



Combined Fee Notice

PFS_CFEE.dnax
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Overview:

The Combined Fee Notice application is a non-updating application that allows a financial institution to produce one notice per account that contains all fee transactions posted within a selected reporting period, along with additional information such as the date/time of the transactions, the transaction that cause the fee (if applicable) and the account available balance at the time fees were assessed. This application also allows the financial institution to produce a notice extract file which can be sent to a third-party vendor to be printed.

Key Benefits:

The Combined Fee Notice application provides the financial institution with several operational efficiencies, which include:

- Ability to list fees from online, channel and application/posting file applications on a single notice.
- Eliminates customer/member confusion as to why the fee was posted by providing both a time/date stamp and available account balance at the time the fee transaction was posted, so the customer/member can clearly see why the fee was assessed (i.e., negative balance).
- Allows the customer/member to see the related transaction(s) that caused the fee(s), with significant detail (such as for an ACH or ATM/POS transaction).
- Reduction of mailing costs by sending out a single notice instead of multiple notices for different fees for an account.
- Offers the capability of “point to point” reporting time periods, which can be over multiple business days and with time cutoffs to accommodate mailing deadlines.
- Allows the financial institution to create a pipe delimited notice extract file which can be sent to a third-party vendor.

Processing:

The Combined Fee Notice application is a non-updating application, **COMB_FEE_NOTICE.sqt** that can be run at any point of time, and is designed to allow the User to select a reporting period for certain fee transactions to be combined on a single notice (**COMB_FEE_NOTICE.STM**).

The Combined Fee Notice may be used with the following Major Types:

- CK
- CML
- CNS
- MTG
- RTMT
- SAV
- TD

Once the Combined Fee application is installed, the application should be set up to run using the normal queue setup, making sure the required runtime parameters are entered. The recommended process is to build a template in the batch module, select the desired values for

the application runtime parameters, and establish a scheduled time for running the application queue on a daily or regular basis.

The application has several runtime parameters. These include:

- Transactions to process – fee transactions to include.
- Start Time – beginning time for the reporting period.
- End Time – ending time for the reporting period.
- StartDate – starting date for the reporting period.
- ThruDate – ending date for the reporting period.
- Create Secondary Report – the ability to create customer/member notices in addition to the report.

The runtime parameters allow the financial institution to select transactions for consolidation reporting over desired reporting periods, or “windows”. The application will collect information about each transaction that matches the criteria of the fee type(s) selected for processing within the reporting window and produce a report and optional notice output file upon completion. The financial institution should take careful consideration when selecting fee transaction types to be included on the Combined Fee Notice, as each fee type/reason for the fee may have different regulatory requirements that must be communicated to the customer/member and will need to be addressed in the notice text file.

While all valid transaction types are eligible for inclusion for the application, care should be taken to only include fee transaction types in the application parameter setup. This was done by design so that as new DNA fee or custom fee types became available, or if a financial institution had their own custom fee transaction types already established, these transaction types could be added over time without additional coding being needed for the Combined Fee Notice application.

The use of both date and time parameters allows the financial institution to create a custom-reporting window that may be spread over multiple business days, while the feature of multiple transaction types adds the flexibility of capturing all channel activity where fees were posted for each account that qualifies.

When selecting a reporting period for the application, the end date and time parameters should be prior to the start of the actual batch process. For example, if the date is March 2, 2013, and the time is 4:00 p.m. for the start of this application, the maximum time and date values that should be used would be March 2, 2013, and 3:59 p.m. Combined fee reporting should be never be attempted against real-time transactions being posted while the Combined Fee application is running.

As the application is running, it will look for all the transaction types that were specified in the runtime parameter **Transactions to process**, and if they were in the reporting window as specified by the date and time runtime parameters **Start Time**, **End Time**, **StartDate**, and **ThruDate**. The transactions are then grouped by account for both the report and notice, and the supporting information for these transactions – what date and time they took place, the amount, the status, the original transaction (if applicable) that triggered the fee, and the available balance

at the time the fee was posted – is added for each of these fee transactions, and grouped under each account on the report, and on a single notice per account.

Because of the consolidation capabilities of the application, financial institutions may elect to schedule the application for mid to late afternoon, when the daily file processing and pay/return decisions (inclearings/share draft, ACH) are complete, and fees have been posted. This allows them to capture as many fee transactions as possible and consolidate them on a single notice.

