



Debit Card Round Up

Debit Card Round Up
PS_DEBIT_CARD_ROUNDUP
Application 14537

Debit Card Match
PS_DEBIT_CARD_MATCH
Application 14538

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Overview:

This DNAapp includes two applications that work together to round up debit card purchases to the next whole dollar, deposit the round-up amount into a related account, and, optionally, match a percentage of the round up amount as an incentive to use the program.

Debit Card Round Up:

This application rounds up debit card purchases to the next whole dollar and deposits the funds into a related account.

The purchase price of item purchased is rounded up to the nearest dollar amount. The difference between the purchase price and rounded up dollar amount is transferred from the individual's checking account to a savings account.

If the institution wishes to apply a matching contribution, the Debit Card Round Up Match (PS_DEBIT_CARD_MATCH) can be used.

Debit Card Match:

This application allows the institution to match a percentage of the debit card round up amount as an incentive for the program. A process sums the savings account credit transactions posted within a predefined period of time, for example monthly or quarterly. This period is defined by the institution. An annual ceiling can be set on the matched dollar amount.

Key Benefits:

This application helps financial institutions encourage debit card usage by rewarding accountholders for using their FI-issued debit cards and helping them save. This can help attract customers/members, and potentially increase interchange income.

By offering a program that rounds up debit card transaction amounts and deposits the rounded up amount into another account owned by the customer, a way of saving can be offered to the customer/member that help them achieve their financial goals.

Debit Card Round Up**Processing:**

Based on the parameter and variable settings, the application selects eligible point of sale transactions.

Debit card transactions are located in products where the Product Level Variable for Debit Card Round Up Processing (8DBC) Use new processing YN (METH) is set to Y. This can also be overridden at the account level.

The application then checks for the eStatement and statement cycle parameters if populated to determine if an account is to be selected for this process.

One of three methods is used to determine which receiving account is used for posting the credit transaction:

1. Minor Code (MICD) parameter controls the receiving product that is eligible to receive the credit transaction. The application gets the account number (Owned by Tax Owner of checking account) where:
 - The account status of Active (ACT).
 - Parameter for Use Ext Interface Saving Minor (8ISM) must be set to N.
2. Use Ext Interface Saving Minor (8ISM) parameter is set to Y. The Debit Card Round-Up External Interface Cross Reference must be set up. It is used to indicate unique minors as receiving accounts for the checking minor that has debit card transactions.
3. Account User fields. This method allows for either of the first two methods to be overridden at the account level. An account-level user field must be setup and assigned to all checking products where debit card transactions are to be considered by this application.

This user field value is then populated by the institution with a valid account number that is to be used to post the round-up credit transaction.

There is no validation of ownership of accounts in this process.

User Field Set Up Example:

Account level user field Debit Card Roundup Acct # (8IDP) for checking account 123 is set to a value of 456.

For each point-of-sale transaction posted to account 123, the offsetting rounded up credit is posted to receiving account number 456.

Transaction Processing Example:

Checking Account: 123

Savings Account: 55554467

Debit Card Transaction Amount: \$23.45. The application finds that it needs \$.55 to round this up to the next dollar amount of \$24.00.

“Debit Card Round Up Withdrawal” Transaction to Checking 123: \$.55

“Debit Card Round Up Deposit” Transaction to Savings 55554467: \$.55

A runtime parameter, “Use Additional Amt” and a Account Entity Attribute, “Requested Additional Amt”, is utilized by the PS_DEBIT_CARD_ROUNDUP application. When the “Use Additional Amt” parameter is set to Y and there is a value located in the “Requested Additional Amt” Account Entity Attribute, the additional amount in this attribute value is added to every eligible round up transaction.

Variables are added to control the text of the internal withdrawal and deposit transaction descriptions created by the application. The value of the originating and/or receiving account number is appended to the description text unless the existing “Exclude AcctNbr From Intr Desc” (8XAI) parameter is set to ‘Y’.

The Rtxn Description is not repeated in the internal description since it is already associated with the transaction.

Note: The application does not round to the next dollar amount if the account balance is zero or negative or become zero after the round-up transaction. The account gets listed in the exception section of the report.

Parameters:

Parameter	Code	Description	Required	Default
Start Date	SD	Start Date	No	Queue Effective Date
Thru Date	TD	Thru Date	No	Queue Effective Date
Rpt Only YN	RPT	Y = Report Only, do not update the database. N = Create a report and update the database.	No	Y
Minor Account Type Code	MICD	The savings minor code to receive the credit. When a value is entered here and the customer does not have a savings account in this minor, they are not eligible for this process.	No	<Blank>

Parameter	Code	Description	Required	Default
Use Ext Interface Saving Minor	8ISM	Y= Yes, use the 'Savings Minor Mapping' variable values to locate the savings minor to credit. When set to Y, the Minor Code parameter should be <Blank>. <p>N=No, do not use the interface table. (The Minor Code Parameter needs to have a value.)</p>	No	N
Available Funds Method Code	AMTH	Enter here the available method code that the application uses.	Yes	
Require Recipient Acct Bal > 0	8RBP	Y= Yes, the recipient savings account needs to have a balance of greater than 0.00 <p>N= No, the recipient savings account balance can be any value.</p>	No	Y
Account User Field Code	8AUF	Valid account-level user field code which contains the savings account number the credit transaction to be posted. <p>The user field code created with this application is 8IDP, and can be used as the value in this parameter.</p>	No	<Blank>
Check for E-statement YN	8CES	Y = the account must have a delivery method for eStatement <p>N = the delivery method is not considered for qualification purposes.</p> <p>This parameter works in conjunction with the "8EQM", "8DMC", "8EUV" and "8ECC" parameters (see below).</p> <p>If left blank, then default value is considered as Y.</p>	No	Y

