which will be discussed below.

The **Search Options** field has a dropdown arrow from which the user can select the category to search in. The nine options presented are the eight categories which can be used to categorize entries by type of firm, as they are entered/edited, and the **All** option is used to assist in searching the entire database, regardless of categorization of the entries. The default is **All**.

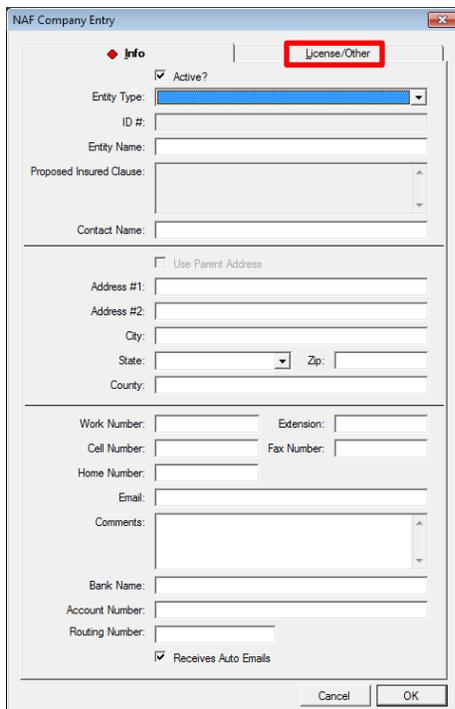
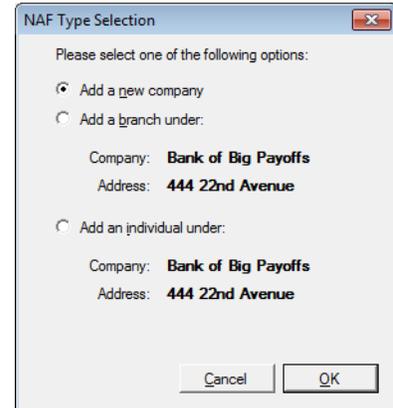
There are five additional **Search** fields that are used to direct the system to **Search** by either **Name**, **City**, **County**, **ID** or **State**, or any combination thereof. When more than one character is entered into any of these fields (three in **Name**), the **Search** button, on the right side of the screen, will be enabled – clicking on it will initiate the search. The user may use the percent sign (%) as a wildcard character. Those records that have a specific match, and their related records, are displayed in the tree on the lower left of the screen. In the search results display, the company entries are bolded, branch entries are not bolded and individuals' entries are italicized for enhanced readability. Information on the highlighted entry is displayed on the right side of the screen if the **Show Details** checkbox, at the bottom of the screen, is checked. The search results will be fully displayed if the **Expand All** checkbox is checked.

Double-click on an entry to **Modify** it (or **Use** it, if in a field where a **Naf** entry could be used, when the **Naf** was invoked).



A user with maintenance authority can add a new **Naf** entry by clicking on the  **New** icon, at the top of the screen, or by right-clicking, while a specific entry is highlighted, or when the screen is blank. Depending on whether there is a highlighted entry or not, and at what level the highlighted entry is (Company (top), Branch (middle), Individual (bottom)), Impact will display a prompt asking what the user would like to do, presenting currently available options, which could include: **Add a New Company**, **Add a Branch Under** the Company, **Add an Individual** under the Company or **Add an Individual** under the Branch.

The sample shown to the right was generated while a company level record was highlighted, and the  **New** icon was clicked. Had the user right-clicked with the mouse, with the same record highlighted, the options would have been presented in a slightly different format (menu listing) with less information provided as guidance.



Based on the user's selection, they will be presented with an empty form into which they will enter data on the new entry. Depending on what level of entry was requested, some fields may already be completed and will not be able to be edited. Complete the form with as much information as is available. The form shown to the left was presented when a **New Company** entry was requested.

The **Entity Type** is used to categorize the company to help in searches. If the **Entity Type** selected is **Lender**, the **Proposed Insured Clause** field will open for data entry. This verbiage is available as a DDE field for documents (when completed in the NAF and the lender is drawn from the NAF); the verbiage is stored on a tab in the Lender **Party** screen, when the lender is drawn from the NAF.

