



Impact/SQL

Version 7.0.0

Utilities Manual

Including Batch Processor, Income Export,
Update, Printer Test and Invoice Export

Table of Contents

INTRODUCTION.....	1
HELPFUL HINTS	2
QUICK KEYS.....	2
CLOSING IMPACT/SQL UTILITIES	2
DATE FIELDS.....	2
LOG ON.....	3
THE IMPACT/SQL UTILITIES MAIN SCREEN	5
IMPACT/SQL UTILITIES MENU OPTIONS	6
FILE MENU.....	6
SYSTEM FILES MENU.....	6
XREF.....	6
PASSWORD.....	9
PRINT	9
NEW.....	10
MODIFY	17
DELETE	17
CANCEL.....	17
FILE TABLE.....	18
BRANCH	19
PRINT	19
NEW.....	20
BRANCH INFORMATION.....	20
BANK INFORMATION.....	22
SAVINGS INFORMATION	24
TITLE DEPARTMENTS	24
MODIFY	25
DELETE	25
CANCEL.....	25
BANKS	26
NEW.....	27
MODIFY	28
DELETE	28
PRINT	28
CANCEL.....	28
IRS REPORTING ENTITIES.....	29
ESC/DO NUMBER.....	30
UPDATE TITLE FILE NUMBER	31
SET POSTING INFORMATION	31
SET NEXT INVOICE NUMBER.....	31
PRINTER SETUP	32
SETUP OPTIONS.....	33
GENERAL	33
ESCROW 1	39
ESCROW 2	47
TITLE	49
ACCOUNTING	52
WORD OPTIONS	55
EMAIL OPTIONS.....	59
LICENSE MANAGER.....	61
USER LICENSE MANAGEMENT	62
USER TABLES MENU.....	67
MARKETING REPS.....	68
HOLD TITLE AS	70

TRANSACTION TYPE	70
TITLE RATE DESCRIPTIONS	71
RATE CHART	72
PROPERTY DESCRIPTIONS	78
CITIES	78
SUBDIVISIONS	79
COUNTIES	79
PROPERTY TYPES	80
RECEIPT TYPES.....	81
AUTOMATIC TICKLERS.....	83
INCOME ACCOUNT NUMBERS.....	84
TRACKING DESCRIPTIONS	85
TITLE OFFICER NAMES	86
SETTLEMENT STATEMENT HEADERS	86
INVOICE DESCRIPTION	87
CLOSING STATEMENT CATEGORIES.....	87
TRANSFER TAX TABLES	88
TAX STAMP TABLES	89
RECORDING FEES.....	90
PRELIM DISTRIBUTION VIA	91
MANDATORY FIELDS.....	91
ESCROW	92
DIRECT	93
CHECK TEMPLATE.....	94
DISBURSEMENTS HOLD REASON.....	95
PAYOFF DESCRIPTIONS	95
USER DEFAULTS	96
PAYOFFS.....	96
RENT SCHEDULE	96
DYNAMIC DATA ENTRY	96
TOOLS MENU	97
LOAD ABA ROUTING NUMBERS	97
UPDATE ESCROW INFORMATION	100
COPY NAF BRANCH.....	100
FIX REGULAR LEDGERS	101
FIX SAVINGS LEDGERS.....	103
FIX OPEN CHECK FILE	103
CHANGE DATE ON UNPOSTED BATCH.....	105
VIEW FILE STATISTICS.....	106
VIEW/CLEAR RECORD LOCKS.....	106
VIEW IMPACT/SQL ERROR LOG	107
DSI MESSAGING QUEUE MANAGER	107
ABOUT MENU	108
IMPACT/SQL BATCH PROCESSOR	109
LOG IN	109
FILE MENU.....	109
OPTIONS MENU	110
BATCH TASKS.....	110
DOCUMENT DELETION	111
CREATE POSITIVE PAY FILES	111
AUDIT ACCOUNTING DATA.....	111
ACCOUNTING OVERDRAFT REPORT	111
PRINT INCOMING WIRE REQUESTS.....	111
PRINT OUTGOING WIRE REQUESTS	112
CLEAR SQL LOCKS.....	112
AUTO PRINT TITLE INSTRUCTIONS.....	112

PRINTER SETUP	113
LOGS MENU	114
ERRORS	114
TRANSACTION	114
SCHEDULE	114
HELP	115
IMPACT/SQL INCOME EXPORT	116
IMPACT/SQL UPDATE	118
IMPACT/SQL PRINTER TEST	119
IMPACT/SQL INVOICE EXPORT	120

INTRODUCTION

The Impact/SQL Utilities module provides the system administrator with the tools required to oversee the configuration of the entire Impact/SQL suite. The Utilities module controls both the operating configuration of all of the other Impact modules and contains some tools used to monitor the system and address issues that might arise.

This manual will explain all of the configuration parameters controlled from the Impact/SQL Utilities module and explain the available tools. There are a tremendous number of configuration options that can affect the functionality of the system. In addition, the Batch Processor, Income Export utility, the Update program, the Printer Test routine and the Invoice Export programs are documented in this manual. As each company functions in its own unique way, there are some functions within Impact/SQL 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/SQL.

The settings made through Impact/SQL Utilities are very critical and some of them, once determined, cannot be altered without serious consequences. Therefore, those responsible for system administration must be very clear on what each of the settings is for and the ramifications of their use. A careful review of the information in this manual should help in that regard. Access to the Utilities module should be limited to those with an absolute need to be in it, and those individuals must have adequate training.

Please contact USA Digital Solutions before making any changes in the Utilities module unless you are comfortable with the subject matter.

There are three major areas of focus in Impact/SQL Utilities: fundamental system configuration, configuration of the large number of “lookup tables” with company-specific information, and tools. Again, some of the settings will be established during system installation and testing and will not be changed going forward. Others may be altered as the company changes how it uses Impact/SQL as time goes by. For example, turning on a function like “Wire In Processing”.

While there may be more than one person who utilizes the Utilities module, there should not be many more. Generally, a system administrator and the manager of the Escrow Accounting area will be the primary users of Utilities. Due to the impact of some of the settings, it is imperative that only qualified users are given access to Utilities. It is also critical that all changes made through Utilities are documented. A change might be made that has an unanticipated effect on the user environment and it will be easier to troubleshoot if there is documentation about all changes made through Utilities.

This manual will progress through the functions in Impact/SQL Utilities in the order that they appear on the menus within the module. This will *not* be how a user will work in the Utilities module - that will depend on what changes are being made at the time.

HELPFUL HINTS

Some of the formatting conventions used in this manual are:

- Keystrokes, such as the Enter key, will be displayed as **ENTER** in the manual.
- Any text that appears on the screen will be shown as **Edit** or **Cancel**.
- Menus and menu options you are to use will be displayed as **System Files > XREF...**. This will indicate you are to choose the XREF... option from the System Files pull-down menu.
- Text you are to type will appear as **Type This**.

QUICK KEYS

In the Impact/SQL Utilities module, as in other Impact/SQL modules, there are opportunities to move through the options available without using the mouse. Most menu items contain an underlined letter. If you hold down the **ALT** key and hit the underlined letter of the option list you want displayed, it will drop down.

- **ALT + S** will open the **System Files** dropdown menu list;
- **ALT + U** will open the **User Tables** dropdown menu list;
- **ALT + T** will open the **Tools** dropdown menu list; etc.

CLOSING IMPACT/SQL UTILITIES

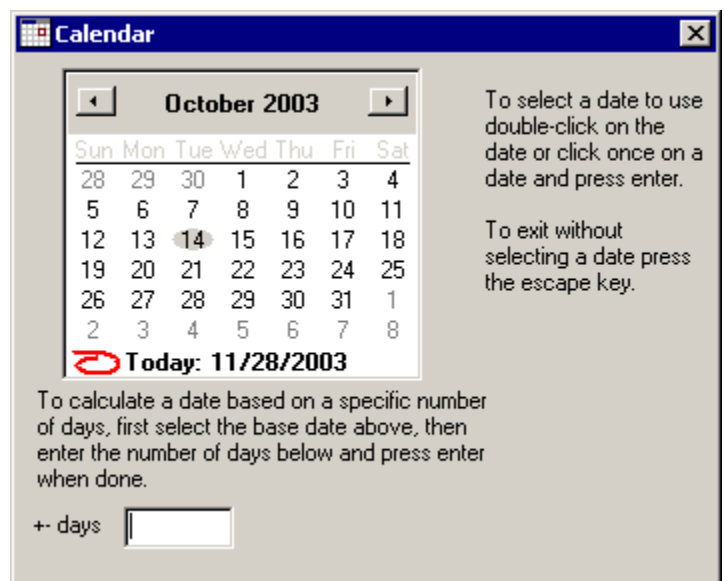
As with most Windows applications, you can close Impact/SQL modules using the **X** box in the upper right hand corner. You can also select the **Exit** item, under the **File** option, to close any Impact module.

DATE FIELDS

In Impact/SQL, dates are entered into date fields in the format "mmddy" without slashes or dashes. Once a user is familiar with the convention, he/she will find that entering dates this way is very efficient.

There is an alternative way to enter dates into any field that needs one. You will see a box with "... " in it next to each date field. If you click on this box, a calendar tool will be displayed as is shown here:

You can use your mouse to select the month and year to display and click on the day you wish entered in the date field you started the tool from. You may also enter a number of days from the currently selected date, which for some reports is a nice shortcut. Enter a positive number to move forward in time, a negative to go back.



LOG ON

Access to the Impact/SQL Utilities 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.

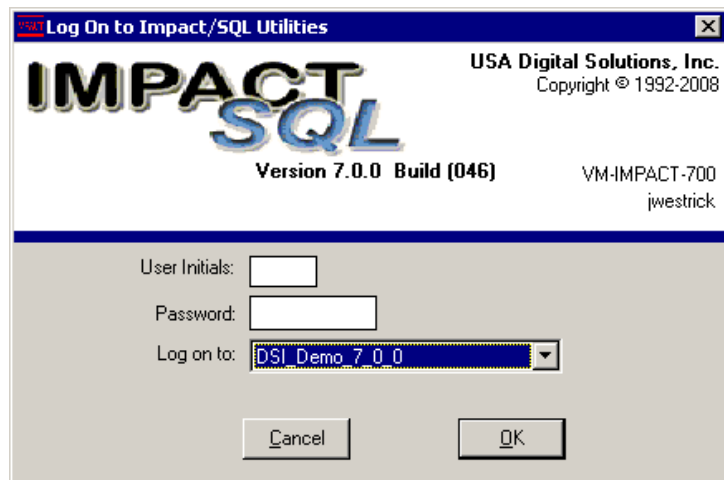
The system can be configured to require a logon routine each time the user opens any Impact module or it can be configured to provide for an automatic logon utilizing the NT user name. By providing for an automatic logon utilizing the NT user name, control over the access to the application is increased; both the system administrator and the rights table within Impact/SQL 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/SQL Utilities – which will only affect the user's ability to access Impact/SQL modules. This would be done if the user is still using the rest of the network, but should no longer be accessing Impact/SQL.

Impact/SQL passwords do not expire, therefore 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 operating system (NT). This matter is more fully explained later in this Impact/SQL Utilities manual.

If the system is configured to require a user to logon to Impact/SQL Utilities, a screen like that shown below will be presented after the user double-clicks on the "Impact Utilities" icon. The **Log on to:** field will display the company's database name(s).

When configured to require a log-on step, the user will be identified within the system by their initials (3 character maximum) and will be given a password (6 character maximum). When presented with the login screen:

- Enter your login in the **User Initials** 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 on the **OK** box or hit **ENTER**. If the database is not correct, click the dropdown box arrow on the **Log on To** field, and select the correct database; then click on the **OK** button or press **ENTER**.
- Alternatively, if you do not want to use the mouse to click on to the **OK** box, hit the **ENTER** key after login information is entered.



Note: When you enter your password, it will not be displayed on the screen, but will be represented by a series of asterisks "***".

Keep your password private. You should not share your password or log on to the system and let someone else then 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. In addition, you may have access to functions that co-workers do not and should not. Therefore, *keep your password private!*

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

There are three user levels that provide access to the Impact Utilities module:

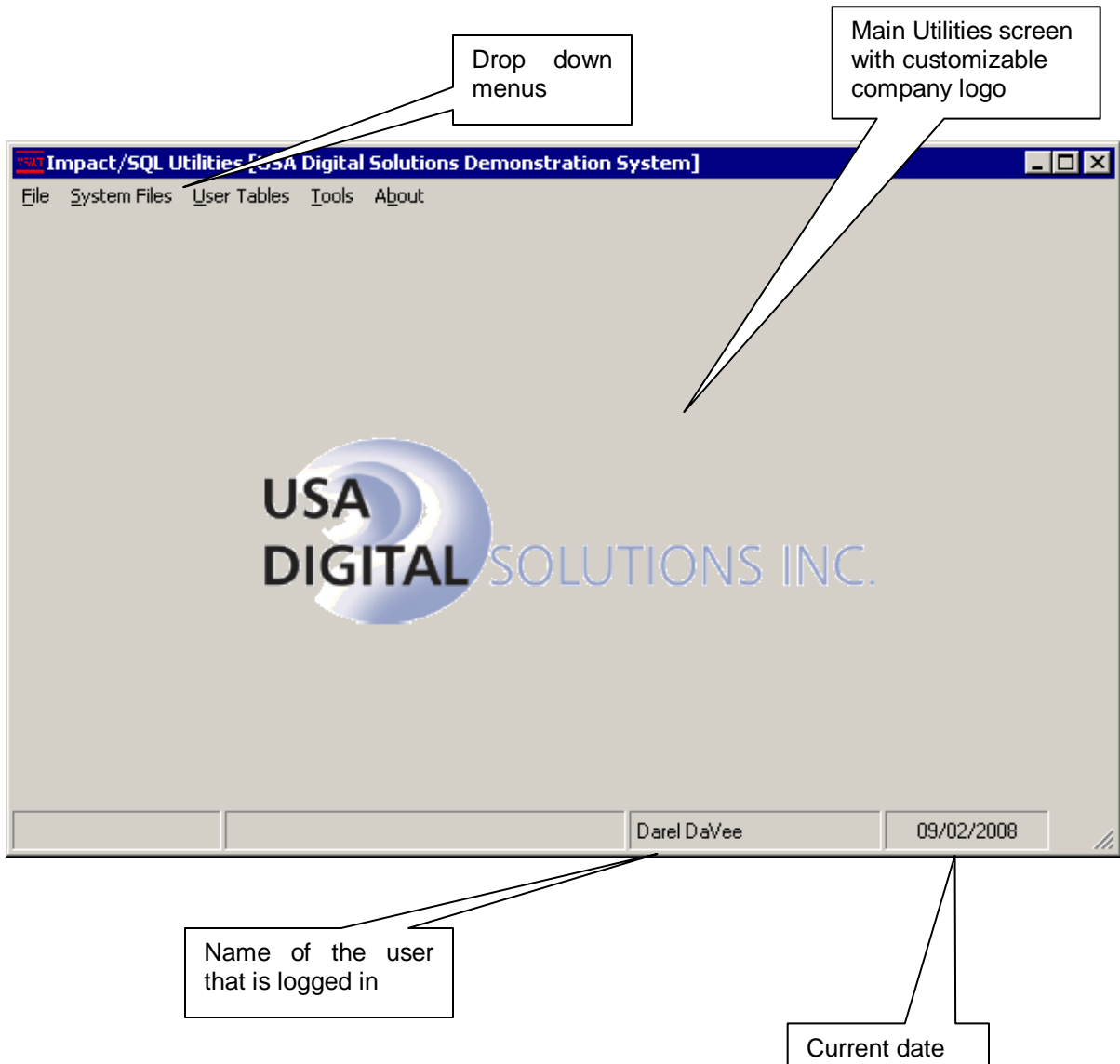
Utilities, **Utilities – User Tables Only** and **System Administrator**. User levels are assigned in **Utilities > Password** (discussed later in the manual).

THE IMPACT/SQL UTILITIES MAIN SCREEN

Once you have entered your user initials, the correct password, have selected the appropriate database, and clicked **OK**, the system will log you in and present the main Impact/SQL Utilities screen (shown below). 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 stored, click on any option heading and once the menu list is presented, slide your mouse to the left or right to other option headings. 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 name of the user logged in and the current system date is displayed at the bottom of the screen.

Note: If the date presented is not the current calendar day, contact your system administrator immediately and do not process any transactions until it has been corrected.



IMPACT/SQL UTILITIES MENU OPTIONS

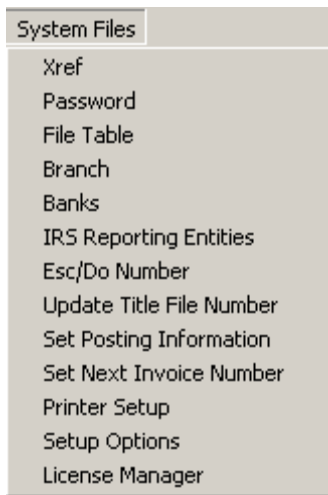
The following pages will describe all of the functions or tasks that are managed within the Impact/SQL Utilities module. Within each primary menu option, one or more items will appear on the dropdown menu listings.

FILE MENU

There is only one item under the **File Menu** option: **Exit**. This option should be the method used for closing Impact/SQL Utilities.

SYSTEM FILES MENU

The **System Files** menu option has twelve generally accessible (or thirteen, depending on configuration) items under it:

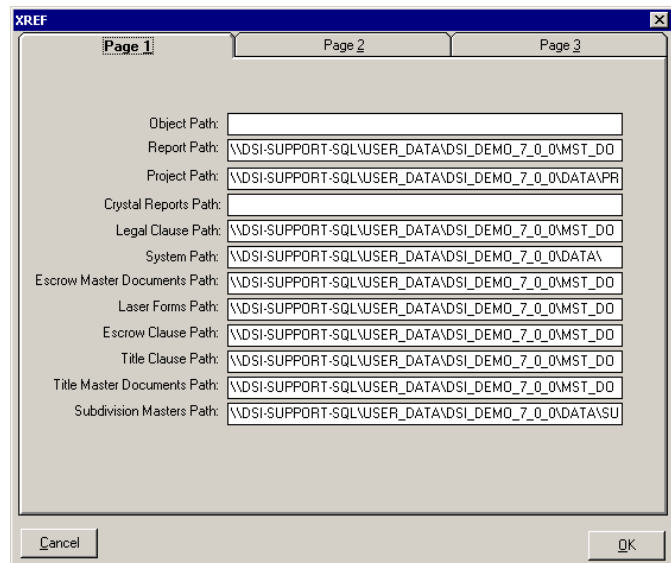


Each item is very distinct from the other and will be explained in detail below. The items do **not** 'flow' one to the next as in a process workflow order. These functions cover a wide range of initial configuration options and include some routine maintenance functions (such as adding a branch or bank). **Remember, improper changes to some settings can have serious consequences – so do not make changes you are not sure of. Consult USA Digital Solutions if you are in doubt.**

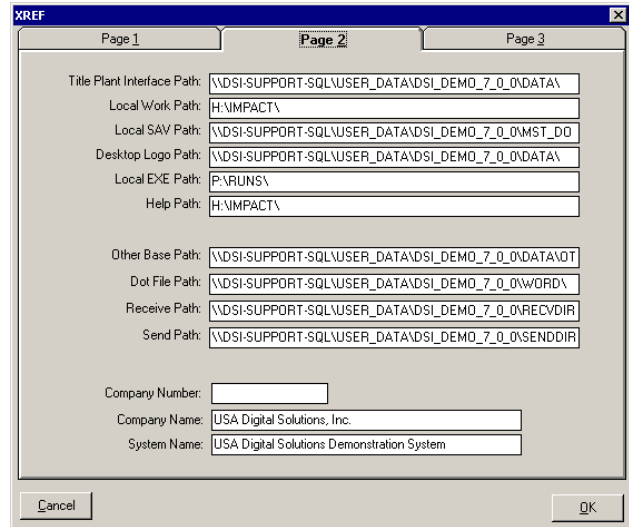
XREF

The **Xref** menu selection takes the user to a set of three screens on which "paths" are assigned for all of the functional components of Impact/SQL. The "path" is UNC path through which the program will search for required files. The only entry that must be a mapped drive is the **Local Work Path** (Page 2). The locations for the Escrow Master Documents, the Report files, the Legal Clause files, among others, are defined on the Xref screens.

These paths will have been set up by the USA Digital Solutions installation manager and should only be changed at the direction of USA Digital Solutions personnel.



The **Company Name** and **System Name** variables are also defined on the **Xref > Page 2** (bottom). These variables are used in reports, generally in titles, and in documents. The **System Name** variable can be used to identify a different company name from that shown in the **Company Name** variable – which would be useful if a subsidiary company, with its own Impact/SQL database, wanted to show the parent company's name on reports. The parent company name would go in the **Company Name** variable, and the subsidiary's name would go in the **System Name** field. Then, as Crystal Reports is used to develop custom reports, the appropriate names are available for use on the reports. The **Company Name** would be the name printed on the HUD and Settlement Statements.



The specific **XREF** paths defined are:

XREF – Page 1

Object Path	Where the Impact executables (".exe" files) are stored (the programs that run Impact)
Report Path	All standard and custom Crystal Reports report templates.
Project Path	Location of project information. Projects are established in the Escrow module.
Crystal Reports Path	The location of the CRW32.exe (Crystal Reports Designer) program if it is installed.
Legal Clause Path	Where the Word documents of standardized legal clauses, used to assist in the creation of legal descriptions, are located.
System Path	Houses all the data files.
Escrow Master Documents Path	The ESCMST folder is where all the master forms for the escrow documents are stored. They are attached to the 'Escrow.dot' template. The global AutoText used in the Escrow module is also stored here.
Laser Forms Path	Where the master template for each check (and duplicate check files, if used), the overflow stub (STUB.RPT), and the transfer fee slip (TRANSFER.RPT) are stored. Each check corresponds to a bank number assignment. For example, if the bank number for an escrow trust account on your system is 01, then the corresponding form would be CHECKS01.rpt.
Escrow Clause Path	The ESCCLS folder is where all the Escrow clauses are stored. They are attached to the 'Escrow .dot' template.
Title Clause Path	The TTLCLS folder is where all the Title clauses (the Title Codebook) are stored. These are Word documents attached to the 'Title.dot' template, and have special formatting applied to each code (Word document).

Title Master Documents Path	The TTLMST folder is where all the master Word forms are stored for Title. This includes the prelim, commitment, policies, endorsements, miscellaneous transmittal letters, and the global AutoText used in the Title module.
Subdivision Masters Path	The SUBDIV folder is where all the master subdivisions that are created by the Title Department, within the Title module, are stored.

XREF – Page 2

Title Plant Interface Path	No longer used.
Local Work Path	Where all of the users' temporary files are located. This must be a mapped drive, as it must be a unique path per user.
Local SAV Path	Where "SAV" files used with Crystal Reports are stored. SAV files contain data fields with their size limitation.
Desktop Logo Path	Where the "company.gif" file is located in graphic information format. This is the Impact desktop backplash logo.
Local EXE Path	Where the programs are located (same as the Object Path).
Help Path	No longer used.
Other Base Path	Where base orders established on a previous system are located. These bases are used in the Title Department when creating prelims.
Dot File Path	Where all the Word macros and logo files are housed. The Word macros help in generating Word documents.
Receive Path	Reserved for future use.
Send Path	Reserved for future use.
Company Number	The company number is used to identify the company for use in accounting interfaces or integrating with other non-Impact systems.
Company Name	Used for DDE field insertion into documents. This is the name that appears on the HUD, Box 'H' if, under 'Setup Options', the 'Print Company Name in HUD box H' is checked (otherwise the escrow officer's name appears in Box H).
System Name	Is the name shown on the title bar of each module. Normally, this is the same as the Company Name (discussed above).

XREF – Page 3

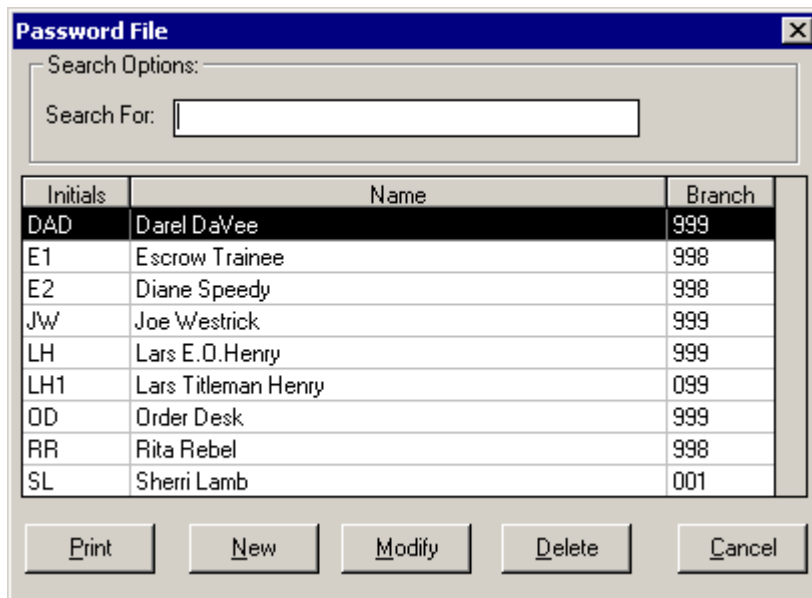
Licensing Server Name	The name of the SQL server running the Licensing service (only DSI administrators will see this tab).
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PASSWORD

The **Password** function is the security control center for all users of all Impact/SQL modules. New users' accounts must be created here before they can access the system and the user accounts for those that leave the company should be terminated here. Changes to a **Password**, **Title**, **Email Address**, **Branch Number**, **Access Code**, and **Type of user** are all made here.

Great care should be taken to only provide the "rights" required for a user to do his/her job. The risks of serious errors being made by an untrained user go up substantially if they are given rights to access functions beyond their scope. In addition, the rights that users are assigned will determine which functions are made available to them on the screen. Limiting the functions to those required for them to do their job will simplify their environment.

When first called, the **Password** function will display the following screen:



The screenshot shows a window titled "Password File" with a search bar and a table of users. The search bar is labeled "Search Options:" and "Search For:". The table has three columns: "Initials", "Name", and "Branch". Below the table are buttons for "Print", "New", "Modify", "Delete", and "Cancel".

Initials	Name	Branch
DAD	Darel DeVee	999
E1	Escrow Trainee	998
E2	Diane Speedy	998
JW	Joe Westrick	999
LH	Lars E.O. Henry	999
LH1	Lars Titleman Henry	099
OD	Order Desk	999
RR	Rita Rebel	998
SL	Sherri Lamb	001

From this screen, the user can **Print** a report of all users, add a **New** user, **Modify** the information about a user, or **Delete** a user entered in error. The **Cancel** button will return you to the main Utilities menu.

In addition, the **Search For:** field can be used to aid you in locating a specific entry to modify or delete. Simply enter some contiguous information that you believe is in any of the three fields presented (Initials, Name and Branch) and the system will search the entire table and present those records that match the search criteria.

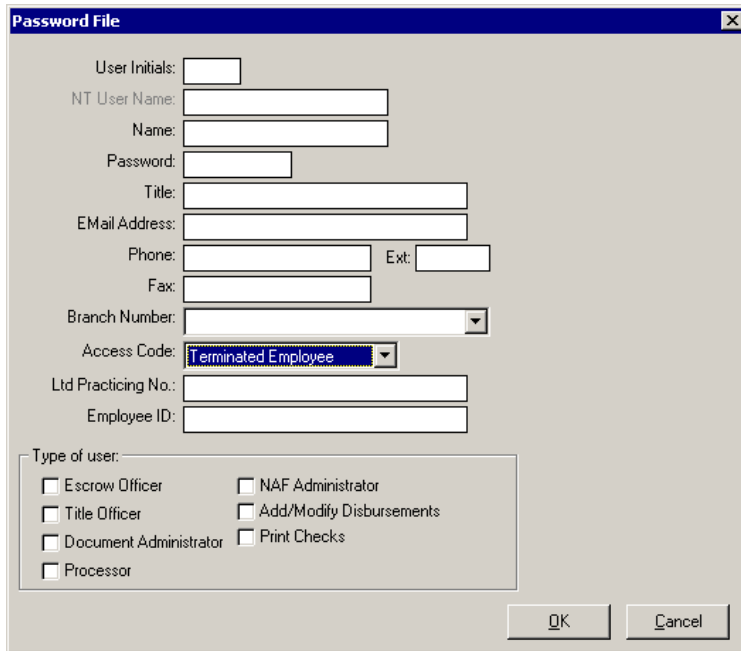
PRINT

The **Print** button will generate a report of all of the users defined in the password file. The report will present the **User Initials**, **Name**, **Title**, **Email Address**, **Branch Number**, **Access Level**, **Type of User** (whether the user is an EO, TO, Processor, Doc Admin &/or NAF Admin), **Employee Number**, **Ltd. Practicing Number**, **Wire Access**, **Check Access and Lock Access**. It is recommended that the password file be printed out routinely and reviewed for terminated employees and for employees who have moved from one department to another who, therefore, may have improper rights assigned to them.

NOTE: Their passwords will NOT print in spite of the name of the report. There is no way to determine a password after it has been entered into the system. If a user forgets their password, a new one must be entered for the user (assuming NT Authentication is not being used).

NEW

The **New** button will bring up a blank form into which you will enter information about a new user. Depending on the company's configuration, **Dual Authorization Access** may be presented as well as the information presented in the following screen:



The first item entered will be **User Initials**. Up to three characters can be entered, and they must be unique to the database. (No two users can have the same initials in the system).

The **NT User Name** (which appears “grayed” out here due to a system setting related to automating logins – to be discussed below) would be entered in this field.

The full name of the user is to be entered in the **Name** field. The names should be entered consistently in upper and lower case, if that is the company preference, or all in upper case. These names will appear on reports and in documents.

The **Password** field can contain numbers and letters up to a maximum of six (6) characters. As with the login screen, the password will not be displayed (it will present as a line of asterisks “*****”) and so must be replaced if forgotten.

The user’s job title should be entered into the **Title** field. Again, consistency of entry format should be followed with regard to case (upper & lower).

The **Email Address** of the user should be entered into the field of the same name. The address entered should be the full address not just the portion before the “@” sign. For example, Bob Smith, of Great Title Agency, Inc. has the e-mail address “bsmith@greattitleagency.com”. The address should be entered completely as shown, not as “bsmith”. These addresses should be entered with care as they will be used by the system to send notifications to the user from within several functions (such as when prelims are ready or when wire transfers are complete).

The **Branch Number** field is critical.

Title users should be assigned to the Title branch (099 – or the appropriate secondary Title branch number if more than one has been created).

Escrow users should be assigned to their home branch and they will be restricted to accessing files assigned to only their branch number.

Accounting users should be assigned to the “999” branch number. This will permit them to work with all branch data.

Floater users should be assigned to branch “099” or the floater’s home branch with the access code “Floater”. This will permit them to work in any branch.

Access Code is the most critical field on this screen. This is the place where “rights levels” are assigned to a user. As has been said repeatedly, care should be taken to assign just the rights required by a user to perform their job. This will limit the functions they see on the screens and limit the potential risk of them taking actions or changing settings that they have not been trained on.

The following table (on several pages) details the rights provided with each access level:

✘ = No rights ✔ = Rights

Module	0 - Terminated	1 - Receptionist	2 - Escrow Secretary	3 - Escrow Officer	4 - Escrow Manager
Accounting	✘	✘	✘	✘	✘
Setup Banks					
Add Banks to Branches					
Change Banks					
Escrow	✘	✔	✔	✔	✔
Income Analysis		✘	✘	✔ Only theirs	✔ All within branch
Log Book		✘	✘	✔ Only theirs	✔ All within branch
Tickler Maintenance		✘	✘	✔	✔
Projects		✘	✔	✔	✔
Cancel Escrow		✘	✔	✔	✔
Trial Balance		✘	✔	✔ Only theirs	✔ All within the branch
Savings Accounts		✘	✔	✔	✔
Print Savings Accounts		✘	✔ only their branch	✔ only their branch	✔ only their branch
Print HUD Certification Stamp		✘	✔	✔	✔
Void Checks		✘	✔	✔	✔
Assigned Escrow Report		✘	✔	✔	✔
Closing Report		✘	✔	✔	✔
Deposit Slips		✔	✔	✔	✔
Daily Receipts Journal		✔	✔	✔	✔
Daily Disbursements Journal		✔	✔	✔	✔
Wire Out Journal (if Dual Auth enabled)		✘	✘	✔	✔
Wire Out Audit (if Dual Auth enabled)		✘	✘	✘	✔
Utilities	✘	✘	✘	✘	✘
SQL Error Log					
View Clear Locks					
Copy Naf (must be NAF admin)					
Check Template					
Title	✘	✘	✘	✘	✘
MIS	✘	✘	✘	✘	✘
Accounting Export	✘	✘	✘	✘	✘
Invoice Export	✘	✘	✘	✘	✘
Income Export	✘	✘	✘	✘	✘
Reconveyance Tracking	✘	✔	✔	✔	✔
Batch Processor	✘	✘	✘	✘	✘
Wire Monitor	✘	✘	✘	✘	✘
Print Test	✘	✘	✘	✘	✘
Archive Viewer	✘	✔	✔	✔	✔
Order Desk	✘	✘	✘	✘	✘

The second set of access levels:

✗ = No rights ✓ = Rights

Module	5 - Accounting	6 - Accounting Mgr	7 - MIS	8 - Title	9 - Policy
Accounting	✓	✓	✗	✗	✗
Setup Banks	✗	✓			
Add Banks to Branches	✓	✓			
Change Banks	✗	✓			
Escrow	✓	✓	✗	✗	✗
Income Analysis	✓	✓			
Log Book	✓	✓			
Tickler Maintenance					
Projects	✓	✓			
Cancel Escrow	✓	✓			
Trial Balance	✓	✓			
Savings Accounts	✓	✓			
Print Savings Accounts	✓	✓			
Print HUD Certification Stamp	✗	✗			
Void Checks	✓	✓			
Assigned Escrow Report	✓	✓			
Closing Report	✓	✓			
Deposit Slips	✓	✓			
Daily Receipts Journal	✓	✓			
Daily Disbursements Journal	✓	✓			
Wire Out Journal (if Dual Auth enabled)	✓	✓			
Wire Out Audit (if Dual Auth enabled)	✓	✓			
Utilities	✗	✗	✗	✗	✗
SQL Error Log					
View Clear Locks					
Copy Naf (must be NAF admin)					
Check Template					
Title	✗	✗	✗	✓	✓
MIS	✗	✓	✓	✗	✗
Accounting Export	✓	✓	✗	✗	✗
Invoice Export	✓	✓	✗	✓	✓
Income Export	✓	✓	✗	✗	✗
Reconveyance Tracking	✓	✓	✗	✗	✗
Batch Processor	✗	✗	✗	✗	✗
Wire Monitor	✓	✓	✗	✗	✗
Print Test	✗	✗	✗	✗	✗
Archive Viewer	✓	✓	✗	✓	✓
Order Desk	✗	✗	✗	✗	✗

The third set of access levels:

✘ = No rights ✔ = Rights

Module	10 - Utilities	11 - CP	12 - E & T	13 - Sys Admin	14 - Util Tables only
Accounting	✔	✘	✘	✔	✘
Setup Banks	✔			✔	
Add Banks to Branches	✔			✔	
Change Banks	✔			✔	
Escrow	✔	✔	✔	✔	✘
Income Analysis	✔	✘	✔ if EO	✔	
Log Book	✔	✔	✔ if EO	✔	
Tickler Maintenance	✘	✘	✔ if EO	✔	
Projects	✔	✔	✔	✔	
Cancel Escrow	✔	✔	✔	✔	
Trial Balance	✔ All within the branch if not assigned to 999	✘	✘	✔	
Savings Accounts	✔	✔	✔	✔	
Print Savings Accounts	✘	✔ Indiv. file only	✔	✔	
Print HUD Certification Stamp	✘	✘	✘	✘	
Void Checks	✔	✔	✔	✔	
Assigned Escrow Report	✔	✔	✔	✔	
Closing Report	✔	✔	✔	✔	
Deposit Slips	✔	✘	✔	✔	
Daily Receipts Journal	✔	✘	✔	✔	
Daily Disbursements Journal	✔	✘	✔	✔	
Wire Out Journal (if Dual Auth enabled)	✘	✘	✘	✔	
Wire Out Audit (if Dual Auth enabled)	✘	✘	✘	✘	
Utilities	✔	✘	✘	✔	✔ - User tables only
SQL Error Log	✘			✔	✘
View Clear Locks	✘			✔	✘
Copy Naf (must be NAF admin)	✔			✔	✘
Check Template	✘			✔	✘
Title	✔	✔	✔	✔	✘
MIS	✔	✘	✘	✔	✘
Accounting Export	✔	✔	✘	✔	✘
Invoice Export	✔	✔	✔	✔	✘
Income Export	✔	✔	✘	✔	✘
Reconveyance Tracking	✔	✔	✔	✔	✘
Batch Processor	✔	✘	✘	✔	✘
Wire Monitor	✔	✔	✘	✔	✘
Print Test	✔	✘	✘	✔	✘
Archive Viewer	✔	✔	✔	✔	✘
Order Desk	✔	✘	✘	✔	✘

The fourth set of access levels:

✘ = No rights ✔ = Rights

Module	15 - Order Desk	16 - FLTR	17 FLT w/Chk	18 - Sub escrow
Accounting	✘	✘	✘	✘
Setup Banks				
Add Banks to Branches				
Change Banks				
Escrow	✔ No access to disbursements	✔ No access to disbursements	✔	✔ the following areas are disabled for Sub Escrow: IRS, Copy File, Order Title Search, Rent Schedule, Balance Statement, Commissions (HUD 700), Lender Summary, HUD 800, HUD 900, HUD 100 thru HUD 510, HUD 1000
Income Analysis	✘	✘	✘	✘
Log Book	✘	✘	✘	✔
Tickler Maintenance	✘	✘	✘	✔
Projects	✘	✘	✘	✔
Cancel Escrow	✔	✔	✔	✔
Trial Balance	✘	✘	✘	✘
Savings Accounts	✘	✘	✘	✔
Print Savings Accounts	✘	✘	✘	✔
Print HUD Certification Stamp	✘	✘	✘	✘
Void Checks	✘	✘	✔	✔
Assigned Escrow Report	✘	✘	✘	✔
Closing Report	✘	✘	✘	✔
Deposit Slips	✘	✘	✔	✔
Daily Receipts Journal	✘	✘	✔	✔
Daily Disbursements Journal	✘	✘	✔	✔
Wire Out Journal (if Dual Auth enabled)	✘	✘	✘	✘
Wire Out Audit (if Dual Auth enabled)	✘	✘	✘	✘
Utilities	✘	✘	✘	✘
SQL Error Log				
View Clear Locks				
Copy Naf (must be NAF admin)				
Check Template				
Title	✔	✘	✘	✘
MIS	✘	✘	✘	✘
Accounting Export	✘	✘	✘	✘
Invoice Export	✔	✘	✘	✘
Income Export	✘	✘	✘	✘
Reconveyance Tracking	✔	✔	✔	✘
Batch Processor	✘	✘	✘	✘
Wire Monitor	✘	✘	✘	✘
Print Test	✘	✘	✘	✘
Archive Viewer	✔	✔	✔	✘
Order Desk	✔	✘	✘	✘

The **Ltd Practicing No** field is where the Limited Practicing Officer Number is entered, if the escrow officer has one (requirement in state of Washington).

The **Employee ID** field will hold up to 20 characters. This feature can be used for reporting purposes.

Type of User Box: This boxed area contains several unrelated items. There are five (5) types of users and the appropriate box(es) should be “X’d” for each user. In addition, there are controls for disbursement rights and, for Accounting access-coded users, a file lock control. If a box is checked, some specific functionality is enabled as discussed below. The user types are **Escrow Officer**, **Title Officer**, **Document Administrator**, **Processor**, and **NAF Administrator**. More than one box may be checked if appropriate.