Parameter	Code	Description	Required	Default
eStatement Qualification Meth	8EQM	<p>Check for E-statement YN (8CES) must be set to Y.</p> <p>Method used to determine if tax owner has signed up to receive eStatements. Valid values are:</p> <p>D = Delivery Method Code. The application uses the Delivery Method Code assigned to the statement (#360) account cycle. This option uses the "8DMC" (Delivery Method Code) parameter.</p> <p>U = User Field. Pers/Org User Field "STDL" (Statement Delivery Method) used to determine eStatement enrollment. This option uses the "8EUV" (eStatement User Field Values) parameter.</p> <p>C = Cycles. This option is used when eStatement enrollment is determined by which statement account cycle</p> <p>If left blank, then default value is considered as D.</p>	No	D
Delivery Method Code(s)	8DMC	<p>The Delivery Method codes to look for associated with application #360 statement cycle for selected account or selected account's statement account.</p> <p>This parameter is only used when the "8EQM" parameter is set to "D".</p> <p>If left blank, then default value is considered as WWW, EML.</p>	No	WWW,EML
eStatement User Field Values	8EUV	<p>Comma-separated list of values associate with the "STDL" user field which indicate eStatement enrollment.</p> <p>This parameter is only used when the "8EQM" parameter is set to "U".</p> <p>If left blank, then default value is considered as ESTM.</p>	No	ESTM

Parameter	Code	Description	Required	Default
eStatement Cycle Codes	8ECC	Comma-separated list of statement (#360) Account Cycle Codes which are used to indicate eStatement enrollment. This parameter is only used when the "8EQM" parameter is set to "C". If this method is selected and this parameter is blank, then an error is generated and no accounts is processed.	No	<Blank>
Include Organization	IORG	If set to Y, then the accounts owned by Organizations are considered for Debit Card Round up process. If set to N, then the accounts owned by Organizations are not considered for Debit Card Round up process. If left blank, then default value is considered as N.	No	N
Load Ext Desc from Parent YN	8LEX	If set to "N", the external transaction description of child transactions are not be set. If set to "Y", the external transaction description of child transactions is set to the External Desc from the Parent plus the full Card Number if not already in the ExtRtxnDesc. If left blank, then default value is considered as N.	No	N
Log Participation Exception YN	8LPE	Y = Print transactions when the calculation variable Use New Processing YN is set as Y at product level but set as N at account level. N = Transactions mentioned above are bypassed and not printed.	No	Y

Parameter	Code	Description	Required	Default
Log Whole Amt Exception YN	8LAE	<p>Y = Print debit card withdrawal transactions when transaction amount is a whole dollar amount and there is therefore nothing to be rounded up.</p> <p>N = Whole dollar amount transactions be bypassed and are not printed in exception section.</p> <p>If left blank, then default value is considered as Y.</p>	No	Y
STMT Cycle Count Threshold	8SCY	<p>The number of statement cycles for checking account (or its statement account) required after enrollment, before the checking account is considered active in the program.</p> <p>The job counts the number of statements generated for checking account or its statement account after the account (or Product) gets enrolled in "Round Up" program. If the count exceeds or equals to the Threshold value stored in this parameter, the checking account is considered eligible to proceed further.</p> <p>If Left blank or set as "0" (Zero), no cycle count check is made.</p>	No	0

Parameter	Code	Description	Required	Default
Receiving Major Acct Type	8RMA	<p>The Major account type code of receiving account. SO = Savings Only: The Receiving account should be a savings account only.</p> <p>CO = Checking Only: The Receiving account should be a checking account only.</p> <p>SC = Savings, Checking: The Receiving account can be savings or checking account only. If multiple accounts found (e.g. each for both savings and checking), then lowest saving account is considered recipient account.</p> <p>CS = Checking, Savings The Receiving account can be savings or checking account only. If multiple accounts found (e.g. each for both savings and checking), then lowest checking account is considered recipient account.</p> <p>LO = Consumer Loan Only: The Receiving account should be a Consumer Loan account only.</p> <p>LC = Consumer Loan or Checking: The Receiving account can be either a Consumer Loan or Checking account.</p> <p>LS = Consumer Loan, Savings: The Receiving account can be consumer loan or savings account only. If multiple accounts found (e.g. each for both loan and savings), then lowest saving account is considered recipient account.</p> <p>CSL = Checking, Savings, Consumer Loan: The Receiving account can be a consumer loan, savings or checking account only. If multiple accounts found, then lowest account is considered recipient account.</p>	Yes	

