



Debit Card Round Up

Application Name: PS_DEBIT_CARD_ROUNDUP
Application Description: Debit Card Round Up
Application: 14537

Application Name: PS_DEBIT_CARD_MATCH
Application Description: Debit Card Match
Application: 14538

DNAapp ID 4e509129-2aa0-4d2c-bf65-b6a347335e15

Fiserv Confidential: Distribution restricted to:

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

©2007-2024 Fiserv, Inc. or its affiliates. All rights reserved. This work is confidential and its use is strictly limited. Use is permitted only in accordance with the terms of the agreement under which it was furnished. Any other use, duplication, or dissemination without the prior written consent of Fiserv, Inc. or its affiliates is strictly prohibited. The information contained herein is subject to change without notice. Except as specified by the agreement under which the materials are furnished, Fiserv, Inc. and its affiliates do not accept any liabilities with respect to the information contained herein and is not responsible for any direct, indirect, special, consequential or exemplary damages resulting from the use of this information. No warranties, either express or implied, are granted or extended by this document.

<http://www.fiserv.com>

Fiserv is a registered trademark of Fiserv, Inc.

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

Overview:

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’ and if the value is set to ‘M’, the account number in the transfer description will be masked, showing the last 4 digits of the account number only.

This application excludes the Card Number from the External Transaction Description when the institution variable ‘Exclude Pan’ is set to Yes (Y).

When the ‘Load Ext Desc from Parent YN’ (8LEX) parameter is set to Y, the application does not include the full card number when the Exclude Pan is set to Y.

When ‘Load Ext Desc from Parent YN’ (8LEX) parameter is set to Y and the Exclude PAN variable is set to N, this application uses the ‘Mask Pan (Y/N)’ (PANM) parameter.

An additional institution variable is created to allow the evaluated transaction amount in the Debit Card Round Up Withdrawal (8FCW) external transaction description.

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
StartDate	SD	Start Date	No	Queue Effective Date
ThruDate	TD	Thru Date	No	Queue Effective Date

Parameter	Code	Description	Required	Default
RptOnly_YN	RPT	Y = Report Only, do not update the database. N = Create a report and update the database.	No	Y
Receiving Major Acct Type	8RMA	<p>The Major account type code of receiving account.</p> <p>The list below outlines the allowable values for this parameter:</p> <ul style="list-style-type: none"> • SO = Savings Only • CO = Checking Only • SC = Savings, Checking • CS = Checking, Savings • LO = Consumer Loan Only • LC = Consumer Loan or Checking • LS = Consumer Loan, Savings • CSL = Checking, Savings, Consumer Loan <p>When the value is for one major only, the recipient account must be in the major selected.</p> <p>When the value is for more than one major, the application will look for recipient accounts in the order that the majors are listed. For example, when SC = Savings, Checking is selected, the application will check for a savings account first, and a checking account second.</p> <p>If there are multiple accounts within a major, the application will select the lowest account number as the recipient account.</p>	Yes	

Parameter	Code	Description	Required	Default
Minor Account Type Code	MICD	<p>The account minor code to receive the credit.</p> <p>When using this parameter the customer/member must have an account in this minor to participate in this program.</p> <p>When the "Use Ext Interface Saving Minor" parameter is set to N, this parameter must be populated.</p> <p>When the "Use Ext Interface Saving Minor" parameter is set to Y, this parameter must be left blank.</p>	No	<Blank>
Use Ext Interface Saving Minor	8ISM	<p>Y= Yes, use the 'Savings Minor Mapping' variable values to locate the minor to credit. When set to Y, the Minor Code parameter must be <Blank>.</p> <p>N=No, do not use the interface table. (The Minor Code Parameter should not be left blank).</p> <p>Please note, while the parameter references "Saving Minor" the receiving account's major may be Checking (CK), Savings (SAV) or Consumer Loan (CNS).</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	<p>Y= Yes, the recipient savings account needs to have a balance of greater than 0.00 If recipient account is Consumer Loan, amount to be transferred needs to have less than the Principal Balance of the loan.</p> <p>N= No, the recipient savings account balance can be any value.</p>	No	Y

