



Skip-A-Pay

SkipAPayPackage.dnaxp
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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. |
| <DoNotBackDateBillingDate> | Option to not update next billing date if current billing date on the core is after the date calculated on performing a skip. Optional. |
| <PreAuthTypeCds> | Adjust pre-auth transactions with these type codes on performing a skip. Optional. |

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. The <u>allotNbr</u> attribute identifies the new allotment number after skip. 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. The <u>orgNbr</u> attribute identifies the org number of the organization providing the payroll. The <u>effDate</u> attribute identifies the effective date of the payroll distribution. The <u>suspendStartDate</u> attribute identifies the new start date of when to temporarily stop the payroll distribution after skip. 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. 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. The <u>month</u> attribute identifies the current month. 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. 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. 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 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 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. |
| <PreAuthTypeCds> | Consider pre-auth transactions with these type codes on performing a skip. Optional. |
| <LtChgTransMonths> | Late Charge transactions in last N Months. Optional |
| <LtChgLoanStatusCds> | Specify the loan status codes to retrieve late charge transactions |
| <LtChgLoanMJAcctTypeCds> | Specify the loan major type codes to retrieve late charge transactions |

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. The <u>transferFreqCd</u> attribute identifies the allotment frequency code. |

| | |
|-------------------------|---|
| | <p>The <u>transferFreq</u> attribute identifies the allotment frequency description.</p> <p>The <u>nxtTransferDate</u> attribute identifies the next disbursement date for the allotment.</p> <p>The <u>transferTypCd</u> attribute identifies the allotment type code used.</p> <p>The <u>transferTyp</u> attribute identifies the allotment type description used.</p> <p>The <u>originationDate</u> attribute identifies the effective date of the allotment.</p> <p>The <u>rtxnTypCd</u> attribute identifies the transaction type code of allotment performed.</p> <p>The <u>rtxnTypDesc</u> attribute identifies the transaction type description of allotment performed.</p> <p>The <u>fundSrcAcctType</u> attribute identifies if the receiving funds are from internal (I), external (E) or unknown (U).</p> |
| </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> | <p>History of payment delinquency.</p> <p>The <u>PD30</u> attribute provides the number of times the account has been past due for 30 days.</p> <p>The <u>PD60</u> attribute provides the number of times the account has been past due for 60 days.</p> <p>The <u>PD90</u> attribute provides the number of times the account has been past due for 90 days.</p> <p>The <u>PD12</u> attribute provides the number of times the account has been past due for 120 days.</p> <p>The <u>PD15</u> attribute provides the number of times the account has been past due for 150 days.</p> <p>The <u>PD18</u> attribute provides the number of times the account has been past due for 180 days.</p> |
| <YTDSAPcount> | The number of skips that have occurred for this account for the current year. |
| <PayrollDistributions> | Payroll distribution information for the loan. |
| <Payroll> | <p>The <u>creditId</u> attribute identifies the sequence number for the payroll distribution of the account.</p> <p>The <u>transactionDate</u> attribute identifies the postdate of the distribution.</p> <p>The <u>transactionAmt</u> attribute identifies the amount of distribution.</p> |
| </PayrollDistributions> | Closing wrapper tag. |
| <LateChargeTrans> | Late charge transaction information for the loan. |
| <LateChargeTran> | <p>The <u>LoanID</u> attribute identifies loan account number for the late charge transaction.</p> <p>The <u>TransactionID</u> attribute identifies the transaction number of late charge transaction.</p> <p>The <u>TransactionEffDate</u> attribute identifies the effective date of</p> |

| | |
|--------------------|--|
| | late charge transaction. The <u>TransactionPostDate</u> attribute identifies the posting date of late charge transaction. The <u>TransactionTypeCD</u> attribute identifies the transaction type code of late charge transaction. The <u>TransactionTypeCDDesc</u> attribute identifies the transaction type code description of late charge transaction. |
| </LateChargeTrans> | Closing wrapper tag. |
| <PurposeCd> | Purpose code of loan |
| <LastPmtDate> | The date last payment is made |

CoreAPI 7702 – Account Detail Inquiry

Request Tags (ReqTypCd = 7702)

This standard request retrieves account details required by the SkipAPay client software.

