fiserv.

Debit Rewards

FlexibleDebitRewardSharing.dnax
DNAapp ID: 4703711e-e0ae-4768-8e4f-1e283d5a438a

Overview:
The Debit Rewards application is designed to provide members/customers with cash back each month based on POS withdrawals performed on specific checking account minors. Cash back can be calculated by number of POS withdrawals or by a percentage of the total value of qualifying POS withdrawals. Each month, upon meeting minimum requirements, customers/members begin earning rewards. The total amount is then credited to the customer/member's checking account in the early part of the next month.

The application provides the benefit of providing a value-added product to checking accounts. Also, by encouraging debit card transactions your Financial Institution will benefit from more interchange fee income.

Key Benefits:
- Provide added value to your checking products
- Increase debit card usage and interchange fee income
- Encourage members/customers to sign up for e-statements
- Differentiate your debit cards in the market with a rewards program

Processing:

The Debit Rewards application identifies checking minors specified in the **Minor: Min RTXN Count or Amt** parameter with account status defined in the **Current Acct Status Code** parameter. It then checks which of these accounts meet the minimum requirements to receive a reward. If an account meets all requirements, a reward will be calculated and credited, and a configured GL account will be debited. The report is grouped and totaled by Minor type. There is also a grand total at the end of the report.

Funds can be disbursed from a single, central GL account or from multiple, branch level GL accounts. To disburse from a single GL account, enter the account number in the **GL Account Number** parameter. To disburse from branch level GL accounts, a CSV file containing the branch org numbers and GL account numbers will need to be created and the path added as the value of the **CSV File Path** parameter. If this option is used the application will credit checking minors from their associated branch's GL account as configured in this file.

In addition to crediting member/customer accounts, the application can also credit a charity account. If this is desired, the **Charity Match Amt or Percent**, **Charity Account**, and **Charity Disbursement GL Acct** parameters must all have values. The application will credit the **Charity Account** and debit the and **Charity Disbursement GL Acct**.

SWIM File Creation:

The Debit Rewards application has the capability to create a SWIM file. This feature is controlled by the **Create Tagged SWIM File YN** and **SWIM Output File Path** parameters. When enabled, the application will not make any transactions. Instead the transactions are entered into a SWIM file to be processed later. The SWIM file will be created in the directory

specified by the **SWIM Output File Path** parameter. Once created the file can be processed using the DNA **Load and Manage Files** module. For more information on processing SWIM files see the DNA SWIM User Manual.

SWIM File Layout – Fixed Width

Field	Format	Size	Beginning Position	Ending Position	Description
AcctNbr	99999999999999999	17	1	17	Account Number. Space Filled. Right Justified.
RtxnTypCd	String	4	18	21	Transaction type code. Space Filled. Left Justified.
Amt	9999999V99	10	22	31	Transaction amount. Space Filled. Right Justified.
Items	999999	6	32	37	N/A for this app. Space Filled.
EffDate	YYYYMMDD	8	38	45	Post Date.
Desc	String	45	46	90	Transaction Description. Space Filled. Left Justified.
Trace	999999999999999	15	91	105	N/A for this app. Space Filled.
Cashbox	9999999999	10	106	115	Cashbox Number. Space Filled. Right Justified.
RtmtTxn	String	4	116	119	N/A for this app. Space Filled.
Retire Yr	9999	4	120	123	N/A for this app. Space Filled.
FundTypCd	String	4	124	127	Fund Type Code. Space Filled. Left Justified.
FundTypDetailCd	String	4	128	131	Fund Type Detail Code. Space Filled. Left Justified.
ClearingCatCd	String	4	132	135	Clearing Category Code. Space Filled. Left Justified.
Check Number	0999999999	10	136	145	N/A for this app. Zero Filled.
Balance Category	String	4	146	149	N/A for this app. Space Filled.
Balance Type	String	4	150	153	N/A for this app. Space Filled.
Reverse Ind.	Y/N	1	154	154	N/A for this app. Space Filled.

Reward Calculation:

Rewards can be calculated two ways; by the number of qualifying transactions or by a percentage of the qualifying transactions' value. The **Use RTXN count for reward** parameter determines which of these methods is used to calculate the reward. If set to **Y**, then the app will calculate the reward value using the number of transactions. If set to **N**, then the percentage method will be used. In addition, the **Use RTXN count for reward** parameter controls how certain parameters are evaluated.