Parameter	Code	Description	Required	Default
Acct User Field Code	8AUF	Valid account-level user field code which contains the savings account number the credit transaction to be posted. The user field code created with this application is 8IDP and can be used as the value in this parameter.	No	<Blank>
Check for E-statement YN	8CES	Y = the account must have a delivery method for eStatement N = the delivery method is not considered for qualification purposes. This parameter works in conjunction with the "8EQM", "8DMC", "8EUV" and "8ECC" parameters (see below). If left blank, then default value is considered as Y.	No	Y
eStatement Qualification Meth	8EQM	Check for E-statement YN (8CES) must be set to Y. Method used to determine if tax owner has signed up to receive statements. Valid values are: 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. 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. C = Cycles. This option is used when eStatement enrollment is determined by which statement account cycle If left blank, then default value is considered as D.	No	D

Parameter	Code	Description	Required	Default
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
eStatement Cycle Codes	8ECC	<p>Comma-separated list of statement (#360) Account Cycle Codes which are used to indicate eStatement enrollment.</p> <p>This parameter is only used when the "8EQM" 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>
Include Organization	IORG	<p>If set to Y, then the accounts owned by Organizations are considered for Debit Card Round up process.</p> <p>If set to N, then the 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

Parameter	Code	Description	Required	Default
Load Ext Desc from Parent YN	8LEX	<p>If set to "N", the external transaction description of child transactions are not be set.</p> <p>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 External Transaction Description.</p> <p>If left blank, then default value is considered as N.</p>	No	N
Log Participation Exception YN	8LPE	<p>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.</p> <p>N = Transactions mentioned above are bypassed and not printed.</p>	No	Y
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

Parameter	Code	Description	Required	Default
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
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> <p>When set to 'M', the account number in the transfer description will be masked, showing the last 4 digits of the account number only.</p>	No	N

Parameter	Code	Description	Required	Default
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
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

Parameter	Code	Description	Required	Default
Mask PAN (Y/N)	PANM	<p>When set to Y, PAN is masked from the external transaction description, 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	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	N
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

Parameter	Code	Description	Required	Default
Nbr of Parallel Processes	8NOP	<p>Indicates the number of threads that will be used for parallel processing with SQLs that are parallel query enabled.</p> <p>A blank value will result in a single thread.</p> <p>This parameter is different than the Parallel Process YN parameter. This parameter controls the Oracle degree of parallelism on queries and will only be present when the application has queries that are able to use parallel query. A recommended setting, to start with, would be to use one half the number of logical processors available on your database server. Use with caution as indiscriminate use can cause performance degradation.</p>	No	1
Parallel Process YN	PARA	<p>Indicates if you wish to use parallel processing.</p> <p>If left blank, N will be used.</p>	No	N
POS Codes	8POS	<p>Comma separated list of eligible transaction types.</p> <p>Valid Values: PWTH, PPOS</p> <p>If any other value is listed, the application will not process.</p>	No	PWTH
Exclude PAN	8PNE	<p>When set to 'Y' the Card Number is excluded from the External Transaction Description.</p> <p>When set to 'N' the card number are included in the description.</p>	No	N

Parameter	Code	Description	Required	Default
Use Post Single Tran Var YN	8UPV	<p>It determines if Round-Up job should consider variable "Post Single RoundUp Tran YN" over parameter "Post Single Transaction YN".</p> <p>N = Job will not consider product/account variable but use value set at parameter "Post Single Transaction YN"</p> <p>Y= Job will override parameter value with value set at Product/account level (if set). If value not set at Product/Account level, then it will take value of parameter "Post Single Transaction YN"</p>	No	N

Account Statistics:

The following account statistics is used. The appropriate amount is added to each statistic.

Account Statistic	Code	Description (how used)
Total Self-Savings	8TS1	<p>This statistic is used to update for receiving account when the custom application PS_DEBIT_CARD_ROUNDUP is run.</p> <p>The custom transaction – "Debit Card Round Up Deposit (8DCD)" is considered for this transaction.</p>

Variables:

The following variables are supported at the institution level. During installation the calculation category, type and variables will be created.

