



## Skip-A-Pay

SkipAPayPackage.dnaxp  
DNAapp ID 5c5deeeb-d1df-4915-a103-1d11c1d51ea5

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**Overview:**

This package includes the SkipAPay Bridge App and 3 custom CoreAPIs - CoreApi\_SkipAPay, CoreApi\_DaysOverdrawn and CoreApi\_LoanDetail. The SkipAPay Bridge App creates a user - CAPISVCSKIPAPAYUSR and grants authorizations to the SkipAPay application to be able use the CoreAPIs needed to access/update Core. The 3 CoreAPIs are needed for the SkipAPay application.

**CoreAPI 7920 - SkipAPay Processing**

Request Tags (ReqTypCd = 7920)

This transaction processes loan payment skips.

| Tag                         | Description  |
|-----------------------------|--|
| <AcctNbr>                   | Account number of the loan to skip payment.                                      |
| <SAPTypCd>                  | SkipAPay type code. Valid values are EXT and SKIP.                               |
| <NxtDueDate>                | Due date to advance to.  |
| <OvrCashBoxNbr>             | Cashbox number to use for the SAP transaction.                                   |
| <FundingSrcAcctNbr>         | Account number where the SAP fee will be subtracted from.                        |
| <FeeTypeCd>                 | Transaction type code corresponding to the SAP fee.                              |
| <FeeAmount>                 | Fee amount to charge for using SkipAPay.   |
| <FeeDescription>            | Description to use for the SAP fee transaction.                                  |
| <OvrFeeCashBoxNbr>          | Cashbox number to use for the SAP fee transaction.                               |
| <FundTypeCd>                | Fund type code to use for the SAP fee transaction.                               |
| <FundTypeDetailCd>          | Fund type detail code to use for the SAP fee transaction.                        |
| <ClearCategoryCd>           | Clear category code to use for the SAP fee transaction.                          |
| <GraceDays>                 | The number of grace days of the loan.  |
| <PartialPmtBal>             | Partial payment balance.   |
| <ChargeOnlyYN>              | Y = charge only the SAP fee but don't skip the loan payment.                     |
| <SuppressSkipYN>            | Option to suppress incrementing the skip payment count.                          |
| <CurrRcvbStatus>            | Status to set on current receivables. Valid values are IACT, WAIV, EXT and SKIP. |
| <FutureRcvbStatus>          | Status to set on future receivables. Valid values are IACT, WAIV, EXT and SKIP.  |
| <RcvbStatusEndDate>         | Receivable status to update upto this date. Optional.                            |
| <DoNotCreateRcvbForPPDLoan> | Option to not create receivable for partial paid loans.                          |

Response Tags (ReqTypCd = 7920)

This transaction returns the loan payment skips that were processed.

| Tag                 | Description   |
|---------------------|---|
| <AcctNbr>           | Account number of the loan for which a skip payment was processed.  |
| <SAPTypCd>          | SkipAPay type code used.  |
| <NxtDueDate>        | The new next due date of the loan account after skip.   |
| <PreAuthorizations> | Pre Authorizations section.   |
| <PreAuth>           | The <u>subAcctNbr</u> attribute identifies the sub account number used.<br>The <u>allotNbr</u> attribute identifies the new allotment number after skip.<br>The <u>nextDisbDate</u> attribute identifies the new next distribution date after skip. |

|                         |   |
|-------------------------|---|
| </PreAuthorizations>    | Closing wrapper tag for Pre Authorizations.   |
| <PayrollDistributions>  | Payroll distributions section.  |
| <Payroll>               | The <u>persNbr</u> attribute identifies the person number of the loan owner.<br>The <u>orgNbr</u> attribute identifies the org number of the organization providing the payroll.<br>The <u>effDate</u> attribute identifies the effective date of the payroll distribution.<br>The <u>suspendStartDate</u> attribute identifies the new start date of when to temporarily stop the payroll distribution after skip.<br>The <u>suspendEndDate</u> attribute identifies the new end date of when to temporarily stop the payroll distribution after skip. |
| </PayrollDistributions> | Closing wrapper tag for Payroll Distributions.  |
| <Receivables>           | Receivables section.  |
| <Receivable>            | The <u>subAcctNbr</u> attribute provides the sub account number of the receivable that was updated.<br>The <u>rcvbNbr</u> attribute provides the receivable number that was updated.  |
| </Receivables>          | Closing wrapper tag for Receivables.  |
| <YTDSAPcount>           | The <u>year</u> attribute identifies the current year.<br>The <u>month</u> attribute identifies the current month.<br>Tag contains the number of skips executed on the account for the current year/month after the skip.   |
| <RtxnNbr>               | The <u>currRtxnStatCd</u> attribute identifies the status of the SAP transaction.<br>Tag contains the transaction number if the SAP transaction was processed successfully.   |
| <FeeRtxnNbr>            | The <u>currRtxnStatCd</u> attribute identifies the status of the SAP fee transaction.<br>Tag contains the transaction number if the SAP fee transaction was processed successfully.   |
| <DateMat>               | New loan maturity date after the skip is processed. This is only provided if the ChargeOnlyYN = N. This will only get updated if the SAP type code is EXT.  |

### CoreAPI 86037 - SkipAPay Days Overdrawn

Request Tags (ReqTypCd = 86037)