Parameter	Use RTXN count for reward value	
	Y	N
Charity Match Amt or Percent	Evaluated as a dollar amount. A value of 0.05 means the **Charity Account** will be credited with $0.05 for every qualifying member/customer transaction.	Evaluated as a percentage. A value of 1.25 means the **Charity Account** will be credited with %1.25 of the total value of all member/customer qualifying transactions.
Min RTXN Total (% Based ONLY)	N/A	Evaluated as a dollar amount. See **Parameters** section for more information.
Minor : Min RTXN Count or Amt	Evaluated as a count. A value of MMCK:5 means that accounts of the type MMCK must have a minimum of 5 transactions before qualifying for rewards.	Evaluated as a dollar amount. A value of MMCK:5 means that transactions from accounts of the type MMCK must be greater than or equal to $5.00 to be considered a qualifying transaction and apply toward the total qualifying transaction amount.
Reward Amount or Percent	Evaluated as a dollar amount. A value of 0.05 means the member/customer will be rewarded with $0.05 for every qualifying transaction.	Evaluated as a percent. A value of 1.25 means the member/customer will be rewarded with %1.25 of the total value of their qualifying transactions.

NOTE: Fractions of a cent are rounded **up** to the nearest cent.

Parameters:

Parameter	Code	Description (how used)	Required	Default
ACH RTXN Code : Minimum Amount	9ACA	This is the minimum amount of ACH Transactions, in dollars, an account must have to be eligible to receive a reward.	No	ACHC:500.00
Appworx NetworkNodeNbr	9APX	This is the network node number to use if the application is run in Appworx. If left blank, the logged-in user's network node number will be used.	No	<Blank>
CSV File Path	9FIL	A file path to a CSV file containing branch level GL account information. See the **File Layout(s)** section for more details.	No	<Blank>

Parameter	Code	Description (how used)	Required	Default
Cashboxnbr	CBX	This is the cashbox number to use for the debit card cashback.	No	<Blank>
Charity Account	9SCG	Account, in addition to the configured minors, which will receive credit.	No	<Blank>
Charity Disbursement GL Acct	9SDG	This is the GL account number to use for the disbursement to the **Charity Acct**	No	<Blank>
Charity Match Amt or Percent	9SAM	Amount or percent to credit the **Charity Account**. See the **Reward Calculation** section for more details.	No	0
Clear Category Code	9CCD	This is the clear category code to use for the debit card cashback.	Yes	IMED
Create Tagged SWIM File YN	CSWM	If set to 'Y' the application will generate a SWIM file in the **SWIM Output File Path** that contains the member/customer rewards and charity match transactions**.** This option can only be used in Report Mode. This option is not compatible with Branch Level GL disbursement.	Yes	No
Current Acct Status Code	CASC	This is the current status code of the checking account and GL accounts to use.	Yes	ACT
Detail Type	DETL	This is the fund type detail code to use for the debit card cashback.	Yes	INTR
Fund Type	FUND	This is the fund type code to use for the debit card cashback.	Yes	EL
GL Account Number	9GLA	This is the GL account number to use for the debit card cashback disbursement to members/customers.	No	<Blank>
GL Transaction Type Code	9GLT	This is the transaction type code to use for the GL account disbursement.	Yes	GLD
Major Account Type Code	MJCD	This is the major type code use for checking accounts.	Yes	CK
Maximum Reward Amount	MAXR	This is the maximum reward amount a member/customer can receive per run of the application. If set to 0 then there is no maximum. This also affects the maximum amount that the **Charity Account** will receive per member/customer account. The Charity Maximum is set based on the ratio of the Member and Charity payout percentages. For example, if the **Charity Match** is half of the **Reward Amount** then the charity maximum amount per customer/member will be half of the **Maximum Reward Amount.**	Yes	0

Parameter	Code	Description (how used)	Required	Default
Min RTXN Total (% Based ONLY)	MAMT	When using the percentage method (**Use RTXN count for reward - No**) to calculate rewards, this parameter sets the minimum total value of qualifying transactions a member/customer must have to start qualifying for rewards. For example, if the value of this parameter is set to 100.00 then the total value of the members/customers qualifying transactions must exceed $100.00 for the time period to be eligible for a reward.	Yes	0
Minor : Min RTXN Count or Amt	9MMC	This is the minor type code and minimum transaction count or amount to use. To list multiple minors separated by comma with no spaces e.g.: CD1:2,CD2:0,CD3:4. See the **Reward Calculation** section for more details.	Yes	ACHV:2
RTXN Type Code	RXCD	This is the transaction type code(s) to consider for rewards. Comma-separated, no spaces.	Yes	PWTH
Reward Amount or Percent	RWD	This is the amount or percent to reward to customers/members. See the **Reward Calculation** section for more details.	Yes	0
RptOnly_YN	RPT	Y if report only; N if update mode	Yes	<Blank>
SWIM Output File Path	OSWM	This is the directory where the SWIM file will be created. This option is only used when the **Create Tagged SWIM File YN** parameter is set to **Y**. Example Value: C:\USERS\ADMIN\DESKTOP	No	<Blank>
StartDate	SD	This is the start date to use for querying accounts for transactions.	Yes	<Blank>
Statement Delivery Code	9SDC	The statement delivery method an account must have to receive credits. For Credit Unions the statement delivery code will be evaluated against the members' share account. For Banks the statement delivery code will be evaluated against the minor account from which the transaction was made.	No	<Blank>
ThruDate	TD	This is the thru date to use for querying accounts for transactions.	Yes	<Blank>
Transaction Description	9DSC	This is the description to use for the debit card cashback transactions.	Yes	Debit Card Cashback

