fiserv.

Relationship Credit Inquiry

Overview:

The Relationship Credit Inquiry app provides a snapshot of a person or organization's accounts and loans with the financial, as well as the most important details of each. The single screen contains sixty fields drawn from approximately twenty-three separate DNA screens, allowing an employee to quickly and accurately assess current and past relationship credit.

Key Benefits:

This application can improve your efficiency by gathering all fields necessary for credit analysis into one research screen.

Processing:

The Relationship Credit Inquiry app is launched from the "More" menu in the Relationship Profile screen. The banner will display the current person or organization. The app will launch for this current person or organization.

Use the scroll bars along the bottom of the Deposit and Loan grids to display additional columns in the grids. When additional rows can be displayed, use the scroll bars along the side of the Deposit, Loan and Collateral grids to display the additional rows in the grids.

Once the screen is launched, double-clicking on an account in the Deposit grid will launch Deposit Account Maintenance in a new tab. Double-clicking on an account in the Loan grid will launch Loan Account Maintenance in a new tab.

The user has the option of including closed loans in the Loan grid by checking the 'Include Closed Accounts' checkbox. When the app is initially launched, the checkbox is not checked.

The loan information on the bottom half of the app is displayed for the loan that is currently selected in the Loan grid. Use the arrow keys or mouse to select other loans in the grid. When the new loan is selected, the loan information in the bottom half of the screen will change accordingly.

If the app is launched without first selecting a Person or Organization using Relationship Profile Search screen, this message is displayed and the user is returned to the search screen. The user should click Ok and the app screen will close. The user is then returned to the Search Criteria section of Relationship Profile. Search for the person or organization, and then click the More menu, and then the Relationship Credit Inquiry option.
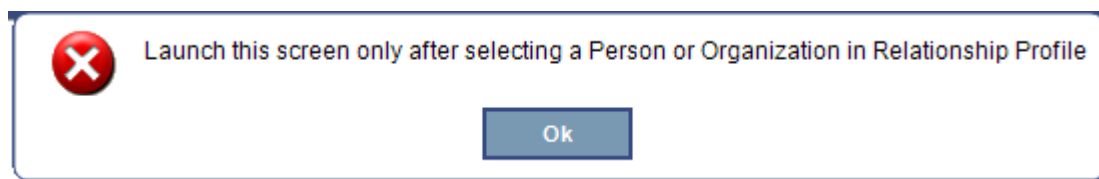
If the variable "Rel Credit Inq CreditOrgNbrs" is not set up with a value, the user will get the following error message. Refer to the list of variables below to determine the appropriate value for the financial.

> **Variable value not found:**
>
> Calculation Type:
>
> Relationship Credit Inquiry
>
> Calculation Variable:
>
> Rel Credit Inq CreditOrgNbrs
>
> [Ok]
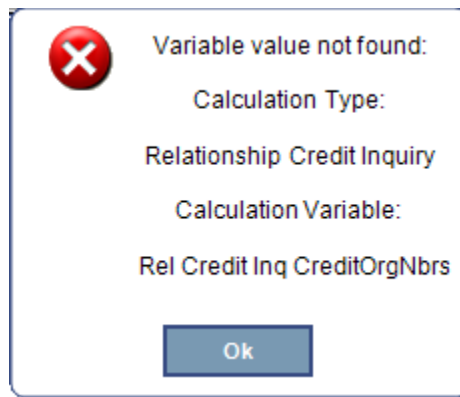
Variables:

Navigation

Services > System > Institution > Variables
Select the Calculation Type **Relationship Credit Inquiry**

Variable	Code	Description (how used)	Data Type	Default
Account Defined User Field	AUDF	Used to specify the userfield that holds the business credit card billing card indicator. This calculation variable is optional, and should be left blank unless there is a need to distinguish between billing and sub-accounts for business credit cards. If a userfield is specified, it is mandatory to assign the userfield code on all the credit card accounts and only the accounts that have userfield code value either 'BLANK /NULL' or 'S' will be included in evaluating the Total Credit Card Limit. If the userfield is not specified, all of the credit card accounts are included in evaluating the Total Credit Card Limit.	STR	8U50
Rel Credit Inq CreditOrgNbrs	RICO	Used to determine which credit bureau orgs should be included when retrieving the latest credit score information for people / organizations.	STR	23721,23342,23343,11211,52413

