



## ECM Payment Extract

Application Name: PS\_ECMLOANPMT\_EXTRACT  
Application Description: ECM Loan Payment Extract  
Application: 16086

DNAapp ID 7e7298c2-27fe-408b-951b-f4e7c1a81277

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**Overview:**

PS\_ECMLOANPMT\_EXTRACT produces an extract file in a pipe delimited format based on the parameter selections. The extract file contains specific loan data and borrower information.

**Key Benefits:**

PS\_ECMLOANPMT\_EXTRACT improves member/customer satisfaction by providing loan level and member/customer validation information to be provided to a vendor for online/phone loan payment services.

**Processing:**

PS\_ECMLOANPMT\_EXTRACT produces an extract file in a pipe delimited format based on the parameter selections. The extract file contains specific loan data and borrower information as outlined in the Output File section of this document.

**DNA<sup>®</sup> Loan/Borrower Information**

The Person/Organization information in the extract is that of the Tax Reported for Owner (TRO) for the loan account. Using parameter Roles to Include (ROLI), the institution may elect to include information for other borrowers on a loan account. This results in multiple rows for a single loan account with person/organization information specific to a borrower with a role defined in parameter Roles to Include (ROLI).

Financial Institution defined lockout or warning flags at the account level excludes the loan account from the process using the Exclude by Warning Flag (8EWF) and Exclude by Lockout Code (8ELC) parameters.

Warning flags at the person or organization level can exclude the person or organizations from the process using the Pers/Org Warning Codes (8LPO) parameter. The warning flag exclusion is applicable for the tax reported for owner. If the tax reported for owner has a defined warning flag linked, the tax reported for owner's information is not included in the file. If, however, additional roles exist on the account and parameter Roles to Include (ROLI) is utilized, the person/organization information for the additional roles are included. If the loan account does not have additional roles, the loan account is not included in the extract file.

**External Account/Borrower Information**

Supported External accounts may be included in the extract when using parameter External Account Type Code (8ACE) and parameter Report Type (RTYP) = 2. This application currently only supports Credit Card Management (CCM).

For external accounts, only person/organization warning flags may be utilized. Account level warning flags or lockout flags are not supported and do not prevent an external account from appearing in the extract.

For both DNA<sup>®</sup> loan accounts and external accounts, the accounts may be excluded from the extract based on number of days past due by using parameter Days Past Due to Exclude (8DPU). When a loan account, days past due is calculated as System Date minus Current Due Date Equals Days Past Due. When an External account, the days past due is equal the value of a days past due account user field, if available.

When Report Type (RPT) parameter = 2, the application also utilizes an External Interface Variable, ECM Loan Extract (8ECM), to customize the value of field Account Types for DNA® loan accounts in extract, if desired.

The application ECM Payment Extract, PS\_ECMLOANPMT EXTRACT, is enhanced to include a new field, Text Indicator in the file type 2. The new field is populated based upon information in a Cross Reference. It is also be enhanced with a new parameter to allow option to evaluate cell phone to populate 10 Digit Phone Number field.

- **Account Role Codes:** PS\_ECMLOANPMT EXTRACT application is evaluating all roles on an account, defined in this parameter. The application looks at a cross reference item. The cross reference has three components, Personal Warning Flag Code, Account Role Code, and Bankruptcy Status for the tax owner or defined role.
- **Use Cell Phone YN:** If Use Cell phone YN parameter is set to Y, cell phone for borrower in record as defined in the Inst Processing Variable Cell Phone Use Code is evaluated. 10 Digit Phone Number field is populated with cell phone if a cell phone number associated with the record is found. If Use Cell phone YN parameter is set to N or left blank, or Inst Processing Variable Cell Phone Use Code is not set or a cell phone number is not found, Home phone is used.