Parameter	Code	Description	Required	Default
Post Single Transaction YN	8PST	<p>It determines if Round-Up withdrawal and Deposit transactions are to be posted.</p> <p>N = An individual deposit and withdrawal transaction for each eligible Point of Sale transaction</p> <p>Y = Post a single deposit and a single withdrawal transaction with accumulated Round-Up amount for the source and destination account combination.</p>	No	N
Exclude AcctNbr From Intr Desc	8XAI	<p>When set to 'Y' the Account Number are not included in the Internal description text for the transaction</p> <p>When set to 'N' or left blank, the account number are included in the description</p>	No	N
Use Additional Amt	8AA	<p>Indicates if the "Requested Additional Amt" Account Entity Attribute value are considered.</p> <p>When set to Y, if there is a value located in the "Requested Additional Amt" Account Entity Attribute of an account selected by the Debit Card Round Up process, this amount is added to eligible debit card round up transactions or if Account Level CalcVars parameter is set to 'Y' it looks at account level calculation variables first or product level calculation variables for the amount.</p> <p>When set to N, any value located in the "Requested Additional Amt" Account Entity Attribute of an account selected by the Debit Card Round Up process or amount located in the account/product calculation variable are ignored.</p> <p>If left blank, the value defaults to N.</p>	No	N

Parameter	Code	Description	Required	Default
Addtl Amt From Product/Account	8AAP	<p>If additional amount from product/acct is set to 'Y' and the additional amount is stored in a calculation variable rather than an account entity attribute.</p> <p>When set to 'Y', if there is a value at the account level calculation variable(8DBA) for the account selected by the Debit Card Round Up process, this amount is added to the eligible debit card round up transactions.</p> <p>When set to 'N' any value located in the account calculation variable is ignored.</p>	No	N
Mask PAN (Y/N)	PANM	<p>When set to Y, PAN is masked using the format defined in the PAN Mask Format (PMSK) Institution Option.</p> <p>All application output which includes PAN are masked when the parameter is set to 'Y'.</p> <p>When set to N, PAN appears in the clear.</p>	No	N
Suppress Receiving Acct Exceptions YN	8SRA	<p>This parameter is used to suppress the exception that would generate when a receiving account is not set up.</p> <p>Values: 'N' (or Blank) print the exception: 'Y' suppress the exception from the report</p>	N	<Blank>
Use User Field Values YN	8UUF	<p>When set to Y, only accounts that have a valid account in the account level user field, specified by the 8AUF parameter are processed.</p> <p>When set to N, all methods of looking up the account to credit are used.</p>	N	Y

Variable:

Debit Card Round-Up Processing (8DBC) variable type:

Calculation Variable	Code	Description (how used)	Data Type	Default
Use New Processing YN	METH	<p>This product level variable is used to enable the "Debit Card Round Up" functionality.</p> <p>This needs to be set to Y on all minor account types eligible for the Debit Round Up processing.</p> <p>Setting this to Y tells the application that this product is included, and accounts in this product is eligible for this application unless overridden at account level as N.</p>	YN	N
Internal Withdrawal Txn Desc	8IDW	<p>This variable is used to define the Internal Withdrawal Transaction Description.</p> <p>This variable value can be overridden at the product level.</p> <p>If left Blank, the default Internal Withdrawal Transaction Description "Transferred to Acct#: xxxxx5678:" is used.</p>	STR	<Blank>
Internal Deposit Txn Desc	8IDT	<p>This variable is used to define the Internal Deposit Transaction Description.</p> <p>This variable value can be overridden at the product level.</p> <p>If left Blank, the default Internal Deposit Transaction Description "Transferred from CHK Acct#: xxxxx1234:" is used.</p>	STR	<Blank>
Additional DB Round Up Amount	8DBA	<p>This variable is used to set an additional amount to include in the round up transaction when the parameter(8AAP) Addtl amt from Product/Acct is set to 'Y'. The variables must be set at the account or product level for the additional amount to be selected.</p>	CUR	<Blank>

		When parameter(8AAP) Addtl amt from Product/Acct is set to 'N' or is blank this variable is not used.		
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Transaction Types:

When run in updating mode, the application posts transactions using these transaction codes.

Transaction Type	Code	Category Code	Paid In YN	Journal Entry Fund Type YN	YTD Type Code
Debit Card Round Up Withdrawal	8DCW	DEP	N	Y	
Debit Card Round Up Deposit	8DCD	DEP	Y	Y	
Principal Receipt Used for CNS Loan Payments Only	PRCT	LOAN	Y	Y	

User Fields:

This code (8IDP) can be entered into the Check for Acct User Field Parameter. It also needs to be associated to the minors that are eligible for the debit card round up process (for example, the checking account number that has the debit card transactions).

UserField Code	Description	DataTypCd	PersYN	OrgYN	AcctYN	PropYN
8IDP	Debit Card Roundup Acct #	NUM	N	N	Y	N

The institution then associates this to the checking account number in question and enters the desired receiving account number.