Depending on system configuration, an automatic Id # can be assigned to each customer. The automatic ID #'s are useful to coordinate customer numbering with an outside accounting or CRM system. The **Comments** area of the screen can be used for information not provided for in the fields presented.

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 to the entity. 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 **License/Other** tab is available on **Lender**, **Payoff Lender**, **Mortgage Broker** and **Real Estate Broker** category entries and is used to enter licensing information that is used on the Closing Disclosure form.

Click on **OK** to accept the entry, or on **Cancel** to quit without saving.

Modify

To make changes to a **Naf** item, the user should double-click on the record they wish to change, or right-click on the entry and select **Edit**, or click on the  **Edit** icon to the right of the entry. If the user has rights to edit the Naf, the entry will be presented for editing.

The Naf allows the Naf Administrator 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 **OK** to save any changes or new entries to the screen.

Delete

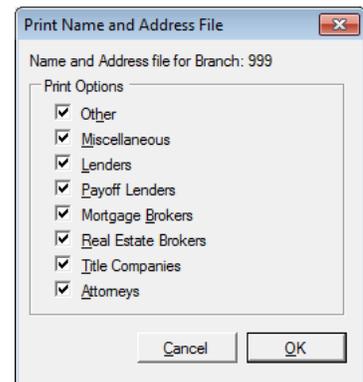
To delete a **Naf** entry, right-click on it and select  **Delete** from the options presented or click on the  **Delete** icon to the right of the entry. If there are related entries below the one selected for deletion, the user will be prompted to delete them before attempting to delete the current record. The function 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. This can be done either from the main **Naf** screen, using the  **Print** icon, at the top of the screen, or by using the **Print** menu option, from the main **Naf** menu. By default, in the **Print Options** area of the screen that is then presented, all the fields are checked, meaning they are selected. Click on a check box to uncheck any categories that should not be printed.

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

Optionally, click on **OK**, then on **Preview**. From this preview screen, the print results can be exported to a file (click on the  **Export** icon on the top left corner of the screen, for example to an XLS or DOC file) and used in other systems, for seasonal greeting cards, mass mailing, etc.



Export File Menu

The entries on the **Export File** menu provide for exporting data out of Impact for use by other systems. These functions used to be run in stand-alone modules in earlier versions of Impact, but were incorporated in the Accounting module in Impact/SQL starting with version 8.0.

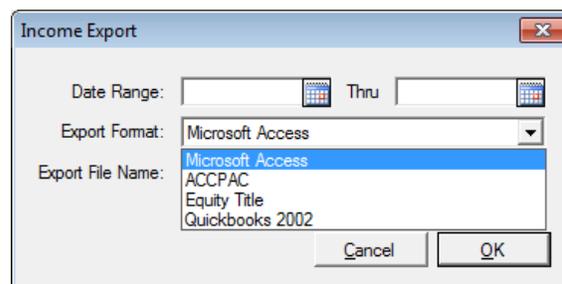
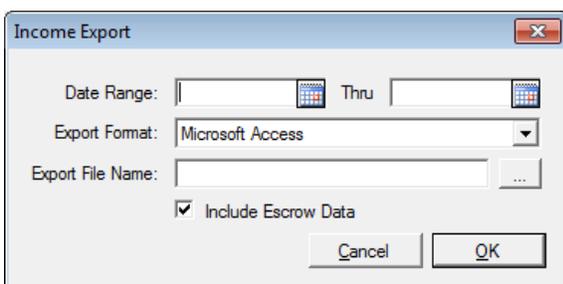
The functions on the menu are:

Income Export
Invoice Export
1099-S Export

Income Export

The **Income Export** function provides for the export of the data from the **Income Analysis** table so that it can be used in another application, such as a financial accounting general ledger system.

The screen below is presented, when the function is selected. It is used to set up the export and then to execute it:



The Date Range to be used is identified. The export is inclusive of the dates specified. **NOTE:** data is not included in the Income Analysis table until it has been through the Accounting posting cycle. This module will alert you to the fact that you have asked for a date range that extends beyond the last posting date.