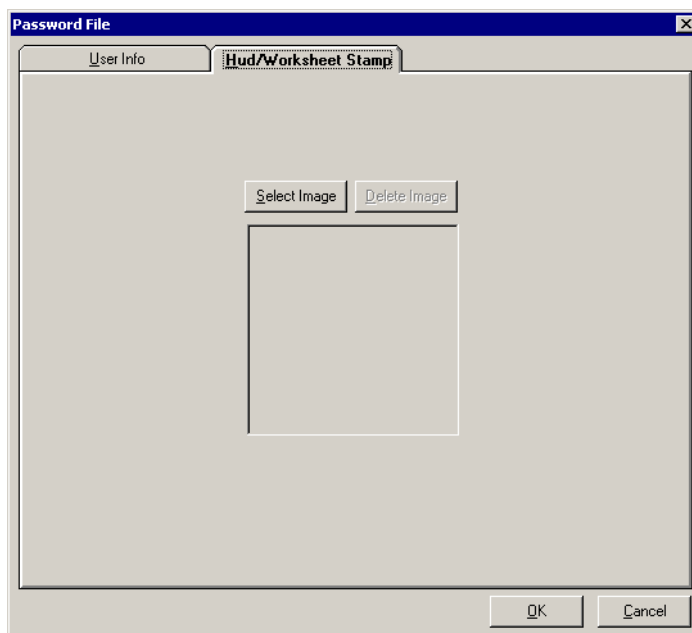
- If **Escrow Officer** is checked, the user’s name will appear in the drop down box as an available escrow officer within the branch of the user. Users will only see escrow officers assigned to the branch the file is assigned to. Some reports are generated by “Escrow Officer”.
- If **Title Officer** is checked, the user’s name will appear in the drop down box as an available internal title officer. Users will only see the Title Officers assigned to the title branch(es) available to the escrow branch of the file. Some reports are generated by “Title Officer”.
- If **Document Administrator** is checked, the user will have **Document Maintenance** as an option under the **Documents** menu. The user may have both escrow and title document maintenance access if they have an access level that allows multiple module access. Users that have this functionality will require special training.
- **Processors** are escrow assistants or central processing staff members. If checked, the user’s name will appear in the drop down box as an available processor. Some reports may be generated by “Processor”. If **Processor** is checked, the Escrow Officer, Title Officer, and Document Administrator options are not available for selection.
- Checking the **NAF Administrator** box will permit the user to edit the Name and Address File (NAF). Generally, a company will want to limit the number of individuals who can edit the NAF to prevent the file from being filled with inconsistent and redundant entries. This works in conjunction with the Setup Options relating to the NAF.
- If the **Add/Modify Disbursements** box is checked, the user will have access to the disbursements menu in Escrow, if their access level will permit it.
- If the **Print Checks** box is checked, the user will be able to print checks, if their access level will permit it.
- If the user’s Access Level is Accounting or Accounting Manager, the control for **Lock/Unlock File** will appear. This will enable the ability for the user to block accounting activity on specific files.

Type of user:		Dual Authorization Access	
<input checked="" type="checkbox"/> Escrow Officer	<input checked="" type="checkbox"/> NAF Administrator	<input type="checkbox"/> Wire Out Approver	
<input type="checkbox"/> Title Officer	<input checked="" type="checkbox"/> Add/Modify Disbursements	<input type="checkbox"/> Wire Out Self Approver	
<input type="checkbox"/> Document Administrator	<input checked="" type="checkbox"/> Print Checks		
<input type="checkbox"/> Processor	<input type="checkbox"/> Lock/Unlock File		

OK Cancel

If Dual Authorization is enabled in **Utilities > Setup Options > General > Enable Dual Authorizations for Wire Outs**, **Dual Authorization Access** will appear next to the **Type of user** selection. There are two (2) rights associated with this access: **Wire Out Approver** and **Wire Out Self Approver**. **Wire Out Approver** requires another approver's interaction. **Wire Out Self Approver** does not require a second approval.

If the setup option **Hud/Worksheet Stamp** (General tab) is enabled, a user with an access level of Escrow Officer, Escrow Secretary or Escrow Manager will have a secondary tab in the Password set up/modify screen labeled **Hud/Worksheet Stamp**. This is where a small bitmap (<64K BMP) image file can be assigned to the user. This image file will appear on the HUD and Settlement Statements if the print option **Include the Certification Stamp** is selected. Settlement Statements, being customized by system, must be modified for the stamp to appear. Click on the **Select Image** button to open a Windows Explorer window that will let you browse to the location of the BMP file to be used as the certification stamp for the user. These BMP files are created by the client, not DSI. If the selected image should no longer be used, use the **Delete Image** button to de-select it.



Click on the **OK** button to save the settings established for the new user or click on **Cancel** to return to the Password File introductory screen without saving the new user's settings.

MODIFY

The **Modify** button is used when you wish to view or change the settings for an existing user. Highlight the user on the **Password File** screen and click on **Modify**. The same screen presented above (in the **Add** section) will be displayed with the settings for the selected user. At this point, you can view and/or change the settings. Click on the **OK** button to save the modified settings for the user or click on **Cancel** to return to the **Password File** introductory screen without changing the existing settings.

DELETE

The **Delete** button will cause the system to try to delete the user highlighted on the **Password File** screen. Impact will not delete a user that has files assigned to their initials. You will need to re-assign files to another Escrow Officer's (or Title Officer's) initials before being permitted to delete the Escrow Officer (or Title Officer) from the password file. If you have created a user in error or a user has not been assigned to any files, then you can delete the user from the file with the **Delete** button.

When any employee departs the company, their **Access Code** should be immediately changed to **Terminated Employee**. Then, if they have files assigned to them, those should be re-assigned, if so desired, before deleting the user is attempted. Non-escrow officers or title officers can be deleted immediately, but should be flagged as **Terminated Employee** at a minimum upon their departure so they cannot access Impact/SQL. Escrow and Title officers that have been assigned to files can be marked **Terminated Employee**, and they will remain assigned to the files they are assigned to, until the assignments are changed, but will not appear on the EO and TO dropdown lists, so they cannot be assigned to new files.

CANCEL

The **Cancel** button will close the **Password File** screen and return the user to the main Utilities screen. Changes that were already saved by clicking on **OK** will not be cancelled.

FILE TABLE

The **File Table** function is used to establish the locations and size restrictions for the storage provided for document files relating to legal descriptions, prelims, policies, and MS Word documents – both for escrow and direct order files. Generally, these settings are established by USA Digital Solutions at setup and do not need to be adjusted. The system administrator may wish to check on the number of files that are being stored in each location for each type, which can be done here.

Impact/SQL utilizes 10 sub-directories for each type of file per database. This permits files to be spread across several drive mappings. A maximum number of files per sub-directory is identified in the **Max # of Files** field. Depending on the operating system in use and the drive space available, the **Max # of Files** setting may be relatively small or large. Initially, files are assigned to the first identified sub-directory until it has reached the maximum count then the next sub-directory is utilized. As files are deleted and the counts within sub-directories fall, files will be assigned to the first sub-directory in the list with space, then to the next with space available, and so on. The document deletion function in the Batch Processor can be set to remove documents from some of these directories to free up disk space.

The screenshot shows the 'Escrow Legals' dialog box. At the top, there is a dropdown menu set to 'Escrow Legals' and a text field for 'Max # of Files' with the value '2000'. Below this is a table with two columns: 'Locations' and '# Files'. The table lists several categories and their corresponding file counts. An 'OK' button is located at the bottom center of the dialog.

Locations	# Files
Escrow Legals	1767
Escrow Prelims	0
Escrow Policies	0
All Documents	0
Order Legals	0
Order Prelims	0
Order Policies	0
..\\DATA\\LGL3\\	0
..\\DATA\\LGL4\\	0
..\\DATA\\LGL5\\	0
..\\DATA\\LGL6\\	0
..\\DATA\\LGL7\\	0
..\\DATA\\LGL8\\	0
..\\DATA\\LGL9\\	0

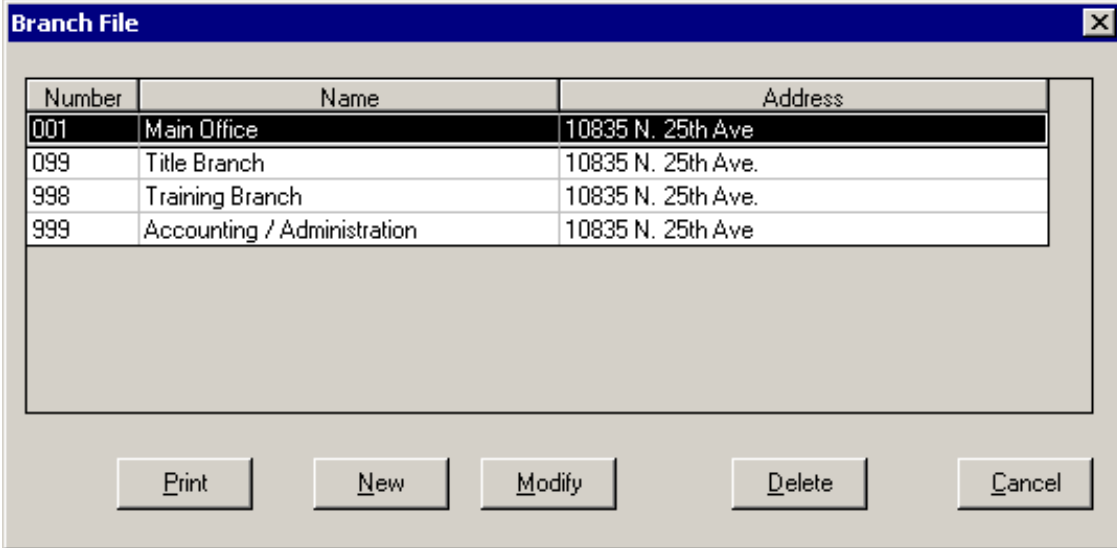
BRANCH

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

Banks are assigned to branches and the manner in which reference numbers related to accounting transactions (for receipts, checks, deposits and wires out) are assigned is configured herein. Note: bank escrow trust accounts are added to the system through the **System Files > Bank** function, in Impact Utilities or **Misc. > Set up Banks** function in Impact/SQL Accounting. Information about the savings month-to-date accounting is also located here. The Title Departments available to a branch are assigned with this function, if the system is configured for multiple Title Departments.

Important notes:

- The original Title 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(es) that use them.



The screenshot shows a window titled "Branch File" with a table containing the following data:

Number	Name	Address
001	Main Office	10835 N. 25th Ave
099	Title Branch	10835 N. 25th Ave.
998	Training Branch	10835 N. 25th Ave.
999	Accounting / Administration	10835 N. 25th Ave

Below the table are five buttons: Print, New, Modify, Delete, and Cancel.

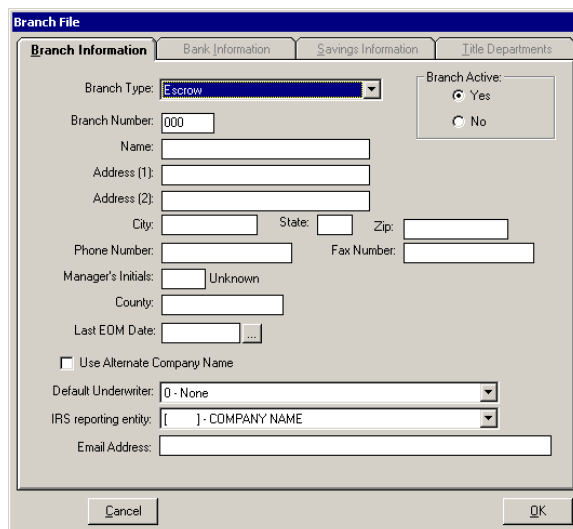
When the function is selected, a **Branch File** screen is displayed presenting the branches that have already been set up in Impact/SQL. The branch **Number**, **Name**, and **Address** are presented along with the same **Print**, **New**, **Modify**, **Delete**, and **Cancel** buttons seen on the Password File screen.

PRINT

The **Print** button will generate a report of all of the branches defined in the branch file. The report will present the branches' numbers, full addresses, phone and fax numbers, counties, as well as banks assigned to each branch. It is recommended that the branch report be printed out routinely and reviewed for accuracy.

NEW

The **New** button will bring up a blank form into which you will enter information about a new branch. There are three or four tabs across the top of the screen representing screens of information about each branch (see screen shot). 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 and when multiple title branches have been established). Each of these will be discussed in detail below.



BRANCH INFORMATION

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

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 is assigned to normal escrow branches and to the Accounting 999 office. It provides for the routine escrow functionality within Impact. This setting permits receipts and disbursements to be generated under the number established for the office in addition to income tracking. The Accounting office is set up as an escrow office. Sub-escrows need to be established under an escrow branch.
- **Title** – this type should be assigned to pure title offices; those producing Direct Orders and title work for escrow branches. No receipts or disbursements are permitted under this type of branch. **Note:** if a Title Department is going to generate receipts and track income, then establish a separate escrow type branch for this purpose.
- **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 but are to be common across a subgroup of branches. This function is seldom used.

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

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

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

The **Manager's Initials** field should only be filled in if all escrows opened in the office should be assigned to that person. The initials should be a valid set of user initials as set up in the **Password File**. This field may be left blank and normally is. If this option is filled with manger's initials, once the file is opened, the Escrow Officer can be changed.

The name entered into the **County** field will be the default value loaded into the county field in each escrow file opened under the branch number being established. It can be changed in each escrow file if need be. Usually, 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. This field may be left blank. If the **Enable Washington State Requirements (Setup Options > General)** is on, a **Municipality Type** field will also be presented for entry of a default.

The **Last EOM Date** (End-of-Month) is identified to specify the "as-of date" for the "EOM" data on the **Bank Information** and **Savings Information** screens (below). 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. For a new system, enter the previous calendar month-end date for each branch that is established.

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

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

The **Email address** field is used for e-mailing of title orders. This enables routing to one or more persons or to a department (with an e-mail distribution list). To use this option, enable it first by going to **Utilities > Setup Options > General** tab (not in Batch Processor options) and enable the option **Do not print the Title Instructions Email Instead**. An e-mail account will need to be configured for use by the Batch Processor session. The e-mail address entered on the **Branch Setup** screen is for the recipient(s) in the Title Branch(es).

The **Branch Active Yes/No** radio button is used to "turn off" a branch if it is closed. 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 for escrow trust accounts that involve transactions originated at the "turned off" branch. This toggle also permits the system administrator to set up branches in advance of their "go live" date (by creating them, but making this setting "No") and then switching them "on" at the appropriate time.

BANK INFORMATION

The second tab of branch information relates to the escrow trust account(s) (called “Banks” in Impact) 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 to the right) will also present the aggregate month-to-date posted accounting balances for each branch/bank account combination.

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

To relate a bank account to a branch, click on the **Add** button under the **Banks assigned to (###) branch name** section of the screen. A listing of candidate bank accounts will be presented. Select the desired bank account from the list presented by clicking on it and clicking **OK**. If you clicked on **Add** in error, click on **Cancel** on the **Banks** screen to return to this screen. Up to five accounts may be assigned to an escrow branch **and all bank accounts must be assigned to the Accounting “999” branch**.

Normally, one bank is tagged as the **Default bank for this branch** with the check box of that name. Regardless of the default selected, the bank account selected for the first receipt entered into a zero-balance file sets the bank account for the escrow ledger.

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

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

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

- **By Branch:** this selection can be appropriate if you have separate accounts for each branch, but the “by bank” option will serve in that instance as well. This option is a holdover from the time when Impact was designed for “remote-main” processing and it was more difficult to share information across the full company. With the use of a SQL database, this problem is gone and the need for a **By Branch** option is minimized, but it is still available. Should your company be using pre-numbered checks out of a dot-matrix printer (not recommended), you may still want to use this option. If multiple branches are using one account, great care must be taken to space your starting check numbers sufficiently apart from branch to branch to prevent one branch from “running into” another. If this selection is made, enter the starting number in the field to the right of this radio button. As the account is used (checks are issued), the number that appears in this field will increment up. The first check printed will be numbered one higher than the number entered here.

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

The screenshot shows the 'Branch File' window with the 'Bank Information' tab selected. The window title is 'Branch File'. There are four tabs: 'Branch Information', 'Bank Information', 'Savings Information', and 'Title Departments'. The 'Bank Information' tab is active. The main area shows 'Banks assigned to (004) Branch 4' with a table with columns 'Number', 'Name', and 'Account Number'. Below the table are 'Modify', 'Add', and 'Delete' buttons. Below that, there are checkboxes for 'Default bank for this branch' and 'Inactive Bank Account'. A section for 'Check Numbers Assigned By' has radio buttons for 'Branch', 'Bank', and 'Check Control', with corresponding input fields. At the bottom, there are 'Cancel' and 'OK' buttons.

- **By Bank:** this is the most common and recommended setting in the SQL environment, with laser printers, using MICR toner, to generate 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 the account. If this selection is made, the starting number entered in the field to the right of the radio button will be set with the first branch set for that bank and then should be auto-filled for all subsequent offices assigned to the account. This field will reflect the last number used as checks are issued.
- **By Check Control:** this option should be selected ONLY if you are using one account for multiple branch numbers AND have other branches that are 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 will be pulling the next available number from a single point. This is most applicable to physical locations that may have multiple operating units ('branches') within them and which are using pre-numbered checks printed out of a dot-matrix printer (not recommended) and where not all of the branches are to pull from the same starting number. For those offices that are sharing a number sequence, select the control branch option. Rather than entering a starting number under this option, you will enter a branch number, the check control branch. The **Check Control Branch** will need to have already been set up and, within its configuration, the bank account will have been selected with the **By Branch** option and a starting check number. This may be a "real" branch; it does not need to be a "dummy" branch number. *However, it is recommended that a "dummy" branch number be used, as there are fewer potential complications than if an active branch is used (if, for example, the base branch is closed or merged with another office). The name of the dummy branch should indicate it is a control branch – making its purpose obvious.*

The **Receipts** tab is identical in presentation. The considerations in assigning numbers to receipts are also similar. The **By Bank** option is common and recommended in most instances as this prevents the chance of duplicate numbers being assigned to receipts within one bank. It also permits a Receipts Journal to be run by bank so that missing receipts can easily be identified (when troubleshooting issues). Some companies wish to tag their receipt numbers with the branch number in the leading digits (for example: "0562000000000001", for branch 562's first receipt). This helps the Accounting staff to identify the branch responsible for a receipt quickly. In this instance, you would need to use the **By Branch** or **By Check Control** options. As each company's environment is unique, how the numbers are to be assigned is left to each company, but the options should be carefully considered before a decision is made.

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

The **Wire Out** tab, again, is similar. Wires out are considered disbursements in Impact/SQL (since version 5.4), but the banks generally do not track the originator's numbering (as they do with checks), so the numbering scheme is for internal use only. Again, the **By Bank** option is recommended in most instances. Wires out are numbered regardless of whether the Wire Out Processing feature is in use or not.

The month-to-date aggregate information, shown in the bottom left of the screen once an account has been highlighted, is of use when troubleshooting issues. As daily posting is completed, 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 combination. On *rare* occasions, these figures might need to be altered, but that should only be done under DSI direction. The Accounting Audit tests these figures verses the Trial Balance.

The **Delete** button is used to remove a bank from a branch. It does not delete the bank from Impact/SQL.

SAVINGS INFORMATION

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

The screenshot shows the 'Branch File' window with the 'Savings Information' tab selected. The window has four tabs: 'Branch Information', 'Bank Information', 'Savings Information', and 'Title Departments'. The 'Savings Information' tab contains a 'Savings Account Information' section with five input fields, each with a value of 0.00: EDM Balance, MTD Deposits, MTD Interest, MTD Withdrawals, and Current Balance. At the bottom of the window are 'Cancel' and 'OK' buttons.

TITLE DEPARTMENTS

Impact can be configured to permit more than one Title Department to be made available to the branches. However, at least one title "branch" must be set up before branches can have it assigned to them. If more than one title branch is set up, this screen will be made available.

A branch designated as a "Title" branch will not have the **Title Departments** tab presented in the **Branch** configuration module.

The **Title Departments** tab presents a listing of the previously selected title units, if any, available for use by the branch being configured. This will be blank for a new branch setup. There are **Add**, **Delete**, and **Set as Default** buttons on this screen. Clicking on the **Add** button will bring up a window from which you will select a title unit. Highlight the desired title unit and click on the **OK** button. Repeat if there is more than one title unit available in the database and you wish more than one to be available to the branch in question. Click on **OK**, at the bottom of the screen, to indicate you are finished with selecting title units for the branch, and wish to save maintenance done on the other tabs. If multiple title units are available to a branch, one can be set as the default by clicking **Set as Default**. This will automatically highlight the default title branch for the escrow user.

The screenshot shows the 'Branch File' window with the 'Title Departments' tab selected. The window has four tabs: 'Branch Information', 'Bank Information', 'Savings Information', and 'Title Departments'. The 'Title Departments' tab contains a table with three columns: 'Branch', 'Name', and 'Default'. The table is currently empty. Below the table are three buttons: 'Set as Default', 'Add', and 'Delete'. At the bottom of the window are 'Cancel' and 'OK' buttons.

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

MODIFY

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

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

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

DELETE

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

CANCEL

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

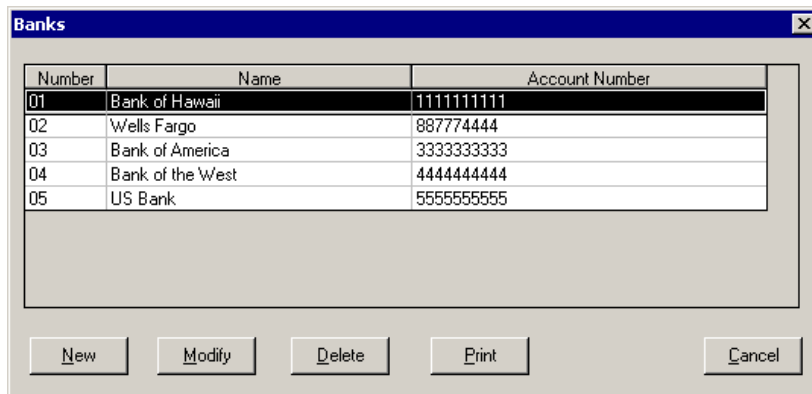
BANKS

The **Banks** function, under **System Files**, provides for the entry of new escrow trust accounts (called “banks” in Impact) into the system and for the editing of settings for existing bank accounts. This module is exactly the same as that found in the Impact/SQL Accounting module, under **Misc. > Set up Bank**. Generally, the system administrator or USA Digital Solutions, when setting up the system the first time, would use this function in Utilities and then the Accounting staff would use the function within Accounting on an on-going basis.

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

NOTE #2: *The bank’s specifications for its reconciliation export and positive pay import files must also be forwarded to Digital Solutions so DSI 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/or intend to upload check issue data to the bank for positive pay processing).*

When this function is selected, a **Banks** screen is displayed presenting the bank accounts that have already been set up in Impact/SQL. Within Impact, the word “bank” is used to mean escrow trust account. Every escrow trust bank account will be assigned a separate number within Impact/SQL even if at the same bank. The bank number (within Impact), name, and account number are presented along with similar **New**, **Modify**, **Delete**, **Print**, and **Cancel** buttons seen on the **Password File** screen and the **Branch File** screen (discussed above).



The screenshot shows a window titled "Banks" with a table containing five rows of bank account information. Below the table are five buttons: "New", "Modify", "Delete", "Print", and "Cancel".

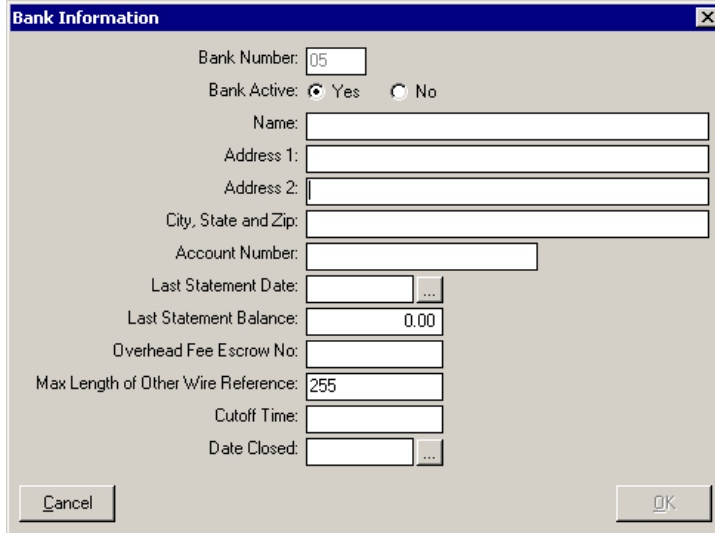
Number	Name	Account Number
01	Bank of Hawaii	1111111111
02	Wells Fargo	887774444
03	Bank of America	3333333333
04	Bank of the West	4444444444
05	US Bank	5555555555

Once a bank account has been established, it must always be assigned to the Accounting branch “999” and to each branch that will be using the account.

NEW

To add a bank account into Impact, click the **New** button and the screen below will be presented. **Note:** that the next sequential bank number is automatically selected as the next number to be used. You may not change this selection.

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



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

The **Account Number** is entered into its field. **Note:** if bank downloads are used with the reconciliation process (with the **Outside Services** function) the account number entered here should be in the same format as seen in the bank download. You do not have to worry about this initially, but if the import in the reconciliation fails with a message that the “File Format is Invalid”, you may need to change the account number format here. For example, the bank export may have a number of leading zeros before the

account number that would need to be entered here. This field can be altered without impacting checks as they do not get their number from this field (for security reasons).

The **Last Statement Date** and **Last Statement Balance** fields are used by the reconciliation module as starting figures. They should be left blank for a new bank set up.

The **Overhead Fee Escrow No** is used if the system is configured to use overhead fee accounts (**Utilities > System Files > Setup Options > Accounting > Enable Overhead Fee Account**). If so configured, this is the escrow file into which the company’s fees (“:T” payee) would be automatically transferred upon disbursement 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 / name of the escrow is entered in this field. The overhead fee escrows must be set up under the Accounting branch “999”. As the ledger’s for Overhead Fee Accounts can get very large, you may wish to create new files for each account once a year.

If the **Incoming Wire Processing** and/or **Outgoing Wire Processing** functions are enabled, there will be a field for **Max Length of Other Wire Reference** in which a figure is entered to limit the length of the **Other Wire Reference** field seen in those functions.

Wires at the bank will stop being initiated at the **Cutoff Time** specified here. This time will print on the wire forms. The time entered will not impact the entry of wire information within Impact/SQL.

The **Date Closed** field will reflect the date the escrow trust account was “closed” within Impact. This field would be left blank for a new account setup.

Click on **OK** to save your entries or **Cancel** to close the form without saving your entries. You will return to the **Banks** table.

MODIFY

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

You cannot change the bank number.

You can change the **Bank 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. Postings and reconciliations will continue to post to the account.

You can change the **Bank 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**”).

You would enter the date the account was closed, in the **Date Closed** field, once all outstanding items have cleared the bank and the account has been reconciled to zero.

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

DELETE

A bank account can only be removed using the **Delete** button if there has not been any activity on the account. Activity includes receipts, checks, wires in, and wires out. If a bank account were set up in anticipation of use, but was not used, it can be deleted.

PRINT

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

CANCEL

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

IRS REPORTING ENTITIES

The screens under **System Files > IRS Reporting Entities** must be completed to provide accurate information on all 1099-S forms issued out of the system and to identify the transmitter information for reporting 1099-S information to the Internal Revenue Service.

The screen is presented below. The **Name** and **Address** of the company should be entered along with the Tax ID Number (**TIN**) of the firm. Do not include the “-” (dashes) in the **TIN** fields. Make sure to enter the contact information as well. If a different firm is responsible for transmitting the data to the IRS annually, then the information on the right side of the screen will be different from that on the left. Otherwise, it will be the same, with the addition, at the top of the screen, of the transmitter’s **TCC Number** (received from the IRS).

Multiple reporting entities can be set up in Impact/SQL. The appropriate reporting entity for each branch is selected on the **Branch Information** screen.

Company Name	Company TIN
USA ESCROW SOLUTIONS, INC.	999999999

Buttons: New, Modify, Delete, Print, Cancel

Company Information as it appears on the 1099-s form:

Name: USA ESCROW SOLUTIONS, INC.
Address: 10835 N. 25TH AVE., SUITE 350
City: PHOENIX
State: AZ ARIZONA
Zip: 85029
Phone: (602) 866-8199
TIN: 999999999
Contact Name: SUPPORT AT DSI
Contact Phone: (602) 866-8199 Ext. 2
Contact Email: SUPPORT@DIGISOLAZ.COM

Transmitter Information for reporting to the IRS:

TCC Number:
Name:
Address:
City:
State: AZ ARIZONA
Zip:
TIN:
Contact:
Phone: Ext.

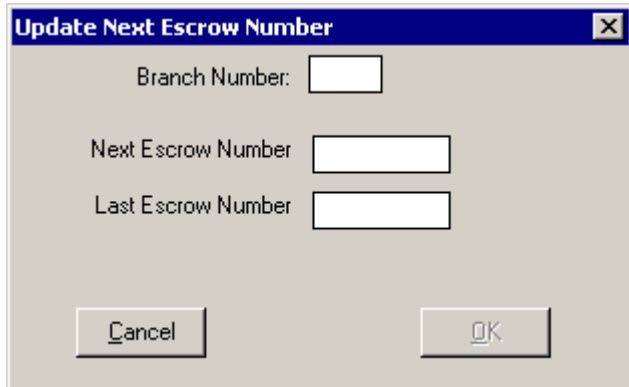
Buttons: Cancel, OK

USA Digital Solutions, Inc. is the transmitter of 1099-S information for many of our clients, **there is a fee for this service**, and in that situation, the information on the right side of the screen would be USA Digital Solution’s. (What is shown above is sample data.)

ESC/DO NUMBER

During initial setup, the starting escrow number to be used by the system needs to be established, if automatic assignment of numbers is turned on in **System Files > Setup Options > General**. Automatic escrow numbers may be assigned within a branch or system wide, again a setting controlled in **Setup Options**. Depending on which setting has been selected, when you select **System Files > Esc/Do Number**, you will see one of the following two screens:

Escrow Numbers Assigned by Branch



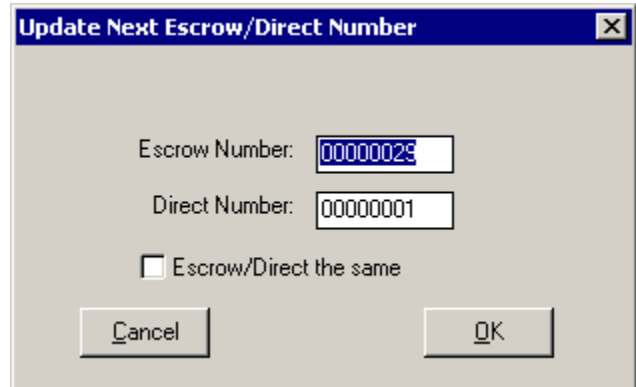
Update Next Escrow Number

Branch Number:

Next Escrow Number

Last Escrow Number

Escrow Numbers Assigned System Wide



Update Next Escrow/Direct Number

Escrow Number:

Direct Number:

Escrow/Direct the same

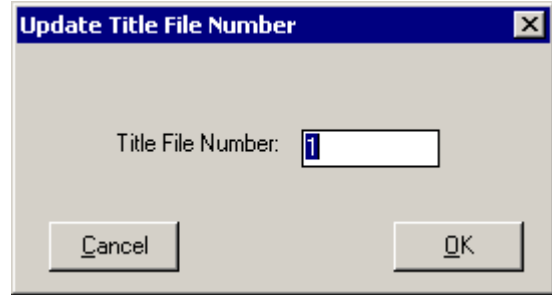
By Branch: if this is the configuration option selected, you will need to enter a **Branch Number** and then the starting and ending escrow numbers to be used by the system for that branch. If you enter the Title "099" branch number, you will be entering the range for Direct Order (DO) numbers. You will need to enter a range for each branch in the system. The **Next Escrow Number** field will increment up as files are opened. The numbers assigned by branch cannot overlap. The numbers can be up to eight positions and may be all numbers or a combination of alpha and numeric. The **Last Escrow Number** will limit the automatic numbers issued to the range specified.

System Wide: if this is the configuration option selected (recommended), you will enter only the starting number for each type, **Escrow Number / Direct Number**, or just one number if you check the **Escrow/Direct the same box**. The number(s) will increment up as files are opened. The numbers can be up to eight positions and may be all numbers or a combination of alpha and numeric.

Once an entry has been made, click on the **OK** button to accept it or **Cancel** to quit without accepting the change.

UPDATE TITLE FILE NUMBER

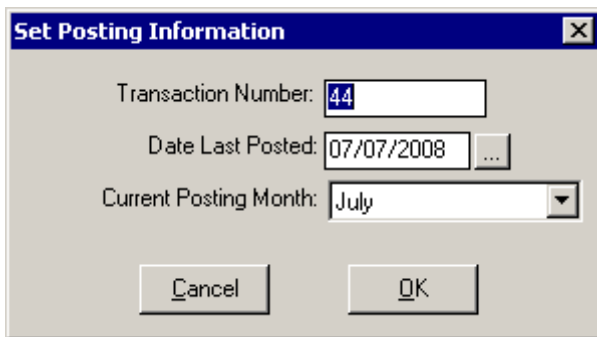
This **System Files** menu option will only appear if in **Setup Options > Title > Enable Title File Numbering** option is selected. This option is used if Title wishes a different numbering scheme used on escrow files to represent the **Title File Number**. This is not used with Direct Orders. If this option is enabled, then it will present the screen displaying the next **Title File Number** to be assigned. This number can be changed from this screen.



This applies to each of the three options presented under **Setup Options > Title > Enable Title File Numbering > Assign Title File Number at: When File is Opened, When File is Ordered, and Manually.**

SET POSTING INFORMATION

The starting information on this screen is entered at the original configuration of the system. The information will increment as transactions are entered (**Transaction Number**), as postings are done (**Date Last Posted**), and as the Close Month function is performed (**Current Posting Month**).

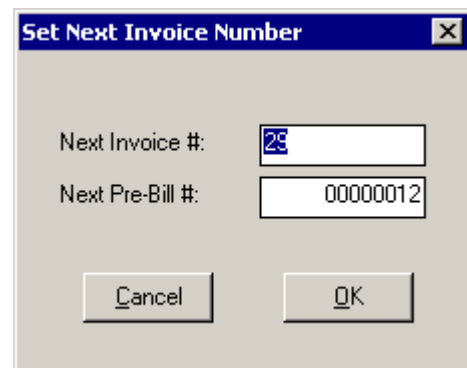


These values should NOT be changed except under USA Digital Solutions' direction.

SET NEXT INVOICE NUMBER

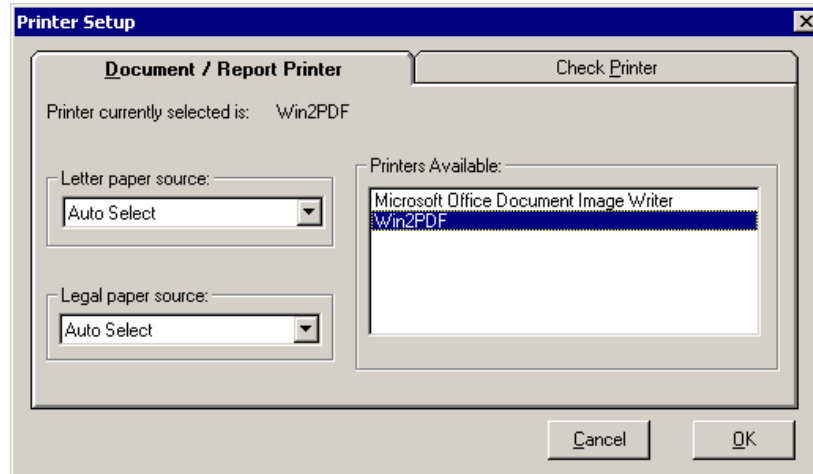
During system configuration, the starting invoice and pre-bill numbers will be established on this screen. The values will increment up as invoices and pre-bills are generated. **'Pre-Bill'** is an option for invoices that presents estimated charges for work to be performed. Different invoice forms are designed for pre-bills than for regular invoices.

Care should be taken in changing these numbers once they have been established to prevent duplications.



PRINTER SETUP

Each workstation or user's work session must have printers defined within Impact/SQL AFTER printers have been established through Windows or the network operating system. Impact/SQL does not simply utilize the default Windows printer. Generally, two printers are defined: one **Documents / Report Printer** and one **Check Printer** (also for deposit slips). Generally, both printers are laser printers and the check printer is loaded with MICR toner so that its output can be "read" by bank check processing equipment.



As most users do not have access to Utilities, this function is also available under the **Misc.** menus in the Escrow, Title, and Accounting modules. The printers presented are those configured for the user's Windows session.

The document printer to be used is selected by highlighting it. The paper source selection boxes are normally set to **Auto Select**, but can be fixed to specific trays. Click on the second tab to select the **Check Printer**.

Click on the **Cancel** button to quit without saving any changes. Use the **OK** button to save and exit.

SETUP OPTIONS

The primary configuration of all of the Impact modules is done through **System Files > Setup Options**. The settings established here are based in large part on the Configuration Worksheet completed by the company prior to installation of Impact/SQL and the settings will be made by USA Digital Solutions personnel.

Extreme care should be taken when making changes to these settings, especially after the system has been in operation, as they can have drastic ramifications to the behavior of the system. Changes should be discussed with USA Digital Solutions prior to being made if there is ANY doubt as to the effect of the change.

There are six categories of setup options. The categories are: **General**, **Escrow**, **Title**, **Accounting**, **Word** and **Email** Options. Each of these will be discussed in detail below. A “check” in the box in front of each option means it is enabled.

GENERAL

The **General** options relate to functionality that crosses modules and so are not put on the **Escrow 1**, **Escrow 2**, **Title** or **Accounting** tabs. The **General** tab is presented below and details about each setting follow. The examples shown should NOT be considered “typical”; each company’s configuration will be unique, as there are many options and every company operates in different ways from others.

The screenshot shows the 'Setup Options' dialog box with the 'General' tab selected. The dialog has a title bar with a close button (X) and a tabbed interface with seven tabs: 'General', 'Escrow 1', 'Escrow 2', 'Title', 'Accounting', 'Word', and 'Email'. The 'General' tab is active and contains the following settings:

- File Numbers Assigned by Each Branch
- Enable Tracking
- Shut Down Word on Exiting
- Enable Alphanumeric File Numbers
- Enable Incoming Wire Processing
 - Prompt for Email on Wire In
- Enable Outgoing Wire Processing
 - Prompt for Email on Wire Outs
 - Enable Holds on Wire Outs
 - Enable Manual Wire Outs in Accounting
- Enable Dual Authorizations for Wire Outs
- Enable MFS Wire Integration
- Enable Automatic ID Numbers in NAF
- Central NAF File
- Allow Automatic Escrow Numbers
- Allow Manual Escrow Numbers
- Allow Automatic Direct Order Numbers
- Allow Manual Direct Order Numbers
- Enable Documents by State
- Enable Multiple Title Departments
- Print Deposit Slips on the Check Printer
- Enable Washington State Requirements
- Retain Check Stub Information
- Enable Sub-Escrow
- Enable Warning Message When Accessing a Closed File
- Enable File History Log
- Enable USPS in NAF
- Do not print the Title Instructions Email Instead
 - Send Email to Title Officer
 - Send Email to Title Department
- Prompt For Automated Title Search
- HUD/Worksheet Stamp
- Allow Invoice Date to be Changed
- Print Full Legal on Title Instructions

Below the checkboxes is a 'Default Underwriter' dropdown menu set to '0 - None'. To the right is a 'Configure Interfaces' button. At the bottom left is a 'Cancel' button and at the bottom right is an 'OK' button. A section at the bottom left contains a checkbox for 'Use Central Archive' and four text input fields for 'Server Name and Path:', 'User Name:', 'Password:', and 'Temporary Drive Letter:'.

File Numbers Assigned by Each Branch: This option is used in conjunction with having file numbers automatically assigned. If checked, then the number ranges for files at each office must be set under **System Files > Esc/Do Number**. See that section of this manual for a discussion of that function. The alternative is file numbering with one sequence across the database.

