



## Loan Fee Calculator

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**Overview:**

The new Fee Calculation screen allows the User to view the Borrower's loan and collateral information in order to assess a fee, while also giving the flexibility to choose what values will be included in the fee calculation and how the fee will be calculated. Once the User has chosen the calculation parameters on the screen, the application will calculate the fee amount for the Borrower's loan account. Once the calculated fee is displayed on the screen the User can then launch the existing DNA Fee Receipt, Deferred Fee Receipt or Loan Charge screens which display a message which includes the calculated fee amount so that the monetary transaction can then be posted to the Borrower's loan account.

**Key Benefits:**

The new Fee Calculation screen enables the User to assess a fee to a Borrower's loan depending on the desired values and flexibility on the method of calculation.

- The new screen allows Loan Officers to review a Borrower's loan and collateral information in order to assess and post a fee.
- The new screen allows the User the flexibility to calculate a fee by selecting a calculation method and also selecting what balances the calculation will be based on, such as Note Balance, Over Credit Limit, Overdue Principal, Fixed Amount, Credit Limit, and Unused Credit Limit
- Feature is designed to assess a fee which can then be posted in the current DNA Fee Receipt, Deferred Fee Receipt, and Loan Charge screens.

**Processing:**

This application is available from the new screen Fee Calculation. The new functionality will especially assist Loan Officers who need to review a Borrower's loan and collateral information in order to assess and post a fee. The new Fee Calculation will provide the User with the flexibility to calculate a fee based on factors such as the Note Balance, Over Credit Limit, Overdue Principal, Fixed Amount, Credit Limit, Unused Credit Limit, Interest Rate, Percentage Rate inputted by the User, along with the Interest Base, and the Number of Days/Months that the fee calculation will be based on.

The User will be able to launch the existing DNA Fee Receipt, Deferred Fee Receipt or Charge screens from the new Fee Calculation screen. They will be prompted with a message which displays the amount of the calculated fee or charge and then can continue to process the monetary transaction.

**Note:** *If the amount of the calculated fee or charge is 0.00, the Post button will not be enabled to proceed to the transaction screens.*

To process a Fee Receipt transaction from the Fee Calculation screen, follow the steps below:

1. Access the Fee Calculation screen:  
Path: Services > Relationships > Maintenance > Loan Accounts > Show Menu > Monetary > Fee and Cost > Fee Calculation

- Enter the data to calculate the desired fee. Once the fee is calculated and the amount is displayed in the Calculated Fee field, the Transaction group box is enabled which defaults with the Fee Receipt radio button selected and the Post button enabled.

Tickler **Loan - 16148847201**

### Fee Calculation

Loan Account Number > 16148847201

**Loan Information**

Note Balance	366,483.21	Note Interest	112,825.79	Credit Limit		Available Credit Limit	
Interest Rate	12.00000	Interest Base	360	Payment Amount	0.00	Due Date	03-15-2002
Number of Days from the Last Advance							

**Collateral Information**

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Misc Real Estate	6301 VERA CR...	210000			21000000	2/1/2001	1
Misc Real Estate	430 SENECA S...	200000			200000	1/1/2001	1

Auto Hide

**Calculated Fee**

**Calculation**

<input type="radio"/> Note Balance <input type="radio"/> Credit Limit	
<input type="radio"/> Over Credit Limit Amount <input type="radio"/> Unused Credit Limit	
<input type="radio"/> Overdue Principal	<input type="text"/>
<input checked="" type="radio"/> Fixed Amount	<input type="text" value="350000.00"/>

**Values**

<input type="radio"/> Interest Rate	<input type="text"/>
<input checked="" type="radio"/> Percentage	<input type="text" value="2.50000"/>
Interest Base	<input type="text"/>

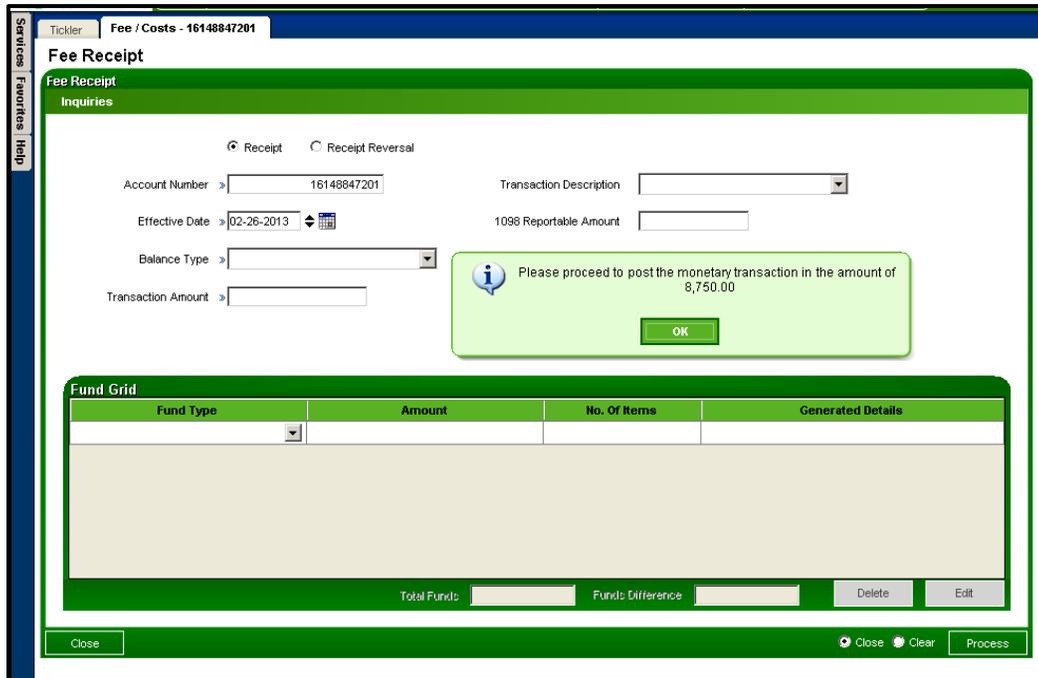
**Day/Month**

Number of Day/Month	<input type="text"/>
<input type="radio"/> Days <input type="radio"/> Months	

**Transaction**

Calculated Fee	<input type="text" value="8,750.00"/>	<input checked="" type="radio"/> Fee Receipt <input type="radio"/> Deferred Fee Receipt <input type="radio"/> Charge	<input type="button" value="Post"/>
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3. Select the Post button. The existing DNA Fee Receipt monetary transaction screen is launched and a message is displayed to inform the User of the amount of the fee. The message displays “Please proceed to post the monetary transaction in the amount of 8,750”.



4. Click Ok. Enter the amount of the fee from the displayed message in the Transaction Amount field.
  - a. Select the Fee balance from the Balance Type dropdown.
  - b. Enter a Transaction Description if applicable.
  - c. If the funds collected are considered 1098 reportable, enter the amount that is reportable in the 1098 Reportable Amount field.
  - d. Select the Fund Type from the Fund Type dropdown.

