



# Changing PAT Processing



Compatible Releases:

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## PAT Processing – Holding a PAT Payment record already created

If your loan has already gone through the Cycle date and you want to stop the payment from being drafted and posted before the ACH and Payment Posting dates – Update the field Override Yes/No in the PAT Payment Record to ‘Yes (Y)’.

Changing the Override flag will prevent PAT processing from completing the next steps, ACH Posting and Transaction Posting.

Payment Detail Information

Account #: 30020119    Scotts Home S    Scheduled Payment Date: 11/09/2018  
 Payment Amount: 23,807.50

Cycle Run Date: 11/13/2018    Process Payment Date: 11/13/2018  
 Process ACH Date: 11/13/2018    Payment Posted Date: 11/13/2018  
 ACH Posted Date: 11/13/2018    Purge Date: 11/28/2018

Bank: 995 PAT Bank  
 ABA:  
 Bank Acct #:  
 Payer: pat payer loan 030020119  
 Messages from Cycle Run:

Override: **(N) No**

Check/Saving: Checking

OK    Cancel    Apply    Help

Cancel

FIGURE 1-TRANSACTION PROCESSING>TOOLS>MISC TRANS PROCESS>PRE-AUTHORIZED TRANSFER>PAYMENT DETAIL INFORMATION PANEL

The Override is normally ‘No (N)’, changing it to ‘Yes (Y)’ will stop the PAT Payment record from processing.

If you want to stop future PAT processing, go to the PAT Payer record and update the Bypass flag (see next section).

## PAT Processing – Suspending PAT processing for a period of time

If you want to suspend PAT processing on a loan and it is between Payment Cycle processing, it is before the cycle date and it is before the next payment due date.

Change the flag in the PAT Payer record.

To Bypass the PAT processing until a later date, change the field **Bypass** to ‘Yes (Y)’. When you are ready to process PAT payments on this loan again, change the **Bypass** field back to ‘No (N)’.

To Cancel PAT processing completely for a loan, update the Cancel field to ‘Yes (Y)’, this will require updating the Billing Cycle Method in Loan Administration>Master Info>Payment/Billing Panel>Billing Information from ‘PAT Proces (T)’.

The screenshot shows a software window titled "Payer Detail Information" for account # 109780, PAWN MANAGEME. The "Payer Information" section includes fields for Balance (2,948,345.37), Next Pmt Due Date (02/01/2008), Sort Name (000109780 PW), Billing Cycle (PAT AUTODE (T)), Check/Savings (CHECKING (C)), Next Pmt Bill Date (01/01/2008), Bank (WHEATON BA (998)), ABA Number (558-061-464), Bank Acct # (1500109780), Payer (000109780 PWPAYR XXXXXXXXXXXXX), and Next Bill Date (01/01/2008). The "Bypass" and "Cancel" dropdown menus are highlighted with a red box, both currently set to "NO (N)". The "Processing Information" section includes fields for Next Cycle Date (01/01/2008), Next ACH Date (01/01/2008), Next Pmt Post Date (01/06/2008), and Use Business Calendars (YES (Y)). The "Process on Last Day of Month" section has three dropdown menus set to YES (Y), NO (N), and NO (N) respectively. Buttons for OK, Cancel, Apply, and Help are at the bottom.

FIGURE 2 - TRANSACTION PROCESSING>TOOLS>MISC TRANS PROCESS>PRE-AUTHORIZED TRANSFER>PAYER DETAIL INFORMATION PANEL

The field value for Bypass can be 'Yes (Y)' or 'No (N)'

- Bypass = 'Yes (Y)' will not ACH a payment record that was created on the cycle run date.
- Use the Bypass field to temporarily disable preauthorized transfers without changing or deleting the payer record.
- Payment records will continue to be created.
- NOTE: If you want to "bypass" a payment, make sure that payment record hasn't already been created. If it has been created – the override option is necessary!

Cancel should always be 'No (N)' when creating the Payer Information record

- Set the field Cancel to 'Yes (Y)' when preauthorized transfers should be discontinued, but you do not want to delete the Payer record