



Delinquent Loan Payment Tracking

Fiserv Confidential: Distribution restricted to:

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

© 2013-2015 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:

The Delinquent Loan Payment Tracking report identifies loan payments that are made on non-business days towards delinquent loans and that are posted on the next business day.

For example, Saturday, September 29th 2012 was one day after the last business day of Friday September 28th, 2012. The report shows payments made on Saturday that posted on Monday October 1st, 2012 so that the full delinquency picture can be assessed through the end of the month.

Key Benefits:

This application allows a financial institution to assess the full delinquency picture through the end of the month.

Processing:

The report selects accounts that have had a transaction on the "Post Date" parameter value (e.g. posted on Monday) with a transaction status code of completed ('C') and a transaction type code that matches an "RTXN Type Code" parameter value, and an account status code that matches an "Account Statuses to Include" value.

The application then analyzes the accounts, and determines if the account has been past due for more days than the "Past Due Days" parameter value. The number of past due days for each account is defined as the number of days between the Saturday Date parameter value and the account's current due date as of the "Effective Date" parameter value.

The "Effective Date" parameter is the Friday date or last business day prior to the "Saturday Date"

For each record selected based on the parameter values the application selects transaction detail to report.

Parameters:

Parameter	Code	Description (how used)	Required	Default
RTXN Type Code	RXCD	Only transactions with a transaction type listed will be selected. The application will use SPMT and XPMT by default if the application queue's parameter value is blank.	No	SPMT,XPMT
Account Statuses to Include	DRST	Only accounts with account status listed in the DRST parameter value are selected. For example, If set to ACT, only active accounts are reported. The application will	No	ACT,NPFM

Parameter	Code	Description (how used)	Required	Default
		use ACT and NPFM by default if the batch queue's parameter value is blank.		
Past Due Days	PDD	The number of days past due for an account is determined by subtracting the account's Current Due Date from the Saturday Date parameter value. The application will use 30 days by default if the batch queue's parameter value is blank.	No	30
Effective Date	EFF	The Effective Date parameter is required and should be set to the Friday date, or last business day of the month date.	Yes	Blank
Saturday Date	4SAT	The non-business day Saturday date. Transactions that are entered on this date are selected and reported.	Yes	Blank
PostDate	PD	The Post Date in this application is the date that the Saturday transactions post. This could be the Monday date, for example.	Yes	Blank

Variables:

None.

Report (s):

The application creates an LIS batch report which displays the account numbers and transaction information.

Main Report

Bank: Any Financial Institution	Run Date: 10-20-2015							
Report:	Post Date:							
Queue Number :	Run Time: 15:10:24							
Application Number:	Cash Box:							
Queue Sub Number :								
SCHEMA OSIBANK								
DATABASE NAME PROD.WORLD								
RELEASE								
----- REPORT PARAMETERS -----								
Bank: Any Financial Institution	Run Date: 10-20-2015							
Report:	Post Date:							
	Page: 1 of 2							
Account Number Name	Current Balance	RTXN Amount	Minor	Current Due Date	Payment Was Due On	Delq Days Before	Delq Days After	Mthly Pmt Amt
1001111111 Zanne, Kate	10,997.87	218.27	AUTU	09-01-2015	04-01-2015	59	0	213.27
1001111119 Lame, Bri	5,080.99	289.00	AUTU	10-15-2015	04-15-2015	45	0	284.56
1001111111 Bradlet, Eliz	13,521.08	52.46	AUTU	10-14-2015	03-14-2015	77	0	361.45
1002511111 MacKissy, Jon	5,125.11	225.00	AUTU	09-25-2015	04-25-2015	35	0	219.22
1001111147 Rabbit, Haris	4,546.73	305.03	MOBL	09-20-2015	04-20-2015	40	0	300.04
1002111119 Belley, Christ	5,647.45	59.00	AUTU	09-18-2015	04-18-2015	42	0	173.78

Report Summary

Total RTXN Count	Total RTXN Amount
99	41,979.73

Field Listing:

Field	Description
Main Report	
Account Number	The loan account that had a transaction on the Saturday
Name	The person or organization name
Current Balance	The account balance on the effective date
RTXN Amount	The transaction amount
Minor	The accounts minor code
Current Due Date	The current due date for the account
Payment Was Due On	The date the payment was due
Delq Days Before	The number of days the account was delinquent before the transaction was completed
Delq Days After	The number of days the account is delinquent after the transaction was completed
Mthly Pmt Amt	The amount of the accounts monthly payment
Report Summary	
Total RTXN Count	The count of all of the transactions reported
Total RTXN Amount	The amount of all of the transactions reported

Additional Requirements:

- DNA™ release level 3.x, 4x

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		

Revisions:

Date	App Version #	Change
10/2012	1.0.0.0	Application Created
11/2013	1.0.0.1	Removed dependency on warehouse tables
07/2015	1.0.0.2	Added name and removed some fields in report print