Calculation Category Code	Description
8CST	Custom Solutions

Calculation Category Code	Calculation Type Code	Description
8CST	8DBC	Debit Card Round-Up Processing

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>	YN	N

		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.		
Internal Withdrawal Txn Desc	8IDW	This variable is used to define the Internal Withdrawal Transaction Description. This variable value can be overridden at the product level. If left Blank, the default Internal Withdrawal Transaction Description "Transferred to Acct#: xxxxx5678:" is used.	STR	<Blank>
Internal Deposit Txn Desc	8IDT	This variable is used to define the Internal Deposit Transaction Description. This variable value can be overridden at the product level. If left Blank, the default Internal Deposit Transaction Description "Transferred from CHK Acct#: xxxxx1234:" is used.	STR	<Blank>
Additional DB Round Up Amount	8DBA	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. When parameter(8AAP) Addtl amt from Product/Acct is set to 'N' or is blank this variable is not used.	CUR	<Blank>
Include Transaction Amount	8ITA	If this institution variable is set to 'Y' then evaluated transaction amount is added to the External withdrawal transaction description	YN	<Blank>

		If left blank or N, the transaction amount is not added to the transaction description.		
Exclude PAN	8EPN	If this institution variable is set to 'Y' then it removes the PAN from the transaction description. If left blank, the Mask Pan Y/N parameter is used.	YN	<Blank>
Post Single RoundUp Tran YN	8PSR	The value will determine how the Round-Up withdrawal and Deposit transactions are to be posted. The variable can be overridden at account level. If set (and parameter Use Post Single Tran Var YN is also set to Y), it will supersede the value of parameter – Post Single Transaction YN (8PST) supplied to Round-Up job Must be set at receiving account.	YN	<BLANK>

Example of Round Up Job behavior with parameters - Post Single Transaction YN (8PST) and Use Post Single Tran Var YN (8UPV), and the variable - Post Single RoundUp Tran YN (8PSR):

Parameter - Post Single Transaction YN (8PST)	Parameter - Use Post Single Tran Var YN (8UPV)	Variable - Post Single RoundUp Tran YN (8PSR)	Result
Y	N	N	Variable 8PSR will not be considered, and a single transaction will be posted for all eligible transactions.
Y	N	Y	Variable 8PSR will not be considered, and a single transaction will be posted for all eligible transactions.
Y	N	<Not set>	Variable 8PSR will not be considered, and a single transaction will be posted for all eligible transactions.
Y	Y	N	Variable 8PSR will be considered, and an individual transaction will be posted for each eligible transaction.
Y	Y	Y	Variable 8PSR will be considered, and a single transaction will be posted for all eligible transactions.

Parameter - Post Single Transaction YN (8PST)	Parameter - Use Post Single Tran Var YN (8UPV)	Variable - Post Single RoundUp Tran YN (8PSR)	Result
Y	Y	<Not set>	Variable 8PSR does not exist, so parameter will be considered, and a single transaction will be posted for all eligible transactions.
N	N	N	Variable 8PSR will not be considered, and an individual transaction will be posted for each eligible transaction.
N	N	Y	Variable 8PSR will not be considered, and an individual transaction will be posted for each eligible transaction.
N	N	<Not set>	Variable 8PSR will not be considered, and an individual transaction will be posted for each eligible transaction.
N	Y	N	Variable 8PSR will be considered, and an individual transaction will be posted for each eligible transaction.
N	Y	Y	Variable 8PSR will be considered, and a single transaction will be posted for all eligible transactions.
N	Y	<Not set>	Variable 8PSR does not exist, so parameter will be considered, and an individual transaction will be posted for each eligible transaction.

Similar behavior will be shown by Match job based on parameters - Post Single Transaction YN (8PST) parameter and Use Post Single Tran Var YN (8UPV) and variable - Post Single Match Tran YN (8PSM).