The screenshot shows a 'Fee Receipt' form with the following fields and values:

- Account Number: 16148847201
- Effective Date: 02-26-2013
- Balance Type: Commitment Fee
- Transaction Amount: 8,750
- Transaction Description: (empty dropdown)
- 1098 Reportable Amount: (empty text box)
- Prior Year: (unchecked checkbox)
- Transacting Person: (empty dropdown)

The Fund Grid table is as follows:

Fund Type	Amount	No. Of Items	Generated Details
Check - Existing Customer - No Hold	8,750.00	1	

Summary fields at the bottom: Total Funds: 8,750; Funds Difference: 0. Buttons: Cancel, Close, Clear, Process.

- e. Click Process to post the Fee Receipt transaction.

To process a Deferred Fee Receipt transaction from the Fee Calculation screen, follow the steps below:

1. Access the Fee Calculation screen:  
 Path: Services > Relationships > Maintenance > Loan Accounts > Show Menu > Monetary > Fee and Cost > Fee Calculation
  
2. Enter the data to calculate the desired fee. Once the fee is calculated and the amount is displayed in the Calculated Fee field, the Transaction group box is enabled which defaults with the Fee Receipt radio button selected and the Post button enabled.
  
3. Select the Deferred Fee Receipt radio button.

Tickler Loan - 16148847201

### Fee Calculation

Fee Calculation

Loan Account Number > 16148847201

**Loan Information**

Note Balance 366,483.21 Note Interest 112,825.79 Credit Limit Available Credit Limit

Interest Rate 12.00000 Interest Base 360 Payment Amount 0.00 Due Date 03-15-2002

Number of Days from the Last Advance

**Collateral Information**

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Misc Real Estate	6301 VERA CR...	210000			2100000	2/1/2001	1
Misc Real Estate	430 SENECA S...	200000			200000	1/1/2001	1

Auto Hide

**Calculated Fee**

**Calculation**

**Base**

Note Balance  Credit Limit

Over Credit Limit Amount  Unused Credit Limit

Overdue Principal

Fixed Amount 350000.00

**Values**

Interest Rate

Percentage 2.50000

Interest Base

**Day/Month**

Number of Day/Month

Days  Months

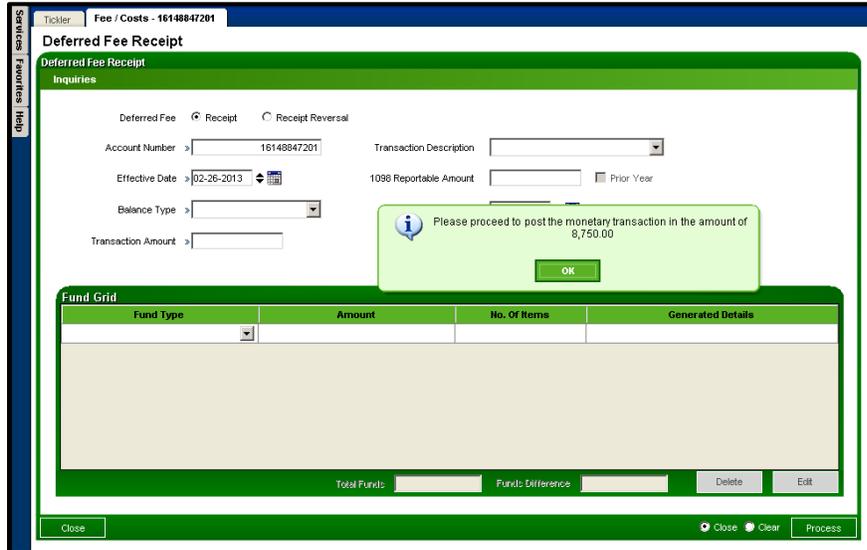
Calculate Clear

**Transaction**

Calculated Fee 6,750.00  Fee Receipt  Deferred Fee Receipt  Charge Post

Close

- 4. Select the Post button. The existing DNA Deferred Fee Receipt monetary transaction screen is launched and a message is displayed to inform the User of the amount of the fee. The message displays "Please proceed to post the monetary transaction in the amount of 8,750".



5. Click Ok. Enter the amount of the fee from the displayed message in the Transaction Amount field.
  - a. Select the Fee balance from the Balance Type dropdown.
  - b. Enter a Transaction Description if applicable.
  - c. If the funds collected are considered 1098 reportable, enter the amount that is reportable in the 1098 Reportable Amount field.
  - d. Select the Fund Type from the Fund Type dropdown.

The screenshot shows the 'Deferred Fee Receipt' form with the following data:

- Account Number: 16148847201
- Effective Date: 02-26-2013
- Balance Type: Deferred Fee
- Transaction Amount: 8,750
- First Earning Date: 02-28-2013

Fund Type	Amount	No. Of Items	Generated Details
Check - Existing Customer - No Hold	8,750.00	1	

Summary: Total Funds: 8,750; Funds Difference: 0

- e. Click Process to post the Deferred Fee Receipt transaction.

To process a Charge transaction from the Fee Calculation screen, follow the steps below:

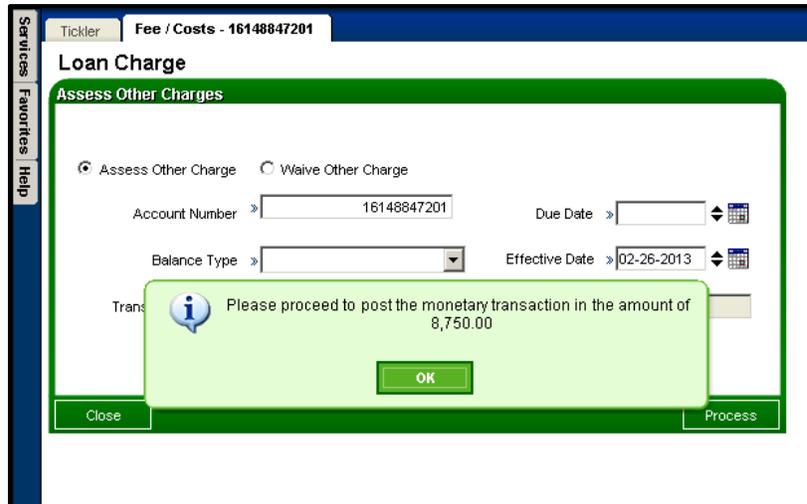
1. Access the Fee Calculation screen:  
 Path: Services > Relationships > Maintenance > Loan Accounts > Show Menu > Monetary > Fee and Cost > Fee Calculation
  
2. Enter the data to calculate the desired fee. Once the fee is calculated and the amount is displayed in the Calculated Fee field, the Transaction group box is enabled which defaults with the Fee Receipt radio button selected and the Post button enabled.
  