Parameter	Code	Description (how used)	Required	Default
Transactions to process	RTXN	This is the transaction type code to use for the debit card cashback.	Yes	DEPD
Use RTXN count for reward	RCNT	Determines which method is used to calculate the rewards. See the **Reward Calculation** section for more details.	Yes	Y

Scheduling and re-run information (for batch applications):
This application cannot be re-run. Re-running this application could result in accounts being credited multiple times for the same transactions.
Report (s):

```
                                        REPORT PARAMETERS

        RTXN  Type Code:  PWTH                           RptOnly_YN:  Y
        StartDate:  12-01-2019                           ThruDate:  12-30-2019
        Cashboxnbr:  215                                 Major Account Type Code:  CK
        Current Acct Status Code:  ACT                   Transactions to process:  DEPD
        Fund Type:  EL                                   Detail Type:  INTR
        Clear Category Code:  IMED                        Transaction Description:  Debit Card Cashback
        GL Account Number:  700000532                     GL Transaction Type Code:  GLD
        Appworx NetworkNodeNbr:                           Minor : Min RTXN Count or Amt:  ACHV:2,MMCK:4.00
        Charity Disbursement GL Acct:  700034127          Charity Account:  571983774
        ACH RTXN Code : Minimum Amount:  ACHC:0           CSV File Path:
        Statement Delivery Code:                          Charity Match Amt or Percent:  0.02
        Use RTXN count for reward:  Y                     Reward Amount or Percent:  0.05
        Min RTXN Total (% Based ONLY):  0                 Maximum Reward Amount:  0.20
        Create Tagged SWIM File YN:  Y                    SWIM Output File Path:  Y:\OSI\EXPORTS\FlexibleDebitRewards
FF
Bank:    Anywhere Financial                   Flexible Debit Reward Sharing                  Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                                          Post Date:  01-16-2020
                                                                                            Page:  1 of 2

   Customer Number  Name                         Account Number  Minor  ACHCredits  TotalRtxnCount  QualRtxnCount  AmtCredited  Max

           5133  Anna Agosta                        571983774  ACHV      $0.00           4              2            $0.10
           3774  Ken Boyce                          570332171  ACHV      $0.00           1              0            $0.00
          27933  Christopher Cross                  700044564  ACHV      $0.00           6              4            $0.20
           2961  Adolph Damico-Stahl                570217273  ACHV      $0.00           8              6            $0.20      Y
          27928  Kim Diamond                        700044449  ACHV      $0.00           5              3            $0.15
           2964  Valentia Fulmer                    570217463  ACHV      $0.00           2              0            $0.00

Minor Type:  ACHV
Total Qualifying Transactions Count            15
Total Amount Credited To Customers          $0.65
Total Amount Credited To Charity Account    $0.26
Total Accounts                                 6
Total Updates                                  0


          26719  Calvin Ahner                       700012579  MMCK      $0.00           4              0            $0.00
           1293  Daniel Andresen                    531006691  MMCK      $0.00           6              2            $0.10
           7540  Ravi Applegate                     302001725  MMCK      $0.00           8              4            $0.20
          26436  Elana Aumack                       700001754  MMCK      $0.00           0              0            $0.00

Minor Type:  MMCK
Total Qualifying Transactions Count             6
Total Amount Credited To Customers          $0.30
Total Amount Credited To Charity Account    $0.12
Total Accounts                                 4
Total Updates                                  0

FF
Bank:    Anywhere Financial                   Flexible Debit Reward Sharing                  Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                                          Post Date:  01-16-2020
                                                                                            Page:  2 of 2

Grand Total Qualifying Transactions Count          21
Grand Total Amount Credited To Customers         $0.95
Grand Total Amount Credited To Charity Account   $0.38
Grand Total Accounts                               10
Grand Total Updates                                 0
```

