CONY P&R

TRAINING

SUPPORT DOCUMENTATION
April 8, 1992

CONFIDENTIAL

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INTRODUCTION

The CONY system is a collection of minicomputers that provide wholesale payment and message delivery services to BankAmerica International, New York (BINY).

The name CONY stands for "Communications Of New York". CONY, as the name suggests, was originally developed as a switching system. Today CONY handles the communications, the Payments pre-processing and Risk Control for BankAmerica New York.

The system is composed of three subsystems that can automatically accept, test and deliver telex and payment messages.
These subsystem are: Communications (LINK CPU B), Payments Pre-processing (PPID CPU A) and Risk Control (PAYSYS CPU I).

The Communications subsystem (CPU B) links the Bank with all the major record carriers and telex services. This subsystem also has links to SWIFT and BankAmerica Private Network (ARX). This system is comparable to GMX.

The Payment Pre-Processing subsystem (CPU A) has links to the two major USA payment networks CHIPS and FED. You will be working on the Payment Pre-Processing system (Payment Parameter Identification - PPID) and this training is focused on PPID functions.

The Risk Control subsystem (CPU I) links BankAmerica International New York with its accounting system WBS.

Some CONY functions include:

- Payment message interpretation
- Repair
- Special Processing (SI's)
- Future payment warehousing
- Risk control
- Online accounting
- Outbound message creation and delivery

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DOs

1. Review entire payment when received for correction (back to repairs.)

2. Look for **OARS** or **VIP** customer indicators ($, *, or !.)

3. Review list for "OFAC Sanctions" before making any payments.

4. Review entire message, especially Telexes, before mapping information onto CONY screens.

5. Be alert for any MT240 "Reverse Credit for Our Account."

6. Review MEMO field for further instructions from verifiers or supervisor.

7. Use "WRE" when advising.

8. Review payment routing rules.

9. Ask your supervisor if in doubt.

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DON'Ts

1.   DO NOT process any payment based upon a phone call.

2.   DO NOT process any Fed drawdown request (1031) without supervisor approval.

3.   DO NOT use Central Banks as intermediary party to advise and pay.

4.   DO NOT advise and pay on received items.

5.   DO NOT process any internal entry if it is not signed by a supervisor.

6.   DO NOT process any funds transfer request if it has only one signature.

7.   DO NOT process any funds transfer request if there is any discrepancy between the written and numerical amounts.

8.   DO NOT process any funds transfer request if future dated. (NOT future value.)

9.   DO NOT process any funds transfer request if there is no evidence of review for authenticity.

10. DO NOT debit account #'s 00022, 00112, or 00040 without supervisor approval.

11. DO NOT erase any message from the MEMO field.

12. DO NOT share your password with **anyone.**

13. DO NOT delete BBI or OBI information.

14. DO NOT forget to ask your supervisor if in doubt.

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THINGS TO REMEMBER

1.   **OARS** special processing.

2.   **Telecopier** processing.

3.   **O.B.I.** processing.

4.   Remember to review the entire message before releasing it.

5.   Remember to check your **Correspondence type** "COR."

6.   Ensure proper charges are applied.

7.   Ensure all possible duplicate messages have been checked.

8.   Remember the MT240 process "Reverse Transfer."

9.   **Remember the method of payment is determined by the PAY field.**

10. Remember that you will be logged off the system if no action is taken within 45 seconds.

11. Remember to **ASK YOUR SUPERVISOR** when in doubt.

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EXPECTATIONS

This document is not intended to teach you how read and/or analyze payments instructions. It is assumed that you have this basic knowledge. This document is designed to familiarize you with the CONY processing environment.

By the end of the training period you will be expected to perform manual entry payments and electronic payments repairs. You should also be able to utilize the BankSearch facility to retrieve parties identifiers and be familiar with the different products and special processing. By the end of the training you should be able to repair 150 items per day.

Upon your return to BankAmerica International New York (BINY), you will be expected to process 175 items per day during your first two weeks. After 30 days, you will be expected to process an average of 250 items per day. By the end of 60 days, you will be expected to meet BINY production standards of at least 350 items per day.