Variable	Code	Description (how used)	Data Type	Default
Rel Credit Inq Deposit Roles	RIDR	Used to determine which deposit accounts should be displayed in the Deposit Accounts grid. Accounts where the person/org is Tax Reported For will be included, as well as accounts where the person/org has one of the specified roles. If this variable is left blank, all non-employee roles that the person/org has on a deposit account will be included in the Deposit Accounts grid.	STR	OWN
Rel Credit Inq Dep Status	RIDS	Used to determine which deposit accounts should be displayed in the Deposit Accounts grid based on the status of the account. If this variable is left blank, all account statuses will be included in the Deposit Accounts grid.	STR	ACT,IACT,DORM

Variable	Code	Description (how used)	Data Type	Default
Rel Credit Inq Loan Roles	RILR	Used to determine which loan accounts should be displayed in the Loan Accounts grid. Accounts where the person/org is Tax Reported For will be included, as well as accounts where the person/org has one of the specified roles. If this variable is left blank, all non-employee roles that the person/org has on an account will be included in the Loan Accounts grid.	STR	DBA,GUAG,GUAT,LNCO,NON,OWN
Rel Credit Inq Loan Status	RILS	Used to determine which loan accounts should be displayed in the Loan Accounts grid based on the status of the account. If this variable is left blank, all account statuses will be included in the Loan Accounts grid.	STR	ACT,NPFM
RelCreditInq RR AcctUserField	RIRR	Enter the Account Userfield that holds the Last Risk Rating Date for a loan account. The app will retrieve the date entered in this userfield to display the Last Risk Rating Date.	STR	BRRD

Screens:

Navigation

Relational Credit Inquiry:
Relationships > Quick Inquiries > Relationship Profile > More > Relationship Credit Inquiry

Screen Appearance (example):

Field Listing:

Field	Description
Relationship Summary	
Deposit Balance	This is the total balance of the Certificate, Checking and Savings accounts where the Person/Org is the tax owner of the account or the Person/Org has a role listed in the RIDR variable. If the variable is left blank, this will be the total deposit balance for all accounts where the Person/Org has any non-employee role on the account.
Term Loan Balance	This is the total balance of the term loan accounts where the Person/Org is the tax owner of the account or the Person/Org has a role listed in the RILR variable. If the variable is left blank, this will be the total loan balance for all accounts where the Person/Org has any non-employee role on the term loan account. Term loan accounts are identified by the product where the Revolve Loan YN is set to 'N'.
LOC Loan Balance	This is the total balance of the LOC loan accounts where the Person/Org is the tax owner of the account or the Person/Org has a role listed in the RILR variable. If the variable is left blank, this will be the total loan balance for all accounts where the Person/Org has any non-employee role on the LOC loan account. LOC loan accounts are identified by the product where the Revolve Loan YN is set to 'Y'.
Total Credit Card Limit	This is the total credit limit of the active credit card accounts where the Person/Org is the tax owner of the account or the Person/Org has a role listed in the RILR variable. If the variable is left blank, this will be the total credit card limit for all accounts where the Person/Org has any non-employee role on the credit card account. In addition, if a value is found in the AUDF variable, only the accounts with the specified account userfield will be included, and only when the value of the account userfield is set to either 'BLANK /NULL' or 'S'.
Credit Score	This is the latest Credit Score on file for the Credit Org Number listed in the RICO variable.
Credit Score Date	This is the date that corresponds to the Credit Score above.
Deposit Accounts	
Tax Reported Owner	This is the person or organization that is the tax owner of the account
Role	The role description listed is the role that Person/Org listed in the banner has on the account
Account Number	The deposit account number
Major Desc	Certificates, Checking or Savings
Minor Desc	The product description

Field	Description
Current Balance	Current Balance of the deposit account. When the current balance is less than zero, the row in the deposit grid will be formatted with red text. The negative balance will be formatted with ( ) around the value.
YTD Avg Balance	Average daily balance for the current calendar year through today.
Days Overdrawn	The total number of days the account has been overdrawn during the lifetime of the account Statistic Type DOD is used for this information
TRO Member Since	The date the tax owner of the account became a Member
Status	The current status of the deposit account (Active, Inactive, Dormant)
Loan Accounts	
Include Closed Accounts	Check this checkbox to include closed loans in the Loan Grid. Uncheck the checkbox to exclude closed loans. By default, the checkbox is not checked when the screen initially loads.
Tax Reported Owner	This is the person or organization that is the tax owner of the account
Role	The role description listed is the role that Person/Org listed in the banner has on the account
Account Number	Loan account number.
Major Desc	Commercial Loan, Consumer Loan, Mortgage Loan.
Minor Desc	The product description.
Contract Date	Date the account was opened.
Next Due Date	The date the current receivable is due. For past due loans, this will be the earliest due date on an open receivable. When the account is not closed, and the next due date is prior to the current business date, the row in the loan grid will be formatted with red text.
Original Balance	Original amount of the NOTE/BAL for the loan, if applicable.
Current Balance	Current Balance of the loan account.
Available Balance	Available balance on the line of credit loan. For loans that are over the limit, the amount will be formatted with ( ) around the value.
Credit Limit	The current credit limit of the loan account.
Payment Amount	For loans with fixed payments, the payment amount.
Closed Date	The date the loan account was closed.
Status	The current status of the loan account (Active, Non-Accrual, Closed)
Loan Detail	