Figure 1: Report Only

```
                              REPORT PARAMETERS

        RTXN  Type Code:  PWTH                    RptOnly_YN:  N
        StartDate:  12-01-2019                    ThruDate:  12-30-2019
        Cashboxnbr:  215                          Major Account Type Code:  CK
        Current Acct Status Code:  ACT            Transactions to process:  DEPD
        Fund Type:  EL                            Detail Type:  INTR
        Clear Category Code:  IMED                Transaction Description:  Debit Card Cashback
        GL Account Number:  700000532             GL Transaction Type Code:  GLD
        Appworx NetworkNodeNbr:                   Minor : Min RTXN Count or Amt:  ACHV:2,MMCK:4.00
        Charity Disbursement GL Acct:  700034127  Charity Account:  571983774
        ACH RTXN Code : Minimum Amount:  ACHC:0   CSV File Path:
        Statement Delivery Code:                  Charity Match Amt or Percent:  0.02
        Use RTXN count for reward:  Y             Reward Amount or Percent:  0.05
        Min RTXN Total (% Based ONLY):  0         Maximum Reward Amount:  0.20
        Create Tagged SWIM File YN:  Y            SWIM Output File Path:  Y:\OSI\EXPORTS\FlexibleDebitRewards
```

```
Bank:    Anywhere Financial          Flexible Debit Reward Sharing              Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                            Post Date:  01-16-2020
                                                                                    Page:  1 of 2
```

Customer Number	Name	Account Number	Minor	ACHCredits	TotalRtxnCount	QualRtxnCount	AmtCredited	Max
5133	Anna Agosta	571983774	ACHV	$0.00	4	2	$0.10	
3774	Ken Boyce	570332171	ACHV	$0.00	1	0	$0.00	
27933	Christopher Cross	700044564	ACHV	$0.00	6	4	$0.20	
2961	Adolph Damico-Stahl	570217273	ACHV	$0.00	8	6	$0.20	Y
27928	Kim Diamond	700044449	ACHV	$0.00	5	3	$0.15	
2964	Valentia Fulmer	570217463	ACHV	$0.00	2	0	$0.00	

```
Minor Type:  ACHV
Total Qualifying Transactions Count            15
Total Amount Credited To Customers          $0.65
Total Amount Credited To Charity Account    $0.26
Total Accounts                                 6
Total Updates                                  4
```

Customer Number	Name	Account Number	Minor	ACHCredits	TotalRtxnCount	QualRtxnCount	AmtCredited	Max
26719	Calvin Ahner	700012579	MMCK	$0.00	4	0	$0.00	
1293	Daniel Andresen	531006691	MMCK	$0.00	6	2	$0.10	
7540	Ravi Applegate	302001725	MMCK	$0.00	8	4	$0.20	
26436	Elana Aumack	700001754	MMCK	$0.00	0	0	$0.00	

```
Minor Type:  MMCK
Total Qualifying Transactions Count            6
Total Amount Credited To Customers          $0.30
Total Amount Credited To Charity Account    $0.12
Total Accounts                                 4
Total Updates                                  2
```

```
Bank:    Anywhere Financial          Flexible Debit Reward Sharing              Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                            Post Date:  01-16-2020
                                                                                    Page:  2 of 2
```

```
Grand Total Qualifying Transactions Count          21
Grand Total Amount Credited To Customers        $0.95
Grand Total Amount Credited To Charity Account  $0.38
Grand Total Accounts                               10
Grand Total Updates                                 6
```

Figure 2: Update Mode

```
Bank:    Anywhere Financial            Flexible Debit Reward Sharing             Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                             Post Date: 01-16-2020

Queue Number      :  5913                                                       Run Time:  12:35:32
Application Number:  514318                                                     Cash Box:
Queue Sub Number  :  2                            SCHEMA
                                                  OSIBANK

                                              DATABASE NAME
                                              NEONDNA4.WORLD

                                                 RELEASE
                                               DNA 4.4.1.0

                      08-15-2019 10:41:40 AM 319294 G:\OSI\BANK\SQT\4410\BAT_EXE\EXTNS\


                                            REPORT PARAMETERS

              RTXN  Type Code:  PWTH                        RptOnly_YN:  Y
              StartDate:  12-01-2019                        ThruDate:  12-30-2019
              Cashboxnbr:  215                              Major Account Type Code:  CK
              Current Acct Status Code:  ACT                Transactions to process:  DEPD
              Fund Type:  EL                                Detail Type:  INTR
              Clear Category Code:  IMED                    Tranasction Description:  Debit Card Cashback
              GL Account Number:  700000532                 GL Transaction Type Code:  GLD
              Appworx NetworkNodeNbr:                       Minor : Min RTXN Count or Amt:  ACHV:2,MMCK:4.00
              Charity Disbursement GL Acct:  700034127      Charity Account:  571983774
              ACH RTXN Code : Minimum Amount:  ACHC:0       CSV File Path:
              Statement Delivery Code:                      Charity Match Amt or Percent:  0.02
              Use RTXN count for reward:  Y                 Reward Amount or Percent:  0.05
              Min RTXN Total (% Based ONLY):  0             Maximum Reward Amount:  0.20
              Create Tagged SWIM File YN:  Y                SWIM Output File Path:  Y:\OSI\EXPORTS\FlexibleDebitRewards
🖶
Bank:    Anywhere Financial            Flexible Debit Reward Sharing             Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                             Post Date: 01-16-2020
                                                                                           Page:  1 of 1
            There is no activity for report: Flexible Debit Reward Sharing
```

