

FINASTRA

Data Retention Policy for Phoenix Outsourced Core Customers

To improve the end-user experience, Finastra is looking at all components including data storage and retention. The correct data retention policy provides a fine balance between application performance and operational efficiency. Our application experts have created the data retention times below with the goal of balancing performance and operational tasks. Since 90% of history lookup and reports are for the most recent three months, we believe that this new data retention policy will improve the end-user experience.

Data purging based on the retention periods below will apply to all Phoenix outsourced core customers effective as of March 1, 2013.

Table Description	Table Name	Number of Days to be Retained
<p>ACH file header and file control record data This table stores individual ACH file names, amounts and external ids assigned to each file</p> <p>PHX Report – ACH10000 – ACH Input Summary, ACH20000 – ACH Output Summary</p>	ACH_HEADER	1 year
ACH Files Loaded – This table stores the details of ACH company files loaded using Internet banking	IBANK_CPY_FILE_LOADCOPY CPY_XML_FILE_LOG	61 days
ATM Cards – These tables store all ATM account and card-related information	ATM_CARD ATM_ACCT ATM_REL_ACCT ATM_USER_DEF_VAL ATM_CARD_ADDL_NAME OV_ATM_FILE_LOAD	1 year
Closed deposit accounts This table stores all deposit account records.	DP_ACCT/DP_DISPLAY	# of days defined for account type
Closed External Accounts Closed External (adaptor supported) Accounts This table stores all external account records	EX_ACCT	<p>Will be purged when file close date is < # days to purge external accounts and purge process is run.</p> <p>Note: DP_ACCT_LO C purges any external accounts that were assigned for overdraft protection during this purge.</p>

<p>Closed IRA Accounts – These tables store all deposit IRA (umbrella plans) and deposit accounts attached to these plans. If an umbrella plan is scheduled for a manual purge and it has associated DP_ACCT records, then the deletion of the DP_ACCT records is scheduled in the DP_ACCT_PURGE table</p>	<p>DP_UMB DP_UMB_BENE DP_UMB_DISBURSE DP_UMB_DISPLAY DP_UMB_DISPLAY_DIST DP_UMB_DIST DP_UMB_DIST_CALC DP_UMB_DIST_FMV DP_UMB_SPLIT DP_ACCT_ANAL_DTLS DP_ACCT_CHK DP_ACCT_INDEX_TI DP_ACCT_INT_TIER DP_ACCT_LOC DP_ACCT_RECON DP_ANAL_HISTORY DP_ANAL_RPT_ACCT DP_ANAL_RPT_DTLS DP_CHK_ORDER DP_COMB_CHK_ACCT DP_COUPON_HISTORY DP_ACCT DP_DISPLAY DP_DISPLAY2 DP_ACCT_INT_OPT (both rows)</p>	<p>Greater than or equal to 365 days</p>
<p>Deposit account balance snapshot</p>	<p>DP_ACCT_BAL_SNAPSHOT</p>	<p>125 days</p>
<p>Deposit analysis reporting data This table stores the information that was generated and printed on the periodic account analysis statements.</p>	<p>DP_ANAL_RPT_BASE</p>	<p>1 year</p>
<p>External Account History. This table stores the external account transaction history. Transaction history purge routines are defined at the individual account type.</p>	<p>EX_HISTORY</p>	<p>Will be purged when file close date is < # of days to purge external accounts and purge process is run.</p>
<p>GB_HOLD_STOP TRAN HOLD where STOP_HOLD_TYPE is equal to TRAN HOLD</p>	<p>GB_HOLD_STOP</p>	<p>125 days</p>

<p>Loan umbrella plans (commitments). This table stores information on the loan umbrella plans</p>	<p>EX_ACCT</p>	<p>Will be purged when file close date is < # of days to purge external accounts and purge process is run.</p> <p>Note: DP_ACCT_LO C purges any external accounts that were assigned for overdraft protection during this purge.</p>
<p>Nightly Processing Times. This table stores the date, start time, end time, and other related information to track the amount of time each nightly process takes.</p>	<p>OV_OVERNIGHT</p>	<p>1 year</p>
<p>Sales and Service Incentive Scoring. These tables store the scoring by employee and branch for the products and services sold and referred within each incentive program.</p>	<p>SS_SCORE_INCENT_PRGRM SS_SCORE_PROD_ACCT SS_SCORE_ACCT_DETAIL SS_SCORE_PROD_SVCS SS_SCORE_SVCS_DETAIL SS_SCORE_REF_DETAIL</p>	<p>2 years</p>
<p>Sales and Service Customer/Member Products and Services. These tables store the account or service created for a particular customer/member for any such account or service that is associated to an incentive program. It is against these records that the system will perform incentive scoring</p>	<p>SS_PROD_ACCT SS_PROD_SVCS</p>	<p>2 years</p>
<p>Teller Drawer Count Information. This table stores the summary teller cash drawer count information.</p>	<p>TL_CASH_POSITION_SUMMAR Y</p>	<p>120 days</p>