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SYSTEM OVERVIEW

BankAmerica International New York's
Wholesale Payment & Delivery System
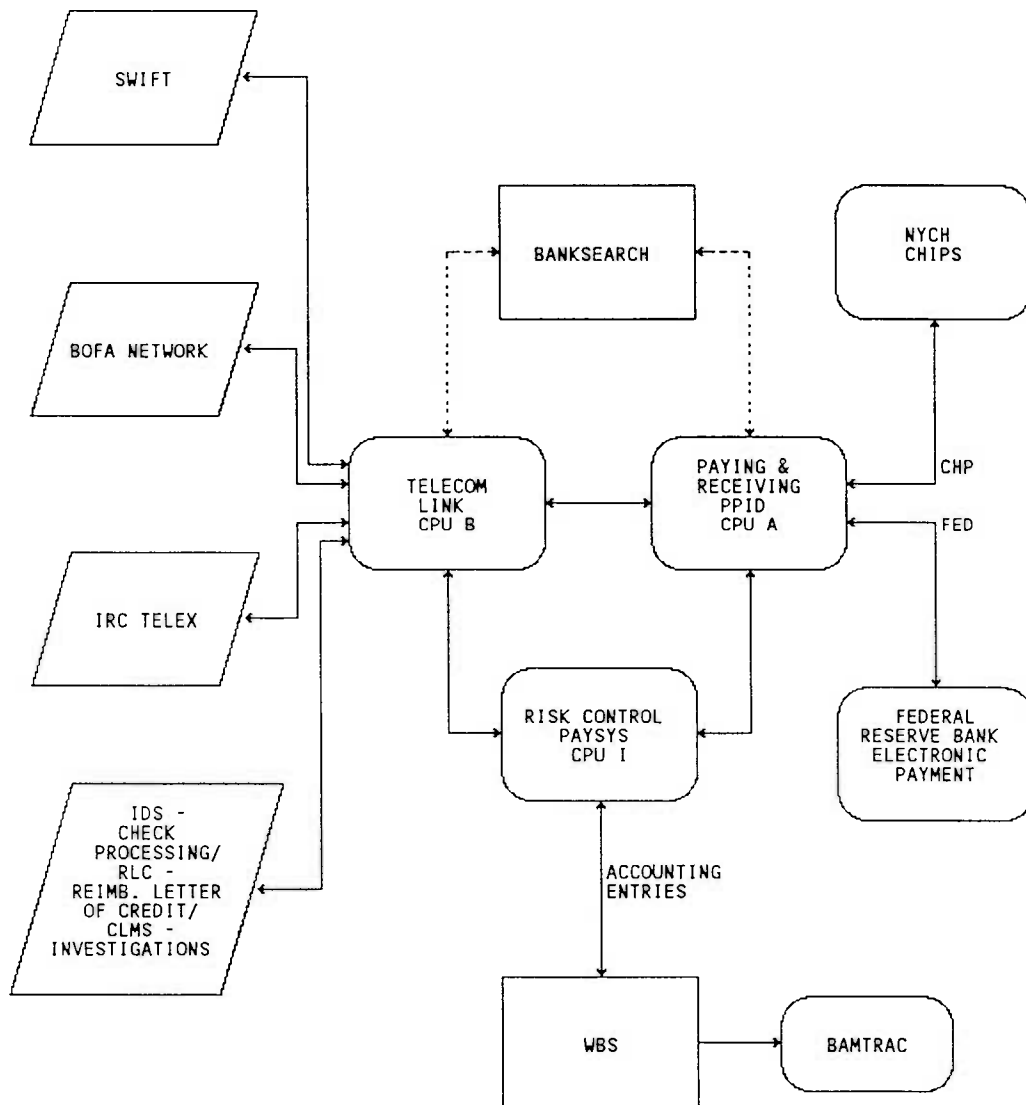
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KEYBOARD LAYOUT AND SPECIAL FUNCTIONS KEYS
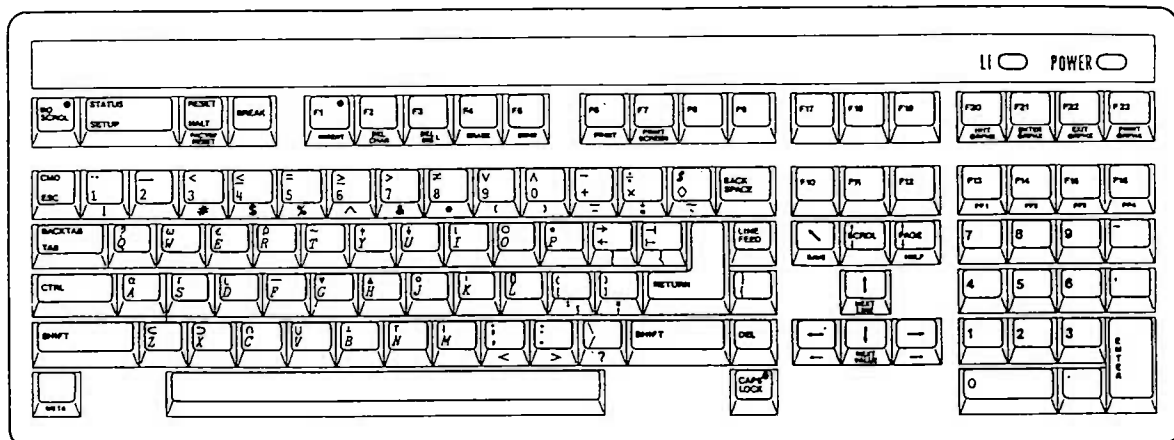
HDS Keyboard and Keypad

SPECIAL FUNCTION KEYS:

F6	Manual mode to access BankSearch.
F8	Automatic access to the CIF on BankSearch (To look up DDA numbers)
F9	Within BankSearch, to look up CHIPS Participant and UID numbers.
F10	Within BankSearch, provides automatic access to FED Routing File.
F11	To store DDA numbers and CHIPS participant when working in manual mode.
F12	Store CHIPS UID numbers in manual mode.
F13	Toggle between Insert and Overstrike modes.
F14	Scroll message from 1st to last line and vice versa.
F15	Scroll message up line by line.
F16	Scroll message down. This key also serves as a switch from manual BankSearch to CONY.

