



Dynamic Deposit Risk Manager Integration

DNAX Name: DDRMExtract.dnax

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Overview

The Dynamic Deposit Risk Manager (DDRM) is a deposit risk program management system that allows DNA to share customer/member account specific information to set monthly/daily mobile deposit capture limits in the DDRM system. This information is used to accept or reject deposits made by the customer. The DDRM Integration DNAapp enables DNA to integrate with the DDRM product.

Key Benefits

This app provides the following benefits:

- Operational Efficiencies: Eliminates calls to the financial institution call centers as the deposit information is immediately available in the online banking system
- Enhanced Customer Experience: Provides a consistent user experience with deposits made at the ATM and teller line.
- Increased Customer Adoption: Real-time deposit decision fosters greater acceptance on a mobile device to increase customer adoption and usage.
- Improved risk management
- Overdraft loss mitigation
- Customer/member retention
- Enhanced reporting capabilities

Requirements

The following software versions are required:

- Dynamic Deposit Risk Manager
- DNA 4.0 (4.0.213.177) and higher

Restrictions

None.

Processing

This application processes the account level data using the following batch jobs:

DDRM Extract File (DDRM_EXTRACT)

DDRM_EXTRACT creates one or more extract files containing Source Data Element Key (SDEK) data for savings and checking accounts (accounts based on the defined Major Product type in the batch parameter MJCD and others) and generates a LIS report.

DDRM_EXTRACT is run daily following end-of-day processing to provide data for the following processes as required by DDRM:

- Historical load
- Delta file
- Mass refresh

See the [DDRM Extract File \(DDRM_EXTRACT\)](#) section of this document for complete details.

DDRM Purge Report (DDRM_PURGE)

DDRM_PURGE purges account records from the ApplAcctSrcDataElemKey table that were already purged from the ACCT table in DNA.

See the [DDRM Purge Report \(DDRM_PURGE\)](#) section of this document for complete details.

System Variables

The following system-level variables are in the DDRM Integration Type (6DIT) calculation type under the DDRM Integration Category (6DIC) calculation category:

Variable Name	Code	Default	Data Type	Description
DDRM Process Group Type	6DGT	None	STR	Indicates the process group type
DDRM Process Group Code	6DPP	001	STR	Indicates the process group code
DDRM Mass Refresh SDEKs	6DRS	ONLM,OPDT,STAT,SUBP,CDOD,LOBF	STR	Indicates comma separated list of critical SDEKs used for Mass Refresh as provided by DDRM

The following system-level variables are in the DDRM Integ Type Product (6DTP) calculation type under the DDRM Integration Category (6DIC) calculation category.

Variable Name	Code	Default	Data Type	Description
DDRM On Limit Flag	6DOL	N	YN	<p>Defines the assigned/mapped product as an on-limit product (with overdraft facility) or an off-limit product (no overdraft facility).</p> <p>Note: This variable must be manually mapped to the desired products and the “account override” indicator should be checked. Navigate to System > Product and Pricing > Manage Product > (select a product) > Assoc... > Variables. See the “Associating Variables with a Product” online Help topic.</p> <p>Once mapped to a product, the value defined at the system-level is the default value of the variable. If the financial institution would like to change the default value, this should be done manually using the above navigation</p>
DDRM Account Group	6DAG	Blank	STR	Indicates the DDRM account group

Tables

Three tables are used to store the value of each SDEK description and corresponding SDEK values for all reported accounts provided to DDRM on the prior business day:

- ApplAcctSrcDataElemKey
- RecmMaxODSrcDataElemKey
- RPT_AcctRecmMaxOD_Process

ApplAcctSrcDataElemKey Table

The ApplAcctSrcDataElemKey table stores account-level detailed records sent to DDRM to obtain recommendations on maximum overdraft limit. The following grid lists the ApplAcctSrcDataElemKey table structure:

Column Name	Data Type	Default Value	Description
ApplNbr	NUM	Null	Application for which the SDEK/account number relationship is valid.
AcctNbr	NUM	Null	Account for which the SDEK code value is stored.
SrcDataElemKeyCd	VARCHAR2	Null	Internal code recognized by DDRM.
EffDate	DATE	Null	Effective date for the external SDEK code's count, amount, and categorical data.
Value	VARCHAR2	Null	Value of the SDEK code for a particular account.
DateLastMaint	DATE	SYSDATE	Date of the last maintenance.