Figure 3: No Activity

```
                              REPORT PARAMETERS

        RTXN  Type Code:  PWTH                    RptOnly_YN:  Y
        StartDate:  12-01-2019                    ThruDate:  12-30-2019
        Cashboxnbr:  215                          Major Account Type Code:  CK
        Current Acct Status Code:  ACT            Transactions to process:  DEPD
        Fund Type:  EL                            Detail Type:  INTR
        Clear Category Code:  IMED                Tranasction Description:  Debit Card Cashback
        GL Account Number:  700000532             GL Transaction Type Code:  GLD
        Appworx NetworkNodeNbr:                   Minor : Min RTXN Count or Amt:  ACHV:2,MMCK:4.00
        Charity Disbursement GL Acct:  700034127  Charity Account:  571983774
        ACH RTXN Code : Minimum Amount:  ACHC:0   CSV File Path:
        Statement Delivery Code:                  Charity Match Amt or Percent:  0.02
        Use RTXN count for reward:  Y             Reward Amount or Percent:  0.05
        Min RTXN Total (% Based ONLY):  0         Maximum Reward Amount:  0
        Create Tagged SWIM File YN:  Y            SWIM Output File Path:  Y:\OSI\EXPORTS\FlexibleDebitRewards
FF
Bank:    Anywhere Financial              Flexible Debit Reward Sharing            Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                              Post Date:  01-16-2020
                                                                                      Page:  1 of 2


  Customer Number  Name                    Account Number  Minor  ACHCredits  TotalRtxnCount  QualRtxnCount  AmtCredited

          5133  Anna Agosta                    571983774  ACHV      $0.00           4              2           $0.10
          3774  Ken Boyce                      570332171  ACHV      $0.00           1              0           $0.00

Minor Type:  ACHV
Total Qualifying Transactions Count              2
Total Amount Credited To Customers          $0.10
Total Amount Credited To Charity Account    $0.04
Total Accounts                                  2
Total Updates                                   0



Grand Total Qualifying Transactions Count          2
Grand Total Amount Credited To Customers       $0.10
Grand Total Amount Credited To Charity Account $0.04
Grand Total Accounts                               2
Grand Total Updates                                0
FF


FF
Transaction Exceptions
Account Number   Error Message
    571983774   User Does not have Authority to this Interface.
    570332171   User Does not have Authority to this Interface.
```

Figure 4: No Authorization

```
      27419  Sarina Tamagna              700036016  MMCK      $0.00           6          2      $2.50
      10964  Helen Theiss                530597468  MMCK      $0.00           8          4      $5.00
       1261  Claire Thomas               530657700  MMCK      $0.00           7          3      $3.75
       1269  Pedro Vresics               530703678  MMCK      $0.00           6          2      $2.50
       1335  Holy Wagner                 531048859  MMCK      $0.00           2          0      $0.00
       1241  Steven Wheeler              530350736  MMCK      $0.00           2          0      $0.00
       1232  Jean Willard                530281865  MMCK      $0.00           6          2      $2.50
       1366  Jack Yanega                 532022424  MMCK      $0.00           3          0      $0.00
```

```
FF
Bank:    Anywhere Financial              Flexible Debit Reward Sharing                Run Date:  01-15-2020
Report:  FlexibleDebitRewardSharing                                                  Post Date: 01-15-2020
                                                                                     Page:      5 of 6


Minor Type:  MMCK
Total Qualifying Transactions Count           96
Total Amount Credited To Customers          $6.72
Total Amount Credited To Charity Account    $8.64
Total Accounts                                93
Total Updates                                 51

Branch Number  Branch GL AcctNbr  Amount Disbursed
        1           700001077          0.00
        2           700000459          1.33
        3           700000681          0.70
        4           700000532          2.73
        5           700000376          0.56
        6           700001184          0.49
        7           700000847          0.91
        8           700000764          0.00




FF
Bank:    Anywhere Financial              Flexible Debit Reward Sharing                Run Date:  01-15-2020
Report:  FlexibleDebitRewardSharing                                                  Post Date: 01-15-2020
                                                                                     Page:      6 of 6


Grand Total Qualifying Transactions Count          97
Grand Total Amount Credited To Customers         $6.79
Grand Total Amount Credited To Charity Account   $8.73
Grand Total Accounts                              134
Grand Total Updates                               52

Branch Number  Branch GL AcctNbr  Amount Disbursed
        1           700001077          0.00
        2           700000459          1.33
        3           700000681          0.77
        4           700000532          2.73
        5           700000376          0.56
        6           700001184          0.49
        7           700000847          0.91
        8           700000764          0.00
```