TAB KEY	Move cursor one line forward.
BACK SPACE	Move cursor one line backward.
DEL. KEY	Delete one character at a time, to the left of cursor.
LINE FEED	Delete one line at a time, to the right of the cursor.
ENTER KEY	Move cursor to the action field from any position on the screen.

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BANKSEARCH

BankSearch is a separate Stand-Alone information system that allows CONY operators to retrieve payments, and communication information from its database files. This retrieval is based on entries of Bank name or customer name and location.

The HDS terminal allows this interaction between BankSearch and CONY, because of its dual ports capabilities.

BankSearch Database consists of a CHIP UID, CHIPS Participant, FED Routing Numbers (ABA), and the BINY Customer Information Files.

These Files are accessed by means of special function Keys. These Functions keys are located across the top of the keyboard, these keys are marked "Fnn", i.e. <F6>.

SETTING UP BANKSEARCH

Before using BankSearch, you must first set up so that BankSearch knows which CONY function you will be working on. You should make this part of a daily routine before your normal processing begins.

To Set up BankSearch:
1. Before you log on to CONY, or from any CONY screen or menu, press the function key <F6>. BankSearch will display a warning message and then it will ask you to enter the User Id and Password.

```
┌─────────────────────────────────────────────┐
│                                             │
│   ┌─────────────────────────┐               │
│   │      NAME SEARCH        │               │
│   └─────────────────────────┘               │
│                                             │
│    1. LOOKUPS                               │
│                                             │
│    2. MAINTENANCE                           │
│   ENTER SELECTION OR CTRL/E TO EXIT         │
│                                             │
└─────────────────────────────────────────────┘
```

(-cont'd-)

2.   After the log in process is successful, BankSearch will display its Lookup
      Menu. The Menu will appear as:

```
┌─────────────────────────────────────────────────────────────────┐
│                                                                   │
│          1)    Name Search                                        │
│          2)    Payment Repair                                     │
│          3)    Inbound Communications Manual Repair               │
│          4)    Outbound Communications Manual Repair              │
│          5)    Entry Repair                                       │
│          6)    Exit                                               │
│                                                                   │
│          Enter Selection:                                         │
│                                                                   │
└─────────────────────────────────────────────────────────────────┘
```

3.   Enter the selection number based on the function that you will be performing
      (i.e. 2 [Return].)

4.   After successfully completing steps 1, 2, and 3 BankSearch will
      automatically bring you to the CONY screen that your were working on prior
      to the log on section.

On the following page is a screen layout, and a description of the BankSearch
screen.

```
┌─────────────────────────────────────────────────────────────────────┐
│                                                                     │
│    Print      Options   Reverse    Advance    Choose    Quit   Help │
│                                                         *File_____ │
│    _____                 │
│                                                                     │
│      Data to be matched is displayed here.                          │
│                                                                     │
│                                                                     │
│                                                                     │
│                                                                     │
│                                                                     │
│                                                                     │
│    _____System Messages here___PBS Qualitran v2_____ │
│   * Chips >                                                         │
│   * Chp Par >                                                       │
│   * Fed >                                                           │
│   * CIF >                                                           │
│                                                (working mode)        │
│      Enter CTRL/Z to Exit          ____Mode   Mode here (such as ICMR, OCMR, etc.) │
│                                                                     │
└─────────────────────────────────────────────────────────────────────┘
```

BankSearch Screen

Here's a description of the options on the menu:

Print	**Do Not Use this option.**
Options	Adjust search capabilities for Data Center People, **Do Not Use this option.**
Reverse	Backward paging through records.
Advance	Forward paging through records.
Choose	Select a record to map onto CONY screen.
Quit	Takes you out of current search.
Help	Gives you a menu describing the above options.

Chips	Use this to find a CHIPs UID number. Press <SHIFT>,<F9> for manual mode. Information from the message is pasted to BankSearch screen. When the system has found the correct UID number, press <F12> to store it.
Chp Par	Use this to find a Clearing House Credit Party number (3 digits.) Press <F11> to store a CHIPS participant number.
Fed	Use this to find the Fed routing number (9 digits.) Press <SHIFT>,<F10> for manual mode, Information from the message is pasted to the BankSearch screen.
CIF	Use this to find a customer's DDA number. Instead of entering the number, you can press <SHIFT>,<F6> for manual mode. The information is pasted to the BankSearch screen. When the system has found the correct DDA number, press <C> to choose it. When you return to the CONY CIFU screen, press <F11> on the first field (Account) to store it.

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SIGNON PROCEDURES

When you arrive at work, the terminal screen may be completely black. The HDS terminal will shut off automatically to prevent screen burnout, electronic tatoos, etc., all you do is press a key and the CONY Logo screen should appear.