#### Parameters:

Parameter	Code	Description (how used)	Required	Default
Report Type	RTYP	Determines the output layout selection for this run. 1 – Layout 1 2 – Layout 2	Yes	<Blank>
Output File Path	COUP	Complete path name where output file is located. The trailing “\” is optional (ex. C:\TEMP\)	No	Batch Queue Output Directory
Output File Name	COUF	Name of output file.	No	ECMLOANPMT_MMDDYYYY.TXT  Where MMDDYYYY is the current Queue Effective Date

Parameter	Code	Description (how used)	Required	Default
Major Account Type Code	MJCD	Comma-delimited list of major account type codes.  External accounts (EXT) should not be input in this parameter. Use External Account Type Code parameter (8ACE) when External accounts should be included in extract.  If left blank all majors with a category code of LOAN are considered.	No	<Blank>
Minor Account Type Code	MICD	Comma-delimited list of minor account type codes.  External account minor types should not be input in this parameter. Use External Account Type Code (8ACE) parameter to include External accounts.  If left blank, all applicable accounts are included.  If any value entered is not a valid minor the application does not process.	No	<Blank>
Current Acct Status Code	CASC	Comma-delimited list of status codes to include.  If left blank only ACT are considered.	No	ACT
Roles to Include	ROLI	Comma-delimited list of additional account roles to include.  If left blank no additional roles are included.	No	<Blank>
Exclude by Warning Flag	8EWF	Comma-delimited list of account, level warning flags that would exclude the loan account from the extract file.  If left blank, exclude warning flags are considered for exclusion.	No	<Blank>
Exclude by Lockout Code	8ELC	Comma-delimited list of account or person/organization level lock out flags that would exclude the loan account from the process.  If left blank, exclude lockout flags are not considered for exclusion.	No	<Blank>

Parameter	Code	Description (how used)	Required	Default
Pers/Org Warning Flags	8LPO	Comma-delimited list of person/organization warning flag codes that would exclude person/organizations from the process.  If left blank, pers/org level warning flags are not considered.	No	<Blank>
External Account Type Code	8ACE	The external account type to be included in the extract.  This parameter/application currently only supports Credit Card Management (CCM) External accounts.  This parameter is only applicable when Report Type (RPT) parameter = 2.  If left blank, external accounts are not included in the extract.	No	<Blank>
Days Past Due to Exclude	8DPU	The number of days past due which would exclude an account from being included in the extract.  To be entered as a number. Example: Five days past due should be entered as 5.  If left blank, days past due are not considered for exclusion.	No	<Blank>
Mask PAN (Y/N)	PANM	If the parameter value is a 'Y', the PAN field utilizes standard DNA® masking.	No	Y
Account Type Value	8ATV	This parameter gives the financial institution the option to populate this field with the major description (default) or the minor code.  1 – Major Description (default) 2 – Minor Code  Only applicable when the ECM Loan Extract External Interface Account Type cross reference is not in use or minor type not defined in the cross reference.	No	1
Use CurrDt for Org Pswd Answ2	8OP2	When set to Y, the current system date in the format of MM/DD/YYYY will be put in the Security Answer 2 field for organizations.	No	N

Parameter	Code	Description (how used)	Required	Default
File Type2 Use Sched Pmt YN	8SP2	When set to Y, the current scheduled payment amount due will be in field CurPaymentAmount. When set to N, it will contain the sum of all active and partially paid receivables and if no outstanding receivables, the scheduled payment amount	No	N
Account Role Code	8ARC	Account role codes to include when reviewing account to determine if the Text Indicator field in file type 2 is populated. If not populated Text indicator field in File Type 2 will not be populated.	No	<Blank>
Use Cell Phone YN	8YNC	Populate 10 Digit Phone Number field in file type 2 with Cell Phone record if available.  If left blank Home phone will be used.	No	<Blank>

**External Interface:**

When Report Type (RPT) parameter = 2, this application optionally utilizes an External Interface Cross Reference table to determine the value of field Account Types in extract for DNA® Loan Accounts.