The Export Format dropdown box displays the various output options that have been developed to date. The data can be exported into an **MS Access .MDB** file, from which it can be pulled by systems that can read that format (ODBC). The **ACCPAC** format is accepted by that accounting system, as is the **QuickBooks 2002** export. The **Equity Title** format was prepared to that firm's specifications. The format you wish to use should be selected.

The **Export File Name** field is used to specify the target for the exported data. Using the **Browse** (ellipse) icon, to the right of the field, the user can navigate to the drive and sub-directory and file where they wish the exported file to be stored. By selecting an existing file the system will overwrite it with the new export. If a naming convention is being followed, the user can select an existing by clicking on it and then edit the name in the Export File Name field. The user can also simply type in the full path and file name for the target export file name.

The **Include Escrow Data** checkbox is used to include **Transaction Type**, **Closing Date**, **Sales Price** and **Loan Amount** in the exported data.

Once the export has been properly configured, click on the **OK** button to execute it. When **OK** is hit, you will get a message identifying the date range for which the export will be done, the target file name, and output format for the export. If all is in order, click on **Yes** to complete the export. Click on **No** to cancel without performing the export.

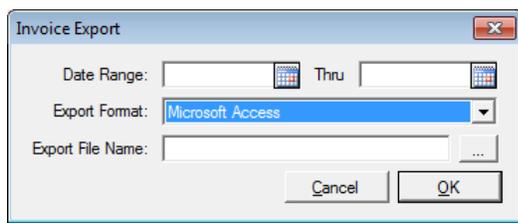
When the export is complete, you will be returned to the main Accounting screen. Outside of Impact/SQL, within your general ledger or other income analysis system, you will then use that application's import function to bring in the exported data to that application.

USA Digital Solutions, Inc. will develop additional export formats for clients, if provided with the specifications for the export layout desired.

Invoice Export

The **Invoice Export** function provides for the export of invoice data so that it can be used in another application, such as a financial accounting accounts receivable system.

The screen below is presented, when the function is selected. It is used to set up the export and then to execute it:



The **Date Range** to be used is then identified. The export is inclusive of the dates specified.

The **Export Format** dropdown box displays the various output options that have been developed to date.

The data can be exported into an **MS Access .MDB** file from which it can be pulled by systems that can “read” that format (ODBC). There are also **QuickBooks 3.0**, **QuickBooks 5.0**, **MAS90**, **ACCPAC**, **BusinessWorks**, and **QuickBooks 2002** formats that the data can be exported into. The format you wish to use should be selected.

Note: Invoices are available to the export function immediately upon creation. Pre-bills are NOT included. Also, users can edit invoices after they are exported. Because of this, proper procedures need to be in place for the entire invoice cycle, both within Impact/SQL and outside of it.

The **Export File Name** field is used to specify the target for the exported data. Using the **Browse** (ellipse) icon, to the right of the field, the user can navigate to the drive and sub-directory and file where they wish the exported file to be stored. By selecting an existing file the system will overwrite it with the new export. If a naming convention is being followed, the user can select an existing by clicking on it and then edit the name in the Export File Name field. The user can also simply type in the full path and file name for the target export file name.

Once the export has been properly configured, click on the **OK** button to execute it. When **OK** is hit, you will get a message identifying the date range for which the export will be done, and the target file name and output format for the export. If all is in order, click on **Yes** to complete the export. Click on **No** to cancel without performing the export.

Outside of Impact/SQL, within your Accounts Receivable system, you will then use that application's import function to bring in the exported data.

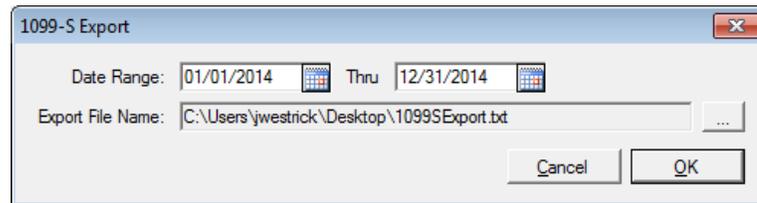
USA Digital Solutions, Inc. will develop additional export formats for clients, if provided with the specifications for the export layout desired.