RecmMaxODSrcDataElemKey Table

The RecmMaxODSrcDataElemKey table stores the description/definition of each DDRM SDEK. The following grid lists the RecmMaxODSrcDataElemKey table structure:

Column Name	Data Type	Default Value	Description
SrcDataElemKeyCd	VARCHAR2	Null	Internal code for the DNA application mapped to DDRM SDEK.
SrcDataElemKeyDesc	VARCHAR2	Null	Description of the SDEK.
ExtSrcDataElemKeyCd	VARCHAR2	Null	External code recognized by DDRM.
DataTypCd	VARCHAR2	Null	Data type code for the SrcDataElemKeyCd value.
DateLastMaint	DATE	SYSDATE	Date of the last maintenance.

RPT_AcctRecmMaxOD_Process Table

The RPT_AcctRecmMaxOD_Process table contains data to export to DDRM in the DDRM input file. The following grid lists the AcctRecmMaxOD_Process table structure:

Column Name	Data Type	Default Value	Description
ApplRunNbr	NUM	Null	System-assigned value identifying a run of an application.
AcctNbr	NUM	Null	Account for which the SDEK code value is stored.
ExtProcessGrp	VARCHAR2	Null	Institution-defined code identifying a process group, a division of processing in an institution by product type or region.
ExtSrcDataElemKeyCd	VARCHAR2	Null	External code recognized by DDRM.
EffDate	DATE	Null	Effective date for the external SDEK code's count, amount, and categorical data.
Count	NUM	Null	Count of the element (e.g., checks). DDRM data is not typically aggregated; in most cases the value is 1.
Amt	NUM	Null	Amount of the element (e.g., collected balance). Amounts are positive unless the SDEK represents a negative balance or a non-zero overdraft limit.
CategoricalData	VARCHAR2	Null	Data such as flags, types, dates (MM-DD-YYYY). Delimiters (comma and vertical line characters) must not be included in the data.
DateLastMaint	DATE	SYSDATE	Date of the last maintenance.

External Interface Cross References

The following external interface category codes and variables are used to define the Third-Party Interface (3PTY) category as displayed in the DDRM record definition:

External Interface

External Interface Code	External Interface Category Code	Description	FromValue MjMiYN	ToValueMjMi
6DPI	3PTY	DDRM Interface	N	N

External Interface Variables

External Interface Code	External Interface Variable Code	Description	FromDataType Code	ToDataTypCd
6DPI	6DPT	DDRM Transactions	VC	VC
	6DGM	DDRM Process Group by MJMI	VC	VC
	6DGB	DDRM Process Group by Branch	VC	VC

Transaction Report Groups Mapping

Navigation: System > System Tables > P-R Tables > RtxnRptGrp

SDEK	Transaction Report Group Code	Transaction Report Group Description	Transaction Type Code	Transaction Type Description
ACHC	6ACC	DDRM-ACH Credits	IDEP	IAT Deposit
			XDEP	External Deposit
ACHD	6ACD	DDRM -ACH Debits	ICHK	IAT Electronic Check
			IWTH	IAT Withdrawal
			XWTH	External Withdrawal
ATMC	6ATC	DDRM -ATM Credits	DDEP	ATM Deposit
ATMD	6ATD	DDRM -ATM Debits	DPME	ATM Payment Enclosed
			DWTH	ATM Withdrawal
BPYD	6BPD	DDRM -Bill Pay Debit	BPAY	eBill Pay Withdrawal
CBKD	6CBD	DDRM -Chargeback	RICB	Return Item Chargeback

