



Flexible ATM Fees

PS_FLEXATMFEEES
(Application # 14641)
ExtensionID: e2a3e697-3d78-425b-849f-8e381f11dcd8

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Overview:

PS_FLEXATMFEEES assess ATM transaction fees based on flexible user-defined parameters and variables.

Key Benefits:

This application provides the ability to create ATM Fees for that are flexible by product, transaction, agreement types and other considerations for an institution.

Processing:

PS_FLEXATMFEEES application is designed to run daily, during nightly batch processing (preferably in the same queue with 'ATM Settlement Report/File Create-AT_SETL') and prior to bump date. It is run prior to any statement applications.

Depending on the value of the 'Period Cycle or Calendar Based' parameter, this application uses either the first day of the current month or the statement cycle associated with an account when determining if the number of free ATM transactions has been exceeded or not.

When the 'Period Cycle or Calendar Based' parameter is set to "CYCLE" then the Account Statistic Codes, 'OnUs ATM Transactions Posted' and 'Non-Preferred ATM Rtxns Posted', are used to track the number of ATM transactions posted during the current statement cycle. The beginning date of the statement cycle is used to determine the month and year row to be updated in the account statistic table.

For example if a statement (Application Number 360) was last generated on an account on 8/15/2010, then the account statistic for 08/10 would be incremented by one for each ATM transaction posted where the Transaction Type Code is included in the Transaction Reporting Group defined above.

When the 'Period Cycle or Calendar Based' parameter is set to 'Calendar' then ATM transaction count starts accumulating on the first day of the month, regardless of when the last statement was generated for an account.

For accounts whose product uses the "NETWORK" method of charging for specified ATM networks, PS_FLEXATMFEEES creates custom Account Statistic Type Codes as needed to track the number of ATM transactions by account by network ID. When creating the code, the program creates the Account Statistic Type Codes using the first 3 characters of the Network ID prefaced with an '8' (ex. For COOP it is 8COO). For this naming convention to work properly, the first 3 characters of all the Network ID's supported by this application must be unique.

PS_FLEXATMFEEES search for all ATM transactions that meet the following criteria:

- Major/Minor of account is included in the Major/Minor parameters.
- Transaction Type Code is included in the Transaction Reporting Group.
- The Agreement Type Code associated with the transaction is included in the 'Agreement Type' variable.
- The "WAIV" account-level variable and the "Waive ATM Fees Y/N" person/organization-level user field are both set to "N".

- The Post Date of the transaction is equal to the “PD” (Post Date) parameter.
- A fee has not been previously assessed against the transaction previously.

For each ATM transaction identified above, the program increments the custom account statistic defined above by one when the Non-US ATM Trans. Method parameter (8NTM) is left blank. The program then uses the Acquirer ID to determine which free ATM product variable to use. If the value of the account statistic is less than equal to the appropriate free ATM variable, then no fee is assessed, otherwise an ATM (ATM Service Charge) transaction with the amount equal to the ‘Flat Fee’ product variable is posted.

When the Non-US ATM Trans. Method parameter (8NTM) is set to D (Description) the last two characters of the External Transaction Description are reviewed and if found to not be “US” the transaction is considered to be Non-US. For withdrawal and inquiry transactions meeting these criteria the application uses the variables specific to Non-US:

- # Free Non-US ATM Withdrawals - 8NUW
- # Free Non-US ATM Inquires - 8NUI
- Non-US ATM Withdrawal Fee Amount - 8NWF
- Non-US ATM Inquiry Fee Amount - 8NIF

Additionally the Non-US statistics is be used:

- Non-US ATM Withdrawals Posted - 8NWP
- Non-US ATM Inquiries Posted - 8NIP

Prior to posting the ATM fee transaction, the program checks the “Account Post Selection Method” parameter to determine which account the fee should be posted to. In cases there are multiple ATM fees for an account, the “Aggregate Fees” parameter is used to determine if the individual fees are combined into a single transaction prior to posting.

When the amount of the fee transaction is greater than the currently available balance, then the “Negative Apply Rule” parameter is used to determine if all, none or some of the fee should be posted. Exception messages are print on the report in cases where the fee cannot be posted for any reason, as in cases where the account is closed or the “Negative Apply Rule” has been applied.

The fee transaction is linked back to the ATM transaction using the Parent Account/Transaction Number fields. This allows each transaction to only be assessed a fee a single time only.