1099-S Export

The **1099-S Export** function is a modified version of the export normally prepared for uploading to the IRS, with some modifications to the field lengths and content. This export is for use by the FNF 1099 Reporting group.

This export should NOT be sent to the IRS. The traditional export (Accounting > Misc > 1099-S Reporting > Reporting) should be used by non-FNF sites for IRS reporting. It is described earlier in the Misc section of this manual.

When selected, the **1099-S Export** window shown below will be presented. The user should enter the date range for the export and then use the ellipse button to select the location and name for the export file. The default name for the file is “1099SExport.txt”, but that can be changed.



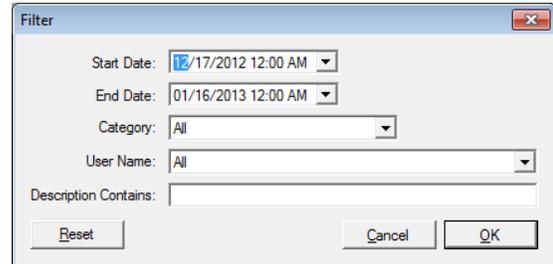
The screenshot shows a dialog box titled "1099-S Export". It has a standard Windows window border with a close button in the top right corner. The dialog contains two main input areas. The first is labeled "Date Range:" and contains two date pickers: "01/01/2014" and "12/31/2014", with the word "Thru" between them. Each date picker has a small calendar icon to its right. The second input area is labeled "Export File Name:" and contains a text box with the path "C:\Users\jwestrick\Desktop\1099SExport.txt" and an ellipse button ("...") to its right. At the bottom of the dialog are two buttons: "Cancel" and "OK".

Click on **OK** to prepare the export file. FNF sites will direct the output to the FNF 1099 Reporting group.

Tools Menu

The Tools menu has one entry under it: **Event Log**. The **Event Log** is a log of errors generated while users were working in the Accounting module. The event log will be used, primarily, by USA Digital Solutions, Inc. personnel in troubleshooting issues.

A **Filter** option is available to narrow down the data presented by **Date Range**, **Category**, **User Name** and **Description** contents. The  **New Filter** icon, at the top of the Event Log screen, opens the Filter screen. If a filter is in place, the  **Remove Filter** icon will be available for use.

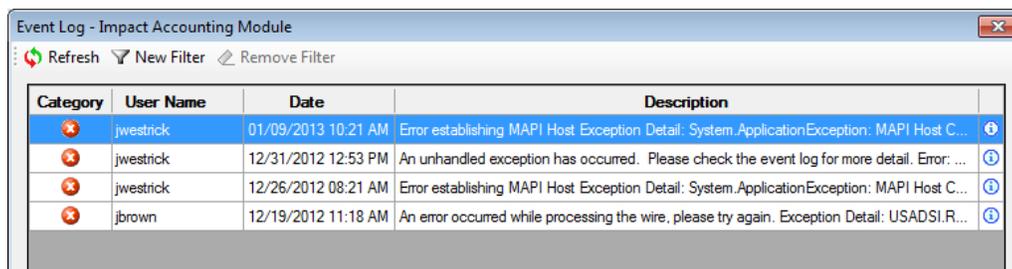


The Filter dialog box contains the following fields:

- Start Date: 01/17/2012 12:00 AM
- End Date: 01/16/2013 12:00 AM
- Category: All
- User Name: All
- Description Contains: (empty text box)

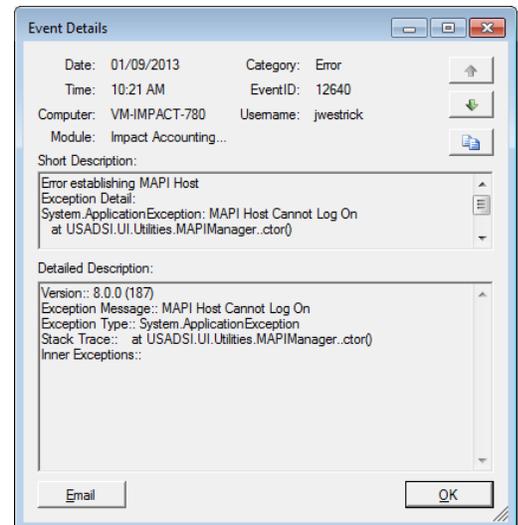
Buttons: Reset, Cancel, OK

There is a  **Refresh** icon, at the top of the **Event Log** screen, which is used to bring the listing up to date. This can be helpful when monitoring a situation.