For example, if a financial institution had a daily mail deadline of 5:00 p.m., the application could be run with a time period of 4:00 p.m. on the previous business day to 3:59 p.m. on the current business day. This reporting period would then pick up all fee transactions within this timeframe and produce the report and optional notice, which could then be mailed prior to the 5:00 pm. mailing cutoff. This allows the financial institution to provide a consolidated, “24-hour window” of fee transactions for their customers/members, regardless of what channel the fee transaction was posted – from posting applications, from incoming files such as clearings/share draft or ACH, ATM/POS, custom file processing or posting such as SWIM files, or even at a branch.

The financial institution may elect to suppress (generate but not print) notices produced by other applications in order to send out the combined notice.

The application produces a report and an optional notice.

The application can be rerun at any time.

The application can also produce a pipe delimited notice extract file instead of printing the notice. To produce the extract instead of the notice, the financial institution would set the following batch parameters as follows:

- Create Secondary Report set to N
- Create Notice Extract set to Y
- Output File Path – Accept the default location designated by the value of the Report Target Directory (RPTT) bank option or update to the correct file path.
- Output File Name – Accept the default naming convention of Comb_Fee_Notice-MM.DD.YYYY.txt where MM.DD.YYYY is the current post date or set the desired naming convention.

In addition to setting the above parameters to produce the extract file, the Person Bad Address and Organization Bad Address batch parameters can be set to include those indicators in the extract file.

Parameters:

The Combined Fee Notice application uses the following queue parameters:

Parameter	Code	Description (how used)	Required	Default
Transactions to process	RTXN	Comma-delimited list of fee transaction types (RTXNTYPCD) to include in processing	Yes	<Blank>
Start Time	ST	Start Time of reporting period, using 24-hour clock in HH:MM format	Yes	<Blank>

Parameter	Code	Description (how used)	Required	Default
End Time	ET	End Time of reporting period, using 24-hour clock in HH:MM format	Yes	<Blank>
StartDate	SD	Start Date of reporting period. Note: Transactions are selected based on the activity date.	Yes	<Blank>
ThruDate	TD	Thru Date of reporting period Note: Transactions are selected based on the activity date.	Yes	<Blank>
Create Secondary Report	SRYN	Creation of secondary report (notice file).	Yes	N
Create Notice Extract	CNEX	If set to Y, a notice extract file will be generated to be sent to a third party to print the notices. If set to N, no extract file will be produced.	Yes	N
Output File Path	COUP	The output file path for the Extract file. Example: C:\TEMP\ The default will be the value defined in the Report Target Directory (RPTT) bank option.	Yes	Report Target Directory (RPTT) bank option
Output File Name	COUF	The name of the output file for the Extract file. Example: Com_Fee-06.28.2018.txt Default Naming Convention: Comb_Fee_Notice-MM.DD.YYYY.txt where MM.DD.YYYY is the current post date.	Yes	Comb_Fee_Notice-MM.DD.YYYY.txt
Include Account Balance	IABI	If set to Y, the notices will include the "Balance at Time" column. If set to N, this column will be suppressed.	No	Y

Parameter	Code	Description (how used)	Required	Default
Person Bad Address	PBAD	<p>Enter a comma delimited list of person warning flag codes that represent an active bad address flag on a person record.</p> <p>If a value is entered and there is an active warning flag linked to the person, a Y will display in the Bad Address column in the extract.</p> <p>If a value is entered and there is no active warning flag linked to the person, an N will display in the Bad Address column in the extract.</p> <p>If there is no value entered for both Person Bad Address (PBAD) and Organization Bad Address (OBAD), an N will display in the Bad Address column.</p>	No	<Blank>
Organization Bad Address	OBAD	<p>Enter a comma delimited list of organization warning flag codes that represent an active bad address flag on the organization record.</p> <p>If a value is entered and there is an active warning flag linked to the organization, a Y will display in the Bad Address column in the extract.</p> <p>If a value is entered and there is no active warning flag linked to the organization, an N will display in the Bad Address column in the extract.</p> <p>If there is no value entered for both Person Bad Address (PBAD) and Organization Bad Address (OBAD), an N will display in the Bad Address column.</p>	No	<Blank>

Variables:

The Combined Fee Notice uses the following notice processing calculation variables:

