



**Loan Origination – DNAconnect Interface
Application #7726**

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Overview:

The list below provides a summary of the Core API and Custom transactions that are included in the Loan Origination Interface. Details on the specifications for each transaction can be found in the Core API Transaction Set Format document that accompanies this document.

Summary:

- **7702 - Account Detail Inquiry** - This transaction searches for detail information including roles, product information, miscellaneous account information, payment details, user fields, and balances for the account specified. It also supports the lookup of external accounts stored in the external entity tables.
- **7703 – Account Transaction History** - This transaction searches for transaction history information for the account and other criteria specified.
- **7704 – Account List** – This transaction searches for all accounts and account information for which the entity(s) has a role.
- **7705 - Person Agreement Maintenance** - This request creates/maintains Agreements, Statement Account Number relationships, and Draw Account Relationships.
- **7707 - Person Maintenance** - This transaction searches for information on a person and updates DNA with changes.
- **7710 – Person Agreement Inquiry** – This transaction searches agreement and primary statement information related to the specified person/organization.
- **7711 – Person Detail Inquiry** – This transaction searches the person detail information for the person number in the request
- **7714 - Person Search** - This transaction searches for a list of persons matching the search criteria.
- **7715 – Person Warning List** - This request searches for all warnings that match the query criteria specified in the input. Only active warnings are returned based on the system's post date
- **7718 - Database Handshake** - This transaction does not require specific input parameters, only a call to the transaction with valid user authentication. This multipurpose transaction can be used to:
 - Ensure the Oracle database is active

- Validate the <UserAuthentication> tag values against the API
- Receive the system posting date
- **7719 - Account Maintenance** - This transaction is used to upload deposit and loan origination data representing the account origination process for creating multiple accounts, people, or organizations.
- **7722 – Note Maintenance** – This transaction allows for the addition and maintenance of multiple note records.
- **7724 - Get New Account Number** - This transaction searches for a new account number that may be used to create loan documents prior to uploading an account to DNA. The product information is used to calculate the check digit, if necessary.
- **7725 - Get TaxId Data** - This request searches for person/org and account data for the data combination supplied.
- **7733 - Account Lockout List** - This transaction returns account lockouts that match the query criteria specified in the input. Only active restrictions are returned based on the system's post date.
- **7734 - Account Lockout Maintenance** - This transaction searches for lockout flags to create or maintain.
- **7735 - Account Warning List** - This transaction searches for account warnings matching the query criteria specified in the input. Only active warning flags are returned based on the system's post date.
- **7736 - Account Warning Maintenance** - This transaction searches for warning flags to create or maintain.
- **7745 - Account Restrictions List** - This transaction searches all restrictions, including lockouts and warnings, matching the query criteria specified in the input. Only active restrictions are returned based on the system's postdate.
- **7746 - Repetitive Transfer List** - This transaction lists pre-authorized transactions (both active and inactive) on accounts for a specific person, organization, or account.
- **7747 - Repetitive Transfer Maintenance** - This transaction creates/updates existing pre-authorized transactions.

- **7754 - Monetary Transaction** - This transaction processes monetary transactions against accounts.
- **7756 - Organization Search** - This transaction provides a list of organizations matching the search criteria.
- **7759 - Organization Maintenance** - This transaction accepts information about an organization and updates DNA with any changes.
- **7764 – Receivables Maintenance** - This transaction updates or creates receivables.
- **7765 – Receivable List** - This transaction searches for receivables matching the input criteria.
- **7766 - Minor Change Maintenance** - This transaction allows the scheduling of a minor change.
- **7771 – Account Group Maintenance** - This transaction searches for account to add or remove to/from an account group.
- **7802 - Collateral Search** - This transaction searches for property and deposit account collateral based on search criteria and returns details about the collateral it finds.
- **7803 - Collateral Maintenance** - This transaction is used to add and maintain property collateral within the DNA database.
- **7804 - Investor Account Maintenance** - This transaction establishes a loan account in the Loan Investor Module for future sale.
- **7805 - Investor Monetary** - This transaction is used to sell/transfer/repurchase a loan account in the Loan Investor Module.
- **7806 - EntityAttribHistory Inquiry** - This transaction searches for data in the various entity attribute tables (AcctEntityAttribHist, PersEntityAttribHist, OrgEntityAttribHist, or RtxnEntityAttrib). For the history tables, all rows for a given entity number and attribute or only the active row may be returned. For the RtxnEntityAttrib table, the rxnNbr must be provided.
- **7807 - EntityAttribHist Maintenance** - This transaction is used to maintain the data in the various entity attribute tables (AcctEntityAttribHist, PersEntityAttribHist, OrgEntityAttribHist, or RtxnEntityAttrib). ADD, UPDATE, and DELETE operations are supported. The DELETE operation will populate the inactivatedate when entityTypcd = ACCT, PERS or ORG. For RTXN it will delete the specified RTXN entityAttribHist row.