<p>Transaction history data This table stores the deposit account transaction history. Transaction history purge routines are defined at the individual account type. (IE: CK and SAV)</p> <p>CD history should remain for the life of the CD. The # of days to purge transaction history for any account type associated with the 'CD' application type will be defined by the FI on the System Administration > Deposit > Types window</p> <p>PHX Report – STM50000, STM51000 Account Statements</p>	<p>DP_HISTORY (CK, SV)</p> <p>DP_HISTORY (CD)</p>	<p>3 years (rolling)</p> <p>As defined by the FI after the account is closed</p>
<p>Cross Reference This table stores the cross reference account numbers.</p>	<p>GB_ACCT_CROSS_REF</p>	<p>1 year after record is closed</p>
<p>Auditing data This table stores all customer and account maintenance.</p> <p>PHX Report – AUDxxxxx All Audit Reports</p>	<p>GB_AUDIT</p>	<p>3 years</p>
<p>This table stores each window that was viewed by an employee.</p>	<p>GB_AUDIT_VIEW</p>	<p>6 months</p>
<p>This table stores the description and date of transaction batches.</p> <p>PHX Report – OVD10000 Batch Transactions</p>	<p>GB_BATCH</p>	<p>2 years</p>
<p>This table stores the beginning and ending balances printed on periodic account statements.</p> <p>PHX Report – STM50000 Account Statements</p>	<p>GB_COMB_ACCT_INFO</p>	<p>2 years</p>

This table stores the address id used on the periodic account statement. PHX Report – STM50000 Account Statements	GB_COMB_ADDR_INFO	2 years
This table stores the individual float records assigned to deposit transactions.	GB_FLOAT	2 years
This table stores stop payment and account hold information. PHX Report – DPD09000 – Stop Payment/Hold Journal	GB_HOLD_STOP	2 years after record is closed
This table stores household IDs and descriptions.	GB_HOUSEHOLD	2 years after record is closed
This table stores customer and account notes and ticklers - including pop up notes.	GB_MEMO	2 years after record is closed
This table is used for adaptor messages that are sent out to the third parties.	GB_MSG_QUEUE	60 days
This table stores calendar month-end account information used for profitability calculations	GB_PROFIT_HISTORY	3 years
This table stores additional transactions that were spawned from a transaction being posted. (IE: a loan payoff transaction -TC 345 - may spawn a TC 304-Principal Payment, TC 305-Interest Payment and a TC 308-Loan Fees Payment)	GB_TC_CHILD_MAP	This should be purged on the same frequency as LN/DP_HISTORY
Closed general ledger accounts This table stores all general ledger account records.	GL_ACCT	13 months after account has been closed
This table stores calendar month end current balances, average balances and debit/credit totals for each GL account. PHX Report – GLM20000 Statement of Condition, GLM25000 Income Statement	GL_DISPLAY	3 years
General ledger history data This table stores general ledger transaction history. GL History will be retained for a full 2 year period. The purging routines will be set to happen sometime during the first week of the new calendar period each year PHX Report – GLY29000 Annual Activity Journal	GL_HISTORY	2 years (calendar year)
This table stores accounts details of a system generated summary posted entry for the product interface accounts.	GL_INTER_DETAIL2	2 years (this should be purged on the same frequency as the GL_History)
This table stores the subsidiary transactions posted to the holding company module.	GL_SUB_TRAN2	90 days
Closed loan accounts This table stores all loan account records.	LN_ACCT	Will be purged when the closed RIM record is purged
This table stores information on the loan umbrella plans.	LN_UMB	2 years after record is closed
This table stores ATM warehoused transactions such as transaction holds.	OV_ATM_WAREHOUSE	30 days
This table stores information pertaining to a system posted 'self- balancing' entry posted to the GL Suspense account	OV_ERROR_BALANCE2	1 year

This table stores information pertaining to that length of time each overnight task took during the overnight process.	OV_TASK	1 year
This table stores individual batch information of the transaction batches that were originated via Cavion Internet Banking. PHX Report – ACH30000 ACH Company Input Summary	RM_ACH_BATCH	1 year
This table stores RIM transaction history.	RM_HISTORY	2 years
Customer image data	RM_IMAGE	Images are automatically removed when the RIM record is closed
Teller Journal posting data	TL_JOURNAL	120 days
Log Table to store Phoenix XM Transactions This table stores information on transactions received via XM.	XP_TRAN_HIST	90 days

Customers that wish to retain historic data in a separate archive database will have an option to purchase additional data storage. Please contact your Client Relationship Manager for more details.

This policy is subject to change from time to time in the sole discretion of Finastra.