Category Code	Description
NTCE	Customer Notices

Type Code	Description
CFEE	Combined Fee Notice

Variable	Code	Description (how used)	Data Type	Default
Address Column	ADCL	Indicates the horizontal position to begin printing the recipient address on the notice.	INTG	1
Address Line	ADLN	Indicates the vertical position to begin printing the recipient address on the notice.	INTG	22
Inst Name/Address Column	BNCL	Indicates the horizontal position to begin printing the financial institution address on the notice.	NUM	1
Inst Name/Address Indicator	BNIN	Indicates whether the financial institution name and address should be printed on the notice.	YN	N
Inst Name/Address Line	BNLN	Indicates the vertical position to begin printing the financial institution address on the notice.	NUM	1
Max Inst/Name Address Lines	BNMX	The maximum number of financial institution name and address lines to print on the notice.	NUM	5
Date Column	DTCL	Indicates the horizontal position to begin printing the date on the notice.	INTG	1
Date Indicator	DTIN	Indicates whether the date should be printed on the notice.	YN	Y
Date Line	DTLN	Indicates the vertical position to begin printing the date on the notice.	INTG	11
Date Type	DTTP	Type of date format to be printed. The three types available with an example of the date format are shown below: Type 1 06-01-1999 Type 2 June 1, 1999 Type 3 1999-06-01	CHAR	2
Date Text	DTTX	Text preceding the date (i.e., Notice Date:) to be printed on the notice.	CHAR	<BLANK>
Input File Column	IFCL	Indicates the horizontal position to begin printing the notice text (text file).	NUM	1
Input File Line Length	IFLE	Indicates the desired single-line character length for the notice.	NUM	72
Input File Print Line	IFLN	Indicates the vertical position to begin printing the notice text (text file).	NUM	35
Page Number Column	PNCL	Indicates the horizontal position to begin printing the page number on the notice.	INTG	65
Page Number Indicator	PNIN	Indicates whether or not to print the page number on the notice.	YN	N
Page Number Line	PNLN	Indicates the vertical position to begin printing the page number on the notice.	INTG	4

Variable	Code	Description (how used)	Data Type	Default
Page Number Text	PNTX	Text preceding the page number (i.e., Page Number:) to be printed on the notice.	CHAR	Page Number:
Use Reference Item Status	RISC	An N in this parameter will display the status description for the status of the fee transaction, while a Y will cause the notice to display either "Fee Assessed" or "Fee Waived", as applicable, based on the status of the fee.	YN	N

The Combined Fee Notice may be utilized only for institution-level processing, not product or account level. There are no product or account-level overrides for these notice variables.

Scheduling and re-run information:

The Combined Fee Notice can be run at any point, with the caveat that the reporting period chosen is PRIOR to the application start time.

The Combined Fee Notice can be rerun at any point, as it is a non-updating job.

The Combined Fee Notice should be set to produce either the Notice or the Extract File. While both files can be produced simultaneously, they contain the same information, so there should be no need for both.

Notices:

This application uses a single text file – **COMB_FEE_NOTICE.txt** - to produce a notice with the name of **COMB_FEE_NOTICE.STM**. Variables under the Calculation Type of Combined Fee Notice, as well as standard and sectional text markers, define the content and layout of the notices. Please see the DNA Core Batch Letters documentation for further information about using text files, including standard text markers.

The following standard DNA text markers are supported for the Combined Fee Notice:

Marker Code	Marker Description
<ACCT>	The account number.
<CUST>	The name of the customer.

*Note: The STM output file will still be generated if the **COMB_FEE_NOTICE.txt** file is not in the appropriate text file directory, but will be unusable. The **COMB_FEE.lis** report will display an exception message stating the following (where G:\OSI\TEXT\ is the text file directory) to notify the User of the missing notice file:*

COMB_FEE_NOTICE.STM has not extracted successfully. The COMB_FEE_NOTICE.TXT is not found in the G:\OSI\TEXT\

Option Codes:

The Combined Fee Notice can produce different letters based on the MAJOR type, by utilizing selection criteria in the text file.