Account Entity Attribute:

The following Account Entity Attribute is utilized by this Debit Card Round Up process and is associated with the account that has the eligible debit card transactions:

Entity Attribute	Code	Description	Data Type
Requested Additional Amt	8RAA	Currency value indicating the amount to add to the eligible debit card round up transaction. *This value may only be updated by an external process. It is not used when Account Calculation Variable parameter is set to 'Y' for an additional amount added to transfer.	CUR

External Variables:

External Interface Category	Code
Debit Card Roundup	8DCR

External Interface	Code	Category Code
Debit Card Roundup	8DCR	8DCR

External Interface Variable	Code	Description
Checking/Savings Minor Mapping	8SMM	<p>From Value: enter the Checking account minor code.</p> <p>To Value: enter the receiving account minor code (the savings minor)</p> <p>Note that a single checking product may not be mapped to multiple receiving products, but multiple checking products may be mapped to a single receiving product.</p>

This application updates the following Entity Attributes:

Entity Attrib	Code	Data Type
Debit Card RoundUp Acct Nbr	8RAN	STR
Debit Card RoundUp Rtxn Nbr	8RRN	STR

Scheduling and re-run information:

It should be run after the branches have closed for the day, so as to capture the most recent activity.

It should be scheduled to run and complete before the General Ledger nightly processing (GL Query) begins on the current system date.”

Report:

RELEASE
DNA 4.6.2.0

12-08-2020 05:08:41 PM 449560 G:\OSI\BANK\SQT\4620\BAT_EXE\PS\

REPORT PARAMETERS

Acct User Field Code: 8AUF
 Addtl Amy From Product/Acct: N
 Available Funds Method Code: ONLI
 Check For E-statement YN: N
 Delivery Method Code(s): WWW,EML
 Exclude AcctNbr From Intr Desc: N
 Include Organization: N
 Load Ext Desc from Parent YN: Y
 Log Participation Exception YN: Y
 Log Whole Amt Exception YN: Y
 Mask PAN (Y/N): N
 Minor Account Type Code: PL01,PL08,PL04
 Post Single Transaction YN: N
 Receiving Major Acct Type: CSL
 Require Recipient Acct Bal > 0: N
 RptOnly_YN: N
 STMT Cycle Count Threshold: 0
 StartDate: 01-01-2020
 Suppress Recv Acct Exceptions: N
 ThruDate: 03-01-2020
 Use Additional Amt: Y
 Use Ext Interface Saving Minor: N
 Use User Field Values YN: Y
 e-Statement Cycle Codes:
 eStatement Qualification Meth: D
 eStatement User Field Values: ESTM

Bank: 0001 Test Institution	Debit Card Round Up	Run Date: 12-09-2020
Report: PS_DEBIT_CARD_ROUNDUP	Report Section	Post Date: 12-09-2020
		Page: 1 of 2

DbCard Account Nbr	TaxRpt Minor	For Owner	Orig Post Date	Orig RtxnNbr	Debit RtxnNbr	Orig Amount	Receiving Account Nbr	Minor	Credit RtxnNbr	Credit Amount
7227536222	PL08	Pgkzkpoh, Gueor A.	2020-02-18	2502		16.24	7225671319	8BCU		0.76
7227536222	PL08	Pgkzkpoh, Gueor A.	2020-02-18	2503		26.24	7225671319	8BCU		0.76
7227536222	PL08	Pgkzkpoh, Gueor A.	2020-02-18	2504		36.24	7225671319	8BCU		0.76
7227536222	PL08	Pgkzkpoh, Gueor A.	2020-02-18	2505		46.24	7225671319	8BCU		0.76

DbCard Account Nbr	Orig RtxnNbr	Exception Reason
5355600041	437	Transaction is for whole dollar amount - 35.00. No Round-Up credit posted.
5355600041	441	Transaction is for whole dollar amount - 10.00. No Round-Up credit posted.
5355600041	443	Transaction is for whole dollar amount - 40.00. No Round-Up credit posted.
7227536272	2502	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227536272	2503	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227536272	2504	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227536272	2508	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227536420	2505	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227536420	2506	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227537022	2517	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227537022	2518	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04
7227537022	2519	No active participating Receiving Acct exist with Major - 'SAV','CK','CNS' and Minor code - PL01,PL08,PL04

Total Exceptions: 12

The report is sorted by Debit Card Account Number and Transaction Number.

Exceptions:

In addition to the application specific exceptions noted below, all applicable DNA[®] transaction exceptions may also be encountered when performing the Round Up withdrawal and deposit. DNA[®] transaction exceptions related to the Round Up withdrawal and deposit must be resolved following the requirements of DNA[®].

Exception	Description
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Account UserFieldCd defined in 8AUF parameter is not a valid user field code.	Validate that the user field code in the parameter is a valid code.
MICD parm cannot be blank when 8ISM parameter is N.	Review the Parameters and either add a value to the MICD or change the 8ISM parameter value.
8ECC parm cannot be blank when eStatement Qualification Method equals Cycle.	The Parameter value must be entered
New Roundup and Match processing not setup for account	The Account is not set up for this processing.
Transaction is for whole dollar amount. No Round-Up credit posted.	Because the transaction is a whole dollar amount, there is no round up amount.
Account Number is not an active Receiving account with Major - <Major Type>	The account number in the 8AUF user field is not an active savings account.
The following CK Minor not mapped to any active Receiving Product - <Minor Type>	Check the setup of the mapping to ensure that the minors are mapped.
The balance of Receiving Account - <To Account Number> is not sufficient	The savings account balance was not sufficient to process transaction.
The balance of checking Account -<From Account Number> is not sufficient	The checking account balance is not sufficient to process transaction
eStatement agreement not set for account- <Account Number>	The account number is not set for eStatement
No active participating Receiving Acct exist with Major - <Major Type> and minor code - <Minor Code>	Unable to locate a savings account in this minor.