SDEK	Transaction Report Group Code	Transaction Report Group Description	Transaction Type Code	Transaction Type Description
CHKD	6CHD	DDRM -Checks	CWTH	Check
			ECHK	Electronic Check
			ONUS	Check - Item Processing
PIND	6PID	DDRM -POS PIN	PPOS	POS Pinned Purchase
			PWTH	Point Of Sale Withdrawal
RCIC	6RCC	DDRM -All Remaining Credits	BDEP	Bill Payment Deposit
RCID	6RCD	DDRM - All Remaining Debits	N/A	N/A
SIGD	6SID	DDRM -POS Signature	PPOS	POS Pinned Purchase
			PWTH	Point Of Sale Withdrawal
			SDSB	POS Purchase Disbursement
TELC	6TEC	DDRM -Teller Deposits	CLDP	Closeout Deposit
			DEP	Deposit
			DEPD	Descriptive Deposit
			LSDP	Lease Security Deposit
			NA	New Account Deposit
TELD	6TED	DDRM -Teller Withdrawals	CKUS	Over Counter Check
			CLS	Closeout Withdrawal
			LNUS	Check in Loan Pymt Batch
			RTUS	Check in Real Time Batch
			WTH	Withdrawal
			WTHD	Descriptive Withdrawal

SDEK	Transaction Report Group Code	Transaction Report Group Description	Transaction Type Code	Transaction Type Description
TRND	6TRD	DDRM -Transfer Debits	DPMF	ATM Payment From
			DPMT	ATM Payment Transfer
			DTRC	Account Transfer Closeout
			DWTF	ATM Transfer Debit
WIRC	6WIC	DDRM -Wires CREDIT	IWTD	Intntl Wire Xfer Deposit
			WTD	Wire Transfer Deposit
			WTID	Domestic Wire Deposit
			WTII	International Wire Deposit
WIRD	6WID	DDRM -Wires DEBIT	IWTW	Intntl Wire Xfer Withdrawal
			WTOD	Domestic Wire Withdrawal
			WTOI	International Wire Withdrawal
			WTW	Wire Transfer Withdrawal

Note: The institution should evaluate all institution transaction types in use. It may be necessary to add transaction types that are not included in the base DNA code to the appropriate reporting group. Examples include transaction types delivered as part of any application provided by the Custom Solutions Group.

DDRM Extract File (DDRM_EXTRACT)

The DDRM_EXTRACT batch application creates one or more extract files containing Source Data Element Key (SDEK) data for savings and checking accounts (accounts based on the defined Major Product type in the batch parameter MJCD and others) and generates a LIS report.

DDRM_EXTRACT Parameters

Parameter	Code	Description	Req'd	Default
Output File Path	COUP	Complete path name where the output file is located. Trailing backslash is optional, e.g., "C:\TEMP\".	Yes	Null
StartDate	SD	Earliest date to extract transactions from DNA. If null, the current posting date is used, except when run is a historical load. If run is a historical load, the post date less 89 days is used If SD is set to a future date, an error displays on the LIS report. Note: Null for historical load and mass refresh.	No	Null
ThruDate	TD	Most recent date to extract transactions from DNA. If null, the queue effective date is used. If TD is set to a future date, an error displays on the LIS report. Note: Null for historical load and mass refresh	No	Null
Major Account Type Code	MJCD	Major account type(s) for exported data. If null, Checking (CK) and Savings (SAV) major account types are considered. For historical load, only include majors of accounts in the overdraft program.	No	Null
Minor Account Type Code	MICD	Minor account types for exported data. If null, all minor account types in the major account types set in MJCD are considered. For historical load, only include minors of accounts in the overdraft program.	No	Null

