



Supplemental Dividends

Supplemental Dividends.dnax
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Overview:

The Supplemental Dividends application is designed to allow institutions to provide members/customers with a periodic dividend payment based on their usage of institution services, including Debit Cards, Debit Roundup, e-statements, ACH, and other services that the institution wants to encourage the usage of. The dividend payment is based on a percentage of the average account balance across all accounts the member has of the specified reward type. Each time the application is run, upon meeting minimum requirements, customers/members may receive a supplemental dividend payment. The dividend amount is credited to the customer/member's reward account at the time that the application is run in update mode.

The application determines qualification for the dividend based on the member/customer's use of services. Each service is evaluated to see if the member/customer meets the threshold set for that service. The number of services that meet or exceed threshold are counted. When the count exceeds the institution specified number of services needed to qualify then a supplemental dividend is paid. The specific criteria this application can make the determination on include:

- **Direct Deposits** of funds > than a threshold amount. For ex. to qualify, a member/customer would need at least an average of \$500.00 in direct deposits per month across the evaluated accounts and across the evaluation time window.
- **Debit Swipes** > than a threshold amount. For ex. to qualify, a member/customer would need at least an average of 10 debit card swipes per month across the evaluated accounts and across the evaluation time window.
- **Debit Roundups** > than a threshold amount. For ex. to qualify, a member/customer would need at least an average of 7 debit roundup deposits per month across the evaluated accounts and across the evaluation time window.
- **E-Statements** enabled or not. The application can evaluate a member/customer's use of e-statements as a qualification criteria, giving them credit if they are using e-statements.
- **Optional Products.** The application allows an Institution to specify up to an additional 4 products that they want evaluated to determine qualification for the supplemental dividend. The products are entered as Major:Minor account type pairs. The application reviews the member/customer's use of services and gives them credit in the instance where they have an active account of the type specified by one of the 4 Major:Minor account type pairs. This approach can be used to look for use of Car Loans, Mortgages, HELOCS, for ex. and use those to help qualify people for the Supplemental Dividend payment.

The application provides the benefit of providing a supplemental dividend to members who consume the services the institution wants them to use. Encouraging the use of these services can increase interchange fees and enhance income for the institution while also reducing costs.

Key Benefits:

- Reward members/customer for using preferred services
- Increase debit card usage and interchange fee income
- Encourage members/customers to sign up for e-statements

Processing:

The Supplemental Dividends application identifies all members/customers that have at least one account of the configured reward type Major:Minor where the account is active, and the person is the Tax Reported Owner. It then considers the member/customer's use of services against the list of services that have been configured and the minimum use thresholds defined for the services. If the member/customer is using at least the minimum number of services at or above the minimum thresholds, then the member/customer qualifies for a supplemental dividend. A dividend amount is then calculated based on the configured reward percentage multiplied by the sum of the average account balances for all the active, TRO, reward type accounts belonging to the member/customer.

So long as the member/customer has at least one active, TRO account of the reward type Major:Minor the application writes a record for them in the output report. The record will show whether they qualified for a supplemental dividend or not, and why. It will also show the value of the dividend.

Funds can be disbursed from a single, central GL account or from multiple, branch level GL accounts. To disburse from a single GL account, enter the account number in the **GL Account Number** parameter. To disburse from branch level GL accounts, a CSV file containing the branch org numbers and GL account numbers will need to be created and the path added as the value of the **Branch/GL Map File Path** parameter. If this option is used the application will credit checking minors from their associated branch's GL account as configured in this file.

In addition to crediting member/customer accounts, the application can also credit a charity account. If this is desired, the **Charity Match Percent**, **Charity Account**, and **Charity Disbursement GL Acct** parameters must all have values. The application will credit the **Charity Account** and debit the **Charity Disbursement GL Acct**.

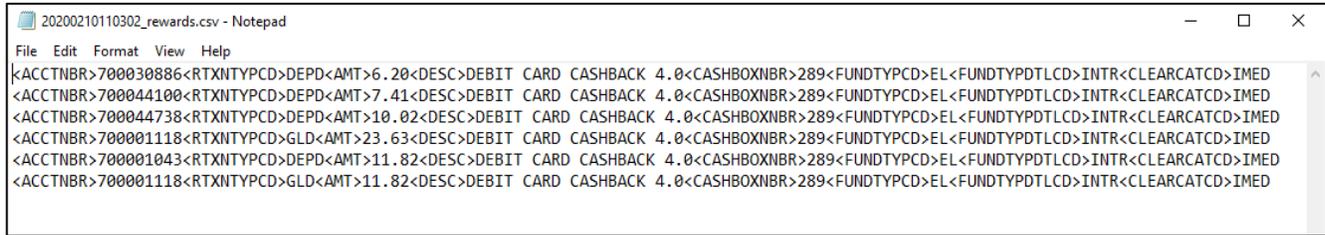
Tagged SWIM File Creation:

Data Center hosted DNA instances are not typically able to run this application in concert with the BatchStartAPI application. Not running the BatchStartAPI prior to running this application means that the application is unable to make financial transactions.