CoreAPI 7703 – Account Transaction History

Request Tags (ReqTypCd = 7703)

This standard request retrieves account transaction history required by the SkipAPay client software.

CoreAPI 7704 – Account List

Request Tags (ReqTypCd = 7704)

This standard request retrieves accounts required by the SkipAPay client software.

CoreAPI 7705 – Person Agreement Maintenance

Request Tags (ReqTypCd = 7705)

This standard request for person agreement maintenance required by the SkipAPay client software.

CoreAPI 7710 – Person Agreement Inquiry

Request Tags (ReqTypCd = 7710)

This standard request retrieves agreement details of person required by the SkipAPay client software.

CoreAPI 7711 – Person Detail Inquiry

Request Tags (ReqTypCd = 7711)

This standard request retrieves person details required by the SkipAPay client software.

CoreAPI 7715 – Person Warning List

Request Tags (ReqTypCd = 7715)

This standard request retrieves person level warnings required by the SkipAPay client software.

CoreAPI 7716 – Product List Inquiry

Request Tags (ReqTypCd = 7716)

This standard request retrieves products required by the SkipAPay client software.

CoreAPI 7720 – Code Table Inquiry

Request Tags (ReqTypCd = 7720)

This standard request retrieves core tables required by the SkipAPay client software.

CoreAPI 7721 – Product Detail Inquiry

Request Tags (ReqTypCd = 7721)

This standard request retrieves product details required by the SkipAPay client software.

CoreAPI 7722 – Note Maintenance

Request Tags (ReqTypCd = 7722)

This standard request to add note at loan level required by the SkipAPay client software.

CoreAPI 7727 – Organization Detail Inquiry

Request Tags (ReqTypCd = 7727)

This standard request retrieves organization details required by the SkipAPay client software.

CoreAPI 7745 – Account Restrictions List

Request Tags (ReqTypCd = 7745)

This standard request retrieves account restrictions required by the SkipAPay client software.

CoreAPI 7754 – Monetary Transaction

Request Tags (ReqTypCd = 7754)

This standard request to withdraw money required by the SkipAPay client software.

CoreAPI 7756 – Organization Search

Request Tags (ReqTypCd = 7756)

This standard request to search organization required by the SkipAPay client software.

CoreAPI 7859 – Person eAgreement Create

Request Tags (ReqTypCd = 7859)

This standard request to create person eAgreement required by the SkipAPay client software, if eAgreements are used for access restrictions.

CoreAPI 7833 – Person Agreement and Account Inquiry

Request Tags (ReqTypCd = 7833)

This standard request retrieves person agreement and accounts required by the SkipAPay client software, if eAgreements are used for access restrictions.

CoreAPI 7850 – Mobile Banking Inquiry

Request Tags (ReqTypCd = 7850)

This standard request retrieves person agreement and accounts required by the SkipAPay client software, if eAgreements are used for access restrictions.

CoreAPI 7871 – Person/Organization eAgreement Maintenance**Request Tags (ReqTypCd = 7871)**

This standard request to maintain person/organization eAgreement required by the SkipAPay client software, if eAgreements are used for access restrictions.

CoreAPI 7887 – New eAgreement Auto Enrollment**Request Tags (ReqTypCd = 7887)**

This standard request for new eAgreement auto enrollment required by the SkipAPay client software, if eAgreements are used for access restrictions.

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. |

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 |
|---------|---------------|---|
| 10/2023 | 4.5.0.1 | Resolved app installation error which was caused by a CAPR record containing NULL values in the AuthItemCd field. This was achieved by modifying the SQL query within the installation script responsible for dynamically inserting |

| Date | App Version # | Change |
|---------|---------------|---|
| | | AuthAuthItem records into linked CAPR records. The modification included the addition of specific criteria to identify and handle CAPR records with NULL values in the AuthItemCd field, thus preventing the installation error from occurring. |
| 05/2023 | 4.5.0.0 | Enhanced CoreAPI 7920 and CoreAPI 86038 |
| 07/2021 | 1.0.0.0 | Application Created. |