Validations are performed on the data to ensure that values are appropriate for the entity attribute types.

- **7877 – Exclude Application Maintenance** - This transaction is used to setup accounts for the exclusion or removal of an application process.
- **7878 – Exclude Application Inquiry** - This transaction is used to request accounts from which an application process is excluded.
- **7894 - Card Agreement Maintenance** – This transaction creates/maintains organization and person owned card agreements.
- **15888 - Dealer Upfront Fee Cap Inquiry** - The Dealer Cap Fee Inquiry API Extension can be used to validate that the dealer reserve fees are within the cap as part of the loan boarding process.

The following are Custom transactions included with this interface. The specifications for the transactions are included with the summaries below. These transactions will not be listed in the Core API Transaction Set Format document.

Account Detail Inquiry 7702 Extension (ReqTypCd = 15818)

The 7702 – Account Detail Inquiry Response will be extended to include the Days Delinquent and Number of time late information. The current Days Delinquent value will be reports and the Delinquency Frequency will be reported over the life of the loan. These new Items will be added to the <LoanAccountInfo> Node. This extension will automatically be called any time the 7702 Account Detail Inquiry is requested across all CMC Interface Plans deployed at the Financial Institution. When the Response tags for 7702 – Account Detail have been assembled without error, the tags below will be added.

The following tags will be added to the <LoanAccountInfo> Node:

Tag	Description
<DaysDelinquent />	Current number of day the loan is delinquent.
<DelinquencyFrequency>	Wrapper tag for the DelinquencyFrequency node
<Times30DaysLate />	Total number of times a loan has been 30 day late calculated over the life of the loan.
<Times60DaysLate />	Total number of times a loan has been 60 day late calculated over the life of the loan.
<Times90DaysLate />	Total number of times a loan has been 90 day late calculated over the life of the loan.
<Times120DaysLate />	Total number of times a loan has been 1230 day late calculated over the life of the loan.
<Times180DaysLate />	Total number of times a loan has been 180 day late calculated over the life of the loan.
</DelinquencyFrequency>	Closing wrapper tag for the DelinquencyFrequency

Custom Delinquent Statistics Inquiry (ReqTypCd = 15819)**Request Tags (ReqTypCd = 15819)**

Custom Request to return the current number of days an account is delinquent and all of the corresponding delinquency statistics collected over the life of the account.

Tag	Description
<Account>	acctNbr Attribute identifies the account to maintain

Response Tags (ReqTypCd = 15819)

Custom Response returns the current number of days an account is delinquent and all of the corresponding delinquency statistics collected over the life of the account.

Tag	Description
<Account>	acctNbr Attribute identifies the account the delinquency statistic information is for.
<DaysDelinquent />	Current number of day the loan is delinquent.
<DelinquencyFrequency>	Wrapper tag for the DelinquencyFrequency node
<Times30DaysLate />	Total number of times a loan has been 30 day late calculated over the life of the account.
<Times60DaysLate />	Total number of times a loan has been 60 day late calculated over the life of the account.
<Times90DaysLate />	Total number of times a loan has been 90 day late calculated over the life of the account.
<Times120DaysLate />	Total number of times a loan has been 120 day late calculated over the life of the account.
<Times180DaysLate />	Total number of times a loan has been 180 day late calculated over the life of the account.
</DelinquencyFrequency>	Closing wrapper tag for the DelinquencyFrequency node
</Account>	End Tag

Canadian Account Items Maintenance (ReqTypCd = 15820)**Request Tags (ReqTypCd = 15820)**

This extension is only valid for Canadian Financial Institutions.

Use this transaction to update the Term Maturity on a Loan Account. The product for the account must have the Renew Allowed YN setting is set to Y (yes) otherwise Term Maturity is not supported for that product.

Use this transaction to update the Sub Classification on a Loan product. The request will also insert/update the Sub Classification for a Single Account Over Draft (SAOD) Account.

Tag	Description
<Account>	acctNbr Attribute identifies the account to maintain
<OvrTermMaturity>	
<OvrTermMonths>	The number of months representing an override for what is on the product for the Renewal Payment Term. This value will be added to the First Payment Due Date to define the Term Maturity.
<OvrTermDate>	The actual date to set the Term Maturity to. Format is MM/DD/YYYY. FORMAT Attribute identifies an alternative format.
</OvrTermMaturity>	
<SubClassCd>	The valid Sub Classification code to be assigned to a loan or

Tag	Description
	Single Account Over Draft (SAOD) account. Only valid Sub Classification codes will be accepted. An error will be reported when an invalid code is sent. All valid codes are listed in the SUBCLASS table.
</Account>	Account Node end tag

Please note:

To maintain the Term Maturity either the value in the <OvrTermMonths> or the <OvrTermDate> will be used to set the Term Maturity. These nodes are mutually exclusive only one should be sent in Request 15820 with a value. If both are populated the value in the <OvrTermDate> will be used.

