



## Early ACH Deposit Credit

Advance File Warehouse Post Date  
PS\_FWPDAT  
Application 4903  
DNAapp Id ef61a1d5-ccd9-4f86-9619-b0135191996f

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**Overview:**

This application allows ACH Transactions that have been loaded into DNA to be posted earlier than their "Effective Date" would permit. This gives Customers / Members access to their deposit funds earlier than would otherwise be possible. Essentially, this is accomplished by modifying the "effective" date of the selected transactions to be the effective date of the current processing day.

**Key Benefits:**

This DNAapp allows ACH Transactions that have been loaded into DNA to be posted earlier than their "Effective Date" would permit.

**Processing:**

This application selects and modifies the effective date for specific transactions in File Warehouse, which are in LOAD status.

The application selects all File Ware House Transactions in LOAD status, with a Post Date in File Warehouse greater than the Effective Date of the Queue and less than or equal to the Thru Date parameter, for the appropriate File Type (FT) and Transaction (RTXN) Type Code (defined in parameters), and updates the Post Date in File Warehouse to the Effective Date of the Queue.

If the parameter "Post Company ID Early" contains one or more values separated by a pipe (|) symbol, then the File Warehouse Post Date will only be advanced for transactions where the associated Company ID (CPID) field at positions 41-50 of the Batch Header (BH) record matches one of the values entered in the parameter.

If the parameter "Major/Minor(s) To Include" contains one or more values separated by a comma, then the File Warehouse Post Date will only be advanced for transactions for those accounts that have the major/minor combination found in the values entered in the parameter. If the parameter is left blank all accounts will be processed.

Changing the post date on these transactions may have an effect on general ledger posting, branch operations processing, interest accruals, and balancing. This application does not consider any effect on general ledger issues and the financial institution should test this thoroughly prior to placing into production in order to understand any possible ramifications to processes including, but not limited to Branch Operations, Pay/No Pay Decisions, G/L Balancing, Accruals.

The parameters 8AUF-AcctUser Field Code and 8UFV-User Field Value are used to allow account-level opt-out of early ACH transactions posting.

The variable 8TXA-Max Trans Amount is used to allow the institution to set a maximum single transaction amount to be allowed for early access. For each eligible account, if the variable is set on product level, the application identifies the transactions less than or equal to the maximum transaction amount defined at product level. If the variable is not set or the value is blank, no maximum amount applies.

**Example**

If an external deposit transaction is loaded into the warehouse on May 5, 2008, with a Post Date of May 7, 2008, and the Financial Institution would like to make these funds available to the member/customer immediately, running this application (with a Thru Date  $\geq$  May 7<sup>th</sup>) will change the post date from the 7<sup>th</sup> to the 5<sup>th</sup>, and allow the transaction to process through the AH\_CLEAR process when AH\_CLEAR is run on the 5<sup>th</sup>. The funds will be deposited into the appropriate account, and start earning interest immediately.

**Parameters:**

| Parameter               | Code | Description (how used)   | Required | Default              |
|-------------------------|------|--|----------|----------------------|
| RptOnly_YN              | RPT  | When the application is run with Report Only set to Yes, post dates are not updated. When Report Only is set to No, all applicable dates are updated.<br><br>If left blank, 'Y' value will be used.  | No       | Y                    |
| ThruDate                | TD   | All applicable transactions with a Post Date less than or equal to the Thru Date will be evaluated by this application.<br><br>If left blank, 'Queue Effective Date' value will be used.   | No       | Queue Effective Date |
| External File Type      | FT   | The File Type Code of the File to evaluate. Only one File type may be entered. All applicable transactions loaded through the file type entered in this parameter will be evaluated by this application.<br><br>If left blank, 'ACH' value will be used.   | No       | ACH                  |
| Transactions to process | RTXN | The Transaction Type Code of transactions to evaluate.<br>Numerous Transaction Type Codes may be entered here, separated by commas. All applicable transactions with a Transaction Type Code included in this parameter will be evaluated by this application. If you enter the value of 'ALL' the parameter will select all transaction types.<br><br>If left blank, 'XDEP' value will be used. | No       | XDEP                 |
| Post Company ID Early   | 8CMP | Pipe-separated ( ) list of 10 character Batch Header Company ID's used to identify transactions to post early.<br><br>Note that the number of Company ID's that can be entered in this parameter is limited to approximately 22 separate values.   | No       | <Blank>              |

| Parameter                     | Code | Description (how used)  | Required | Default |
|-------------------------------|------|---|----------|---------|
| Major/Minor(s)<br>To- Include | 8IMI | This will be used to limit the process to the specified account products (Major/Minor combinations) to include only certain products in the process. This parameter must list each applicable product (Major Account Type Code/Minor Account Type Code), separating multiple entries by a comma.<br><br>Ex: "CK/GOLD,CK/MCRD"<br>In the above example, only accounts in the two Checking Products specified are processed.<br><br>If left Blank all eligible products will be included. | No       | <Blank> |
| Acct User<br>Field Code       | 8AUF | Indicates the account user field used to opt-out of early post processing   | No       | <Blank> |
| User Field<br>Value           | 8UFV | Indicates the user field value which means the account has opted out of early post processing   | No       | <Blank> |