Additional requirements:

- Both applications include a parameter to designate the savings minor account. The customer must have an account in this minor(s) in order to be eligible for these processes
- The institution must map the custom transactions to the offsetting GL Account.
- A cashbox is required for the application.
- Because this application is an updating and posting application, we suggest running this first in non-updating mode RPT=Y in your test environment, then running in updating mode RPT=N, again in your test environment. Please check all accounts updated, including the offsetting GL Account.

Configuration Checklist:

Please review the items indicated in the checklist below and ensure that all items have been properly setup before running this application.

Item	Test Environment	Production Environment
Parameters		
Variables		
User Field		
Account Entity Attribute		
External Interface Variables		
Custom Transactions assigned to the applicable products and all required GL mapping is complete.		

Debit Card Match:**Processing:**

Create Rate Schedule for matching percentage. This requires a tiered rate schedule with item (day) ranges to enable different rates. This works in conjunction with the number of days in the Starting Date Criteria (8SDC) and 8EDC parameters.

Example Rate Schedule for Match:

Schedule Number: 660

Tier	Beginning Balance	Ending Balance	Rate
1	0.00	30.00	0.00
2	30.01	999,999,999.99	1.00

Assign the rate schedule number to the applicable products. Associate the Schedule (SCHD) Variable (SCHD) to each product and populate it with the above rate schedule number. In the above example, 660 would be entered into the variable.

Set the Match Ceiling Amount (8MCL) Variable Value – This product level variable must be assigned to each eligible savings product to establish a match ceiling.

Example:

Starting Date Criteria parameter: STCH

Ending Date Criteria parameter: THRU

Saving Account: 123

Account has been open for 90 days. The rate schedule number assigned to the SCHD product variable results in a match of .10 (10%) of the round up amount posted to the savings account.

Savings Account: 321

\$.60 was the amount of the “Debit Card Round Up Deposit” transaction. The match process posts the “Debit Card Match Interest Credit” transaction in the amount of \$.06.

$$$.60 * .10 = $.06$$

.Debit Card Transaction Amount: \$23.40

“Debit Card Round Up Withdrawal” Transaction to Checking 123: \$00.60

“Debit Card Round Up Deposit” Transaction to Savings 321: \$.60

“Debit Card Match Interest Credit” Transaction to Savings 321: \$.06

The Debit Card Match application allows the institution to donate the match amount to an override account. Two new variables are established at the Debit Card Round-Up Processing (8DBC) level. One identifies the override account number for the credit. The second identifies the user field to be set at the account level to indicate if the override account is used or not. This user field is associated with the checking account.

The institution must create a Yes/No user field at the account level to determine if the match amount credits the override account or the default savings account. The user field code itself must be entered into the Override Account User Field variable to identify which user field to refer to.

- If the user field value is not set, left empty or contains a ‘N’ the match amount credits the default savings account. This ensures that the current processing occurs if no action is taken.
- If the user field value contains a ‘Y’ the match amount credits the override account identified in the new variable

Parameters:

Parameter	Code	Description (how used)	Required	Default
Start Date	SD	Start Date If left blank, then Queue Effective Date is considered as Start Date.	No	Queue Effective Date
Thru Date	TD	Thru Date If left blank, then Queue Effective Date is considered as Thru Date.	No	Queue Effective Date
Rpt Only YN	RPT	Report Only YN Y = Only produce a report, do not update the database N = Update the database and produce a report.	No	Y

Parameter	Code	Description (how used)	Required	Default
Check for eStatement YN	8CES	<p>Y = the account must have a delivery method for eStatement</p> <p>N = the delivery method is not considered for qualification purposes.</p> <p>This parameter works in conjunction with the "8EQM", "8DMC", "8EUV" and "8ECC" parameters (see below).</p> <p>If left blank, then default value is considered as Y.</p>	No	Y
eStatement Qualification Meth	8EQM	<p>Method used to determine if tax owner has signed up to receive eStatements.</p> <p>Valid values are:</p> <p>D = Stmt Cycle Delivery Meth Codes The application uses the Delivery Method Code assigned to the statement (#360) account cycle. This option uses the "8DMC" (Delivery Method Code) parameter.</p> <p>U = Stmt Delivery Meth User Field. Pers/Org User Field "STDL" (Statement Delivery Method) used to determine eStatement enrollment. This option uses the "8EUV" (eStatement User Field Values) parameter.</p> <p>C = Statement Account Cycle Codes. This option is used when eStatement enrollment is determined by the statement account cycle</p> <p>If left blank, then default value is considered as D.</p>	No	D