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

Cash Boxes:

This application will require a cash box which must be set on the Application. The installation of this application will assign the default the cash box, set to the Institution Variable '*Default Batch Cashbox Number*'. If Institution variable is not set, lowest cash box number with the batch indicator set to "Y" will be assigned. Using standard DNA functionality, the FI will have the option to designate a different cash box.

Activity:

This application updates the DNA Activity tables, using the following Activity Category and Activity Type:

Activity Category	Code	Activity Type	Code	Activity Subject
General Transaction	TRAN	Transaction Information	RTXN	Transaction

Scheduling and re-run information:

It should be run after the branches have closed for the day, on order to capture the most recent activity. This can be run multiple times per day of desired, as transactions that have been selected for round-up processing on the earlier run will not be processed again.

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

Report:

REPORT PARAMETERS									
Acct User Field Code:									
Addtl Amy From Product/Acct: N									
Available Funds Method Code: GPND									
Check For E-statement YN: Y									
Delivery Method Code(s): WWW,EML									
Exclude AcctNbr From Intr Desc: N									
Exclude PAN: N									
Include Organization: N									
Load Ext Desc from Parent YN: N									
Log Participation Exception YN: N									
Log Whole Amt Exception YN: Y									
Mask PAN (Y/N): N									
Minor Account Type Code:									
Nbr of Parallel Processes: 1									
POS Codes: PWTH									
Parallel Process YN: N									
Post Single Transaction YN: N									
Receiving Major Acct Type: SC									
Require Recipient Acct Bal > 0: Y									
RptOnly_YN: Y									
STMT Cycle Count Threshold: 0									
StartDate: 01-01-2010									
Suppress Recv Acct Exceptions: N									
ThruDate:									
Use Additional Amt: N									
Use Ext Interface Saving Minor: Y									
Use Post Single Tran Var YN: N									
Use User Field Values YN: N									
e-Statement Cycle Codes:									
eStatement Qualification Meth: D									
eStatement User Field Values: ESTM									

Bank: 0001 Test Institution		Debit Card Round Up				Run Date: 01-04-2023				
Report: PS_DEBIT_CARD_ROUNDUP		Report Section				Post Date: 01-04-2023				
Page: 1 of 2										
DbCard Account Nbr	TaxRpt For Minor Owner	Orig Post Date	Orig RtxnNbr	Debit RtxnNbr	Orig Amount	Receiving Account Nbr	Credit Minor	Credit RtxnNbr	Credit Amount	
7231114402	PL08 Rymacxr, Wwkn A.	2022-09-06	3130	3174	13.94	1348800	PL01	210	0.06	
7231114402	PL08 Rymacxr, Wwkn A.	2022-09-06	3132	3175	14.14	1348800	PL01	211	0.86	
7231114402	PL08 Rymacxr, Wwkn A.	2022-09-06	3134	3176	29.29	1348800	PL01	212	0.71	
7231114402	PL08 Rymacxr, Wwkn A.	2022-09-06	3136	3177	19.19	1348800	PL01	213	0.81	
Count: 4					Summary				76.56	2.44

Bank: 0001 Test Institution	Debit Card Round Up	Run Date: 01-04-2023
Report: PS_DEBIT_CARD_ROUNDUP	Exception Section	Post Date: 01-04-2023
		Page: 2 of 2
DbCard Account Nbr	Orig RtxnNbr	Exception Reason
7231114402	3103	Transaction is for whole dollar amount - 44.00. No Round-Up credit posted.
7231114402	3104	Transaction is for whole dollar amount - 9.00. No Round-Up credit posted.
7231114402	3106	Transaction is for whole dollar amount - 16.00. No Round-Up credit posted.
7231114402	3110	Transaction is for whole dollar amount - 4.00. No Round-Up credit posted.
7231114402	3116	Transaction is for whole dollar amount - 4.00. No Round-Up credit posted.
7231114402	3118	Transaction is for whole dollar amount - 4.00. No Round-Up credit posted.
7231114402	3125	Transaction is for whole dollar amount - 19.00. No Round-Up credit posted.
7231114402	3126	Transaction is for whole dollar amount - 19.00. No Round-Up credit posted.
7231114402	3127	Transaction is for whole dollar amount - 99.00. No Round-Up credit posted.
7231114402	3128	Transaction is for whole dollar amount - 99.00. No Round-Up credit posted.
7231114402	3138	Transaction is for whole dollar amount - 29.00. No Round-Up credit posted.
Total Exceptions: 11		