Figure 5: Branch Level GL Accounts

```
                              REPORT PARAMETERS
          RTXN  Type Code:  PWTH                    RptOnly_YN:  Y
          StartDate:  12-01-2019                    ThruDate:  12-30-2019
          Cashboxnbr:  215                          Major Account Type Code:  CK
          Current Acct Status Code:  ACT            Transactions to process:  DEPD
          Fund Type:  EL                            Detail Type:  INTR
          Clear Category Code:  IMED                Tranasction Description:  Debit Card Cashback
          GL Account Number:  700000532             GL Transaction Type Code:  GLD
          Appworx NetworkNodeNbr:                   Minor : Min RTXN Count or Amt:  ACHV:2,MMCK:-4.00
          Charity Disbursement GL Acct:  700034127  Charity Account:  571983774
          ACH RTXN Code : Minimum Amount:  ACHC:-100 CSV File Path:
          Statement Delivery Code:                  Charity Match Amt or Percent:  -5.25
          Use RTXN count for reward:  N             Reward Amount or Percent:  101
          Min RTXN Total (% Based ONLY):  -500      Maximum Reward Amount:  -2
          Create Tagged SWIM File YN:  Y            SWIM Output File Path:  Y:\OSI\EXPORTS\FlexibleDebitRewards
```

```
Bank:    Anywhere Financial              Flexible Debit Reward Sharing                Run Date:  01-17-2020
Report:  FlexibleDebitRewardSharing                                                   Post Date:  01-17-2020
                                                                                      Page:  1 of 1


  Customer Number   Name                           Account Number  Minor  ACHCredits  TotalRtxnAmt  QualRtxnAmt  AmtCredited

Reward amount must be between 0 and 100 percent

Charity Match amount must be between 0 and 100 percent

Min RTXN Total must be a positive number

Maximum Reward Amount must be a positive number

ACHC:-100 is not a valid value. Value should be greater than or equal to 0

To credit a charity account you must enter values for the Charity Account, Charity Disbursement GL Account, and Charity Match parameters.
Otherwise, leave all three parameters blank.

MMCK:-4.00 is not a valid value. -4.00 should be greater than or equal to 0
```

Figure 6: Validation Errors

```
                                REPORT PARAMETERS

        RTXN  Type Code:  PWTH                    RptOnly_YN:  Y
        StartDate:  12-01-2019                    ThruDate:  12-30-2019
        Cashboxnbr:  215                          Major Account Type Code:  CK
        Current Acct Status Code:  ACT            Transactions to process:  DEPD
        Fund Type:  EL                            Detail Type:  INTR
        Clear Category Code:  IMED                Tranaction Description:  Debit Card Cashback
        GL Account Number:  700000532             GL Transaction Type Code:  GLD
        Appworx NetworkNodeNbr:                   Minor : Min RTXN Count or Amt:  ACHV:2
        Charity Disbursement GL Acct:  700034127  Charity Account:  571983774
        ACH RTXN Code : Minimum Amount:           CSV File Path:
        Statement Delivery Code:                  Charity Match Amt or Percent:  0.5
        Use RTXN count for reward:  N             Reward Amount or Percent:  1.15
        Min RTXN Total (% Based ONLY):  0         Maximum Reward Amount:  50
        Create Tagged SWIM File YN:  Y            SWIM Output File Path:  Y:\OSI\EXPORTS\FlexibleDebitRewards
[FF]
Bank:    Anywhere Financial           Flexible Debit Reward Sharing              Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                            Post Date:  01-16-2020
                                                                                    Page:  1 of 2


    Customer Number  Name                     Account Number  Minor  ACHCredits  TotalRtxnAmt  QualRtxnAmt  AmtCredited  Max

            5133  Anna Agosta                    571983774  ACHV      $0.00     $1,931.00    $1,931.00     $22.21
            3774  Ken Boyce                      570332171  ACHV      $0.00       $999.00      $999.00     $11.49
           27933  Christopher Cross              700044564  ACHV      $0.00     $5,101.00    $5,101.00     $50.00    Y
            2961  Adolph Damico-Stahl            570217273  ACHV      $0.00     $3,878.00    $3,878.00     $44.60
[FF]
Bank:    Anywhere Financial           Flexible Debit Reward Sharing              Run Date:  01-16-2020
Report:  FlexibleDebitRewardSharing                                            Post Date:  01-16-2020
                                                                                    Page:  2 of 2


Minor Type:  ACHV
Total Qualifying Transactions          $11,909.00
Total Amount Credited To Customers        $128.30
Total Amount Credited To Charity Account   $55.79
Total Accounts                                  4
Total Updates                                   0
```

Figure 7: Percent Based Calculation

Field Listing for Count Based Calculations:

Field	Description
Debit Rewards Report	
Member Number or Customer Number	Member Number or Customer Number depending on the Financial Institution.
Name	First name and last name of the member/customer.
Account Number	Checking account number.
Minor	Minor account type code of the checking account.
ACHCredits	The total value of ACH transactions for the account during the specified dates.
TotalRtxnCount	Number of debit card purchases during the specified dates.
QualRtxnCount	The number of qualifying transactions. I.e., the number of transactions that will count toward a reward.
AmtCredited	Amount that will be credited to the account.
Max	A value of Y indicates if the account reward was greater than the **Maximum Reward Amount** and was reduced. This column is only printed if **Maximum Reward Amount** is greater than 0.
Minor Type Summary	
Minor Type	Minor type of the checking account.
Total Qualifying Transactions Count	Total number of qualifying transactions by minor type.