Parameter	Code	Description	Req'd	Default
Status Codes to Exclude	SCTE	Accounts with statuses are not considered in the report output. If null, all deposit account statuses are considered. If null and run is a historical load, then accounts in the following statuses are included in file: ACT, DORM, and IACT. Note: Null for historical load and mass refresh.	No	Null
DDRM Mass Refresh YN	6DMR	Indicates whether the export file is for delta file or mass refresh. Y = Mass refresh N = Delta daily load Null = Historical load	No	N
Parallel Processing YN	PARA	Indicates whether parallel processing is in use. Y = Use parallel processing. N = Do not use parallel processing.	Yes	N

Operation

Run the report daily in the applicable batch queue.

Output

The DDRM_EXTRACT report has the following output:

Field	Description
Account Number	Customer account number.
Maj	Major account types.
Min	Minor account types.
Account Owner	Name of the account owner.
Current Balance	Current account balance.
Limit Balance	Maximum overdraft balance of the account.
Total Number of Records Extracted	Total number of records extracted.

Sample Report – DDRM Export File (DDRM_EXTRACT)

Bank: Systems Test Bank	DDRM Extract File	Run Date: 23-Apr-2019
Report: DDRM_EXTRACT		Post Date: 17-Aug-2018
Queue Number : 246657		Run Time: 02:59:28
Application Number: 5158379		Cash Box:
Queue Sub Number : 2		
SCHEMA OSTIBANK		
DATABASE NAME LMBKDB1.WORLD		
RELEASE DNA 4.5.1.0		
04-20-2019 04:59:18 PM 248187 G:\OSI\BANK\SQL\4510\BAT_EXE\EXTNS\		
REPORT PARAMETERS		
DDRM Mass Refresh YN: N		
Major Account Type Code:		
Minor Account Type Code:		
Output File Path: G:\		
Parallel Process YN: N		
StartDate:		
Status Codes to Exclude:		
ThruDate:		
Bank: Systems Test Bank	DDRM Extract File	Run Date: 23-Apr-2019
Report: DDRM_EXTRACT		Post Date: 17-Aug-2018
		Page: 1 of 252
Account Number	Maj Min Account Owner	Current Balance Limit Balance
10029	CK NOW Yfmkumurvcdj,Gary E.	9915.41 0.00
10078	CK 50+ Xkvxvuo,Marilyn C.	2269.83 0.00
10086	CK NOW Qywyg,Susan	-202.96 100.00
10270	CK NOW Ubtpu,Helen T.	9859.91 0.00
10318	CK NOW Qxmwvs,Bernadette E.	46.79 0.00
10367	CK 50+ Qkehkvz,Clare M.	14672.66 0.00
10497	CK NOW Sbtnlvm,Joan G.	16922.06 0.00
11529	CK NOW Duv,Mary Y.	21586.62 0.00
11787	CK NOW Ujegzuep,Scott C.	3581.01 0.00
11906	CK BASC Dgewhsb,Theresa L.	16.87 0.00
12169	CK NOW Zlyayf,Deborah L.	81308.41 0.00
12240	CK NOW Cnmxmp,Neil H.	60559.75 0.00
12520	CK 50+ Lniooovtc,Frances A.	2268.97 0.00
12683	CK 50+ Krmhzetz,Thomas J.	534.01 0.00
12907	CK 50+ DtzsFh,Ralph A.	-303.51 0.00

Product/Account-Level Exclusions

Products and accounts can be excluded from batch processing on the *Exclude Application Assignment* and *Exclude Applications* screens. See the “Exclude Application” and “Exclude Applications” online Help topics for detailed instructions.

Delta File

The delta file is the daily extract file from DNA to DDRM. This extract file contains a mix of data from the major account types defined in the MJCD parameter. This file contains data only when there is any change in count, amount, or categorical value from the previous day’s report. Sending only delta information for deposit accounts to DDRM is the recommended approach as the daily file may be large. This approach reduces the file significantly in size as many of the SDEK values do not frequently change.