To accommodate data center instances of DNA, the Supplemental Dividends application has the capability to create a tagged format SWIM file. This feature is controlled by the **Create Tagged SWIM File YN**, **SWIM Output File Path** and other parameters (See Parameters – Create Tagged SWIM File YN description). When enabled, the application will not make any transactions. Instead, the transactions are entered into the tagged format SWIM file to be processed later. The SWIM file will be created in the directory specified by the **SWIM Output**

File Path parameter. This outputs a file named like yyyyMMddHHmmss_rewards.csv, that contains information in the format needed to create the actual SWM file, using the **DNA Load and Manage Files** module.

For more information on processing SWIM files see the Open Solution SWIM User Manual.



```

20200210110302_rewards.csv - Notepad
File Edit Format View Help
<ACCTNBR>700030886<RTXNTYPCD>DEPD<AMT>6.20<DESC>DEBIT CARD CASHBACK 4.0<CASHBOXNBR>289<FUNDTYPCD>EL<FUNDTYPTLCD>INTR<CLEARCATCD>IMED
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<ACCTNBR>700001043<RTXNTYPCD>DEPD<AMT>11.82<DESC>DEBIT CARD CASHBACK 4.0<CASHBOXNBR>289<FUNDTYPCD>EL<FUNDTYPTLCD>INTR<CLEARCATCD>IMED
<ACCTNBR>700001118<RTXNTYPCD>GLD<AMT>11.82<DESC>DEBIT CARD CASHBACK 4.0<CASHBOXNBR>289<FUNDTYPCD>EL<FUNDTYPTLCD>INTR<CLEARCATCD>IMED

```

Figure 1: Example Tagged SWIM File

Dividend Calculation:

The application calculates a unique dividend for each member. The dividend is based on the average account balances for the member's reward accounts, prorated for the number of months in the evaluation window, and then multiplied by the dividend percentage. The application further caps the maximum dividend value based on the configured maximum.

Dividends are calculated as follows:

1. For each account that the member/customer has of the Payment Account type retrieve the average account balance for the account across the evaluation time window (start month through end month).
2. Sum the average account balances for all the accounts of the Payment Account type the member/customer has.
3. Multiply the sum of the average account balances by the Payout Percentage and round up to the nearest penny.
4. Compare the calculated dividend amount to the Maximum Reward Amount and set the actual dividend amount to the lesser of the two.
5. Multiply the dividend by the number of months in the evaluation time window.
6. This value is the Supplemental Dividend amount.

To calculate the value of the charity match, sum all of the Supplemental Dividends paid to all the members/customers, then multiply it by the Charity Match Percent divided by the Payout Percentage and round up to the nearest penny.

Parameter	Description
Payment Account Mj Mi Code	Major:Minor Code for the account type that is to be used to calculate and receive the supplemental dividend payment. Entered as a parameter at the time that the program is run.
Payout Percentage	Monthly percentage of the Payment Account balance to be paid as a supplemental dividend. Entered as a percentage, where 1 = 1% per month.
Maximum Reward Amount	Maximum dollar value of a supplemental dividend to be paid, entered as a monthly figure, where 10.00 means that the maximum supplemental dividend is capped at \$10 per month.

Parameter	Description
Charity Match Percent	Monthly percentage of the Payment Account balance to be paid as a charitable match. Entered as a percentage, where 1 = 1% per month.

NOTE: Fractions of a cent are rounded **up** to the nearest cent.

Parameters:

The following table contains the parameters that are part of the application.

Parameter	Code	Description (how used)	Required	Default
ACH RTXN Code: Minimum Amount	9ACA	This is the minimum average monthly amount of ACH Transactions, in dollars, a Member / Customer must have to be eligible to receive a supplemental dividend.	No	ACHC:500.00
Appworx NetworkNodeNbr	9APX	This is the network node number to use if the application is run in Appworx. If left blank, the logged-in user's network node number will be used.	No	<Blank>
CSV File Path	9FIL	A file path to a CSV file containing branch level GL account information. See the File Layout(s) section for more details.	No	<Blank>
Cashboxnbr	CBX	This is the cashbox number to use for the debit card cashback.	No	<Blank>
Charity Account	9SCG	Account, in addition to the configured minors, which will receive the charitable deposit.	No	<Blank>
Charity Disbursement GL Acct	9SDG	This is the GL account number to use for the disbursement to the Charity Acct	No	<Blank>
Charity Match Percent	CYPR	Percentage of Payment account balance to credit the Charity Account . See the Dividend Calculation section for more details.	No	0
Clear Category Code	9CCD	This is the clear category code to use for the debit card cashback.	Yes	IMED