For example, to utilize two different letters (one for savings and checking, another for loan majors), the following criteria could be utilized in the text file to produce a separate letter for checking, savings, and time deposit majors, and another for all loan majors:

Example of text file with MAJOR selection criteria:

```

\\WHEN Major=SAV,CK,TD
..FB
..FS 12

                                COMBINED FEE NOTICE for Deposit

..FB
..FS 10

Dear <CUST>
The following fee(s) have been posted to your account number <ACCT>:
..FS 8
<....>
..FS 8
Please review and deposit funds as needed to prevent additional fees from being posted to your account.
Do not hesitate to call Customer Service at 999-999-9999 should you have any questions.
Sincerely,
Bank of Tom
\\Done

\\WHEN Major=CNS,MTG,CML..FB
..FS 12

                                COMBINED FEE NOTICE for Loan and EXT

..FB
..FS 10

Dear <CUST>
The following fee(s) have been posted to your account number <ACCT>:
..FS 8
<....>
..FS 8
Please review and deposit funds as needed to prevent additional fees from being posted to your account.
Do not hesitate to call Customer Service at 999-999-9999 should you have any questions.
Sincerely,
Bank of Tom
\\Done
    
```

Sectional Text Markers:

The Combined Fee Notice text file has seven columns/fields in the Sectional Text Marker, which are not configurable. These columns/fields are shown below:

Column/Field Name	Description (how used)	Format	Sample
Fee Type	Transaction Description (from RTXNTYP description) of the fee transaction.		Insufficient Funds Charge
Fee Amount	Amount of fee transaction.	9,999.99	5.00
Reference Item	The item/transaction that triggered the fee, if applicable.		PAYCHEX AZ1234 0001234Z
Reference Amount	The amount of the item/transaction that triggered the fee, if applicable.	9,999.99	23.67
Status	Status of the fee transaction.		Paid
Balance at Time	Available balance at the time the reference item/transaction was processed/posted. It is a calculated field for the available note balance of the fee transaction's parent account OR the fee transaction account itself.	9,999.99 -9,999.99	-1,123.23
Time/Date of Fee	The date and time for the Date Last Maintained of the fee transaction posted to the account.	HH:MM MM-DD-YY	18:46 05-10-13

An example of the notice output illustrating the sectional text marker is shown below:

Fee Type	Fee Reference Amount Item	Reference Status Amount	Balance Time/Date at Time of Fee
Insufficient Funds Charge	20.00 1531	-545.33 Fee Assessed	-484.60 17:46 01-08-01
Insufficient Funds Charge	20.00 1531	-545.33 Fee Assessed	-504.60 17:48 01-11-01
Insufficient Funds Charge	20.00 1531	-545.33 Fee Assessed	-524.60 17:07 01-18-01
Insufficient Funds Charge	20.00 1531	-545.33 Fee Assessed	-548.60 09:19 01-24-01

A similar example, showing the sectional text with "Use Reference Item Status" set to "Y":

Fee Type	Fee Reference Amount Item	Reference Status Amount	Balance Time/Date at Time of Fee
Insufficient Funds Charge	20.00 1531	-545.33 Completed	-484.60 17:46 01-08-01
Insufficient Funds Charge	20.00 1531	-545.33 Rejected	-504.60 17:48 01-11-01
Insufficient Funds Charge	20.00 1531	-545.33 Rejected	-524.60 17:07 01-18-01
Insufficient Funds Charge	20.00 1531	-545.33 Rejected	-548.60 09:19 01-24-01

This is the sectional text marker with the Balance at Time column suppressed:

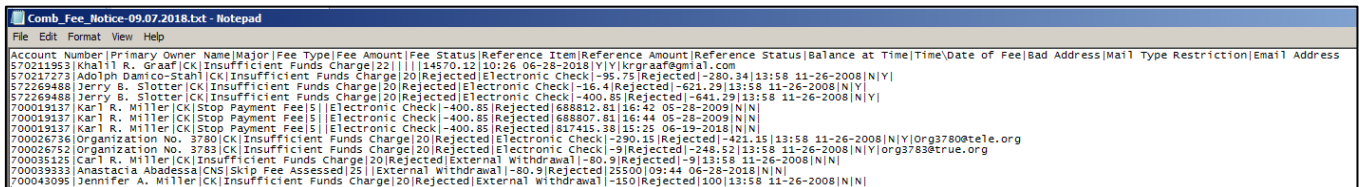
Fee Type	Fee Reference Amount Item	Reference Status Amount	Time/Date of Fee
Maintenance Service Charge	4.00	Paid	19:07 12-05-00

Note: Since the notice sectional text has several columns of information, it is recommended that the **font size** for the sectional text marker be set to **8**. Otherwise, the text may “wrap” and appear out of alignment.