Mass Refresh

Mass refresh is a process to obtain the last updated value for all critical SDEKs for the major account type(s) defined in the MJCD parameter. A mass refresh is required for DDRM data and necessary when the limit file creation process fails to deliver current values for one or more accounts. A mass refresh is usually scheduled on a monthly or quarterly basis as per request by DDRM.

Mass refresh files include the most recent value for defined critical SDEKs. These critical SDEKs are defined in the DDRM Mass Refresh SDEKs (6DRS) variable. Mass refresh provides the flexibility to dynamically manage critical SDEK lists. The SDEK values are reported to DDRM in the extract file regardless of their last maintained date. See the [System Variables](#) section for more details about 6DRS.

On the day of mass refresh, DDRM_EXTRACT is run with the DDRM Mass Refresh YN (6DMR) parameter set to Y. See the [DDRM_EXTRACT Parameters](#) section for more details about 6DMR. The

extract file transferred to DDRM contains the last updated value for all critical SDEKs and delta values for all other SDEKs.

Historical Load

The historical load (i.e., first day load) is a one-time process performed during the integration of DNA with DDRM. During the historical load, 90 days of information is supplied to DDRM from DNA for SDEKs across all active deposit accounts. Data for SDEKS are supplied (actual or estimated) throughout the 90-day period.

To process the historical (first day) load, the DDRM_EXTRACT batch application is run with the StartDate (SD) and ThruDate (TD) parameters set to the 90-day time period prior to the system date. The complete file path name must be entered in the Output File Path (COUP) parameter. Other parameter values should be blank.

File Layouts

File Layout – Comma-Separated – DDRM_EXTRACT

The comma-separated (CSV) DDRM_EXTRACT file format includes leading and trailing spaces in an untrimmed field and is considered part of the data. Comma and pipe characters are delimiters and are not contained in field values.

DDRM_EXTRACT output filename (CSV file) is:

“InstitutionCode+LOBCode+ProcessGroupCode+Date+_+FileNumber+.SPI” where:

- Institution code is the institution’s routing number.
- Line of Business (LOB) code = **DFLT**.
- Process group code:
 - If the DDRM Process Group Type (6DGT) variable is set to **NONE**, then the code is the value set in the DDRM Process Group Code (6DPP) system variable.
 - If the DDRM Process Group Type (6DGT) variable is set to **MJMI**, then the code is the value set in the DDRM Process Group by MJMI (6DGM) external interface variable.
 - If the DDRM Process Group Type (6DGT) variable is set to **BRCH**, then the code is the value set in the DDRM Process Group by Branch (6DGB) external interface variable.
- Date file was generated.
- File number is always **1** as DNA sends this output file to DDRM once per day.

Output – Common Record

The records display the data of each SDEK for the corresponding accounts. The common record displays the output in the following format:

Field	Format	Description
SDEK	Alpha	Source Data Element Key. Used to map the financial institution's data elements to DDRM data elements.
Institution Code	Numeric	Institution routing number.
LOB Code	Alpha	Line of business code (maximum of four characters). The DFLT value is defined for this field.
Process Group Code	Alphanumeric	Process group code (maximum of four characters). An input file can only contain records with the same process group code.
Effective Date	Date	Effective date for the elements. Balance SDEKs = date of the balance data Account SDEKs = date of the account information Transaction SDEKs = post date of the transaction
Account ID	Numeric	Account ID (up to 50 digits).
Count	Integer	Used to store values from counted elements such as checks. DDRM data is not typically aggregated, making the value 1.
Amount	Money	Amount of the element such as collected balance.
Categorical	Alphanumeric	Data such as flags, types, dates (MM-DD-YYYY), etc. Delimiters (comma and pipe characters) must not be used in the data.

Note: If any specific column value is not applicable for a given SDEK, a blank or empty value is included in the SPI file.