Enable Tracking: This option controls the Tracking function that provides a place where dates can be recorded relating to the start date and completion date of various requirements of each file. For example, some items might include: demand for the payoff for the 1st mortgage, the appraisal, and the termite inspection. A default tracking table can be established under **Utilities > User Tables > Tracking Descriptions > Escrow (or Direct Order)** for both Escrow and Title. The tables may be customized by file as well. The entries of the **Date Ordered** and **Date Received** are made manually through the Escrow and/or Title modules.

Shut Down Word on Exiting: When checked, this option will cause MS Word to close every time a user exits Impact/SQL. It is generally not recommended that this setting be selected, as MS Word will close even if a non-Impact document is loaded.

Enable Alphanumeric File Numbers: Allowing alphanumeric file numbering permits users to use letters in their file numbers as opposed to just numbers. This can come in handy when establishing Project files or naming files for training purposes where the “name” of the file is a handy reference rather than the users having to remember a specific file number. In the normal course of business, however, if automatic file numbering is turned on, most file numbers will be numeric and sequentially issued – only a manual assignment would be done alphanumerically.

Enable Incoming Wire Processing: This option controls whether the incoming wire processing functionality of Impact/SQL is turned on. With this function turned on, Escrow users fill out an incoming wire screen on an anticipated wire, which is then reviewed by Accounting. The funds associated with that wire are not receipted into the escrow file until Accounting has provided a Fed Wire ID upon confirming the physical receipt of the wire at the bank. This can help limit overdrafts as the receipting of wired funds is more controlled, as wires should not be receipted into multiple files. The option to **Prompt for E-mail on Wire In** is made available if incoming wire processing is turned on. This option will result in a prompt asking the Accounting user if they want to e-mail a notice going to the originator of the information on the incoming wire screen and the escrow officer on the file (if not the same person) as opposed to just having that option available from the print control screen after modifying the wire.

Enable Outgoing Wire Processing: The outgoing wire processing functionality is separate and distinct from incoming wire processing. Some companies may use one, but not the other, depending on their structure and distribution of responsibilities. This process has the Escrow user complete an outgoing wire screen detailing information about the wire they wish to send. The funds are immediately withdrawn from the balance in the file. Accounting is then notified of the desired wire and when they execute the wire and get the bank confirmation it has gone out (indicated by the provision of a Fed Wire ID), a notice is returned to the originator of the request. There is a similar **Prompt for E-mail on Wire Outs** option as discussed above (Incoming Wires). Another sub-option is **Enable Holds on Wire Outs**. This allows the user to create a wire out request in advance and place a hold on it, thereby not releasing it to Accounting. If the file is to be overdrawn by the wire out and overdraft protection is turned on, the user will be prompted for the overdraft password. (With the **MFS Wire Integration** option turned on, the user will not be prompted about the overdraft until the wire out is released from the hold.) The last sub-option is **Enable Manual Wire Outs in Accounting**. This option will permit Accounting users to complete the outgoing wire screen rather than just Escrow users.

Enable Dual Authorization for Wire Outs: An option to provide for dual authorizations of wires out has been developed. There are three variants of this feature, two are for specific clients and one is for all clients' use. This option, when enabled, will provide a **Wire Approval** screen and users must be configured as either a **Wire Out Approver** (requires another approver's interaction) or **Wire Out Self Approver** (does not require a second approval) in the **Password** file.

Enable MFS Wire Integration: (This is only applicable to ex-Mercury Companies, Inc. subsidiaries.) When **MFS Wires Integration** is checked, the following changes are made to the basic wire processing systems:

1. **Wires Outgoing** - **Modify** and **Delete** are only available when a wire has been put on hold;
2. **Wires Incoming** - the following fields are set to N/A and are not shown on the form: Wire Reference, Bank Name, ABA, and Customer Name. The Account Number is set to the bank account number of the escrow bank account;
3. When creating a wire and placing it on hold, the account can be overdrawn even if overdrafts on wires is disabled; and,
4. The Held Wire Out report has been modified to include the hold reason and the notes to Accounting.

Enable Automatic ID Numbers in NAF: The NAF (Name and Address File), with this option turned on, issues a unique ID number for each entry in it. This can be useful when integrating data from the NAF with other, non-Impact systems such as a general ledger accounts receivable package.

Central NAF File: Having a centralized NAF, where all users share the same file, when combined with a limited number of NAF administrators, can greatly enhance the effectiveness of the NAF. This will help limit redundant entries, making it easier for the users to find and select the correct entry, and can make managerial reporting of more use by limiting data-splitting across the redundant entries. If this option is not turned on, there will be a separate NAF established for each branch number.

Allow Automatic Escrow Numbers: Turning this option on, which will then require completing the **System Files > ESC/DO Number** screen, will provide for automatic and consecutive numbering of escrow and direct order files. If not selected, then the user will be forced to enter a unique file number manually.

Allow Manual Escrow Numbers: If the company wishes to permit the users to enter manual numbers, even if automatic numbering is turned on, this option should be checked. This is useful, for example, when transferring from another system to Impact/SQL and you wish to be able to enter numbers already established on the other system as you transfer file information to Impact/SQL. This option will also be required to be turned on if you want the users to have the ability to enter alphanumeric file names for Projects, Overhead Fee Accounts, or training files, for example.

Allow Automatic Direct Order Numbers: This is similar to automatic escrow file numbers above, but for direct orders. **Note:** in the **System Files – ESC/DO Number** screen, you can tell Impact/SQL to use the same automatic numbering scheme for both escrow and direct order files. Also, if Direct Orders are not used by the company, **Automatic Direct Orders** will be enabled as a default. (One type of Direct Order setting is required.)

Allow Manual Direct Order Numbers: This option is similar to manual escrow numbers above, but for direct orders.

Enable Documents by State: if a company operates in several states and is using a common SQL database for those operations, Impact/SQL can customize the Escrow menu for master documents with documents unique to each state. This is driven by the state identified on each branch definition screen. This option should not be turned on and off as that can cause major problems with the Escrow document menu.

Enable Multiple Title Departments: this option permits the existence of more than one title department branch. If turned on, each escrow branch that is set up must be linked to one or more of the title departments that are established. See **Branch Setup > Title Departments** tab.

Print Deposit Slips on the Check Printer: if turned on (recommended), this option will route all deposit slips to the check printer where they will be printed on the blank check stock with MICR toner. Also, the encoding will be done in the MICR font. This will result in an item that can be “read” by banks’ item processing equipment. Users will then not need to prepare a deposit slip manually and the company will not have to purchase pre-encoded deposit slips. This may limit deposit slip errors and enhance reconciliation efforts.

Enable Washington State Requirements: For Escrow, this option brings up a different HUD1100 screen, which allows Escrow users to do the tax calculations on each line item. For Title, this brings up a different prelim entry form, which allows Title users to enter or calculate the taxes on the premiums. It also provides additional DDE fields that are specific to taxes to be used in documents for Escrow and Title. The **User Tables > Excise Tax Table** will be enabled if this option is enabled. On Escrow files, Government and Recording fees includes an excise tax calculation.

Retain Check Stub Information: when turned on, this option will provide for full check stub details to be retained and presented on the Final Disbursement report. This is opposed to the information just being available on the Preliminary Disbursement report prior to checks being issued.

Enable Sub-Escrow: This functionality was created for use in the Southern California market primarily. Both the Title and Escrow modules will reflect changes if this functionality is turned on. In the Title module, screens have been made available on a three-tab window for the Title Officer to enter Title, Recording, and Additional charges. Within the Escrow module, a set of menu options dedicated to “sub-escrow” behavior has been created consolidating existing functions together for ease of use by the “sub-escrow” user. A special user level access of **Sub-Escrow** has been created and only those users will see the changes.

Enable warning message when accessing a closed file: When this option is enabled and a user tries to access a closed file, a pop-up notification will be received similar to that received when a cancelled file is accessed.

Default Underwriter: Up to 99 underwriters can be set up in Impact and established in the Title module, under **Document Maintenance**. One of the underwriters is identified in this field as the default underwriter for the entire database. This underwriter will appear on the Initial Questions Dates/Transaction Information screen when a file is opened. Escrow or Title users may override the default underwriter, file-by-file, as necessary. The default underwriter set here can also be superseded branch-by-branch with the selection of a different default underwriter on the branch setup screen.

Configure Interfaces: This option is used by the USA Digital Solutions staff to configure various Impact/SQL integration interfaces.

Use Central Archive: Archiving of Impact data is currently not an option in Impact/SQL. When it is made available, this option will allow the function to be used. The accompanying fields will identify where the archived data will be stored and how it can be accessed (user name and password). Older versions of Impact (pre-SQL) provided for the archiving of escrow data, ledger data, prelims, policies, and legal descriptions. An archive search mechanism would permit, for example, Title to search the archive file for a base. Accounting could search for and reprint ledgers. Escrow might search for and reprint a HUD or Settlement Statement.

Enable File History Log: Certain events that occur within Impact/SQL when you access a file are now tracked and written to a history log when this option is enabled. If enabled, you can select the **File > View Escrow History** menu in Escrow or the **File > View File History** menu in Title to display the **History Log** screens. Tracked events may only pertain to certain modules of Impact/SQL, as listed in the table below.

Escrow Module
File initially opened
Change of file status (cancelled, closed)
Title Instructions printed
HUD printed
User opens a file
Change entry type
File copied (escrow)
Title Module
File initially opened
Change of file status (cancelled, closed)
Title Instructions printed
Commitment typed
Commitment released
Policy typed
User opens a file
File copied (direct order)
Accounting Module
Change of Branch ID

Enable USPS in NAF: This option is not available at this time.

Do not print the Title Instructions Email Instead:

Send Email to Title Officer

Send Email to Title Department

This option allows The Title Instructions to be routed to one or more persons or to a department instead of being printed. An e-mail account will need to be configured for use by the Batch Processor session or DSI Service. An e-mail address for the recipient(s) is entered on the Branch setup screen for the Title Branch(es).

Prompt for Automated Title Search: This option is only available if DSI Messaging is installed, with title providers. If not, this option is grayed out.

HUD/Worksheet Stamp: This option enables the ability to add an image/stamp, to a user's Password setup, that will appear on the HUD or Settlement Statement. The image files should be a small (<64K) bitmap (BMP) file. See the Password section earlier in this manual for image assignment details.

Allow Invoice Date to be Changed: When un-selected, the system will be set to only allow the current system date to be used on new invoices and no invoice dates will be permitted to be edited.

Print Full Legal on Title Instructions: This option, combined with properly configured Title Instruction report templates, can be used to control whether the full legal description is presented on the Title Instructions. This trigger is combined with a process change that moved the preparation of the full legal for use in the Title Instructions from the Batch Processor's routine to the time of ordering of title work.

Click on the **C**ancel button to close **S**etup **O**ptions without saving your changes or click on **O**K to save your changes and close. It is a good habit on these screens to click on **C**ancel if you were just viewing settings just in case a setting was changed by accident. Only click on **O**K when you definitely want to preserve a change.

ESCROW 1

This is the first of two configuration screens for the Impact/SQL Escrow module. The tab of **Escrow 1** options is extremely detailed. The range of options provides for the establishment of quite different operating environments for users of the Impact/SQL Escrow module. The example shown should NOT be considered “typical”; each company’s configuration will be unique as there are so many options and every company operates in different ways from others. Each option will be explained below.

Worksheet Entry Only: Some companies prefer a **Worksheet** entry format, like a settlement statement layout, with the buyer and seller debit and credit columns all presented at once and insist on it being the only option. If this is the case in your firm, then the **HUD and Worksheet Entry** would be unchecked and this option would be checked.

HUD and Worksheet Entry: With this option enabled, it is up to each user what form of data entry is preferred. The **Default:** sub-option of which type of entry form is to be used, **HUD or Worksheet**, will pre-suppose for the users which format they will use, but they can still pick the format they prefer. The **HUD** entry form reflects each line number of the standard HUD. Again, regardless of the manner of data entry, either the Settlement Statement or HUD can be generated. **Note:** Once the form of data is selected on each file, it can be changed – this is a new feature with 7.0.

Close Escrow File on Issue of Fees: When this option is enabled, it will cause the date of the fee check/fee slip to be entered into the **Close Date** and **Recorded Date** fields within Impact/SQL Escrow. The “fee check/fee slip” is identified as the check/slip issued to the “:T” payee (read “colon T”, for Title Company). If the company’s policy is to issue fee checks on the day of closing, then this option helps to guarantee that the files are properly tagged with the correct closing date. If fees are routinely, by company policy, taken before or after the formal closing date, then this option should not be turned on. If turned off, the escrow staff must be trained to routinely enter the appropriate date(s)

into the **Close Date** and **Recorded Date** fields or reporting that keys off of those dates will be meaningless. When this option is turned on, the **Allow Escrow to Close Files Manually** option within Escrow can be disabled so the only way a file can be flagged with a **Close Date** is with a fee check/fee slip being issued. The only way to change a **Close Date** if being forced from the fee check is through **Utilities > Tools > Update Escrow Information** if the **Allow Escrow to Close Files Manually** option is disabled. The **Close Date** appears on the Trial Balance report and on some MIS reports in addition to being stored in the ledger.

Allow Escrow to Close Files Manually: if this option is turned on, the user can, or must, if the previous option is not turned on, enter the close date for a file without involving the fee check/fee slip process. This option adds **Close File** to the Escrow **Disbursements** menu. **Note:** the **Close Date** in Initial Questions is not the same field; it is just an estimated Close Date. It does not close the file.

Allow Overdrafts with Password: there are two methods available to the company for handling overdrafts (caused by a check): (1) with passwords or, (2) the company may choose to forbid overdrafts completely. Leaving this option unchecked will prevent overdrafts caused by a check from being permitted in any instance. Checking this option permits overdrafts with two different safety mechanisms: dynamic or static passwords. The sub-option **Dynamic Password**, when checked, will trigger the use of a two-step password routine if a user tries to disburse more funds than are in a file. The user will be presented with a “key” (set of numbers) and will be prompted to call the responsible Accounting user for the password that goes with the key presented. The Accounting user will enter the key provided by Escrow into the password module in Accounting and a unique key will be returned which is then given to the Escrow user to be entered into that system. This password will permit the file to be overdrawn. A log of all of the instances of overdrafts being authorized through this mechanism is maintained in the system and can be printed out. If **Dynamic Password** is not checked, but **Allow overdrafts with password** is checked, then another field will be presented on the screen into which a static (unchanging) password is to be entered. Selected users will need to be given this password with which they can permit a file to be overdrawn. As static passwords tend to get pretty wide distribution quite quickly, the dynamic approach is safer, but it takes more time in execution at each overdraft. If a static password approach is taken, routine changing of the password is highly recommended and serious training on limiting its distribution is necessary.

Require File Balance = 0 Prior to Disbursement: If this option is enabled, it will require disbursements to completely exhaust the funds in a file each time they are made. Checks and/or wires out must exactly total all of the funds receipted in the file at the time of the generation of checks. This will prevent held funds from being an issue, but can raise some difficulties in practice.

Fee Options: Check or Transfer Slip: With the selection of the **Check** option, a check must be physically generated out of each file to provide for the collection of company fees (escrow, title, and miscellaneous). The company check is identified by the use of the “:T” payee (read “colon T”). When “:T” is entered in the payee field during data entry on the HUD or worksheet, it means the funds are to be issued to your company. These checks must then be endorsed and deposited into the operating account.

The **Transfer Slip** option can be a great timesaver and involves no negotiable instruments. If there is only one bank account involved with each branch or only one being shared by several (or all) branches, then you can select this option with two alternatives for how fees are tracked for transfer to the operating account and stop the generation of fee checks file-by-file. In lieu of checks, transfer slips (aka fee slips) will be issued, when the “:T” payee is used, on the document printer and the fee information (dollars by income code by file) will be entered into the Income Analysis system. Reporting from that system can support the routine transferring of funds from the escrow trust account(s) to the company’s operating account. The funds may also be transferred to an “overhead fee account” (another escrow file) should the company desire to see the funds retained on the Trial Balance until physically moved to the operating account. (See **Setup Options > Accounting > Enable Overhead Fee Account** for more information).

However, should multiple accounts be used at a branch, the reporting out of the Income Analysis system cannot be relied upon to support the transfers *until a “Bank” break is added to the report.*

Overhead fee accounts can be used in that situation in conjunction with fee transfer slips; there must be an Overhead Fee Account (OFA) for each escrow trust account. With the use of overhead fee accounts, the funds are either disbursed by check from the overhead fee accounts, after being collected there via the transfer slip function, by wire out disbursement, or negative receipt in the case of a bank transfer.

Voids of fee transfer slips are managed smoothly by passing the reversing entries to the Income Analysis system and overhead files, if used, thereby netting down subsequent transfers to reflect the voiding of a previously taken fee.

The **Set Number** option is required. When this option is clicked, it will ask for the next fee ticket number. The number cannot be 0, and the numbering sequence must not conflict / overlap with the check numbering sequences of any of the banks set up in Impact. Generally, a high starting number, with many more digits than those of the banks' check sequences, is utilized.

Allow Escrow to View/Print Income: The company can control whether they wish Escrow module users to be able to view and/or print their own income information from the **Reports** menu. The Escrow manager will be permitted to print income data for the entire branch while individual escrow officers will only be permitted to print their own information. If management does not want this data to be available for such access, then this option should not be checked. All income reporting would then come out of the Accounting and MIS modules.

Default Print HUD Without Certification: the certification page of the HUD is where the parties to the transaction certify that they have reviewed the HUD and concur with what it presents. This option determines whether the default setting, when printing the HUD, is for this page to print or not. Regardless of this setting, the certification page can be printed, or not, each time the HUD is generated. This option just makes the most desired choice the default, thereby speeding up the user's interaction with the system.

Print Sub Agents on Listing/Selling Comm. Checks: To reflect any reductions made to the Listing and Selling Agents commissions, through payments to sub-agents, on the commission checks, this option should be turned on. The payments will be noted as line items beginning "(Less) *sub-agents name*" and showing the amount paid as a negative number, reducing the primary agent's gross commission down to the net paid on the check. Up to five sub-agents may participate in each Listing, Selling, or Other Broker check. A separate check is issued for each sub-agent's commission.

Require 1099-S Prior to Disbursement: this option, if selected, will require the 1099-S process to have been completed prior to any funds being disbursed from the file. If the file is flagged **Reportable**, the information for one or more 1099-S forms must have been completed and the form(s) generated. If the file is flagged **Non-reportable**, this flag is ignored. This option may enforce compliance with the 1099-S process, but may introduce an undesired hurdle for pre-closing disbursement items. Impact/SQL is designed for 1099-S forms to be distributed at closing, not for mass mailings after year-end.

Remind to do 1099-S after Disbursement: After a user has printed the revenue check, a message is displayed if the file is marked as **Reportable** and a 1099-S has not yet been completed. The user is then given the opportunity to enter their 1099-S information. It is recommended that this setting be enabled.

Enable Marketing Reps #3 and #4: normally, on the **Initial Questions > Dates / Transaction Info** screen, fields are presented for two marketing representatives per file. This option expands the field set to four marketing representatives and allows for all four to participate with split percentages. The primary rep's percentage is inferred as 100% less the percentages identified for the others. Marketing representatives are established in the system through **Utilities > User Tables > Marketing Reps**.

Allow Escrow to do Receipt Corrections per DOC Regs: this setting is only applicable to companies that fall under the jurisdiction of the California Department of Corporations (DOC); "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). This setting 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 transactions. Both escrows must be on the same bank account and the correction cannot cause an overdraft in the original file. If turned on, the menu item **Receipt Correction** appears under the **Escrow > Receipts** menu.

Allow Escrow to do Receipt Transfers: turned on, this setting will provide a menu item **Transfer Funds** on the **Escrow > Receipts** menu. This option makes it easier to transfer funds between escrow files that share the same bank. Rather than the users having to enter two receipts, they must simply identify the two file numbers and the amount to be moved. The system will generate the receipts. The receipt type "TRF" must be established through **Utilities > User Tables > Receipt Types**. It should NOT be made a "deposable" receipt type.

Allow Escrow to do Outgoing Wires: the **System Files > Setup Options > General > Enable Wire Out Processing** option must be turned OFF for this option to be available for selection. If this option is enabled, Escrow users will be permitted to enter wire out disbursements. If the option is not enabled, only Accounting will be permitted to enter outgoing wires. This option would be applicable if Escrow personnel were communicating wire out information directly to the bank.

Allow Escrow to Void Outgoing Wires: With this option, you can determine whether Escrow users are permitted to void outgoing wires via the **Misc. > Void Outgoing Wire** menu. The user will be required to enter the wire number. Once the wire is identified, the user will have the option of voiding the wire out or canceling the operation. As it can lead to duplicate disbursement of funds if voids are done improperly, care should be taken when providing this function to a wider range of users than just Accounting. However, in a smaller environment where Escrow staff handles all of the interactions with the bank(s) on wires, this setting might be appropriately turned on.

Allow Wire Outs to Overdraft with Password: this option behaves similarly to the **Allow Overdrafts with Password** option above, but relates specifically to outgoing wires as opposed to checks. The two alternatives of password protection discussed above (dynamic and static) are applicable here as well. Please refer to the discussion above for further details.

Payoffs: Default NAF to Payoff Lenders: this option will pre-select the **Payoff Lenders** category on the NAF search screen when the user is entering information about payoffs. This simply saves a mouse click or two, but does speed up use of the system. This option should only be enabled, however, if the business routinely categorizes appropriate NAF entries as Payoff Lenders.

Use HUD1109-1110B for Rate Calc. Title Charges: When using the rate calculator, normally the system uses HUD 1108 to show the total charges paid by the buyer and seller and shows the policy liability amounts on 1109-1110B (with no dollar amounts in the buyer and seller columns). If the option is enabled, then HUD 1108 shows the payee for the title charges (no buyer/seller amounts) and 1109-1110B show the policy liability amounts AND the amount paid by the buyer and seller.

Enable Title Fee Breakdown: if the company routinely splits title fees between itself and other title companies, such as when out-of-county policies are sold, then it may want to turn on this option. It provides a mechanism at the bottom of the title fee detail screen for generating a split of title fees based on a percentage and for identifying the payee for the split. A check will be generated to the payee identified. The detail of the split will be shown on the fee slip detail as a reduction to the company's fees.

Enable Escrow Prelim Distribution: this option turns on the preliminary title report distribution tracking function. The Prelim Distribution List screen is called from the Escrow module via **Edit > Initial Questions** and provides a place where the escrow officer or support staff can track the number of copies of the Prelim, the CC&R's, and sets of documents, which could be sent to a wide range of pre-identified parties (seller, buyer, lender, broker, etc.). Space is also provided to identify some recipients not identified elsewhere. This listing can also be used to trigger the generation of opening letters after the prelim/commitment has been issued if the sub-option **Create Distribution Letter for Escrow** is selected. The methods of delivery (Via) dropdown provided on the user screen in Escrow are pre-established through **User Table > Prelim Distribution Via**.

Print Company name in HUD box H: Box H on the HUD page 1 contains the name of the settlement agent and the place of settlement (address of the settlement agent). This will be automatically filled with the **Company Name** identified on the **XREF > Page 2** screen, if this option is checked. If the majority of closings are handled by the company at the company offices, this box will normally be checked.

On Refi's copy seller name to buyer name: Transaction types, which are established in **Utilities User Tables > Transaction Types**, can be designated as **Refinance** or not. If they are so designated, Impact/SQL uses the information on the **Buyer Names** screen for the "Borrower" throughout the process and on documents. Therefore, it is important that the information about the borrower be entered on the **Buyer Names** screen. It has been found that during data entry in **Initial Questions**, as the **Seller Names** screen appears before the **Buyer Names** screen, users will often enter the borrower's data on the **Seller Names** screen before realizing they should be entering it on the next screen. This option was created because of this issue. During the first pass through data entry (only), if the transaction type selected has been designated a "refinance" type, all data entered on the **Seller Names** screen will be mirrored on the **Buyer Names** screen. The user will then see that data when they click on the **Next** button from the **Seller Names** screen.

Allow Escrow to delete receipts: Errors can be made during receipt entry. The issue is whether the company wishes all receipts to be retained in order to provide an audit trail of all activity, with sequential receipt numbering, or permit a receipt to be deleted by Escrow users prior to posting. The alternative to deleting a receipt completely is for the user to zero out the amount of the receipt. Turning this option off will deny Escrow users the ability to delete a receipt. They can only zero it out prior to posting. The system will check that the file involved will not be overdrawn by the change in amount and the user may be prompted for an overdraft-authorizing password before proceeding. If the option is turned on, a requested deletion that will cause an overdraft will have the same effect. It is *not* recommended that this option be turned on.

Allow Escrow to void checks: Errors can be made during check entry. The issue is whether the company wishes all Escrow users to be able to void checks or whether that action should be limited to Accounting users and, potentially, the Escrow Manager – see below. Limiting the voiding of checks to Accounting users will require a greater degree of communication between Accounting and Escrow and will require Accounting to be prompt in response to Escrow in order to prevent a bottleneck. Some companies insist on Accounting authorizing and performing every void. This option is provided for them.

Allow Escrow to reverse voids: Impact will permit the reversing of a void. This may be required if the wrong check was voided or a check was voided legitimately (it was lost) and then was found to be truly outstanding (it cleared the bank). Such items can complicate reconciliations and therefore some companies want only Accounting users to be able to reverse voids so they can be made aware of the item and be prepared to give it the attention it needs. This option will restrict Escrow users from reversing voids if not enabled.

Restrict voiding of checks to Escrow Manager: If the company wishes to restrict the voiding of checks from most Escrow users, but permit users designated as Escrow Managers (**System Files > Password > Access Code = Escrow Manager**), in addition to Accounting users, to be authorized to void checks, then this option should be turned on. This can ease the bottleneck discussed above (**Allow Escrow to Void Checks**).

Restrict voiding of checks to Current Day only: Another alternative to completely restricting Escrow users from voiding checks is to limit the checks they can void to current day items only. These are most likely checks cut in error and which are most likely still in the possession of Escrow personnel limiting the risk of them clearing the bank along with re-issues. Check this option to give this flexibility to Escrow users.

Allow Escrow to Void Fee Slip, Allow Escrow to Reverse a Voided Fee Slip, Restrict Voiding of Fee Slips to Current Day, and Restrict Voiding of Fee Slips to Escrow Mgr: These four options are similar in nature to the check options discussed above. They are only relevant if the company is using fee slips for collection of escrow and title fees with the “:T” payee instead of checks. As fees can be a sensitive issue and the changing of fees after they have been approved might need to be noted by someone other than the Escrow Officer, these options give the company a wide range of flexibility with regard to the voiding of fee slips.

Allow Escrow to do manual checks: In normal operation, checks are issued out of Impact/SQL to a laser printer on blank check stock. This functionality ensures that information about checks is captured by the system through their generation. There can be, however, instances where manual checks might need to be issued: the check printer(s) might be disabled, the entire system may be out of commission, and there is demand for an immediate check. In this case, the company should have a policy governing who will issue manual checks (Escrow or Accounting) and will need to have some pre-printed check stock at the disposal of the appropriate people. After a manual check is prepared, data about the check (payee, amount, escrow file, date) will need to be entered into Impact/SQL. This option allows for that information to be entered by Escrow users in addition to Accounting users. Generally, as these are “special events” and will have potential positive pay processing and/or reconciliation impacts, Accounting needs to be aware of the existence of manual checks and so often the entry of that data is restricted to Accounting users. It may be that the physical issuance of manual checks is also restricted to Accounting users, but that is outside of Impact/SQL’s reach. Manual check entry also allows for the entry of address information.

Allow Floaters w/Check Write to do manual checks: One category of users, controlled by **Access Code** in the **Password** file, is **Floaters - with Check Write** ability. As these individuals may be in and out of many branches, the company may wish to restrict their functionality a bit more than an Escrow user permanently assigned to one branch or, conversely, expand it if they are “power” users. If the option is selected permitting Escrow users to do manual checks, **Floaters - with Check Write** ability can be restricted if the company so desires or the company may only want these users to do manual checks and not all of escrow.

Allow Escrow to enter invoices: When this option is enabled, users in the Escrow module will have an option, **File > Create & Print Invoices**, to enter invoices for fees. While invoicing historically has been a Title function, this option permits Escrow users to issue invoices.

Enable Custom Reports: While most custom reports, written in Crystal Reports, are available through the MIS module, the company may wish for some to be made available to Escrow users. If so, this option should be enabled. Then, while in the Escrow module, users can generate custom reports that have been established for them or even develop their own depending on the configuration of the system. When turned on, the users will find the reports under **Escrow > Reports > Custom Reports**.

Enable Impact Express: The Impact Express function provides for the quick entry of a number of new escrow files over a range of consecutive numbers with a minimal amount of requested information initially. As an escrow number cannot be “unused” once selected for use, the company may wish to turn off this function to prevent the erroneous use of a large number of file numbers by accident.

Require Reason on Overdrafts: In addition to requiring a password in an overdraft situation, a reason for the overdraft can be required. This option forces a reason to be entered. This reason will be printed on one version of the Trial Balance and on the Overdraft Report if available.

Allow Escrow to Post Date Checks up to 5 Days: This option will permit Escrow users to advance date (post date) checks by up to 5 days. Checks that are post-dated will **Post** to the ledger(s) (move from “in process” to “posted”) with the posting (in Accounting) of the check date(s), not the date of creation.

Allow Escrow to Enter Reason Funds Held on Open Files: If this option is selected and funds remain in the escrow file after the fee check/fee slip is generated, the user will be prompted to enter a reason for holding the funds. A version of the Trial Balance can be printed that presents the reasons entered on these files. This can make it easy to document why funds are held and to prompt follow-up action on those items whose reasons no longer seem valid. It is recommended that a follow-up date be provided in the reason field.

Calculate Commissions Based on % of Commission Base: This option has been added to allow the calculation of agent commissions to be based on a percentage of the base commission, as opposed to a percentage of the sales price.

Allow Escrow to do Deposit Slips: Receipts coded with “deposable” type codes will not appear in reconciliations; they must be tagged for inclusion on a deposit slip, if either this Escrow option or the Accounting equivalent is checked. If neither is checked, all receipts will appear individually in the reconciliation file. Depending on who is preparing and making the physical bank deposits of deposable items (checks and cash) the company may want to turn this option on. If Escrow personnel are performing this function, then the option must be turned on. This will allow Escrow users to tag receipts generated with a “deposable” type code into deposits and to generate deposit slips out of the system, precluding the need to prepare a deposit slip manually. If the Accounting staff is preparing the deposits, there is no need to turn this option on. If Escrow is permitted to prepare deposit slips, the deposit options available are **Allow Manual Deposit Slips, Allow Void Deposit Slips, Restrict Access by Branch, and Allow Backdating of Deposit Slip.**

Enabling **Allow Manual Deposit Slips** is an option that is used when a company is switching from not using Impact-generated deposit slips to using them. Outstanding deposits would be entered manually so they will appear in the next reconciliation.

As deleting a deposit slip is no longer an available option in Impact/SQL, voiding is an option and leaves an audit trail where deleting did not.

Restrict Access by Branch refers to the user only being able to see receipts from their branch in the deposit slip preparation screen. This option is highly recommended so deposits are not mixed up across branches. Accounting users will still see all receipts on the deposit slip preparation screen.

Escrow users can be given access to backdate a deposit ticket.

Default HUD size to: Legal (8 ½ x 14) or Letter (8 ½ x 11): The HUD can be printed in either legal-sized or letter-sized format. This option merely selects which format should be pre-selected by the system. Various clients have differing requirements and so this flexibility is made available. The letter-sized format will only print lines that have buyer and/or seller dollar amounts on them. The legal-sized format will print all standard lines, whether used or not.

On HUD form show POC Paid By: If the company's policy is to present the payer (Buyer or Seller) of "paid outside closing" (POC) items, then this option should be turned on. The payer will be presented in the description field of the POC item along with the amount paid.

Enable "Bill To" Screen: Under the **Initial Questions** menu in Impact Escrow, a menu item **Bill to Customer** will appear if this option is enabled. If data has been entered in earlier data entry for the party identified by the radio button selected, it will automatically populate the fields presented. If not, the data for the party to be billed (for escrow and title fees) must be entered manually.

While there is not an Accounts Receivable module within Impact/SQL, data on invoices that have been generated can be exported to external A/R systems for follow-up tracking.

Require Receipt on Add'l Deposits: If this option is enabled, then on the **Additional Buyer/Borrower Deposits** screen, in the worksheet style of entry, an **Enter Receipt** check box will be displayed and allows the entries to be accepted only if a receipt is created for the deposit. The user can manually uncheck the check box in order to enter items into Impact/SQL without creating a receipt.

Allow :E: This option will allow for the use of ":E" for Escrow charges to distinguish them from ":T" Title charges entered by the sub-escrow group in a situation where the sub-escrow functionality was in use. Both ":E" and ":T" entries will end up on the same fee slip/check.

Show Commission in Initial Questions: If this option is enabled, then the **Commissions** menu option will also be available on the **Initial Questions** menu. If this option is NOT enabled, then the **Commissions** menu option will be only available from the **HUD Style Entry** and **Worksheet Style Entry** menus.

Update legal after acceptance: Escrow can now update a legal description after it has been accepted by Title if this option is enabled. Care should be taken in permitting this option.

Allow Escrow to Print Trial Balances: Historically, the Trial Balance reports have only been able to be printed from within the Accounting module. The option to print Trial Balance reports from within the Escrow module is provided in Impact version 5.6 and higher. One consideration to be evaluated in turning on this option is the ready availability of listings of aged files with balances, which are at higher risk for fraudulent activity. Escrow users will only be permitted to generate Trial Balance reports for their specific branch. The "upside" of this option is that Escrow can use the Trial to work aged files without Accounting having to send them reports.

Suppress 'Printed by' line on HUD: The **Printed by** verbiage on the bottom of the HUD and Settlement Statement can now be disabled or enabled with this option.

Enable Misc Escrow Data: A custom data entry screen, which can be utilized in Escrow, can now be defined in the Utilities module. The company can identify data fields they wish to collect on each file through this utility. If enabled, this screen is available from the **Initial Questions** menu. Select the **Misc Data Entry** menu item to open the **Miscellaneous Data Entry** screen. Also, a report can be printed from this screen.

ESCROW 2

This is the second tab of Escrow Setup Options.

Setup Options

General Escrow 1 **Escrow 2** Title Accounting Word Email

- Back Out Closed and Recording Dates Upon Void of Revenue Check or Fee Slip
- Do Not Allow Withhold Amount to Exceed Lending Amount
- Show Pending Receipts/Receivables on Disbursement Entry
 - Show Mtg Broker Receivables and Disbursements
- Allow Editing of Receivable Items
- Prompt User for Full Address When Printing Checks
- Display Initials on HUD-C Report
- Allow Escrow to do Savings Transfers
- Do Not Allow Fee Transfers on Invoiced Files
- Allow Escrow to View Conversation Logs from Title
- Allow Title to View Conversation Logs from Escrow
- Show Approved by on Preliminary & Final Disbursement Reports

Cancel OK

Back Out Closed and Recording Dates Upon Void of Revenue Check or Fee Slip: This option will remove the Closed and Recording Dates on a file when the fee check/slip is voided. Normally, the **Close Escrow File on Issuance of Fees** option is turned on (Escrow 1 tab) and the dates entered as a result of that option are the ones being removed when the void is done. This may impact MIS and other reporting (based on Closed Date) if voids are done on prior month items.

Do Not Allow Withhold Amount to Exceed Lending Amount: With this option selected, the user will be warned that an item being flagged withhold from lender's funds (WTH) pushes the total being withheld over the available funds, and they will not be permitted to flag the item WTH.

Show Pending Receipts/Receivables on Disbursement Entry: For states that do table funding, this option will show the escrow user the amount that should be receipted into the file to cover the disbursements currently set up.

Show MTG Broker Receivables and Disbursements: This option is only available if the **Show Pending Receipts/Receivables on Disbursement Entry** is checked. The system will calculate the Mortgage broker's check by deducting any items marked as POCB. If the Mortgage broker's check is insufficient to cover the POCB items, then a receivables item is shown for the difference.

Allow Editing of Receivable Items: The ability to add, modify and delete receivables is controlled by this option.

Prompt User for Full Address When Printing Checks: This option will trigger a prompt for a full address on any check about to be printed that is missing that information.

Display Initials on HUD-C Report: the addition of “initial lines” on the bottom of each page of the HUD-C report is controlled by this option. Some companies want each page of the HUD-C initialed by parties to the transaction.

Allow Escrow to do Savings Transfers: The ability to transfer funds to/from Savings accounts in one step (as opposed to the SAV and STF receipt pairs historically entered) has been introduced with version 7.0, and this option extends that ability to Escrow users. The transfer function is on the Receipts menu in Escrow (**Transfer Savings**), if this option is enabled.

Do Not Allow Fee Transfers on Invoiced Files: this option will result in the user being warned that an invoice exists for a file if a fee check/slip is being printed. The user may still print the fee check/slip – the option is slightly mis-named.

Allow Escrow to View Conversation Logs from Title

Allow Title to View Conversation Logs from Escrow: these two options relate to a conversation log now available to Title on Escrow files, in addition to that which has been historically available to Escrow. With these options, the two conversation logs can be shared in one or both directions.

Show Approved by on Preliminary & Final Disbursement Reports: When selected, this option will cause an “Approved by:” signature line to appear on the Preliminary and Final Disbursement reports.

TITLE

This is the configuration screen for the Impact/SQL Title module. The tab of **Title** options is not as detailed as the Escrow tabs, but the options are still very important. The range of options provides for the establishment of quite different operating environments for users of the Impact/SQL Title module. The example shown should NOT be considered “typical”; each company’s configuration will be unique, as there are many options and every company operates in different ways from others. Each option will be explained below.

The screenshot shows the 'Setup Options' dialog box with the 'Title' tab selected. The dialog has a title bar with a close button (X) and a menu bar with tabs: General, Escrow 1, Escrow 2, Title (selected), Accounting, Word, DSI, and Email. The main area contains two columns of options:

- Allow Title to Update ALL Escrow Information
- Allow Title to Update PARTIAL Escrow Information
- Allow Title to Update HUD1100 Title Charges
- Enable Endorsement Tracking
- Default Invoice to:
 - Regular Invoice
 - Pre-Bill
- Enable Title File Numbering
 - Assign Title File Number at:
 - When File is Opened
 - When File is Ordered
 - Manually
- Allow Title to Delete Invoices
- Default Approval Date to Date Typed
- On Release of Prelim Send Email
 - Prompt for Email on Release
 - Email EO on Release of Prelim
 - Email Processor on Release of Prelim
- Allow Title to Access Escrow Tracking
- Auto Assign Policy Numbers
- Enabled Release of Prelim after Edit
- Enable Misc DD Data

At the bottom, there are 'Cancel' and 'OK' buttons.

Allow Title to update ALL Escrow Information

Allow Title to Update PARTIAL Escrow Information: The company must determine whether Title users should be permitted to edit all Escrow information, partial Escrow information, or no Escrow information. If the option **Allow Title to update ALL Escrow Information** is selected, all data entered by Escrow under the **Escrow > Edit > Initial Questions** menu selection is made available under the **Title > Opening Info** menu selection. If the **Allow Title to Update PARTIAL Escrow Information** option is selected, the Title user is restricted to editing the **Property Information** screen, the **Sellers Names, Buyers Names,** and **Prelim Distribution** screens. If Title users are not to be permitted to edit any data entered by Escrow, with the exception of the **Legal Description**, then neither option should be selected.

Allow Title to Update HUD1100 Title Charges: This option will only be available if one of the options above is selected. It will permit Title users to edit the data entered on the title charges line(s) of the HUD. The company must decide if this will do more good than harm, as it will permit Title to alter the balances on the HUD. Good communication between Title and Escrow personnel would be a necessity if this option were enabled.

Enable Endorsement Tracking: This option provides a sub-screen on the **Policy Entry** screen for endorsement information to be entered. Endorsements entered here will be made part of the Underwriter's Remittance Report. Generally, this option would be selected.