Parameter	Code	Description (how used)	Required	Default
Create Tagged SWIM File YN	CSWM	<p>If set to 'Y' the application will generate a Tag Format SWIM file in the SWIM Output File Path that contains the member/customer rewards and charity match transactions, when all parameter conditions are met.</p> <p>This option can only be used in ReportOnly Mode, and is not compatible with Branch Level GL disbursement.</p> <p>Parameter Conditions required to produce a swim file:</p> <ul style="list-style-type: none"> - Create Tagged SWIM File YN = 'Y' - ReportOnly_YN = 'Y' - GL Account Number = <VALID Acct> - CSV File Path = <Blank> - SWIM Output File Path = <VALID Path> 	Yes	No
Current Acct Status Code	CASC	This is the current status code of the checking account and GL accounts to use.	Yes	ACT
Debit Roundup Txn Code	DRDE	The code that identifies debit roundup transactions in DNA.	No	<Blank>
Debit Roundup Txn Count Min	DRCT	The minimum number of debit roundup transactions needed to qualify, set as a monthly amount	No	1
Detail Type	DETL	This is the fund type detail code to use for the debit card cashback.	Yes	INTR
Dynamic Txn Description YN	DYYN	Determines whether the application should use the Transaction Description for the entry on the member's statement or create a dynamic register entry.	Yes	N
Evaluation Account Mj Mi Codes	EVMM	The account types the application will evaluate when determining qualification for supplemental dividends. Should be entered as major:minor pairs separated by commas. At least one value pair must be provided. For example: CK:ABC,CK:XYZ,SAV:WXR,SAV:XYP	Yes	<Blank>
Fund Type	FUND	This is the fund type code to use for the debit card cashback.	Yes	EL
GL Account Number	9GLA	This is the GL account number to use for the debit card cashback disbursement to members/customers.	No	<Blank>
GL Transaction Type Code	9GLT	This is the transaction type code to use for the GL account disbursement.	Yes	GLD

Parameter	Code	Description (how used)	Required	Default
Maximum Reward Amount	MAXR	This is the maximum reward amount a member/customer can receive per run of the application. If set to 0 then there is no maximum. This also affects the maximum amount that the Charity Account will receive per member/customer account. The Charity Maximum is set based on the ratio of the Member and Charity payout percentages. For example, if the calculated value of the Charity Match Percent is half of the Reward Amount then the charity maximum amount per customer/member will be half of the Maximum Reward Amount .	Yes	0
Optional Services Mj Mi Codes	OPSV	The additional account types the application will look for when determining qualification for supplemental dividends. Should be entered as major:minor pairs separated by commas. No pairs need to be entered. Pairs that are entered will be evaluated to determine if the member uses these services.	No	<Blank>
Payment Account Mj Mi Code	PAMM	The single account type the application will consider when calculating and depositing a supplemental dividends. Should be entered as major:minor. It does not have to be the same as one of the evaluation account types. A value must be provided For example: CK:AB7	Yes	<Blank>
Payout Percentage	PYPR	The payout percentage as a monthly Percentage Rate to be used to determine the supplemental dividend.	Yes	0
Qualification Count	QUAL	The number of the qualification conditions that have to be true before a member will qualify for a supplemental dividend.	Yes	2
RTXN Type Code	RXCD	This is the transaction type code(s) to consider for rewards. Comma-separated, no spaces.	No	PWTH
RptOnly_YN	RPT	Y if report only; N if update mode	Yes	Y
SWIM Output File Path	OSW M	This is the directory where the SWIM file will be created. This option is only used when the Create Tagged SWIM File YN parameter is set to Y . Example Value: C:\USERS\ADMIN\DESKTOP	No	<Blank>
StartDate	SD	This is the start date to use for querying accounts for transactions.	Yes	<Blank>

Parameter	Code	Description (how used)	Required	Default
Statement Delivery Code	9SDC	The statement delivery method an account must have to receive credits. For Credit Unions the statement delivery code will be evaluated against the members' share account. For Banks the statement delivery code will be evaluated against the minor account from which the transaction was made.	No	<Blank>
ThruDate	TD	This is the thru date to use for querying accounts for transactions.	Yes	<Blank>
Transaction Count Minimum	TXCM	Minimum number of transactions to qualify	Yes	0
Transaction Description	9DSC	This is the description to use for the debit card cashback transactions, unless parameter "Dynamic Txn Description YN" specified	Yes	Member Loyalty Bonus
Transactions to process	RTXN	This is the transaction type code to use for the debit card cashback.	Yes	DEPD

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

If run in Update Mode (Report Only = N) then this application should not be re-run for the same time interval. Re-running this application could result in accounts being credited multiple times for the same usage.

10-06-2020 12:49:02 PM 395958 G:\OSI\BANK\SQL\4510\BAT_EXE\EXTNS\

REPORT PARAMETERS

RTXN Type Code: PWTH	RptOnly_YN: N
StartDate: 05-01-2020	ThruDate: 11-01-2020
Cashboxnbr:	Current Acct Status Code: ACT
Transactions to process: DEPD	Fund Type: EL
Detail Type: INTR	ACH RTXN Code : Minimum Amount: ACHC:500.00
Appworx NetworkNodeNbr:	CSV File Path:
Transaction Count Minimum: 0	Charity Account:
Charity Disbursement GL Acct:	Charity Match Percent: 0
Clear Category Code: IMED	Create Tagged SWIM File YN: N
Debit Roundup Txn Code:	Debit Roundup Txn Count Min: 1
Dynamic Txn Description YN: N	Evaluation Account Mj:Mi Codes: CK:GS50,CK:MMCK,CK:ACHV
GL Account Number: 700034151	GL Transaction Type Code: GLD
Maximum Reward Amount: 0	Optional Services:
Payment Account Mj:Mi Code: CK:ACHV	Payout Percentage: 1
Qualification Count: 2	SWIM Output File Path:
Statement Delivery Code: PRNT	Transaction Description: Debit Card Cashback

