



## Automated Investor Loan Origination

Application Name: PS\_IL\_BULK\_ORIG  
Application Description: Automated Investor Bulk Origination  
Application: 15102

DNAapp ID 169e224b-f364-4443-ba8d-a2fd54efe32b

**Fiserv Confidential:** Distribution restricted to:

- Clients using or considering purchase of the product described in this document
- Fiserv associates

© 2014-2023 Fiserv, Inc. or its affiliates. All rights reserved. This work is confidential and its use is strictly limited. Use is permitted only in accordance with the terms of the agreement under which it was furnished. Any other use, duplication, or dissemination without the prior written consent of Fiserv, Inc. or its affiliates is strictly prohibited. The information contained herein is subject to change without notice. Except as specified by the agreement under which the materials are furnished, Fiserv, Inc. and its affiliates do not accept any liabilities with respect to the information contained herein and is not responsible for any direct, indirect, special, consequential or exemplary damages resulting from the use of this information. No warranties, either express or implied, are granted or extended by this document.

<http://www.fiserv.com>

Fiserv is a registered trademark of Fiserv, Inc.

Other brands and their products are trademarks or registered trademarks of their respective holders and should be noted as such.

**Overview:**

The Automated Investor Bulk Origination application provides an automated process (on-demand batch application) which prepares a group of loans for sale to multiple investors based upon defined percentage criteria for each investor. Financial institution will be responsible for creating the appropriate investor organizations, custodial accounts, investor loan programs, organization investor loan programs and groups. Finally, the financial institution creates a file that contains the loan account numbers to prepare for sale along with each account's respective group(s) and, optionally, the investor's external account number.

The application assigns each of the loans to the group(s) specified and establish the relationship between the account and each group in a 'pending status'. The financial institution then, using standard Investor Loan processing in DNA®, reviews the originated items and manually move the accounts through the appropriate 'Approved' – 'Sold' statuses.

A report is generated to provide summary and detailed balancing per group and in total as well as a listing of exceptions for loans which failed to be added to the group. (i.e., invalid account, invalid account status, product does not support investor sale – the standard exceptions that a user would encounter if manually selling a loan through the Core application).

**Key Benefit**

This application enables Financial Institutions to prepare a group of loans for sale to multiple investors based upon defined percentage criteria for each investor through an automated process.

**Processing:**

The PS\_IL\_BULK\_ORIG application is designed to:

- Import a designated comma-separated values (.csv) file containing loan account numbers, investor loan group numbers and, optionally, the external investor account number
- Optionally update the accounts to a pending investor status
- Produce a report

Once the file is read and the application is run updating, the application:

- Verifies that the loan account exists with a valid status
- Verifies that the Investor loan group number exists
- Verifies that the loan account product supports Investor processing
- Verifies that the loan account is not participated or is included in Shadow Accounting
- Verifies that the loan account does not already assigned to the designated Investor loan group
- Verifies that group rate parameters exist if the loan account is a variable rate loan (If any of the above cannot be verified, an exception is reported at the end of the report)

If a loan account passes verification and the application is run updating, the loan account is assigned to the designated account group with a Pending status and the appropriate group attributes, the First Payment Sold Date is set to the next payment due dates oldest outstanding receivable, if no receivables are outstanding the next payment to be billed date is used. If the account is a variable rate loan, the account group rate parameters is also assigned at the time the loan account is assigned to the group. The application creates the loan account group entries with an effective date of the current system posting date.

### Parameters:

This application uses the following runtime parameters:

Parameter	Code	Description (how used)	Required	Default
RptOnly_YN	RPT	When set to Y nothing is updated. To update the accounts to originating status, set this to N.	No	Y
Input File Path	IPTH	Complete path name where input file is located. The trailing backslash is optional (ex. "C:\TEMP\ "	Yes	<None>
Input File Name	IFLE	Name of input file including the file extension ( ex. "File.csv" )	Yes	<None>

### Non-Transaction Updating Applications:

This application when not run as "report only", updates activity using the following Activity Category and Activity Type.

### Activity

Activity Category	Code	Activity Type	Code	Activity Subject
Investor Maintenance	IMNT	Investor Group	INGR	Acct

### File Layout:

### Input File – Comma Separated

The following format is used to import the loan/group information into DNA™

Field	Format	Description
Account Number	99999999	Account Number (Required)
Account Group Number	99999999	Investor Group Number to add Account to (Required)
Investor Loan Number	99999999	Investor Loan Number (Optional)