Requests the number of days overdrawn on share accounts. Required by the Cubus SkipAPay client software.

| Tag       | Description  |
|-----------|--|
| <AcctNbr> | Identifies the account for which to retrieve the number of days overdrawn. |

Response Tags (ReqTypCd = 86037)

Returns the number of days overdrawn for the account associated with the account number provided in the request.

| Tag       | Description   |
|-----------|---|
| <AcctNbr> | Identifies the account to which the account days overdrawn is |

|                 |   |
|-----------------|---|
|                 | associated.                                       |
| <DaysOverdrawn> | The number of days that the account is overdrawn. |

### CoreAPI 86038 - SkipAPay Loan Detail

Request Tags (ReqTypCd = 86038)

This request retrieves additional loan information required by the Cubus SkipAPay client software not provided by Core API 7702 (Account Detail Inquiry). The information is used to determine if a payment skip is allowed based on a defined set of business rules.

| Tag                     | Description   |
|-------------------------|---|
| <AcctNbr>               | Identifies the account for which to the retrieve the information for. |
| <MthsDelinquentHistory> | Specifies the number of months of delinquent history to retrieve.     |

Response Tags (ReqTypCd = 86038)

This request returns additional loan information not provided by Core API 7702 (Account Detail Inquiry).

| Tag                  | Description  |
|----------------------|--|
| <AcctNbr>            | Identifies the account for which loan detail information is returned.  |
| <CurrentDueDate>     | Identifies the loan payment current due date.  |
| <NextDueDate>        | Identifies the loan payment next due date.   |
| <DayLoanIsDue>       | Day of the month the loan payment is due.  |
| <PaymentFrequency>   | The <u>pmtCalPeriodCd</u> attribute identifies the scheduled payment frequency. Tag contains the description of the payment calendar period code.  |
| <NbrPaymentsMade>    | The number of loan payments made.  |
| <PreAuthorizations>  | Pre-authorizations information for the loan.   |
| <PreAuth>            | The <u>transferId</u> attribute identifies the allotment number for the pre-authorization.<br>The <u>transferFreqCd</u> attribute identifies the allotment frequency code.<br>The <u>transferFreq</u> attribute identifies the allotment frequency description.<br>The <u>nxtTransferDate</u> attribute identifies the next disbursement date for the allotment.<br>The <u>transferTypCd</u> attribute identifies the allotment type code used.<br>The <u>transferTyp</u> attribute identifies the allotment type description used.<br>The <u>originationDate</u> attribute identifies the effective date of the allotment.<br>The <u>rtxnTypCd</u> attribute identifies the transaction type code of allotment performed.<br>The <u>rtxnTypDesc</u> attribute identifies the transaction type description of allotment performed.<br>The <u>fundSrcAcctType</u> attribute identifies if the receiving funds are from internal (I), external (E) or unknown (U). |
| </PreAuthorizations> | Closing wrapper tag.   |

|                         |  |
|-------------------------|--|
| <PartialPmtAmt>         | Provides the total amount of partial payments.   |
| <DaysPastDue>           | The number of days that the loan is past due.  |
| <AmountPastDue>         | The amount of the loan payment that is past due.   |
| <DelinquentHistory>     | History of payment delinquency.<br>The <u>PD30</u> attribute provides the number of times the account has been past due for 30 days.<br>The <u>PD60</u> attribute provides the number of times the account has been past due for 60 days.<br>The <u>PD90</u> attribute provides the number of times the account has been past due for 90 days.<br>The <u>PD12</u> attribute provides the number of times the account has been past due for 120 days.<br>The <u>PD15</u> attribute provides the number of times the account has been past due for 150 days.<br>The <u>PD18</u> attribute provides the number of times the account has been past due for 180 days. |
| <YTDSAPcount>           | The number of skips that have occurred for this account for the current year.  |
| <PayrollDistributions>  | Payroll distribution information for the loan.   |
| <Payroll>               | The <u>creditId</u> attribute identifies the sequence number for the payroll distribution of the account.<br>The <u>transactionDate</u> attribute identifies the postdate of the distribution.<br>The <u>transactionAmt</u> attribute identifies the amount of distribution.   |
| </PayrollDistributions> | Closing wrapper tag.   |

**Authorization:**

The following table lists the AuthItem that is in the SkipAPay Bridge App:

| Name                             | Code | Type     | Description (how used)  |
|----------------------------------|------|----------|---|
| SkipAPay CoreApiService AuthItem | R19B | AuthItem | Authorization item for CoreAPI access needed by SkipAPay application. |

**Parameters:**

N/A

**Variables:**

N/A

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

N/A

**Notices:**

N/A

**Report (s):**

N/A

**File Layout(s):**

N/A

**Screens:****Navigation:**

N/A

**Screen Appearance:**

N/A

**Additional Requirements:**

- Fiserv DNA 4.2.4 or above
- .NET Framework 4.5.2
- CoreApiService 2.0 or above

**Configuration Checklist:**

| Item   | Test Environment | Production Environment |
|--|------------------|------------------------|
| Associate Auth, Auth Item, corresponding Permissions |                  |                        |
|  |                  |                        |
|  |                  |                        |

**Revisions:**

| Date    | App Version # | Change               |
|---------|---------------|----------------------|
| 07/2021 | 1.0.0.0       | Application Created. |
|         |               |                      |