Bank: Anywhere Financial Supplemental Dividends Run Date: 11-03-2020
 Report: SupplementalDividends Post Date: 10-22-2020
 Page: 1 of 2

Customer Name	Customer #	Reward Account	OLB	Round	Swipe	ACH Amt	Opt1	Opt2	Opt3	Opt4	Score	Avg Balance	Reward Amt
Agosta, Anna	#5133	571983774	Y	N/A	0	0F					2=2	\$195,670	*****,**
Boyce, Ken	#3774	570332171	Y	N/A	0	0F					2=2	\$4	\$0.29
Cross, Christopher	#27933	700044564	N	N/A	0	0F					1<2	\$130	No Reward
Damico-Stahl, Adolph	#2961	570217273	Y	N/A	0	0F					2=2	\$0	\$0.00
Diamond, Kim	#27928	700044449	N	N/A	0	0F					1<2	\$300	No Reward
Fulmer, Valentia	#2964	570217463	Y	N/A	0	0F					2=2	\$317	\$22.23
Getters, Maryanne	#3306	570261867	Y	N/A	0	0F					2=2	\$14	\$1.02
Gildner, Carliss	#4074	570503102	Y	N/A	0	0F					2=2	\$40	\$2.80
Graaf, Khalil	#2904	570211953	Y	N/A	0	0F					2=2	\$6	\$0.47
Hangen, Phaon	#1729	570507715	Y	N/A	0	0F					2=2	\$18,884	\$1,321.92
Hanna, Magaret	#3844	570339473	Y	N/A	0	0F					2=2	\$80	\$5.61
Huynh, Irene	#26787	700014004	Y	N/A	0	0F					2=2	\$79,342	\$5,553.95
Jacome, Bill	#5625	576073407	Y	N/A	0	0F					2=2	\$21,117	\$1,478.24
jones, Susan	#27898	700043855	N	N/A	0	0F					1<2	\$100	No Reward
Kohut, Molly	#5035	571041037	Y	N/A	0	0F					2=2	\$2,336	\$163.57
Meyers, Tammie	#2422	570152504	Y	N/A	0	0F					2=2	\$3,341	\$233.88
Michaels, Hollyann	#2848	570204925	Y	N/A	0	0F					2=2	\$2,616	\$183.14
Miller, Mary	#27135	700035018	Y	N/A	0	0F					2=2	\$100	\$7.00
Mobile, Kimbely	#27927	700044431	N	N/A	0	0F					1<2	\$1,325	No Reward
okins, Dennis	#27639	700043433	N	N/A	0	0F					1<2	\$192	No Reward
Reston, Susan	#27897	700043839	N	N/A	0	0F					1<2	\$500	No Reward
Ribau, Thao	#3810	570336222	Y	N/A	0	0F					2=2	\$22	\$1.57
Rinker, Bethann	#1852	570588319	Y	N/A	0	0F					2=2	\$30,009	\$2,100.70
Roberts, Ben	#1454	700044712	N	N/A	0	0F					1<2	\$200	No Reward
Robinson, Ruth	#27937	700044697	N	N/A	0	0F					1<2	\$200	No Reward
Sample, Susan	#27909	700044069	N	N/A	0	0F					1<2	\$1,167	No Reward
Seaman, Neyda	#4588	571035021	Y	N/A	0	0F					2=2	\$40	\$2.80
Skrzyniarz, Erin	#4973	571036052	Y	N/A	0	0F					2=2	\$39,387	\$2,757.14
Smith, Beatrice	#25049	700044481	N	N/A	0	0F					1<2	\$300	No Reward
Smith, Mary	#27213	700030886	Y	N/A	0	0F					2=2	\$150	\$10.50
Smith, Amanda	#1151	700043847	N	N/A	0	0F					1<2	\$150	No Reward
Stranahan, Palmer	#3002	570218883	Y	N/A	0	0F					2=2	\$8	\$0.62
Swift, Tom	#27853	700042881	N	N/A	0	0F					1<2	\$5,227	No Reward
Telephone, Kimberly	#27922	700044382	N	N/A	0	0F					1<2	\$200	No Reward
Waltz, Zheng	#4134	570507277	Y	N/A	0	0F					2=2	\$61,135	\$4,279.51
Williams, William	#27948	700044754	N	N/A	0	0F					1<2	\$200	No Reward
Williams, Georgine	#14836	700044689	N	N/A	0	0F					1<2	\$100	No Reward
Williams, Kelly	#27947	700044738	N	N/A	0	0F					1<2	\$200	No Reward
Wilson, Annamarie	#20005	700044639	N	N/A	0	0F					1<2	\$100	No Reward
Zurowski, Iwona	#3783	570333518	Y	N/A	0	0F					2=2	\$0	\$0.00