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
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
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
StartDate	SD	Start Date If left blank, then Queue Effective Date is considered as Start Date.	No	Queue Effective Date
ThruDate	TD	Thru Date If left blank, then Queue Effective Date is considered as Thru Date.	No	Queue Effective Date
RptOnly_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
Check for eStatement YN	8CES	Y = the account must have a delivery method for eStatement N = the delivery method is not considered for qualification purposes. This parameter works in conjunction with the "8EQM", "8DMC", "8EUV" and "8ECC" parameters (see below). If left blank, then default value is considered as Y.	No	Y

Parameter	Code	Description (how used)	Required	Default
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
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 "STDL" 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

Parameter	Code	Description (how used)	Required	Default
eStatement Cycle Codes	8ECC	Comma-separated list of statement (#360) Account Cycle Codes which are used to indicate eStatement enrollment. Used when the eStatement Qualification Meth 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>
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 account needs to have a balance of greater than 0.00 N= No, the recipient account balance can be any value If left blank, then default value is considered as Y.	No	Y
Include Organization	IORG	Y = accounts owned by Organizations is considered for Debit Card Round up process. N = 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

Parameter	Code	Description (how used)	Required	Default
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
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

Parameter	Code	Description (how used)	Required	Default
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	
Use Post Single Tran Var YN	8UPV	<p>It determines if Match job should consider variable "Post Single Match Tran YN" over parameter "Post Single Transaction YN'.</p> <p>N = Job will not consider product/account variable but use value set at parameter "Post Single Transaction YN'</p> <p>Y= Job will override parameter value with value set at Product/account level (if set). If value not set at Product/Account level, then it will take value of parameter "Post Single Transaction YN'</p>	No	N

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 Attribute	Code	Data Type
Debit Card Roundup Interest posted	8KIP	YN

Account Statistics:

The following account statistics is used. The appropriate amount is added to each statistic.

Account Statistic	Code	Description (how used)
Total Match Credits	8TM1	This statistic is updated for receiving account when the custom application PS_DEBIT_CARD_MATCH is run. The custom transaction – “Debit Card Match Int Credit (8DCI)” is considered for this transaction.

Variables:

The following variables are supported at the institution level. During installation the calculation category, type and variables will be created.

Calculation Category Code	Description
8CST	Custom Solutions

Calculation Category Code	Calculation Type Code	Description
8CST	8DBC	Debit Card Round-Up Processing

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

Post Single RoundUp Tran YN	8PSR	The value will determine how the Round-Up withdrawal and Deposit transactions are to be posted. The variable can be overridden at account level. If set (and parameter Use Post Single Tran Var YN is also set to Y), it will supersede the value of parameter – Post Single Transaction YN (8PST) supplied to Round-Up job Must be set at receiving account.	YN	<BLANK>
-----------------------------	------	--	----	---------

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.

Cash Boxes:

This application will require a cash box which must be set on the Application. The installation of this application will assign the default the cash box, set to the Institution Variable ‘*Default Batch Cashbox Number*’. If Institution variable is not set, lowest cash box number with the batch indicator set to “Y” will be assigned. Using standard DNA functionality, the FI will have the option to designate a different cash box.

Activity:

This application updates the DNA Activity tables, using the following Activity Category and Activity Type:

Activity Category	Code	Activity Type	Code	Activity Subject
General Transaction	TRAN	Transaction Information	RTXN	Transaction

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:

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:	SC
Require Recipient Acct Bal > 0:	Y
RptOnly_YN:	Y
StartDate:	01-01-2010
Starting Date Criteria:	STCH
ThruDate:	
Use Post Single Tran Var YN:	N
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	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.
Payment More Than Loan Balance for Account - <Consumer Loan Account Number>	Consumer Loan Account having Principal Balance less than the amount to be transferred.

