



LoanGrader Deposit Accounts Extract

Formerly Known As: Loan Grader Extract

Technical Name: LoanGraderDepositFile.dnax

Application ID: ea7e7142-d56b-4b03-9112-1bd75d83d22b

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Overview:

The LoanGrader Deposit Accounts Extract application extracts all deposit accounts that have an existing loan relationship either through the tax reported for (TRF) or a specified account role, or that currently have a negative balance regardless of a loan relationship.

The .csv extract file can be used with the LoanGrader loan portfolio review solution from Lowenstein and Associates, P.C. or with other applications capable of digesting the extract data.

Note: To get the most out of the LoanGrader portfolio review solution, this DNAapp should be used in combination with the [LoanGrader Loan Accounts Extracts](#) DNAapp by Fiserv.

Key Benefits:

Loan review is a critical part of protecting and managing your loan portfolio. To achieve ASC 310 and 450 compliance, lenders should apply consistent standards to all of their loans.

Some DNA clients choose to accomplish this task with the help of LoanGrader from Lowenstein and Associates, P.C. The LoanGrader application helps eliminate guesswork during “pool” analysis so that your ALLL calculation is accurate and verifiable at the loan level.

This DNAapp will enable your institution to better integrate DNA with LoanGrader so that when combined with the [LoanGrader Loan Accounts Extracts](#) DNAapp, these solutions can help you increase loan portfolio review efficiency with:

- Predictive risk ratings on every account
- Identification of changes, patterns and trends in financials, credit scores and LTVS
- Proper valuation and cross-allocation of collateral values and CLTV accounting
- Relationship liability ledgers
- Continuous data scrubbing and ongoing monitoring of new data for input errors
- Consistent monitoring and automatic grading of all retail credits using the FFIEC Uniform Retail Credit Classification Rules
- Automatic generation of detailed loan review documents in MS Word for any selected loans.

The LoanGrader Deposit Accounts Extract DNAapp allows a financial institution currently using the Lowenstein and Associates PC “LoanGrader” software to create a .csv deposit file that can be imported into LoanGrader which allows the whole relationship of the accounts to be seen at a glance.

Processing:

The application selects all deposit account numbers and their associated TRF person or organization, and their associated persons and/or organizations with a role code associated through the “Roles to Include” parameter. The deposit account list can be filtered by the

“Major Account Type Code”, “Minor Account Type Code”, and “Deposit Account Status Cd” parameters.

Each person or organization with a relationship on the deposit account is analyzed for a loan relationship, which can be limited by using the “Account Statuses To Include” and “Relationship Role Codes” parameters. Additionally the current balance is selected for the deposit account on the effective date of the queue.

If either a loan relationship is found or the current balance is less than zero then the application selects all of the rest of the account level and person or organization level data and exports it to a file. The file path and name can be specified using the optional “External File Path” and “External File Name” parameters. The “StartDate” and “ThruDate” parameters are used by the application to get the average collected balance, the average daily balance, the minimum and maximum balances, the negative balance date and number of days overdrawn, and the count of insufficient funds within the time period.

The parameter “Report Options” (added in version 1.0.0.1) can be used to create a deposit account file regardless of any loan relationship. This option was added due to the fact that some financial institutions may keep loan data in systems other than DNA and have a need to export deposit records.

The file created by the application is in comma separated format. The application default file type is .csv if no file name is provided in the “External File Name” parameter. Note that even when passing in a file name as a parameter, regardless of the extension given (e.g. using .txt as the extension: myFile.txt), the file format is always comma separated.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Major Account Type Code	MJCD	Deposit Accounts with a Major Account Type Code listed in this parameter are selected. Multiple comma separated values can be added (e.g. CK,SAV,TD) If left blank then all accounts with a major account type code in the ‘DEP’ major account type category will be selected.	No	Blank

Parameter	Code	Description (how used)	Required	Default
Minor Account Type Code	MICD	Deposit Accounts with a Minor Account Type Code listed in this parameter are selected. Multiple comma separated values can be added (e.g.CHK,SAV1) If left blank then all minors will be included.		
Deposit Account Status Cd	DSCD	Deposit Accounts with an account status listed in this parameter are selected. If left blank only ACT (active) deposit accounts are selected. Multiple comma separated values can be added (e.g. ACT,CLS,ORIG)	Yes	ACT
Roles to Include	ROLI	(Deposit Account Roles) Persons and Organizations with an effective account role listed in this parameter on a Deposit Account are selected. Multiple comma separated values can be added (e.g. OWN,SIGN)	Yes	OWN,SIGN
StartDate	SD	The start date parameter defines the beginning of the time period to be used to select certain data; average daily balances or number of NSF's for example	No	The first day of the month that the effective date of the queue is in
ThruDate	TD	The thru date parameter defines the end of the time period to be used to select certain data; average daily balance or number of NSF's for example	No	The effective date of the queue

Parameter	Code	Description (how used)	Required	Default
External File Path	EXFP	The fully qualified path where the file should be created. A backslash or other qualifier relative to the file system is required at the end of the string. E.G. c:\temp\	No	If left blank the file will be created in the queue folder
External File Name	EXFN	The name of the file to be created	No	If left blank the file will be named by the application as "LoanGraderDepositFilemm-dd-yyyy.csv" where mm-dd-yyyy is the effective date of the queue
Account Statuses To Include	DRST	(Loan Account status) Only loan accounts with a current account status code listed in this parameter are selected. Multiple comma separated values can be added (e.g. ACT,NPFM)	Yes	ACT,NPFM
Relationship Role Codes	RRC	(Loan Account roles) A loan relationship will only be identified if the deposit account person or organization holds one of the roles listed in this parameter on the loan. Multiple comma separated values can be added (e.g. OWN,SIGN)	Yes	OWN,SIGN, GUAR,LNCO
Report Options	ROPT	Two options are provided on install of version 1.0.0.1 Y - Loan Relationship Required to Export Deposit Account N - No Loan Relationship Required to Export Deposit Account	No	Y - Loan Relationship Required to Export Deposit Account

Variables:

None.