Parameter	Code	Description (how used)	Required	Default
Delivery Method Code	8DMC	<p>The Delivery Method codes to look for associated with application #360 statement cycle for selected account or selected account's statement account.</p> <p>Used when the eStatement Qualification Meth parameter is set to D.</p> <p>If left blank, then default value is considered as WWW, EML.</p>	No	WWW,EML
eStatement User Field Values	8EUV	<p>Comma-separated list of values associate with the "STD L" variable which indicate eStatement enrollment.</p> <p>Used when the eStatement Qualification Meth parameter is set to U.</p> <p>If left blank, then default value is considered as ESTM.</p>	No	ESTM
eStatement Cycle Codes	8ECC	<p>Comma-separated list of statement (#360) Account Cycle Codes which are used to indicate eStatement enrollment.</p> <p>Used when the eStatement Qualification Meth parameter is set to C.</p> <p>If this method is selected and this parameter is blank, then an error is generated and no accounts is processed.</p>	No	<Blank>
Available Funds Method Code	AMTH	Enter here the available method code that the application uses	Yes	

Parameter	Code	Description (how used)	Required	Default
Require Recipient Acct Bal > 0	8RBP	<p>Y= Yes, the recipient savings account needs to have a balance of greater than 0.00</p> <p>N= No, the recipient savings account balance can be any value</p> <p>If left blank, then default value is considered as Y.</p>	No	Y
Include Organization	IORG	<p>Y = accounts owned by Organizations is considered for Debit Card Round up process.</p> <p>N = accounts owned by Organizations are not considered for Debit Card Round up process.</p> <p>If left blank, then default value is considered as N.</p>	No	N
Starting Date Criteria	8SDC	<p>Enables the user to select the date as starting date to calculate the number of days passed for a transaction</p> <p>Number of days passed = Ending Date – Starting Date</p> <p>The number of days helps in determining the Rate applied for match.</p> <p>STCH = Date when Acct Status Changes Last. Application looks for the most recent date when the status was changed to 'ACT'.</p> <p>MICH = Date when Acct Minor Changes Last. The application looks for the most recent date when the Minor was updated.</p> <p>The criteria to determine Ending date to calculate number of days passed for a transaction is defined below.</p>	No	STCH

Parameter	Code	Description (how used)	Required	Default
Ending Date Criteria	8EDC	<p>Enables the user to select the date as ending date to calculate the number of days passed for a transaction</p> <p>Number of days passed = Ending Date – Starting Date</p> <p>The number of days helps in determining the Rate applied for match.</p> <p>THDA = Thru Date. Application uses the date in the Thru Date parameter as the ending date.</p> <p>TRPD = Transaction Posting Date. Application uses the transaction posting date as the ending date.</p> <p>When left blank, the date in the Thru Date parameter is used as ending date.</p> <p>The criteria to determine Starting date to calculate number of days passed for a transaction is defined above.</p>	No	THDA
Post Single Transaction YN	8PST	<p>Y = a single combined Match transaction is posted for all eligible transactions. Eligible transactions is grouped based on the same checking acct saving acct combination. The matching amount is calculated for each transaction and added together. A single transaction is posted with the combined matching amount.</p> <p>N = No, do not post the match amount as a single transaction. Individual Match transactions is posted for all eligible transactions.</p> <p>If left blank, then default value is considered as Y.</p>	No	Y
Receiving Major Acct Type	8RMA	<p>SO = Savings Only</p> <p>CO = Checking Only</p> <p>SC = Savings & Checking</p>	Yes	

Transaction Types:

Transaction Type	Code	Category Code	Paid In YN	Journal Entry Fund Type YN	YTD Type Code
Debit Card Match Int Credit	8DCI	DINT	Y	Y	INT

The transaction type must be manually mapped to a GL offset account. The transaction type is added during the installation process.

Note: This transaction is recorded as an Interest type transaction so that it is included on the IRS Form 1099 as interest income.

Entity Attributes:

This Match application updates the following Entity Attribute:

Entity Attrib	Code	Data Type
Debit Card Roundup Interest posted	8KIP	YN

Variables:

Debit Card Round-Up Processing (8DBC) variable type:

Calculation Variable	Code	Description (how used)	Data Type	Default
Override Account Number	8OAN	Identifies the Account to receive the match amount. Can be set at system or product level and overridden by account.	NUM	Null
Override Account User Field	8OAU	Defines the Account level user field code that identifies whether the account updates the override account or the default savings account. Can be set at system or product level and overridden by account.	STR	Null
Calc Schedule Number	SCHD	Calculation Schedule Number for matching percentage	NUM	Null
Match Ceiling Amount	8MCL	Identifies the match ceiling amount for a product/account	CUR	Null

User Fields:

A new account level user field must be established by the institution to enable the override account functionality. The user field value must be set at the account level to identify if the

match amount credits the default savings account (current processing) or the override account. The application has the standard exclude logic at the account level.

Scheduling and re-run information:

It should be run after the branches have closed for the day, so as to capture the most recent activity.

It should be scheduled to run and complete before the General Ledger nightly processing (GL Query) begins on the current system date.”