**External Interface Category**

External Interface Category Code	External Interface Category Description
8ECM	ECM Loan Extract

**External Interface**

External Interface Code	External Interface Description
8ECM	ECM Loan Extract

**External Interface Variable**

External Interface Code	External Interface Description
8ATP	Account Type
8BFL	Bankruptcy flag

**External Interface Cross Reference (E.g.)**

Variable Code	From Value (Loan Major Type Code   Minor Type Code)	To Value ("Account Types" in Extract)
8ATP	CNS CIMC	Auto Loan
8ATP	MTG M10F	Mortgage Loan
8ATP	CNS CPER	Personal Loan
8BFL	BSWF   BKRE   PET	N

**Scheduling and re-run information:**

- The application can be run at any time.





**Report:**

REPORT PARAMETERS		
Report Type:	2	
Output File Path:	C:\USERS\F993VQL\FISERV CORP\DNA CUSTOM SOLUTION - FGS - CUSTOM SOLUTION - CUSTOM SOLUTION\ENGINEERING\IP25187882_PS_ECMLOANPMT_EXTRACT	
Output File Name:	ECM_CS14	
Major Account Type Code:	CNS,MTG	
Minor Account Type Code:		
Current Acct Status Code:	ACT,NPFM	
Roles to Include:	OWN,GUAR,LNCO,POA,EXEC,TRUS	
Account Role Code:	SIGN,OWN	
Exclude by Warning Flag:		
Use Cell Phone Y/N:	N	
Exclude by Lockout Code:		
Pers/Org Warning Flag:		
External Account Type Code:	VISA,EXT,CC,VGLD	
Days Past Due to Exclude:	90	
Mask PAN (Y/N):	Y	
Account Type Value:	1	
Use CurrDt for Org Pswd Answ2:	N	
File Type2 Use Sched Pmt Y/N:	N	
Bank:	0001 Test Institution	ECM Loan Payment Extract
Report:	PS_ECMLOANPMT_EXTRACT	Run Date: 12-02-2023
		Post Date: 12-01-2023
		Page: 1 of 2
File:	ECM_CS14	
	1,553 Records Extracted	

**File Layouts:**

**Output File 1 Layout – Pipe Delimited**

The file created by this application is pipe de-limited. A header record is written with the field name.

Field	Format	Description
First Name	Alphanumeric	First name of borrower (always tax reported owner)
Last Name	Alphanumeric	Last name of borrower or Organization name (always tax reported owner)
CurPaymentAmount	999999.99	Current scheduled payment amount due, if none 0.00
Payment Due Date	MM/DD/YYYY	Current payment due date, if none blank
Unique Borrower Identifier	Numeric	Member agreement number for the TRO or other selected role person or organization.
Account Number	Numeric	Loan account number
Account Types	Alphanumeric	Major account type description
Security Answer 2	MM/DD/YYYY	When person, date of birth for record member number in Unique Borrower Identifier field. When organization, if Use CurrDt for Org Pswd Answ2(8OP2) = 'Y' then the system date, otherwise blank.
Security Answer 1	Numeric	Last 4 of tax id for record member number in Unique Borrower Identifier field.
10 Digit Phone Number	9999999999	Home phone for record member as defined in the Inst Processing Variable Home Phone Use Code 'HPHE' for the member number in Unique Borrower Identifier field.
Zip Code	99999	Primary address zip code for record member number in Unique Borrower Identifier field.
Balance	999999.99	Current note balance for loan account
Include in PayPrompt	Y/N	If the loan account has a preauthorized transfer established with an allotment type of Loan Payment - PmtSeq Balances (LPMT) populate with 'N', otherwise 'Y'.

**Output File 2 Layout – Pipe Delimited**

The file created by this application is pipe de-limited. A header record is written with the field name.

