TOPS Software
Bank Export Files

TOPS Software has the built-in capabilities to create owner export files in a format your bank can use. There are two main uses for these owner export files:

- **Owner Lookup Files** – the bank uses these files with the lockbox system to process "coupon not present" owner payments received through their lockbox system. Without the Owner Lookup File, the bank would have to reject the payment and you would have to enter these cash receipts manually.

- **Hold Payment Files** – a file the bank can use to not accept owner payments when you have check marked the Hold Payment box in the Owner record. You might check the Hold Payment box if an owner has been referred for collection. Some banks can take this file and use it to block accepting the payment through their lockbox.

Follow these steps to create a Bank Export File.

Global	Start at the **Global Functions** module from the TOPS main menu.
Lockbox	Click the **Lockbox** menu tab on the Global Functions menu.
You will see the Lockbox screen: **Lockbox** Notice the Bank Export button.	
Bank Export	Click the **Bank Export** button.

You will see the Bank Export screen where you can select your options.

Bank Export Options
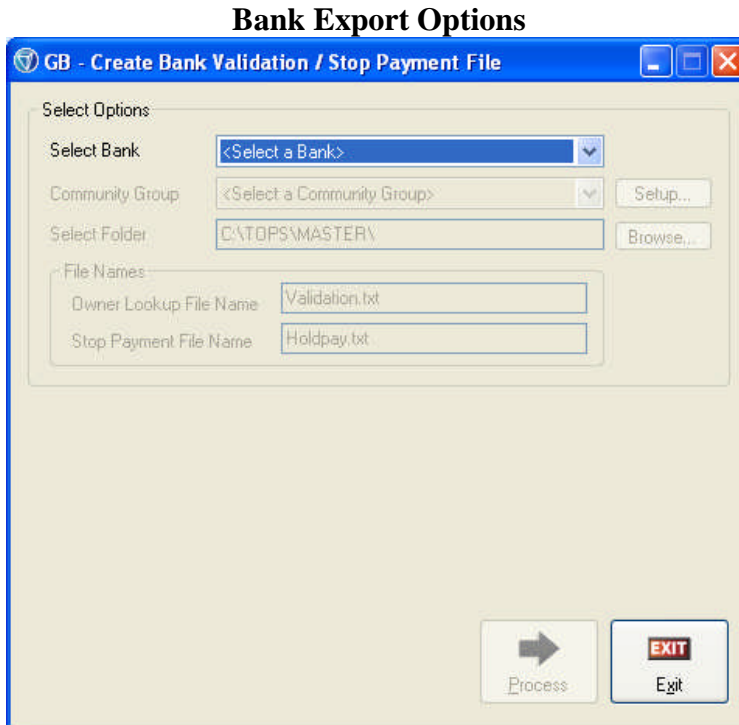
Complete the options as follows:

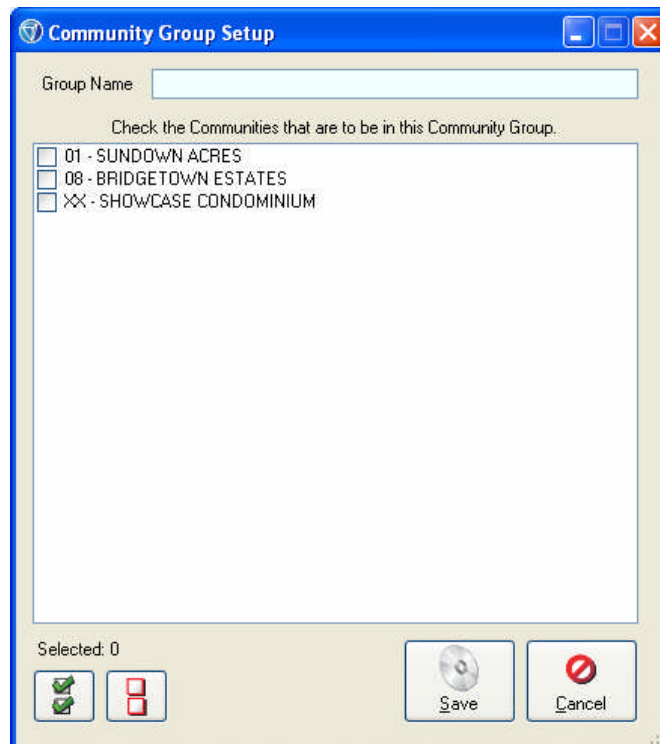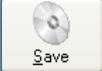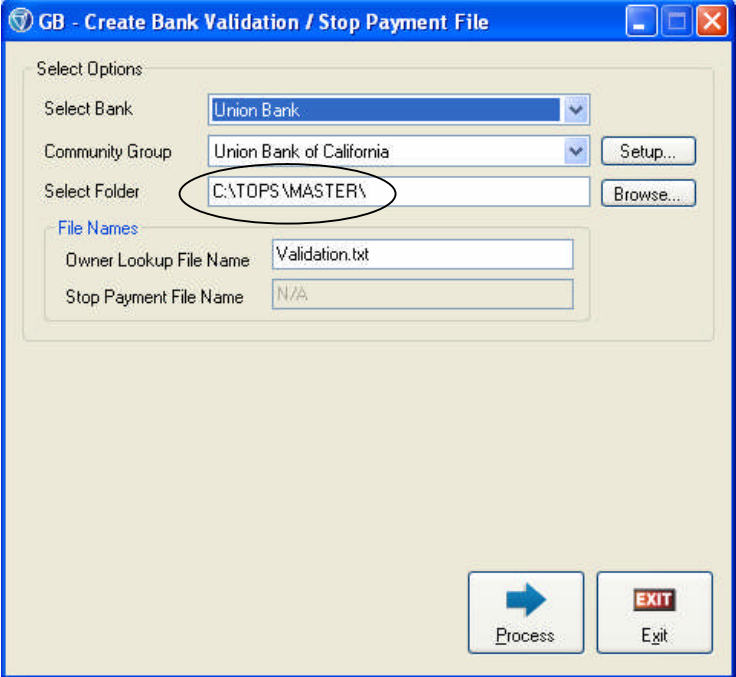| Select Bank	First, select your bank from the drop down list:
	Use the scroll bar on the right side of the screen to see more banks. If your bank is not shown, it means that either your bank does accept an owner export file or TOPS does not offer a file yet for your bank. The TOPS Standard file format generates a generic owner export file your bank may be able to use.
	You must select a bank to proceed.
Community Group	Because many TOPS customers work with multiple banks, you need to create a Community Group where you select which communities work with each bank. That way, TOPS can generate an Owner Export File that only includes those communities that work with a particular bank.
	Notice the **Setup** button. This is where you define a Community Group for your Bank Export File.
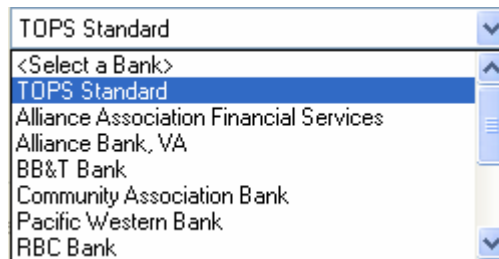
New Community Group
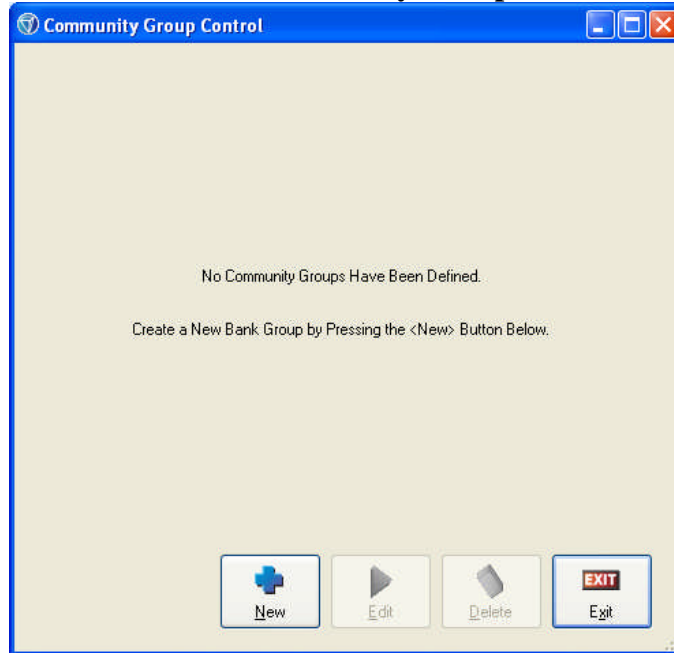
 Click the **New** button.