Bank: Anywhere Financial Supplemental Dividends Run Date: 11-03-2020
 Report: SupplementalDividends Post Date: 10-22-2020
 Page: 2 of 2

Total Customers Processed 40
 Total Qualifying Customers 23
 Total Amount Credited To Customers \$31,823.87
 Total Amount Credited To Charity Account \$0.00
 Actual Date Range Processed: 05-01-2020 - 11-30-2020

Figure 3: Update Mode

Bank: Anywhere Financial	Supplemental Dividends	Run Date: 11-04-2020
Report: SupplementalDividends		Post Date: 10-22-2020
Queue Number : 5915		Run Time: 16:00:05
Application Number: 514994		Cash Box:
Queue Sub Number : 2		
SCHEMA OSIBANK		
DATABASE NAME NEONDNA4.WORLD		
RELEASE DNA 4.5.1.0		
10-06-2020 12:49:02 PM 395958 G:\OSI\BANK\SQT\4510\BAT_EXE\EXTNS\		
REPORT PARAMETERS		
RTXN Type Code: PWTH	RptOnly_YN: Y	
StartDate: 01-01-2000	ThruDate: 10-20-2020	
Cashboxnbr: 1	Current Acct Status Code: ACT	
Transactions to process: DEPD	Fund Type: EL	
Detail Type: INTR	ACH RTXN Code : Minimum Amount:	
Appworx NetworkNodeNbr:	CSV File Path:	
Transaction Count Minimum: 1	Charity Account:	
Charity Disbursement GL Acct:	Charity Match Percent: 0	
Clear Category Code: IMED	Create Tagged SWIM File YN: N	
Debit Roundup Txn Code: KEYD	Debit Roundup Txn Count Min: 1	
Dynamic Txn Description YN: N	Evaluation Account Mj:Mi Codes: CK:GS50,CK:MMCK,CK:ACHV,CK	
GL Account Number: 700034151	GL Transaction Type Code: GLD	
Maximum Reward Amount: 0	Optional Services: TD:18MR	
Payment Account Mj:Mi Code: SAV:CLAS	Payout Percentage: 3	
Qualification Count: 1	SWIM Output File Path:	
Statement Delivery Code: WWW	Transaction Description: Debit Card Cashback	
↑		
Bank: Anywhere Financial	Supplemental Dividends	Run Date: 11-04-2020
Report: SupplementalDividends		Post Date: 10-22-2020
		Page: 1 of 1
Customer Name	Customer #	Reward Account
		OLB Round Swipe ACH Amt 18MR Opt2 Opt3 Opt4 Score Avg Balance Reward Amt
There is no activity for report: Supplemental Dividends		
Total Amount Credited To Charity Account		\$0.00
Actual Date Range Processed: 01-01-2000 - 10-31-2020		

Figure 4: No Activity

10-06-2020 12:49:02 PM 395958 G:\OSI\BANK\SQT\4510\BAT_EXE\EXTNS\

REPORT PARAMETERS

RTXN Type Code: PWITH StartDate: 01-01-2000 Cashboxnbr: 1 Transactions to process: DEPD Detail Type: INTR Appworx NetworkNodeNbr: Transaction Count Minimum: 1 Charity Disbursement GL Acct: Clear Category Code: IMED Debit Roundup Txn Code: KEYD Dynamic Txn Description YN: N GL Account Number: Maximum Reward Amount: 0 Payment Account Mj:Mi Code: CK:ACHV Qualification Count: 1 Statement Delivery Code: WWW	RptOnly_YN: Y ThruDate: 10-20-2020 Current Acct Status Code: ACT Fund Type: EL ACH RTXN Code : Minimum Amount: CSV File Path: C:\SQR_CODE\SUPPLEMENTAL-DIVIDENDS\SQR\BRAN Charity Account: Charity Match Percent: 0 Create Tagged SWIM File YN: N Debit Roundup Txn Count Min: 1 Evaluation Account Mj:Mi Codes: CK:GS50,CK:MMCK,CK:ACHV,CK GL Transaction Type Code: GLD Optional Services: TD:18MR Payout Percentage: 3 SWIM Output File Path: Transaction Description: Debit Card Cashback
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Bank: Anywhere Financial Supplemental Dividends Run Date: 11-04-2020
 Report: SupplementalDividends Post Date: 10-22-2020
 Page: 1 of 2