Field	Format	Description when DNA <sup>®</sup> Loan Account	Description when External Account
First Name	Alphanumeric	First name of borrower. When Roles to Include (ROLI) parameter is utilized, name corresponds to borrower with included role.	When CCM, borrower first name with role of CCMC. Extract includes any borrower with an active role of CCMC, resulting in multiple records included for the same account but with different borrower.
Last Name	Alphanumeric	Last name of borrower or Organization name. When Roles to Include (ROLI) parameter is utilized, name corresponds to borrower with included role.	When CCM, borrower last name with role of CCMC. Extract includes any borrower with an active role of CCMC, resulting in multiple records included for the same account but with different borrower.
CurPaymentAmount	999999.99	If File Type2 Use Sched Pmt YN(8SP2) = N, Sum of all active and partially paid receivables. If no outstanding receivables or File Type2 Use Sched Pmt YN(8SP2) = Y, scheduled payment amount. If no scheduled payment amount, 0.00.	When CCM, value of Next Payment Amount (CNPA) account user field.
Payment Due Date	MM/DD/YYYY	Current payment due date. If none, blank.	When CCM, value of Next Payment Date (CNPD) user field.
Unique Borrower Identifier	Numeric	DNA <sup>®</sup> person number for borrower in record.	DNA <sup>®</sup> person number for borrower in record.
Account Number	Numeric	DNA <sup>®</sup> Loan account number.	When CCM, 16 digit credit card number.  When parameter Mask PAN (Y/N) set to Y, card number are masked using standard DNA <sup>®</sup> Mask PAN functionality.
Account Types	Alphanumeric	When External Interface (ECM Loan Extract (8ECM)) is populated, value of tovalue when minor type equals fromvalue. Otherwise, Major account type description or minor code will be used based on the Account Type Value (8ATV) parameter.	When CCM, "Credit Card"

Field	Format	Description when DNA <sup>®</sup> Loan Account	Description when External Account
Security Answer 1	Numeric	Primary address zip code for borrower in record.	Primary address zip code for borrower in record.
Security Answer 2	MM/DD/YYYY	When person, date of birth for record member number in Unique Borrower Identifier field. When organization, if Use CurrDt for Org Pswd Answ2(8OP2) = 'Y' then the system date, otherwise blank.	Same as DNA Loan Account.
10 Digit Phone Number	9999999999	Home phone for borrower in record as defined in the Inst Processing Variable Home Phone Use Code 'HPHE'.  If Use Cell phone YN parameter is set to Y, cell phone for borrower in record as defined in the Inst Processing Variable Cell Phone Use Code is evaluated. If Use Cell phone YN parameter is set to N or left blank, or Inst Processing Variable Cell Phone Use Code is not set or cell phone number is not found, Home phone is used.	Home phone for borrower in record as defined in the Inst Processing Variable Home Phone Use Code 'HPHE'.  If Use Cell phone YN parameter is set to Y, cell phone for borrower in record as defined in the Inst Processing Variable Cell Phone Use Code is evaluated. If Use Cell phone YN parameter is set to N or left blank, or Inst Processing Variable Cell Phone Use Code is not set or cell phone number is not found, Home phone is used.
Primary/Co-borrower Indicator	Alpha	P when borrower in record is TRO and C when any other role defined in Roles to Include (ROLI) parameter.	When CCM, always P.
Zip Code	99999	Primary address zip code for borrower in record.	Primary address zip code for borrower in record.
Balance	999999.99	Current note balance for loan account.	When CCM, value of CCM Current Balance (CMCB) account user field.
Last 4 of SSN	9999	The last four digits of the borrowers Tax ID Number will be extracted. When Roles to Include (ROLI) parameter is utilized, Tax ID corresponds to borrower with included role.	The last four digits of the borrowers Tax ID Number will be extracted.

Field	Format	Description when DNA® Loan Account	Description when External Account
Full Name	Alphanumeric	This field will populate with full name (First Middle Last) for the person of record.	This field will populate with full name (First Middle Last) for the person of record.
Member Number	Numeric	This field will populate with the member agreement number for the person or organization of record if available.	This field will populate with the member agreement number for the person or organization of record if available.
Text Indicator	Alphanumeric	This field is field is populated when the External interface Cross Reference Bankruptcy Flag is populated.	This field is not populated for external accounts.