Signon Steps

To signon to CONY, from the LOGO screen press the Return key. You will be prompted to the signon screen.

```
┌─────────────────────────────────────────────────────────────────────┐
│   ACTION: ____          CONY OPERATOR SIGNON          2-JAN-91  11:38:14 │
│                                                                       │
│                                                                       │
│   OPERATOR ID: ___                                                    │
│   OPERATOR PASSWORD: _____                                         │
│                                                                       │
│                                                                       │
│                                                                       │
│                                                                       │
│                                                                       │
└─────────────────────────────────────────────────────────────────────┘
```
CONY SIGNON SCREEN

1.-   **ACTION** field. If you know the function that you are going to perform you could enter the four character code here, i.e. **PAYR, PAYE, PAYV,** etc. If you don't know the function code then press [**TAB**] to move to the Operator Id field.

2.-   **OPERATOR ID** field. Enter the three alpha characters code assigned to you. This code is how you are known to the system.

3.-   **OPERATOR PASSWORD** field. Here you enter your password. The password must be at least seven alphanumeric characters. **Please don't use an easy to guess password, i.e. your last name, first name, etc.** CONY will not display the password when you enter it. It is your responsibility to maintain the integrity of your password. **Do not share your password with anyone.**

If you have entered a function code in the **Action** field, step 1, then the system automatically will put you in that particular mode and display its function screen, otherwise, a list of functions that you are allowed to perform (Your Menu) will be displayed.

A typical menu may look as follows:

```
ACTION:_____           CONY MENU              13-MARCH-92  08:16:12

OFF        SIGN OFF                MENU     ACTION MENU
PAYR       PAYMENT REPAIR          PAYV     PAYMENT VERIFY
PAYE       PAYMENT ENTRY           CIFQ     CUSTOMER FILE INQUIRY
UIDQ       CHIPS UID INQUIRY       TRNQ     TRANSACTION INQUIRY
CNTL       SYSTEM STATUS & CONTROL
```

SIGNON ERROR MESSAGES

The following are error messages that may occur when signing on to CONY.

Error Message	Meaning	Resolution
UNKNOWN OPERATOR	The ID or password is not in the system Database.	Correctly reenter your ID of password, If fails again notify your supervisor.
DUPLICATE OPID	You are signed on in another terminal, or someone is using your Operator Id.	Determine whether you are signed on in another terminal, or someone is using your password. Notify your supervisor immediately.
Your Password will expire on........	Your password is about to expire.	Change password before expiration date or your Id will be disabled.

CONY SCREENS

CONY's screens are generic. In other words, all payments whether inbound CHIP or FED, inbound SWIFT, TELEX, or Microwire are processed on the same screens.

The screens are divided in three parts, Fields, Text, and System error area.

CONY has three different processing pages, these pages come in to use depending on the number of parties that are involved in the transaction. CONY utilizes the same screens for Payment Repair (PAYR), Payment Verification (PAYV), and Manual Entry of Payments (PAYE).

Attached are examples of these screens. As you noticed, CONY screens are based on the old accounting principal of the "T" method of posting an entry to a Ledger. All the fields in the left side of the screen involve the Debit parties, the right side of the screen involves the Credit parties. The following is a description of the field tags and the role they play in the transaction.

At the very top of the screen you have two lines of fields.

ACTION: The action field controls what appears and happens on your screen. For example, you use this field to change functions and/or commands, i.e. PAYR, PAYV, RELS, SUPV.

IRN: Stands for Internal Record Number. This is a system generated field.

ECN: Entry Control Number. This field is required when processing manual entry payments. This number is assigned to all manual entries.

TRR: BINY Transaction Reference. This is system generated, this number is unique for every message received.

MEMO: The memo field is used to pass information among terminal operators. The memo is kept in the audit log but is not transmitted to the Risk Control system or any other network.

(-cont'd-)

The second part of the Screen contains fields that you will utilize during processing and is located at the bottom half of the screen. The fields described above are common to all the pages, the bottom half can be paged through to reveal the fields for each party in the transaction.

The following is a description of the fields found in the bottom half of the screen:

DBT :   Stands for Debit. The party identified here will provide cover for the payment being processed. CONY will automatically map the sender to this field. **If a reimbursement party, other than the sender, exists, i.e. field 53, CONY will automatically map it to this field.**

RFS :   Stands for Sender Reference. The Telecommunications staff is responsible for mapping the information in this field on all free form messages. This reference is also known as **"Our Ref."** For SWIFT and EXEC.983 messages the system automatically map field 20. This field is unaccessible for repair operations.

SND :   Stands for Sender. The sender is the party who transmits the instruction for the originator. The sender may not maintain an account relationship with BINY. In such cases the sender must indicate how BINY will be covered for the transfer.