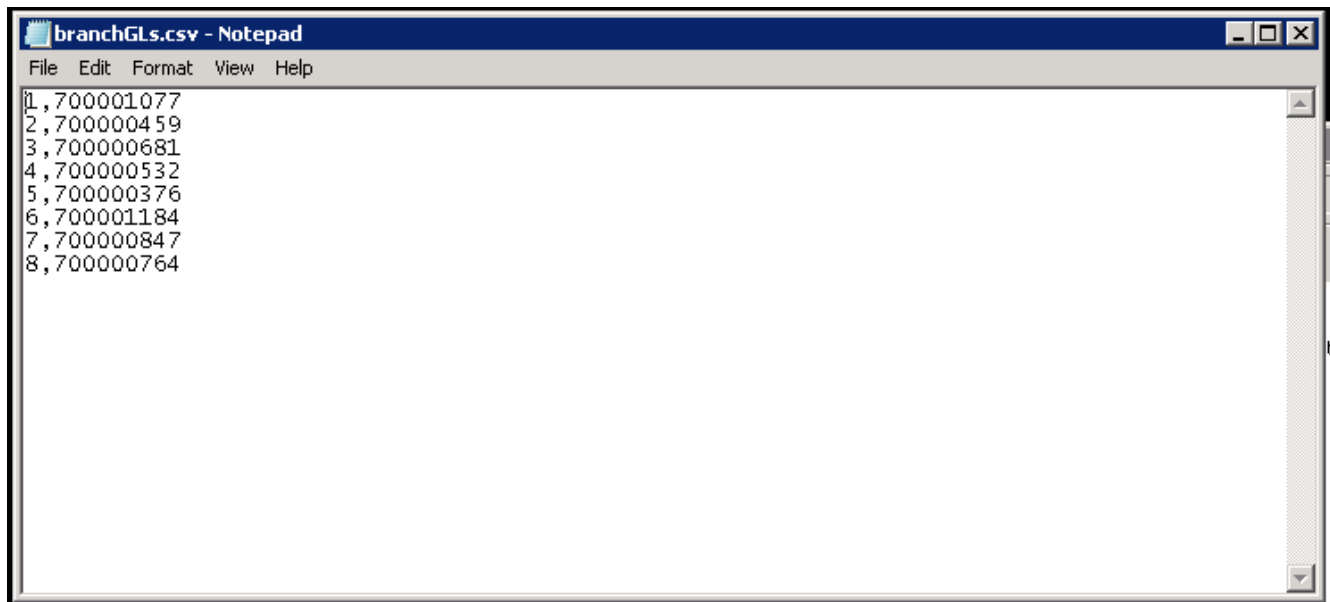| Field	Description
Total Amount Credited To Members	Total amount that will be credited to the accounts by minor type.
Total Amount Credited to Charity Account	Total amount that will be credited to the charity account.
Total Accounts	Total number of accounts by minor type.
Total Updates	Total number of accounts that were given cashback by minor type.
Minor Type Branch Summary (Only visible if a Branch CSV file is provided)	
Branch Number	A Branch Number listed in the CSV File
Branch GL AcctNbr	A GL account listed in the CSV file for the branch
Amount Disbursed	The amount disbursed from the branch GL account
Grand Total Summary	
Grand Total Qualifying Transactions Count	Grand total number of qualifying transactions.
Grand Total Amount Credited To Customers	Grand total amount that will be credited to the accounts.
Grand Total Amount Credited To Charity Account	Grand total amount that will be credited to the charity account.
Grand Total Accounts	Grand total number of accounts.
Grand Total Updates	Grand total number of accounts that were given cashback.
Grand Total Branch Summary (Only visible if a Branch CSV file is provided)	
Branch Number	A Branch Number listed in the CSV File
Branch GL AcctNbr	A GL account listed in the CSV file for the branch
Amount Disbursed	The amount disbursed from the branch GL account
Transaction Exceptions	
Account Number	The account that the exception is related to
Error Message	A message describing the problem that occurred when crediting the account.

