



Collections Optimizer

Delinquent Loan Funds Transfers
PS_DELQLN_FUNDSXFR
Application 14166
DNAapp ID 4851f97e-f095-4aa3-8247-2a04aee3d897

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Overview:

The PS_DELQLN_FUNDSXFR application transfers funds from non-retirement deposit accounts (referred to throughout as Donor accounts) to satisfy delinquent loan accounts and CCM accounts (referred to as the Recipient accounts) of a person or organization. Parameters are used to define which accounts are eligible for processing based on product type and related account roles.

Key Benefits:

Achieve operational efficiencies by deploying our Collections Optimizer application.

- Eliminates research time for collectors by locating funds to satisfy delinquency amounts
- Decreases delinquency

Processing:

- The sequence in which the following minor account type parameter values are assigned determines the deposit account funding order:
 - Recipient CNS Minor Account Types
 - Recipient MTG Minor Account Types
 - Recipient CML Minor Account Types
 - Recipient EXT Minor Account Types
 - Donor SAV Minor Account Types
 - Donor CK Minor Account Types
- If there are multiple Donor accounts, the funds is transferred from the Savings minors, then Checking minors (1st for where the Tax Owner of the Loan matches the Tax Owner of the Donor accounts – for example, if the Tax Owner of the Loan matches the Tax Owner of multiple Donor accounts, the sequence follows the Donor SAV Minors, then Donor CK Minors; if the Donor amounts do not fulfill the delinquent amount, and related accounts are located, the sequence follow the Donor SAV Minors, then Donor CK Minors). Refer to the Parameters section of this document for additional information.
- If there are multiple accounts available as Recipients accounts, the transfers are made first to Consumer Loan (CNS) minors, then Commercial Loan (CML) minors and lastly the Mortgage Loan (MTG) minors. Refer to the Parameters section of this document for additional information.

When the “RPT” (Report Only Y/N) is set to ‘N’, the application transfers the funds from the Donor Account to the recipient Account. If the RPT is set to Y, it only produce a list of accounts that qualify for transfer processing. *Note: If there is a DLNQ Management Hold the program inactivate the hold so the funds held made available to be transferred to the delinquent loan account when the “RPT” (Report Only Y/N) is set to ‘N’.

****NOTE:** Delinquent Amount is calculated as the sum of amounts due that are defined in the product’s payment sequence with a due date less than or equal to the queue effective date minus the Minimum Delinquent Days parameter value.

- Funds are withdrawn from Donor accounts using the Descriptive Withdrawal (WTHD) transaction type, and a payment is processed for the Recipient account using the Scheduled Payment (SPMT) transaction type. NOTE: A parent/child relationship between all transactions are not updated since the Scheduled Payment cannot occur until all the Descriptive Withdrawals are processed. There is an internal description noting the From and To account numbers.
- Only one scheduled payment transaction is made for each Recipient account, regardless of the number of withdrawals necessary to satisfy the account.

Both scheduled payment and withdrawal transactions includes an internal description of "Delinquent Loan Payment Transfer" (Donor account(s) appended on the Scheduled Payment and Recipient account is appended on the Descriptive Withdrawal). This is the description that appears on statements. If there are funds in the donor account(s), the amount(s) is transferred to the Recipient account and if the delinquent amount is completely paid then the Recipient account becomes current.

As the Donor SAV Minors are always considered first and is a required parameter value, the '8RDS - Require Donor SAV_YN' parameter (**) indicates whether the 'Donor SAV Minor Account Types (8SDU)' parameter is considered for processing.

** This is a required parameter so in the event that the '8RDS - Require Donor SAV_YN' is set to N, the 'Donor SAV Minor Account Types (8SDU)' parameter must still have a value.

When set to N, the application continues on with the analysis of any checking minor indicated in the 'Donor CK Minor Account Types (8CDU)' parameter value. If a Tax Owner has multiple checking accounts that are in the Donor CK Minor Account Types parameter, that application debit funds from the accounts if applicable.