Default Invoice to: Regular Invoice or Pre-Bill: If the company, in the normal course of business, issues "estimated cost" invoices on each order (pre-bills), then the **Pre-Bill** option should be selected. Otherwise, the **Regular Invoice** option should be selected. The numbering for each type is distinct and set under **System Files – Set Next Invoice Number**.

Enable Title File Numbering: This option will provide for a separate file number for the title file than that used for the escrow file. This is not required; it is a business preference. There are three sub-options that determine when and how the title file number is assigned. **When File is Opened**, if selected, will automatically assign a title file number when an escrow file is created. The title number will appear after the escrow number in the status box (lower left corner of the Impact screen). **When File is Ordered**, if selected, will not assign a title file number until the title order is generated. This will preclude numbers from being assigned that are related to escrow files that will not be involved with title or which are cancelled. **Manually**, if selected, will require the Title user to assign a manual number after the title search is ordered. The user will need to select the file using the escrow number assigned via **Escrow > Edit > Update Search and Exam Info** and change the file number from the original escrow number to the desired number. Once that is done, both numbers will appear in the status bar.

Allow Title to Delete Invoices: If selected, this option will permit an invoice to be deleted by a Title user. Because invoices are issued with automatic, sequential numbers, if the company wishes to preserve a record of each invoice issued, this option is not recommended.

Default Approval Date to Date Typed: When this option is enabled, it will default fill the **Approval Date** field on the **Policy Entry** screen to the current day as the policy is being typed. This will help ensure that the **Approval Date** is filled, which is important, as this is the field that is used to determine if a policy will appear on the Underwriter Remittance report. The auto-entered date can be changed. Care needs to be taken when changing the date to make sure the date is not moved back earlier than the date for which remittance reports have already been run or the policy will never be reported. If the field is blank, the policy will appear on the Policy Exception Report.

On Release of Prelim Send Email: Enabling this option will provide for an e-mail to be sent when the prelim is released by Title.

Prompt for Email on Release: The notice of the release of the prelim can be e-mailed to multiple parties instead of just the processor and escrow officer if this option is enabled. Once enabled, the user will be prompted as to whether others should be notified and if the response is positive, the e-mail screen will be presented for more addresses to be added by the user.

E-Mail EO on Release of Prelim: Yes or No.

E-Mail Processor on Release of Prelim: Yes or No.

The e-mail addresses for EO and Processor are pulled from the **Password** file, so the data there must be kept up-to-date.

Allow Title to access Escrow Tracking: If enabled, the **Tracking** screen maintained in the Escrow module is made available to Title users. This is handy as some of the items being tracked may be under Title's control. When they complete the work, they can then record that fact which increases communication channels with Escrow.

Auto Assign Policy Numbers: When this option is enabled, it will automatically create a policy number that matches the file number. If there are multiple policy numbers, they will be tagged with a dash and the count of the policy. For example, the first policy created for file number "00001234" would be "00001234-1", the second would be "00001234-2", and so on. This option would not be of use for companies whose underwriters pre-number their policy jackets.

Enabled Release of Prelim after Edit: If this option is enabled, the prelim typist, upon exiting the editing of a prelim, will be presented a dialogue box asking if the prelim should be released to escrow.

Enable MISC DO Data: A custom data entry screen, which can be utilized in Title, can now be created through the Utilities module. The company can identify data fields they wish to collect information in through this utility. If enabled, this screen is available from the **Edit > Opening Info** menu for a Direct Order file. To utilize the **Misc Data Entry** menu item for an Escrow file (rather than for a Direct Order), the system must be configured to **Allow Title to Update ALL Escrow Information**. Select the **Misc Data Entry** menu item to open the **Miscellaneous Data Entry** screen. Also, a report can be printed from this screen.

ACCOUNTING

This is the configuration screen for the Impact Accounting module. The tab of **Accounting** options is not as detailed as the Escrow screen, but the options are still very important. The range of options provides for the establishment of quite different operating environments for users of the Impact Accounting module. The example shown should NOT be considered “typical”. Each company’s configuration will be unique as there are many options and every company operates differently. Each option will be explained below.

The screenshot shows a dialog box titled "Setup Options" with a close button (X) in the top right corner. The dialog has seven tabs: "General", "Escrow 1", "Escrow 2", "Title", "Accounting" (which is selected and highlighted), "Word", and "Email". The "Accounting" tab contains a list of options, each with a checkbox. A group box titled "Include the Following Reports in the Analysis" contains two checked options: "Daily Receipts Journal by Bank" and "Daily Disbursements Journal by Bank". Other options include "Auto-Clear Voids During Reconciliation", "Require Income Codes on Fee Checks and Transfers", "Allow Positive Pay", "Allow Reverse Positive Pay", "Allow Accounting to do Deposit Slips", "Allow Accounting to do Receipt Corrections per DOC Regs", "Allow Accounting to do Receipt Transfers", "Enable Overhead Fee Account", "Enable Email to ED on Receipt of NSF", "Mark Zero Dollar Items as Cleared in Bank Recon", "Create Auto Adjustments for Check Issued/Paid Differences", "Include Undeposited Total Receipts in Bank Recon", "Only Clear Deposit Slips by Ticket Number in Bank Recon", "Prompt User to Print Reports Before Posting Recon", "Allow Transfer of a Negative Balance", and "Allow Accounting to do Savings Transfers". At the bottom of the dialog are "Cancel" and "OK" buttons.

Include the following reports in the Analysis: There are two reports that can be added to the output generated when the daily work’s posting process is started. They are the **Daily Receipts Journal by Bank** and the **Daily Disbursement Journal by Bank**. These are handy reports to have on hand to assist in researching posting issues that might arise. While the routine output generated contains the posting detail, these reports are formatted to make the data more readable, on a macro level.

Auto-Clear Voids During Reconciliation: With this option enabled, checks that have been voided as of a date up through the date of the reconciliation being done will automatically be flagged as cleared and *will not appear in the reconciliation* when it is opened. Checks that are voided as of a date *beyond* the reconciliation date will still appear in the reconciliation with a **Status** flag of “V”. These are referred to as “future voids”. If the option is not turned on, voided items will appear in the reconciliation and will have to be cleared by hand. It is recommended that the option be turned on.

Require Income Codes on Fee Checks and Transfers: Even though this option is on the **Accounting** Setup option screen, it really affects Escrow users directly in day-to-day operation. If turned on, the option requires that every line item on a fee check or fee slip must be coded with an income code. While some lines may be coded by default based on their entry point on the HUD, not all lines will be. This option forces the users to edit the fee disbursements (those made out to the “:T” payee). The revenue check or fee slip will not be able to be printed until all items are coded. This is a highly recommended option as it ensures that all revenue data makes it into the Income Analysis database and that information reported out of that database is full and complete. This is mandatory if bulk transfers of fees are being done based on reporting from the Income Analysis database.

Allow Positive Pay: This option depends on the banks used by the company for their escrow trust account(s). The Positive Pay feature generates a file of checks issued out of Impact, for transmission to the bank, to be matched against items presented for payment. Please refer to the Impact Accounting manual for a more complete discussion on Positive Pay. This option, when checked, makes the feature available to Accounting module users. The decision to use this function does not need to be made at the initial setup.

Allow Reverse Positive Pay: As with Positive Pay, the need for this feature to be enabled is a function of the bank being utilized by the company. Some banks will not accept a Positive Pay upload, but will generate a file of items presented for payment that the company can then, through Impact/SQL, match against checks issued. The company will then notify the bank of items to be rejected. Please refer to the Impact Accounting manual for a more complete discussion on Reverse Positive Pay. This option, when checked, makes the feature available to Accounting module users. The decision to use this function does not need to be made at the initial setup.

Allow Accounting to do Deposit Slips: If this option is enabled, Accounting users will have access to the deposit slip preparation screen. While Escrow users can be restricted to seeing only the receipts from their respective branches during deposit slip preparation, Accounting users will see all receipts that are available from all branches. The company may wish to turn this option on even if the bulk of deposits are prepared by Escrow users as there may be instances where Accounting may need to make a deposit for Escrow (for making deposits of loss fundings, for example, or just as a backup resource for Escrow). The options selected on the **Escrow** tab under **Setup Options** should be used in conjunction with this option to best “fit” Impact’s configuration into your company’s specific policies regarding deposits, specifically as Escrow users may not be permitted certain behaviors, which Accounting will then need to perform.

Allow Accounting to do Receipt Corrections per DOC Regs: This setting is only applicable to companies that fall under the jurisdiction of the California Department of Corporations (DOC); “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. This setting 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 transactions. Both escrow files must be on the same bank account and the correction cannot cause an overdraft in the original file. If turned on, the menu item **Receipt Correction** appears under the **Accounting > Receipts** menu.

Allow Accounting to do Receipt Transfers: If this option is enabled, it will provide a menu item, **Transfer Funds**, on the **Accounting > Receipts** menu. This option makes it easier to transfer funds between escrow files that share the same bank. Rather than the users having to enter two receipts, they must simply identify the two file numbers and the amount to be moved. Then the system will generate the receipts. The receipt type **TRF** must be established through **Utilities > User Tables > Receipt Types**. It should NOT be made a “depositable” receipt type.

Enable Overhead Fee Account: (Please refer to the **Fee Options** discussion under the **Setup Options > Escrow** heading above and the **System Files > Banks** section for more information related to this topic in making the determination whether to use this option.) If fee transfer slips have been selected to be used, the funds can be reflected as having been pulled from the escrow files. The Trial Balance will reflect a lower balance in total even if the funds have not yet been pulled from the escrow trust bank account. Alternatively, the funds can be reflected as having been pulled from the escrow files and transferred to an “overhead fee account”. There would be one overhead fee account, which is just an escrow file that will be continuously used for this purpose, set up for each bank account. If this function is turned on and a fee transfer slip is generated, the funds will be automatically receipted out of the escrow file(s) and into the overhead fee account established for the bank account. The funds will remain there, and would therefore be reflected on the Trial Balance, until a check or transfer out was issued to remove the funds, which would then be deposited in the operating account and recorded in the general ledger of the company. A void of a fee transfer slip will flow through to the overhead fee account as a reversing entry and a reversal of a void will flow through with the appropriate re-crediting of the fee. The primary consideration for use of an overhead fee account(s) is whether the company wishes for fees to continue to be reflected on the Trial Balance until they are actually moved out of the escrow trust account(s).

Enable Email to EO on Receipt of NSF: After Accounting personnel enter a receipt for an NSF item, when this option is enabled, an e-mail will be sent to the escrow officer whose user initials are linked to the file. The e-mail will let the escrow officer know that the item deposited was returned by the bank. This can improve the communication between Accounting and Escrow regarding NSF items. As with the e-mailing of notices from Title to Escrow, this option requires that the e-mail addresses for escrow officers be properly maintained in the **Password** table. The NSF receipt type must be used to trigger this behavior.

Mark zero dollar items as cleared in bank rec: When you perform a reconciliation, zero (0.00) dollar amount items, through the date of the reconciliation, are automatically marked as cleared when this option is enabled.

Create auto adjustments for check issued/paid differences: This option is utilized when using the **Recon > Outside Service** menu in Accounting to build the reconciliation file. This feature automatically creates a bank adjustment, in the reconciliation, for any difference between the amount on the check issued, and the amount that was actually paid at the bank.

Include undeposited total receipts in Bank Recon: The undeposited receipts automatic adjustment in the reconciliation, on the **Book** tab, which was introduced in Impact/SQL 5.11, has been made optional. In addition, the receipts journals, when run for “undeposited receipts” only, now present the data, from the deposits details table, which is undeposited through the date of the reconciliation.

Only Clear Deposit Slips by Ticket Number in Bank Recon: this option will require a match on both ticket number and dollar amount, when Outside Services are utilized in preparing a reconciliation file, before a deposit slip will be marked cleared. Some bank downloads of cleared items now contain the deposit slip number, and this option utilizes that feature. This aids in making sure that common-dollar deposits are properly cleared – rather than just the first deposit for the dollar amount that matches the download item.

Prompt User to Print Reports Before Posting Recon: the reports that can be printed out of the Reconciliation function (Summary, Cleared and Uncleared) cannot be re-printed after a reconciliation is posted. This option, to prompt the user to print the reports before posting of the reconciliation, is designed to ensure that the reports are printed. This is helpful when there is turnover in the Accounting area and the habit of printing before posting is not ingrained in the personnel doing reconciliations.

Allow Transfer of a Negative Balance: file transfers, between branches and/or banks, will not be permitted for negative balance files, if this option is not enabled.

Allow Accounting to do Savings Transfers: The ability to transfer funds to/from Savings accounts in one step (as opposed to the SAV and STF receipt pairs historically entered) has been introduced with version 7.0, and this option extends that ability to Accounting users. The transfer function is on the Receipts menu in Accounting (**Transfer Savings**), if this option is enabled.

WORD OPTIONS

This is the configuration screen for the Microsoft Word functionality integrated into Impact/SQL. Microsoft Word is used for documents generated out of Impact/SQL. These options will affect all Impact users that generate documents. Versions of Impact/SQL prior to 7.0 utilized “switch files” to trigger specific behavior in the Word integration; these have been eliminated in 7.0 and the management of those behaviors has been moved into Word setup options.

The screenshot shows the 'Setup Options' dialog box with the 'Word' tab selected. The dialog has a title bar with a close button (X) and a tabbed interface with tabs for 'General', 'Escrow 1', 'Escrow 2', 'Title', 'Accounting', 'Word', and 'Email'. The 'Word' tab is active, displaying various configuration options. On the left side, there are several checkboxes: 'On All Exhibits Clear Headers' (unchecked), 'Paragraph Format Legal Descriptions' (checked), 'On All Exhibits Clear Footers' (unchecked), 'Only Update Fields in the Main Story, First Header and First Footer' (unchecked), 'Leave Prelim Open as XXX.DOC When Doing Policies' (unchecked), 'Only Remove Fill-ins From the Main Story, not from Headers and Footers' (unchecked), 'Special Policy Clause Processing (12 Bpoints Before, Old Style Clauses)' (unchecked), 'Force Legal Description Boldness to be 100% like the doc's Legal Descr Table' (unchecked), 'Bookmark Styles Before Starting Prelims (for W95 Prelims)' (checked), 'Enable DDE in Legal Descriptions' (unchecked), 'Add Fill-In After Exceptions Bookmark' (unchecked), 'Append Entries During CopyBase Operations' (unchecked), 'Do Not Rebookmark Styles During CopyBase Operations' (unchecked), 'Use Alternate Search Routine for Saving Docs' (unchecked), and 'Allow Email of 3 or more Docs at Once' (unchecked). Under 'Add Fill-In After Exceptions Bookmark', there are two radio buttons: 'Add "=Clause=" Hot Stop' (unchecked) and 'Add Blank Hot Stop' (checked). On the right side, there are checkboxes: 'Use MTS Client Services' (unchecked), 'Do not Use Prelim Exceptions Style in Policies' (unchecked), 'Allow Multiple Documents to Print at Once' (unchecked), 'Copy FeeType Wording from Prelim to Policies' (unchecked), 'Do Not use Tool Tips' (unchecked), and 'Run Hide Brackets Twice when Saving' (unchecked). Below these are two fields: 'Type of PDF Printer:' with a dropdown menu showing 'Win2PDF' and 'Location of Distiller "In Folder:' with a text box containing 'None'. At the bottom of the dialog are 'Cancel' and 'OK' buttons.

On All Exhibits, Clear Headers: Whenever Impact/SQL creates an Exhibit, this option controls whether the header from the previous section in the document will be copied into the new section created for the exhibited text. If this option is enabled, then the exhibited text will have a blank header. If this option is not enabled, then the exhibited text will use the same header as the previous section. Enabling this option is recommended by DSI.

Paragraph Format Legal Descriptions: Legal descriptions are typically included in a document through the use of the INCLUDETEXT field. This is an active link to another Word document, which could have its own paragraph and character formatting. This option determines whether the linked text will keep its own formatting when placed into the User document or will it be reformatted to match the rest of the document. When this option is enabled, the legal description will be reformatted to match the main document. If it is not enabled, the legal description will keep its own formatting.

On All Exhibits, Clear Footers: Whenever Impact/SQL creates an Exhibit, this option controls whether the footer from the previous section in the document will be copied into the new section created for the exhibited text. When this option is enabled, the exhibited text will have a blank footer. When it is not enabled, the exhibited text will use the same footer as the previous section. Enabling this option is recommended by DSI.

Only Update Fields in the Main Story, First Header and First Footer: When Impact/SQL opens a document, it updates all the fields linked to the database with the current information in the database. The Impact/SQL user may experience a delay while this processing occurs. This option controls the time spent updating these fields when the document is opened by skipping the fields contained in headers and footers outside of page one. If you use bookmarks and REF fields for information in these headers/footers, this option should be turned on. When this option is enabled, headers and footers outside of page one will not be updated when the document is opened. When this option is not enabled, all fields regardless of their location will be updated when the document is opened.

Leave Prelim Open as XXX.DOC When Doing policies: Impact/SQL opens the Prelim document when it is creating policies in order to copy information from one document into the other. When this process is finished, Impact/SQL normally closes the Prelim and the Impact/SQL user is presented with a list of policy documents to edit. This option controls whether Impact/SQL will leave the prelim document open as XXX.doc—a read-only document. The Impact/SQL user can then switch back and forth between the policies and the Prelim on their own. When this option is enabled, the prelim is left open as XXX.doc. When this option is not enabled, the prelim is closed after the policies have been created.

Only Remove Fill-ins from the Main Story, not from Headers and Footers: Impact/SQL searches the document before printing or emailing and changes all unfilled Fill-Ins to hidden text. This means they will not show up on the printed page or in the emailed version of the document but can be brought back when the document is edited again. This option is similar to Option #4 for DDE Fields. Since it is very rare to find a Fill-In field in a header or a footer, this option could be set to Yes to speed up processing of the documents. When this option is enabled, only unused Fill-Ins in the main body of the document will be hidden during the printing or e-mailing processing. When this option is not enabled, all unused Fill-Ins in the document will be hidden during the printing or e-mailing processing.

Special Policy Clause Processing (12 Bpoints Before, Old Style Clauses): *This option will only effect Policy documents.* When clauses are inserted into the document, Impact/SQL can make sure there is one blank line before the clause. The first paragraph of the clause will be reformatted to include a 12 point line before the paragraph begins. This guarantees there will be a blank line before each clause inserted into the document. When this option is enabled, each clause inserted into the Policy will have a blank line before the clause begins. When this option is not enabled, there will be no blank lines inserted between clauses.

Force Legal Description Boldness to be 100% like the doc's Legal Descr Table: Impact/SQL can change the legal description's formatting when it is inserted into the document. This option determines whether the Bold attribute should be changed to match the Master.

If the legal description is within a table, Impact/SQL will look at how the table itself is formatted. If the legal description is not in a table, it will look at the paragraph formatting. If the table or paragraph is bolded, the legal description will be bolded when this option is set to "On". The Bold attribute for the text in the legal description will be changed to match the formatting applied to the table or paragraph containing the INCLUDETEXT field in the Master. If this option is set to "Off", the bolding will be untouched. Only the text that was initially bolded in the legal description will be bolded. The Bold attribute for the text in the legal description will not be changed from how it appears outside of the Master.

Bookmark Styles Before Starting Prelims (for W95 Prelims): *This option will effect only Prelims.* Impact/SQL will search through the Prelim and place bookmarks around any text formatting with the following character "styles":

- Exceptions
- Requirements
- Restrictions
- InsA, B, C, D
- FeeType
- Vested

If this option is enabled, then the formatted text will have bookmarks applied. If this option is not enabled, no bookmarks will be automatically inserted.

Enable DDE in Legal Descriptions: Impact/SQL will allow you to place DDE fields from a certain subset into your legal descriptions. These fields will be preserved when the legal description is then transferred into a User document. Be aware that only a subset of DDE fields work in the legal description so you need to be careful when you copy and paste text from other documents. If this option is enabled, any legal description DDE fields will be preserved when the text is copied into a document. If this option is not enabled, all DDE fields in the legal description are ignored by Impact/SQL. Enabling this option is recommended by DSI.

Add Fill-In After Exceptions Bookmark: In the Prelim/Commitment master documents, the Exceptions bookmark contains the Fill-In field [=clause=]. This Fill-In opens the Insert Clause dialog box and makes it easy for the Impact/SQL user to add Exceptions to the document. When they have finished selecting clauses, the Fill-In field is automatically removed and the clauses are inserted within the Exceptions bookmark. When the policy is created, all text within the Exceptions bookmark is copied from the Prelim into the Exceptions area in the policy.

If the **Add "={Clause}" Hot Stop** sub-option is selected, Impact/SQL will insert the [=clause=] Fill-In instead of the normal [====] Fill-In.

If the **Add Blank Hot Stop** sub-option is selected, Impact/SQL will automatically add a regular Fill-In field, [====], to the end of the E xceptions bookmark. This allows the Impact/SQL user to easily locate the position where additional clauses could be entered directly into the policy.

Append Entries During Copy Base Operations: This option will prevent the overwriting of any existing text within the Exceptions or Requirements bookmarks in the Prelim master document when it is combined with the text from a Subdivision Master. The Exceptions and/or Requirements text in the Subdivision Master will be appended to the end of the existing text in the bookmark.

Do Not Rebookmark Styles During Copy Base Operations: It is recommended that this option be enabled. The option prevents Impact/SQL from rebookmarking all areas of the Prelim document based on applied character styles. Under normal operations, when the Prelim is used as a base document for the Copy Base operation, the default bookmarks, such as Requirements and Exceptions, are removed from the original file and redefined based on the current character style. In other words, all text that has the Exceptions characters style will be within the Exceptions bookmark. Allowing the DOT to bookmark text automatically in this manner has resulted in too many errors. This is because the Impact/SQL user will copy text from one location in a document to another not realizing they are also copying the character style. If the Exception character style exists in several separate locations in the document, the DOT will automatically include all the instances within one Exceptions bookmark. This caused unexpected results. With this option enabled, the existing bookmarks in a Prelim will be left alone if the document becomes the base document for a Copy Base operation.

Use Alternate Search Routine for Saving Docs: This option is for client sites running Word 2002 or higher. The behavior of Word, when saving prior to printing of a document, changed with Word 2002, so this option was developed to accommodate the change. The DOTs use a ReplaceAll VBA routine to hide the square brackets associated with Fill-In fields when the document is printed. If there is more than one document open when this routine is run, Word tends to lose track of which document is the active document. If this option is enabled, the VBA will use the RemoveUsingAlternateReplaceAllMethod subroutine, alleviating the problem.

Allow Email of 3 or more Docs at Once: Some client sites have reported a problem when emailing more than 2 documents at a time. If this proves to be the case, this option modifies the attachment routine to get around the environmental problem. In most environments, there is not an issue with emailing 3 or more documents at once.

Use MTS Client Services: This option relates to a discontinued service and can be ignored.

Do not Use Prelim Exceptions Style in Policies: This option prevents the Exceptions character style in a policy document from being automatically changed to match what the current settings are for the Exceptions style in the Prelim. For example, if the Prelim Exceptions character style is defined as Arial 10 and the Policy Exceptions character style is defined as Tahoma 12, the enabling of this option will make sure the Exceptions in the Policy are Tahoma 12.

Allow Multiple Documents to Print at Once: Under certain circumstances, a setting of Yes for Background Printing in Word (Options -> Print tab) may contribute to automation errors when printing from a list of documents. This option allows the Impact/SQL user to keep Background Printing set to Yes.

Copy Fee Type Wording from Prelim to Policies: This option prevents the VBA from deleting all text inside the 'FeeType' bookmark except for the words Fee Simple when it is copied from the Prelim to the Policy. This option should be enabled.

Do Not use Tool Tips: Some Citrix environments have, historically, had a problem with Word reverting to the background and documents printing with the brackets still in place (“[]”). It was determined that if Tool Tips were disabled, the issue went away. This option should only be turned on if such behavior is being experienced.

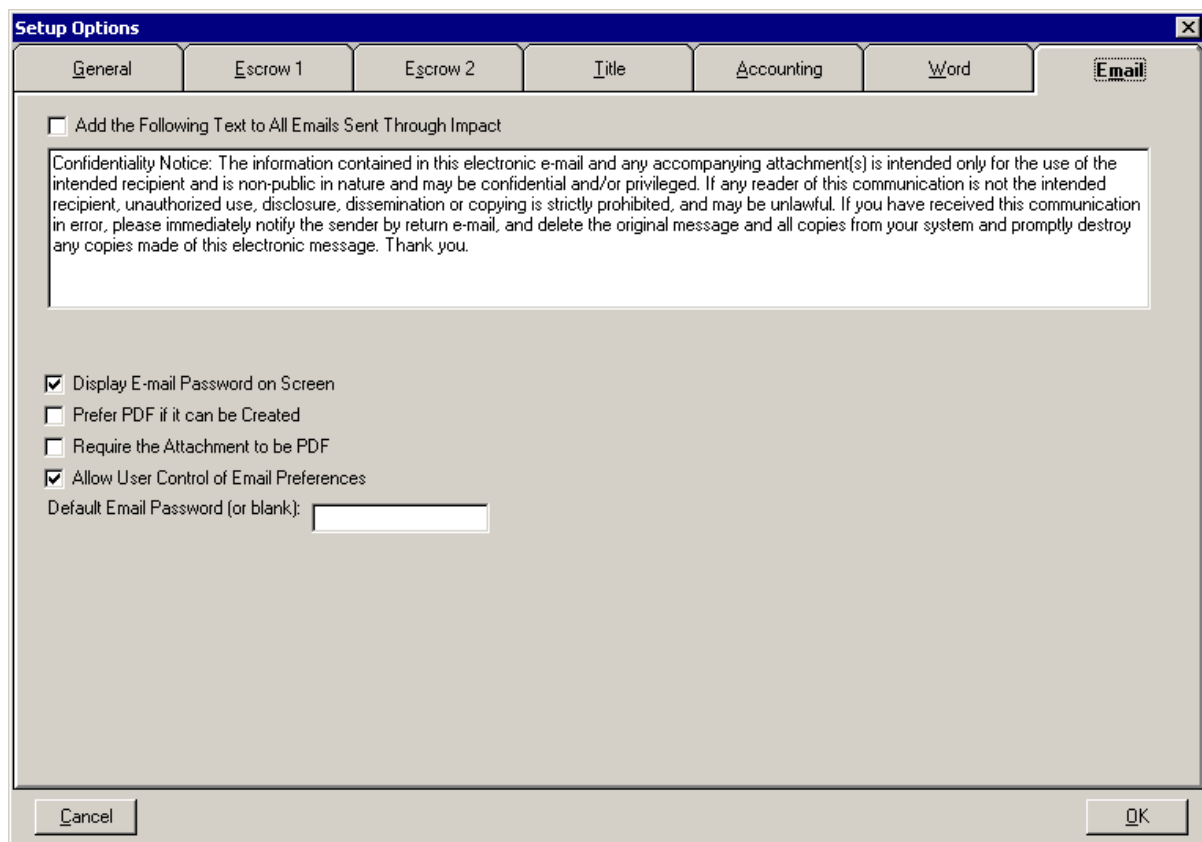
Run Hide Brackets Twice when Saving: This option was introduced to counter a condition in some environments that result in the square brackets (“[]”) for Fill-In fields being printed on the document. Under normal operations, they should have been marked as hidden text. This switch will cause the routine to run a second time before documents are printed. This option should only be enabled if the brackets are appearing.

Type of PDF Printer: There are three PDF “printers” that Impact/SQL can work with to prepare email attachments in PDF form (as opposed to the MS Word default): Acrobat Distiller, Adobe PDF and Win2PDF. The product available to the users should be identified (if any) in this box, via the selection of the appropriate product from the dropdown list. This setting is used in conjunction with the settings on the **Email** tab to replace the ‘EmlPrefs.dat’ file’s function in versions of Impact/SQL below 7.0.

Location of Distiller ‘In Folder’: If Acrobat Distiller is selected in the Type of PDF Printer box, the location of the Distiller ‘In Folder’ should be identified in this field.

EMAIL OPTIONS

This setup option tab is introduced with Impact/SQL version 7.0, to replace the ‘EmlPrefs.dat’ file’s function in earlier versions of Impact. These options manage aspects of the emailing of documents from within Impact/SQL.



The screenshot shows the 'Setup Options' dialog box with the 'Email' tab selected. The dialog has a title bar with a close button (X) and a tabbed interface with buttons for 'General', 'Escrow 1', 'Escrow 2', 'Title', 'Accounting', 'Word', and 'Email'. The 'Email' tab is active and contains the following options:

- Add the Following Text to All Emails Sent Through Impact
- Confidentiality Notice: The information contained in this electronic e-mail and any accompanying attachment(s) is intended only for the use of the intended recipient and is non-public in nature and may be confidential and/or privileged. If any reader of this communication is not the intended recipient, unauthorized use, disclosure, dissemination or copying is strictly prohibited, and may be unlawful. If you have received this communication in error, please immediately notify the sender by return e-mail, and delete the original message and all copies from your system and promptly destroy any copies made of this electronic message. Thank you.
- Display E-mail Password on Screen
- Prefer PDF if it can be Created
- Require the Attachment to be PDF
- Allow User Control of Email Preferences
- Default Email Password (or blank):

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

Add the Following Text to All Emails Sent Through Impact: This option provides for the addition of a Privacy Notice, or other message, to all email sent out of Impact/SQL. The message to be added should be entered into the space provided.

Display Email Password on Screen: When email attachments are prepared in MS Word format, rather than PDF, they are most often password protected, so the recipient cannot change the document without the password. This option will present the password to the user, so that they can know it and provide it to the recipient if they wish the recipient to be able to modify the document being emailed. If this is done, understand that the default password will become common knowledge in short order.

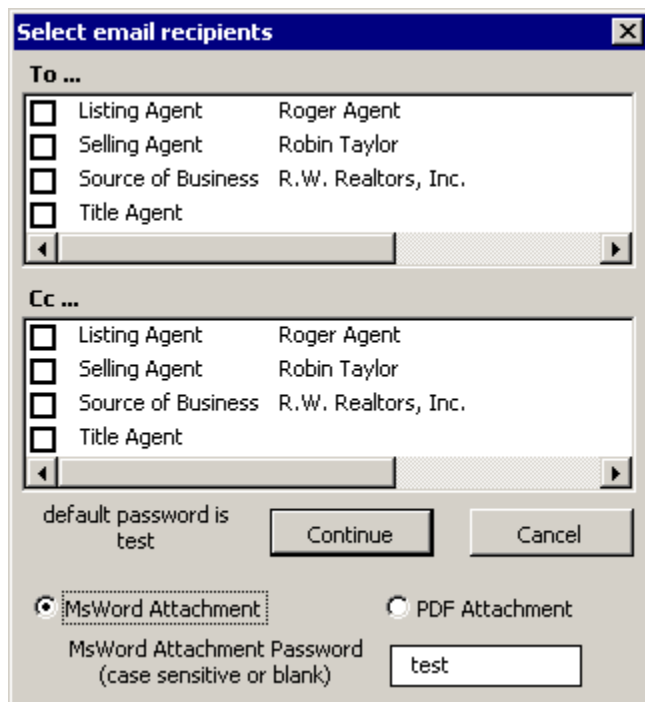
Prefer PDF if it can be Created: This option will default the option of what form an email attachment should take to PDF, but will make available the option to the user to select MS Word format alternatively at the time of the preparation of the email attachment. A PDF “printer” (one of the three currently supported – see above) must be installed to utilize this option.

Require the Attachment to be PDF: Enabling this option will force all email attachments to be in PDF form, protecting them from being edited. A PDF “printer” (one of the three currently supported – see above) must be installed to utilize this option.

Allow User Control of Email Preferences:

This option permits the user to see and change the email password (if they are sending an MS Word formatted attachment), and permits the user to select the format to be used (MS Word or PDF), if the **Prefer PDF if it can be Created** option (above) is also selected.

The screen shot to the right displays the screen the user will see if this option is enabled and the site also has PDF capability.

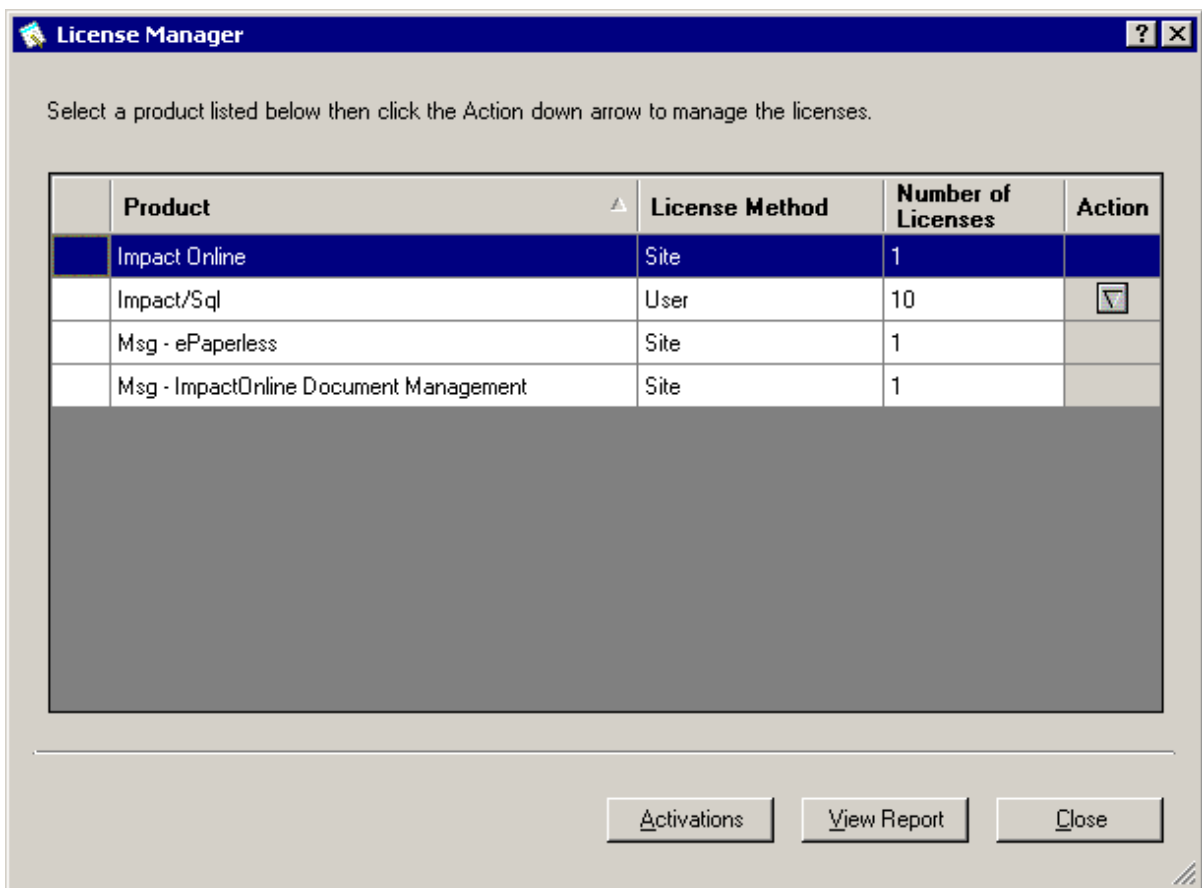


Default Email Password (or blank): If the site is going to email attachments in MS Word format, the default password to be used to protect the attachments is entered into this field.

LICENSE MANAGER

The License Manger changed radically with Impact/SQL 6.0. Automated routines have been integrated into the License Manager, which will communicate with a licensing server at USA Digital Solutions, to register and activate new licenses. In addition, product licenses (applications and integration services) are now managed via the License Manager. Unused user licenses can be automatically freed up, upon a period of inactivity, and are made available to new users. Access to the Internet from the client network is required.

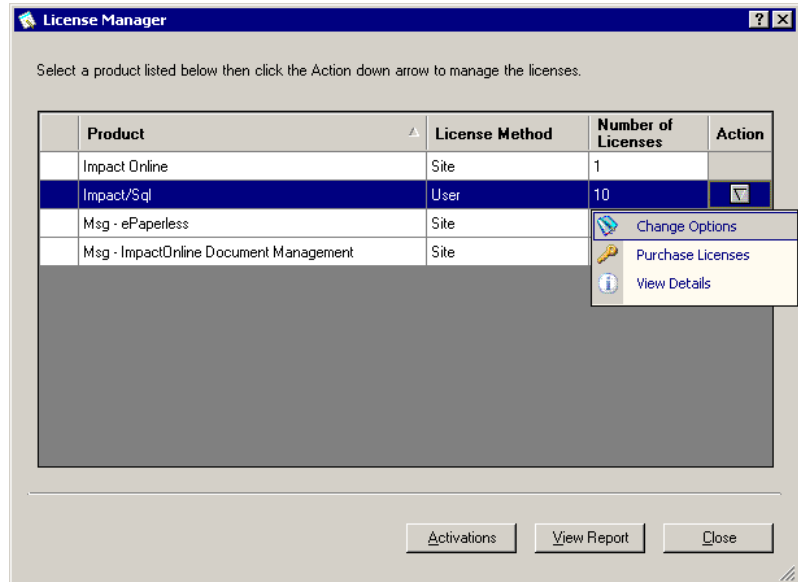
Administrators with Utilities access will open the License Manager via the **Utilities > System Files > License Manager** path. The first screen presents the currently licensed products on the site (shown below). As you can see from the screen below, some product licenses are managed by user counts and others simply by site.



USER LICENSE MANAGEMENT

The primary routine activity in the License Manager is managing user licenses for Impact/SQL. The following discussion will detail that functionality.

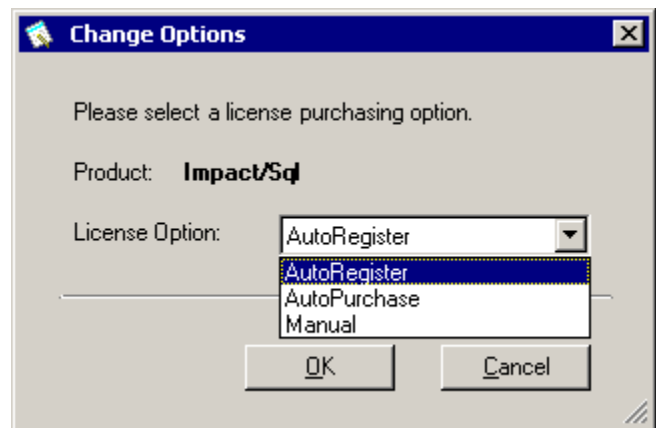
Note that only products with a License Method of “User” have an Action dropdown arrow on the right side of the screen. Clicking on the Action arrow for the product to be worked on will show you three options: **Change Options**, **Purchase Licenses** and **View Details**.



Change Options

Selecting Change Options will present the following screen, where you have the opportunity to modify the user license purchasing options. For Impact/SQL, your options are **AutoRegister**, **AutoPurchase** and **Manual**.

The **AutoRegister** license option will provide for the system to automatically purchase individual licenses when a user logs in, if there are no unused licenses available to be assigned. This option is the most automated but does require the system administrator to be on top of terminations and prompt new hiring, as the system will not auto-unregister licenses for up to 45 days from the date of last use. If an employee no longer needs access to Impact/SQL (from termination, for example) their license should be “unregistered” in the License Manager, so it will be available for a new user to pick up (this is discussed below).



The **AutoPurchase** license option will permit authorized personnel at each site to purchase one or more licenses without calling DSI. This forces some manual intervention so that in the event the un-registration process is not kept current, licenses will not be ordered when they are not needed.

The **Manual** license option is similar to that in place in earlier releases. The administrator will initiate the addition of licenses and will call DSI for a license authorization key.

Purchase Licenses

Moving back to the License Manager screen, if the **Purchase Licenses** “action” is selected, and the **AutoPurchase** option (or **AutoRegister**; but if so configured you would seldom order licenses this way) is “on”, the **Purchase Licenses** screen is presented.



Purchase Licenses

There are available unused licenses in your license pool. Are you sure you want to purchase additional licenses now?