Response Tags (ReqTypCd = 15820)

Use this transaction to update the Transaction Details.

Tag	Description
<Account>	acctNbr Attribute identifies the account that was maintained. Value contains OK upon success, otherwise a notation on what was updated.

Account Rate Maintenance (ReqTypCd = 15821)

Request Tags (ReqTypCd = 15821)

Use this transaction to insert and maintain an interest rate for any balance type.

Tag	Description
<Accounts>	Wrapper Begin Tag
<Account>	acctNbr Attribute identifies the account to add or maintain the Interest Rate for. A value is Required
<RateBalCatCd>	The Balance Category to assign the rate to A value is Required
<RateBalTypCd>	The Balance Type to assign the rate to A value is Required
<IntRate>	Identifies interest rate for this account. Format is 0.0999999 A value is Required
<EffDate>	The Effective Date is the date of the rate change. Format is MM/DD/YYYY. Back dating the rate is only allowed on an existing account for the NOTE/BAL balance. FORMAT Attribute identifies an alternative format. A value is Required
<InactiveDate>	The Inactive Date is the date the rate is inactive. Format is MM/DD/YYYY. FORMAT Attribute identifies an alternative format. This tag is optional, the system post date will be defaulted when updating an Interest Rate previously effective
<TeaserRateYN>	Indicates whether this interest rate is a teaser rate. Valid values are Y, N. This tag is optional, N will be defaulted
</Account>	Account Node end tag
</Accounts>	Wrapper End Tag

Response Tags (ReqTypCd = 15821)

Use this transaction to insert and maintain an interest rate for any balance type.

Tag	Description
<Account>	<p>acctNbr Attribute identifies the account that was maintained. Value contains OK upon success. When the rate is not updated the Value contains FAILED.</p> <p>It is important to note that when more than one account is sent such that the <Account> node is repeating the Response may report successYN="Y" but further investigation is needed since there could be some accounts where the response is OK and others may be reporting an error along with the FAILED value.</p>

Extended Account Detail Inquiry (ReqTypCd = 15822)

Request Tags (ReqTypCd = 15822)

Custom Core API Request/Response that will allow the user to send an inquiry to return the information related to an SAOD account. However the type of information returned is not unique to Single Over Draft Accounts, making this request valid for any account.

Tag	Description
<Account>	<p>acctNbr Attribute identifies the account for which to return extended account detail information</p> <p>returnAllPaymentRowsYN Attribute when set to Y will return all payment rows that exist for the account. When set to N only the current payment row will be returned. This attribute defaults to N. Payments will be ordered by the Sub-account number and Payment Type presented in the effective date descending order.</p> <p>returnAllInterestRowsYN Attribute when set to Y will return all interest rate rows that exist for the account. When set to N only the current interest rate row will be returned. This attribute defaults to N. Interest rates will be ordered by the Sub-account number and Payment Type presented in the effective date descending order.</p>
<BalanceCatTypes>	
<BalanceCatTypes> <BalanceCatType>	<p>balCatCd Attribute identifies the balance category code to return information for</p> <p>balTypCd Attribute identifies the balance type code to return information for</p> <p>This is an optional tag that you can use to restrict the Payment and Interest Rate information to selected balance category types. This is a repeating node to allow for multiple balance category types. When this node is empty, all Payment and Interest Rate information will be returned for all balance category types that have existing rate and payment information.</p>
</BalanceCatTypes>	
</Account>	Account Node end tag

Response Tags (ReqTypCd = 15822)

The following is returned.

Tag	Description
<Account>	<p>acctNbr Attribute identifies the account for which to return extended account detail information</p>