When the 'Require Donor SAV_YN' is set to N, the application do not review any Savings (SAV) major for available funds.

Delinquent CCM accounts that have been delinquent for the number of days specified in parameter Minimum Delinquent Days - 8DLQ is selected for processing using the same donor account funding criteria as currently used.

Account user field CDLQ is used to determine the delinquent amount which is fulfilled from the deposit accounts

For CCM accounts that are selected for processing, the fulfillment amount for the payment is posted as a BDEP transaction against the CCM credit card clearing account (as defined in a CBPA parameter). These BDEP transactions is then picked up by application CC_CCMPAYMENT for subsequent posting into CCM.

Parameters:

Parameter	Code	Description (how used)	Required	Default
RptOnly_YN	RPT	Y – Generates a report. Does NOT transfer any monies. If multiple delinquent loans exist for the same owner the donor's account balance and available balance do not reflect anticipated debits for the loans. N – Generates a report. Performs transfers from the deposit accounts to the delinquent loans. If left blank, then default value is considered as Y.	No	Y
Minimum Delinquent Days	8DLQ	The number of days an account has a Delinquent balance before this application transfer funds. The default is 30 days and if left blank it takes the no. of days as 30.	No	30
Government Deposit Days	8GDD	Number of days to search back for a government deposit as detailed below - If a deposit account has had a government deposit posted to it within the number of days specified, then the account cannot be used as a donor account. The following criteria is used to determine if a transaction is a government deposit: <ul style="list-style-type: none"> • Transaction Status Code = 'C' (Completed). • Transaction Type Code = 'XDEP' (External Deposit). • Post Date of transaction is within the number of days specified in this parameter from the queue effective date. • External Transaction Description equals to transaction description as defined in the External Interface Cross Reference table under the external interface code "Custom Govt RTXN Description". 	No	35
Current Acct Status Code	CASC	Comma-delimited values of account status(es) to include in processing. If left blank, then default value is considered as ACT.	No	ACT - Active
Relationship Role Codes	RRC	Comma-delimited values of account role(s) to include when searching for related accounts to use as donor accounts. NOTE: If a related account is found as a donor account, the account is used after the Tax Owner role accounts have been satisfied. The default is OWN and if left blank it takes the value as OWN.	No	OWN – Joint Owner

Parameter	Code	Description (how used)	Required	Default
Available Funds Method Code	AMTH	This is the available method code used when determining the Donor accounts' available balance. All balance transfers is based on the Donor accounts' available balance, regardless of the actual balance. If left blank, this defaults to Generic Proc - No Draws (GPND).	No	GPND – Generic Proc - No Draws
Recipient CNS Minor Acct Types	8CRA	Only delinquent accounts with a CNS Major Account Type Code and Comma-delimited values of Current Minor Account Type Code(s) listed in this parameter are selected. Minor Type Codes are listed in fulfillment priority. If a Tax Owner has more than one delinquent account, they are satisfied based on the order they are listed here.	Yes	<Blank>
Recipient MTG Minor Acct Types	8MRA	Only delinquent accounts with a MTG Major Account Type Code and Comma-delimited values of Current Minor Account Type Code(s) listed in this parameter are selected. Minor Type Codes are listed in fulfillment priority. Transfers are made to MTG Minors, once all minors listed in the Recipient CNS, CML Minor Account Types parameter have been fulfilled. If a Tax Owner has more than one delinquent account, they are satisfied based on the order they are listed here. If left blank, no MTG Recipient accounts are selected.	No	<Blank>
Recipient CML Minor Acct Types	8LRA	Only delinquent accounts with a CML Major Account Type Code and Comma-delimited values of Current Minor Account Type Code(s) listed in this parameter are selected. Minor Type Codes are listed in fulfillment priority. Transfers are made to CML Minors, once all minors listed in the Recipient CNS Minor Account Types parameter have been fulfilled. If a Tax Owner has more than one delinquent account, they are satisfied based on the order they are listed here. If left blank, no CML Recipient accounts are selected.	No	<Blank>