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.		
Variables		
User Field		

Installation:

Install the application through DNAapp Management Console (formerly known as DNA Configuration Toolkit). The instructions on how use the DNAapp Management Console should be delivered along with the DNAapp Management Console. Please contact Client Care if you need assistance using the DNAapp Management Console.

Revisions:

Date	App Version #	Change
12/2023	1.1.2.0	Modified to add Account Statistics
08/2023	1.1.1.1	Modified for Voltage Phase 3.
07/2023	1.1.1.0	Added two new variables Post Single RoundUp Tran YN (8PSR) and Post Single Match Tran YN (8PSM) and a parameter Use Post Single Tran Var YN (8UPV) to both jobs.
01/2023	1.1.0.11	Added parameter 8PNE for excluding card number from external transaction description. Also added two institution variables – 8EPN (to exclude PAN from description) and 8ITA (to include transaction amount in transaction description).
11/2022	1.1.0.10	Clarified Major / Minor parameters.
08/2022	1.1.0.10	Enabled Account override of product processing.
08/2022	1.1.0.9	Added 8POS Parameter
08/2022	1.1.0.8	Changed to not require Account Userfield (8AUF) parameter be set to retrieve Use User Field YN (8UUF) parameter value.
07/2022	1.1.0.7	Additional optimizations to load of staging table.
06/2022	1.1.0.6	Delete package and staging table during uninstall.
06/2022	1.1.0.4	When there are multiple exception lines reported for an account, ensure that the lines are reported in the correct order.
05/2022	1.1.0.3	If exception during transaction posting, show oracle error if no application error present.
05/2022	1.1.0.2	When parameter Log Whole Exception YN (8LAE) is set to N, don't report whole dollar exceptions and don't show on detail report. When parameter Log Participation Exception YN (8LPE) is set to N, don't report exception when account level variable METH is set to N.
05/2022	1.1.0.1	If parameter 8UUF is Y, don't report transactions for accounts where the user field is not present.
05/2022	1.1.0.0	Additional optimization through the use of parallel chunk processing.

Date	App Version #	Change
04/2022	1.0.1.8	Modified to include last four digits of account number when '8XAI - Exclude AcctNbr From Intr Desc' parameter is set to 'M'
02/2022	1.0.1.7	Combine transaction updates into a single SQL anonymous block.
02/2022	1.0.1.6	Added parameter 8NOP to allow for parallel query on the main SQL used by the application.
01/2022	1.0.1.5	Added 'M' parameter value to the 8XAI 'Exclude AcctNbr From Intr Desc parameter' to include only the last four characters of the account number.
11/2021	1.0.1.2	Address the issue of the additional amount replacing the round up amount instead of adding to it.
09/2021	1.0.1.1	Address the issue of transferring amount to consumer loan account having Principal balance less than the transferred amount.
08/2021	1.0.1.0	Optimization Standardize for DNAX delivery
7/2021	1.0.0.36	Round Up – Updated Parameter \$8UUF to revert to prior processing. Match - Ceiling amount is now supported at Account level
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).
03/2020	1.0.0.28	Used the correct function PACK_ACCT.FUNC_AVAILAMT to retrieve Available amount
01/2020	1.0.0.27	Address 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	Address issue where receiving MJ/MI account logic wasn't being triggered
07/2019	1.0.0.24	Address 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	Address issue with PS_DEBIT_CARD_MATCH ceiling amount
03/2019	1.0.0.21	Changes made include:

Date	App Version #	Change
		<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	Modified 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: a) Added new parameter 8SCY to see if Total Statement Count exceeds or equal to Statement Cycle count Threshold b) Added new parameter 8RMA to identify the major account type code of receiving account.
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	Address issue 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–

Date	App Version #	Change
		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 AppMarket.
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