OBI :   Stands for Originator to Beneficiary Information. This information is to be communicated to the final beneficiary. **Under no circumstances are you allowed to delete this information. Comprehensive abbreviation is permissible. When in doubt, ask your supervisor.**

BBI :   Stands for Bank to Bank Information. This information is exchanged between BINY and the Receiving Bank only.

In the center of the screen you will find five fields which are system generated, some of these fields can be modified by the operator during the repair session. **You should not modify these fields. If in doubt please see your supervisor.**

The following fields appear in the center of the screen. Their labels and uses are defined below:

(-cont'd-)

PAY : The PAY field is one of the most important fields in the screen. This field determines the **"Method of Payment"**. Appropriate entries are:

> **CHP** for Chips payments.
> **FRB** for Fed payments.
> **BKT** for Book Transfer.
> **CEK** for Checks.

CLASS : This field is used exclusively by Check Processing, **not by Money Transfer.** When entering manual payments from Check Processing be aware of the Class. In all other manually entered payments the class will always be **"INT"**, internal transaction. Other values are:

> **CHK** for Check Debit.
> **CLR** for Cash Letter.
> **COL** for Collections.
> **RLI** for Returned Item.
> **815** for Inclearing.

SRC : Stands for source of payment order. This field is system generated, except for manually entered transactions.

CHG : Stands for Charges. This field is used for Beneficiary's Deduction. Beneficiary deductions are USD$12.00 standard, but can be changed in a customers basis by special instructions. Possible values are: OUR, BEN* or Blank.

PAYBNF : Beneficiary's Method of Payment. How the Beneficiary is to be paid in a three or four party transfer. **As a procedural matter, we leave this field blank, the receiver can effect the payment at their convenience.**

*This stands for BENeficiary.

(-cont'd-)

The right side of the screen reveals all the credit parties involved in the transfer.
The following are found on the first page:

VAL :   Stands for value date. This field determines when is the
             executable date for the transfer. CONY automatically changes
             the value date forward to the next business day for transactions
             having Saturday, Sunday or holiday as the executable date.
             The Value date can't be greater than 28 days, whether futures
             or back-valued.

AMT :   The amount field is located to the right of the value date. This
             field is unlabeled and it's unavailable for change by repair
             operators except during manual entries.

CDT :   Stands for Credit Party. Depending on the number of parties
             involved this field takes different roles. The CDT field could
             be:

> **BNF**   When there is only one party involved. This
>   is always a Book Transfer or Cashier Check.
>
> **BBK**   In a two party transfer.
>
> **IBK**   When there is at least three parties involved.
>
> **PAY Thru** When there is more than three parties.

The credit field is divided into three parts. The first part is the Key identifier. This
Key will tell CONY what part of a Customer Information File to access. The
following are the different identifiers available:

A   For Fed routing numbers. Fed Routing numbers retrieved from the
         BankSearch file will be preceded by a pound sign (#).

C   Is used for UID numbers.

(-cont'd-)

D   Is used for Demand Deposit, Due To or Due From account. CONY requires the last five digits of the DDA number.

G   Is used to identify General Ledger number.

I   Is used to identify Intrabank account numbers. These account are used for cost allocation.

X   Is used to identify BINY Shortname. This is an English-like abbreviation of a correspondent's proper name. The Shortname is composed of the first two letters of the customer name and the first three letters of the city. In some cases the shortname takes a special form, i.e. for all Bank of America Branches the short name is "BOFA" plus the first three letters of the city where it located.

P   Is for the CHIPS Participant number.

T   Is used for Telegraphic Addresses. This could be up to 20 characters in length. i.e. **T/BANKAMER SFO**.

N   Is used to identify customer that subscribe to the BofA Private Network. i.e. **N/NYKO**.

S   The S, tells CONY that you will be using a SWIFT/BIC code. This code could be either 8 or 11 characters.

W   The W is used in conjunction with the Primary TELEX answerback.

Please note that the method of payment will not be affected by the identifier used.

Remember, the method of payment is determined by the PAY field.

(-cont'd-)

CORRESPONDENT TYPE

The third part of the credit field is the Correspondent Type. This field defines whether the customer is a financial institution or not. The values for this field are mapped directly from the CIF. These values are:

A	For all BofA Branches.
B	For all Financial Institutions.
C	For Corporations.
P	For Individuals (Persons.)

ADVICE FIELD

Following the Credit field, is the Advice field.

Standard operating procedure is to enter the code **"WRE"**. This triggers CONY to select the preferred method of advice from the Customer Information File.

On page two, the Originator (**ORG**), Reference for the Beneficiary (Swift field 21) (**RFB**), and the Beneficiary (**BNF**) fields are displayed. Next to the first line of the beneficiary you find another **"COR"** type field. This field is extremely important, since it will determine what type of message CONY will generate. The following are the applicable values, and the message types generated:

Code	Used For	SWF/BOA	FED	CHP
C	Non-Financial Institutions	MT100	CTR	N
P	Individuals (persons)	MT100	CTR	N
B	Financial Institutions	MT202	BTR	B
A	BofA Branches only	MT202	BTR	B

On the left side of page three, you will find two new fields, The Originator's Bank (**OGB**), The Instructing party field (**INS**), and on the right hand side the Beneficiary's Bank field (**BBK**).