Parameter	Code	Description (how used)	Required	Default
Donor SAV Minor Account Types	8SDU	Only Donor accounts with a SAV Major Account Type Code, and a Current Minor Account Type Code listed in this parameter are selected. Minor Type Codes are listed in fulfillment priority. If a Tax Owner has more than one Donor accounts, they are evaluated, and transfers made based on order they are listed here	Yes	<Blank>
Donor CK Minor Account Types	8CDU	Only Donor accounts with a CK Major Account Type Code, and a Current Minor Account Type Code listed in this parameter are selected. Minor Type Codes are listed in fulfillment priority. If a Tax Owner has more than one Donor accounts, they are evaluated, and transfers made based on order they are listed here. Transfers are made from CK Minors, once all minors listed in the Donor SAV Minor Account Types parameter have been evaluated. If left blank, no CK Donor accounts are selected.	No	<Blank>
Person Consumer Condition YN	8PCC	When set to Y the person level Consumer Condition is looked at – if it has a value and the value is not 'Reaffirmation of Debt' (R) the loan level is checked and if it is not equal to 'Reaffirmation of Debt' (R) an exception 'Consumer Condition Info Code has been set.' Is generated. If left blank, then default value is considered as N.	No	N
Co-Owner Roles	CROL	When the Person Consumer Condition YN (8PCC) is set to Y the co-owner person role(s) to check for the person level Consumer Condition.	No	<Blank>
Require Donor SAV_YN	8RDS	When set to Y (Yes), the 'Donor SAV Minor Account Types (8SDU)' parameter must have a valid value. When set to N, the application analyze all of the checking minor(s) indicated in the 'Donor CK Minor Account Types (8CDU)' parameter value.	Y	<Blank>

Parameter	Code	Description (how used)	Required	Default
Recipient EXT Minor Acct Types	8REA	Only delinquent accounts with a EXT Major Account Type Code and Comma-delimited values of Current Minor Account Type Code(s) listed in this parameter will be selected. Minor Type Codes should be listed in fulfillment priority. Transfers will be made to EXT Minors, once all minors listed in the Recipient CNS, CML, MTG Minor Account Types parameter have been fulfilled. If a Tax Owner has more than one delinquent account, they will be satisfied based on the order they are listed here. If left blank, no EXT Recipient accounts will be selected.	No	<Blank>
Bill Payment Account Numbers	CBPA	This will be the bill payment clearing account that the BDEP transaction will be posted to. This should contain the same value used by the same parameter for application CC_CCMPAYMENT. This is required if Recipient EXT Minor Acct Types is not blank.	No	<Blank>
External Acct Delinquent Days	8EDD	When this value is not blank, this will determine how many days delinquent the external account will need to be before being selected. If left blank, the value in parameter 8DLQ will be used.	No	<Blank>
Override Description	8IPD	The verbiage entered into this parameter will be used as the internal description on the transaction. If left blank, the internal description will be set to "Delinquent Loan Payment Transfer". If more than 60 characters are entered, only the first 60 will be used.	No	<Blank>

Variables:

The Calculation Category '8DNR – Delq Loan Funds Transfer' and Calculation Type '8DNR - Delq Loan Funds Transfer' are created to associate below defined variable.

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Variable	Code	Description (how used)	Data Type	Default
Transfers Allowed YN	8DNR	When set to Y (Yes), the application allows an account in the Product where the calculation variable is set to act as a donor account. The calculation variable has been set up to allow account overrides. The application only allow accounts where the value for this product/account calculation variable is set to Y (yes). The default is at the product level. *PLEASE NOTE THAT THE INSTALLATION SCRIPT INSERT THE 'Y' VALUE FOR ALL MINORS IN THE FOLLOWING MAJOR ACCOUNT TYPE CODES: SAV & CK. IF ANY MINORS NEED TO BE EXCLUDED FROM PROCESSING, A MANUAL ADJUSTMENT TO A VALUE OF 'N' IS PERFORMED ON THE APPROPRIATE MINOR.	YN	Y

The above variables are supported at the following levels:

- Product
- Account Overrides

External Cross-References:

External Interface Category:

An external interface category is required to associate the external interface code to the application. The following external interface category is used for this purpose.