NOTE:

1. This application requires a cash box which must be set on the Application.
2. The installation of this application defaults the cash box to be the lowest cash box number with the batch indicator set to “Y”. Using standard DNA® functionality, the Financial Institution have the option to designate a different cash box.

3. It is the financial institution's responsibility to associate all transactions to the appropriate minor products and complete GL mapping.

Parameters:

| Parameter | Code | Description (how used) | Required | Default |
|-------------------------|------|---|----------|----------------------|
| Report Only Y/N | RPT | If set to 'Y', then no fees will be assessed and just the report will be generated. If set to 'N', then the fee transactions will be posted and a report will be generated. | No | Y |
| Major Account Type Code | MJCD | Comma-delimited list of account majors. | No | CK, SAV |
| Minor Account Type Code | MICD | Comma-delimited list of account minors. Report will process all minors if left blank. | No | <Blank> |
| Negative Apply Rule | 8NGA | Specifies what the program will do if the amount of the ATM fee exceeds the available balance of the account: Z (Apply Charge to Zero Balance) - Assess a partial amount of the fee so that the account is brought down to a zero available balance. N (Apply Full Charge to (Allow NSF)) – Apply the entire amount of the fee and allow the account balance to go below zero. W (Waive Charge) – The entire amount of the fee will be waived. | No | W |
| Aggregate Fees Y/N | 8AGF | If set to 'Y', then all daily fees for an account will be aggregated into a single transaction. If set to 'N', then a single transaction will be posted for each ATM transaction that will be assessed a fee. | No | N |
| Post Date | PD | Post Date to use when searching for ATM transactions. | No | Queue Effective Date |

| Parameter | Code | Description (how used) | Required | Default |
|--------------------------------|------|--|----------|----------|
| Account Post Selection Method | 8APS | Method to use when determining which account the ATM fee should be posted to. Valid values are: A – Post to the same account ATM transaction was posted to. M – Always post to members share account. S – Primary Savings Account associated with the agreement. C – Primary Checking Account associated with the agreement. | No | A |
| Available Funds Method Code | AMTH | Code to use when calculating current available balance. | No | GPND |
| Period Cycle or Calendar Based | 8APT | This parameter is used to determine the beginning date of the period when accumulating the number of ATM transactions posted for the current period. If this parameter is set to Cycle, then the start of the current period will be one day after the last date that a statement was generated for the account. If this parameter is set to Calendar, then the start of the current period will be the first day of the current month always regardless of the statement cycle code associated with an account. | No | CALENDAR |

| Parameter | Code | Description (how used) | Required | Default |
|--------------------------|------|---|----------|---------|
| Country Codes | 8CTY | <p>Comma-separated list of country code values for which to exclude transactions from fee assessment. (i.e. enter 'US', 'USA' to exclude domestic transactions).</p> <p>In most situations, the last two or three digit of the external transaction description are the country codes.</p> <p>When left blank, the application will ignore this parameter and transactions will not be excluded based on this logic.</p> <p>Note: Check with your switch vendor for clarification on what is being sent through for the external transaction description and if the country codes are being populated in the last 2-3 positions. This setting is dependent on how the transaction descriptions are sent in from the switch vendor. If the switch is not consistent with the country data being inserted into the last two digits of the external transaction description, the results may be unpredictable.</p> | N | <Blank> |
| Non-US ATM Trans. Method | 8NTM | <p>Method used to identify ATM transactions originated from a Non-US ATM machine. If left blank then non-US ATM transactions will be treated as US-based foreign transactions.</p> <p>The following method is supported:</p> <p>'D' – (Description) where the last two characters of the External Transaction Description contain the Country Code of the originating ATM terminal. Any value besides "US" will be considered as a non-US transaction.</p> | No | <Blank> |

Variables:

The following product-level variables are used to determine how many free ATM transactions are provided and the fee amount that is assessed. The variables are mapped with the Calculation Type '8FAF – Flexible ATM Fees'

The 'Flexible ATM Fees' variables are also setup at the institution level. If any of these variables do not have a value at the product level, then the default values are set at the institution level.