File Layout(s):

This application can produce a pipe delimited notice extract file by setting the Create Notice Extract batch parameter to Y. The extract file can be sent to a third-party vendor to be printed.

Example of Extract File:



Output File Layout – Pipe Delimited:

Field	Format	Description
Account Number	9999999999	Account Number Note: In cases where the Fee transaction and reference transaction post to different accounts, this account number will reflect the account associated with the reference transaction.
Primary Owner Name	CHAR	Customer or Member Name
Major	CHAR	Major Account Type Code
Fee Type	CHAR	Transaction Description (from RTXNTYP description)
Fee Amount	999999.99	Amount of fee.
Fee Status	CHAR	Status of the fee.
Reference Item	CHAR	The item/transaction that triggered the fee, if applicable
Reference Amount	999999.99	The amount of the item/transaction that triggered the fee, if applicable.

Field	Format	Description
Reference Status	CHAR	Status of the referenced item/transaction that triggered the fee, if applicable.
Balance at Time	999999.99	Available balance at the time the reference item/transaction was processed/posted. It is a calculated field for the available note balance of the fee transaction's parent account OR the fee transaction account itself.
Time\Date of Fee	HH:MM MM-DD-YYYY	The date and time for the Date Last Maintained of the fee transaction posted to the account.
Bad Address	CHAR	<p>Indicates a Y if the Tax Reported For Person or Organization has an active warning flag code assigned where the warning flag code equals the warning flag code in the Bad Person Address or Bad Organization Address batch parameter.</p> <p>Indicates an N if the Tax Reported For Person or Organization does not have an active warning flag code assigned where the warning flag code equals the warning flag code in the Bad Person Address or Bad Organization Address batch parameter.</p> <p>Will be blank if no value has been assigned in the Bad Person Address or Bad Organization Address batch parameter.</p>
Mail Type Restriction	CHAR	<p>Indicates a Y if the account has a mail type override set on the account level.</p> <p>Indicates N if there is no account level mail type override set.</p>
Email Address	CHAR	<p>Email address for the Tax Reported For Person or Organization.</p> <p>Person email is based on the address use code value in Institution Calculation Variable - Home Email Address Use Cd (HEML).</p> <p>Organization email address is based on the address use code value in Institution Calculation Variable - Business Email Address Use Cd (BEML).</p>

Report:

A sample of the Combined_Fee_Notice (**COMB_FEE.iis**) report is shown below:

Bank: Anywhere Financial	Combined Fee Notice	Run Date: 08-15-2023		
Report: Comb_Fee_Notice		Post Date: 08-07-2023		
Queue Number : 5906		Run Time: 08:55:04		
Application Number: 542176		Cash Box:		
Queue Sub Number : 2				
SCHEMA OSIBANK				
DATABASE NAME NEONDNA4.WORLD				
RELEASE DNA 23.2.0.0				
08-13-2023 04:38:00 PM 537945 G:\OSI\BANK\SQT\23200\BAT_EXE\EXTNS\				
REPORT PARAMETERS				
Create Notice Extract: Y				
Output File Name: Comb_Fee_Notice-MM.DD.YYYY.txt				
Output File Path: G:\OSI\RPTS\				
End Time: 23:59				
Include Account Balance: Y				
Organization Bad Address:				
Person Bad Address:				
Transactions to process: NSF				
StartDate: 08-15-2000				
Create Secondary Report: Y				
Start Time: 00:00				
ThruDate: 08-15-2023				
‡				
Bank: Anywhere Financial	Combined Fee Notice	Run Date: 08-15-2023		
Report: Comb_Fee_Notice		Post Date: 08-07-2023		
		Page: 1 of 41		
Account Number	Primary Owner Name	Major	Bad Address	Mail Type
	Fee Type	Fee Status	Indicator	Restriction
	Reference Item	Reference Amount	Reference Status	Time/Date of Fee
550111039	Samuel A. Blake	20.00	CK Paid	N
	Insufficient Funds Charge			Y
	Check	-325.00	Rejected	14:27 12-03-2001
550120956	Lottie Moser	20.00	CK Paid	N
	Insufficient Funds Charge			Y
	Check	-40.00	Rejected	16:58 01-18-2001

Note: If a Referenced Transaction has both a Check Number and an External Description associated with the transaction, the Check Number will be the Reference Item listed. This is done so as many checks are converted to images and then ACH, the check number would be the primary descriptive element, not the imaging information from the ACH transaction. In addition, some Fee transactions may not have Reference Items. Examples would include Stop Payment fees as they were performed to place a Stop Payment on a series of checks as opposed to an individual item, or for loans, a Late Charge Assessment that took place in nightly processing without being prompted by an individual transaction.