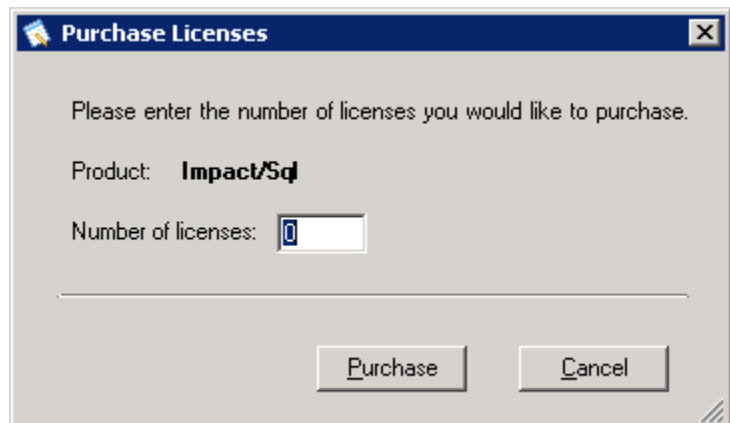
Product: **Impact/Sq**

Available for use:

Total Number of Licenses:

The system will check on the total number of licenses purchased, and the number that are registered to users. In the example screen shot on the left, 7 of 10 total licenses are available to be registered to users.

If the **Purchase** button is clicked, a screen is presented asking how many licenses are to be purchased. Enter the number and click on the **Purchase** button. The licenses will be made available, and DSI will automatically receive notice that new licenses have been acquired and are billable. Should any of the newly-acquired licenses be considered non-billable by the client, for whatever reason, DSI must be contacted with that information, and DSI will adjust our records appropriately.



Purchase Licenses

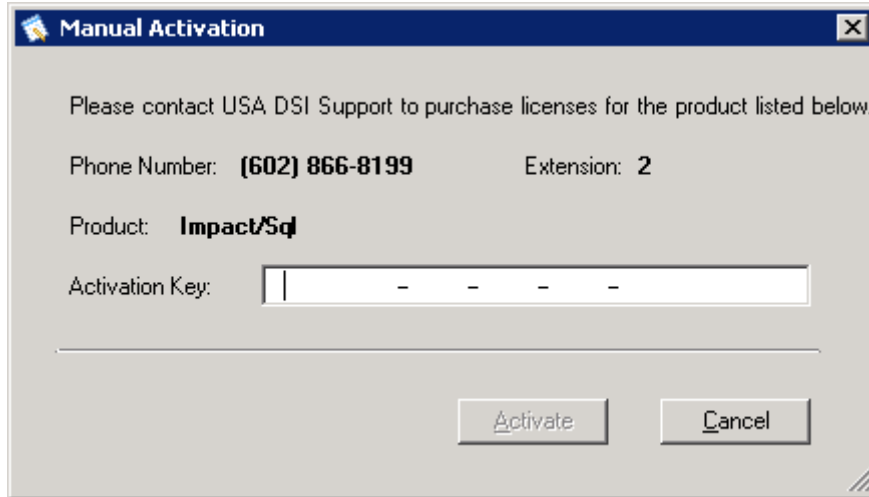
Please enter the number of licenses you would like to purchase.

Product: **Impact/Sq**

Number of licenses:

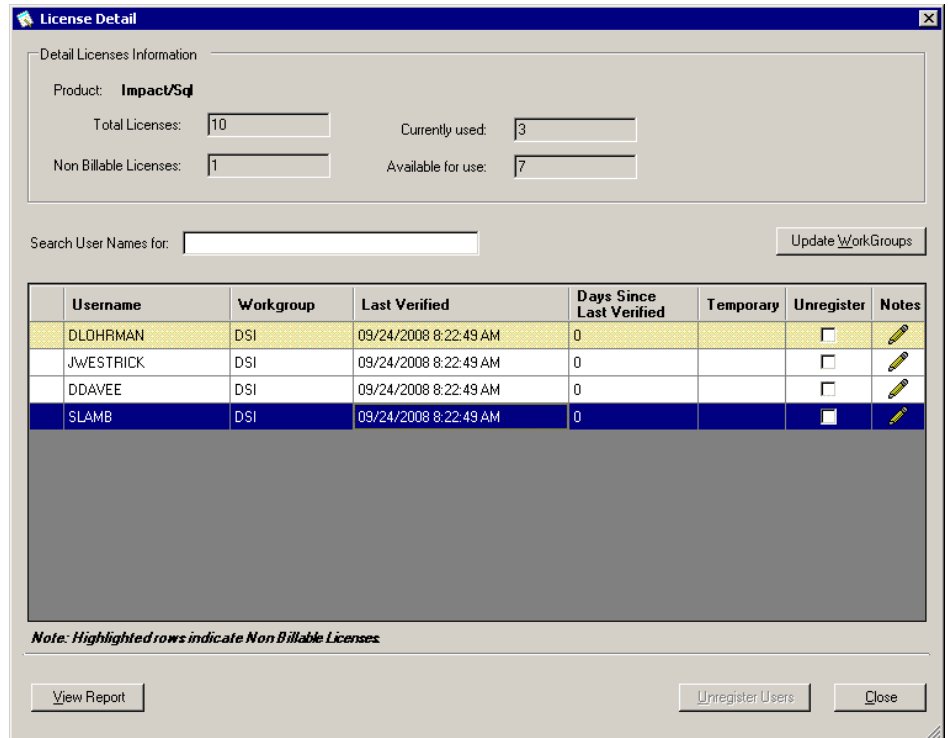
Manual Purchase

If the **Manual** purchasing option is “on”, the user will receive the same informational Purchase Licenses screen that indicates the total number of licenses and the number available for use, as shown above, but when **Purchase** is clicked the user will be taken to a screen like that below, where they would enter a key received from DSI, after calling for licenses and identifying the number to be added. The number to be added is not entered on the client side under this option, just the key.



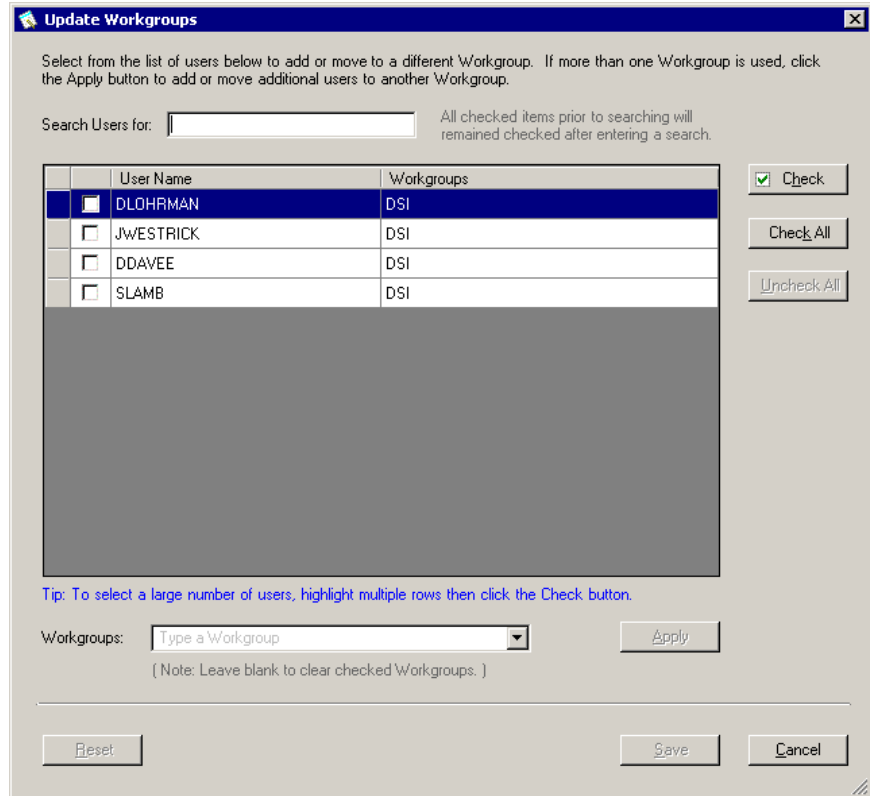
View Details

If the **View Details** button (on the Action menu) or the **View Licenses** button (on the Purchase Licenses screen) is hit, the **License Detail** screen is presented (shown here). The Days Since Last Verified column (which here is presenting atypical data) reflects the number of days since the site’s License Manager was validated against the DSI Licensing Server. There is a rolling process of license validations, so not all day counts will be the same, but should not be over 30 days. If a user name is tagged as Temporary, the license has been activated, but not yet reported to DSI.

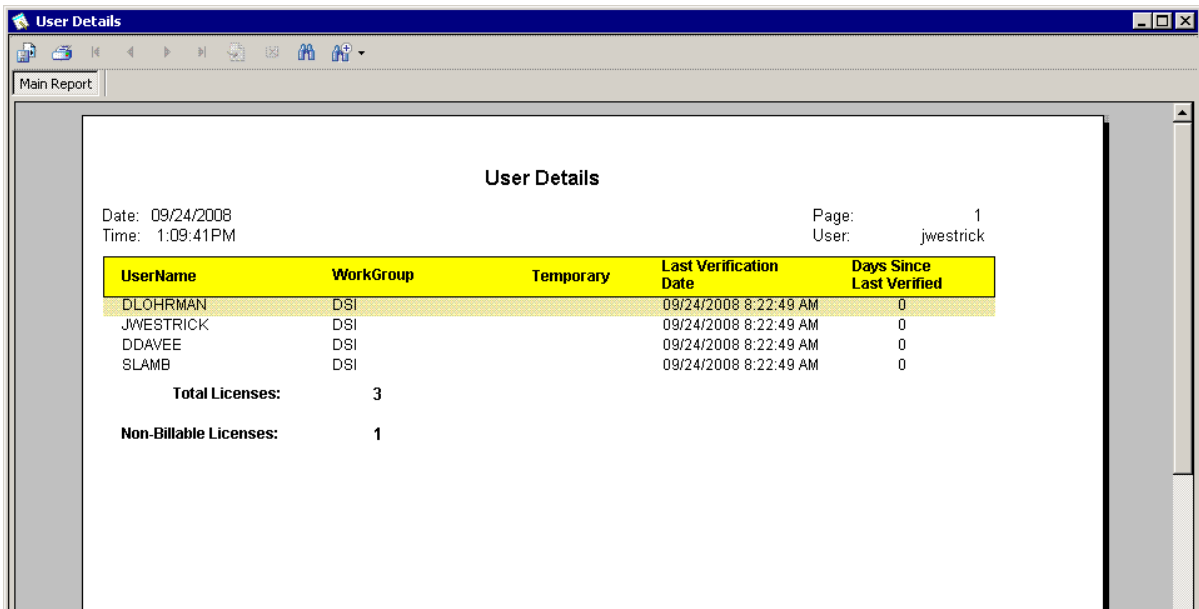


This screen can be utilized to unregister a user from their license, freeing it up for another user. Click on the box(es) for the user(s) to be unregistered, in the Unregister column, then click on the **Unregister Users** button. This will free up their license immediately for use by another.

Workgroup assignments can also be made from the **License Detail** screen, by clicking on the **Update WorkGroups** button. Workgroups are handy for grouping users into various categories (Admin, Accounting, Escrow, Title, etc.). You can search for a particular user from the field at the top of the screen. To assign a workgroup, check the user or users, enter a workgroup name in the field at the bottom of the screen, and click the **Apply** button.

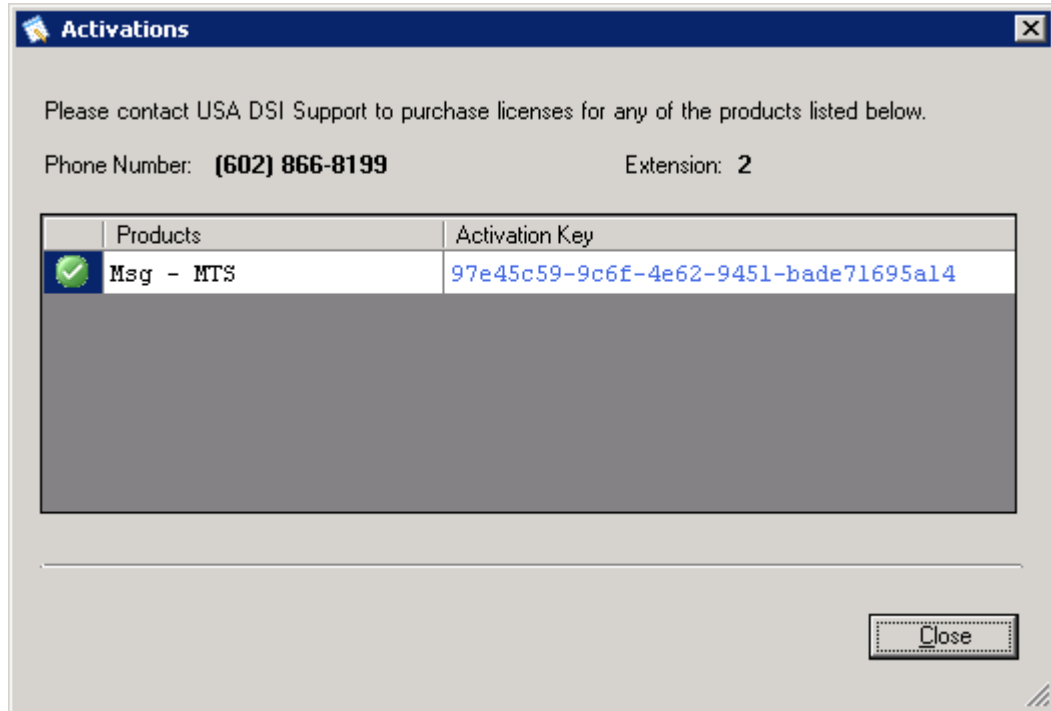


The **View Report** button, on the **License Detail** screen, will generate a **User Details** report, like that shown below.



Product Activation

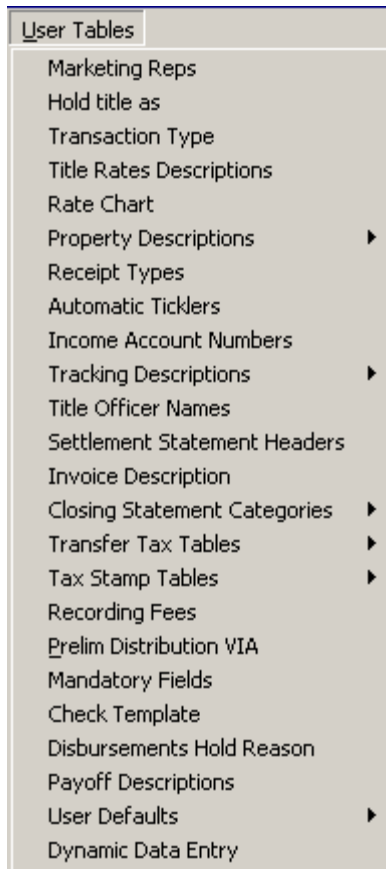
If a new product is installed, it must be “Activated”. An e-mail notification will be sent to the Product License contact, on record at DSI for the database, with the **Activation Key** in it. Click on the **Activations** button, on the License Manager primary screen, to open the Activations screen (shown below), highlight the product to be activated and enter the Activation Key to complete the process.



Normally, new product activation would be managed by DSI staff.

USER TABLES MENU

There are many lookup tables and dropdown lists that appear throughout Impact/SQL. The values that appear on most of those lists are entered and maintained in the **User Tables**. The contents of these tables, if carefully considered in advance of their entry, and if carefully maintained as business conditions warrant, can make the users of the system much more efficient and reporting out of the system can be extremely valuable in decision-making situations. The initial loading of data into these tables will generally be made by DSI, in conjunction with the company's representatives. Company representatives must be involved, as only they know the company's mode of operation and unique naming conventions and product offerings. The **User Tables** menu routinely has twenty-four items on it, as presented below.



Note: The **Sales Tax Tables** and **Excise Tax Tables** appear on the menu if the **Setup Options > General > Enable Washington State Requirements** is turned on (not shown here).

Many of the maintenance screens for user tables are common in form, and so in the explanation of all of the tables that follows, only differing examples will be shown, after a detailed discussion in the Marketing Reps section.

MARKETING REPS

The marketing representative listing is maintained in this table. The marketing representatives listing is utilized in a list box in the **Initial Questions** data entry area of the Escrow module. As was noted above, in the **System Files > Setup Options > Escrow1**, the base number of marketing reps per file accommodated by the system is two, but that can be increased to four per file by enabling the option **Enable Marketing Reps #3 and #4**.

The screenshot shows a window titled "Marketing Reps Table Maintenance". It contains a table with three columns: "Code", "Name", and "Inactive". The table has three rows of data. To the right of the table are buttons for "Add", "Edit", "Delete", "Move Up", and "Move Down". At the bottom of the window are buttons for "Print", "OK", and "Cancel".

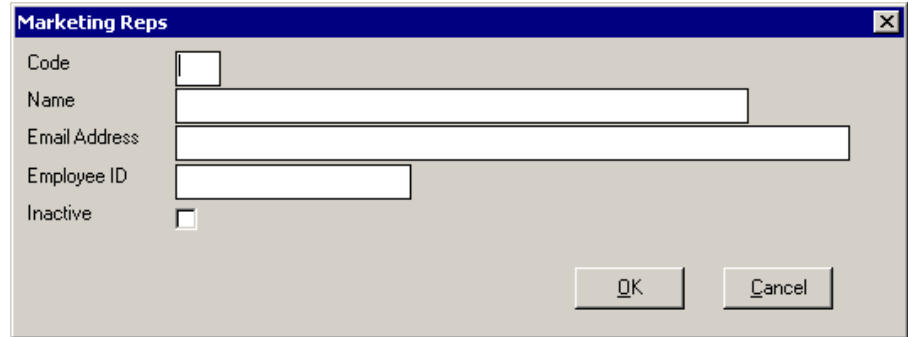
Code	Name	Inactive
01	House Account	<input checked="" type="checkbox"/>
03	William Douglas	<input type="checkbox"/>
00	None	<input type="checkbox"/>

Each marketing representative is assigned a two-digit code. There must be an item coded "00" with the description "None" in the table and is now a default in this table. And, as of Impact/SQL version 5.12, the description of **None**, on Marketing Rep "00" can no longer be changed. The codes are used internally by Impact/SQL rather than storing the full name on each file. Therefore, changing the numbering on existing marketing reps will invalidate historic reporting. It is recommended that if a marketing rep leaves, their code and name combination be left intact for a sufficient period so that any reporting done by marketing reps is completed and will not need to be re-generated. The departed marketing rep's entry can be marked "Inactive" and will then not appear to be able to be assigned to new files.

When this menu item is selected, the screen above will be presented. As was mentioned in the introduction to the **User Tables** section, this screen is common in form to many of the user table maintenance screens. It will be explained in detail here and then examples of other tables will only be shown if they differ substantially in structure.

The standard user table maintenance screen has a listing of existing entries on the upper left side of the screen and command buttons down the right side. Unique codes are required. The command buttons and their functions are:

- **Add**: Click on this button to create a new entry to the table. A data entry screen, like the one shown here will be presented.

The image shows a screenshot of a software window titled "Marketing Reps". The window has a blue title bar with a close button (X) in the top right corner. The main area is light gray and contains several input fields: "Code" (a small text box), "Name" (a long text box), "Email Address" (a long text box), "Employee ID" (a medium text box), and "Inactive" (a checkbox). At the bottom right of the window, there are two buttons: "OK" and "Cancel".

- Enter a new **Code**, the new **Name**, **Email** address, and **Employee Id** of the new marketing rep. If the entry is acceptable, click on the **OK** button and it will be saved. If you change your mind and want to close the data entry screen without saving your entry, click on the **Cancel** button.
- To modify an existing entry, click on the item in the listing, then click on the **Edit** button and you will be able to modify the data. Alternatively, double-click on the entry to be edited and the data entry/modification screen will be presented.
- **Delete**: If you wish to delete an entry from the table, you should click on the entry you wish to eliminate and then click on the **Delete** button. The code "00" cannot be deleted as it is a system defined code.
- **Move Up & Move Down**: The order of presentation of the table on this screen is the same that will be seen in the list box displayed for the user in the Escrow module. If you have a preferred order of display, you can use the **Move Up** and **Move Down** buttons after clicking on a particular entry to reposition it in the table. The order of initial entry is not important as the list can be re-arranged with these buttons. As an alphabetical sort is not always the way companies wish to see such data presented, this approach has been selected to provide the most flexibility for the users. It is recommended that the most frequent selection(s) be placed at the top of the list to speed up the user involvement with the dropdown list.
- **Print**: To generate a formatted report of the codes and entries associated with them, click on the **Print** button. It is recommended that the person responsible for maintaining the user tables keep a copy of the current contents of each table handy for reference. All of the tables' contents should routinely reviewed for accuracy and relevance.
- **Cancel**: To close the Marketing Reps user table maintenance screen without saving changes that have been made, click on the **Cancel** button in the lower right corner of the screen.
- **OK**: To save changes that have been made through the Marketing Reps user table maintenance screen and close the screen, click on the **OK** button in the lower right corner of the screen.

HOLD TITLE AS

The entries to this table (**Hold Title As**) are pre-established vesting clauses. Some examples would be: “husband and wife”, “husband and wife, as community property”, and “as tenant in common”. These phrases are used to fill the vesting description fields associated with each buyer and seller name (labeled **Hold Title Code** on the **Buyers’ Names** and **Sellers’ Names** screens). The user may override an entry selected from the list box and enter a vesting clause of up to 255 characters, per name.

Each clause is assigned a two-digit code, as were the marketing representatives. These code/clause combinations, once used, must not be changed or the information that already exists in the database will be invalid. A blank entry with the code “00” is required in this table. If the blank entry is selected by users from the list box, they will need to enter a customized clause manually.

The maintenance screen for **Hold Title As** has the same structure as the **Marketing Reps** screen, so please refer to that section for a detailed explanation of the functionality of the screen.

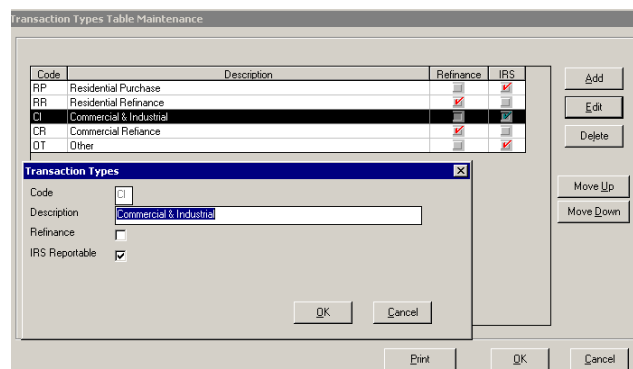
TRANSACTION TYPE

Transaction types are used to distinguish categories of escrows providing a mechanism for grouping them for statistical reporting, for automatic ticklers (through the **Automatic Ticklers** table), and for customizing of tracking routines (through the **Tracking Descriptions** tables). The number of types created and the categorizations made are very dependent on the individual company’s product set and market. Some examples of transaction types might include “Residential Sale”, “Residential Refinance”, and “Commercial Sale”. Again, some companies will have very short lists of transaction types and some will have longer lists. Two points to keep in mind when establishing the types are: what kind of management reporting will be expected and to what extent does the company want customized workflow tracking structures established for different types of escrows.

Transaction types, in addition to their two-digit code and name, carry a flag related to whether escrows of each type might be reportable to the IRS, with regard to the 1099-S process. If the type is generically flagged **IRS Reportable**, on the maintenance screen, the function within Escrow that is used to definitively identify a specific transaction as reportable or not is made available. If the transaction type is not generically flagged as reportable on the maintenance screen, the user will not have the ability to mark any escrow assigned that type as reportable to the IRS.

There is also a flag associated with each transaction type that identifies whether the type is exclusively refinance related. If this flag is set, then the setup option to push data entered under the **Sellers’ Names** screens to the **Buyers’ Names** screens for refinance transactions will be effective.

The maintenance screen for transaction types is similar to the tables discussed above, with the addition of the two flags **IRS Reportable** and **Refinance**. Below, the maintenance screen is shown superimposed on the table listing screen.



TITLE RATE DESCRIPTIONS

The information maintained through this menu item is used to identify the policy or policies that are being purchased through each file. It also can be used in conjunction with **Rate Chart** data to compute rates within Impact/SQL. The user will see the listing on the first **Initial Questions** screen under the field heading **Premium Rate**. The **Title Rate Descriptions** are maintained in a series of tables, one for each underwriter established in the system. The underwriters must be created in the system, prior to **Title Rate Descriptions** tables being set up, through **Title > Documents > Document Maintenance > Edit > Underwriter Menu Table**.

Each description has a unique two-digit **code** within each underwriter. Once a code/description combination has been used, it cannot be changed without affecting what is seen in the files. **NOTE: if the Title Rates Descriptions table is modified, the Title Order Sheets, which are Crystal Reports, must also be modified.**

The various policies offered by each underwriter and the combinations of policies that might be sold are used as the factors in determining the items to be entered on these tables. For example, you would have items for each type of owner's policy offered, for each lender policy offered, and for the various combinations of owner and lender's policies offered. The descriptions are to be stylized with the description of the owner's policy first (if any) and then the lender's policy or policies (up to three), if any.

There are also four fields, for each description, which are used to categorize the policy or policies identified in the descriptions as "Standard" (S) or "Extended" (E). These four fields are on the **Escrow Title Rates** maintenance screen. **NOTE:** the first of the four fields refers to the Owner's policy type only, so if there is no owner's policy being issued that position will be blank. The second field is for the first lender's policy, the third for a second lender's policy and the fourth for the third lender's policy. When the descriptions and codes are combined, they tell the user (in text) and the system (in codes) what they need to know to identify the policy(ies) being issued and, if so configured, the rates to use. Some examples will help:

Code: 01
Name: Owner's Policy and ALTA Lender's Policy
Type fields: S E _ _

Code: 02
Name: Owner's Policy
Type fields: S _ _ _

Code: 03
Name: Lender's Policy
Type fields: _ S _ _

Code: 04
Name: Extended Owners, ALTA Lender's and Standard Lender's
Type fields: E E S _

Description	Owner	Lender 1	Lender 2	Lender 3
Owner's Policy and ALTA Lender's Policy	S	E		
Owner's Policy	S			
Lender's Policy		S		
Extended Owner's, ALTA Lender's and Standard Lender's	E	E	S	

Code	04
Description	Extended Owner's, ALTA Lender's and Standard Lender's
Owner Rate	E Extended
Lender 1 Rate	E Extended
Lender 2 Rate	S Standard
Lender 3 Rate	

The same codes and descriptions can be used for each underwriter, if appropriate.

RATE CHART

Impact/SQL can compute Escrow and Title charges for the users for a fixed dollar range of transactions if rate tables are established for the underwriter(s) that have been set up in the system. Each **Rate Chart** is comprised of five tables. A Loan Rate chart can also be set up. This chart is used for re-finance transactions only and is the same format as the **Rate Chart**. Discounts can be used instead of setting up loan rate charts.

Note: In the names below, the “#” sign is replaced with the underwriter number assigned when the underwriter was established in Impact/SQL:

Ratechart#.tbl	this is the primary rate table for the underwriter
Bldresc#.tbl	builder's escrow discounts
Bldrttl#.tbl	builder's title discounts
Develpr#.tbl	developer's title discounts
Othrate#.tbl	simultaneous issue rates
Ratecharta#.tbl	this is the rate table for the underwriter when using the 'Loan Escrow' option

All of the “*.tbl” files are “flat files” that are edited with Notepad or another ASCII editor. They are fixed position files and so the editing of the tables must be done with care. The line and position of each item is critical to the programs within Impact/SQL that read the files. They can be viewed and edited under this menu heading. When this menu option is selected, Notepad is loaded. You then use the **File > Open** steps to get to the Windows browsing tool to locate the table you wish to edit. The tables (*.tbl) are located in the “DATA” directory of the Impact/SQL installation.

The primary table is the “Ratechart#.tbl”. It is made up of five parts that are all laid out in one “flat file”.

- Part One: consists of the minimum and maximum insurance levels to be covered by the table and the increments it will be priced in.
- Part Two: is comprised of seven “levels” of rates; the rate increments are consistent within each level.
- Part Three: details the rate increments within the levels identified in Part Two.
- Part Four: consists of descriptive heading information for the columns of the rate schedule that follows in Part Five and the effective date of the rates.
- Part Five: is the actual rate table for the range identified in Part One. The last entry in this part is the cutoff for the first “level” identified in Part Two.

The charts below show the starting and ending positions for each column in each section of the table.

NOTE: Care must be taken to align these columns properly.

Part One makes up the first seven lines of the table. Line 1 contains the starting dollar amount of title insurance on the base table. Line 2 contains the ending dollar amount of title insurance on the base table. Line 3 identifies the increments between escrow fees. Line 4 identifies the maximum transaction dollar amount for escrow fees on the base table. Line 5 identifies the title increment. Line 6 identifies the maximum transaction amount covered by the base table. This is generally left as 0 so that the rate chart can go to infinity. Line 7 is the maximum size of manual entries. This is the same number as line 2, Table End. The column headings identify the record position numbers used for each column; they are not included in the table.

POS:	1 to 18 (= @18)	19 blank	20 to 26 figures	Beyond 54 ;Comment
	Table Start	=	28000	
	Table End	=	1000000	
	Escrow Increment	=	1000	
	Max for Increment	=	1000000	
	Amount Increment	=	1000	
	Calculation Max	=	0	
	1000000			; max size of manual entries

In this example of Part One, the base table starts with a \$28,000 insurance amount and caps out at \$1,000,000 of insurance, incrementing in \$1,000 steps.

Part Two makes up the next seven (7) lines of the table. Each line represents a cutoff level where charges for escrow fees and title insurance may begin to increment at different rates from the level below. If the company's rate chart does not reflect seven distinct rate increment changes, duplicate the last level, as many times as needed until there are seven rows of information. The seven levels have five columns of data and a comment. The columns are the escrow fee, the basic owner's policy rate, the combination ALTA lender's policy rate, the standard lender's policy rate, and the rate for the ALTA lender's policy. The comment on each line identifies the maximum transaction amount for that level. Begin each comment with a semi-colon ";".

	Escrow	Basic Owner's	Combo ALTA Lender's	Std Lender's	ALTA Lender's	Max Trans Amt.
POS:	8 to 16	17 to 24	27 to 34	37 to 44	47 to 54	Beyond 54
	900.00	2907.00	947.10	2325.60	3197.10	;to 1,000,000
	1400.00	4907.00	1757.10	3925.00	5397.10	;to 2,000,000
	2600.00	8657.00	3257.10	6925.00	9537.10	;to 5,000,000
	2600.00	8657.00	3257.10	6925.00	9537.10	;to 5,000,000
	2600.00	8657.00	3257.10	6925.00	9537.10	;to 5,000,000
	2600.00	8657.00	3257.10	6925.00	9537.10	;to 5,000,000
	2600.00	8657.00	3257.10	6925.00	9537.10	;to 5,000,000

Part Three is made up of seven lines of information detailing the increments at each step within each level identified in Part Two. The first column identifies the maximum insurance amount at each cutoff, except for the first line. The first line is the minimum insurance amount. The last line is the maximum amount of the table. The second column then details the cost increase, in dollars, per increment defined in Part One for escrow fees. The third column is the incremental cost increase for the basic owner's policy. The fourth column is the incremental cost increase for the combination ALTA lender's policy. The fifth column is the incremental cost increase for the standard lender's policy. And the sixth column is the incremental cost increase for the ALTA lender's policy.

	Max Amt.	Escrow	Basic Owner's	Combo ALTA Lender's	Std Lender's	ALTA Lender's
POS:	1 to 8	9 to 14	18 to 24	28 to 34	38 to 44	48 to 54
	28000					
	1000000	0.50	2.00	0.81	1.60	2.20
	2000000	0.40	1.25	0.50	1.00	1.38
	5000000	0.40	1.20	0.48	0.96	1.32
	5000000	0.40	1.20	0.48	0.96	1.32
	5000000	0.40	1.20	0.48	0.96	1.32
	5000000	0.40	1.20	0.48	0.96	1.32

Just as the last line of Part Two needed to be repeated to ensure seven rows of data, that pattern must be followed in Part Three.

Part Four consists of commented lines (beginning with semi-colons “;”) that give headings to the columns to follow and identify the effective date of the rates. This date will appear on the rate chart printout, so should be nicely formatted.

Note: There is not a limit to the number of commented lines for part four.

Align to Your Preference						
;Amount	Esc	Owners	Combo	Std Ln	ALTA	
;EFFECTIVE DATE 10/01/06 Sample Title Company Name - UNDERWRITER: Your Underwriter Name						

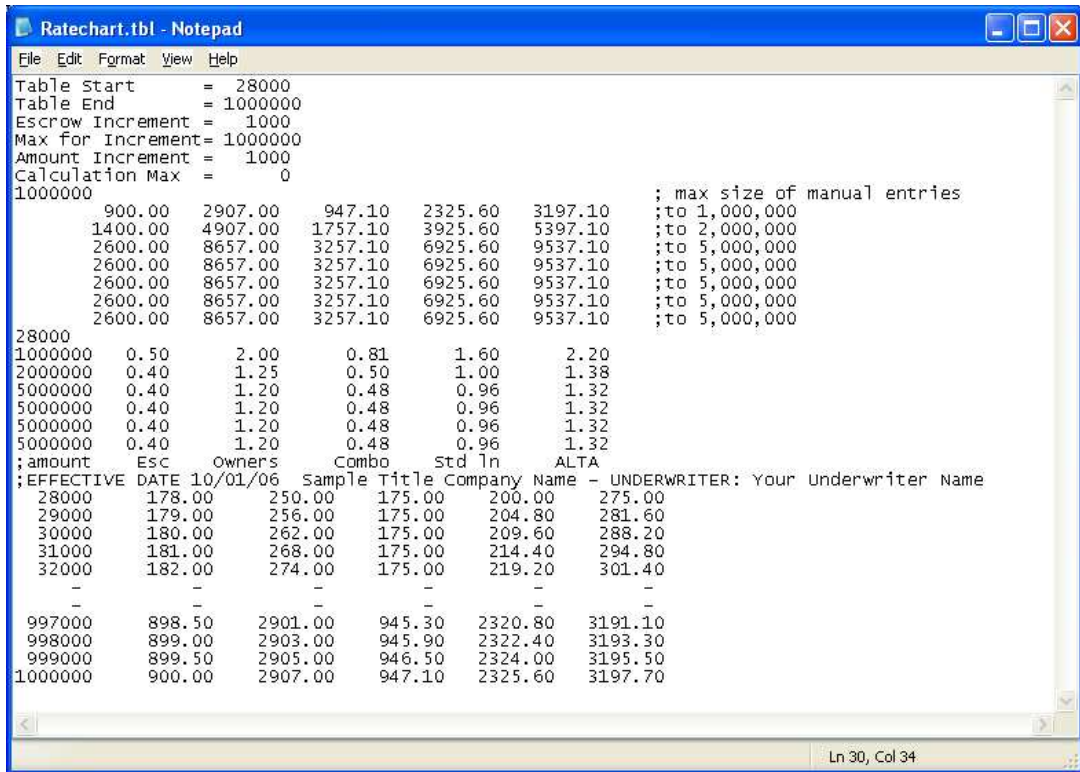
Note: It can be helpful to enter the underwriter name after the “effective date”, especially if you have multiple underwriters.

Part Five is comprised of a detailed chart of all of the values within the first level of rates, as identified in Part Two. This data must be entered manually or loaded to a text file from MS Excel. The rates for the subsequent levels are computed based on the transaction amount and the incremental cost increases identified in Part Three. The table consists of six columns, following the pattern of Part Three, with the first column being the title insurance amount at each increment. Again, care in aligning the data is critical.

	Max Amt.	Escrow	Basic Owner's	Combo ALTA Leader's	Std Lender's	ALTA Lender's
POS:	1 to 6	12 to 19	22 to 29	32 to 39	42 to 49	52 to 59
	28000	178.00	250.00	175.00	200.00	275.00
	29000	179.00	256.00	175.00	204.80	281.60
	30000	180.00	262.00	175.00	209.60	288.20
	31000	181.00	268.00	175.00	214.40	294.80
	32000	182.00	274.00	175.00	219.20	301.40
	-	-	-	-	-	-
	-	-	-	-	-	-
	997000	898.50	2901.00	945.30	2320.80	3191.10
	998000	899.00	2903.00	945.90	2322.40	3193.30
	999000	899.50	2905.00	946.50	2324.00	3195.50
	1000000	900.00	2907.00	947.10	2325.60	3197.70

Once all of the data is entered into these five parts of the Ratechart#.tbl for a specific underwriter, the rates can be tested with the rate calculator by going to **Escrow > Misc. > Rate Calculator** and then clicking **Print**. It will ask for a beginning and ending increment amount

Below is an example of what the rate chart will look like once completed:



The formats for the other four tables are as shown below. **Note:** Care should be taken with the descriptions, as they are the only labels shown in Escrow and Title:

BLDRESC#.TBL: drives escrow fee discounts (or additions) for builders. The discounts (or additions) are a percentage of the escrow fee. The positions 1-34 are for the description, positions 35-37 are for the value, and position 38 is for the “%” sign. A sample would be:

70% Invest Broker Dev 70%

BLDRCTL#.TBL: drives title premium discounts (or additions) for builders. The discounts (or additions) are a percentage of the title premium. The positions 1-34 are for the description, positions 35-37 are for the value, and position 38 is for the “%” sign. A sample would be:

1 to 100 units 70%
101 or more units 65%

DEVELPR#.TBL: drives title premium discounts (or additions) for developers. The discounts (or additions) are a percentage of the title premium. The positions 1-34 are for the description, positions 44-46 are for the value, and position 47 is for the “%” sign. A sample would be:

80% Title Re-Issue 80%
65% Developer Discount 65%

OTHRATE#.TBL: drives other discounts/additions to title premiums and escrow fees. The discounts/additions are a percentage of the fees or a fixed amount. The positions 1-25 are for the description, position 26 is blank, position 27 is for the “=” (equal) sign, position 28 is blank, and the value begins in position 29. **Note:** the records must be in the order shown or erroneous calculations are possible. A sample would be:

Owners Extended Rate = 150%
Lenders Extended Rate = 120%
Simultaneous Standard Fee = 50.00
Simultaneous Extended Fee = 50.00
Simultaneous Combo Fee = 50%
Simultaneous Escrow Fee = 40.00
Buyer Escrow Fee Percent = 50%

Note: The Simultaneous Standard, Simultaneous Extended, and Simultaneous Escrow fees shown are in dollars, not percentages.

RATECHARTA#.tbl: this chart is used for the Loan Escrow option. The format for this chart is the same as the RateChart#.tbl. This is the only chart used for the “Loan Escrow” as the Buyer and Seller Discounts are not available for this option.

MULTIPLE RATE CHARTS

Impact will support multiple rate charts for the same underwriter, segmenting by State and County, using the following naming convention.

Description	File Name Spec
Rate Chart	Ratechart <u>usscccc</u> .tbl
Builder Escrow Discounts	Bldresc <u>usscccc</u> .tbl
Builder Title Discounts	Bldrttl <u>usscccc</u> .tbl
Developer Discounts	Develpr <u>usscccc</u> .tbl
Other Rates	OthRate <u>usscccc</u> .tbl

Where:

- u-** Underwriter number
- ss-** State abbreviation
- cccc-** County Name

If using multiple rates for the same underwriter, make sure to have corresponding file names for all charts. For example, if you have a RateChart1AZPima.tbl, make sure that you also have Bldresc1AZPima.tbl, as well as any other discounts used, in order to access the discounts.

When calculating a rate without a specific file loaded and the system detects multiple rate charts for the underwriter you selected, the **Rates For** drop down is displayed (as is shown below). You can choose the State or State/County Combination you wish to use. If only one State or State/County file is found, it will be selected for you and the Rates For drop down will be disabled.