The following pages contain sample screens for the PAYE, PAYR (and PAYV) functions.

LIST OF AVAILABLE ACTIONS*

ACTION   **EXPLANATION**

DISP   This allows you to display a record. The inquiry functions such as CIFQ and UIDQ
                    are automatically in this mode, You must DISPlay a record before changing,
                    deleting or verifying it.

REPR   Schedules the message for PAYR.

ADD   This option allows you to add a record to the Customer Information File.

CHNG   After DISPing a record, this option allows you to change it.

REDO   This allows you to "start all over again" in your processing of a message or of a
                    database record. This will restore the current message to the state it was in when
                    it was originally displayed. For those authorized to update CONY's database, REDO
                    restores the record in a file to its original state. No record is successfully changed
                    until you get an "OK" message from CONY.

                    NOTE: If the ICMR operator uses REDO on a multiple transaction message already
                    scissored (or one with cut marks,) REDO reverses the scissor ACTION.

BLNK   This ACTION removes whatever is on your screen. In the case of an inquiry
                    function when you have a record displayed, it simply removes the record. Any
                    changes you had made on the screen to the record or transaction are lost.

CANC   This ACTION is available to those authorized to perform OCMR, PSUP and RPYU
                    functions. Enter this ACTION to wipe out a message or record already recognized
                    by the system. CANC causes a message to be delivered to the exception printer.

RELS   This ACTION is available to all operators. When a screen is complete, enter RELS
                    and press <RETURN>. RELS releases the message to the next CONY function. If
                    error messages appear on your screen when you press <RETURN>, CONY does
                    not allow the RELS until you correct the errors. When all errors have been
                    corrected, CONY allows the RELS. For P&R operators, CONY automatically displays
                    the next Message in queue, assuming that there is a next message, The same is
                    true for Telecom operators, assuming they are operating in queue mode.

QOFF   This is short for Queue OFF. (A queue is a place for messages to wait pending
                    display to a particular function.) Available only to repair and verify operators in
                    P&R. If you don't want to take the next message off your queue, enter QOFF in
                    the ACTION field. When you press <RETURN>, you leave Queue Mode and enter

---

*This is only a partial list of all of the actions available. A more complete list can be found starting on page 2-10 of the CONY
P&R User Guide.

These actions are entered by typing the action command into the ACTION field and then pressing the <RETURN> key.

(-cont'd-)

Request Mode.   Any currently displayed transaction is returned unchanged to its original queue. In Request Mode, you may request a particular message to repair or verify by entering either its IRN or ECN. CSUP and PSUP (CRT functions) always operate in Request Mode. Those authorized to perform these functions can only request particular messages by either their IRN of ECN. CSUP and PSUP obtain IRNs and ECNs from messages that printed in the service area and on the cancellation printer.

QCOM QKEY QALL QHI QIN QLO QCHP QFED	If you are in Request Mode, and want to return to Queue Mode, enter one of these ACTIONS and press <RETURN>. Any message currently displayed is returned unchanged to its queue. If you want CONY to only queue messages from the communications subsystem, enter QCOM in the ACTION field. If you only want to receive key-entered dollar transactions, enter QKEY. If you want QCOM and CHIPS/Fed receipts and payments (outbound CHIPS and FED,) enter QALL. Enter QHI for payments valued today for over $1 million, and QIN for payments valued today for less than $1 million. Enter QLO for future, the next day's work first. Enter QCHP to get CHIPS receipts, and QFED to get receipts from Fedwire.
NEXT	Enter this ACTION (only when in PAYV) to remove the message currently displayed on your screen, The massage is requeued according to its priority, You would normally use NEXT to requeue a message while awaiting information (possibly from the service desk) about how to process it. Also use NEXT to check what's in your queue.
SUPV	Enter this ACTION to refer a problem message to PSUP. This is a message that you can't determine what to do with. You're not quite sure about it, and it's better to be safe than sorry. The problem may be that you lack the authorization to perform the function required to resolve the problem. SUPV first routes the message to the service printer requesting supervisor attention, then queues it to the PSUP terminal. It is always helpful to PSUP if you enter data in the MEMO field explaining your problem with the message.

ACTIONS AVAILABLE TO
PAYE, PAYR AND PAYV OPERATORS

ACTION   **EXPLANATION**

REDO   This will restore the current message to the state it was in when it
              was originally displayed.

+DBT   Insert a reimbursement party.

-DBT   Remove a reimbursement party.

+CDT   Insert a credit party.

-CDT   Remove a credit party.

MOVE   Move the information from BBI to OBI.

RELS   Release the message to the next logical step.

SUPV   Route message to payment supervisor (PSUP.)

REPR   Return the message to payment repair for correction.

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QUEUE MODES

NAME   **DESCRIPTION**

QCOM   Repair/verify messages received from the LINK subsystem. All these
            messages are considered outbound payments.