External Interface Cat Code	Description (how used)
8GVX	Custom Govt RTXN Description

External Interface:

An external interface code is required to associate the external interface variable to the application. The following external interface code is used for this purpose.

External Interface Code	External Interface Cat Code	Description (how used)
8GVX	8GVX	Custom Govt RTXN Description

External Interface Variable:

External Interface Code	External Interface Variable	Code	Description (how used)	From Value/Data Type	To Value/Data Type
8GVX	Custom Govt RTXN Description	8GVX	The external interface cross-reference can be used to identify the external transaction description for government deposit transactions.	The From Value is the transaction category of government deposit transaction.	The To Value is the transaction description of government deposit transaction.

External Interface Cross Reference Values:

The following values are included in the setup script as a courtesy however values should be maintained by the financial institution to add/edit

External Interface	External Interface Variable	From Value	To Value
8GVX	8GVX	US TREASURY 303 - SOC SEC	US TREASURY 303 - SOC SEC
8GVX	8GVX	US TREASURY 310 - SOC SEC	US TREASURY 310 - SOC SEC
8GVX	8GVX	US TREASURY 312 - SOC SEC	US TREASURY 312 - SOC SEC
8GVX	8GVX	US TREASURY 312 - CIVIL SERV	US TREASURY 312 - CIVIL SERV
8GVX	8GVX	US Treasury 220 VA benefit	US Treasury 220 VA benefit
8GVX	8GVX	DFAS-CLEVELAND DO SYMBOL 8522-RET - RET NET	DFAS-CLEVELAND DO SYMBOL 8522-RET - RET NET
8GVX	8GVX	DFAS-CLEVELAND DO SYMBOL 8522-APS - AF ANN PAY	DFAS-CLEVELAND DO SYMBOL 8522-APS - AF ANN PAY
8GVX	8GVX	US TREASURY 310X - SUPP SEC	US TREASURY 310X - SUPP SEC

User Defined Field:

The following user field is included with this process:

Code	Description	DataTypCd	PersYN	OrgYN	AcctYN	PropYN
8PPY	Promise to Pay	YN	N	N	Y	N
PPAY	Promise to Pay	YN	N	N	Y	N

Activity

This application updates activity when the DLNQ Hold is released, using the following Activity Category and Activity Type:

Activity Category	Code	Activity Type	Code	Activity Subject
Account Maintenance	AMNT	Account	ACCT	Management Hold Account Number

Cash Boxes:

This application requires a cash box which must be set on the Application. The installation of this application defaults the cash box to be the lowest cash box number with the batch indicator set to "Y". Using standard DNA[®] functionality, the Financial Institution have the option to designate a different cash box.

It is the financial institution's responsibility to associate all transactions to the appropriate minor products and complete GL mapping.

Report:

This application generates a report in the following format which shall list out the donor's and recipient's account detail in addition to the transferred amount.

The report also list out the exceptions and the totals at the end of the report for both the exception and transfer.