Rate Calculator

Print

Underwriter: Fidelity National Title Insurance Company Loan Escrow

Premium Rate: 07 ALTA Residential Owners, ALTA EXT. Lenders

Rates For: AZ Maricopa

Owners: (ALTA Residential Owners)

Amount: 250,000.00 Paid by: Buyer Seller

Lenders #1: (ALTA EXT. Lenders)

Amount: 225,000.00 Paid by: Buyer Seller

Lenders #2:

Amount: Paid by: Buyer Seller

Lenders #3:

Amount: Paid by: Buyer Seller

Buyer Discounts:

Escrow: Title:

Seller Discounts:

Escrow: Title:

	Buyers	Sellers
Escrow Fee:	187.50	187.50
Title Fee:	590.00	900.00
Total Fees:	777.50	1,087.50

Calculate Print Cancel OK

PROPERTY DESCRIPTIONS

There are five menu choices under this heading that provide maintenance screens for tables of commonly used **Cities, Subdivisions, Counties, Municipality Types, and Property Types**. Each of these will be explained below.

CITIES

The **Cities** user table is the maintenance location for the **City** field on the **Initial Questions > Property Information** screen. The cities most commonly involved in transactions the company handles should be listed in this table to speed data entry by Escrow personnel and to ensure consistency of spelling on documents. The user may enter a city that is not on the dropdown list. The data in this lookup table is also used in the **Transfer Tax** table and the **Tax Stamp** table, therefore, this list should be entered before the **Transfer Tax** table, and **Tax Stamp** tables are addressed.

The screenshot shows a window titled "City Table Maintenance". It contains a table with columns "City Name", "County", and "State". The table lists several cities, including Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, Amador, Ione, and Jackson. An "Add" button is visible to the right of the table. Below the table, there is a form for adding or editing a city. The form has fields for "City Name" (with "Alameda" entered), "Municipality Type" (a dropdown menu), "Municipality Name" (a text field), "County" (a dropdown menu with "Alameda" selected), and "State" (a dropdown menu with "CA | CALIFORNIA" selected). There are "OK" and "Cancel" buttons at the bottom of the form. To the right of the form are "Move Up" and "Move Down" buttons. At the bottom of the window are "Print", "OK", and "Cancel" buttons.

There are three dropdown lists on the add/edit screen, which present lists, two of which are also maintained through other entries on the **Property Descriptions** menu: **Municipality Type** and **County**. Those lists, if prepared first, will speed data entry of this list. The **State** listing is the third dropdown.

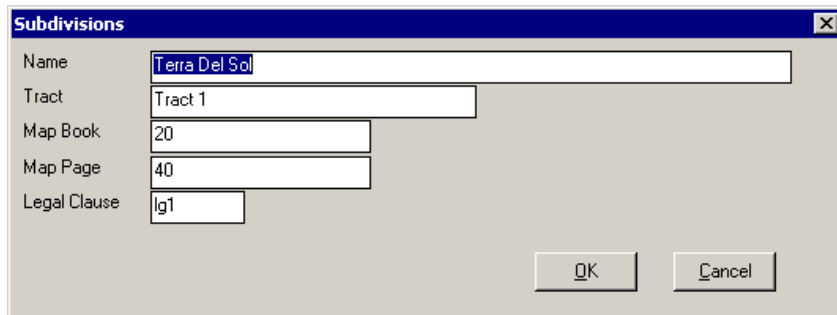
The format of the maintenance screen is similar to those for **Marketing Rep** and **Transaction Type** with the only difference being the fields of information being entered for each city. The **Cities** add/edit screen is shown here, presenting the full set of data to be entered.

Besides the name of the city or town, **Municipality Name**, **Municipality Type**, **County**, and **State** fields are available. The municipality fields are primarily used by Alaskan companies, but are available to all. The **County** field must be filled from the dropdown list that is populated via the **Property Descriptions > Counties** screen. The **State** field has a dropdown list also, which is pre-populated with all of the states. The information here is used in conjunction with the tax tables. If a city straddles more than one county, the county field should be left blank.

SUBDIVISIONS

The **Subdivision** table also provides data for a dropdown list on the **Initial Questions > Property Information** screen. If the user selects a **Subdivision Name** from the list box and then clicks inside the **Brief Legal** field, this field will be filled with the **Tract**, **Map Book**, and **Map Page** information stored for the particular subdivision. The **Legal Clause** value is the file name of the master document prepared under **Escrow > Documents > Document Maintenance > Legal Clauses**.

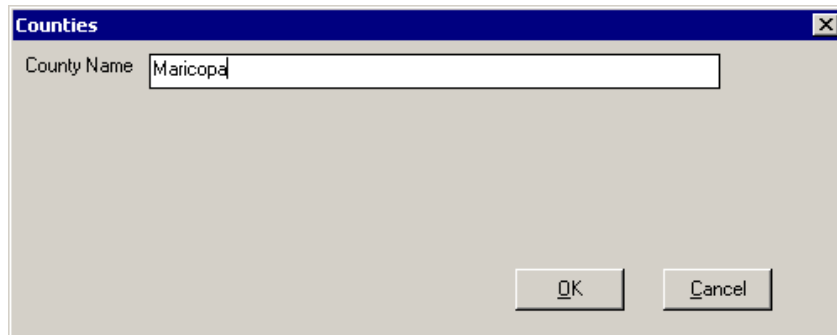
The format of the maintenance screen is the same as those for **Marketing Rep** and **Transaction Type** with the only difference being the fields of information being entered for each subdivision. The **Subdivisions** maintenance screen is shown here, presenting the full set of data to be entered.



Name	Terra Del Sol
Tract	Tract 1
Map Book	20
Map Page	40
Legal Clause	lg1

COUNTIES

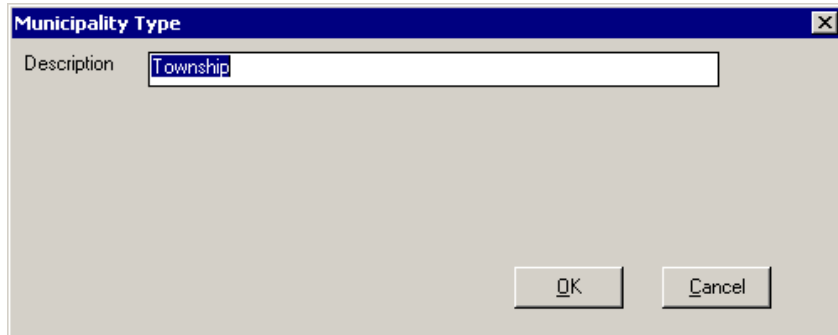
The counties most commonly involved with the company's transactions are maintained in this table. The list feeds the **City**, **Transfer Tax**, and **Tax Stamp** table maintenance screens and more importantly, feeds the **County** field on the **Initial Questions > Property Information** screen, ensuring consistency of spelling on documents. The table has only one field: **County**.



County Name	Maricopa
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MUNICIPALITY TYPES

Predominantly used by USA Digital Solutions' Alaskan customers, the **Municipality Types** lookup table feeds the field of that name on the **Initial Questions > Property Information** data entry screen. It has only one field, the officially recognized description of each municipality type in the state.

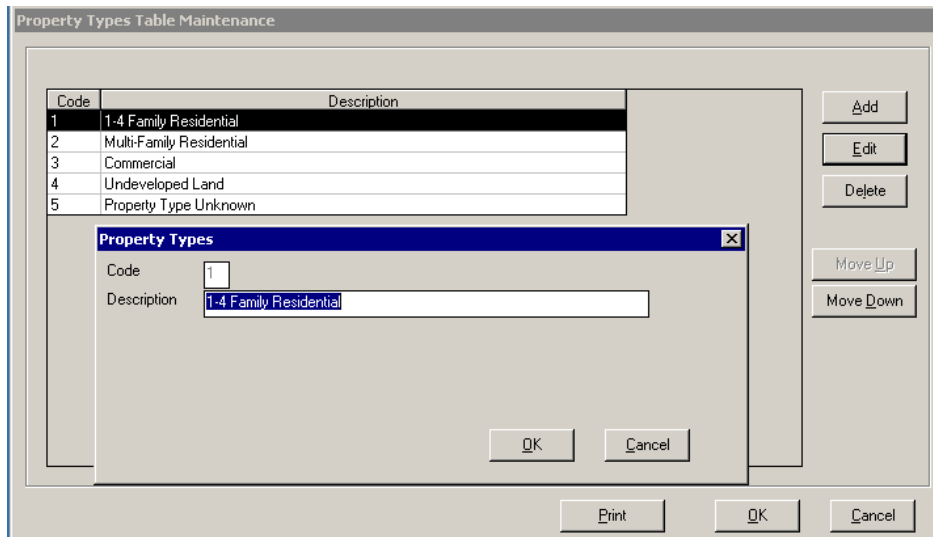


The screenshot shows a dialog box titled "Municipality Type" with a close button (X) in the top right corner. Inside the dialog, there is a label "Description" followed by a text input field containing the word "Township". At the bottom of the dialog, there are two buttons: "OK" and "Cancel".

PROPERTY TYPES

The **Property Type** field, in the **Initial Questions > Property Information**, can be filled with values from this table. The descriptions entered are used in Management Information System (MIS) reports to segment the company's business by property type (for example: 1-4 Family Residential).

Each description has a unique one or two digit code. Once a code/description combination has been used, it cannot be changed in this table without affecting what is seen in the files.



The screenshot shows a dialog box titled "Property Types Table Maintenance". It features a table with two columns: "Code" and "Description". The table contains the following data:

Code	Description
1	1-4 Family Residential
2	Multi-Family Residential
3	Commercial
4	Undeveloped Land
5	Property Type Unknown

Below the table is a smaller dialog box titled "Property Types" with a close button (X). It has two fields: "Code" with the value "1" and "Description" with the value "1-4 Family Residential". At the bottom of this smaller dialog are "OK" and "Cancel" buttons. To the right of the main table are buttons for "Add", "Edit", "Delete", "Move Up", and "Move Down". At the bottom of the main dialog are buttons for "Print", "OK", and "Cancel".

RECEIPT TYPES

The **Receipt Types** are very important to the workflow processes in Impact. Depending on which type code is assigned to each receipt, different behaviors will be triggered in Impact/SQL. There are several settings associated with each receipt type that prompt these differences, as will be explained below. The receipt type that is assigned to each receipt is presented in the **Ledger** for each file. Receipt Journal reports can be sorted by receipt type. The receipt type dropdown list is used on the **Receipt Entry** screen.

While each company may create and utilize the receipt types they need for their business process, there are some codes which are required for proper execution of Impact/SQL's programs and which cannot be altered or deleted. These are:

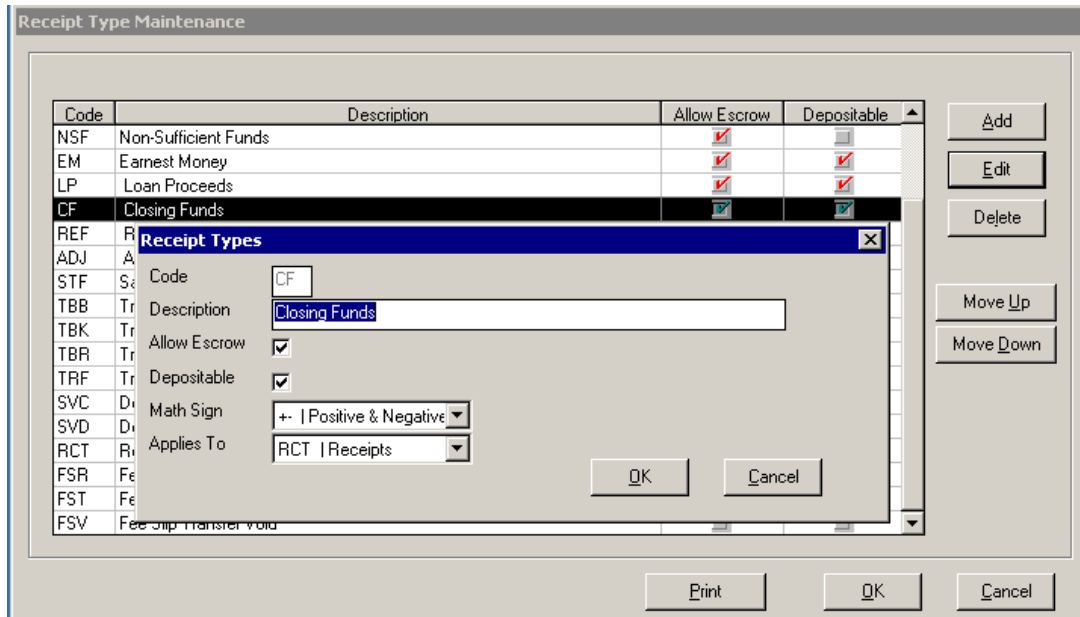
- **WIN:** Wire In – used by incoming wire processing.
- **SAV:** Savings – used with the savings (interest bearing) account ledgers to add or remove funds manually. Receipts of this type only affect savings ledgers. The **SVD** and **SVC** receipt types relate to the more automated savings transfer action.
- **INT:** Interest earned – used to record interest earned within the savings ledgers only.
- **SVC:** Debit Escrow, Credit Savings – used by the system with the automated savings transfer function to move funds from an escrow ledger to a savings ledger.
- **SVD:** Credit Escrow, Debit Savings – used by the system with the automated savings transfer function to move funds from a savings ledger to an escrow ledger.
- **TRF:** Transfers – used if funds transfer between files with the same branch and bank has been permitted through the setup options for Escrow and/or Accounting.
- **NSF:** Non Sufficient Funds – in the event of an NSF being receipted an e-mail notification can be sent to the escrow officer of the file, if the setup option to e-mail escrow officers is enabled.
- **FST:** used for fee slip transfers from escrow ledgers.
- **FSV:** voids of FST's.
- **FSR:** fee slip reversal of a FSV.
- **TBB:** Transfers with change in Branch and Bank.
- **TBK:** Transfers between Banks.
- **TBR:** Transfers between Branches.

Note: **WIO:** Wire Out – outgoing wires are considered disbursements within Impact/SQL and this code will not appear in the code table and should not be added to it to avoid the erroneous use of the code.

The **BCF** Balance Carried Forward receipt type, while not mandated, can be used and it will return zeroes for the receipt number and is used during a conversion to reflect a starting balance in an escrow that was originated in another system.

There are four configuration parameters for each receipt code entered in the table: **Allow Escrow**, **Depositable**, **Math Sign** and **Applies To**.

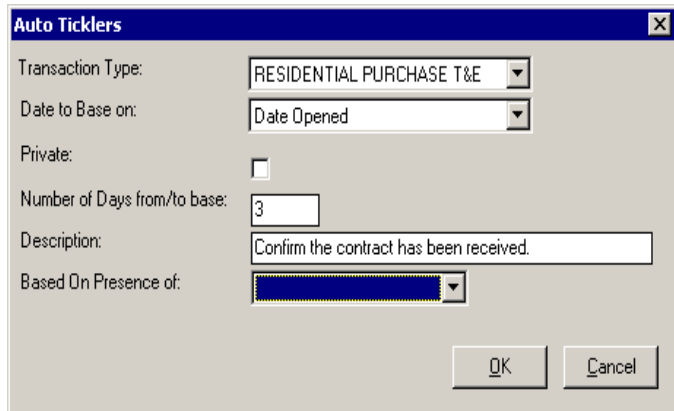
- **Allow Escrow**: this check box identifies whether the code will be made available to Escrow module users or whether the code will be limited to Accounting users.
- **Depositable**: if a receipt type is configured to be depositable, each receipt tagged with the code will appear on the **Deposit Slip** screen and will *not* appear directly within a reconciliation. This flag should be used for receipt codes that are to be assigned to items that are physically deposited at the bank, either singly or in aggregate, along with a deposit slip whether prepared within Impact/SQL or manually. If depositable, the receipt will appear on the **Deposit Slip** preparation screen until included in a deposit.
- **Math Sign**: receipt types can be configured to accept a positive value only, a negative value only, or either type of value. This can help reduce data entry errors.
- **Applies To**: there are three options: **RCT – Receipts**, **WIN – Wire In**, and **WIO – Wire Out**. This setting identifies which particular functionality the receipt code is involved with. This setting is used to sort receipts by broader categories in the reconciliation module.



AUTOMATIC TICKLERS

Automatic Ticklers are pre-determined reminders that can be established for any one or all **Transaction Types** based on a specific number of days from the date the escrow was opened or before the expected close date. They can be triggered based on the presence of a value in one of five fields: **Lender #1 Name**, **Lender #2 Name**, **Lender #3 Name**, **Buyer Payoff #1**, or **Seller Payoff #1**.

Selecting this menu item opens up a listing of existing tickler items, if there are any, and provides buttons to **Add**, **Delete**, **Modify** or **Cancel**. If you are adding an item, just click on that button. To delete or modify an item, first click on the item, then the appropriate button. To leave the screen, click on **Cancel**. The screen above shows the next screen that appears if **Add** or **Modify** are selected.



The screenshot shows the 'Auto Ticklers' dialog box with the following fields and values:

- Transaction Type: RESIDENTIAL PURCHASE T&E
- Date to Base on: Date Opened
- Private:
- Number of Days from/to base: 3
- Description: Confirm the contract has been received.
- Based On Presence of: [Dropdown menu]

A specific **Transaction Type** or **ALL** is selected. The **Date to Base on** is chosen, **Date Opened** or **Date Closed**. The **Private** checkbox is used to limit exposure of the tickler items to the company only; the items marked **Private** will not be displayed to Impact Online users. **The Number of Days from/to base** should be entered as a positive number to reflect the number of days after the opened date or a negative number to reflect the number of days before the estimated closing date that the tickled item will reflect as due on under **Escrow > Ticklers > Reminders** (and **Select & Edit**). The **Description** is the actual tickler message that the user will see. The **Based On Presence of** field can limit the tickler to only appear if there is a value in one of the five fields identified above. If left blank, there is no restriction.

INCOME ACCOUNT NUMBERS

Escrow users, when coding the fee check or fee slip detail lines, use the **Income Account Numbers (Codes)** entered in this table. The codes must be numeric, can be up to five digits long, and can have leading zeros. It is most typical to have the codes match up with the account numbers used in the company's general ledger system for the various revenue items and pass-throughs being tracked (Title Premiums, Escrow Fees, Delivery Fees, etc.). There is a limit of 300 income codes that can be defined.

The **Income Code Table Maintenance** primary screen, shown below, presents the **Income Codes**, their **Descriptions** and whether they are **Active** or not. Inactive codes will not be available for use on fee slip or fee check line items. The listing can be filtered to show only active, only inactive or all codes, via the **Show** filter dropdown in the upper left corner.

Income Code	Description	Active
4100	Escrow Fees	<input checked="" type="checkbox"/>
4200	Recording	<input checked="" type="checkbox"/>
4300	Delivery Fees	<input checked="" type="checkbox"/>
4400	Doc Prep	<input checked="" type="checkbox"/>
4500	Loan Tie-In	<input checked="" type="checkbox"/>
4600	Email Doc Fee	<input checked="" type="checkbox"/>
4700	Wire Fees	<input checked="" type="checkbox"/>
4800	Bank Fees	<input checked="" type="checkbox"/>
4900	Title Fees	<input checked="" type="checkbox"/>

To add a code, click on the Add button. To modify a code, click on the Edit button. The add/edit screen is presented here.

A **Liability From** option can be set for income codes, for reporting purposes only. This will not have an effect on anything else in Impact/SQL.

Active	<input checked="" type="checkbox"/>
Code	4100
Description	Escrow Fees
Liability From	1 Sales Price

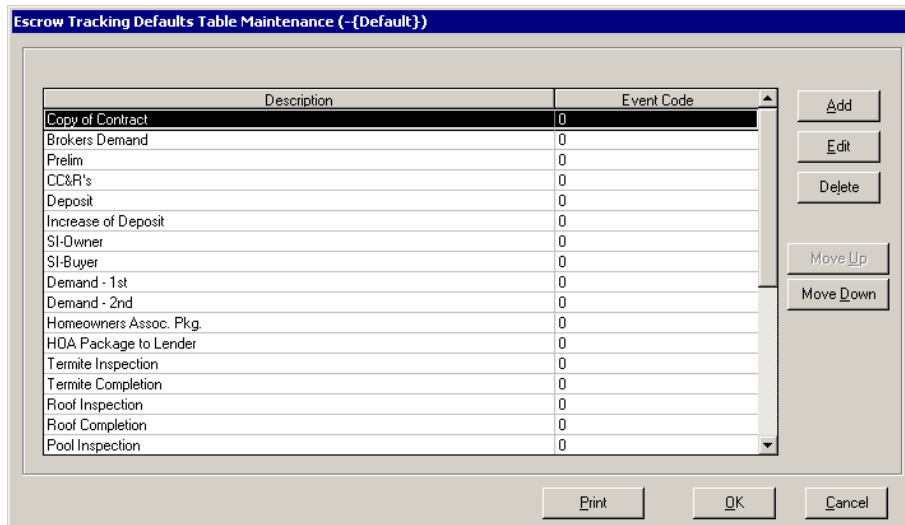
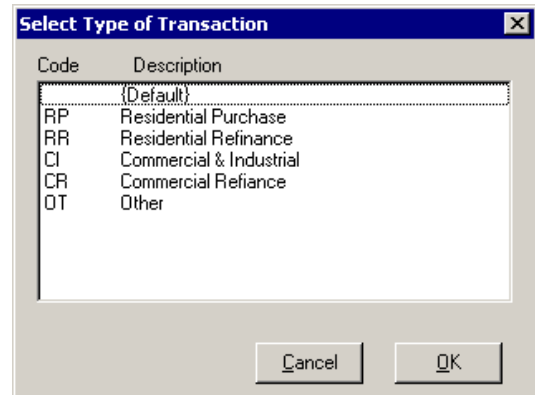
The coded income entries, once posted, are passed to the Income Analysis file and are then available for reporting. **Once the codes are established, USA Digital Solutions will need to initially configure the Accounting Income Analysis reports and will need to edit any income reports whenever codes are changed or added to the system.**

TRACKING DESCRIPTIONS

The tracking function, turned on or off under **Setup Options > General > Enable Tracking**, relies on the entries created here under two broad categories: **Escrow** and **Direct Order**. The direct order tracking descriptions are used for Title Order only transactions, created through the Title module, where no escrow is involved.

The tracking function provides a place where dates can be recorded relating to the start date and completion date of various requirements of each file. A default-tracking table with the descriptions of these various requirements can be established for all files and specific tracking items can be designated for specific transaction types. See the **Transaction Types** section above for a discussion of transaction types. For example, some items might include: Demand for the payoff for the 1st mortgage, the appraisal, and the termite inspection. The tracking requirements can be specified for all files or files of a specific Transaction Type. A default tracking table can be established for both Escrow and Direct Orders. The users may customize the tracking items by file as well. The entries of the Date Ordered and Date Received are made manually through the Escrow and/or Title modules, for each item on the tracking table, for each file.

Selecting the **Tracking Descriptions** menu item leads to a second menu level of **Escrow** or **Direct Order**. Below either of those, a selection list of **Transaction Types** is presented with **{Default}** as the first choice. Click on **{Default}** and then the **OK** button to get to the actual screen where all items to be tracked for all files are to be identified. Select a specific **Transaction Type** and click **OK** to get to the listing of tracking items for that particular transaction type. In either case, the destination is a screen with two field entries for each **Tracking Description**, as shown below. Each tracking description has fifty-three character positions, including spaces, available. The Event Code column is utilized with the Track My File integration.

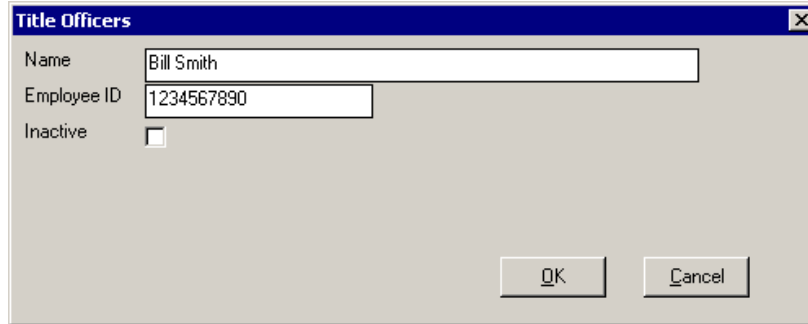


In practice, the Escrow or Title user will see a screen accessed via **Escrow > File > Tracking**. Users will enter dates in the **Date Ordered** and **Date Received** fields as items are dealt with. The column to the right of the **Date Received** field is used for comments up to 50 characters in length. As was mentioned above, users can customize the tracking detail for each file, once established, through that screen.

TITLE OFFICER NAMES

All *outside* title officers that the company works with may be listed in the **Title Officer Names** table, maintained through this menu item. The entries here are simply the full name of the title officers, an employee id and an inactive flag. Entries can be re-arranged in the table with the **Move Up** and **Move Down** buttons, on the initial listing screen, to enhance selection speed for the users if there tends to be a higher frequency of selecting one or more TO's over others.

The Add/Edit buttons will take you to a maintenance screen like that shown here.



The screenshot shows a window titled "Title Officers" with a close button (X) in the top right corner. It contains three input fields: "Name" with the text "Bill Smith", "Employee ID" with the text "1234567890", and "Inactive" with an unchecked checkbox. At the bottom right, there are two buttons: "OK" and "Cancel".

The table is used for the lookup list on the **Edit > Initial Questions > Title Information** screens in both the Title and Escrow modules. This is **not** the listing of internal title officers identified on the **Initial Questions > Dates/Transaction Information** screen. Care should be taken in training so the two fields are not confused.

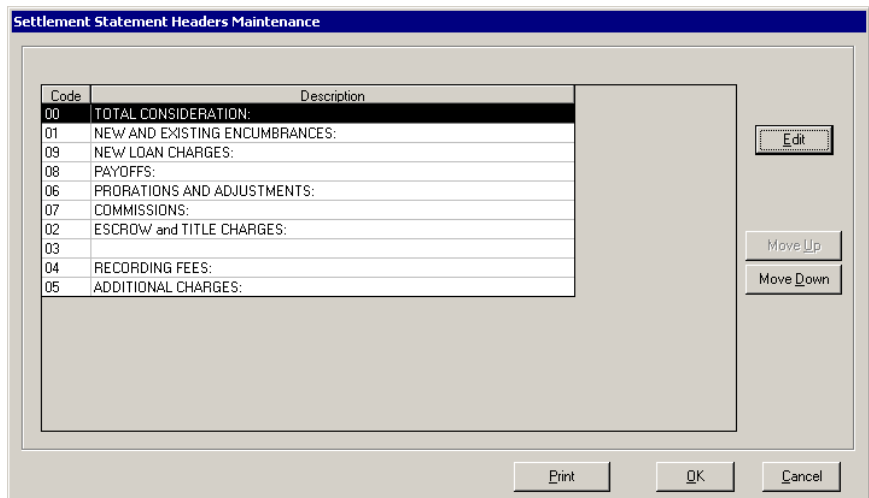
The inclusion of an Employee ID field in this listing was made to accommodate clients who wanted to use this table for internal title officers, but, again, this listing is normally of outside title officers.

SETTLEMENT STATEMENT HEADERS

This maintenance screen is used by the company to rearrange the groupings of charges on the Settlement Statement to meet the company's preferred manner of presentation. There is a fixed set of ten (10) heading categories and while all ten lines must always be displayed in the maintenance table, the entry descriptions can be changed or blanked out, if desired, to re-group lines. For this reason, you will not see the **Add** and **Delete** buttons on this screen, only the **Move Up** and **Move Down** buttons. To edit a description, click on Edit, and a maintenance window will be presented.

When the headings are rearranged, the detail charge lines under each heading will move with the headings.

The full screen is shown here with one category's description blanked out. The standard **Title Charges** and **Escrow Charges** entries have been combined.



The screenshot shows a window titled "Settlement Statement Headers Maintenance". It features a table with two columns: "Code" and "Description". The table contains ten rows of data:

Code	Description
00	TOTAL CONSIDERATION:
01	NEW AND EXISTING ENCUMBRANCES:
09	NEW LOAN CHARGES:
08	PAYOFFS:
06	PRORATIONS AND ADJUSTMENTS:
07	COMMISSIONS:
02	ESCROW and TITLE CHARGES:
03	
04	RECORDING FEES:
05	ADDITIONAL CHARGES:

To the right of the table are three buttons: "Edit", "Move Up", and "Move Down". At the bottom of the window are three buttons: "Print", "OK", and "Cancel".

INVOICE DESCRIPTION

The **Invoice Description** table entries are used to provide standardized selections for users when preparing an invoice. A dollar amount can be assigned to each invoice item. This can make preparation of an invoice a very quick and accurate process. During invoice preparation, the users can edit descriptions selected from the list. They can edit both the text and the dollar amount.

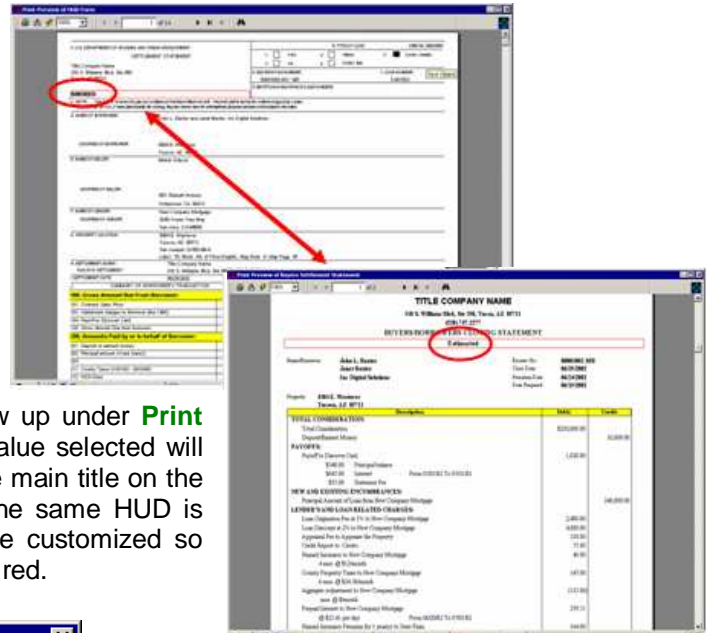
The **Invoice Codes** maintenance screen is shown to the right. Each description is given a **Code** of up to three digits. The **Description** of the invoice item is entered in that field and will pull to the **Invoice Entry** screen when that particular code is selected from the dropdown list during invoice preparation. The **Hud Line** and **Code** fields can provide for a

value to be printed on a customized invoice. The **G/L #** field, which is populated from a dropdown of the **Income Account Numbers**, can also be used on the invoice, if so customized. The **Amount**, if entered, will pull to the **Invoice Entry** screen and to the printed invoice.

Impact/SQL does not have an Accounts Receivable module, but invoice data can be exported to an outside package (see Impact/SQL Invoice Export). USA Digital Solutions can create custom filter programs for the export module if the current filters are inadequate.

CLOSING STATEMENT CATEGORIES

Two category groupings are maintained under this menu item: **HUD** and **Settlement Statement**. Depending on whether the company utilizes both documents, you may or may not need to edit both tables. It is recommended that you keep both the same for consistency. However, depending on the verbiage norm in your market place, they may be different. The purpose of these two listings is to provide a heading for the HUD and Settlement Statement documents that indicates which version of the document is being printed. The listings will show up under **Print Options** when the documents are generated. The value selected will appear right above Line C on the HUD and under the main title on the Settlement Statement, as shown in the samples. The same HUD is used for all choices. Settlement Statements can be customized so each Category could present different verbiage, if desired.



The maintenance screens for both are very similar with the addition of a **Form Type** field on the Settlement Statement categories table details section. This is used to trigger which document to generate.

TRANSFER TAX TABLES

There are two sets of setup screens that are used to support the system's ability to compute transfer taxes, for those locales that have such taxes, from within the HUD or Worksheet data entry areas for Recording Expenses. Both **County Transfer Tax** and **City Transfer Tax** can be computed and the setup screens are identical except that one identifies the county that the setup is for and the other identifies the city. The counties and cities listed in the **User Tables > Property Descriptions > Counties (& Cities)** tables are available in these setup screens via dropdown menus. The county and city identifiers on each escrow are used to select which configuration to use when the taxes are called upon to be calculated. The transfer tax will be calculated based on the sales price.

Within each set, there are two mutually exclusive types of calculations available: non-tiered and tiered calculations. A checkbox controls which type of calculations will be defined. If tiered calculations are selected, up to four tiers are provided for. The two versions of the calculation setup screens are shown here. To begin editing, select a **County** or **City** from the dropdown listing (depending on the table being worked) and hit the **TAB** key.

The non-tiered screen asks for the tax **Amount**, the **Per** increment, how the rounding will be done, and who the cost is applied to by default. Exemption information can also be identified.

The screenshot shows the 'County Transfer Tax' dialog box with the following settings:

- County: Alameda
- Use Tiered Calculations
- Calculations:
 - Amount: 1.10
 - Per: 1000
 - Round: Up
 - Round to Nearest: 500.00
 - Default Charge to: Seller
 - First Time Home Buyer Exemption Amt: 0.00
 - First Time Home Buyer Amount: 0.00
 - Principal Residence Exemption Amt: 0.00
- Buttons: Print, Delete, Cancel, OK

The screenshot shows the 'County Transfer Tax' dialog box with the following settings:

- County: Alameda
- Use Tiered Calculations
- Tiered Calculations:

From:	To:	Amount	Per
- Round: [Dropdown]
- Round to Nearest: [Text Box]
- Default Charge to: [Dropdown]
- First Time Home Buyer Exemption Amt: [Text Box]
- Principal Residence Exemption Amt: [Text Box]
- Buttons: Print, Delete, Cancel, OK

The "tiered" screen asks for similar information for each of the four "tiers" of sale prices.

TAX STAMP TABLES

There are two sets of setup screens that are used to support the system's ability to compute tax stamps for those locales that have such taxes from within the HUD or Worksheet entry areas for Recording Expenses. They are **County/City Tax Stamp** and **State Tax Stamp**. Both County/City and State tax stamps can be computed and the setup screens are identical except that one identifies the county that the setup is for and the other identifies the state. The counties listed in the **User Tables > Property Descriptions > Counties** tables are available on this setup screen via a dropdown menu. The county identifier on each escrow is used to select which configuration to use when the taxes are called upon to be calculated. The tax stamp can be calculated based on the sales price or mortgage as required.

The screen for **County Tax Stamps** is presented here (the State screen is the same). There are two sections to the screen: on the left side, the **Deed Calculations** section provides fields for the parameters required and, on the right side, the **Mortgage Calculations** section does the same. The **Amount** to be charged and **Per** increment (for example, per 1,000.00) are identified, then the **Round** field is filled with **up** or **down** and the amount to **Round to Nearest** is specified. The **Default Charge to** field is filled with either **buyer** or **seller**. Radio buttons are used to identify whether the tax stamp is to be **Based on Sales Price** or **Based on Mortgage**.

The screenshot shows a software window titled "County Tax Stamps". At the top, there is a "County" dropdown menu. Below this, the window is split into two columns. The left column is labeled "Deed Calculations" and contains five input fields: "Amount" (0.00), "Per" (0.00), "Round" (a dropdown menu), "Round to Nearest" (0.00), and "Default Charge to" (a dropdown menu). Below these fields are two radio buttons: "Based on Sales Price" (which is selected) and "Based on Mortgage". The right column is labeled "Mortgage Calculations" and contains identical fields and radio buttons. At the bottom of the window, there are four buttons: "Print", "Delete", "Cancel", and "OK".

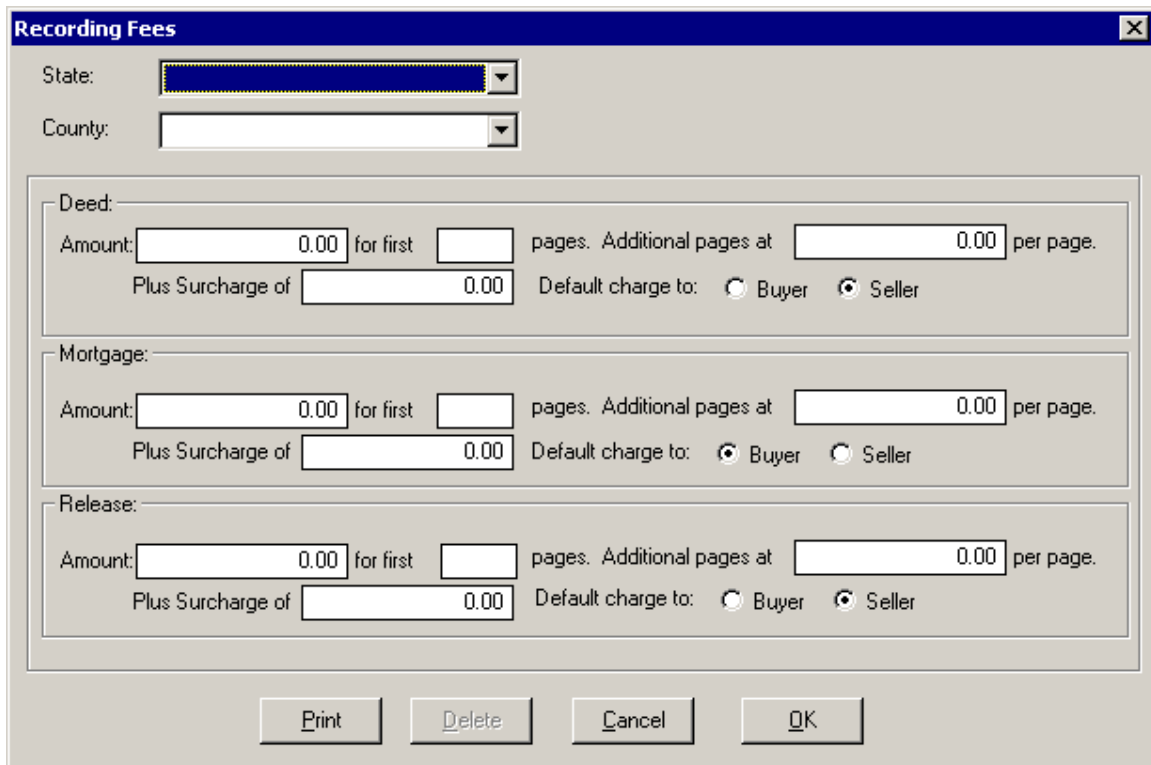
Select the locale from the dropdown box and hit the **TAB** key to begin data entry or editing; or, once the locale is selected, click on any data field to begin data entry or editing.

Click on **Cancel** to quit without saving your changes. Click on **OK** to save and quit. You can generate a report of settings with the **Print** button and if the settings for a specific county or state need to be removed, select the locale and click on **Delete**.

RECORDING FEES

The company will use this screen to set up the parameters for computing the recording fees for the Deed of Trust, Mortgage, and Release. They can be entered for all of the state and county combinations that the company's offices do business with. When the Escrow users are in the **Government Recording** and **Transfer Charges** section of the data entry screens, they will see a check box to **Calculate** the fees and if the state and county combination for the transaction involved is configured here, the system will display a screen of the calculated charges. The user can edit the calculated data if so desired. If the particular state and county combination involved has not had parameters set for it, an alternate screen will appear to the Escrow user stating that fact and asking the user to enter the fees applicable to the buyer and seller.

As shown below, the setup screen has sections for each of the three document types and fields for the charges in the customary manner computed: **Amount: \$x.xx for the first x pages. Additional pages at \$x.xx per page.** If surcharges are collected, they are provided for and whom the charge should default to (**Buyer** or **Seller**) is identified. Dollar signs and commas should not be entered during setup.



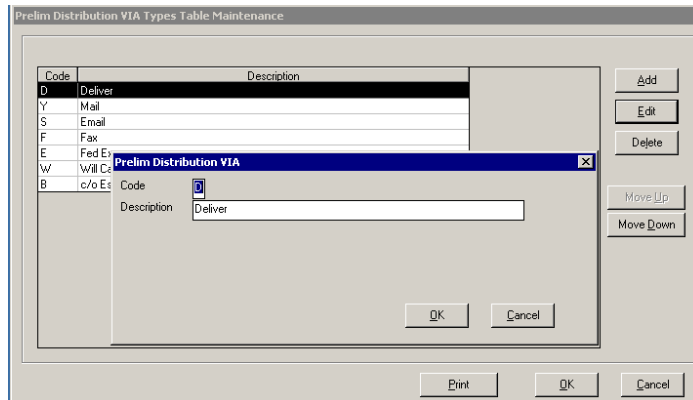
The image shows a software dialog box titled "Recording Fees". At the top, there are two dropdown menus for "State:" and "County:". Below these are three sections for different document types: "Deed:", "Mortgage:", and "Release:". Each section contains a form with the following fields: "Amount:" (text box with "0.00"), "for first" (text box), "pages." (text box), "Additional pages at" (text box with "0.00"), "per page." (text box), "Plus Surcharge of" (text box with "0.00"), and "Default charge to:" with radio buttons for "Buyer" and "Seller". The "Seller" radio button is selected in all three sections. At the bottom of the dialog box are four buttons: "Print", "Delete", "Cancel", and "OK".

