



## ACH Origination Risk Manager

ACH Orig Risk Monitoring  
PS\_ACHORIG\_RISK  
Application 14865  
Extension ID: 9736a64c-087b-4439-9637-51fb93192c75

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**Overview:**

This application will limit the number of ACH External Origination transactions based on set Account and Organizational limits. The financial Institution can set dollar limits on either the account or organization for a certain time frame and company ID. When the application is run, it will calculate the total value of the transactions and when it is exceeded, further ACH external transactions will be prevented from processing.

**Key Benefits:**

By entering limits for amounts and company ID's an institution can use this as a tool to manage risk.

**Processing:**

The application will first calculate the previous amounts of transactions originated by Account and Organizations defined by the user field values below.

The application only accumulates totals from the first of the current month to the last day of the current month.

This application reads through the existing active External Origination transactions (LOAD state) by order of account number and sequence number. It accumulates totals as it passes through the file. If the current active total plus the previous totals (for the account and organization) exceeds the defined account or organization limits, the external organization record status is set to "STOP".

If only the Account limits are used:

- 1) Add the Company Id (This is located in the Batch Header positions 41 for 10)
- 2) Enter the Limit Amount

If only the Organization limits are used:

1. Add the Company Id in the Account user Field
  2. Do not add Limit in Account user fields for Limit Amount
  3. Add Limit Amount in the Organization users fields
- Note: The Company Id Organization user field is not used.

If both the Account and Organization limits are used:

1. Add Company Id and Limit Amount in the Account User Field
2. Add Limit Amount in the Organization User Field

All updates are logged to the activity table.

**Parameters:**

Parameter	Code	Description (how used)	Required	Default
Report Only	RPT	Y = Only report is generated, no updates are made. N = Update the record status and generate the report. If left blank, then default value will be considered as Y.	No	Y

**User Fields:**

The institution can set the following Account and Organization User fields:

User Field	Code	Description (how used)	Data Type
ACH Origination Company Id	8AOC	The ACH Origination Company ID is added in this user field	CHAR
ACH Origination Limit	8AOL	ACH Origination limit is added in this user field	CUR

**Scheduling:**

- This application must run just before External Origination (AH\_XTRNL) application.
- This application cannot be run back in time.

**Report (s):**

Bank: TEST INSTITUTION	ACH Orig Risk Monitoring				Run Date: 12-30-2013		
Report: PS_ACHORIG_RISK					Post Date: 12-26-2013		
Queue Number : 33393					Run Time: 04:35:41		
Application Number: 14865					Cash Box:		
Queue Sub Number : 2							
	SCHEMA OSIBANK						
	DATABASE NAME CS8.WORLD						
	RELEASE DNA 3.3.0.3						
	05-01-2013 03:03:52 PM 232577 G:\OSI\BANK\BAT_EXE\EXTNS\						
	REPORT PARAMETERS						
	Rptonly_YN: Y						
Bank: TEST INSTITUTION	ACH Orig Risk Monitoring				Run Date: 12-30-2013		
Report: PS_ACHORIG_RISK					Post Date: 12-26-2013		
					Page: 1 of 3		
Account Number Org Name	EXT EXT	Account Route Nbr	EXT Name Trace Number	Tran Amount	Account Total Org Total	Status	Note
1881201041 Kficcajd Qwqevv		4040988 325081885	CHRIS DAVIS 111000040141051	1,375.00	1,375.00 1,375.00	LOAD	
1881201041 Kficcajd Qwqevv		4008358 325081885	CHRIS DAVIS 111000040141052	704.67	2,079.67 2,079.67	LOAD	
1881201041 Kficcajd Qwqevv		4050536 325081885	BOB DAVIS 111000040141053	1,150.11	3,229.78 3,229.78	LOAD	
1881201041 Kficcajd Qwqevv		4040778 325081885	BOB DAVIS 111000040141002	123.45	3,353.23 3,353.23	LOAD	
1881201041 Kficcajd Qwqevv		4040988 325081885	CHRIS DAVIS 111000040141003	123.45	3,476.68 3,476.68	LOAD	
1881201041 Kficcajd Qwqevv		4057802 325081885	KAREN DAVIS 111000040141004	123.45	3,600.13 3,600.13	LOAD	
1881201041 Kficcajd Qwqevv		4050536 325081885	KAREN DAVIS 111000040141005	88.34	3,688.47 3,688.47	LOAD	
1881201041 Kficcajd Qwqevv		4040778 325081885	CHRIS DAVIS 111000040141006	1,051.00	4,739.47 4,739.47	LOAD	
1881201041 Kficcajd Qwqevv		4040988 325081885	CHRIS DAVIS 111000040141051	1,375.00	6,114.47 6,114.47	LOAD	