In cases where the Fee transaction and reference transaction are posted to different accounts, this account number will reflect the account associated with the reference transaction.

Field Listing:

Field	Description
Account Number	Account Number Note: In cases where the Fee transaction and reference transaction post to different accounts, this account number will reflect the account associated with the reference transaction.
Primary Owner Name	Customer or Member Name
Fee Type	Transaction Description (from RTXNTYP description) for the fee.
Major	Major Account Type Code
Bad Address Indicator	Indicates a Y if the Tax Reported For Person or Organization has an active warning flag code assigned where the warning flag code equals the warning flag code in the Bad Person Address or Bad Organization Address batch parameter. Indicates an N if the Tax Reported For Person or Organization does not have an active warning flag code assigned where the warning flag code equals the warning flag code in the Bad Person Address or Bad Organization Address batch parameter. Will be blank if no value has been assigned in the Bad Person Address or Bad Organization Address batch parameter.
Mail Type Restriction	Indicates a Y if the account has a mail type override set on the account level. Indicates N if there is no account level mail type override set.
Fee Amount	Amount of fee.
Fee Status	Status of the fee.
Balance at Time	Available balance at the time the reference item/transaction was processed/posted. It is a calculated field for the available note balance of the fee transaction's parent account OR the fee transaction account itself.
Reference Item	The item/transaction that triggered the fee, if applicable
Reference Amount	The amount of the item/transaction that triggered the fee, if applicable.
Reference Status	Status of the referenced item/transaction that triggered the fee, if applicable.
Time/Date of Fee	The date and time for the Date Last Maintained of the fee transaction posted to the account.
Number of Accounts	Total number of accounts processed

Additional Requirements:

- DNA 2022.3 or higher.
- If notices are to be produced, a text file named 'COMB_FEE_NOTICE.txt' must be created and placed in the text directory defined by the 'TEXT' institution option.

Important: Oracle version 12c has a known bug that raises a -10 error for the batch application, with the following Oracle error message:

ORA-01792: maximum number of columns in a table or view is 1000

This error occurs with complex queries because Oracle mistakenly counts the number of columns utilized in the query as columns from all tables, not just the columns being utilized. This leads to queries that utilize a larger number of tables hitting the maximum number of 1000 as described by the error message, even though that is not accurate.

Until the bug is corrected in a future rollup Oracle release/patch, the error may be resolved one of two ways:

- In a SQL tool, run the following command: *alter system set "_fix_control"='17376322:OFF'*. The database instance must be restarted for this change to take effect.
- Oracle has also issued an interim patch for this fix (**patch 19509982**) which can be applied to disable the error by default. This patch can be downloaded from the Oracle support website.

Configuration Checklist:

Item	Test Environment	Production Environment
Create a new template/queue for the Combined Fee Notice		
Set up Queue Application Parameters		
Set up Notice Variables (Navigation: System > Institution > Variables > Combined Fee Notice)		
Ensure compliance department approves any selected text for the Combined Fee Notice		
Create COMB_FEE_NOTICE.TXT text file		
Ensure COMB_FEE_NOTICE.TXT file is in the text file directory (typically G:\OS\Bank\Bat_Exe\Text)		
Ensure COMB_FEE_NOTICE.sql application is in the batch executable directory (typically G:\OS\Bank\Bat_exe\EXTNS)		

Revisions:

Date	App Version #	Change
10/2023	1.0.0.5	Resolved an issue where the reference amount does not display correctly for amounts over \$99,999.99; added functionality to provide detail on the item status, making clear that it's the status of the fee as opposed to that of the reference item.
04/2023	1.0.0.4	Expanded transaction description field in notice detail area to allow space for transaction descriptions of maximum valid length.
12/2022	1.0.0.3	Added batch parameter to suppress balance field on notices, corrected currency formatting.
10/2018	1.0.0.2	Added new fields, batch parameters and a notice extract file.
01/2018	1.0.0.1	Application re-issued to ensure compliance with DNA versions 4.2.2 and above
02/2014	1.0.0.0	Application Created