Field Listing for Percent Based Calculations:

Field	Description
Debit Rewards Report	
Member Number or Customer Number	Member Number or Customer Number depending on the Financial Institution.
Name	First name and last name of the member/customer.
Account Number	Checking account number.
Minor	Minor account type code of the checking account.
ACHCredits	The total value of ACH transactions for the account during the specified dates.
TotalRtxnAmt	The total value of debit card purchases during the specified dates.
QualRtxnAmt	The total value of the qualifying transactions. (i.e., the transactions that will count toward a reward.)
AmtCredited	Amount that will be credited to the account.

Field	Description
Max	A value of Y indicates if the account reward was greater than the **Maximum Reward Amount** and was reduced. This column is only printed if **Maximum Reward Amount** is greater than 0.
Minor Type Summary	
Minor Type	Minor type of the checking account.
Total Qualifying Transactions	Total value of qualifying transaction amounts by minor type.
Total Amount Credited To Members	Total amount that will be credited to the accounts by minor type.
Total Amount Credited to Charity Account	Total amount that will be credited to the charity account.
Total Accounts	Total number of accounts by minor type.
Total Updates	Total number of accounts that were given cashback by minor type.
Minor Type Branch Summary (Only visible if a Branch CSV file is provided)	
Branch Number	A Branch Number listed in the CSV File
Branch GL AcctNbr	A GL account listed in the CSV file for the branch
Amount Disbursed	The amount disbursed from the branch GL account
Grand Total Summary	
Grand Total Qualifying Transactions	Grand total value of qualifying transaction amounts.
Grand Total Amount Credited To Customers	Grand total amount that will be credited to the accounts.
Grand Total Amount Credited To Charity Account	Grand total amount that will be credited to the charity account.
Grand Total Accounts	Grand total number of accounts.
Grand Total Updates	Grand total number of accounts that were given cashback.
Grand Total Branch Summary (Only visible if a Branch CSV file is provided)	
Branch Number	A Branch Number listed in the CSV File
Branch GL AcctNbr	A GL account listed in the CSV file for the branch
Amount Disbursed	The amount disbursed from the branch GL account

File Layout(s):

Input File – Branch/GL Account – Comma Separated

Field	Format	Description
Branch Org Number	999999999	The branch organization number
GL Account Number	999999999	A valid GL account

Figure 8: Example Branch Level GL File

Additional Requirements:
- Fiserv DNA 4.0 or higher
- .NET Framework 4
- **Core API Batch Start** (https://www.dnaappstore.com/core-api-batch-start.html) is required for batch applications that use Core APIs. Debit Rewards uses a Core API to make monetary transactions when in update mode. If this application is run in update mode (**RptOnly_YN** = N) then **Core API Batch Start** is required. If the application will only be used to produce SWIM files then **Core API Batch Start** is not a requirement.

  Once **Core API Batch Start** is installed, a user must login to DNA and execute the **Core API Batch Start** application before Debit Rewards can be run in update mode.
    - Batch > Run Queues > Batch Start DNAapp.
- Authorization needs to be granted to users who will be running the Debit Rewards Application.
    1. If the application is going to be used by a small number of employees, you may elect to use the "auth" created in the script as follows:
        - Go into Security module
        - Search for employee
        - Select Assign Authorizations tab
        - Authorizations available are on left, and assigned ones are on right. The Debit Card Rewards Upd Auth would show up on left. They should be selected (moved to right) and processed

    2. To use an already existing Auth for a group of employees you will need to assign the CAPR 7745 AuthItem (and permissions) and the Debit Card Rewards Upd AuthItem to the existing Auth.
        - Go into Security module, then Authorizations menu
        - Search for the Auth that represents the class of employees

- Select the Authorization Item Maintenance tab
- Select the CAPR 7754 AuthItem from the "Available" list and move it to the "Selected" list.
  - Select the CAPR 7754 from the "Selected" list and click on the Authorization Permission Maintenance. Move all the available permission to the Selected list and click "Process".
- Select the Debit Card Rewards Upd AuthItem from the "Available" list and move it to the "Selected" list.
  - The only permission for this AuthItem is "View". Selecting this permission (or not) will not affect the behavior of the application.

- Upgrading
  If you are upgrading to version 4.0.0.1 you must:
  - Uninstall the old version of the application
  - Delete any existing queues from the Queue Manager
  - Install version 4.0.0.1
  - Create a new queue

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		
Core API Batch Start (Update mode only)		

Revisions:

Date	App Version #	Change
12/2020	4.1.0.0	Updated the SWIM file format.
02/2020	4.0.0.1	Added the ability to generate a Tagged Format SWIM file.
01/2020	3.1.0.2	Added percent-based reward calculations. Added maximum reward amount parameter.
10/2018	3.0.0.5	Added secondary account disbursement, multiple branch level GL accounts, ACH credits check, and statement delivery method check.
02/2015	2.1.0.0	Added total accounts and total updates by minor type. Added validation for the GL Account Number parameter.
02/2014	2.0.1.0	Fixed issues after initial validation.
02/2014	2.0.0.0	Application Created.