REPORT PARAMETERS												
Available Funds Method Code: GPND												
Bill Payment Account Numbers:												
Co-Owner Roles:												
Current Acct Status Code: ACT												
Donor CK Minor Account Types:												
Donor SAV Minor Account Types: PL03,PL04,PL14,PL01												
External Acct Delinquent Days:												
Government Deposit Days: 35												
Minimum Delinquent Days: 30												
Override Description:												
Person Consumer Condition YN: N												
Recipient CML Minor Acct Types:												
Recipient CNS Minor Acct Types: COFF,HELN,UTRK,UCAR,LOC												
Recipient EXT Minor Acct Types:												
Recipient MTG Minor Acct Types:												
Relationship Role Codes: Own												
Require Donor SAV_YN: Y												
RptOnly_YN: N												
Bank: 0001 Test Institution				Delinquent Loan Funds Transfers				Run Date: 01-20-2021				
Report: PS_DELQLN_FUNDSXFR								Post Date: 01-20-2021				
								Page: 1 of 2				
*****Recipient Account Information*****Donor Account(s) Information*****												
Account Nbr	Name	Major	Minor	Delinquent Amount	Account Number	Major	Minor	Account Balance	Available Balance	Trans Amount	Allow	
5200582	BARTON TAYLOR	CNS	HELN	123,854.09	5202 SAV	PL01		87,779.45	0.00	50.00	Y	
TOTAL TRANSFERS:				1	123,854.09					50.00		
Bank: 0001 Test Institution				Delinquent Loan Funds Transfers				Run Date: 01-20-2021				
Report: PS_DELQLN_FUNDSXFR								Post Date: 01-20-2021				
								Page: 2 of 2				
EXCEPTION LISTING												
*****Recipient Account Information*****Donor Account(s) Information*****												
Account Nbr	Name	Major	Minor	Delinquent Amount	Account Balance	Account Number	Major	Minor	Account Balance	Available Balance	Trans Amount	Allow
5200582	BARTON TAYLOR	CNS	HELN	123,854.09	300,000.00	257701	SAV	PL01	20.00	20.00	0.00	N
						Posting Error: 10-Lockout Flag						
						5227500	SAV	PL01	0.00	0.00	0.00	Y
TOTAL EXCEPTIONS:				1	123,854.09							

Field Listing:

Field	Description
Delinquent Loan Funds Transfers	
Recipient Account Information	
Account Nbr	The recipient delinquent loan account number.
Name	The owner name of delinquent loan account number.
Major	The major account type of delinquent loan account number.
Minor	The minor account type of delinquent loan account number.
Delinquent Amount	The delinquent amount of delinquent loan account number.
Donor Account (s) Information	
Account Number	The donor deposit account number.
Major	The major account type of donor deposit account number.
Minor	The minor account type of donor deposit account number.
Account Balance	The current balance of donor deposit account number after transfer.
Available Balance	The available balance of donor deposit account number after transfer.

Field	Description
Trans Amount	The transfer amount from donor deposit account to delinquent loan account.
Allow	The Y/N represents transfers allowed or not.
Summary	
TOTAL TRANSFERS	The total count and total delinquent amount.
Exception Listing	
Recipient Account Information	
Account Nbr	The recipient delinquent loan account number.
Name	The owner name of delinquent loan account number.
Major	The major account type of delinquent loan account number.
Minor	The minor account type of delinquent loan account number.
Delinquent Amount	The delinquent amount of delinquent loan account number.
Account Balance	The Note balance of the delinquent loan account number.
Donor Account (s) Information	
Account Number	The donor deposit account number.
Major	The major account type of donor deposit account number.
Minor	The minor account type of donor deposit account number.
Account Balance	The current balance of donor deposit account number after transfer.
Available Balance	The available balance of donor deposit account number after transfer.
Trans Amount	The transfer amount from donor deposit account to delinquent loan account.
Allow	The Y/N represents transfers allowed or not.
Summary	
TOTAL EXCEPTIONS	The total count and total delinquent amount.

NOTE: The Account Balance and Available Balance information are the net result(s) of the Transfer Amount. For example, if a Donor Account has an Account Balance and Available Balance of \$10,000 prior to a \$6,000 transfer amount, the Account Balance and Available Balance display on the report as \$4,000 respectively.

Also, if there are more than one loan accounts for an owner and the application is run RptOnly_YN = Y, the account balance and available balance of the donor account do not reflect the anticipated debit of funds for previous loan accounts on the report.