QKEY   This queue contains manual entry payments only.

QCHP   This queue contains only inbound CHIPS receipts.

QFED   This queue contains only inbound Fedwire receipts.

QRCV   Request inbound items only. When in this mode you will only get
            receipts (both CHIPS and Fedwire.)

QCPO   This queue is only available in the verification mode. You will only get
            CHIPS payments to be verified in this mode.

QFPO   The same as QCPO, but this will bring you Fedwire payments only.

QHI   Allows access to payments valued today over $1 million.

QIN   Allows access to payments valued today less than $1 million.

QLO   Allows access to future valued payments.

QALL   When in QALL mode, the system will present you with whatever item
            is on top of the queue, whether it is a payment or a receipt. You
            should be in this mode at all times, unless otherwise instructed by a
            supervisor.

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```
ACTION: ____    IRN A_____    PAYMENT REPAIR    PG 1    23-MAR-91  15:34:52
ECN: _____0  TRR _____         MEMO _____

TST _____      __/__/__   SEQ ___    VAL __/__/__  _____0
DBT _/_____          CDT _/_____ COR _
  _____   PAY ___  _____
  _____            _____
  _____   CLASS    _____
RFS _____     ___    A _____
SND _/_____
  _____   SRC    RFB _____
  _____   __     BNF _/_____ COR _
  _____            _____
ORG _/_____     CHG      _____
  _____   __       _____
  _____   PAYBNF  A_ _____
  _____   __       _____

OBI _____

BBI _____
Select IRN, ECN, or ACTION
```

PAYMENT ENTRY SCREEN (PAYE) - PAGE 1

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```
ACTION: ____    IRN A_____      PAYMENT REPAIR    PG 1    23-MAR-91  15:34:52
ECN: _____0  TRR _____         MEMO _____

TST _____        _/__/__   SEQ __0   VAL _/__/__  _____0
DBT _/_____                  CDT _/_____ COR _
    _____           PAY ___
                                      ___
INS _/_____              BBK _/_____
    _____           CLASS    _____
    _____              ___    _____
    _____            SRC      _____
OGB _/_____              ___  A __ _____
    _____            CHG      _____
    _____              ___    _____
    _____                   RFB _____
ORG _/_____            PAYBNF BNF _/_____ COR _
    _____              ___
    _____

OBI _____
    _____
BBI _____
Select IRN, ECN, or ACTION
```

PAYMENT ENTRY SCREEN - PAGE 2

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```
ACTION: ____    IRN A_____        PAYMENT REPAIR    PG 1    23-MAR-91  15:34:52
ECN: ____ 0   TRR _____           MEMO _____

        ┌─────────────────────────────────────────────────────────┐
        │  It is possible for any of three special characters to    │
        │  appear in these areas.  The possible values are:         │
        │                                                           │
        │      * - Indicates VIP Customers                          │
        │      $ - Indicates OARS Transaction                       │
        │      ! - Indicates both VIP and OARS Customers            │
        └─────────────────────────────────────────────────────────┘


DBT  _/_____ *             VAL _____  _____           *
     _____                     _/_____ COR _
     _____                     _____
     _____                     _____
                                              _____
RFS _____ *                    _____
SND _/_____        CHG   A__   _____

  OBI _____
      _____
  BBI _____
Select IRN, ECN, or ACTION
```

CONY PAYMENT REPAIR SCREEN - PAGE 1

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```
ACTION: NEXT    IRN A            PAYMENT REPAIR    PG 2    23-MAR-91   15:34:52
ECN:       0   TRR                      MEMO _____



DBT  _/_____            PAY   VAL  _____   _____
     __  _____                   CDT  _/_____ COR _
RFS  _____              CLASS     _____
SND  _____              ___
     __  _____              SRC       _____
     __                                 __        _____
ORG  _/_____                CHG       _____
     _____               __        _____
     _____                        _____
     _____                     A   __  _____
     _____              PAYBNF      _____
                                        __
Select IRN, ECN, or ACTION
```