Report:

```

Bank: 0001 Test Institution                               Debit Card Match
Report: PS_DEBIT_CARD_MATCH

Queue Number      : 90738
Application Number: 515360
Queue Sub Number  : 2

                                SCHEMA
                                OSIBANK

                                DATABASE NAME
                                CS14.WORLD

                                RELEASE
                                DNA 4.6.1.0

                                09-19-2018 12:55:42 PM 420571 G:\OSI\BANK\SQT\4610\BAT_EXE\PS\

                                REPORT PARAMETERS

Available Funds Method Code: GPND
Check For E-statement YN: Y
Delivery Method Code(s): WWW,EML
Ending Date Criteria: THDA
Include Organization: N
Post Single Transaction YN: Y
Receiving Major Acct Type: SO
Require Recipient Acct Bal > 0: Y
RptOnly_YN: Y
StartDate: 01-01-2020
Starting Date Criteria: STCH
ThruDate:
e-Statement Cycle Codes:
eStatement Qualification Meth: D
eStatement User Field Values: ESTM
    
```

Bank: TEST INSTITUTION		Debit Card Match		Run Date: 01-01-2014	
Report: PS_DEBIT_CARD_MATCH		Report Section		Post Date: 12-26-2013	
				Page: 1 of 2	
DbCard Account Nbr	TaxRpt For Minor Owner	Checking Rtxn Summary	Savings Account Nbr Minor	Savings Rtxn Summary	Credit RtxnNbr Credit Amount
1879400041	PL04 Qmthoumo, Louise	36.33	1879400 PL01	0.67	0.07
Count:	1	Summary	36.33	0.67	0.07
Bank: TEST INSTITUTION		Debit Card Match		Run Date: 01-01-2014	
Report: PS_DEBIT_CARD_MATCH		Exception Section		Post Date: 12-26-2013	
				Page: 2 of 2	
DbCard Account Nbr	Savings Account Nbr	Orig RtxnNbr	Exception Reason		
937200041	937200	11	eStatement agreement not set for Savings Account - 937200		
1872100071	1872100	30	eStatement agreement not set for Savings Account - 1872100		

Bank: 0001 Test Institution		Debit Card Match				Run Date: 06-03-2020	
Report: PS_DEBIT_CARD_MATCH		Calculation Variable Used Section				Post Date: 06-03-2020	
						Page: 3 of 3	
Maj	Minor	Calculation Typ	Variable Var	Variable Name	Variable Value	Effective Date	Account Override
SYS	8DBC	80AU	Override Account User Field	8UOA	8UOA	06-01-2020	
CK	8KUN	8DBC	80AU	Override Account User Field	8UOA	06-01-2020	Y
	PL01	8DBC	80AN	Override Account Number	7227511258	06-02-2020	N
			80AU	Override Account User Field	8UOA	06-02-2020	N
	PL04	8DBC	80AN	Override Account Number	7227511258	06-01-2020	N
	PL05	8DBC	METH	Use new processing YN	Y	12-09-2019	N

The report output is sorted by Card Account Number, Transaction Number.

Exceptions:

In addition to the application specific exceptions noted below, all applicable DNA[®] transaction exceptions may also be encountered when performing the Match deposit. DNA[®] transaction exceptions related to the Match deposit must be resolved following the requirements of DNA[®].

Exception	Description
New Roundup and Match processing not setup for <Major Type Description> Account - <Receiving Account Number>	This account number has not been set up for the process.
<Savings account number> already received Max Ceiling Amt for Checking Acct#- <Checking Account Number>	This account has already received the maximum amount.
eStatement agreement not set for account - < Account Number >	eStatement agreement is not set for this account number
8ECC parm cannot be blank when eStatement Qualification Method equals Cycle	The Parameter 8ECC needs to be populated
Calculation Schedule rate not set for <Major Type Description> Account - <Saving Account Number>	Calculation Schedule rate needs to be created/set.
The balance of <Major Type Description> Account - <Saving Account Number> is not sufficient	Savings account does not have sufficient balance.

Exclusions:

This project does not include any changes to statement processing or 1099 forms.

Additional requirements:

- This application is supplemental to the PS_DEBIT_CARD_ROUNDUP application.
- Both applications include a parameter to designate the savings minor account. The customer must have an account in this minor(s) in order to be eligible for these processes

- The institution must map the custom transactions to the offsetting GL Account.
- A cashbox is required for the application.
- Because this application is an updating and posting application, we suggest running this first in non-updating mode RPT=Y in your test environment, then running in updating mode RPT=N, again in your test environment. Please check all accounts updated, including the offsetting GL Account.
- Requires DNA® 4.1 or higher
- The standard Exclude Application functionality can be used to exclude accounts from this process.

Configuration Checklist:

Please review the items indicated in the checklist below and ensure that all items have been properly setup before running this application.

Item	Test Environment	Production Environment
Parameters		
Custom Transaction (Rtxn) – please validate that it has been created and has the settings that you desire, adjust appropriately if necessary.		