| Calculation Category | Code |
|----------------------|------|
| Flexible ATM Fees | 8FAF |

| Calculation Variable | Code | Description (how used) | Data Type | Default |
|--------------------------------|------|--|-----------|---------|
| # Free ONUS ATM Rtxns Per Cycl | 8OFA | Number of free ONUS ATM transactions allowed per period. | NUMBER | 9,999 |
| Charge for ATM Rtxns-Specified | 8CAS | This variable is used to determine when and how to assess a fee for the specified ATM networks entered in the External Cross Reference variable defined below. Valid values are: ALWAYS – Always charge a fee for this ATM network. NETWORK – Charge a fee based on the To Value entered on the External Entity Cross-Reference record for the ATM network NEVER – Never charge a fee for this ATM network | CHAR | NEVER |
| # Free Non-Specified ATM Rtxns | 8FFN | Number of free foreign ATM transactions allowed per period for ATMs not entered in the External Cross Reference variable | NUMBER | 0 |
| Waive Service Charge | WAIV | Yes/No variable with Account Override. When set to "Y", ATM fees to be waived for an individual account. | YN | N |
| Default ATM AgreeTypCd | ATYP | Comma-separated list of Card Agreement Types to process. | CHAR | ATM,DBT |
| Flat Fee | FLT | Amount of fee to assess per ATM transaction. | CURRENCY | 1.00 |

| Calculation Variable | Code | Description (how used) | Data Type | Default |
|----------------------------------|------|--|-----------|----------------------------------|
| Additional OnUs Trans Desc Text | 8OTD | Comma-separated list of terms (in quotes) which, when found in ATM transaction descriptions, should cause the transactions to be considered as "On Us" for counting <i>Example: "Bank of Hawaii", "BOH"</i> | STR | <Blank> |
| # Free Non-US ATM Withdrawals | 8NUW | Number of free non-US ATM withdrawals allowed per period. | NUMBER | 9,999 |
| # Free Non-US ATM Inquires | 8NUI | Number of free non-US ATM inquiries allowed per period. | NUMBER | 9,999 |
| Non-US ATM Withdrawal Fee Amount | 8NWF | Amount to charge per Non-US ATM withdrawal over the maximum number free allowed. If blank or zero, then the current value of the "FLT" (Flat Fee) will be used instead. | NUMBER | Current value of "FLT" variable. |
| Non-US ATM Inquiry Fee Amount | 8NIF | Amount to charge per Non-US ATM inquiry over the maximum number free allowed. If blank or zero, then the current value of the "FLT" (Flat Fee) will be used instead. | NUMBER | Current value of "FLT" variable. |

Transaction Reporting Group:

The following transaction reporting group is used to determine which Transaction type to be considered for the fee calculation.

| Transaction Reporting Group | Code | Description (how used) | Default |
|------------------------------|------|---|----------------|
| ATM Rtxn Types to Assess Fee | 8ATT | ATM Rtxn Types to Assess Fee: ATM Transaction Type Codes to Assess Fee. | DWTH,DDEP,DINQ |

User Fields:

The following person/organization-level user field is used to exclude members from being assessed the ATM fee on all of their accounts.

Note that this field is set to Y then takes precedence over the value of the "WAIV" account-level variable.

| User Field | Code | Description (how used) | Data Type | Default |
|--------------------|------|--|-----------|---------|
| Waive ATM Fees Y/N | 8WAF | Waive ATM Fees Y/N: Depending on this user field the fee will be waved or applied. | YN | N |

External Interface:

8SAI - The following External Interface Cross-Reference variable is used to store the list of ATM Network ID's that are subject to waived ATM fees.

| External Interface Category | Code | Description (how used) | Data Type | Default |
|-----------------------------|------|------------------------|-----------|---------|
| Specified Network IDs | 8SAI | Specified Network IDs | CHAR | <BLANK> |

When using this variable, the program checks the ATM Network ID value on the ATM transaction to determine if it was originated at a preferred (ex. Bank of ABC) financial institution.

If the Charge for ATM Rtxns-Specified (8CAS) variable is set to "NETWORK" for any product setup for this application, then the number of free ATM transactions for each ATM network is entered in the To Value on this screen, otherwise an 'X' may be entered in the To Value field.

8SFI - The following External Interface Cross-Reference variable is used to store the list of ATM Network ID's that are subject to waived ATM fees.

| External Interface Category | Code | Description (how used) | Data Type | Default |
|-----------------------------|------|------------------------------|-----------|---------|
| Specified NonUs Network IDs | 8SFI | Specified Non-US Network IDs | CHAR | <BLANK> |

Each row in this external interface will contain a From Value representing a Network ID that immediately identifies an ATM transaction as being Non-US. The To Values for each ID should be entered as an X. These values are only used when the Non-US ATM Trans. Method (8NTM) Parameter is set to D.