Field	Description
Late Payments 30/60/90	The number of times the loan account has been 30 days past due over the life of the loan (Account statistic PD30 is used for this information) The number of times the loan account has been 60 days past due over the life of the loan (Account statistic PD60 is used for this information) The number of times the loan account has been 90 days past due over the life of the loan (Account statistic PD90 is used for this information)
Maturity Date	Maturity date of the loan account *(For open ended loans, this will be labeled Anticipated Payoff Date)*
Remaining Term (months)	The number of months calculated between the maturity date and the current date
NAICS Code	The loan-level NAICS code (maintained in Industry Codes under Loan Maintenance, Additional)
NAICS Description	The loan-level NAICS description (maintained in Industry Codes under Loan Maintenance, Additional)
Interest Rate	
Rate	Current interest rate on the loan account
Next Rate Change Date	Date of the next rate change for this loan.
Margin Fixed	Fixed percentage to add to the base index rate when calculating the interest rate. If the Margin Fixed value is less than zero, the field is formatted with red text preceded by a "-". If interest parameters have not been set up at the account level, this field will be blank.
Min Int Rate	Lowest interest rate allowed. If interest parameters have not been set up at the account level, this field will be blank
Max Int Rate	Highest interest rate allowed. If interest parameters have not been set up at the account level, this field will be blank
Line of Credit Detail *(This section will only be populated for loan accounts where the Major/Minor has the Revolve Loan YN = 'Y')*	
Next Receivable	Current receivable's due date
Low Balance > 0	The lowest balance on the loan account that was greater than 0.00
Low Balance Date	The date of the lowest balance (greater than 0.00) on the loan account
High Balance	The highest balance on the loan account
High Balance Date	The date of the highest balance on the loan account
Last Paid Down to Zero	The latest date the loan account balance was 0.00
Average Balance YTD	Average daily balance for the current calendar year through today.
Interest Paid – Past 4 Years *(The past four years where interest was paid will be listed in descending order)*	
Year	Loan interest paid in this year *(the most recent year interest was paid)*
Year	Loan interest paid in this year *(the second most recent year interest was paid)*

Field	Description
Year	Loan interest paid in this year *(the third most recent year interest was paid)*
Year	Loan interest paid in this year *(the fourth most recent year interest was paid)*
Risk Rating	
Risk Rating	The category of risk for the loan.
Last Risk Rating Date	The Last Risk Rating Date account userfield on the loan account. This date is retrieved by retrieving the value for the Account Userfield code specified in the RCIV / RIRR CalcTypVarValue variable.
Active Collateral	
Property Type	Description of the property type (i.e. Boat, Single Family Residence, Stock/Securities/Insurance)
Description	Property description. *Note: if the cell is not big enough to display the entire property description, hover over the field to see the full description in the tool tip.*
Appraisal Value	The latest appraisal value for the collateral
Last Appraisal Date	The date that corresponds to the Appraisal Value
Close	Clicking the "Close" button will close the screen.

Additional Requirements:

Requires DNA 4.2 or higher

Configuration Checklist:

Item	Test Environment	Production Environment
Variables		

Revisions

Date	App Version #	Change
05/2017	1.1.0.0	- Added a fourth year of Interest Paid. - Corrected an issue where the values in text boxes formatted as currency were cleared out when returning from calling the Loan Maintenance screen.
06/2014	1.0.0.1	- Corrected a problem with the SQL to retrieve the Interest Rate information. If interest parameters do not exist at the account level, the Interest Rate and Next Rate Change Date fields will still display for a loan account. - Corrected refresh problem with the data in the Interest Rate information. - Corrected a problem with the Margin Fixed text box not allowing negative values.

Date	App Version #	Change
		- Corrected selection of calculation variables to include a table alias when selecting values. - Added formatting to Deposit Account grid so when an account has a negative balance, the row in the grid is formatted with red text. - Added formatting to Loan Account grid so when an account has a Next Due Date in the past, the row in the grid is formatted with red text. - Added logic to only retrieve Business Credit Card credit limit when an account userfield has been specified in the calculation variable (AUDF).
01/2014	1.0.0.0	Application Created