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_DEBIT_CARD_ROUNDUP.SQT and PS_DEBIT_CARD_MATCH.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
- This application requires the running of the script PS_DEBIT_CARD_ROUNDUP.sql (Setup Scripts): 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 custom stored procedures
 pack_ps_audit_monetary_pack_wrap.sql
 pack_ps_audit_monetary_pbod_wrap.sql
 - 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
12/2020	1.0.0.35	Parameter 8UUF added to correct the account selection logic where only accounts that have a valid account in the account level user field, specified by the 8AUF parameter is processed.
08/2020	1.0.0.34	Changed label to Fiserv Confidential
08/2020	1.0.0.34	The search for the receiving account will continue with the other selection methods when the Account User Field is selected but not set up for an account.
07/2020	1.0.0.33	Set up suppression for receiving account exceptions when using cross reference tables for account selection.
06/2020	1.0.0.32	Support for migration of delivery method code to account.
06/2020	1.0.0.31	Added Override Match Account functionality including new variables. Added a section for printing the calculation variables in match.
05/2020	1.0.0.30	Added parameter and code to allow for additional amounts to transfer for Debit Card Roundup.
04/2020	1.0.0.29	Appended the account number or receiving account number to the internal withdrawal and deposit transaction descriptions for the variables (8IDW, 8IDT).

Date	App Version #	Change
03/2020	1.0.0.28	Used the correct function PACK_ACCT.FUNC_AVAILAMT to retrieve Available amount
01/2020	1.0.0.27	Fixed issue with debit posting if credit failed. Mask external card number in description if Mask YN is turned on
12/2019	1.0.0.26	Added new variables (8IDW, 8IDT) to control the value of the text of the internal withdrawal and deposit transaction descriptions.
09/2019	1.0.0.25	Fixed issue where receiving MJ/MI account logic wasn't being triggered
07/2019	1.0.0.24	Fixed issue where Ext Interface Saving Account (8ISM) logic wasn't being triggered if Account User Field (8AUF) was populated
05/2019	1.0.0.23	Added Parameter - Suppress Receiving Acct Exceptions YN (8SRA)
04/2019	1.0.0.22	Fixed issue with PS_DEBIT_CARD_MATCH ceiling amount
03/2019	1.0.0.21	Changes made include: <ul style="list-style-type: none"> • New Parameter 8AA allows a requested additional amount specified in an Account Level Entity Attribute be added to the round up amount • New Parameter PANM provides the ability to mask the Card Number in the external description • Adds transaction processing to ensure that half the transaction isn't processed if the other half fails.
11/2018	1.0.0.20	Changes made to allow the roundup amount to paydown a CNS Loan via a PRCT
09/2018	1.0.0.20	Modified document to remove code names in description of report and added verbiage under scheduling information.
07/2018	1.0.0.18	Modified description of 8XAI parameter and added delete in uninstall script.
07/2018	1.0.0.18	Added 8XAI Parameter to exclude account number on internal description
05/2018	1.0.0.17	SQT Changed for run time issue
02/2018	1.0.0.16	Documentation update - Added Fiserv Confidential Label
01/2018	1.0.0.16	Pack_PS_Common updated and DNAX updated with DNAcreator V4.
07/2017	1.0.0.15	Modified both applications to include transaction exception auditing.
08/2016	1.0.0.14	Documentation Updated.
07/2016	1.0.0.13	Updated for DNA 4.1 compatibility.
12/2013	1.0.0.11	Documentation Updated
12/2013	1.0.0.11	Added new parameter "8PST" to Round-Up program (it was already there in Match Program).
10/2013	1.0.0.10	Fixed bug in Round-Up program. The job will make sure that in case of multiple eligible receiving accounts, while looking for a valid receiving account in list if no valid account is found before the same source account is hit then system will throw an exception and will not do Round-Up for source account.
08/2013	1.0.0.9	Modified Round-Up Program; <ol style="list-style-type: none"> Added new parameter 8SCY to see if Total Statement Count exceeds or equal to Statement Cycle count Threshold Added new parameter 8RMA to identify the major account type code of receiving account.

Date	App Version #	Change
04/2013	1.0.0.8	Change AcctAcctCycleAppl 360 queries to look at both checking acct # and statement acct #.
03/2013	1.0.0.7	Updated documentation to add Key Benefits Section.
02/2013	1.0.0.6	Fixed Defect related to External Description of 8DCD and 8DCW transactions in Round-Up program.
08/2012	1.0.0.5	The following modifications done: a) Added 3 new parameters for Match program– 8SDC - Starting Date Criteria 8EDC - Ending Date Criteria 8PST - Post Single Transaction YN
06/2012	1.0.0.4	The following modifications done: a) Added 3 new parameters for round-up program– 8LPE - Log Participation Exception YN 8LPE 8LAE - Log Whole Amt Exception YN 8LEX - Load Ext Desc from Parent YN 8LAE b) Order of validation changed in Round-Up program. Not required in Match program
03/2012	1.0.0.3	The following modifications have been done: Enabled the App to apply round up and match for Organization. Code modified to display an exception message if 8ECC parameter is set to Null in “Debt Card Match” batch. A parameter “IORG – Include Organization” added to “Debit Card Round Up” and “Debit Card Match” applications.
03/2012	1.0.0.2	Re-Packaged and Re-documented for DNAappstore
12/2011	1.0.0.2	Added parameter for Available Method Code. Added parameter to allow credit to be posted to savings account if its balance is <= 0. Added user field parameter which will allow for a designated savings account to receive round-up and match credits. Add minor for checking and savings accounts to both reports. Added external interface cross-reference for mapping checking to savings products in round-up program.
10/2011	1.0.0.1	Added two parameters for implementing additional check of Acct level user fields for savings and checking accts.
09/2010	1.0.0.0	Original program written