Scheduling and re-run information (for batch applications):

The application can be run any time the financial institution needs to send a file for import into LoanGrader.

Report (s):

The report shows each parameter value, if left blank in batch, that was set to its default value by the application, a summary count of the number of records that were sent to the file, and the name of the file.

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Start Date was set by the application to 08-01-2013
Thru Date was set by the application to 08-14-2013
File Path was set by the application to M:\RPTS\20131004\138192\
File Name was set by the application to LoanGraderDepositFile08-14-2013.csv

Summary
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File name: M:\RPTS\20131004\138192\LoanGraderDepositFile08-14-2013.csv
Count of records in file: 92990
    
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File Layout:

Output File Layout – Comma Separated:

The file has a header row.

Field	Format	Description
Account Number	Number	The deposit account number
Account Status	Text	The deposit account's status
Major Type	Text	The deposit account's major
Minor Type	Text	The deposit account's minor
Current Balance	999999999V99	The deposit account's balance on the effective date of the queue
Available Balance	999999999V99	The deposit account's ONLI available balance on the effective date of the queue
Average Balance MTD	999999999V99	The deposit account's average daily balance for the time period between the start date and the thru date (MTD=Month to Date)
Collected Balance MTD	999999999V99	The deposit account's collected balance for the time period between the start date and the thru date (MTD=Month to Date)

Field	Format	Description
Collected Balance MTD - Negatives Only	999999999V99	The deposit account's collected balance for the time period between the start date and the thru date (MTD=Month to Date) if the value is negative
Highest Balance MTD	999999999V99	The deposit account's maximum balance for the time period between the start date and the thru date (MTD=Month to Date)
Highest Negative Balance MTD	999999999V99	The deposit account's maximum negative balance for the time period between the start date and the thru date (MTD=Month to Date)
Max Overdraft Allowed	999999999V99	The deposit account's overdraft limit
Date Overdrawn	mm-dd-yyyy	The date the deposit account was overdrawn if its current balance is negative
# Days OD	Number	The number of days the deposit account has had a negative current balance
Insufficient Funds MTD	999999999V99	The count of NSF's for the deposit account for the time period between the start date and the thru date (MTD=Month to Date)
Date Opened	mm-dd-yyyy	The contract date of the deposit account
Date Last Deposit	mm-dd-yyyy	The date of the deposit account's last deposit
Amount of Last Deposit	999999999V99	The amount of the deposit account's last deposit
Owner Name	Text	The name of the person or organization who has a role on the deposit account
Person Number	Number	The person number of the person who has a role on the deposit account – left blank if an organization
Org Number	Number	The organization number of the organization who has a role on the deposit account – left blank if a person
Owner Tax ID	xxx-xx-xxxx for persons xx-xxxxxxx for organizations	The formatted tax ID of the person or organization
Account Role	Text	TAX – Tax Reported For Owner OWN – Non Tax Owner, Signer, and any other roles are listed as OWN
Address Line 1	Text	First Primary address line for the person or organization
Address Line 2	Text	Second Primary address line for the person or organization
City	Text	The city associated with the address
State Abbreviation	Text	The 2 digit state code associated with the address

Field	Format	Description
Zip Code	Text	The zip code associated with the address
Last Statement Date	mm-dd-yyyy	The most recent statement date prior to the effective date of the queue for the deposit account
Maturity Date	mm-dd-yyyy	The account's maturity date
Interest Rate	9V999999	The account's interest rate (the value in the file is not multiplied by 100 by the application. e.g. 5% is 0.05)

Field Listing:

Field	Description
Start Date was set by the application to	Reports the value that the StartDate was set to by the application if it was left blank
Thru Date was set by the application to	Reports the value that the ThruDate was set to by the application if it was left blank
File Path was set by the application to	Reports the value that the File Path was set to by the application if it was left blank
File Name was set by the application to	Reports the value that the File Name was set to by the application if it was left blank
Effective Date set by the application to the Thru date value of	Reports the value the effective date is set to if the effective date of the queue is greater than the thru date value
Failed to open file to write to:	If there is an error creating the file, reports the path and file name that the application was not able to create
No records were selected to export to a file	Reports cases where no records were exported to the file
Summary Lines	
File name:	The full path and file name
Count of records in file:	A count of the records sent to the export file

Additional Requirements:

- Requires DNA 3.0 or higher
- Requires purchase or subscription to a third-party solution. Third-party solution is not included in the price of this app.
 - This DNAapp was originally designed to work with the LoanGrader solution from Lowenstein and Associates, PC
 - This DNAapp might also work with other solutions; please check with your vendor of choice if they are not listed here.

- The LoanGrader solution requires both loan and deposit account data to provide full business value. This DNAapp only provides deposit account data. Therefore, we recommend you use this app in conjunction with the [LoanGrader Loan Accounts Extracts](#) DNAapp (PS_Loan_Grader) by Fiserv, which provides the required loan account data. Together, these two DNAapps will enable you to get the most out of LoanGrader or other compatible loan portfolio review solutions.

Note: Contact your third-party solution provider for instructions on configuring your third-party solution to accept and process the extract file(s) created by this DNAapp.

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		

Revisions:

Date	App Version #	Change
6/2016	1.0.0.1	Application name change and User Guide update
11/2013	1.0.0.1	Added the parameter code ROPT, Report Options
10/2013	1.0.0.0	Application Created