3. Select the Charge radio button.

The screenshot displays the 'Fee Calculation' window for Loan - 16148847201. It is divided into several sections:

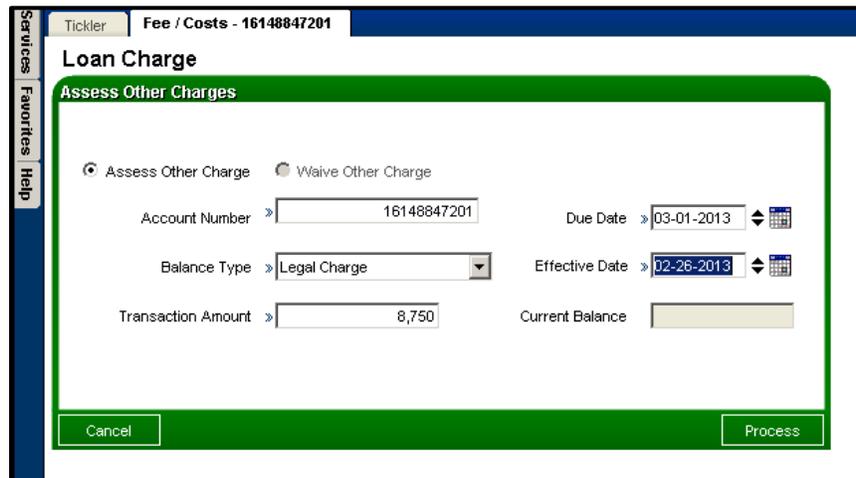
- Loan Information:** Fields for Note Balance (366,483.21), Note Interest (112,825.79), Credit Limit, Available Credit Limit, Interest Rate (12.00000), Interest Base (360), Payment Amount (0.00), Due Date (03-15-2002), and Number of Days from the Last Advance.
- Collateral Information:** A table with columns: Collateral Type, Collateral Description, Property Value, Purchased Date, Purchased Price, Appraisal Value, Appraisal Value Effective, and Margin Percent.
 

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Misc Real Estate	6301 VERA CR...	210000			21000000	2/1/2001	1
Misc Real Estate	430 SENECA S...	200000			200000	1/1/2001	1
- Calculated Fee:** Includes a 'Calculation' section with radio buttons for Base (Note Balance, Over Credit Limit Amount, Overdue Principal, Fixed Amount) and Values (Interest Rate, Percentage, Interest Base). The Percentage is set to 2.50000. There are also 'Day/Month' options for Days or Months. 'Calculate' and 'Clear' buttons are present.
- Transaction:** Shows 'Calculated Fee' as 8,750.00. Radio buttons for 'Fee Receipt', 'Deferred Fee Receipt', and 'Charge' are shown, with 'Charge' selected. A 'Post' button is also visible.

4. Select the Post button. The existing DNA Loan Charge monetary transaction screen is launched and a message is displayed to inform the User of the amount of the fee. The message displays “Please proceed to post the monetary transaction in the amount of 8,750”.

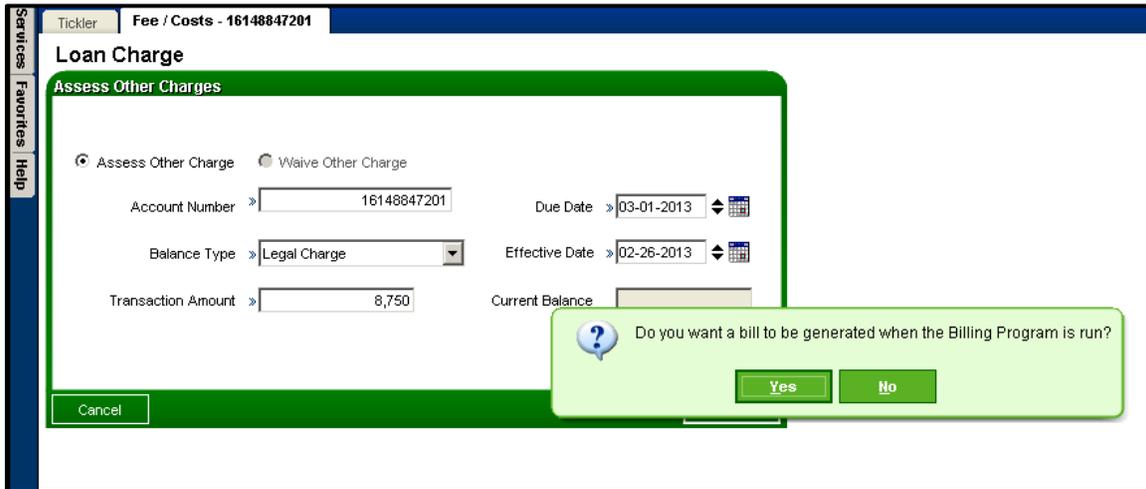


5. Click Ok. Enter the amount of the fee from the displayed message in the Transaction Amount field.
  - a. The Assess Other Charge radio button is defaulted to assess the charge.
  - b. Select the Charge balance from the Balance Type dropdown.
  - c. Enter a Transaction Description if applicable.
  - d. Enter the Due Date associated with the charge assessment.



- e. Click Process to post the Charge Assessment transaction.

- f. The following message “Do you want a bill to be generated when the Billing Program is run?” will display.



- g. Select the “Yes” to have a bill generated or “No” and a bill will not be generated when the Billing Program is run.

**Fee Calculation**

The following formulas are used to calculate fees:

- $\text{Base} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Base} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Base} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$
- $\text{Base} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Base} * \text{Interest Rate} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

The user can then select from the following various Base options to calculate the fee:

- Note Balance
- Credit Limit
- Over Credit Limit
- Unused Credit Limit
- Overdue Principal
- Fixed Amount

**Fee Calculations grouped by Base:**

**Note Balance**

- $\text{Note Balance} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Note Balance} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Note Balance} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$
- $\text{Note Balance} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$

- $\text{Note Balance} * \text{Interest Rate} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

**Credit Limit**

- $\text{Credit Limit} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Credit Limit} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Credit Limit} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$
- $\text{Credit Limit} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Credit Limit} * \text{Interest Rate} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

**Over Credit Limit (Negative Available Credit Limit)**

- $\text{Available Credit} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Interest Rate} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

**Unused Credit Limit (Positive Available Credit Limit)**

- $\text{Available Credit} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Available Credit} * \text{Interest Rate} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

**Overdue Principal**

- $\text{Overdue Principal Amount Entered} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Overdue Principal Amount Entered} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Overdue Principal Amount Entered} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$
- $\text{Overdue Principal Amount Entered} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Overdue Principal Amount Entered} * \text{Interest Rate} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

**Fixed Amount**

- $\text{Fixed Amount Entered} * \text{Percentage} = \text{Calculated Fee}$
- $\text{Fixed Amount Entered} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$
- $\text{Fixed Amount Entered} * \text{Percentage} / \text{Interest Base} * (\text{Number of Months} * 30) = \text{Calculated Fee}$

- Fixed Amount Entered Amount Entered \* Interest Rate / Interest Base \* Number of Days = Calculated Fee
- Fixed Amount Entered Amount Entered \* Interest Rate / Interest Base \* (Number of Months \* 30) = Calculated Fee

**Fee Calculation Examples:**

**1. Fee Calculation based on Credit Limit**

User enters the loan account number and wants to calculate the fee using the equation:  
 Credit Limit \* Percentage = Calculated Fee.