Tag	Description
<SubClassification>	subClassCd Attribute identifies the Sub Classification code assigned to the account. The tag value contains the description associated with the assigned Sub Classification code.
<AcctMemoBalances>	Wrapper tag for Memo Balance Information section
<BalAmt>	memoBalTypCd Attribute identifies the Memo Balance Type This is a repeating node.
</AcctMemoBalances>	Closing wrapper tag for the Memo Balance Information section
<AccountPayments>	Wrapper tag for the Account Payment Section
<AccountPayment>	pmtBalCatCd Attribute identifies the balance category code for which the payment applies pmtBalTypCd Attribute identifies the balance type code for which the payment applies pmtTypCd Attribute identifies the payment type code of the payment. acctSubAcctnbr Attribute identifies the account sub-account number This is a repeating node for each Sub-account number and Payment Type on the Account.
<PmtAmt>	Identifies the payment amount
<PmtPercent>	Identifies the payment percentage
<PmtCalPeriod>	pmtCalPeriodCd Attribute identifies the payment calendar period code for which the payment applies. The value contains the code description
<PmtEffDate>	The effective date of the payment. Format is MM/DD/YYYY.
<PmtInactiveDate>	The inactive date of the payment. Format is MM/DD/YYYY.
</AccountPayment>	
</AccountPayments>	Ending Wrapper tag for the Account Payment Section
<AccountRates>	Wrapper tag for the Account Rates Section
<AccountRate>	rateBalCatCd Attribute identifies the balance category code for which the payment applies ratetBalTypCd Attribute identifies the balance type code for which the payment applies acctSubAcctnbr Attribute identifies the account sub-account number This is a repeating node for each Sub-account number.
<InterestRate>	Identifies the interest rate format 999.99999%
<RateEffDate>	The effective date of the interest rate. Format is MM/DD/YYYY.
<RateInactiveDate>	The inactive date of the interest rate. Format is MM/DD/YYYY.
</AccountRate>	Ending wrapper tag for the Account Rate
</AccountRates>	Ending wrapper tag for the Account Rates Section
<AccruedInterest>	Wrapper tag for the Accrued Interest Section
<CurrentAccrued>	balCatCd Attribute identifies the balance category code for which the payment applies balTypCd Attribute identifies the balance type code for which the payment applies acctSubAcctnbr Attribute identifies the account sub-account number

Tag	Description
	This is a repeating node for each Sub-account number. accruedThruDate – The effective date the accrued was calculated through to. Format is MM/DD/YYYY The tag value contains the current accrued interest. Only Balance Category Types with Interest rates greater than zero will report the current accrued amount.
<AccruedInterest>	Ending wrapper tag for the Accrued Interest Section
</Account>	Account Node end tag

Dealer Upfront Fee Cap Inquiry (ReqTypCd = 15888)

Request Tags (ReqTypCd = 15888)

Tag	Description
<Accounts>	Wrapper for the entire set of Account tags
<Account>	The acctNbr attribute identifies the account number. This node repeats, multiple account numbers may be sent.
<OrigLoanAmount>	Loan amount is used to calculate dealer upfront fee.
</Account>	Closing wrapper tag for the Account section
</Accounts>	Closing wrapper tag for the Accounts section

The loan accounts that are configured to use the upfront method for calculating dealer payments , this transaction returns a yes/no value based if the calculated payment based on the passed in loan amount exceeds a maximum allowable value.

A “Y” indicates that the cap has exceeded and an “N” value indicates that it is below the cap. A blank values will be returned if the passed in account number is not a valid loan account whose product is not set up for dealer upfront method for calculating the dealer payment. The transaction response also includes the payment calculated along with the payment cap.

The product level variable that will be used to store the maximum allowable dealer fee:
Category/Type = DLR (Dealer Loans) / 8DFC (Dealer UpFront Fee Cap)

Variable	Code	Description (how used)	Data Type	Default
Dealer Upfront Fee Cap	8DFC	Maximum allowable amount for dealer upfront fee.	CUR	<BLANK>

Dealer Upfront Fee Cap Inquiry Response Tags (ReqTypCd = 15888)

This transaction will display balances of loan accounts defined in request tags.

Tag	Description
<Accounts>	Wrapper for the entire set of Agreements tags
<Account>	The acctNbr attribute identifies the account number supplied in the request. This node repeats.
<CapExceededFlag>	For loans utilizing the upfront method for the dealer payment a “Y” or “N” value indicating if the calculated dealer payment exceeds the cap.

Tag	Description
	For loans not utilizing the upfront method for the dealer payment , blank values are returned. In addition, blank values are returned if the account is not a valid DNA loan account or fails validation for any other reason.
<DealerFeeCap>	Amount of cap based on product-level variable.
<DealerFeeAmt>	Amount of fee calculated
</Account>	Closing wrapper tag for the Account section
</Accounts>	Closing wrapper tag for the Agreements section

Revisions:

Date	Change
03/2020	Added 7722 to the interface.
03/2020	Added 7894 Card Agreement Maintenance and corrected insert for Dealer Upfront Fee Cap Inquiry (15888)
01/2020	Added Person detail Inquiry (7711) to the Interface
10/2019	Updated installation to assign the network node to a valid branch.
12/2018	Added 7745, 7877 and 7877 to the Loan origination Interface.
11/2018	Added 15888
01/2018	Documentation Update
04/2016	Added 7703, 7715, 7764, 7765, 15818
02/2014	Added 7710 to the Loan Origination
01/2014	Added 7704,7806 and 7807
08/2008	Initial creation