Statistic Type:

Following Statistic Types are used to track the number of ATM transactions posted during the current statement cycle

| Statistic Type | Code | Description (how used) |
|--------------------------------|------|--------------------------------|
| OnUs ATM Transactions Posted | 8ATO | OnUs ATM Transactions Posted |
| Non-Preferred ATM Rtxns Posted | 8ATN | Non-Preferred ATM Rtxns Posted |
| Non-US ATM Withdrawals Posted | 8NWP | Non-US ATM Withdrawals Posted |
| Non-US ATM Inquiries Posted | 8NIP | Non-US ATM Inquiries Posted |

Scheduling (for batch applications):

The report should be run during nightly batch processing (preferably in the same queue with 'ATM Settlement Report/File Create-AT_SETL') and prior to bump date. It is run prior to any statement applications.

Report:

| | | |
|---|-------------------------|-----------------------|
| Bank: Test Institution | ATM Card Fee Assessment | Run Date: 07-14-2017 |
| Report: PS_FLEXATMFEEES | | Post Date: 07-14-2017 |
| Queue Number : 49247 | | Run Time: 14:21:57 |
| Application Number: 14641 | | Cash Box: 1 |
| Queue Sub Number : 1 | | |
| SCHEMA OSIBANK DATABASE NAME CS14.WORLD RELEASE DNA 4.3.2.0 | | |
| REPORT PARAMETERS | | |
| RptOnly_YN: Y Major Account Type Code: CK Minor Account Type Code: PL08 Negative Apply Rule: Z Aggregate Fees Y/N: Y PostDate: Account Post Selection Method: A Available Funds Method Code: GPND Period Cycle or Calendar Based: CALENDAR Country Codes: Non-US ATM Trans. Method: D | | |
| Bank: Test Institution | ATM Card Fee Assessment | Run Date: 07-14-2017 |
| Report: PS_FLEXATMFEEES | | Post Date: 07-14-2017 |

| ACCOUNT Number | Mj/Mi/Stat | Tax Reported Owner | # Rtxns | Fee Amount | Message |
|----------------|-------------|---------------------|---------|------------|--------------------------------------|
| 1879400041 | CK/PL04/ACT | Ezkkbsi, Yjxzjx | 1 | 5.00 | Rtxn #1282: ONUS ATM assessed a fee. |
| 1993900031 | CK/PL03/ACT | Ybyyh, Ovofi E. | 1 | 5.00 | Rtxn #62: ONUS ATM assessed a fee. |
| 3022000031 | CK/PL03/ACT | Mjrvsc, Bfhe R. | 1 | 5.00 | Rtxn #90: ONUS ATM assessed a fee. |
| 3112200031 | CK/PL03/ACT | Kvgclom, Xxkq A. | 1 | 5.00 | Rtxn #122: ONUS ATM assessed a fee. |
| 3112200031 | CK/PL03/ACT | Kvgclom, Xxkq A. | 1 | 5.00 | Rtxn #123: ONUS ATM assessed a fee. |
| 4313800031 | CK/PL03/ACT | Ccgny, Mktha J. | 1 | 5.00 | Rtxn #53: ONUS ATM assessed a fee. |
| 4569800061 | CK/PL04/ACT | Spzjsm, Zxthc M. | 1 | 5.00 | Rtxn #887: ONUS ATM assessed a fee. |
| 4569800061 | CK/PL04/ACT | Spzjsm, Zxthc M. | 1 | 5.00 | Rtxn #888: ONUS ATM assessed a fee. |
| 4569800061 | CK/PL04/ACT | Spzjsm, Zxthc M. | 1 | 5.00 | Rtxn #889: ONUS ATM assessed a fee. |
| 4987300031 | CK/PL03/ACT | wedtk, otstiy S. | 1 | 5.00 | Rtxn #86: ONUS ATM assessed a fee. |
| 5432900021 | CK/PL02/ACT | Hjpivxykg, wdqj M. | 1 | 5.00 | Rtxn #459: ONUS ATM assessed a fee. |
| 5478100031 | CK/PL03/ACT | Kszv, Gtwgh G. | 1 | 5.00 | Rtxn #268: ONUS ATM assessed a fee. |
| 5638400021 | CK/PL02/ACT | Tlwg, Zzabcdpo L. | 1 | 5.00 | Rtxn #735: ONUS ATM assessed a fee. |
| 5668900021 | CK/PL02/ACT | Mrkos, Ffzgrab M. | 1 | 5.00 | Rtxn #270: ONUS ATM assessed a fee. |
| 5668900021 | CK/PL02/ACT | Mrkos, Ffzgrab M. | 1 | 5.00 | Rtxn #271: ONUS ATM assessed a fee. |
| 5802200041 | CK/PL04/ACT | Brgqzaa, Ykfygvm R. | 1 | 5.00 | Rtxn #1278: ONUS ATM assessed a fee. |
| 5802200041 | CK/PL04/ACT | Brgqzaa, Ykfygvm R. | 1 | 5.00 | Rtxn #1279: ONUS ATM assessed a fee. |
| 6270600071 | CK/PL04/ACT | Bphji, Cxssjjump H. | 1 | 5.00 | Rtxn #556: ONUS ATM assessed a fee. |
| 6645400021 | CK/PL02/ACT | Skuhr, Mhpoyg P. | 1 | 5.00 | Rtxn #424: ONUS ATM assessed a fee. |
| 6996000071 | CK/PL02/ACT | wfrbne, werzvr A. | 1 | 5.00 | Rtxn #577: ONUS ATM assessed a fee. |
| 7200054740 | CK/PL04/ACT | Ljmcs, uehp A. | 1 | 5.00 | Rtxn #2502: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2502: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2503: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2504: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2505: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2506: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2507: ONUS ATM assessed a fee. |
| 7205694034 | CK/PL04/ACT | Zfpkvv, Zyq II | 1 | 5.00 | Rtxn #2508: ONUS ATM assessed a fee. |
| 7216055796 | CK/PL04/ACT | Kiewm, uibl J. | 1 | 5.00 | Rtxn #2505: ONUS ATM assessed a fee. |