The screenshot shows a software window titled "Fee Calculation" with a sidebar on the left containing "Services", "Favorites", and "Help". The main area is divided into several sections:

- Loan Information:** Includes fields for "Loan Account Number" (700002679), "Note Balance" (0.00), "Note Interest", "Credit Limit" (1,000,000.00), "Available Credit Limit" (1,000,000.00), "Interest Rate" (0.00000), "Interest Base", "Payment Amount", "Due Date" (09-23-2000), and "Number of Days from the Last Advance".
- Collateral Information:** A table with columns: Collateral Type, Collateral Description, Property Value, Purchased Date, Purchased Price, Appraisal Value, Appraisal Value Effective, and Margin Percent. Below the table is a checked "Auto Hide" option.
- Calculated Fee:** A section with three sub-sections:
  - Base:** Radio buttons for "Note Balance", "Credit Limit" (selected), "Over Credit Limit Amount", "Unused Credit Limit", "Overdue Principal", and "Fixed Amount".
  - Values:** Radio buttons for "Interest Rate" and "Percentage" (selected, with value 1.50000), and an "Interest Base" field.
  - Day/Month:** "Number of Day/Month" field and radio buttons for "Days" and "Months".
 Below these are "Calculate" and "Clear" buttons.
- Transaction:** Shows "Calculated Fee" as 15,000.00 and radio buttons for "Fee Receipt" (selected), "Deferred Fee Receipt", and "Charge". A "Post" button is also present.

User selects the Credit Limit radio button, selects the Percentage radio button, and enters the Percentage value. User clicks Calculate. Calculated Fee is: Credit Limit 1,000,000 x 1.5% = \$15,000.00.

**2. Fee Calculation based on Unused Credit Limit:**

User enters the loan account number and wants to calculate the fee using the equation:  
 Available Credit \* Percentage = Calculated Fee (Note that positive value Available Credit = Unused Credit Limit.)

User selects the Unused Credit Limit radio button, selects the Percentage radio button, and enters the Percentage value. User clicks Calculate. Calculated Fee is: Unused Credit Limit \$1,000,000 x 2.5% = \$25,000.

**3. Fee Calculation based on Fixed Amount and Percentage value:**

User enters the loan account number and wants to calculate the fee using the equation:  
 Fixed Amount \* Percentage / Interest Base \* Number of Days = Calculated Fee.

The screenshot shows the 'Fee Calculation' screen in the Fiserv system. At the top, there is a navigation bar with options like 'Wizards', 'Maintenance', 'Quick Inquiries', 'Collateral', 'Agreements', 'Print', 'Calculators', 'My Forms', 'System', and 'Logout'. Below this, the 'fiserv.' logo is on the left, and loan details for account 700043029 are on the right, including interest rate (5.50000), amount due (2,022.06), and status (Active (Current)).

The main section is titled 'Fee Calculation' and contains a 'Loan Information' form with the following fields:

- Loan Account Number: 700043029
- Note Balance: 47,893.27
- Note Interest: 0.00
- Credit Limit: 0.00
- Available Credit Limit: -47,893.27
- Interest Rate: 5.50000
- Interest Base: 360
- Payment Amount: 2,077.65
- Due Date: 09-01-2014
- Number of Days from the Last Advance: 2127

Below this is a 'Collateral Information' table:

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Mobile Home	6301 Vera Circle	210000			210000	8/1/2014	1
Misc Real Estate...	430 Seneca St	200000			200000	8/1/2014	1

The 'Calculated Fee' section includes a 'Calculation' form with three main sections:

- Base:** Radio buttons for Note Balance, Credit Limit, Over Credit Limit Amount, Unused Credit Limit, Overdue Principal, and Fixed Amount (selected). A text box for Fixed Amount contains '40,000.00'.
- Values:** Radio buttons for Interest Rate and Percentage (selected). Text boxes for Percentage (1.00000) and Interest Base (365).
- Day/Month:** Text box for Number of Day/Month (30) and radio buttons for Days (selected) and Months.

Buttons for 'Calculate' and 'Clear' are present. Below the calculation form is a 'Transaction' section with a 'Calculated Fee' of 32.88 and radio buttons for Fee Receipt (selected), Deferred Fee Receipt, and Charge. A 'Post' button is also visible.

User selects the Fixed Amount radio button and enters the Fixed Amount value, selects the Percentage radio button and enters the Percentage value. Interest Base of 365 entered with the Number of Days entered at 30. Calculated Fee is: Fixed amount \$40,000 \* 1% / 365 \* 30 Days = \$32.88.

**4. Fee Calculated based on Fixed Amount and Interest Rate value:**

User enters the loan account number and wants to calculate the fee using the equation:  
 Fixed Amount \* Interest Rate / Interest Base \* Number of Days = Calculated Fee

The screenshot shows the 'Fee Calculation' window in the Fiserv system. At the top, there is a navigation bar with options like 'Wizards', 'Maintenance', 'Quick Inquiries', etc. Below that, the loan details for account 700043029 are displayed, including the primary owner 'Andrey Ann Smith (Singl.)' and the current interest rate of 5.50000. The 'Fee Calculation' section contains a form with the following fields:

- Loan Account Number: 700043029
- Loan Information: Note Balance (47,893.27), Note Interest (0.00), Credit Limit (0.00), Available Credit Limit (-47,893.27), Interest Rate (5.50000), Interest Base (360), Payment Amount (2,077.65), Due Date (09-01-2014), and Number of Days from the Last Advance (2127).
- Collateral Information: A table with columns for Collateral Type, Description, Property Value, Purchased Date, Purchased Price, Appraisal Value, Appraisal Value Effective, and Margin Percent. It lists 'Mobile Home' at 6301 Vera Circle and 'Misc Real Estate...' at 430 Seneca St.
- Calculated Fee: A section with three sub-sections: 'Base' (radio buttons for Note Balance, Over Credit Limit Amount, Overdue Principal, and Fixed Amount), 'Values' (radio buttons for Interest Rate and Percentage, with Interest Base set to 365), and 'Day/Month' (radio buttons for Days and Months, with Number of Day/Month set to 30). A 'Calculate' button is present.
- Transaction: A section showing 'Calculated Fee' as 180.82, with radio buttons for 'Fee Receipt', 'Deferred Fee Receipt', and 'Charge', and a 'Post' button.