Select the State and County from the dropdown boxes and hit the **TAB** key to begin data entry or editing.

Click on **Cancel** to quit without saving your changes. Click on **OK** to save and quit. You can generate a report of settings with the **Print** button and if the settings for a specific county and state need to be removed, select the locale and click on **Delete**.

PRELIM DISTRIBUTION VIA

If the **Enable Escrow Prelim Distribution** option has been turned on (**System Files > Setup Options > Escrow1**), then the process of entering the method of distribution for each document is sped up and standardized through the use of the **Via** lookup table, the contents of which are entered through this screen. Similar in nature to many of the other lookup table maintenance screens, the listing table and entry/edit screens look like this:



A character **Code** for each distribution type is identified and the full name of the method is entered in the **Description** field.

MANDATORY FIELDS

The company may wish to make some fields on data entry screens used by Escrow and Title (Direct) mandatory. The user will not be permitted to exit the screen until a value has been entered into all of the mandatory fields. A **Missing Information** message box will pop-up, identifying which field must be completed. The setting of mandatory fields is managed here.

There are several data entry screens for each module (Escrow and Title) that have fields which can be made mandatory. The screens/fields that can be made mandatory are presented on the following pages.

Once the category (Escrow or Direct) is selected, the screen dropdown is used to specify which screen's fields are to be managed. Then, a listing of available fields is presented with a checkbox that is used to make the field(s) mandatory. Once a change is made, the **Save** button will be activated and must be hit to preserve any changes. The **Print** button will generate a report of all settings for either **Escrow** or **Direct**, depending on which is selected. Once all settings/changes have been made, the **Cancel** button will close the screens.

ESCROW

Mandatory Field Options

First: Screen Selection:

Then: Field selection.

The image displays five overlapping 'Mandatory Fields' dialog boxes, each showing a different screen selection and its corresponding field options. Each dialog box has a title bar with a close button (X), a 'For:' section with radio buttons for 'Escrow' (selected) and 'Direct', and a 'Screen:' dropdown menu. The fields are listed in a list box with checkboxes.

- Dialog 1 (Top Right):** Screen: [Empty]. Fields: Initial Questions (1) Dates / Transaction Info, Initial Questions (2) Property Information, Source of Business, Bill to Customer, Title Information.
- Dialog 2 (Middle Left):** Screen: Initial Questions (1) Dates / Transaction Info. Fields: Transaction Type, Rate Code, Title Marketing Rep, Marketing Rep #2, Underwriter, Title Officer.
- Dialog 3 (Middle):** Screen: Initial Questions (2) Property Information. Fields: Brief Legal, Property Address, Property County, Parcel Id #1, Property City, Property State.
- Dialog 4 (Bottom Right):** Screen: Source of Business. Fields: Source of Business Name, Source of Business Address, Source of Business Location, Source of Business-Indv. Name, Source of Business Address #2.
- Dialog 5 (Bottom Left):** Screen: Bill to Customer. Fields: Bill to Company Name, Bill to Agent Name, Bill to Address 1, Bill to Address 2, Bill to Location.
- Dialog 6 (Bottom Center):** Screen: Title Information. Fields: Title Officer Name.

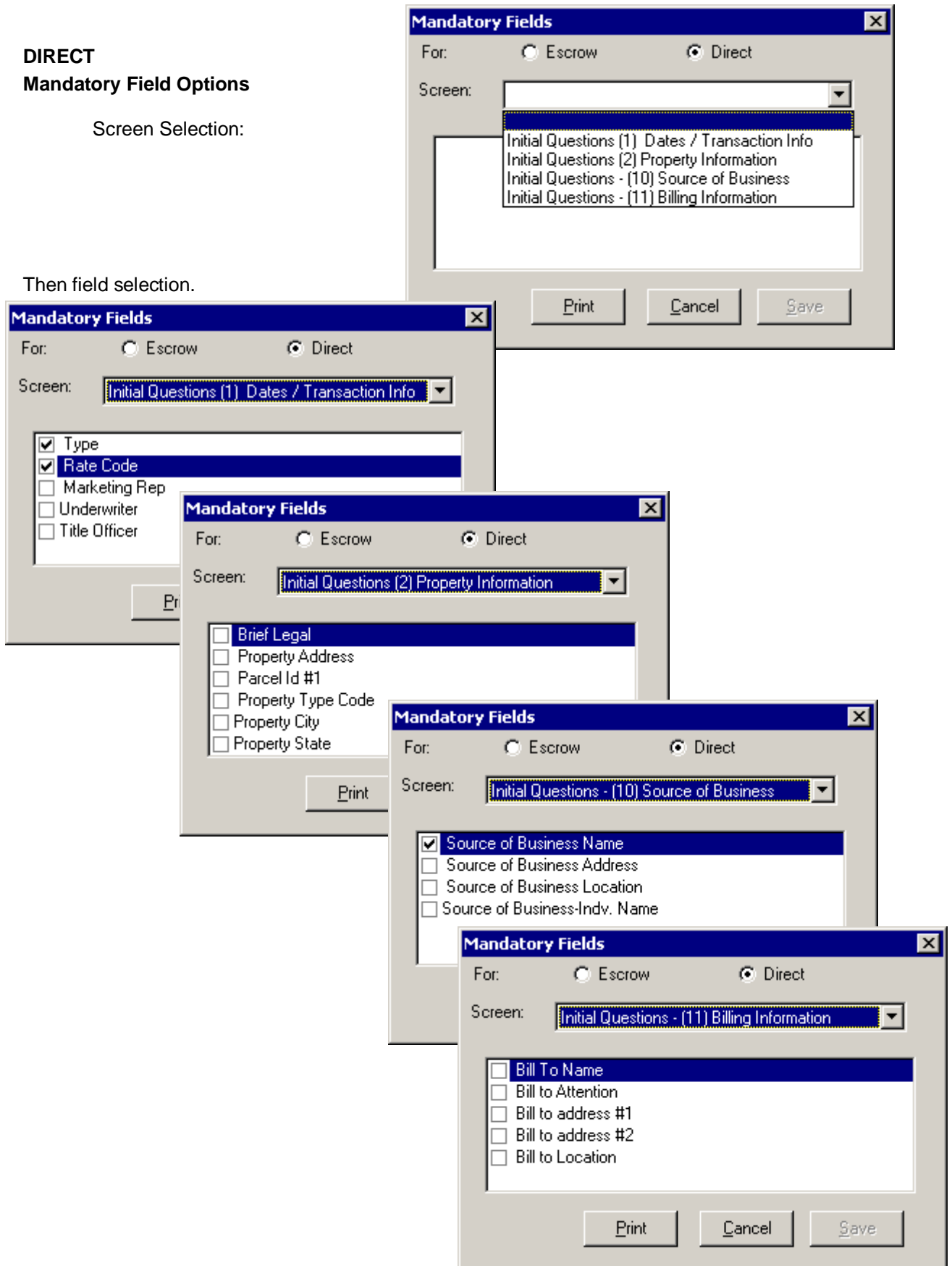
Property Type Code is also an option on Initial Questions 2.

Note: This is the "outside" title officer.

DIRECT
Mandatory Field Options

Screen Selection:

Then field selection.

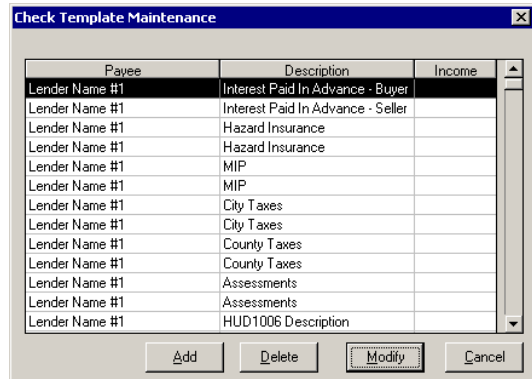


CHECK TEMPLATE

The **Check Template** entries are used by the system to pre-process data in the system before check generation. While actual checks are generated via Crystal Reports files, the data is collected and consolidated by payee based on the settings in this table. This permits re-naming of fields for the purpose of their presentation on checks and associates specific fields with specific parties to the transactions. These settings can provide for some very company-specific configurations. These settings, as they are universal to the database, are critical and once set should not be modified, except by knowledgeable USA Digital Solutions staff.

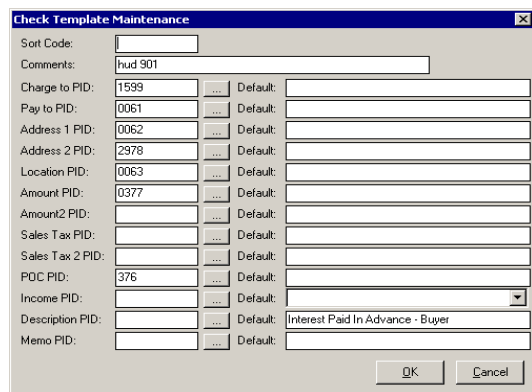
USA Digital Solutions staff, in conjunction with company management, will determine what the settings should be on these fields and they should only be altered by USA Digital Solutions personnel.

The initial screen presented contains a listing of payees, the descriptions of the disbursement items for each, and income codes associated with them, if any. These are items that have already been defined. An example is given to the right:



Payee	Description	Income
Lender Name #1	Interest Paid In Advance - Buyer	
Lender Name #1	Interest Paid In Advance - Seller	
Lender Name #1	Hazard Insurance	
Lender Name #1	Hazard Insurance	
Lender Name #1	MIP	
Lender Name #1	MIP	
Lender Name #1	City Taxes	
Lender Name #1	City Taxes	
Lender Name #1	County Taxes	
Lender Name #1	County Taxes	
Lender Name #1	Assessments	
Lender Name #1	Assessments	
Lender Name #1	HUD1006 Description	

Adding an item is initiated with the **Add** button. To alter settings for an item, the **Modify** button is hit. Both will present a screen like that to the right, which details the parameters set for each dollar item. If an item must be removed, it should be highlighted and then the **Delete** button is hit. The **Cancel** button will close the **Check Template Maintenance** screen.



Sort Code:

Comments:

Charge to PID: Default:

Pay to PID: Default:

Address 1 PID: Default:

Address 2 PID: Default:

Location PID: Default:

Amount PID: Default:

Amount2 PID: Default:

Sales Tax PID: Default:

Sales Tax 2 PID: Default:

POC PID: Default:

Income PID: Default:

Description PID: Default:

Memo PID: Default:

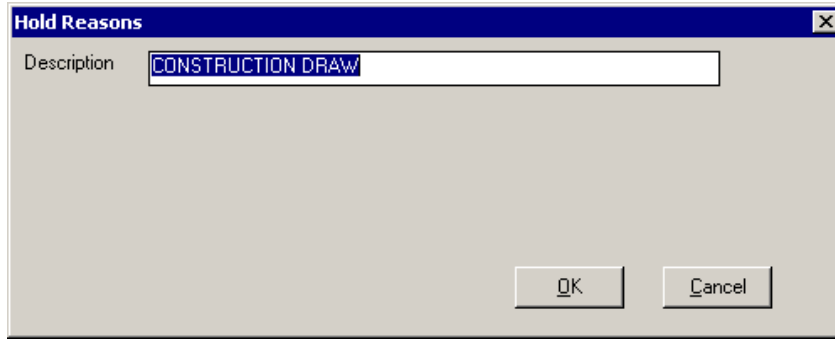
Once **Add** or **Modify** is selected, the following screen is presented (this one is related to the highlighted item in the screen above).

- The **Sort Code** is utilized on payoff-related items to order them into a standardized presentation.
- The **Comments** field is for information only and is not available for printing on a check.
- The **PID** parameters are prompt identification numbers and are used to make an assignment of a system field for each of the various categories for the disbursement item being defined. It may be that not all of the settings will be utilized for each possible check detail item. If multiple disbursement items are being defined, in separate entries, for one Pay to PID, the address PID's need only be defined for one of the items.
- A default value may be specified for some of the items. One example is common with the **Income PID**. If a specific line on the HUD is to be related to a specific Income Code, that code is entered in the **Default** field. The user may override it at the time of check creation.
- If the company does not like the description for an item on the HUD, a default value could be entered in the **Default** field on the **Description PID** line.
- The **Memo PID** is generally used for the Loan Number, Tax Parcel Number, or any other field label the company wishes to appear on the face of the check. The memo line is generally formatted to print under the **City, State, and Zip** line on the check.

Again, the values entered through these screens are very detailed, company specific, and must not be edited except by qualified USA Digital Solutions staff.

DISBURSEMENTS HOLD REASON

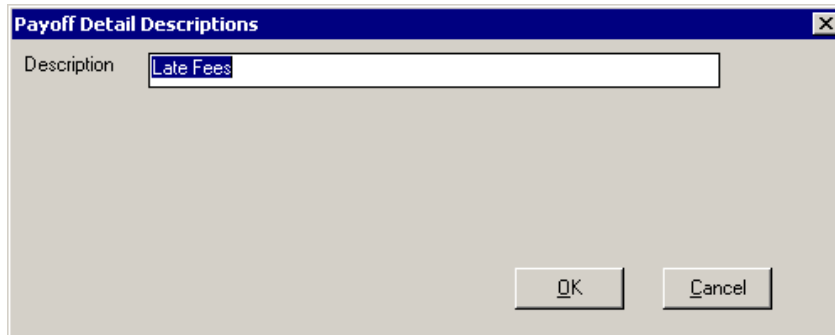
Disbursements can be placed on **Hold** which will reduce the **File Balance**, but will not reduce the **Available Balance** and the items on hold will not appear **In Process**. When a disbursement is placed on Hold, a **Reason** box is made available for the user to select a pre-defined hold reason or enter a reason of their own choosing. The pre-defined hold reasons are entered through this maintenance screen, which is similar in format to many of the others. The **Hold Reasons** add/edit screen contains just the field for the **Description** of the hold reason.



The screenshot shows a dialog box titled "Hold Reasons". It has a single text input field labeled "Description" with the text "CONSTRUCTION DRAW" entered. Below the input field are two buttons: "OK" and "Cancel".

PAYOFF DESCRIPTIONS

The breakdown information for each payoff has a description and an amount for each charge (beyond principal and interest). There can be an unlimited number of charges listed. The user can select a pre-determined description from the table maintained here or may enter their own. Selecting from a well-thought-out listing can be a big time-saver. The **Payoff Detail Descriptions** add/edit screen is similar in format to many of the others, with only the **Description** field as shown below.



The screenshot shows a dialog box titled "Payoff Detail Descriptions". It has a single text input field labeled "Description" with the text "Late Fees" entered. Below the input field are two buttons: "OK" and "Cancel".

USER DEFAULTS

PAYOFFS - The company can set the default **Days in the Year** factor for computing payoff interest to either **360** or **365** days on this screen.

RENT SCHEDULE - The company can set the default **Days in the Year** factor and the default term over which rent prorations are defined on this screen. The same **360** or **365** days in the year option, as found in **Payoffs**, is presented and a **Days in period** option is available. The **Term** options are **Daily, Monthly, Quarterly, Semi-annual,** and **Annual** as shown below.

Once the selections have been made, hit the **OK** button to save any changes. Click on the **Cancel** button to close the screen without saving any changes.

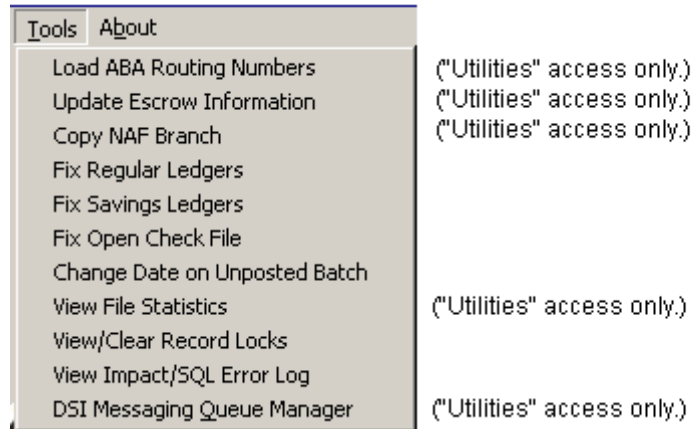
DYNAMIC DATA ENTRY

The Escrow option is enabled by choosing the **Enable Misc Escrow Data** under the **Setup Options > Escrow1** in the Utilities module. The Title option is enabled by choosing the **Enable Misc DO Data** option under **Setup Options > Title**. The ability to add company specific data collection fields was added in version 5.11. Data Types for the **Misc Data Entry screen** are set up under this option. Either Escrow, Title, or both can be enabled to fill these data fields. The field set is common to both.

The data entered by users is available for reporting, but not for use in documents.

TOOLS MENU

There are several tools built into Impact/SQL, which are available to a restricted set of users that can be used to correct problems that may arise or to perform functions that are not routine and can have major impacts on data in the system. The full **Tools** menu, available only to users with the access codes **System Administrator** or **Digital Solutions**, contains these items:

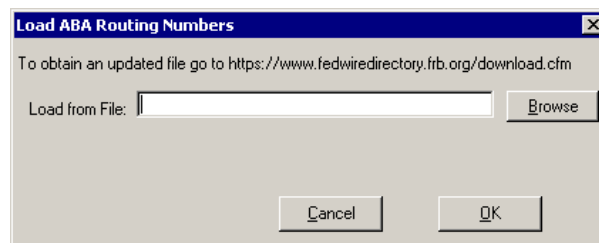


The items that can be “seen” by a user with the access code of **Utilities** are indicated on the list above. They will not see the other items.

LOAD ABA ROUTING NUMBERS

If the company has turned on the use of Wire Out Processing, Impact/SQL will compare the ABA numbers entered by users with those in a table filled with a download from the Federal Wire Directory. If a match is not found, the wire out will not be permitted. This download should be done at least once a month to ensure it is kept current. Should the system tell you that an ABA number is not correct and you are reasonably sure it is, the first step to take would be the updating of the routing number table with this function.

Note: While the Name and Address File (NAF) can store the ABA Routing Number for a bank, that field will not be updated through this function.

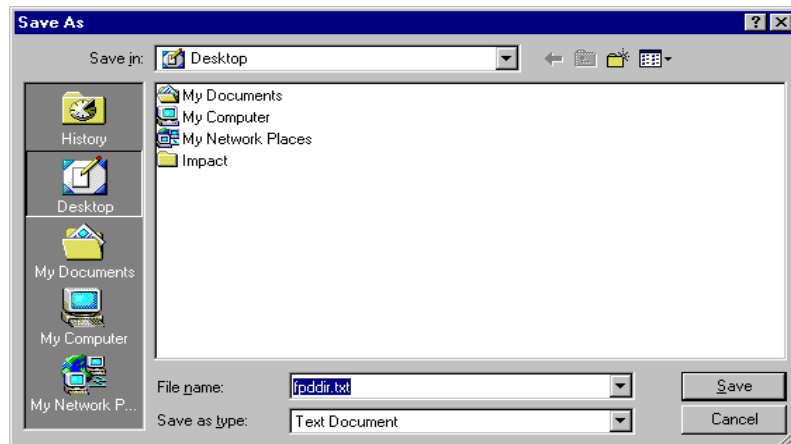


When selected, the screen above will be shown. On it is a reminder as to the Web site from which the file containing the data can be downloaded (using Internet Explorer).

1. Open the Federal Reserve web page located at - <https://www.fedwiredirectory.frb.org/download.cfm>. On this web site, which must be accessed outside of Impact/SQL via Internet Explorer, there is a link near the middle of the page named “Receive all Fedwire Participants”. Right-click on this link and select the option “Save Target As...” .



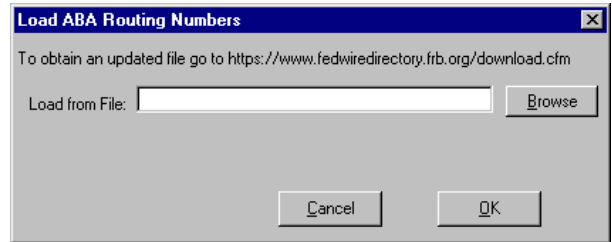
2. Navigate to the location where a file can be saved. The desktop is selected in this example and is usually a good location as it can be easily located later. Leave the file name as is, fpddir.txt, and click **Save** to execute the download.



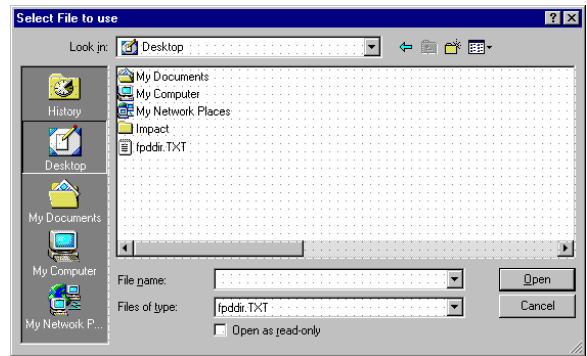
3. Once the download is complete, in the Impact/SQL Utilities module, select **Load ABA Routing Numbers** from the **Tools** menu.



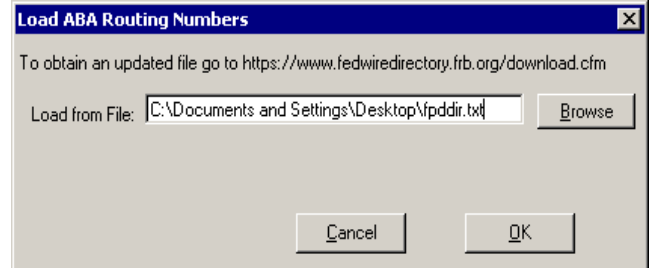
4. Click **Browse** on the **Load ABA Routing Numbers** screen.



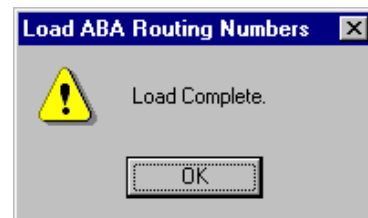
5. Navigate to the location where the file was saved in step 2 and double click on it.



6. The location selected will be now appear in the **Load from File:** field. Click **OK** and when prompted to confirm the update, click **Yes**.



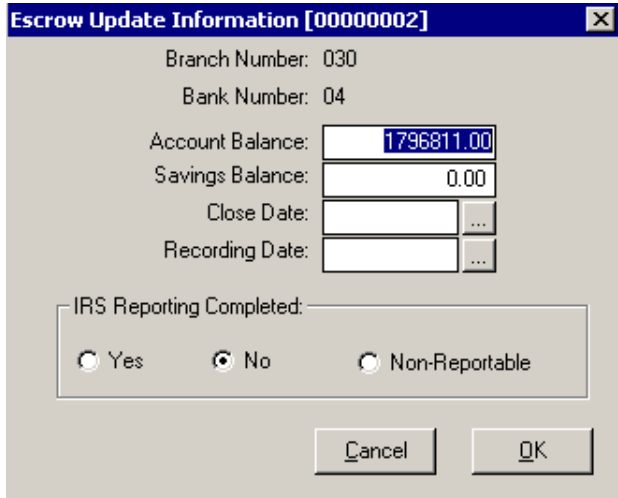
7. You will be notified when the update is complete.



UPDATE ESCROW INFORMATION

This function is available to both **System Administrator** and **Utilities** access code levels.

This function is *rarely* used. This function can be used to update escrow information if the ledger or savings balance on an escrow has been corrupted or if the **Close Date** &/or **Recording Date** are incorrect (they are generally set by the issuance of the “:T” payee check). Lastly, it can be used to change the IRS 1099-S reporting status if the **Transaction Type** of the file is set to a reportable type. When called for, the user will be prompted for the escrow number and then will be presented with the screen shown below.

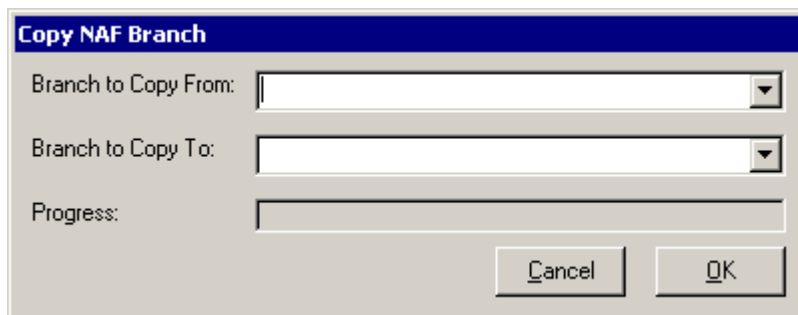


This screen is to be used only when proper procedures available through the Escrow and Accounting modules are not resolving a problem. Improper modifications made through this screen can have the effect of creating Accounting errors rather than fixing them. Therefore, any issue that is being worked through this screen must have undergone quite thorough research beforehand.

If the screen is pulled up just to check on the status of a file or if no changes are to be made, use the **Cancel** button to close the screen. If changes have been made and you wish to save them, click on the **OK** button. Both buttons will close the screen and return you to the main Utilities screen.

COPY NAF BRANCH

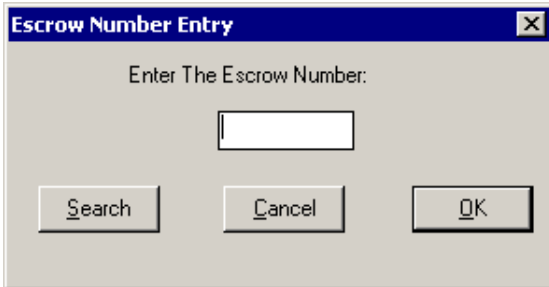
If the database is configured for NAF by Branch (not Centralized), this option will be available on the **Tools** menu. It is used to make a duplicate of the NAF entries from one branch for another branch. When selected, the screen below will be presented.



The dropdowns should be used to select the **Branch to Copy From** and the **Branch to Copy To**. Click on **OK** to execute the copy, or **Cancel** to return to the Utilities desktop.

FIX REGULAR LEDGERS

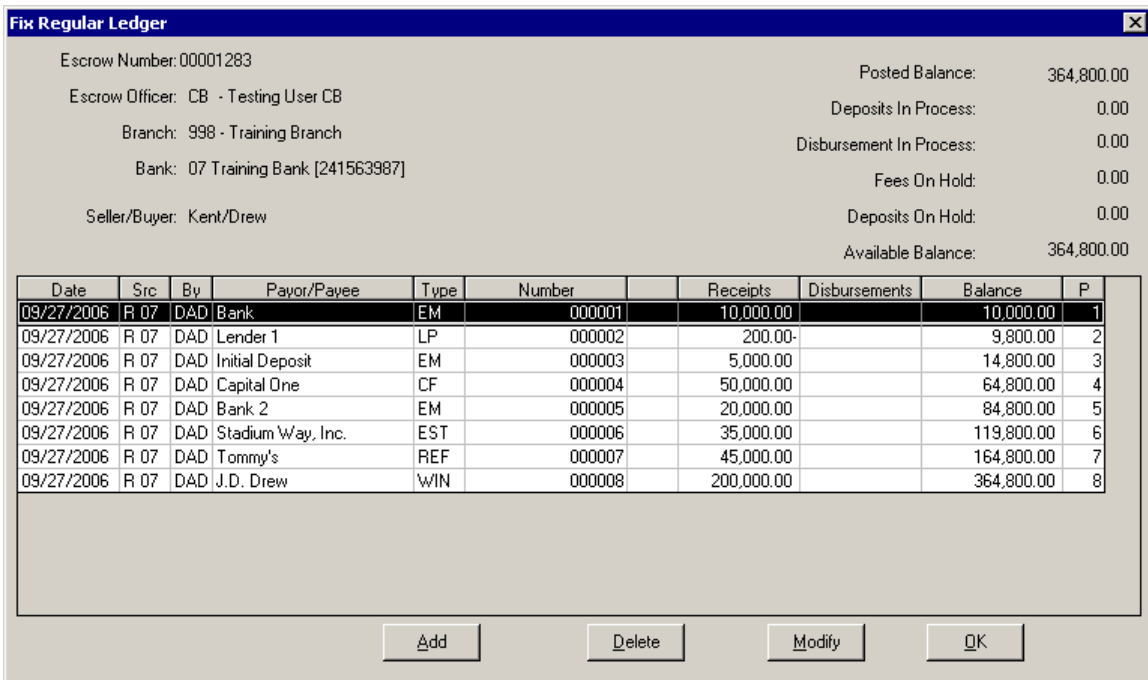
In rare instances, it may be necessary for the system administrator or a USA Digital Solutions staff member to add, modify, or delete an entry in an escrow ledger. This should be considered drastic action and should only be undertaken when all possible “front end” procedures have been evaluated to fix the issue at hand and the situation has been well researched and documented. Please consult USA Digital Solutions staff before utilizing this function.



The dialog box titled "Escrow Number Entry" contains a text input field labeled "Enter The Escrow Number:". Below the input field are three buttons: "Search", "Cancel", and "OK".

The first screen presented, when this function is called, asks for the escrow number to be worked on. While the **Search** function is available, you really should know what escrow you intend to alter if you are using this function. Click on **Cancel** to terminate the function. Click on **OK** to continue once the escrow number has been entered.

The next screen presented will be the posted ledger for the selected file. Unposted items can be corrected through the front end. Initially, no record is selected. A line item (transaction) can be inserted into the ledger with the **Add** button or if a record is to be altered, it should be clicked on and then the **Delete** or **Modify** buttons used to perform those functions.



The "Fix Regular Ledger" window displays the following information:

- Escrow Number: 00001283
- Escrow Officer: CB - Testing User CB
- Branch: 998 - Training Branch
- Bank: 07 Training Bank [241563987]
- Seller/Buyer: Kent/Drew
- Posted Balance: 364,800.00
- Deposits In Process: 0.00
- Disbursement In Process: 0.00
- Fees On Hold: 0.00
- Deposits On Hold: 0.00
- Available Balance: 364,800.00

Date	Src	By	Pavor/Pavee	Type	Number	Receipts	Disbursements	Balance	P
09/27/2006	R 07	DAD	Bank	EM	000001	10,000.00		10,000.00	1
09/27/2006	R 07	DAD	Lender 1	LP	000002	200.00		9,800.00	2
09/27/2006	R 07	DAD	Initial Deposit	EM	000003	5,000.00		14,800.00	3
09/27/2006	R 07	DAD	Capital One	CF	000004	50,000.00		64,800.00	4
09/27/2006	R 07	DAD	Bank 2	EM	000005	20,000.00		84,800.00	5
09/27/2006	R 07	DAD	Stadium Way, Inc.	EST	000006	35,000.00		119,800.00	6
09/27/2006	R 07	DAD	Tommy's	REF	000007	45,000.00		164,800.00	7
09/27/2006	R 07	DAD	J.D. Drew	WIN	000008	200,000.00		364,800.00	8

At the bottom of the window are four buttons: "Add", "Delete", "Modify", and "OK".

NOTE: if an item is deleted, the branch balances will need to be updated through **Utilities > System Files > Branch** to reflect the missing transactions or an audit error will result. It is always a good idea to run an accounting audit before and after making any changes through the **Fix Regular Ledgers** function.

With either **Add** or **Modify** being clicked, the user will be presented with one of the following maintenance screens through which a new transaction can be created or an existing record altered within the ledger (*not to be confused with the open check file*).

Either a receipt or disbursement item can be entered/modified through this screen. Again, it is very important that you are clear on what you are changing and have exhausted all other methods for correcting the situation before resorting to using this function. Document the ledger before and after any changes and keep good notes on what was done and why. If a new record is being entered, the fields will largely be blank; if modifying an existing item, they will be filled.

- The **Date** of the item is entered in the first field. This can be any historic date (up to the latest posting date).
- **Post Order** will be auto populated by the system. This number cannot be edited.
- The **Initials** of the user entering the transaction should be entered here. It will not default to the user logged in when adding a new transaction. When modifying a transaction, the initials of the user that created it will be listed in this box.
- The **Escrow Name** will be filled, as the escrow has already been identified.
- The **Payor** (on a receipt) is entered in the next field. If modifying a check, this field will be blank.
- The **Cleared** status of the item is identified and can be changed. The item will appear in the applicable reconciliation if changed from **Yes** (cleared) to **No** (uncleared).
- The **Receipt Number** (all zeros if a check) is presented.
- The **Receipt Type** can be identified/altered next.
- If a **Savings Account** is involved with the transaction, SAV and INT receipt types only, it is identified next.
- The next field is the **Hold** flag linked to the receipt. As these are posted items only, a held check would never appear here.
- If an existing check, the number would appear in the **Check Number** field.
- The bank involved with the transaction is identified in the **Bank Number** field.
- If it is a manual check that is being modified/entered, that is indicated in the **Manual** field.
NOTE: this is NOT the normal routine for entering a manual check, which is through **Accounting > Disbursements > Manual Check Entry**.
- Finally, the **Amount** of the transaction is entered/modified in that field. It will generally be positive for a receipt and negative for a check. Correcting receipts and voids will be counter to that.

FIX SAVINGS LEDGERS

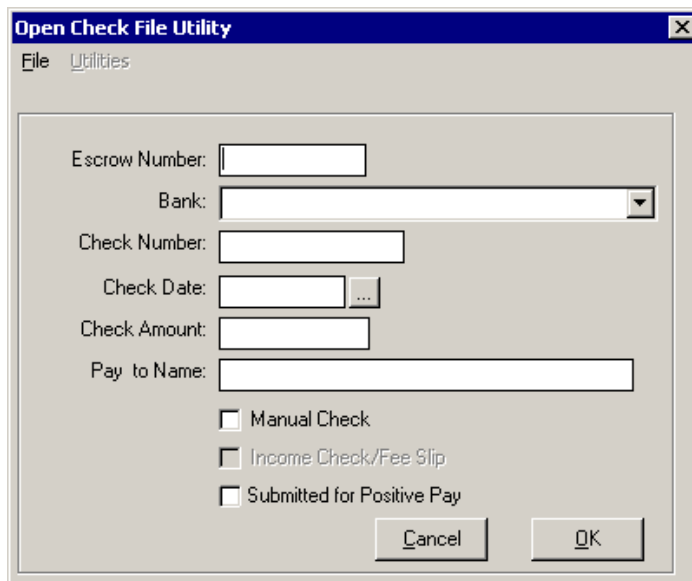
This function behaves in the same manner as **Fix Regular Ledgers**, but involves only posted savings transactions.

FIX OPEN CHECK FILE

There are two menu items listed under the **Utilities > Fix Open Check File menu option, Add a Check** and **Change Status of a Check**. These functions will, as indicated, permit the addition of a check into the Open Check File or change the status of a check that is already in the system. **As with the Fix Ledger functions, these functions are only to be used after extensive research and consultation with USA Digital Solutions staff.**

While this may sound similar to the discussion above for **Fix Regular Ledgers**, it is different. This section relates to checks in the open check file. The Ledger is a separate and distinct data set from the Open Check File. While both contain information about checks, that information is kept in two different tables. An item may be in the ledger, but missing from the open check file, or visa-versa and so you may need to use one utility or both to correct an issue with a check.

Add a Check: If a check is in the ledger of an escrow, but has been deleted out of the open check file or has never made it there for some reason, it can be added back through this screen. Identify the **Escrow Number** and the **Bank** for the check. Then enter the **Check Number** and the **Check Date**. Finally, enter the **Check Amount** and **Pay to Name** (Payee).



Three status checkboxes are at the bottom of the screen:

- **Manual Check** – check if it was a manual check originally;
- **Income Check/Fee Slip** will be activated and checked if “:T” is entered in the **Pay to Name** field.
- **Submitted for Positive Pay** – check if you do not wish the check to appear in the next Positive Pay upload file (if it was already sent).

Change Status of a Check: There may also be very rare occurrences when the status flags on a check fail to maintain their correct setting(s). If this is the case, you can change their status through this screen. When initially called up, just the first bank in the bank table will be listed.

The screenshot shows a dialog box titled "Open Check File Utility". It features a menu bar with "File" and "Utilities". The main content area includes a "Bank:" dropdown menu currently showing "01 Training Bank (505050)". Below this are several text input fields: "Check Number:", "Branch Number:", "Escrow Number:", "Check Date:", "Check Amount:", and "Pay to Name:". At the bottom, there are three checkboxes: "Cleared" (with a date field and a refresh button), "Void" (with a date field and a refresh button), and "Submitted for Positive Pay". A "Cancel" button is positioned at the bottom right.

Select the correct bank for the check to be examined and then enter the check number. The system will load the check information into the fields on the screen. You can then check, or uncheck if checked in error, the **Cleared**, **Void**, and/or **Submitted for Positive Pay** status boxes. The date(s) of clearing or voiding can be updated or cleared as needed.

CHANGE DATE ON UNPOSTED BATCH

A situation may arise where an Accounting batch has the incorrect date on it. This can happen if a local workstation or a Citrix or terminal server environment has an incorrect system date on it and an escrow user on that machine/system creates receipts and/or disbursements, an Accounting batch will be created with that machine's incorrect date.

The Accounting user responsible for posting should notice that there is a batch with an unexpected date and should bring it to the attention of the system administrator. The system administrator can use this tool to correct the date on the file containing the Accounting data after investigation determines that is the proper course of action. There are times when backdated transactions are legitimate and those will result in backdated batches, which would not be adjusted.

When selected, the screen below will be presented. The records displayed will be of all the unposted batches. The date of the batch, the bank involved, the source branch, the branch name, the type of transactions contained in the batch, and the total amount of the transactions within the batch are detailed. Prior to changing the date on an unposted batch, it is a good idea to generate a report of the unposted listing in its original state by clicking the **Print** button. This will generate the listing of all of the unposted batches. It does not contain the detail of each batch. The Receipt Journal and the Disbursement Journal should also be printed from the Accounting module before changing the date. To do this, login to the Accounting module, go to **Receipts > Print Daily Receipt Journal** for the receipts and **Disbursements > Print Daily Disbursements Journal** for the disbursements.

Click on a specific record and then click on the **Modify** button to be taken to the screen where you can change the date on the batch. Enter the correcting date in the field provided and click **OK** to complete the change. All transactions within the batch will be re-dated. Click on **Cancel** to quit without making a change.

Date	Bank	Branch	Branch Name	Type	Amount
01/01/2006	01	999	Accounting / Administration	Receipts	110.00
09/27/2006	01	001	Concord Office	Receipts	120.00
09/27/2006	01	001	Concord Office	Disbursements	110.00
09/28/2006	03	002	My 2nd Escrow Branch	Receipts	100.00
09/28/2006	03	999	Accounting / Administration	Receipts	100.00

Change Date on Unposted Batch

Original Information:
File Name: RT0101200601.999
Date: 01/01/2006

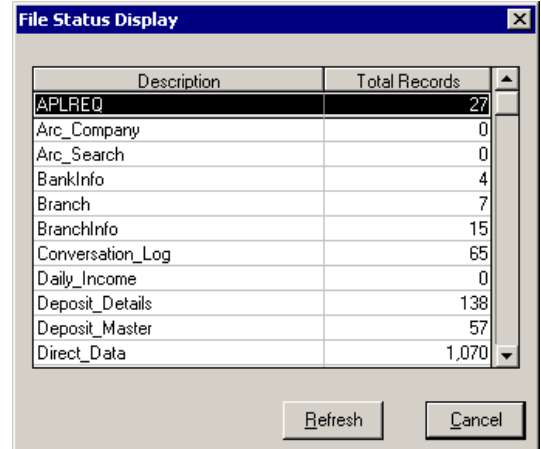
New Information:
Date: ...