**Variables:**

The following variable will be defined at the product level. It will not be overridden at account level.

| Calculation Category | Code | Calculation Type | Code |
|----------------------|------|------------------|------|
| Max Trans Amount     | 8TXA | Max Trans Amount | 8TXA |

| Variable            | Code | Description   | Data Type | Default |
|---------------------|------|---|-----------|---------|
| Max Trans<br>Amount | 8TXA | The Maximum allowable single ACH transaction amount to be allowed early access.<br>If left blank, no maximum transaction amount will apply. | NUM       | <Blank> |

**Non-Transaction Updating Applications**

This application updates activity, using the Activity Category Code= 'AMNT' and Activity Type Code= 'ACCT'.

**Activity**

| Activity Category   | Code | Activity Type | Code |
|---------------------|------|---------------|------|
| Account Maintenance | AMNT | Account       | ACCT |

**Scheduling and re-run information:**

This application cannot be run back in time and must be run prior to AH\_CLEAR for the file type identified. This application will ignore all transactions not in LOAD status. If AH\_CLEAR is run multiple times, as load errors are worked throughout the day, this application must be executed prior to each AH\_CLEAR run, for the effective dates to be modified before processing the transactions.

**General Information:**

Products and accounts may be excluded in advance from this process through the use of standard DNA Exclude Application functionality.

**Report(s):**

```

..... REPORT PARAMETERS
.....
..... RptOnly_YN: Y
..... ThruDate: 10-22-2020
..... External File Type: ACH
..... Transactions to process: XDEP
..... Post Company ID Early:
..... Major/Minor(s) To Include:
..... Acct User Field Code:
..... User-field Value:

Bank: 0001 Test Institution Advance File Warehouse Post Date Run Date: 10-19-2020
Report: PS_FWPDAT Post Date: 10-19-2020
..... Page: 1 of 1

.....
..... Original Modified File
..... Post Date Post Date Account Number Amount Number
..... 10-21-2020 10-19-2020 7200130025 4,000.00 19972
..... 10-21-2020 10-19-2020 7200071489 4,000.00 19972

..... Total Number of Transactions Updated: 2 8,000.00

..... Grand Total - Transaction Count : 2
..... Grand Total - Transaction Amount: 8,000.00
    
```

Report will be sorted by original postdate first and then file number.

**Field Listing:**

| Field                                   | Description  |
|---|--|
| <b>Advance File Warehouse Post Date</b> |  |
| Original Post Date                      | Original Post Date identified from File Warehouse  |
| Modified Post Date                      | Modified Post Date in File Warehouse   |
| Account Number                          | The account number related to identified transaction   |
| Amount                                  | The amount of identified transaction   |
| File Number                             | The file number of File Warehouse  |
| <b>Summary</b>                          |  |
| Total Number of Transactions Updated    | Total number of transactions updated in File Warehouse with total amount grouped by Original Post Date |
| Grand Total - Transaction Count         | Total count of the transactions listed in the report.  |
| Grand Total - Transaction Amount        | Total sum of the Amount for all the transactions listed in the report.                                 |

**Additional Requirements:**

- DNA 4.0 or above

### Configuration Checklist:

| Item       | Test Environment | Production Environment |
|------------|------------------|------------------------|
| Parameters |                  |                        |
| Variables  |                  |                        |

### Installation:

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

- Copy PS\_FWPDAT.SQT to the Batch Process to the PS batch application directory; this is typically G:\OS\BANK\BAT\_EXE\PS (or the location specified in the PS Batch Report Directory 'BATP' Institution Option).
- This application requires the running of the script PS\_FWPDAT.SQL (Setup Script): 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 Authorization Key.

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

### Revisions:

| Date     | App Version # | Change   |
|----------|---------------|--|
| 10/2020  | 1.1.0.3       | Added parameters 8AUF and 8UFV to allow accounts to optout.<br>Added variable Max Trans Amount to limit the amount of transaction. |
| 08/2020  | 1.1.0.2       | Changed label to Fiserv Confidential   |
| 02//2020 | 1.1.0.2       | Added input parameter "8IMI-Major/Minor(s) To Include"   |
| 02/2018  | 1.0.0.2       | Documentation update - Added Fiserv Confidential Label   |
| 01/2018  | 1.0.0.2       | Upgraded the app to V4.  |
| 02/2015  | 1.0.0.1       | Added Input Parameter "Post Company ID Early"  |
| 10/2009  | 1.0.0.0       | Edit so that when the word ALL is used in the RTXN parameter all RTXN types are selected.<br>Added authorization.                  |
| 05/2008  | 1.0.0.0       | Original Application created.  |