User selects the Fixed Amount radio button and enters the Fixed Amount value, and selects the Interest Rate radio button. The Interest Base of 365 is entered with the Number of Days entered at 30. Calculated Fee is: Fixed Amount \$40,000 \* 5.5% / 365 \* 30 days = \$180.82.

5. Fee Calculation based on Note Balance:

User enters the loan account number and wants to calculate the fee using the equation:  
 Note Balance \* Interest Rate / Interest Base \* Number of Days = Calculated Fee

The screenshot shows the 'Fee Calculation' interface for loan 700043029. The 'Loan Information' section contains the following data:

Note Balance	47,893.27	Note Interest	0.00	Credit Limit	0.00	Available Credit Limit	-47,893.27
Interest Rate	5.50000	Interest Base	360	Payment Amount	2,077.65	Due Date	09-01-2014
Number of Days from the Last Advance	2127						

The 'Collateral Information' table is as follows:

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Mobile Home	6301 Vera Circle	210000			210000	8/1/2014	1
Misc Real Estate...	430 Seneca St	200000			200000	8/1/2014	1

The 'Calculated Fee' section shows the following configuration:

- Base:**  Note Balance,  Credit Limit,  Over Credit Limit Amount,  Overdue Principal,  Fixed Amount
- Values:**  Interest Rate,  Percentage, Interest Base: 365
- Day/Month:** Number of Day/Month: 180,  Days,  Months

The 'Transaction' section shows a Calculated Fee of 1,299.02 with options for Fee Receipt, Deferred Fee Receipt, Charge, and Post.

User selects the Note Balance radio button and selects the Interest Rate radio button. Interest Base of 365 is entered with the Number of Days at 180. Calculated Fee is:  
 Note Balance 47,893.27 \* 5.5% / 365 \* 180 Days = \$1,299.02.

### 6. Fee Calculation based on Overdue Principal:

User enters the loan account number and wants to calculate the fee using the equation:  
 Principal Amount Entered \* Percentage = Calculated Fee

The screenshot shows the 'Fee Calculation' window in the Fiserv system. At the top, there are navigation tabs: Wizards, Maintenance, Quick Inquiries, Collateral, Agreements, Print, Calculators, My Forms, System, and Logout. The main header displays the loan account number 700043029 and the loan type '5/1 ARM/Mortgage Loan'. Key details include: Interest Rate (5.5000), Amount Due (2,022.06), Status (Active (Current)), Maturity Date (11-01-2023), Primary owner (Andrey Ann Smith (Singl.)), Next Payment Date (09-01-2014), Credit / Avail (0.00 / (250,000.00)), and Last Payment Date (08-01-2014). The Note Balance is 47,893.27.

The 'Loan Information' section contains the following fields:

- Loan Account Number: 700043029
- Note Balance: 47,893.27
- Note Interest: 0.00
- Credit Limit: 0.00
- Available Credit Limit: -47,893.27
- Interest Rate: 5.50000
- Interest Base: 360
- Payment Amount: 2,077.65
- Due Date: 09-01-2014
- Number of Days from the Last Advance: 2127

The 'Collateral Information' table is as follows:

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Mobile Home	6301 Vera Circle	210000			210000	8/1/2014	1
Misc Real Estate...	430 Seneca St	200000			200000	8/1/2014	1

The 'Calculated Fee' section shows the calculation options:

- Base:**
  - Note Balance
  - Credit Limit
  - Over Credit Limit Amount
  - Unused Credit Limit
  - Overdue Principal (19,000.00)
  - Fixed Amount
- Values:**
  - Interest Rate
  - Percentage (0.25000)
  - Interest Base: [ ]
- Day/Month:**
  - Number of Day/Month: [ ]
  - Days
  - Months

The 'Transaction' section shows the Calculated Fee as 47.50 and the transaction type as Fee Receipt. There are buttons for Calculate, Clear, Post, and Close.

User selects the Overdue Principal radio button and enters the value as \$19,000. The User selects the Percentage radio button and enters a rate of 0.25. The User enters the Interest Base of 360. As the User has not selected the Days or Months radio button, the application will then use the formula: Overdue Principal 19,000 \* 0.25% = \$47.50.

### Application Messages

The system will display messages if the User has not populated the required fields to calculate the fee.

For example #1, the User wants to calculate the fee using the fee calculation:

$$\text{Note Balance} * \text{Percentage} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee.}$$

The User selects the Note Balance radio button and fills in the Number of Days, and also selects the Percentage radio button and enters the Percentage value. However, the User does not input a value into the Interest Base field. Because the User did not input the Interest Base, but selected the Base and entered the Number of Day/Months, the system will display message: "Please input Interest Base to calculate fee based on Note Balance."

The screenshot shows the 'Fee Calculation' window in the Fiserv system. At the top, there is a navigation bar with options like 'Wizards', 'Maintenance', 'Quick Inquiries', 'Collateral', 'Agreements', 'Print', 'Calculators', 'My Forms', 'System', and 'Logout'. Below this, the 'fiserv.' logo is on the left, and loan details are on the right: Loan Account Number 700043029, 5/1 ARM/Mortgage Loan, Interest Rate 5.50000, Amount Due 2,022.06, Status Active (Current), Maturity Date 11-01-2023, Primary owner Andrey Ann Smith (Singl.), Next Payment Date 09-01-2014, Credit / Avail : 0.00 / (250,000.00), Last Payment Date 08-01-2014, Note Balance 47,893.27.

The 'Fee Calculation' section contains a 'Loan Information' table with fields for Note Balance (47,893.27), Note Interest (0.00), Credit Limit (0.00), Available Credit Limit (-47,893.27), Interest Rate (5.50000), Interest Base (360), Payment Amount (2,077.65), Due Date (09-01-2014), and Number of Days from the Last Advance (2,127).

Below this is a 'Collateral Information' table:

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Mobile Home	6301 Vera Circle	210000			210000	8/1/2014	1
Misc Real Estate...	430 Seneca St	200000			200000	8/1/2014	1

A red error message box is displayed in the center: 'Please input Interest Base to calculate fee based on Note Balance'. Below the message is an 'OK' button.

The 'Calculated Fee' section has a 'Calculation' sub-section with three main areas: 'Base', 'Values', and 'Day/Month'. Under 'Base', 'Note Balance' is selected. Under 'Values', 'Interest Rate' and 'Percentage' are selected, but 'Interest Base' is empty. Under 'Day/Month', 'Days' is selected and the value is 30. There are 'Calculate' and 'Clear' buttons.

At the bottom, there is a 'Transaction' section with a 'Calculated Fee' field and radio buttons for 'Fee Receipt', 'Deferred Fee Receipt', 'Charge', and 'Post'. A 'Close' button is at the very bottom left.