Additional Requirements:

- Requires DNA[®] 4.0 or Higher
- Whether or not the transaction updates "customer contact" must reviewed by your compliance department. This setting is controlled at the transaction type level. The user can review and edit the settings on the transactions through the System tables (RtxnTyp) (DNA > Systems)
- The recipient account must allow partial payments otherwise an exception is generated and displayed on the output report as 'Product does not allow partial payments'.
- The External Transaction Descriptions used to identify government deposits are stored in the External Interface Cross Reference table located in the System tables (DNA > Systems) and should be maintained by each institution since descriptions may differ

Exclusions:

- Loans with '8PPY - Promise to Pay' or "PPAY" (Promise to Pay) account-level user field set to 'Y' (yes) is not eligible for transfer. This is recorded as an exception as 'Promise To Pay User Field set to Y'.
- If a consumer condition information code (Credit Report Consumer Condition) is attached to the Loan account, this loan account is not eligible for the transfer. This is recorded as an exception as 'Consumer Condition Info Code has been set'.
- Two (2) parameters, Person Consumer Condition YN (8PCC) and Co-Owner Roles (CROL), when used checks for a person level Consumer Condition value for the tax owner and account roles to check for the value. When the owner is a person and the person roles are to be checked, and the Consumer Condition has a value other than 'Reaffirmation of Debt' (R), the application checks the loan level Credit Report Consumer Condition. If the loan level value is anything other than 'Reaffirmation of Debt' (R), the loan is reported as an exception 'Consumer Condition Info Code has been set.' and do not transfer any available funds to the loan. Note: If the person level Credit Report Consumer Condition is null or has a value other than 'Reaffirmation of Debt' (R), the application checks the loan level value.
- The deposit Accounts with a flag Retirement YN = Y is not considered as a Donor Accounts.
- There is no option to post an effective dated transaction using this application.

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		
Variables		
User Defined Field		
System Tables (RtxnTyp, External Interface Cross Reference)		

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.

- Copy PS_DELQLN_FUNDSXFR.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 requires the running of the script PS_DELQLN_FUNDSXFR.WTS (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 includes stored procedures (Pack_PS_Audit_Monetary_pack_wrap.sql ,

Pack_PS_Audit_Monetary_pbod_wrap.sql,) 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 installs the resource kit.

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

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

If you have any questions while using these tools, please contact the Client Care group for assistance.

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

Using the System Manager/Application Manager functionality, enter the supplied Authorization Key for this application.

Revisions:

Date	App Version #	Change
01/2021	1.3.0.2	Rollback removed from Procedure Withdraw-Funds to post the withdrawal transaction of first donor acct if lockout occurs on second donor account and Variable ExcpTranAmt added in Procedure Post-SchedPmt to handle the printing section of First donor account in LIS if lockout occurs on second account and third account does not have available balance to transfer the amount.
08/2020	1.3.0.1	Changed label to Fiserv Confidential
05/2020	1.3.0.1	Prevent run time error that could occur when writing activity.
04/2020	1.3.0.0	Added new parameter to allow for custom internal description for Delinquent Loan Payment Transfer(8IPD)
01/2020	1.2.0.1	Added consistent error checking behavior to withdraw logic.
10/2019	1.2.0.0	Added run time parameter External Acct Delinquent Days (8EDD).
09/2019	1.1.1.0	Fix selection for CCM accounts
07/2019	1.1.0.9	Updated document to clarify that Custom Govt RTXN Description External Interface Cross Reference should be maintained by each institution since descriptions may differ
06/2019	1.1.0.9	Added parameters CBPA (Bill payment account number) and 8REA (Recipient EXT Minor Acct Types). Modified code to support CCM accounts.
12/2018	1.1.0.8	Added the stored procedures in the installation steps
12/2018	1.1.0.8	Modified to rollback withdrawal from deposit account when the loan payment has a posting error
11/2018	1.1.0.7	Modified the code to clear Account array