You will see the screen for completing the setup of Community Groups:
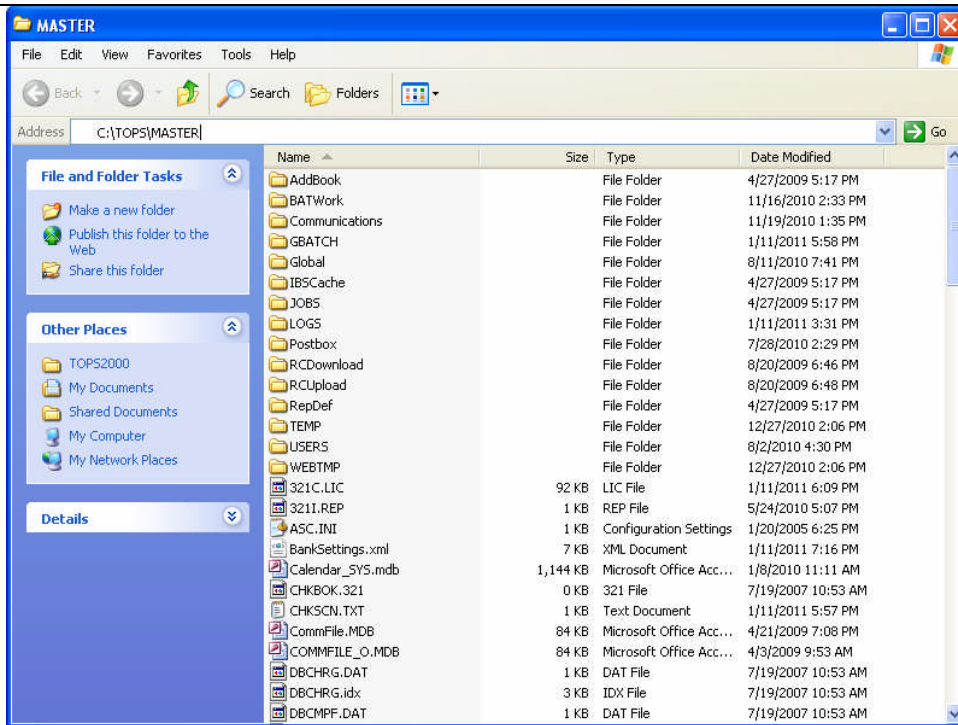
Community Group Setup

Group Name – Type the name you wish to call the group. We suggest you make it the Bank Name.

	Communities – check mark the communities to include in this Community Group. You can check mark the communities individually or use the Quick Check/Uncheck buttons. ![check all icon] Check marks ALL communities ![uncheck all icon] Unchecks ALL communities ![save icon] Click the **Save** button to save your settings under Community Groups. You will return to the Community Groups screen where you can setup more Community Groups or exit back to the Bank Owner Export screen.
Select Folder	Select the destination folder path were you wish to save the Bank Owner Export file once it is created. It can be any folder path that is accessible to you. The default is the folder path where TOPS is installed. ![Browse button] Click the **Browse** button to select a different folder to store the Bank Export File in once it is created.

File Names	Again, there are two types of files that can be sent to the bank.
	  ▪ **Owner Lookup File** – used by the bank to match up lockbox payments where no coupon is present.
	  ▪ **Stop Payment File** – the file that blocks payments based on the Hold Payment flag set in the TOPS Owner record.
	Each file can have it's own unique file name. TOPS will default to a generic name, but you can change this name if you wish.

	Note: If you do NOT see a File Name after selecting a particular bank on first line of this screen, it means this bank does not have a preset file format for this type of file. You can try using the TOPS Standard file format instead, although this bank may not be able to accept it.
US Bank	US Bank has several different Owner Lookup file formats depending on the Lockbox setup for a particular customer. If you selected US Bank on the Select Bank field, you will see these option displayed at the bottom of the screen:

<div align="center">

US Bank File Options

</div>

Select Owner Key – US Bank usually prefers an owner ID (like Account #) that is all numeric, no alpha characters. This selection gives you control over which owner ID to use for the Owner Export File. Select from:

- Preferred Access Key – either Account #, Lot/Unit # or Street Address of the home. This may include alpha characters.
- TOPS Property Record # - an all numeric owner ID to use if US Bank does not accept alpha characters for the Owner ID.

Owner Key Length – allows you to set the length of the owner ID field in the Owner Lookup File. Choices are:

- 6 – use this for the TOPS Property Record above
- 8
- 10
- 11

Use one these lengths when the Preferred Access Key is selected under Select Owner Key above. Contact your US Bank representative if unsure about this setting.

Community Key Length - allows you to set the length of the Community ID field in the Owner Lookup File. Choices are:

- 3 – the default size of this field in TOPS
- 6 – if an alternate Community identifier is used other than the TOPS Community ID, set the field size to 6.

Contact your US Bank representative if unsure about this setting.

	If you set the Owner Key to TOPS Property Record # above, then you will see this check box: ☐ Save the TOPS Preferred Access Key on Address Field 1 Checking this will include the Preferred Access Key, either Account #, Lot/Unit # or Street Address # in an empty field in the Owner Lookup File for US Bank. This will then allow anyone looking at the owner info in this file to translate the Property Record # into an easily understood home and owner record in TOPS. This is an option. You can checkmark it if requested by US Bank or just leave it unchecked.
→ Process	Click the **Process** button to actually create the Bank Export File.

Once the Bank Export File is created, you will see this message:

Success

ⓘ Files Have Been Created Successfully for Bank 'Union Bank'.

Would You Like to Open The Exported File Location?

Yes   No

Yes – will open the file browser so you can find verify the file has been created. You need to note the file location so you can attach the Bank Export File to an email or whatever method you use to send the file to the bank.

File Locator - Browse

No – closes the process. You are done creating the Bank Export File.

This completes the instructions for creating a Bank Export File.