Output – Control Record

The control record displays output in the following format:

Field	Format	Description
CTRL Keyword	Alpha	CTRL keyword.
SDEK	Alpha	Source Data Element Key. Used to map the financial institution's data elements to DDRM SDEKs.
Institution Code	Numeric	Institution routing number.
LOB Code	Alpha	Line of business code (maximum of four characters). The DFLT value is defined for this field.
Process Group Code	Alpha	Process group code (maximum of four characters). An input file can only contain records with the same process group code.
Effective Date	Date	Effective batch processing date of the file (does not reflect transaction dates for data records in the file).
Row Count	Integer	Number of rows per record type.
Count Checksum	Integer	Sum of the count fields.
Amount Checksum	Money	Sum of the amount fields.

Sample DDRM_EXTRACT SPI File

```
DFLT00104192019_1.spi - Notepad
File Edit Format View Help
LOBF,,DFLT,001,08-17-2018,10318,1,,
ONLM,,DFLT,001,08-17-2018,10318,1,,N
OPDT,,DFLT,001,08-17-2018,10318,1,,09-27-1976
STAT,,DFLT,001,08-17-2018,10318,1,,Y
SUBP,,DFLT,001,08-17-2018,10318,1,,NOW
CDOD,,DFLT,001,08-17-2018,10367,1,0,
LEDG,,DFLT,001,05-20-2018,10367,1,14672.66,
LOBF,,DFLT,001,08-17-2018,10367,1,,
ONLM,,DFLT,001,08-17-2018,10367,1,,N
OPDT,,DFLT,001,08-17-2018,10367,1,,09-27-1976
STAT,,DFLT,001,08-17-2018,10367,1,,Y
SUBP,,DFLT,001,08-17-2018,10367,1,,50+
CDOD,,DFLT,001,08-17-2018,10497,1,0,
LEDG,,DFLT,001,05-20-2018,10497,1,16922.06,
LOBF,,DFLT,001,08-17-2018,10497,1,,
ONLM,,DFLT,001,08-17-2018,10497,1,,N
OPDT,,DFLT,001,08-17-2018,10497,1,,09-28-1976
STAT,,DFLT,001,08-17-2018,10497,1,,Y
SUBP,,DFLT,001,08-17-2018,10497,1,,NOW
CDOD,,DFLT,001,08-17-2018,11529,1,0,
LEDG,,DFLT,001,05-20-2018,11529,1,21586.62,
LOBF,,DFLT,001,08-17-2018,11529,1,,
ONLM,,DFLT,001,08-17-2018,11529,1,,N
OPDT,,DFLT,001,08-17-2018,11529,1,,10-04-1976
STAT,,DFLT,001,08-17-2018,11529,1,,Y
SUBP,,DFLT,001,08-17-2018,11529,1,,NOW
CDOD,,DFLT,001,08-17-2018,11787,1,0,
LEDG,,DFLT,001,05-20-2018,11787,1,3581.01,
LOBF,,DFLT,001,08-17-2018,11787,1,,
ONLM,,DFLT,001,08-17-2018,11787,1,,N
OPDT,,DFLT,001,08-17-2018,11787,1,,10-07-1976
STAT,,DFLT,001,08-17-2018,11787,1,,Y
SUBP,,DFLT,001,08-17-2018,11787,1,,NOW
CDOD,,DFLT,001,08-17-2018,11906,1,0,
LEDG,,DFLT,001,05-20-2018,11906,1,16.87,
LOBF,,DFLT,001,08-17-2018,11906,1,,
```

DDRM Purge Report (DDRM_PURGE)

The DDRM_PURGE batch application purges account records from the ApplAcctSrcDataElemKey table that were already purged from the ACCT table in DNA. The DDRM Purge Report (LIS) also generated by DDRM_PURGE displays all SDEKs and related values for accounts, including the total number of accounts purged.