Customer Name	Customer #	Reward Account	OLB	Round	Swipe	ACH Amt	18MR	Opt2	Opt3	Opt4	Score	Avg Balance	Reward Amt
Agosta, Anna	#5133	571983774	N	0F	0F	N/A	Fail				0<1	\$154,351	No Reward
Boyce, Ken	#3774	570332171	N	0F	0F	N/A	Fail				0<1	\$2	No Reward
Cross, Christopher	#27933	700044564	Y	0F	0F	N/A	Fail				1=1	\$70	\$526.20
Damico-Stahl, Adolph	#2961	570217273	N	0F	0F	N/A	Fail				0<1	\$0	No Reward
Diamond, Kim	#27928	700044449	Y	0F	0F	N/A	Fail				1=1	\$161	\$1,214.33
Fulmer, Valentia	#2964	570217463	N	0F	0F	N/A	Fail				0<1	\$355	No Reward
Getters, Maryanne	#3306	570261867	N	0F	0F	N/A	Fail				0<1	\$1,341	No Reward
Gildner, Carliss	#4074	570503102	N	0F	0F	N/A	Fail				0<1	\$24	No Reward
Graaf, Khalil	#2904	570211953	N	0F	0F	N/A	Fail				0<1	\$4	No Reward
Hangen, Phaon	#1729	570507715	N	0F	0F	N/A	Fail				0<1	\$5,780	No Reward
Hanna, Magaret	#3844	570339473	N	0F	0F	N/A	Fail				0<1	\$49	No Reward
Huynh, Irene	#26787	700014004	N	0F	0F	N/A	Fail				0<1	\$47,318	No Reward
Jacome, Bill	#5625	576073407	N	0F	0F	N/A	Fail				0<1	\$4,455	No Reward
Jones, Susan	#27898	700043855	Y	0F	0F	N/A	Fail				1=1	\$56	\$427.43
Kohut, Molly	#5035	571041037	N	0F	0F	N/A	Fail				0<1	\$1,199	No Reward
Meyers, Tammie	#2422	570152504	N	0F	0F	N/A	Fail				0<1	\$2,570	No Reward
Michaels, Hollyann	#2848	570204925	N	0F	0F	N/A	Fail				0<1	\$245	No Reward
Miller, Mary	#27135	700035018	N	0F	0F	N/A	Fail				0<1	\$79	No Reward
Mobile, Kimbely	#27927	700044431	Y	0F	0F	N/A	Fail				1=1	\$647	\$4,857.15
okins, Dennis	#27639	700043433	Y	0F	0F	N/A	Fail				1=1	\$84	\$630.30
Reston, Susan	#27897	700043839	Y	0F	0F	N/A	Fail				1=1	\$284	\$2,137.13
Ribau, Thao	#3810	570336222	N	0F	0F	N/A	Fail				0<1	\$13	No Reward
Rinker, Bethann	#1852	570588319	N	0F	0F	N/A	Fail				0<1	\$17,532	No Reward
Roberts, Ben	#1454	700044712	Y	0F	0F	N/A	Fail				1=1	\$102	\$768.90
Robinson, Ruth	#27937	700044697	Y	0F	0F	N/A	Fail				1=1	\$102	\$768.90
Sample, Susan	#27909	700044069	Y	0F	0F	N/A	Fail				1=1	\$566	\$4,247.70
Seaman, Neyda	#4588	571035021	N	0F	0F	N/A	Fail				0<1	\$24	No Reward
Skrzyniarz, Erin	#4973	571036052	N	0F	0F	N/A	Fail				0<1	\$4,235	No Reward
Smith, Beatrice	#25049	700044481	Y	0F	0F	N/A	Fail				1=1	\$161	\$1,214.33
Smith, Mary	#27213	700030886	N	0F	0F	N/A	Fail				0<1	\$112	No Reward
Smith, Amanda	#1151	700043847	Y	0F	0F	N/A	Pass				2>1	\$85	\$638.55
Stranahan, Palmer	#3002	570218883	N	0F	0F	N/A	Fail				0<1	\$5	No Reward
Swift, Tom	#27853	700042881	Y	0F	0F	N/A	Fail				1=1	\$2,482	*****. **
Telephone, Kimberly	#27922	700044382	Y	0F	0F	N/A	Fail				1=1	\$107	\$809.55
Waltz, Zheng	#4134	570507277	N	0F	0F	N/A	Fail				0<1	\$11,361	No Reward
Williams, William	#27948	700044754	Y	0F	0F	N/A	Fail				1=1	\$102	\$768.90
Williams, Georgine	#14836	700044689	Y	0F	0F	N/A	Fail				1=1	\$51	\$384.45
Williams, Kelly	#27947	700044738	Y	0F	0F	N/A	Fail				1=1	\$102	\$768.90
Wilson, Annamarie	#20005	700044639	Y	0F	0F	N/A	Fail				1=1	\$51	\$384.45
Zurowski, Iwona	#3783	570333518	N	0F	0F	N/A	Fail				0<1	\$0	No Reward

Bank: Anywhere Financial Supplemental Dividends Run Date: 11-04-2020
 Report: SupplementalDividends Post Date: 10-22-2020
 Page: 2 of 2

Total Customers Processed 40
 Total Qualifying Customers 17
 Total Amount Credited To Customers \$39,166.07

Branch Number	Branch GL AcctNbr	Amount Disbursed
1	700001077	\$0.00
2	700000459	\$0.00

Total Amount Credited To Charity Account \$0.00
 Actual Date Range Processed: 01-01-2000 - 10-31-2020