**Additional Requirement:**

- DNA® 4.0 or later version is required.
- Products and accounts may be excluded in advance from this process using standard DNA Exclude Application functionality.
- FI requires file transmission to SWBC through FTP connection.

**Configuration Checklist:**

Item	Test Environment	Production Environment
Parameters		
External Interface Variables		

**Installation:**

**Note:** If you obtained this application from the AppMarket, please disregard the installation instructions below. If you did not obtain this application from the AppMarket, please complete the installation instructions below.

- Copy PS\_ECMLOANPMT\_EXTRACT.SQT to the PS batch application directory; the location specified in the PS Batch Report Directory 'BATP' Institution Option.
- This application includes custom stored procedures that need to be loaded on the database. As with any stored procedure, please do not load it while the system is in ONLINE mode, or while batch is running. To load the stored procedures please use the Oracle Object Manager in the SAF Resource Kit.

To download Resource Kit: On Extranet, go to [Core --> SAF --> SAF Resource Kit Releases](#) --> 'latest release' --> Download File. This will install the resource kit.

To run the utilities: Start --> All Programs --> Open Solutions Resource Kit will open windows explorer showing various utilities. Open OracleObjectManager and launch OSI.SafRk.OracleObjectManager.exe.

The SAF Resource Kit tools use Oracle client and therefore should preferably be run from App Server -- or at least from a machine that has Oracle client installed on it.

It is important that the following steps be performed in the exact order as follows.

The following stored procedures must be loaded first:

```
PACK_PS_COMMON_PACK_WRAP.SQL
PACK_PS_COMMON_PBOD_WRAP.SQL
PACK_PS_PIIPROTECTOR_PACK_WRAP.sql
PACK_PS_PIIPROTECTOR_PBOD_WRAP.sql
```

- This application requires the running of the script PS\_ECMLOANPMT\_EXTRACT.SQL (Setup Script) and pack\_PS\_PIIPROTECTOR\_install.SQL : Copy this file to any directory accessible to the applicable SQL application (SQL Developer, PL/SQL Developer, etc.) You need to run the setup script to register the application.
- This application requires an Authorization Key. After the primary installation instructions have been completed, you must apply the supplied Authorization Key for this application.

To enter the Authorization Key, go to Services >> System >> Institution >> Applications >> Application Manager.

#### Revisions:

Date	App Version #	Change
12/2023	1.0.3.3	Use current due date instead of effective date when calculating payment due.
12/2023	1.0.3.1	Added two parameters UseCellPhoneYN to evaluate Cell phone and Account Role code to include a new field, Text Indicator in the file type 2
08/2023	1.0.3.0	Add support for File Type2 Use Sched Pmt YN(8SP2) processing. Revert back to using the CCM account number instead of XCRD PAN for external accounts for account number.
06/2023	1.0.2.0	Add support for Use CurrDt for Org Pswd Answ2(8OP2) processing.
04/2023	1.0.1.0	When XCRD agreements are present, extract the PAN associated with the card.
03/2023	1.0.0.4	Modified application for performance gain.
02/2022	1.0.0.3	Modified for Voltage Phase 2.
01/2022	1.0.0.2	Updated documentation.
12/2021	1.0.0.2	Corrected the table name to validate parameter.
11/2021	1.0.0.1	Added runtime parameter Account Type Value (8ATV). Added Last 4 of SSN, Full Name, and Member Number columns to end of file layout 2.
09/2021	1.0.0.0	Changed reference to AppMarket
03/2021	1.0.0.0	Reformatted according to the AppMarket

Date	App Version #	Change
08/2020	1.0.0.0	Changed label to Fiserv Confidential
07/2020	1.0.0.0	Updated Days Past Due Parameter when left blank to not consider days past due for exclusion.
07/2020	1.0.0.0	Corrected credit card number showing as blank in the report.
05/2020	1.0.0.0	Application Created.