For example #2, the User wants to calculate the fee using fee calculation:

$$\text{Note Balance} * \text{Interest Rate} / \text{Interest Base} * \text{Number of Days} = \text{Calculated Fee}$$

The User selects the Note Balance radio button, selects the Interest Rate radio button, and enters the Interest Base. The User selects the Days radio button, but does not enter the Number of Day/Month. Because the Interest Base and the Number of Day/ Month are required fields when the Interest Rate is selected, the system displays message: "Please enter values for Day/Month if using the Interest Base or remove the Interest Base".

The screenshot shows the Fiserv Fee Calculation interface. At the top, there is a navigation bar with options like 'Wizards', 'Maintenance', 'Quick Inquiries', 'Collateral', 'Agreements', 'Print', 'Calculators', 'My Forms', 'System', and 'Logout'. Below this is a header section for 'Loan - 700043029' with details such as '5/1 ARM/Mortgage Loan', 'Primary owner: Andrey Ann Smith (Singl.)', 'Last Payment Date: 08-01-2014', 'Interest Rate: 5.50000', 'Amount Due: 2,022.06', 'Next Payment Date: 09-01-2014', 'Note Balance: 47,893.27', 'Status: Active (Current)', 'Maturity Date: 11-01-2023', and 'Credit / Avail: 0.00 / (250,000.00)'. The main section is titled 'Fee Calculation' and contains a 'Loan Information' form with fields for Note Balance (47,893.27), Note Interest (0.00), Credit Limit (0.00), Available Credit Limit (-47,893.27), Interest Rate (5.50000), Interest Base (360), Payment Amount (2,077.65), Due Date (09-01-2014), and Number of Days from the Last Advance (2,127). Below this is a 'Collateral Information' table:

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Mobile Home	6301 Vera Circle	210000			210000	8/1/2014	1
Misc Real Estate...	430 Seneca St	200000			200000	8/1/2014	1

A modal error message is displayed in the center: 'Please enter values for Day/Month if using the Interest Base or remove the Interest Base'. The 'Calculated Fee' section below the modal shows a 'Base' group with radio buttons for 'Note Balance' (selected), 'Credit Limit', 'Over Credit Limit Amount', 'Unused Credit Limit', 'Overdue Principal', and 'Fixed Amount'. The 'Values' group has radio buttons for 'Interest Rate' (selected) and 'Percentage', with an 'Interest Base' field containing '365'. The 'Day/Month' group has radio buttons for 'Days' (selected) and 'Months', and a 'Number of Day/Month' field. 'Calculate' and 'Clear' buttons are present. At the bottom, there is a 'Transaction' section with a 'Calculated Fee' field and radio buttons for 'Fee Receipt', 'Deferred Fee Receipt', 'Charge', and 'Post'.

The following is a complete list of messages used in this application:

- If the User does not select any radio button in Base group box before pressing the Calculate button, the application will display "Please select Base to calculate fee."

- If the User selects the Credit Limit radio button but does not enter the Loan Account Number and clicks on the Calculate button, the application will display "Please enter Loan Account Number to calculate the fee."
- If the User selects Base as Fixed Amount but does not enter the value in the textbox after that radio button, the application will display "Please input Fixed Amount to calculate fee based on Fixed Amount."
- If the User selects Base as Fixed Amount and selects the Days or Months radio button in Day/Month group box but does not enter the Interest Base, the application will display "Please input Interest Base to calculate fee based on Fixed Amount."
- If the User selects Base as Fixed Amount and select Days radio button in Day/Month group box but does not enter the Number of Day/Month, the application will display "Please input Number of Day/Month to calculate fee based on Fixed Amount by Days."
- If the User selects Base as Fixed Amount and select Months radio button in Day/Month group box but does not enter the Number of Day/Month text box in Values group box, the application will display "Please input Number of Day/Month to calculate fee based on Fixed Amount by Months."
- If the User selects Base as Fixed Amount and does not select Days or Months radio button and does not enter the Percentage, the application will display "Please input Percentage to calculate fee based on Fixed Amount."
- If the User selects Base as Overdue Principal but does not enter the value in the field after that radio button, the application will display "Please input Overdue Principal to calculate fee based on Overdue Principal."
- If the User selects Base as Overdue Principal and select Days or Months radio button in Day/Month group box but does not enter a value in the Interest Base field, the application will display "Please input Interest Base to calculate fee based on Overdue Principal."
- If the User selects Base as Overdue Principal and select Days radio button in Day/Month group box but does not enter a value in the Number of Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Overdue Principal by Days."
- If the User selects Base as Overdue Principal and select Months radio button in Day/Month group box but does not enter a value in the Number of Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Overdue Principal by Months."
- If the User selects Base as Overdue Principal and does not select Days or Months radio button and does not enter a value in the Percentage field, the application will display "Please input Percentage to calculate fee based on Overdue Principal."

- If the User selects Base as Note Balance and selects Days or Months radio button but does not enter a value in the Interest Base field, the application will display "Please input Interest Base to calculate fee based on Note Balance."
- If the User selects Base as Note Balance and select Days radio button, but does not enter a value in the Number of Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Note Balance by Days."
- If the User selects Base as Note Balance and select Months radio button in Day/Month group box but does not enter a value in the Number of Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Note Balance by Months."
- If the User selects Base as Note Balance and does not select Days or Months radio button and does not enter a value in the Percentage field, the application will display "Please input Percentage to calculate fee based on Note Balance."
- If the User selects Base as Note Balance and does not select the Days or Months radio button and does not enter the Percentage, the application will display "Please enter a percentage to calculate the fee."  
Note: In case the user removes the Percentage value then clicks Calculate, the application will display "Please enter a percentage to calculate the fee."
- If the User selects Base as Credit Limit and selects Days or Months radio button but does not enter the Interest Base in Interest Base field, the application will display "Please input Interest Base to calculate fee based on Credit Limit."
- If the User selects Base as Credit Limit and select Days radio button but does not enter a value in the Number of Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Credit Limit by Days."
- If the User selects Base as Credit Limit and selects Months radio button but does not enter the Number of Day/Months in Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Credit Limit by Months."
- If the User selects Base as Credit Limit and does not select Days or Months radio button and does not enter a value in the Percentage field, the application will display "Please input Percentage to calculate fee based on Credit Limit."
- If the User selects Base as Over Credit Limit and select Days or Months radio button but does not enter the Interest Base in Interest Base field, the application will display "Please input Interest Base to calculate fee based on Over Credit Limit."
- If the User selects Base as Over Credit Limit and select Days radio button but does not enter the Number of Day/Month text box in Values group box, the application will display "Please input Number of Day/Month to calculate fee based on Over Credit Limit by Days."