DDRM_PURGE Parameter

Parameter	Code	Description	Req'd	Default
RptOnly_YN (RPT)	RPT	<p>Y = Produce LIS report. But do not update the database records.</p> <p>N = Update database records and produce LIS report</p>	Yes	Y

Operation

Run the report daily in the applicable batch queue.

Output

The DDRM_PURGE report has the following output:

Field	Description
Account Number	Account number.
SDEK Code	DDRM SDEK code.
Value	Value of the corresponding DDRM SDEK code for the account.
Total number of account(s) would have been purged	Total number of accounts that would have been purged if the RptOnly_YN (RPT) parameter was set to Y .
Total number of record(s) would have been purged	Total number of records that would have been purged if the RptOnly_YN (RPT) parameter was set to Y .
Total number of account(s) purged	Total number of accounts that would have been purged if the RptOnly_YN (RPT) parameter was set to N .
Total number of record(s) purged	Total number of records that would have been purged if the RptOnly_YN (RPT) parameter was set to N .

Sample Report – DDRM_PURGE Report

Bank: The Financial Institution DNAPREQA	DDRM Purge	Run Date: 02-23-2015
Report: DDRM PURGE		Post Date: 02-23-2015
Queue Number : 37137		Run Time: 11:53:12
Application Number: 501967		Cash Box:
Queue Sub Number : 2		
	SCHEMA OSIBANK	
	DATABASE NAME DNAPREQA	
	RELEASE DNA 4.0.1.7	
	12-25-2014 08:31:14 AM 223419 G:\OSI\BANK\BAT_EXE\EXTNS\	
	REPORT PARAMETERS	
	RptOnly_YN: N	
Bank: The Financial Institution DNAPREQA	DDRM Purge	Run Date: 02-23-2015
Report: DDRM PURGE		Post Date: 02-23-2015
		Page: 1 of 2
Account Number	SDEK Code	Value
24458999	CHAC	Y
24458999	STAT	Y
24461099	STAT	Y
24475099	STAT	Y
Total Number of Account(s) would have been purged: 3		
Total Number of record(s) would have been purged: 4		

Glossary of SDEK Elements

This section describes the following Source Data Elements (SDEK) of DDRM:

- [Balance Elements](#)
- [Transaction Elements](#)
- [Account Elements](#)

Balance Elements

Balance data elements are used to record the value of customer's account balances at the end of the posting. The following table lists the SDEK for balance elements:

SDEK Name	SDEK	SDEK Description	SDEK Included with DNA Integration YN
Ledger	LEDG	Posted balance.	Yes
Continuous Days OD	CDOD	Continuous days an account is overdrawn. This value is represented as an amount instead of a count because some institutions assign special meaning to negative values.	Yes

Transaction Elements

Daily transaction data for all accounts. Transaction data elements are comprised of DDA transaction counts and amount. The following table lists the SDEK for transaction elements:

SDEK Name	SDEK	SDEK Description	SDEK Included with DNA Integration YN
ACH Credits	ACHC	ACH credits.	Yes
ACH Debits	ACHD	ACH debits.	Yes
ATM Credits	ATMC	ATM deposits.	Yes
ATM Debits	ATMD	ATM withdrawals.	Yes
Bill Pay Debit	BPYD	Bill payments (debits). Includes payments initiated via internet banking or telephone.	Yes
Chargeback	CBKD	Chargeback transactions.	Yes
Checks	CHKD	Inclearing and ECP checks.	Yes
POS PIN	PIND	POS settlement transactions where the customer uses a PIN to make a purchase at a POS terminal.	Yes
All Remaining Customer Initiated Credits	RCIC	Customer-initiated credit transactions that do not have another SDEK.	Yes
All Remaining Customer Initiated Debits	RCID	Customer-initiated debit transactions that do not have another SDEK.	Yes