Total Transactions : 29
Total Fee Amount : 145.00

Field listing:

| Field | Description |
|--------------------------------|---|
| ATM Card Fee Assessment | |
| Account Number | Account Number on which Fee is charged |
| Mj/Mi/Stat | Major, Minor and Account status is displayed in this column |
| Tax Reported Owner | Tax Reported Owner of the Account is displayed in this column |
| # Rtxns | Number of transactions are displayed in this column |

| Field | Description |
|--------------------|---|
| Fee Amount | Fee Amount is displayed in this column |
| Message | Messages are displayed in this column |
| Summary | |
| Total Transactions | Total number of transactions |
| Total Fee Amount | Total of all the fee amount charged on accounts |

Additional Requirements:

- DNA 4.0 or higher.
- .NET Framework 3.5 or higher

Configuration Checklist:

| Item | Test Environment | Production Environment |
|-----------------------------|------------------|------------------------|
| Parameters | | |
| Variables | | |
| User Fields | | |
| Transaction Reporting Group | | |
| Cross Reference Variable | | |

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_FLEXATMFEEES.SQT to the Batch Process to the PS batch application directory; this is typically G:\OSI\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_FLEXATMFEEES.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 supplied Authorization Key for this application.

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

Revisions:

| Date | App Version # | Change |
|---------|---------------|--|
| 08/2020 | 1.0.0.5 | Changed label to Fiserv Confidential |
| 06/2018 | 1.0.0.5 | Updated the handling of the 8OTD - Additional OnUs (external) Transaction Description Text Variable. |
| 03/2018 | 1.0.0.5 | Added the 8SFI external cross reference |
| 03/2018 | 1.0.0.5 | Added additional exclusion criteria to Non-US processing functionality |
| 02/2018 | 1.0.0.4 | Documentation update - Added Fiserv Confidential Label |
| 01/2018 | 1.0.0.4 | Fixed Validation Issues |
| 12/2017 | 1.0.0.4 | Fixed Validation Issues |
| 08/2017 | 1.0.0.4 | Updated installation to apply new statistic types |
| 07/2017 | 1.0.0.4 | Added Non-US ATM transaction functionality |
| 03/2017 | 1.0.0.3 | Changed 8OTD description to match actual value |
| 09/2016 | 1.0.0.2 | Added 8CTY Parameter and 8OTD Variable |
| 05/2016 | 1.0.0.1 | Updated un-install script and documentation |
| 12/2015 | 1.0.0.0 | Clarified 'Waive Service Charge' variable in documentation |
| 9/2015 | 1.0.0.0 | Documentation Format Updates |
| 05/2014 | 1.0.0.0 | Documentation Format Updates |
| 01/2013 | 1.0.0.0 | Application Created |