Date	App Version #	Change
11/2018	1.1.0.7	Removed hard-coded AppINbr and unused calculation variable.
10/2018	1.1.0.7	Corrected Sql for Savings Minors when 8RDS parameter is set to N; Replaced procedure that executes SPMT transaction to loan so that the transaction is validated and raises appropriate exceptions.
07/2018	1.1.0.6	Compiled with latest version of DNA creator
02/2018	1.1.0.5	Documentation update - Added Fiserv Confidential Label
01/2018	1.1.0.5	Added report parameter '8RDS - Require Donor SAV_YN'
11/2017	1.1.0.5	*Added activity for the note inserted. *Fixed Delinquent Balance to be calculated at effective date minus minimum delinquent days. *Added the check for Major Account Type for Donor Acct.
10/2017	1.1.0.5	Resolve runtime error when more than 100 exceptions and running in update mode.
02/2016	1.1.0.4	*Updated document title *Added removal of DLNQ Management hold on Joint Accounts *Fixed truncation of transaction description when funds are coming from more than one donor account
11/2015	1.1.0.3	*Fixed the selection of Donor accounts so that only those minors specific to the major are selected *Fixed Release Date of DLNQ Management hold when transferring funds to queue effective date instead of queue effective date minus 1 day *Moved Released DLNQ Management hold amount to available balance *Added Releasing DLNQ Management hold amount when joint account *Added Responsible Person to Activity as lowest Person number in database *Added Old Inactive Date from Management Hold release to activity *Added Note to SPMT transaction for Donor Accounts in case Internal Description is too large *When Oracle error occurs when attempt to make loan payment, removed Account from Processed section and print with donor account(s) in Exception section *Added blank line after each heading
12/2014	1.1.0.2	*Corrected DQLN Hold Code to DLNQ in document *Clarified report's balance and available balance on report when run non-updating and donor account qualifies for multiple recipient accounts *Defined delinquent amount as the sum of amounts due that are defined in the product's payment sequence with a due date less than or equal to the queue effective date *Clarified Donor Amounts and current loan status *Fixed sequence of Donor SAV Minors, Donor CK Minors as order of parameter input and Tax Owner and Related sequence *Clarified Transaction Description and added language that no Parent/Child Relationship is referenced in the Withdrawal/Payment transactions since the Parent transaction # is not known at time of withdrawal *Corrected Activity inserts when Management Hold released *Changed SPMT Internal Desc to reflect all Donor Accts *Fixed the selection of Donor accounts so that only those minors specific to the major are selected

Date	App Version #	Change
		Fixed the selection of Recipient accounts so that only those minors specific to the major are selected *Rollback complete transaction if one side fails *Fixed exceptions (Govt and regular)
11/2014	1.1.0.1	*Corrected printing of donor accounts when multiple donor accounts (only printing one) *Corrected printing of recipient account where the 8PCC parameter is Y and the person level Consumer Condition is null but Account Consumer Condition has a value other than R *Corrected Donor Account appearing in Exception section when the fulfillment amount is > 0 *Corrected data type of runtime parameter 8DNR from NUM to YN *Corrected SQL when checking Person Consumer Condition Roles for Person Consumer Condition YN = Y *Corrected Release of Management Holds to only perform when run updating *Added Activity for Release of DLNQ Holds *Corrected data type of runtime parameter 8PCC from STR to YN *Corrected the order of Recipient accounts from CML, CNS, MTG to CNS, CML, MTG *Updated Transaction Description from Delinquent Loan Funds Transfer to Delinquent Loan Payment Transfer for From and To accounts *Changed Donor Sort Order from SAV, CK, Minor to SAV, CK, Minor and Account Number *Added PPAY Account Field to Install Script *Removed the Donor Account Number from the SPMT internal description since multiple donors could be involved *Document updated for Available Funds for multiple loans for one owner and the application is run non-updating *Updated DNAX Uninstall/Install Scripts
10/2014	1.1.0.0	Re-Packaged and Re-Documented for the DNAappstore Added account name to Recipient Account on report Added two parameters (8PCC & CROL) to check for a person level Consumer Condition value for the tax owner and account roles Added the To and From Account Number to the internal description of "Delinquent Loan Payment Transfer" Modified the doc as per review comments.
12/2010	1.0.0.0	Modified and formatted to include the different section and included the verbiage for Installation.