**Minimum Hardware for using Wayne Barnett Software Products**

SQL 2012 or later. Our preference is SQL 2019 Express.

We do not require a private server; most of our customers load our data bases on an existing Windows server. We’ll be glad to install SQL for you (express are the retail version), at no charge.

However, the windows server will need a minimum of 16 GB of memory. If there’s more than one SQL installed on the Windows server, you’ll need an additional 8GB of memory for each additional SQL install

As for the workstation PCs: you’ll need a minimum of 8GB of memory for the first year you bank or credit union uses our system, and 16GB of memory after the first year. The reason for the increased memory: the more data we have, the better able we are to identify customers that have activity that’s other than expected (and potentially high-risk or suspicious).

We use the newest Microsoft .net architecture and MS DataTable Structures to analyze and parse your customers’ data. This is incredibly robust and powerful technology. But it takes a minimum of 16GB of memory to work efficiently. And as your bank or credit union approaches $1 billion+ in assets, you may have to move up to 24GB.

**Software Update**

We use the Microsoft ClickOnce Application Architecture. Accordingly, all our systems operate locally on the bank’s or credit union’s PCs.

The technology for our systems is stored in an on-site software repository. When our software is updated, all that’s required by the bank/credit union is to download the software from our web site and overlay the folders that you currently have in the software repository. We aren’t joking when we say it takes five minutes (or less) to update our software.

**An Overview of the Data Required by Wayne Barnett Software**

* + - 1. Our BSA module is called the Cash Transaction Monitor (CTM). The extract file for this system needs the following:

1. Account number of the person or business that did the cash transaction.
2. Amount of the cash transaction
3. Posting date
4. A tran code or some other way of determining if it is a cash-in or cash-out transaction.
5. ID of the teller that did the transaction (if it’s an ATM transaction, you can just say ATM).

One of the key parts of our BSA system is the ability to aggregate related-party cash transactions. For example, if a husband and wife both have accounts at the bank, you need to combine their cash transactions for CTR and SAR reporting. Likewise, if the wife has an account and the husband doesn’t—but the husband is a signor on the wife’s account, you will need to include his name in OFAC checks.

So, with this said, here is the information we need for our Customer Information File (CIF).

1. Account number
2. Name of primary owner
3. SSN of primary owner
4. Branch number assigned to the account.
5. Account type (if available; we primarily use this field to highlight transactions done by employees).
6. Name of joint owner/co-owner/authorized signor #1
7. SSN of joint owner/co-owner/authorized signor #1
8. Name of joint owner/co-owner/authorized signor #2 (if available)
9. SSN of joint owner/co-owner/authorized signor #2 (if available)
10. Name of joint owner/co-owner/authorized signor #3 (if available)
11. SSN of joint owner/co-owner/authorized signor #3 (if available)
12. Name of joint owner/co-owner/authorized signor #4 (if available)
13. SSN of joint owner/co-owner/authorized signor #4 (if available)

Note: your system may not have fields 8 – 13. There’s no law that requires vendors to maintain this information. (The Fair Credit Reporting Act of 1989 requires that the first joint owner/co-owner/authorized signor be recorded by the system.) However, if this data is available, we’d like to have it.

1. Account open date
2. Date of last account maintenance
3. NAICS code (if available)
   * + 1. Our fraud-detection module is called the Suspicious Activity Monitor (SAM).  If the bank or credit union wants to use SAM, this is the information we’ll need for every transaction posted, each day.
4. Account number
5. Transaction amount
6. A debit or credit indicator (if available; not a problem if it’s not)
7. Posting date.
8. Tran code
9. Application code
10. Check number (for DDA check-debits).

Note: to do accurate statistical analysis, we need to see each transaction posted. We know some vendors ask for daily totals (that is, total debits and total credits posted to each account). However, since our statistical modelling is based on peak-analysis, we need each transaction record.

If your core system doesn’t have a Dr/Cr indicator, that’s OK. We can do a lookup based on the tran code.

We’ll also need a copy of the daily ACH files for the bank or credit union. (In all honesty, these are usually the most difficult files to obtain. A lot of data processing companies do not have procedures for distributing these files to their customers. But you can always get a copy from Fed; Fed charges $150/month for this service.

We also offer our customers the ability to track address changes. This is the information we need for this feature.

1. Account number
2. Date of change
3. New address. (We’ll work with whatever format your main banking system can provide.)
   * + 1. And, lastly, we have an OFAC/Wire transfer module. That system is called the Wire Transaction Monitor (WTM).

Depending on the size and location of the bank or credit union, we like to have the actual incoming and outgoing wire transfer files that are process by the Federal Reserve, Bankers’ Bank or corporate credit union. The Federal Reserve makes these files available to you for $50/month. Most Bankers Banks and CCUs let their members have access to the files for free. (Note: Fed did this until 2014.)

Fed offers a free downloadable spreadsheet and it’s almost as good as the actual wire files. If you have little or no business with Canadian or Mexican customers, this free spreadsheet will work fine.

However, if your bank or credit union routinely does business with our neighbors to the north or south, there’s a risk you will receive a federal subpoena that request records based on an IMAD number; that number isn’t in the free spreadsheet. So, bottom line: with the spreadsheet, the time to respond to a federal subpoena could grow from 4-8 hours to 1-2 weeks (or longer).

For most customers, we recommend the free spreadsheet. But if you’re a border bank with more than $250 million in assets, we recommend you pay Fed the $600 a year for the extended data.

* + - 1. As for OFAC files: we directly attach to OFAC’s web site and download these files for you. Yes, ma’am and sir, it’s that easy.

Thank you for reviewing our list of hardware and data requirements. We appreciate your interest in Wayne Barnett Software.