CONY PAYMENT REPAIR SCREEN - PAGE 2

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```
┌─────────────────────────────────────────────────────────────────────┐
│ACTION: NEXT   IRN A_____    PAYMENT REPAIR    PG 3  23-MAR-91 15:34:52│
│ECN: _____ 0  TRR _____        MEMO _____│
│                                                                       │
│                                                                       │
│                                                                       │
│                                                                       │
│                                                                       │
│ DBT  _/_____    PAY VAL _____  _____          │
│ INS  _/_____    __   BBK _/_____                │
│      _____      CLASS   _____                   │
│      _____      ___                                        │
│      _____      SRC     _____                   │
│ OGB  _/_____    ___     _____                   │
│      _____      CHG   A _   _____               │
│      _____      __                                         │
│      _____      ___   RFB _____                 │
│      _____      PAYBNF BNF _/_____  COR _       │
│      _____      __      _____                   │
│                                                                       │
│ Select IRN, ECN, or ACTION                                            │
│                                                                       │
└─────────────────────────────────────────────────────────────────────┘
```

CONY PAYMENT REPAIR SCREEN - PAGE 3

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SPECIAL CUSTOMER STATUS DISPLAY

CONY display a special symbol to identify customers who subscribe to BankAmerica Products. These symbols appear to the right side of the account line in the **DBT** and **CDT** party. The symbols are as follows:

*	VIP Customers
$	OARS
!	VIP and OARS Customers

See Special Processing for procedures concerning these products.

BankAmerica International New York (BINY) offers a variety of services to its customers. The following products have a direct impact in the way we process the payments.

<u>ONE BANK IMAGE (O.B.I.)</u>

The One Bank Image Account is a product offered to all Bank of America's customers. This product allows customers whose account is domiciled in San Francisco to gain access to the New York CHIPS market without having to open a separate account in New York.

When an **O.B.I.** subscriber sends a message to San Francisco Money Transfer Services (MTS) which is intended for a CHIPS member bank, the MTS system recognizes it and automatically inserts BINY as the intermediate party. This message is then transmitted to BINY with instructions to pay the CHIPS member bank. The flowchart on the following page explains the normal path for O.B.I. transfers.

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O.B.I. TRANSACTION FLOWCHART

```
                    ┌──────────────────┐
                   (  SAN FRANCISCO    )
                   (    CUSTOMER       )
                    └────────┬─────────┘
                             │
                             ▼
                    ┌──────────────────┐
                    │     MONEY        │
                    │    TRANSFER      │
                    │     SYSTEM       │
                    │   CALIFORNIA     │
                    └────────┬─────────┘
                             │
                             ▼
   ┌────────────┐      ◇◇◇◇◇◇◇◇◇◇         ┌──────────────────┐  *
   │ PROCESS AS │  NO ◇ O.B.I. CHIP ◇ YES │  MONEY TRANSFER  │
   │  NORMAL    │◄────◇  PAYMENT?   ◇─────►│   SYSTEM SAN     │
   │  PAYMENT   │      ◇◇◇◇◇◇◇◇◇◇          │   FRANCISCO      │
   └─────┬──────┘           │              │                  │
         │                :YES             │   DR. CUSTOMER   │
         │                 :               │   CR. BINY       │
         │                 :               └────────┬─────────┘
         │                 :                        │ SEND PYMNT.
         │                 :                        │ ORDER
         │                 :                        │ MT 100/202
         │                 :                        ▼
         │                 :               ┌──────────────────┐  *
         │                 :               │      BINY        │
         │                 :               │                  │
         │                 :               │ DR. SAN FRANCISCO│
         │                 :               │ CR. CHIPS        │
         │                 :               └────────┬─────────┘
         │                 :                        │ SEND
         │                 :                        │ PAYMENT
         │                 :                        │ TO NYCH
         │                 :                        ▼
         │                 :               ┌──────────────────┐
         │                 :               │      NYCH        │
         │                 └ ─ ─ ─ ─ ─ ─ ─►│                  │
         │                                 │   DR. BINY       │
         │                                 │   CR. CHP PART.  │
         │                                 └────────┬─────────┘
         │                                          │
         │                    ┌──────────────────┐  ▼
         └───────────────────►(   TRANSACTION     )
                              (    COMPLETED      )
                               └──────────────────┘
```

* NOTE: THESE OPERATIONS
ARE TOTALLY TRANSPARENT
TO THE CUSTOMER. THE
APPARENT PATH FOLLOWED
FOR AN O.B.I. TRANSACTION
IS THAT OF THE DOTTED
LINE IN THE CHART.

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ONE ACCOUNT REMITTANCE SERVICES (OARS)

Bank of America's One Account Remittance Services (OARS) has simplified the process of Commercial Payments. The uniqueness of this product lies in its elimination of the complexity and the problems associated with commercial payment, (multiple intermediate, multiple covers and multiple correspondents,) by utilizing the Bank's network of correspondents and branches.

The selection of intermediary banks for OARS payments are as follows:

- Search BINY's books for an account relationship.

- If no relationship exists in BINY, then search San Francisco's books.

- If no relationship exists in San Francisco's books then select a correspondent from the CHIPS UID file. If a domestic correspondent is needed, use the Rand MacNally directory.

- Failing the above, select an offshore correspondent on our books that is located in the country and city of the Beneficiary or Beneficiary's Bank.

- **All OARS payments must be executed under Wire Advice "WRE."**

For further details in OARS processing see special processing procedures.

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TELECOPIER

The term telecopier is a reminiscence of the past. It refers to reimbursements transactions or cover, between San Francisco and New York, that was accomplished by faxing the information between the two Money Transfer units.

When repairing, you are able to identify these transactions by the use of the field 53 in SWIFT and EXEC.983 messages. Free formatted telex will state: "Debit our account with your San Francisco office." You will not be able to process these transactions in CONY. Please route them to the Payment Supervisor Queue (PSUP) by using the command **SUPV**.

For more details on "How to Process a Telecopier" see the PSUP procedures manual.

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