- If the User selects Base as Over Credit Limit and select Months radio button but does not enter the Number of Day/Month in the Day/Month field, the application will display "Please input Number of Day/Month to calculate fee based on Over Credit Limit by Months."
- If the User selects Base as Over Credit Limit and does not select Days or Months radio button and does not enter the Percentage, the application will display "Please input Percentage to calculate fee based on Over Credit Limit."
- If the User selects Base as Unused Credit Limit and select Days or Months radio button but does not enter the Interest Base, the application will display "Please input Interest Base to calculate fee based on Unused Credit Limit."
- If the User selects Base as Unused Credit Limit and selects Days radio button but does not enter the Number of Day/Month, the application will display "Please input Number of Day/Month to calculate fee based on Unused Credit Limit by Days."
- If the User selects Base as Unused Credit Limit and select Months radio button but does not enter the Number of Day/Month in the Day/ Month field, the application will display "Please input Number of Day/Month to calculate fee based on Unused Credit Limit by Months."
- If the User selects Base as Unused Credit Limit and does not select Days or Months radio button and does not enter the Percentage, the application will display "Please input Percentage to calculate fee based on Unused Credit Limit."
- If the User enters the account number that has no return value (not found in DNA database), the application will display "Account not found."
- If the User enters an Interest Base other than the Interest Bases, the application will display "A valid interest base must be entered."
- If the User enters a checking account number in the Loan Account Number field, the application will display "The account number entered is a Checking account and is not valid for this transaction."
- If the User enters a percentage rate that is outside the range of 0 to 100, the application will display "The percentage must be between 0 to 100."
- If the User is using the Interest Base and does not enter a value in the Day/Month field and select a Day/Month option, the application will display "Please enter values for Days/Months or remove the Interest Base."
- If the User selects the Post button to launch the existing DNA Fee Receipt, Deferred Fee Receipt or Charge screens, once the corresponding screen is displayed, the application will display "Please proceed to post the monetary transaction in the amount of X,XXX." The calculated fee amount from the Fee Calculation screen will display in this message.

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- If the User selects the Post button to launch the existing DNA Fee Receipt screen and the account status is not eligible for the transaction posting to continue, the application will display “This Account has a Status which is not eligible for Fee Processing.”
  - If the User selects the Post button to launch the existing Deferred Fee Receipt screen and the account status is not eligible for the transaction posting to continue, the application will display “This Account has a Status which is not eligible for Deferred Fee Processing.”
  - If the User selects the Post button to launch the existing DNA Charge screen and the account status is not eligible for the transaction posting to continue, the application will display “This Account has a Status which is not eligible for Charge Processing.”
  - If the User selects the Post button to launch the existing DNA Fee Receipt, screen and the product does not have the fee balance type set up, the application will display “This Product does not have the Fee balance type set up.”
  - If the User selects the Post button to launch the existing DNA Deferred Fee Receipt screen and the product does not have the deferred fee balance type set up, the application will display “This Product does not have the Deferred Fee balance type set up.”
  - If the User selects the Post button to launch the existing DNA Charge screen and the product does not have the charge balance type set up, the application will display “This Product does not have the Charge balance type set up.”
  - If the User selects the Post button to launch the existing DNA Fee Receipt, screen and the product does not have the fee balance transaction set up, the application will display “This Product does not have the Fee transaction set up.”
  - If the User selects the Post button to launch the existing DNA Deferred Fee Receipt screen and the product does not have the deferred fee transaction set up, the application will display “This Product does not have the Deferred Fee transaction set up.”
  - If the User selects the Post button to launch the existing DNA Charge screen and the product does not have the charge transaction set up, the application will display “This Product does not have the Charge transaction set up.”

**Screens:**

**Navigation**

Fee Calculation:

Services > Transactions > Loan Transactions > Fee and Cost > Fee Calculation

Alternate Navigation:

Services > Relationships > Maintenance > Loan Accounts > Show Menu > Monetary > Fee and Cost > Fee Calculation

**Screen Appearance**

[Wizards](#) [Maintenance](#) [Quick Inquiries](#) [Collateral](#) [Agreements](#) [Print](#) [Calculators](#) [My Forms](#) [System](#) [Logout](#)

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700043029  
5/1 ARM/Mortgage Loan  
Primary owner: **Andrey Ann Smith (Singl..**  
Last Payment Date: 08-01-2014

Interest Rate: 5.50000  
Amount Due: 2,022.06  
Next Payment Date: 09-01-2014  
Note Balance: 47,893.27

Status: **Active (Current)**  
Maturity Date: 11-01-2023  
Credit / Avail : 0.00 / (250,000.00)

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Loan - 700043029

### Fee Calculation

Loan Account Number » 700043029

**Loan Information**

Note Balance	47,893.27	Note Interest	0.00	Credit Limit	0.00	Available Credit Limit	-47,893.27
Interest Rate	5.50000	Interest Base	360	Payment Amount	2,077.65	Due Date	09-01-2014
Number of Days from the Last Advance	2,127						

**Collateral Information**

Collateral Type	Collateral Description	Property Value	Purchased Date	Purchased Price	Appraisal Value	Appraisal Value Effective	Margin Percent
Mobile Home	6301 Vera Circle	210000			210000	8/1/2014	1
Misc Real Estate...	430 Seneca St	200000			200000	8/1/2014	1

**Calculated Fee**

**Calculation**

**Base**

Note Balance     Credit Limit

Over Credit Limit Amount     Unused Credit Limit

Overdue Principal

Fixed Amount

**Values**

Interest Rate

Percentage

Interest Base

**Day/Month**

Number of Day/Month

Days     Months

**Transaction**

Calculated Fee      Fee Receipt     Deferred Fee Receipt     Charge

**Field Listing:**

Field	Description
<b>Fee Calculation</b>	
Values in the Loan information box will populate once the User inputs a loan account number and then tabs out. These values are not editable by the User.	
Loan Account Number	The loan account number is entered in this field. <i>Otherwise, standard DNA search functionality can be used to retrieve the loan account number.</i> The system will then populate the fields in the Loan Information box and populate Collateral Information for that individual loan account. <b>Note:</b> When navigating through the Loan Maintenance screen to access the Fee Calculation screen, the Loan Account Number field is disabled and cannot be edited.
Note Balance	The principal balance of the loan account will be displayed in the Note Balance field. This value will be used as the base for the fee calculation if selected in the Calculated Fee section.
Interest Rate	This field displays the Interest Rate on the loan account. This value will be used as the rate for the fee calculation if the Interest Rate radio button is selected in the Calculated Fee section. Note: If the Financial Institution is using a disclosed rate for the loan account, this feature will always use the actual interest rate instead. If the User would like to apply the disclosed rate to this feature, the User must input the disclosed rate into the Percentage Rate field.
Note Interest	The accrued interest on the loan account.
Interest Base	The interest base that is currently assigned in the interest parameters for that loan account.
Credit Limit	The credit limit of the loan account. This value will be used as the base for the fee calculation if selected in the Calculated Fee section.
Payment Amount	The payment amount of the loan account.
Available Credit Limit	If the Available Credit Limit is displayed as a negative value, the Over Credit Limit radio button will be enabled for selection in the Calculated Fee section which would allow the User to select the Over Credit Limit as a base for fee calculation. The Unused Credit Limit radio button will be disabled.  If the Available Credit Limit is displayed as a positive value, the Unused Credit Limit radio button will be enabled for selection in the Calculated Fee section which would allow the User to select the Unused Credit Limit as a base for fee calculation. The Over Credit Limit radio button will be disabled.
Due Date	Due date of loan payment.
Number of Days from the Last Advance	Number of days since the last advance on the loan account.
<b>Collateral Information</b>	
Values in the Collateral information box will populate once the User inputs a loan account number.	