Category	User Name	Date	Description
	jwestrick	01/09/2013 10:21 AM	Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Host C...
	jwestrick	12/31/2012 12:53 PM	An unhandled exception has occurred. Please check the event log for more detail. Error: ...
	jwestrick	12/26/2012 08:21 AM	Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Host C...
	jbrown	12/19/2012 11:18 AM	An error occurred while processing the wire, please try again. Exception Detail: USADSI.R...

The  **Info** icon, to the right of each entry on the log, will present details on the particular error message. From this screen, the user can Email the message contents or copy it to their clipboard, for pasting into another location.



The Event Details dialog box displays the following information:

- Date: 01/09/2013
- Time: 10:21 AM
- Category: Error
- EventID: 12640
- Computer: VM-IMPACT-780
- Username: jwestrick
- Module: Impact Accounting...

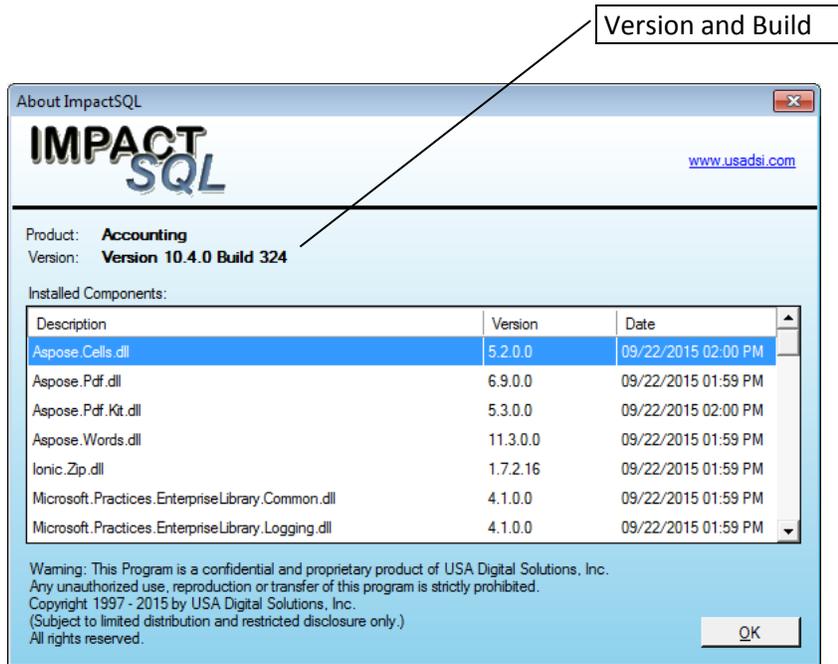
Short Description:
Error establishing MAPI Host Exception Detail: System.ApplicationException: MAPI Host Cannot Log On at USADSI.UI.Utilities.MAPIManager.ctor()

Detailed Description:
Version:: 8.0.0 (187)
Exception Message:: MAPI Host Cannot Log On
Exception Type:: System.ApplicationException
Stack Trace:: at USADSI.UI.Utilities.MAPIManager.ctor()
Inner Exceptions::

Buttons: Email, OK

About Menu

The **About** menu has no options – it simply presents information about the Accounting module and its components. This information is often helpful when troubleshooting issues. Please have this version number information available when calling DSI Support (602-866-8199 x 2) for assistance.



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

Appendix A - Troubleshooting

USA Digital Solutions, Inc. (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, save it and send it to the Support personnel, do the following:

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.

Open your e-mail client, start a new e-mail, to Support@Digisolaz.com, and Paste the screen shot into the body of the e-mail. This will work if the e-mail format is HTML. If the screen shot does NOT paste properly, open a Word document and paste the screen shot into it; save the Word doc; and, attach it to an email addressed to Support@Digisolaz.com.

DSI Support personnel can be reached at (602) 866-8199 extension 2.



support@digisolaz.com

(602) 866-8199 x 2