Figure 5: Using Branch Level GL Accounts

```

10-06-2020 12:49:02 PM 395958 G:\OSI\BANK\SQT\4510\BAT_EXE\EXTNS\

REPORT PARAMETERS

RTXN Type Code: CODE
StartDate: 01-01-2000
Cashboxnbr: 1
Transactions to process: DEPD
Detail Type: INTR
Appworx NetworkNodeNbr:
Transaction Count Minimum: 1
Charity Disbursement GL Acct:
Clear Category Code: IMED
Debit Roundup Txn Code: KEYD
Dynamic Txn Description YN: N
GL Account Number: 700034151
Maximum Reward Amount: 0
Payment Account Mj:Mi Code: CK:ACHV
Qualification Count: 1
Statement Delivery Code: WWW

RptOnly_YN: Y
ThruDate: 10-20-2020
Current Acct Status Code: ACT
Fund Type: EL
ACH RTXN Code : Minimum Amount:
CSV File Path:
Charity Account:
Charity Match Percent: 0
Create Tagged SWIM File YN: N
Debit Roundup Txn Count Min: 1
Evaluation Account Mj:Mi Codes: CK:GS50,CK:MMCK,CK:ACHV,CK
GL Transaction Type Code: GLD
Optional Services: TD:18MR
Payout Percentage: 3
SWIM Output File Path:
Transaction Description: Debit Card Cashback

:NOW,CK:EMPL
Bank: Anywhere Financial
Report: SupplementalDividends

Supplemental Dividends
Run Date: 11-04-2020
Post Date: 10-22-2020
Page: 1 of 1

Customer Name Customer # Reward Account OLB Round Swipe ACH Amt 18MR Opt2 Opt3 Opt4 Score Avg Balance Reward Amt

CODE is not a valid transaction type code.
    
```

Figure 6: Validation Errors

Field Listing for Report

Field	Description
Supplemental Dividends Report	
Customer Name	The Last Name then the first name of the member/customer. The list is sorted alphabetically based on customer name.
Customer #	The number associated with the member/customer. The number is prepended with a # to make this field easier to search for a person by number.
Reward Account	The account into which the supplemental dividend will be deposited.
OLB	Column indicating whether the member/customer has online banking or not. The value is 'Y' if this is true and 'N' if this is false. If optional parameter Statement Delivery Code is blank, the value will be 'N/A'.
Round	The monthly average number of debit roundup transactions found for the member/customer. If optional parameter Debit Roundup Txn Code is blank, the value will be 'N/A'.
Swipe	The monthly average number of debit card swipes found for the member/customer. If followed by the letter "F" it indicates that the amount found was less than the minimum specified by parameter Transaction Count Minimum to qualify for this criterion.

Field	Description
ACH Amt	The monthly average value of ACH deposits found for the member/customer. If followed by the letter "F" it indicates that the amount found was less than the minimum specified to qualify for this criterion. If optional parameter ACH RTXN Code : Minimum Amount is blank, the value will be 'N/A'.
Opt1	Field to hold the first optional product. When one is specified "Opt1" is replaced with the minor code for the product. The field value will be "Pass" or "Fail" depending on whether the member/customer has that product. If optional parameter Optional Services is blank, report column will be blank
Opt2	Field to hold the second optional product. When one is specified "Opt2" is replaced with the minor code for the product. The field value will be "Pass" or "Fail" depending on whether the member/customer has that product. If optional parameter Optional Services is blank or contains only 1 optional service MJ:MI pair, report column will be blank
Opt3	Field to hold the third optional product. When one is specified "Opt3" is replaced with the minor code for the product. The field value will be "Pass" or "Fail" depending on whether the member/customer has that product. If optional parameter Optional Services is blank or contains less than 3 optional service MJ:MI pairs, report column will be blank
Opt4	Field to hold the fourth optional product. When one is specified "Opt4" is replaced with the minor code for the product. The field value will be "Pass" or "Fail" depending on whether the member/customer has that product. If optional parameter Optional Services is blank or contains less than 4 optional service MJ:MI pairs, report column will be blank
Score	How the member/customer fared in qualifying for the supplemental dividend. The first number is the count of criteria for which they qualified. The second number is the minimum number of criteria required to qualify. The <>= symbol in the middle indicated whether they failed to qualify (<), met the minimum to qualify (=), or exceeded the minimum to qualify (>).
Avg Balance	The sum of the average account balances for the member/customer for the active, TRO, accounts of the Payment Type that they have.
Reward Amt	The Value of the supplemental dividend payment calculated for the member. If this amount is followed by the letter "C", was capped at the maximum amount it will be indicated at the end of the field.
End of Report Summary	

Field	Description
Total Customers/Members Processed	A count of the number of Members/Customers that were considered for a supplemental dividend. This figure will equal the number of Members/Customers that had at least one active, TRO account of the Payment type.
Total Qualifying Customers	A count of the number of Members/Customers that qualified for a supplemental dividend payment.
Total Amount Credited to Customers	The total amount of supplemental dividends paid as a result of this run of the application.
Total Amount Credited To Charity Account	The total amount of the charitable contribution made as a result of this run of the application.
Actual Date Range Processed:	The actual days that were considered when processing the members for a supplemental dividend. The date starts on the first day of the start date month and ends on the last day of the end date month.