Field	Description
<p>The collateral information is intended as a view for the User to assist in assessing whether or not to charge a fee. The collateral information includes Collateral Type, Collateral Description, Property Value, Purchase Date, Purchase Price, Appraisal Value, Appraised Value Effective Date, and Margin Percent. These values are not editable by the User.</p>	
<p><b>Calculated Fee</b></p>	
<p>This group box is where the User will choose the parameters to calculate the fee.</p>	
Note Balance <radio button>	<p>This radio button is defaulted. If the Note Balance amount is used as a base for calculating the fee, the User will not need to change this defaulted selection. The balance is as shown in the Note Balance field in the Loan Information box.</p>
Over Credit Limit Amount <radio button>	<p>The Over Credit Limit radio button will be enabled if the Available Credit Limit in Loan Information box displays as negative. The User will select this radio button if the Over Credit Limit amount is used as a base for calculating the fee.</p>
Overdue Principal <radio button, field>	<p>The radio button Overdue Principal will be selected by the User if the Overdue Principal is a base for the fee calculation. If the radio button is selected, the User must then also enter the overdue principal amount in the Overdue Principal field. Overdue Principal is typically the principal amount not yet paid by the Borrower.</p>
Fixed Amount <radio button, field>	<p>The User will select the Fixed Amount radio button and enter an amount into the Fixed Amount field if a Fixed Amount is to be used as a base for the fee calculation.</p>
Credit Limit <radio button>	<p>The User will select this radio button if the Credit Limit amount is used as a base for calculating the fee. The balance is shown in the Credit Limit field in the Fee Calculation box.</p>
Unused Credit Limit <radio button>	<p>The Unused Credit Limit radio button will be enabled if the Available Credit Limit in Loan Information box displays as positive. The User will select this radio button if the Unused Credit Limit amount is used as a base for calculating the fee and the balance for Available Credit Limit will be used for fee calculation.</p>
Interest Rate <radio button>	<p>The Interest Rate radio button can be selected if the Interest Rate on the loan account (as displayed in Interest Rate field in Loan Information box) is the rate used for the fee calculation. If the Interest Rate radio button is selected, the system will also require the User to enter the Interest Base and the Number of Day/Month (see Sections Fee Calculation and Application Messages for more information.)</p>
Percentage <radio button, field>	<p>This radio button is defaulted. If a rate other than the Interest Rate is used in the fee calculation, the Percentage radio button is left selected and a value entered in the Percentage field. If the Percentage radio button is selected, the Interest Base and Number of Day/Month are not required to be entered. Note: If the Financial Institution is using a disclosed rate for the loan account, the User can enter the disclosed rate into the Percentage field.</p>
Interest Base <field>	<p>The User can enter an Interest Base if it will be included in the fee calculation. The Interest Base must be entered if the Interest Rate radio button is selected, and the system will validate that the base is allowed for the product/ account. As per the fee calculation formulas shown in the Fee Calculation section, the Interest Base is optional if a Percentage is entered.</p>

Field	Description
Days <radio button> Months <radio button>	The User can choose either the Days or Months radio button, and enter a value in the field. This value will then be included in the fee calculation. The Number of Day/Month is a required field if the Interest Rate radio button is selected. If the Day/Month radio button is selected, the Number of Day/Month and Interest Base fields are required fields for entry. Note: The Day/Month radio button is not defaulted in this application because its inclusion in fee calculation is optional if a Percentage (defaulted) is entered.
Number of Day/ Month	If the Day/Month radio button is selected, the User will enter the respective number of Days or Months in this field. <b>Note:</b> For this feature, one Month is defined to be 30 days.
Calculate <button>	Select the Calculate button to calculate the fee based on the predetermined formulas and the information entered on the screen. The value is displayed in the Calculated Fee field.
Clear <button>	Select the Clear button to clear the values in the Calculated Fee section of the screen.
<b>Transaction</b>	
This group box is where the Calculated Fee is displayed and the User will choose the type of transaction that they want to post.	
Calculated Fee	Displays the amount of the fee the system calculated based on the information entered and the predetermined formulas.
Fee Receipt <radio button>	This radio button is defaulted. If the Fee Receipt radio button is selected and the User then selects the Post button, the Fee Receipt screen will launch and a message will display with the amount of the calculated fee. The User can then process the monetary Fee Receipt transaction.
Deferred Fee Receipt <radio button>	If the Deferred Fee Receipt radio button is selected and the User then selects the Post button, the Deferred Fee Receipt screen will launch and a message will display with the amount of the calculated fee. The User can then process the monetary Fee Receipt transaction.
Charge <radio button>	If the Charge radio button is selected and the User then selects the Post button, the Loan Charge screen will launch and a message will display with the amount of the calculated fee. The User can then process the monetary Fee Receipt transaction.
Post <button>	The Post button will only be enabled once the fee has been calculated and the Calculated Fee is displayed on the screen. If the User selects the Post button, it will launch the corresponding existing DNA monetary transaction screen based on the selection of the Fee Receipt, Deferred Fee Receipt or the Charge radio button.

**Additional Requirements:**

DNA 4.0 or higher.

The Fee Calculation screen is assigned to the Account Inquiry (AINQ) Auth Item for security authorization.

To process the Fee Receipt, Deferred Fee Receipt or the Charge monetary transaction from the new Fee Calculation screen, the User must have the appropriate authority.

### Configuration Checklist:

Item	Test Environment	Production Environment
N/A		

### Revisions:

Date	App Version #	Change
09/2014	1.0.8.0	DNA 4.0 Enhancement so the application will work with the new optional Loan Maintenance screen introduced in the DNA 4.0 release.
07/2013	1.0.7.0	Updated User Manual based on certification feedback.
07/2013	1.0.6.0	Updated code based on certification feedback from submission of enhanced version.
06/2013	1.0.5.0	Updated code and User Manual based on certification feedback from submission of enhanced version. Added nine additional exception messages.
05/2013	1.0.4.0	Enhanced version to include the launch of the Fee Receipt, Deferred Fee Receipt and Charge monetary screens. User manual revised to include enhancement.
03/2013	1.0.3.0	User manual had single sentence changed to better reflect app functionality, per review with DNA Creator product management team.
02/2013	1.0.2.0	Functional issue fixed after user testing. Documentation issues fixed after validation review.
01/2013	1.0.1.0	Functional issues fixed after user testing. Technical issues fixed after validation review.
08/2012	1.0.0.0	Initial version.