**Report:****PS\_IL\_Bulk\_Orig sample report:****Detail Section, ordered by account number, ascending:**

Bank:	OSI Test ORACS12 - BKID 145		Automated Investor Bulk Origination				Run Date: 09-12-2014	
Report:	PS_IL_BULK_ORIG						Post Date: 09-12-2014	
							Page: 1 of 7	
NOTE: Some information (*) on this report is derived from the loan program and will be applied at the time of sale								
Account Number	Note Rate	Major IStat	1st Sold*	Committed Amt*	Escr Balance	Accr Int	Note Holder*	
Investor Acct#	Invr Rate*	Minor %Sold*	Due Date	Invr Balance*	Unap Balance		Recourse/Pct*	
Borrower Name	Serv Rate*	Rate		Note Balance				
4791000921	6.7500	MTG	ORIG	03-01-2011	200,000.00	9,703.82	104.61	
EXT1218	3.0000	1AM	100.00	07-01-2014	5,747.17	0.00		
Nkvrbsfsv, Gtso F.	0.2500	FIX			5,747.17			

**Summary Section, By Account Group:**

This section contains totals for the group detail previously reported.

Totals for Account Group Number 1218			
Accounts Sold	1		
Group Committed Amount	200,000.00	Unapplied Balance	0.00
Committed Amount	5,747.17	Accrued Interest	104.61
Note Balance	5,747.17	Average Note Rate	6.750
Investor Sold Balance	5,747.17	Average Investor Rate	3.000
Escrow Balance	9,703.82	Average Percent Sold	100.000

**Summary Section, By Loan Program:**

This section contains totals for all of the groups assigned to the loan program:

Totals for Investor Loan Program: Test			
Accounts Sold	8		
Group Committed Amount	62,956.14	Unapplied Balance	0.00
Committed Amount	801,429.75	Accrued Interest	6,759.12
Note Balance	801,429.75	Average Note Rate	4.922
Investor Sold Balance	801,429.75	Average Investor Rate	9.000
Escrow Balance	45,986.73	Average Percent Sold	100.000

**Report Totals:**

This section contains overall totals for the report:

Report Grand Totals			
Accounts Sold	9		
Group Committed Amount	262,956.14	Unapplied Balance	0.00
Committed Amount	807,176.92	Accrued Interest	6,863.73
Note Balance	807,176.92	Average Note Rate	5.125
Investor Sold Balance	807,176.92	Average Investor Rate	8.333
Escrow Balance	55,690.55	Average Percent Sold	100.000

**Configuration Checklist:**

Item	Test Environment	Production Environment
Parameters		

**Installation:**

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

- Copy PS\_IL\_BULK\_ORIG.SQT to the Batch Process to the PS batch application directory; the location specified in the PS Batch Report Directory “BATP” Institution Option.
- This application includes custom stored procedures that need to be loaded on the database. As with any stored procedure, please do not load it while the system is in ONLINE mode, or while batch is running. To load the stored procedures please use the Oracle Object Manager in the SAF Resource Kit.

To download Resource Kit: On Extranet, go to Core --> SAF --> SAF Resource Kit Releases--> 'latest release' --> Download File. This will install the resource kit.

To run the utilities: Start --> All Programs --> Open Solutions Resource Kit will open windows explorer showing various utilities. Open OracleObjectManager and launch OSI.SafRk.OracleObjectManager.exe.

The SAF Resource Kit tools use Oracle client and therefore should preferably be run from App Server -- or at least from a machine that has Oracle client installed on it.

It is important that the following steps be performed in the exact order as follows.

The following stored procedures must be loaded first:

```
PACK_PS_COMMON_PACK_WRAP.SQL
PACK_PS_COMMON_PBOD_WRAP.SQL
PACK_PS_PIIPROTECTOR_PACK_WRAP.sql
PACK_PS_PIIPROTECTOR_PBOD_WRAP.sql
```

- This application requires the running of the script PS\_IL\_BULK\_ORIG\_INSTALL.SQL (Setup Script): Copy this file to any directory accessible to the applicable SQL application (SQL Developer, PL/SQL Developer, etc.) You need to run the setup script to register the application.

This application requires an Authorization Key. After the primary installation instructions have been completed, you must apply the supplied Authorization Key for this application.

To enter the Authorization Key: Go to Services >> System >> Institution >> Applications >> Application Manager.

**Revisions:**

Date	App Version #	Change
08/2023	1.0.0.2	Modified for Voltage Phase 3
09/2021	1.0.0.1	Changed reference to AppMarket
03/2021	1.0.0.1	Addressed issues with some fields on report always showing 0 value.
08/2020	1.0.0.0	Changed label to Fiserv Confidential
05/2019	1.0.0.0	Created EXTN and validation ready
06/2018	1.0.0.0	Addressed issues with constraint error on adjustable rate loans.
05/2018	1.0.0.0	Documentation update – removed editing references
02/2018	1.0.0.0	Documentation update - Added Fiserv Confidential Label
03/2016	1.0.0.0	Documentation updated.
08/2015	1.0.0.0	Documentation update.
09/2014	1.0.0.0	Correction to installation instructions.