File Layout(s):

Input File – Branch/GL Account – Comma Separated

Field	Format	Description
Branch Org Number	999999999	The branch organization number
GL Account Number	999999999	A valid GL account for that branch

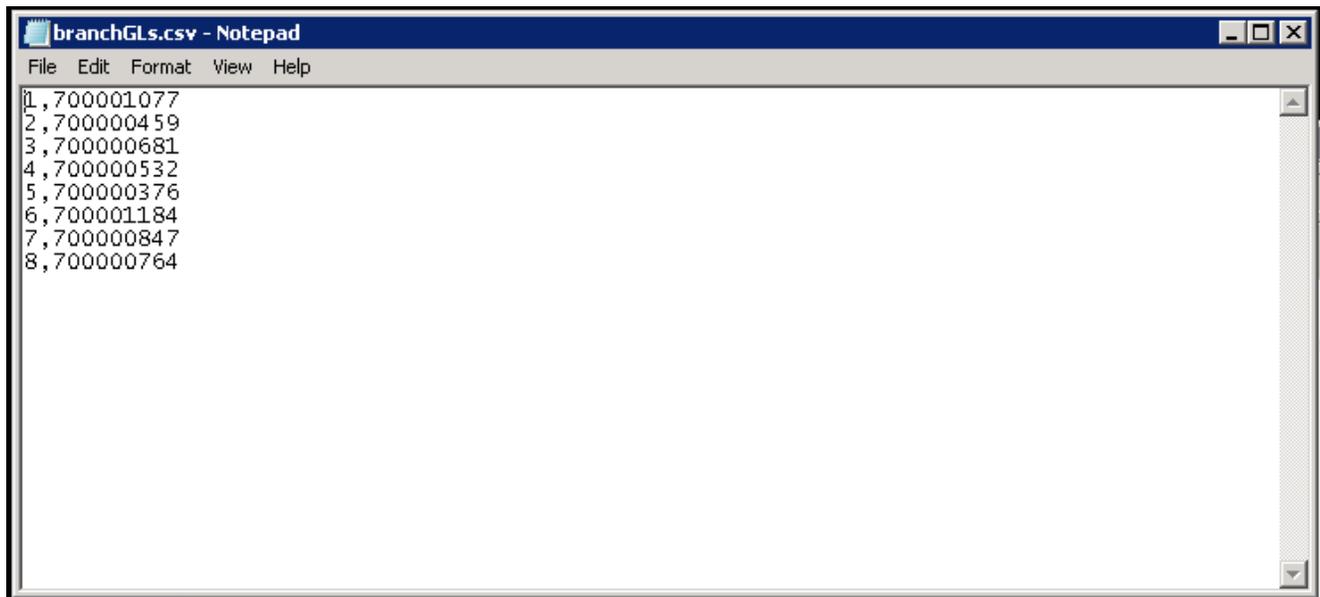


Figure 7: Example Branch Level GL File

Additional Requirements:

- Fiserv DNA 4.6.1 or higher
- .NET Framework 4
- **Core API Batch Start** (<https://www.dnaappstore.com/core-api-batch-start.html>) is required for batch applications that use Core APIs. Supplemental Dividends uses a Core API to make monetary transactions when in update mode. If this application is run in update mode (**RptOnly_YN = N**) then **Core API Batch Start** is required. If the application will only be used to produce SWIM files, then **Core API Batch Start** is not a requirement.

Once **Core API Batch Start** is installed, a user must login to DNA and execute the **Core API Batch Start** application before Supplemental Dividends can be run in update mode.

- Batch > Run Queues > Batch Start DNAapp.
- Authorization needs to be granted to users who will be running the Supplemental Dividends Application.
 1. If the application is going to be used by a small number of employees, you may elect to use the "auth" created in the script as follows:
 - Go into Security module
 - Search for employee
 - Select Assign Authorizations tab
 - Authorizations available are on left, and assigned ones are on right. The Supplemental Dividends Upd Auth would show up on left. They should be selected (moved to right) and processed
 2. To use an already existing Auth for a group of employees you will need to assign the CAPR 7754, CAPR 7722, and the Supplemental Dividends AuthItems (and permissions) to the existing Auth.
 - Go into Security module, then Authorizations menu
 - Search for the Auth that represents the class of employees
 - Select the Authorization Item Maintenance tab
 - Select the CAPR 7754 AuthItem from the "Available" list and move it to the "Selected" list.
 - Select the CAPR 7754 from the "Selected" list and click on the Authorization Permission Maintenance. Move all the available permission to the Selected list and click "Process".
 - Select the CAPR 7722 AuthItem from the "Available" list and move it to the "Selected" list.
 - Select the CAPR 7722 from the "Selected" list and click on the Authorization Permission Maintenance. Move all the available permission to the Selected list and click "Process".
 - Select the Supplemental Dividends Upd AuthItem from the "Available" list and move it to the "Selected" list.
 - The only permission for this AuthItem is "View". Selecting this permission (or not) will not affect the behavior of the application.

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		
Core API Batch Start (Update mode only)		

Revisions:

Date	App Version #	Change
12/2020	1.0.0.0	Application Created.