SDEK Name	SDEK	SDEK Description	SDEK Included with DNA Integration YN
POS Signature	SIGD	POS settlement transactions where the customer signed for the purchase at a POS terminal.	Yes
Teller Deposits	TELC	Teller deposit transactions.	Yes
Teller Withdrawals	TELD	Teller withdrawal transactions. This includes the debit side of a teller cash item.	Yes
Transfer Debits	TRND	Customer-initiated transfer debits. Includes transfers initiated at an ATM, internet banking, call center, telephone, etc.	Yes
Wires CREDIT	WIRC	Incoming wire transactions.	Yes
Wires DEBIT	WIRD	Outgoing wire transactions.	Yes

Account Elements

Account data elements are used to record information related to the accounts. The following table lists the SDEK for account elements:

SDEK Name	SDEK	SDEK Description	SDEK Included with DNA Integration YN
Line Of Business	LOBF	Indicates account line of business. CS = Consumer accounts SB = Small business accounts CM = Commercial accounts	Yes
On Limit, Off Limit or Bank-Managed Control Group / A	ONLM	Y = On-limit; a limit is calculated. N = Off-limit; no limit is calculated.	Yes
Account Open Date	OPDT	Date (MM-DD-YYYY) the account was opened.	Yes
Purge Flag / A	PRGF	Indicates whether an account is marked for purging. 1 = Account is marked for purging. 0 = Account is not marked for purging.	Yes
Account Status	STAT	Status of the account. Y = Active N = Closed	Yes
Subproduct Code	SUBP	Institution-specific account-level code referring to the type of account. Mapped to the DNA minor account type code of the account.	Yes

Installation Instructions

If you are an in-house client, follow the installation instructions available in the "DNAapps" section of the DNA Help files available on the extranet at [DNA In-House](#).

If you are a data center client, a Compass case is automatically created when you order a trial or paid version of a DNAapp and routed to the Data Center team for installation. Data center DNAapp installation typically takes two weeks; however, the time frame varies depending on the complexity of the app, case load, and the responsiveness of the client and/or third parties. Check the app installation status in Compass or contact your Client Service Partner.

What You Should Do

To use the Dynamic Deposit Risk Manager Integration application, you must do the following:

- Install the DNA DDRMExtract.dnax DNAapp. See the [Installation Instructions](#) section in this document.
- Obtain the applicable authorization keys from Client Services for the DDRM Integration feature and enter the key(s) for the application(s) on the *Application Manager* screen. See the "Application Manager" online Help topic for detailed instructions.
- Configure the system-level variables. See the "System-Level Variables" online Help topic for detailed instructions.

Navigate to **System > Institution > Variables**

- Configure the external interface cross references. See the "External Interface CrossReference Maintenance Procedures" online Help topic for detailed instructions.

Navigate to **System > System Tables > C-G > External Interface CrossReference**

- Configure the external interface variables. See the "External Interface" online Help topic for detailed instructions.

Navigate to **System > System Tables > C-G > External Interface**

- Validate the transaction reporting groups have the appropriate linked transactions. See the "RtxnRptGrp (Transaction Reporting Group or Rtxn Report Group)" online Help topic for detailed instructions.

Navigate to **System > System Tables > P-R > RtxnRptGrp**

- Assign the DDRM_EXTRACT and DDRM_PURGE reports to the applicable batch queue. See the "Assigning and Maintaining Queue Applications" online Help topic for detailed instructions.

Navigate to **Batch > Manage Queues**

Configuration Checklist:

Item	Test Environment	Production Environment
Install Dynamic Deposit Risk Manager Integration DNAapp (DDRMEExtract.dnax)		
Set Dynamic Deposit Risk Manager (DDRM) Integration feature authorization keys		
Configure system variables		
Configure external interface cross references		
Configure external interface variables		
Confirm transaction reporting groups / transactions		
Assign batch jobs to applicable batch queue		

Revisions

Date	App Version #	Change
09/2020	1.0.0.5	Application created