VIEW FILE STATISTICS

This function is available to both **System Administrator** and **Utilities** access code levels.

There are times when troubleshooting issues that the System Administrator or USA Digital Solutions staff would like to know the number of records in one or more of the system tables that make up the full data set of the Impact/SQL installation at the site. This menu selection is used to do just that. When opened, a screen like that shown is displayed.

The table names and the number of records in each are listed in alphabetic order with a scroll bar down the right side. The **Refresh** button is used to monitor changes to the record count(s) for one or more tables as the system runs. This might be used to observe the progress of a posting cycle, for example. This is also a good tool to use to see if features of Impact/SQL are being fully utilized. For example, it is evident in this screen that the users are using conversation logs.

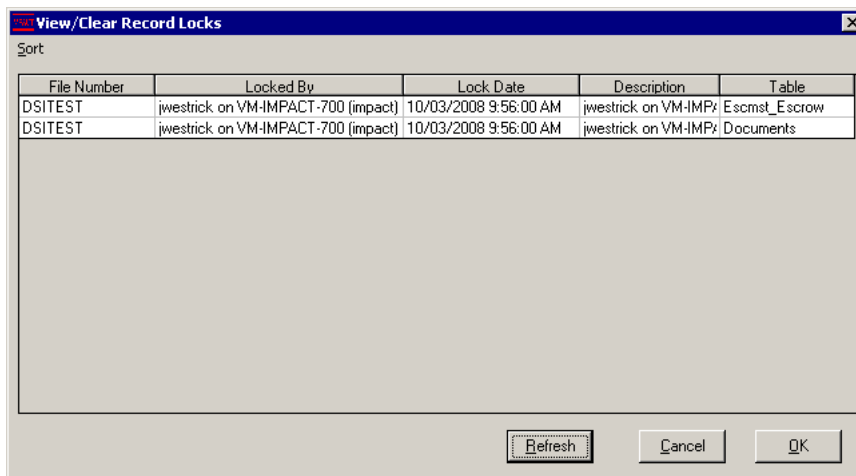


Description	Total Records
APLREQ	27
Arc_Company	0
Arc_Search	0
BankInfo	4
Branch	7
BranchInfo	15
Conversation_Log	65
Daily_Income	0
Deposit_Details	138
Deposit_Master	57
Direct_Data	1,070

VIEW/CLEAR RECORD LOCKS

SQL database systems rely on record locks to control access to data that is in the process of being altered, or potentially may be altered, based on where a user is viewing the data from. Should a user have a lock on one or more records (including those in the Documents table) and their computer freezes up or they get kicked out of Impact/SQL for some reason, the locks may not be released as they would normally be when a user closed the Impact/SQL module they were using or if they saved the file.

This utility is provided to enable a System Administrator to monitor the locks as they are placed and released and to clear a lock that has not been properly released. When selected, the system will grab a snapshot of the current locks that are in place and display them on a screen like that shown below (usually there will be far more displayed). The file number involved, the user, the lock origination date/time, server, and the table involved with the lock are all presented.



File Number	Locked By	Lock Date	Description	Table
DSITEST	jwestrick on VM-IMPACT-700 (impact)	10/03/2008 9:56:00 AM	jwestrick on VM-IMPACT-700	Escmst_Escrow
DSITEST	jwestrick on VM-IMPACT-700 (impact)	10/03/2008 9:56:00 AM	jwestrick on VM-IMPACT-700	Documents

The **Refresh** button will present an updated list of locks that are in place at the moment the button is hit. As locks are placed and released constantly, the listing can be updated every few seconds or minutes to aid in researching an issue, for example.

To release a lock that persists after a user closes all Impact/SQL modules they were logged

into, highlight the record containing the lock detail by clicking on it and then click on the **OK** button. You will be prompted to confirm that you wish to remove the lock.

To close the screen, use the **Cancel** button. This will not affect any locks displayed.

VIEW IMPACT/SQL ERROR LOG

Impact/SQL maintains a rolling error log, of a controlled size, of SQL errors generated by the system in response to unexpected user actions or data / system conditions that are unanticipated. The error log has a size limit that will prevent it from becoming too large. Once the size limit is reached, the oldest items in the log will roll off as new errors are logged. This tool will generate a report of the current contents of the error log.

Many of the errors will be reported at the time they occur to the user, on their screen, but not all of them are.

The report identifies the date and time of the error, the user initials or login ID (if NT driven), the file and routine names involved, the application and form loaded, the escrow number (if one was involved at the time of the error), and the error number and description. Many of these details will be meaningful only to the USA Digital Solutions staff that will use this report to track the occurrences of a specific error reported by the user(s) in the research effort on an issue.

Date/Time	User Initials/Login ID	File Name / RoutineName	AppName / Form	Escrow Number	Error Number / Description
12/08/2003 9:59:00AM	DSI-DEVELOPMENT (dcmg)	Paramet_SQL_Gst	Param	336	Run cannot be collected corresponding to the report table or report.

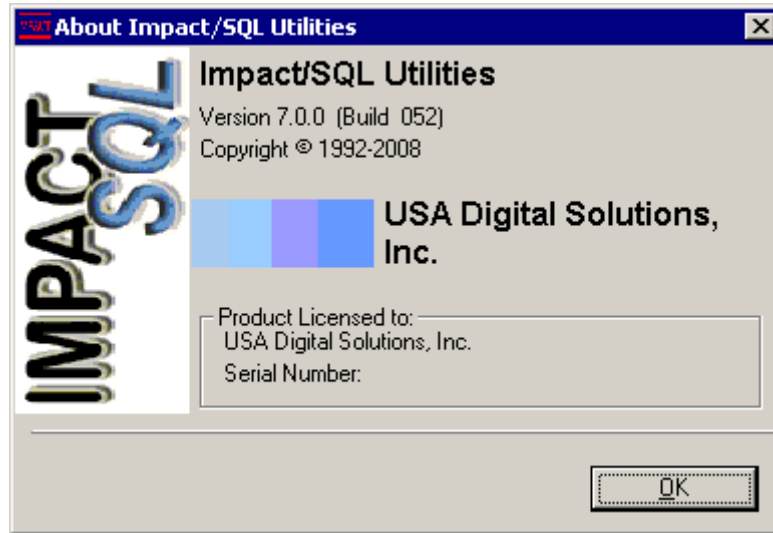
DSI MESSAGING QUEUE MANAGER

The Message Queue Manager work-screen, shown below, is only applicable to sites with integrations installed that utilize the DSI Messaging service. The operation of this work-screen will be discussed in other documentation.

Item ID	Queue Status	NO	File Type	Create Date	Submit Date	Retrieve Date	File Status
---------	--------------	----	-----------	-------------	-------------	---------------	-------------

ABOUT MENU

The only item on the **About** menu displays a splash screen of information about the current installation of Impact/SQL, like that shown below. When a call is placed to USA Digital Solutions about a service issue, you may be asked to refer to this screen for the version and build number. The “build number” is the number in parenthesis after the version number. Similar screens are available in each Impact/SQL module and build numbers may NOT be the same for each module.



The **OK** button will close this screen.

IMPACT/SQL BATCH PROCESSOR

The Batch Processor is a standalone Impact/SQL module that runs 24 hours a day, 7 days a week, in its own session, and is configured to perform specific tasks on a routine basis. Specifically, the Batch Processor can be configured to:

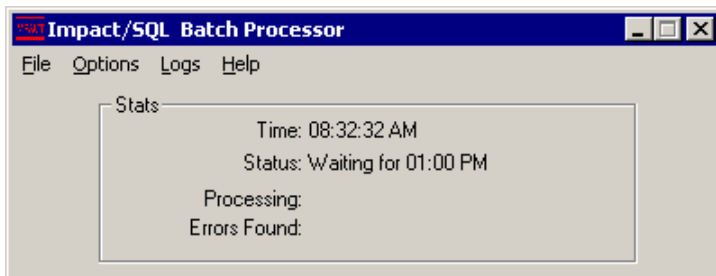
- print title orders routinely throughout the day
- print incoming wire notifications routinely throughout the day
- print outgoing wire notifications routinely throughout the day
- delete escrow and/or title documents that are over a certain age nightly
- generate Positive Pay files nightly
- run the Accounting Audit nightly
- generate the Accounting Overdraft report nightly
- clear non-current SQL locks that might hinder operations nightly

The Batch Processor runs continuously on a server or within its own Citrix or Terminal Server session. It should be “checked on”, preferably on a daily basis, to make sure it is running and performing properly. Normally, the Title or Accounting staff will notice if the Batch Processor is not working, as they will not be receiving output that they normally would.

LOG IN

A user with System Administrator rights should log into the Batch Processor when it is initially opened if the system is not configured for NT login. If configured for NT login and if the user that is logged into the session is authorized, the Batch Processor will load and begin operation when the icon for it is double-clicked from the desktop.

Once the Batch Processor is up and running, the small interface screen is displayed. It has four menu



categories and presents the current system time and the time the Batch Processor is configured to begin its nightly processing cycle. As it is processing items, the space next to the **Processing** label will reflect what it is doing. Generally during the day, the items being processed are worked so quickly that the descriptions just flash momentarily. If errors are found

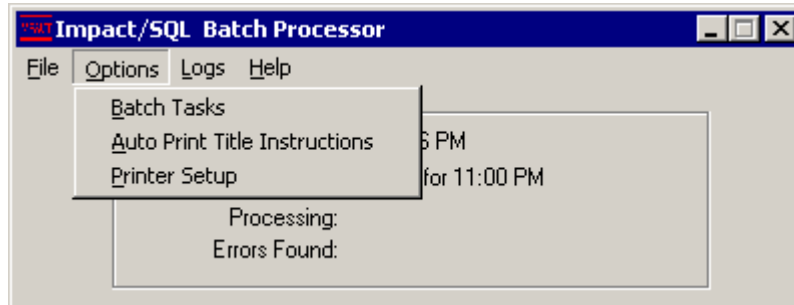
in a processing cycle, the count of them is displayed as well. Generally, this screen is left open on the machine or session that is running the Batch Processor for easy reference by the System Administrator. The session that the Batch Processor is running under should be disconnected, not logged out, so that it continues to operate unattended.

FILE MENU

There is only one item under the **File** menu option: **Exit**. This option should be the method used for closing the Batch Processor rather than the **X** in the upper right-hand corner.

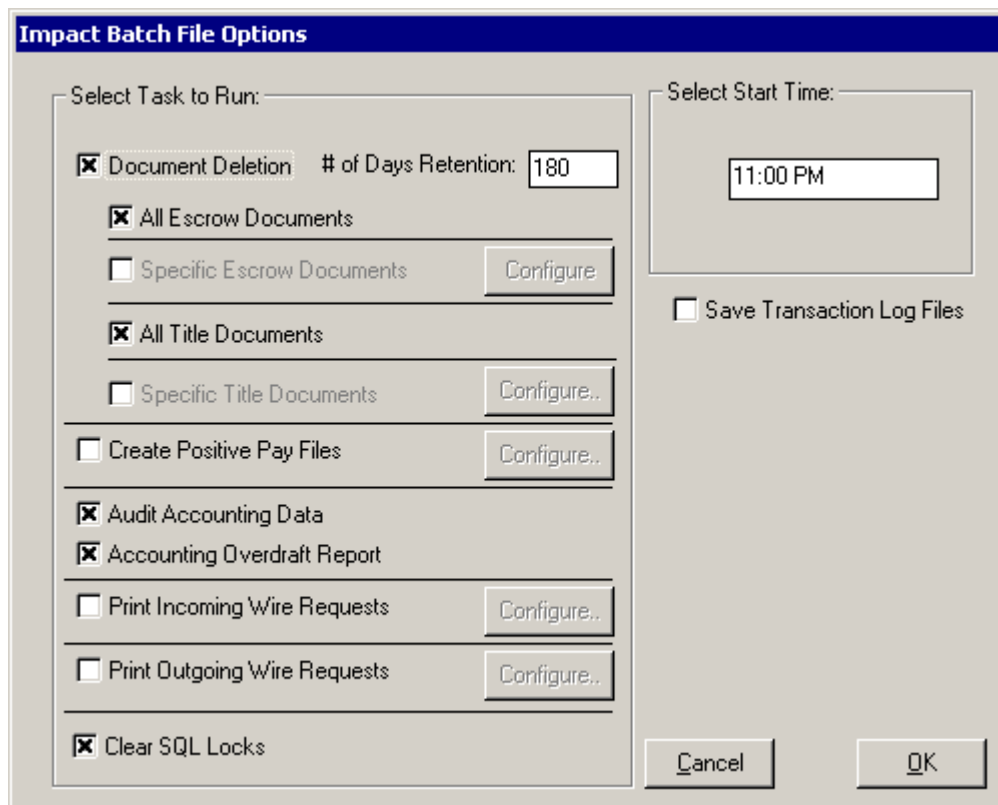
OPTIONS MENU

There are three menu selections under the **Options** menu and all of the configuring of the Batch Processor is done through them. The options are **Batch Tasks**, **Auto Print Title Instructions**, and **Printer Setup**. Each will be described below.



BATCH TASKS

This is the primary configuration screen for the Batch Processor's functions. Some of the functions run throughout the day, while others execute in a "batch" which begins at the time entered in the **Select Start Time** field. The **Save Transaction Log Files** checkbox can be checked if the Batch Processor transactions log data is to be retained for previous days; otherwise, the transaction log will only reflect the most recent processing cycle.



DOCUMENT DELETION: The documents created within Impact/SQL are MS Word doc files. These files can take up quite a bit of space on the system and are of questionable value after considerable time has passed. The company can decide that it does not want to delete any document files or it can utilize this function to purge the system of specific escrow and/or title documents or all escrow and/or title documents “X” number of days after the last modified date of each document.

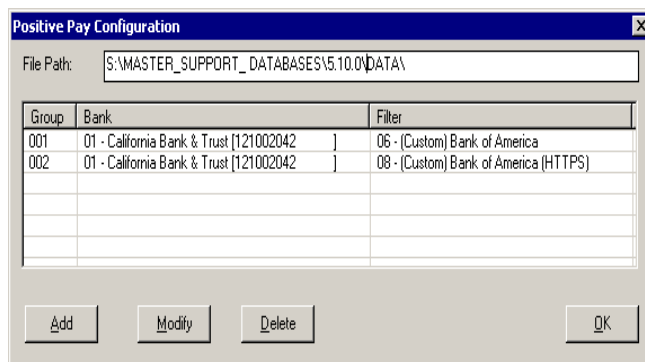
Clicking on the **Document Deletion** box and entering a value in the **# of Days Retention** box will turn on the deletion process. A decision must then be made as to whether the **All Escrow Documents** or **Specific Escrow Documents** option should be chosen. If **Specific Escrow Documents** is selected, click on the **Configure** box and a screen with a list of master documents will be presented from which the specific documents to be deleted may be selected. The same options are available for title documents. **Note:** As the master document menu is changed (documents added), if selected **Document Deletion** is being used, as opposed to “All”, this configuration should be updated to include/exclude the new document types.

Prelims, policies, and endorsements linked to policies are never deleted.

CREATE POSITIVE PAY FILES: The checkbox for Create Positive Pay Files will trigger the Batch Processor to prepare positive pay file(s) nightly from the data on checks issued during the day. Using this option will preclude the need for accounting users to generate positive pay files interactively the next day. The files will be prepared and will be waiting for the Accounting staff to upload to the respective banks the next morning.

The generation of positive pay files requires the use of a filter that is customized for the specific bank involved. Several filters already exist, but it may be necessary for USA Digital Solutions to write a new filter(s) for your company’s bank(s). Please discuss your company’s specific banks with USA Digital Solutions staff.

The Configure button, activated when the checkbox for this option is checked, will present a screen on which you will identify the positive pay files to be prepared nightly. You can group several accounts for the same bank into one positive pay file using this process, which cannot be done in the interactive process, thereby simplifying the upload effort the next day.



AUDIT ACCOUNTING DATA: When this checkbox is turned on, all of the audit tests will execute nightly and the Audit results report will print on the Print Other Reports To printer identified under the Printer Setup screen. Generally, this would be a printer in the Escrow Accounting area. Then, each morning, the Accounting staff can check the report and address any errors that are identified. If this habit is established, problems can be identified and addressed promptly.

ACCOUNTING OVERDRAFT REPORT: This checkbox, when turned on, will run the **Accounting Overdraft Report** every night and send the report to the same printer that the audit report is sent to. The **Accounting Overdraft Report** identifies every escrow with a negative posted balance. This can help bring overdrafts to Accounting’s attention so they can pursue funding of the deficiencies.

PRINT INCOMING WIRE REQUESTS: This option, if wire processing is being utilized, will provide for the generation of a printed notice of each wire requested, in addition to the information being presented within the Accounting module, as they are requested. This option is run throughout the day. The **Configure** button will present a screen asking which printer to utilize for these notices. The notices can be printed from within the Accounting module as well.

PRINT OUTGOING WIRE REQUESTS: This option performs as the **Print Incoming Wire Request** function does. They are two separate options, as not all companies use both the incoming and outgoing wire-processing modules, and /or may not want notices from both to print.

CLEAR SQL LOCKS: SQL database systems rely on record locks to control access to data that is in the process of being altered, or potentially may be altered, based on where a user is viewing the data from. Should a user have a lock on one or more records and their computer freezes up or they get kicked out of Impact/SQL for some reason, the locks may not be released as they would normally be when a user closed the Impact/SQL module they were using.

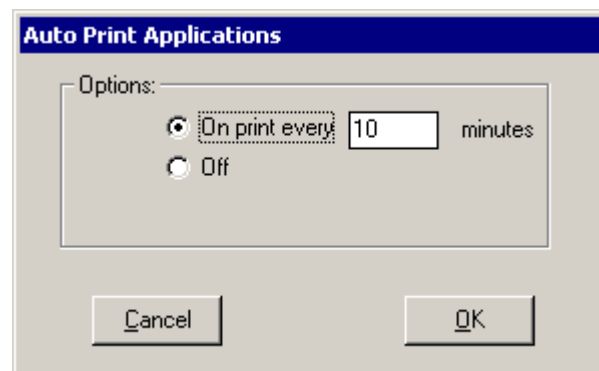
This option is provided to automatically clear all locks over an hour old that have not been properly released, nightly, when the Batch Processor kicks off its batch tasks. This can be handy, as the posting process run by Accounting, usually early each morning, may hang up if there is a stray lock in place. If this option is not turned on, the system administrator will need to use the **Utilities > Tools > View/Clear Record Locks** function to release the errant lock(s). This may still be required if a new errant lock occurs after the Batch Processor runs and before the posting cycle is started.

AUTO PRINT TITLE INSTRUCTIONS

This option will cause title orders to automatically print every "X" minutes on the title printer. If there is more than one title department, each one will have a printer defined within the Batch Processor for printing orders. Having title orders appear on a printer automatically is a nice trigger to remind title staff that there are new orders.

If this option is turned off, the Impact/SQL Title module users will need to print newly received orders manually if they are not set up to have the title instructions e-mailed. If there is a printer problem that Impact/SQL does not detect, orders will have to be reprinted out of the Title module. If the title instructions are set to be e-mailed out, this option can be turned off.

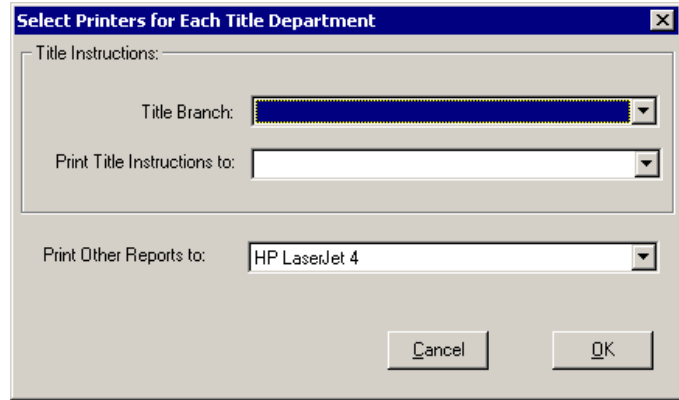
Click on the **OK** button to accept any changes made to this screen or **Cancel** to close without saving changes.



PRINTER SETUP

This screen is used to tell the Batch Processor which printer should be used in each Title Branch for the printing of the title orders, if auto printing was turned on, as described in the discussion above. There is a dropdown list of all of the Title Branches (each should be selected in turn) and a printer assigned to each if multiple Title Branches is enabled (**Utilities > System Files > Setup Options > General**). The printers are presented in another dropdown list fed by the printers defined to the server/session in use.

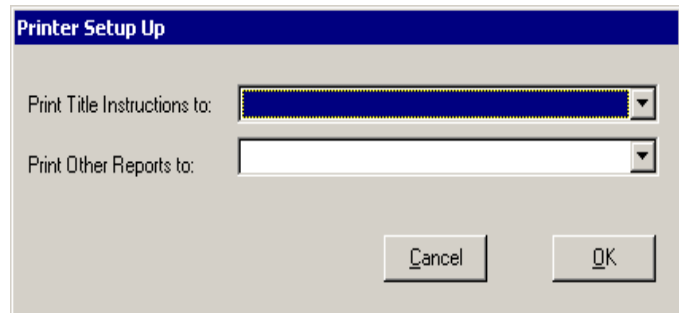
The **Print Other Reports to** field is used to identify where the other reports (Audit, Overdraft, Wire Notification) should print. Generally, this is the Accounting printer.



The screenshot shows a dialog box titled "Select Printers for Each Title Department". It contains three dropdown menus: "Title Branch:" (empty), "Print Title Instructions to:" (empty), and "Print Other Reports to:" (set to "HP LaserJet 4"). At the bottom right are "Cancel" and "OK" buttons.

If only one Title Branch is used, this screen will be displayed when choosing Printer Setup:

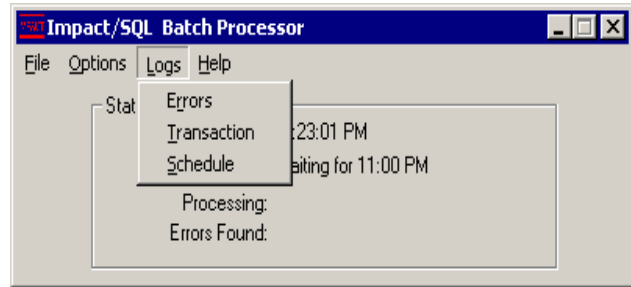
Click on the **OK** button to accept any changes made to this screen, or **Cancel** to close without saving changes.



The screenshot shows a dialog box titled "Printer Setup Up". It contains two dropdown menus: "Print Title Instructions to:" (empty) and "Print Other Reports to:" (empty). At the bottom right are "Cancel" and "OK" buttons.

LOGS MENU

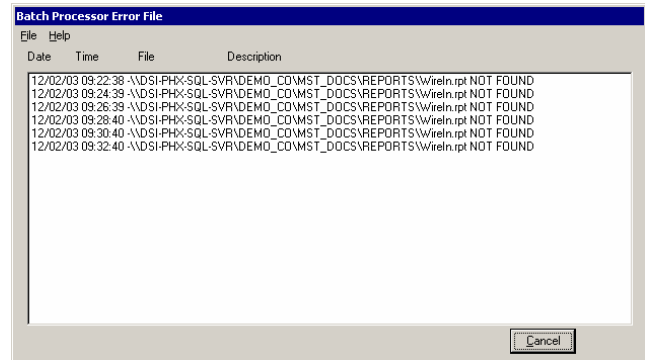
There are three menu selections under the **Logs** menu. They are used to view and print listings of error messages related to the Batch Processor activity and the transaction log(s) of Batch Processor activity. It also can be used to view the schedule of Batch Processor activity. Each will be described below.



ERRORS

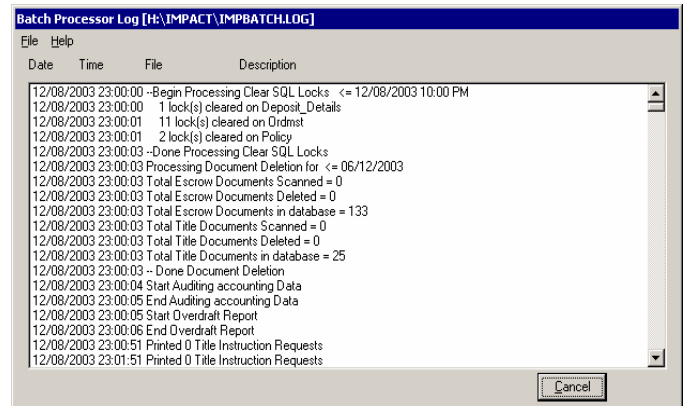
The Errors log lists problems that the Batch Processor has locating wire in or wire out reports when trying to print those notices if so configured.

The **File** menu on the **Batch Processor Error File** screen has options for printing the error log and for clearing it out.



TRANSACTION

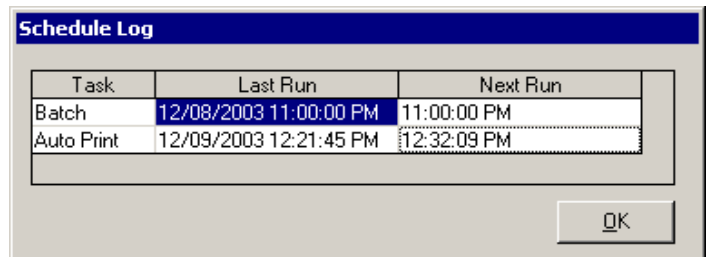
The Batch Processor Transaction log, accessed through this screen, either will present the listing of activity for just the previous batch run, the nightly run of the processor, or will present many days of history of the processor's activity. This is dependent on whether the **Save Transaction Logs** checkbox is checked or not on the **Options > Batch Tasks** screen. The Transaction Log can be reviewed to confirm that all tasks that were scheduled actually were performed. Details of what occurred during each task are also presented. An example of the Transaction Log is displayed.



As with the Error Log, the Transaction Log can be printed or cleared from the File menu.

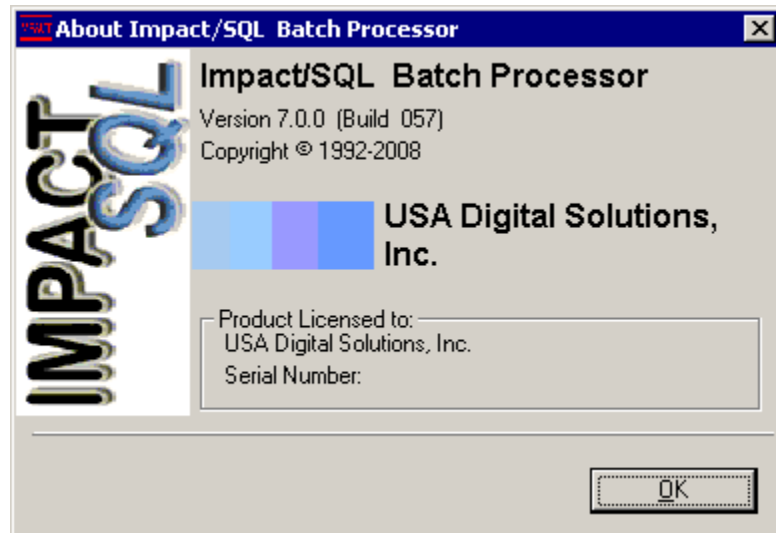
SCHEDULE

The Schedule Log option simply presents a screen of the scheduled tasks, when they last ran, and when the next run is. Assuming there are nightly tasks scheduled and automatic printing of title orders and/or wire notifications throughout the day, the screen will look like the one presented here.



HELP

The **About** menu item is the only listing under the **Help** menu heading. It, as in all Impact/SQL modules, presents the splash screen that displays the version and build number for the program installed, in this case the Batch Processor. As the system administrator, you may be asked to confirm the version and/or build number by a USA Digital Solutions staff member and this is where that is done.



IMPACT/SQL INCOME EXPORT

There is a utility available to Impact/SQL installations that 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. There is not typically an icon set up for this program as it does not have universal applicability. However, should it be of use to the company, a desktop icon can be established for the user responsible for this function.

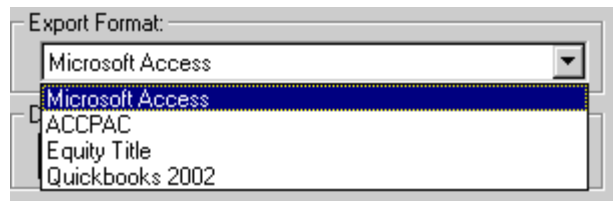
When called on, the login screen looks like that for the other Impact/SQL modules.

Once the user logs in by providing their initials, password, and then clicking on the **OK** button, the screen below is presented which is used to set up the export and then to execute it:



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 format you wish to use should be selected.

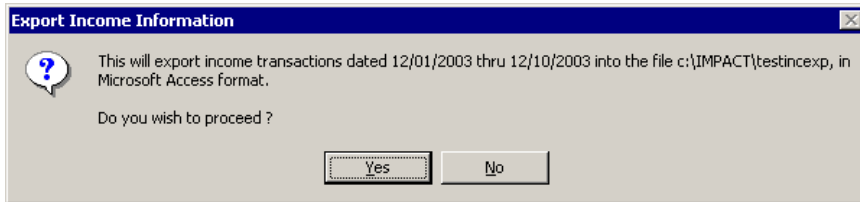


The **Date Range** to be used is then identified. The export is inclusive of the dates specified. **NOTE:** data is not included in the Income Analysis table until it has been through the Accounting posting cycle. You must know what date the system has been posted through as this module will not alert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

The **Directories** and **Drives** area, in the lower right of the screen, is used to specify the target for the exported data. Select the drive first and then navigate to the sub-directory where you wish the exported file to be stored. A listing of all of the files within that sub-directory will then appear on the left side at the bottom of the screen under the **Export File Name** heading. Either select an existing file from the listing, if you wish to overwrite an existing file, or enter a new name in the space

provided. If you are following a naming convention, you can select a filename for the pattern by clicking on it and then edit the name in the box under the area header.

Once the export has been properly configured, click on the **OK** button to execute it. When **OK** is hit, you will get a message, like that below, 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 screen. Use the **Cancel** button to close the function. 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.

IMPACT/SQL UPDATE

The Update program (update.exe) is utilized in workstation environments only, as opposed to Citrix or Terminal Server environments. In a workstation environment, each user's workstation has files stored on it that are used to run Impact/SQL in conjunction with the data on the central server. The Update program is used to make sure that the program and supporting files on the workstation are the most current versions, as installed on the server. **When the programs and/or any supporting files on the server are updated due to the installation of a new version of Impact/SQL or an updated report file or .DLL, then the Update program will need to be executed on every workstation before the enhancement will be available to the users of those workstations.**

The Update program, when executed from a shortcut on the workstation's desktop, will refer to a text file normally called **Update.bat**, which contains information about the specific installation, which types of files should be updated, and their locations. The contents of a sample Update.bat file are displayed here.

Sample Update.bat file

```
rem DelFiles=true, DllReg=true, ErrHandling=true, FileLen=false
rem Force=false, NoSeconds=true, Turbo=true
rem AutoRun=false, WinSysPath=true
rem skipfiles
rem -----
copy i:\runs32\*.exe c:\impact\*.exe
copy i:\reports\*.rpt c:\impact\report\*.
copy "i:\Save Files\*.sav" c:\impact\SaveFiles\*.sav
copy i:\dlls\*. * %winsys%\*.
copy i:\company\main\site\data\*.gif c:\impact\*.
copy i:\word\*.dot c:\impact\word\*.dot
copy i:\impactexcel\impact.xla c:\impact\word\*.
copy i:\company\main\site\tmltmp\dummy.lgl c:\impact\*.
pause
```

The file types that are copied from the server to the c:\impact subdirectory on the workstation, are:

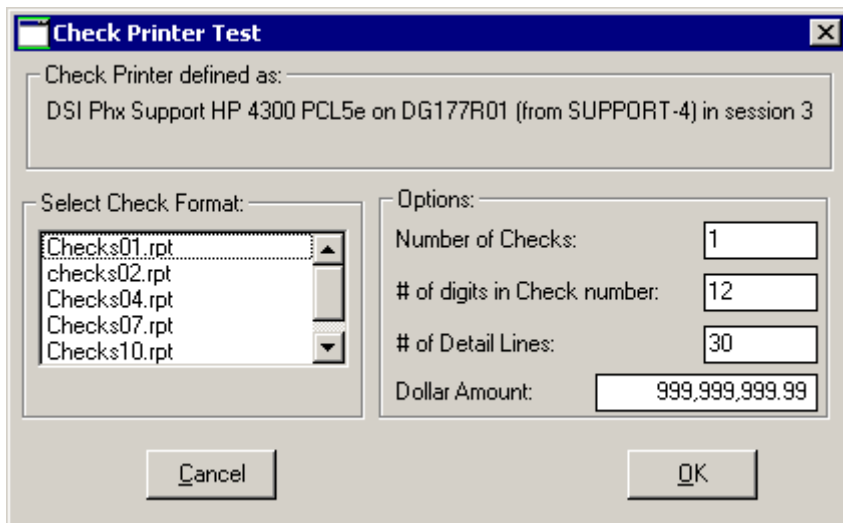
- exe's – the programs
- rpt's – the Crystal Reports report files
- sav's – files used in preparation of some reports
- dll's – dynamically linked library files (put in the c:\Windows\System32 path, rather than c:\impact)
- gif's – image file(s), used on the desktop
- dot's – the MS Word template files used to manage document processing
- impact.xla – an MS Excel template used with exported documents
- dummy.lgl – a starter file for legal descriptions

IMPACT/SQL PRINTER TEST

The Printer Test program (prttest.exe) is used to generate one or more test checks outside of Impact/SQL, which can be examined to make sure their formatting is correct. In addition, the dummy checks can be sent to the bank(s) to make sure that the micr encoding on them can be properly read by the bank's equipment.

Generally, a shortcut to this program will only be added to the System Administrator's or Accounting Manager's desktop. You do not want everyone to be able to generate dummy checks. The check##.rpt files, where ## is the bank number, for the bank to be tested, must already be in place before the Printer Test program can be run.

When the program is ran, the user will be asked to login and then will be presented with a configuration screen, as shown below:



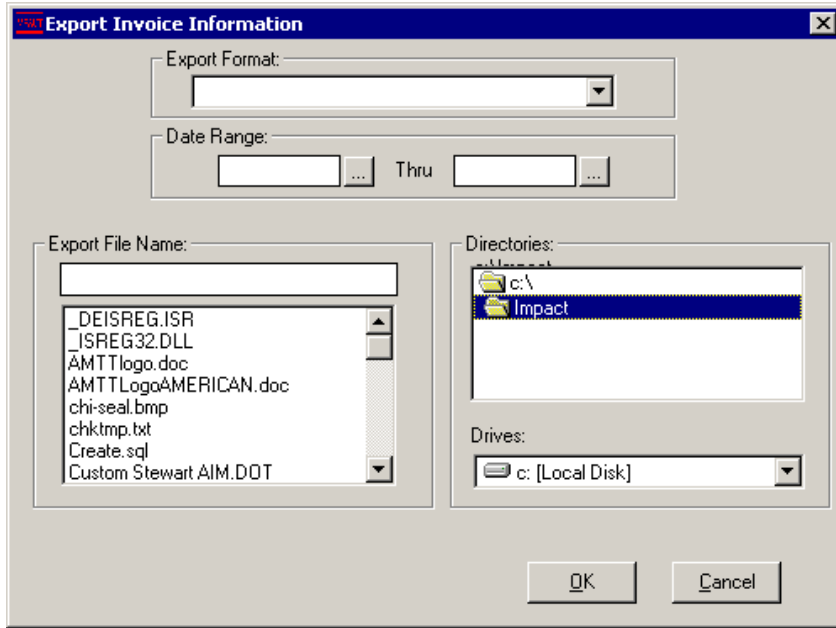
The top of the screen will identify the defined check printer and the left side of the screen displays all of the checks##.rpt files that the program found installed that are available for testing. As previously mentioned, the “##” is the Bank Number assigned in Impact/SQL to the bank. Click on a specific checks##.rpt file to select it to be test printed. The **Options** section, on the right side of the screen, is used to identify how many sample checks to print, the maximum digits the bank can read for a check number, the number of detail lines that you wish to see on the check stub(s), and the dollar amount to present on the check(s) that are printed. Once the test is configured, click on the **OK** button to generate the sample checks. To close the program, click on the **Cancel** button.

Note: A bank normally requires 20 sample checks to be printed on check stock with the MICR toner and font. Once your samples print, confirm that the MICR font printed properly (numbers in MICR format across the bottom of the check.) If not, the MICR font will need to be installed on the Terminal Servers or local workstations, depending on the environment. Contact USA Digital Solutions staff for the MICR fonts if you do not have them.

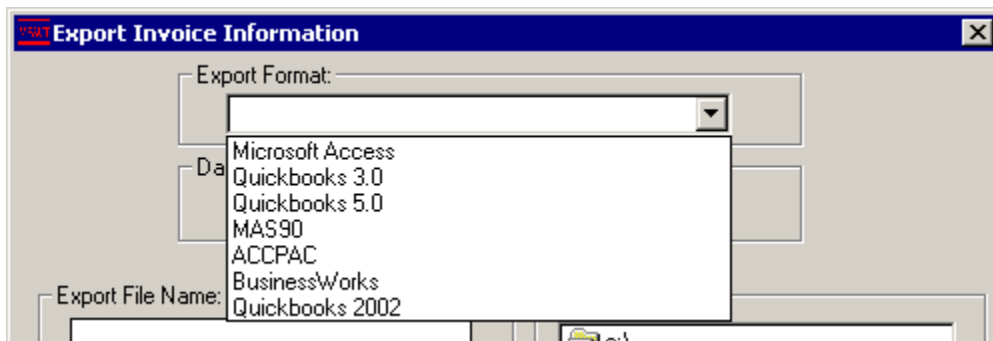
IMPACT/SQL INVOICE EXPORT

There is a utility available to Impact/SQL installations that provides for the export of invoice data so that it can be used in another application, such as a financial accounting accounts receivable system. There is not typically an icon set up for this program, as it does not have universal applicability. However, should it be of use to the company, a desktop icon can be established for the user responsible for this function.

When the module is loaded, the login screen looks like that for the other Impact/SQL modules. Once the user logs in, the following configuration screen is presented:



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



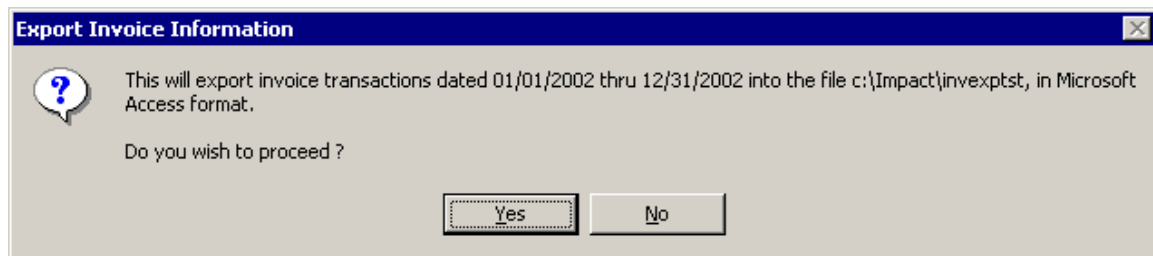
The data can be exported into an MS Access .MDB file from which it can be pulled by systems that can “read” that format. The QuickBooks 3.0, QuickBooks 5.0, MAS90, ACCPAC, BusinessWorks, and QuickBooks 2002 are the other formats that the data can be exported into. The format you wish to use should be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

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

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 **Directories** and **Drives** area, in the lower right of the screen, is used to specify the target for the exported data. Select the drive first, and then navigate to the sub-directory where you wish the exported file to be stored. A listing of all of the files within that sub-directory will then appear on the left side, bottom, of the screen, under the **Export File Name** heading. Either select an existing file from the listing, if you wish to overwrite an existing file, or enter a new name in the space provided. If you are following a naming convention, you can select a filename for the pattern, by clicking on it, and then edit the name in the box under the area header.

Once the export has been properly configured, click on the **OK** button to execute it. When **OK** is hit, you will get a message, like that below, 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.

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