1881201041 Kficcajd Qwqevv	4008358 325081885	CHRIS DAVIS 111000040141052	704.67	6,819.14 6,819.14	LOAD				
1881201041 Kficcajd Qwqevv	4050536 325081885	BOB DAVIS 111000040141053	1,150.11	7,969.25 7,969.25	LOAD				
1881201041 Kficcajd Qwqevv	4040778 325081885	BOB DAVIS 111000040141002	123.45	8,092.70 8,092.70	STOP	Above Org Limit			
1881201041 Kficcajd Qwqevv	4040988 325081885	CHRIS DAVIS 111000040141003	123.45	8,216.15 8,216.15	STOP	Above Org Limit			
1881201041 Kficcajd Qwqevv	4057802 325081885	KAREN DAVIS 111000040141004	123.45	8,339.60 8,339.60	STOP	Above Org Limit			
1881201041 Kficcajd Qwqevv	4050536 325081885	KAREN DAVIS 111000040141005	88.34	8,427.94 8,427.94	STOP	Above Org Limit			
1881201041 Kficcajd Qwqevv	4040778 325081885	CHRIS DAVIS 111000040141006	1,051.00	9,478.94 9,478.94	STOP	Above Org Limit			
Bank: TEST INSTITUTION Report: PS_ACHORIG_RISK									
ACH Orig Risk Monitoring					Run Date: 12-30-2013	Post Date: 12-26-2013	Page: 2 of 3		
Account Number Org Name	EXT EXT	Account Route Nbr	Ext Name Trace Number	Tran Amount	Account Total Org Total	Status	Note		
1881201041 Kficcajd Qwqevv		4040988 325081885	CHRIS DAVIS 111000040141051	1,375.00	10,853.94 10,853.94	STOP	Above Org Limit		
1881201041 Kficcajd Qwqevv		4008358 325081885	CHRIS DAVIS 111000040141052	704.67	11,558.61 11,558.61	STOP	Above Org Limit		
1881201041 Kficcajd Qwqevv		4050536 325081885	BOB DAVIS 111000040141053	1,150.11	12,708.72 12,708.72	STOP	Above Org Limit		
Bank: TEST INSTITUTION Report: PS_ACHORIG_RISK									
ACH Orig Risk Monitoring					Run Date: 12-30-2013	Post Date: 12-26-2013	Page: 3 of 3		
Limits Placed									
Account Number/ Org Number	Major EXT	Minor/ Route	Org Name	Limit Amount	Start Date	End Date	CompanyID	Prev Amounts	Org Number
1881201041	CK	PL04		16,000.00	12-01-2013	12-31-2013	1231231234	0.00	335
335 1564	Kficcajd Qwqevv Test 7			8,000.00 140,000.00	12-01-2013 12-01-2013	12-31-2013 12-31-2013		0.00 0.00	
Total Limits placed on Accounts :				1					
Total Limits placed on Organizations :				2					

**Field Listing:**

Field	Description
<b>Section 1</b>	
Account Number	Account Number on which the transaction is performed
Org Name	Organization Number
Ext Account	External Account Number
Ext Route Nbr	External Routing Number
Ext Name	External Name in ACH file
Trace Number	Trace Number
Tran Amount	Transaction Amount
Account Total	Total of Transaction amount till the transaction
Org Total	Total transaction amount for the Organization
Status	Status of the transaction
Note	Note against the transaction
<b>Section 2 – Limit Placed</b>	
Account Number/Org Number	Account Number / Organization Number on which the limit is set
Major Minor / Org name	Major and Minor of the Account / Organization Name
Limit Amount	Specified Limit Amount set on Account/Organization
Start Date	Date from which the transactions are fetched
End Date	Date till which the transactions are fetched
Company ID	Company ID

Field	Description
Prev Amounts	External Transaction amount just before exceeding the defined limit
Org number	Organization Number on the Account

**Additional Requirements:**

- DNA 4.0 or higher.
- .NET Framework 3.5 or higher

**Configuration Checklist:**

Item	Test Environment	Production Environment
Parameters		
User Fields		

**Installation:**

**Note:** If you obtained this application from the DNAAppstore, please disregard the installation instructions below. If you did not obtain this application from the DNAAppstore, please complete the installation instructions below.

- Run the script file (PS\_ACHORIG\_RISK\_INSTALL.sql) to add the application and parameters.
- Copy PS\_ACHORIG\_RISK.sql to Professional Services (PS) directory, this is typically, G:\OSIBANK\BAT\_EXE\PS (or the location specified in the BATP Institution Option). Once PS\_ACHORIG\_RISK\_INSTALL.sql script has been successfully run, PS\_ACHORIG\_RISK.sql can be executed in Batch.
- Setup the Account and Organization User Fields as needed
- In the System Module of DNA, go to Institution > Applications and enter the supplied Authorization Key for this application.

**Revisions:**

Date	App Version #	Change
5/31/2017	1.0.0.1	Upgraded from v1 to v3
9/2/2015	1.0.0.0	Documentation Updated
12/2013	1.0.0.0	Documentation Updated
5/2013	1.0.0.0	Re-Packaged and Re-documented for DNA AppStore
8/2012	1.0.0.0	Initial Release