



Negative Unapplied Loan Balance Report

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Overview:

This application generates a report that lists all loan accounts having negative unapplied balances by major and minor. A financial institution can use this application to detect member/customer service issues within its loan portfolios and properly correct them in time.

Key Benefits:

This application detects member/customer service issues within the financial institution's loan portfolios which allows for proper correction in timely manner. It generates a report that lists all loan accounts having negative unapplied balances by major and minor and can easily be sorted for the financial institutions need.

Processing:

Once the SQT is installed via DNA app, the SQT should be set up to run using the normal queue setup, making sure the required parameters are entered.

To run the App, the user must provide a set of account major codes as a comma delimited string (ex. *MTG, CNS, CML, MLN*) to be included in the report, at least one account major code must be provided. The user also has the option to provide a set of account minor codes as a comma delimited string to be excluded from the report.

Parameters:

Description should contain details on all valid values or options. Describe how each parameter is used by the application. Examples shown below.

Parameter	Code	Description (how used)	Required	Default
Product Majors To Include	PRMJ	The loan account major codes to be included	Yes	MTG
Product Minors To Exclude	EMNR	The loan account minor codes to be excluded	No	<Blank>

Variables:

N/A.

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

N/A.

Notices:

N/A.

Report (s):

Bank: *Washington Federal Credit Union* Negative Unapplied Balances Validation Run Date: 09-26-2011
 Report: NegativeUnappliedBalancesValidation Post Date: 08-23-2011
 Queue Number : 51000253 Run Time: 17:19:46
 Application Number: 502046 Cash Box:
 Queue Sub Number : 2

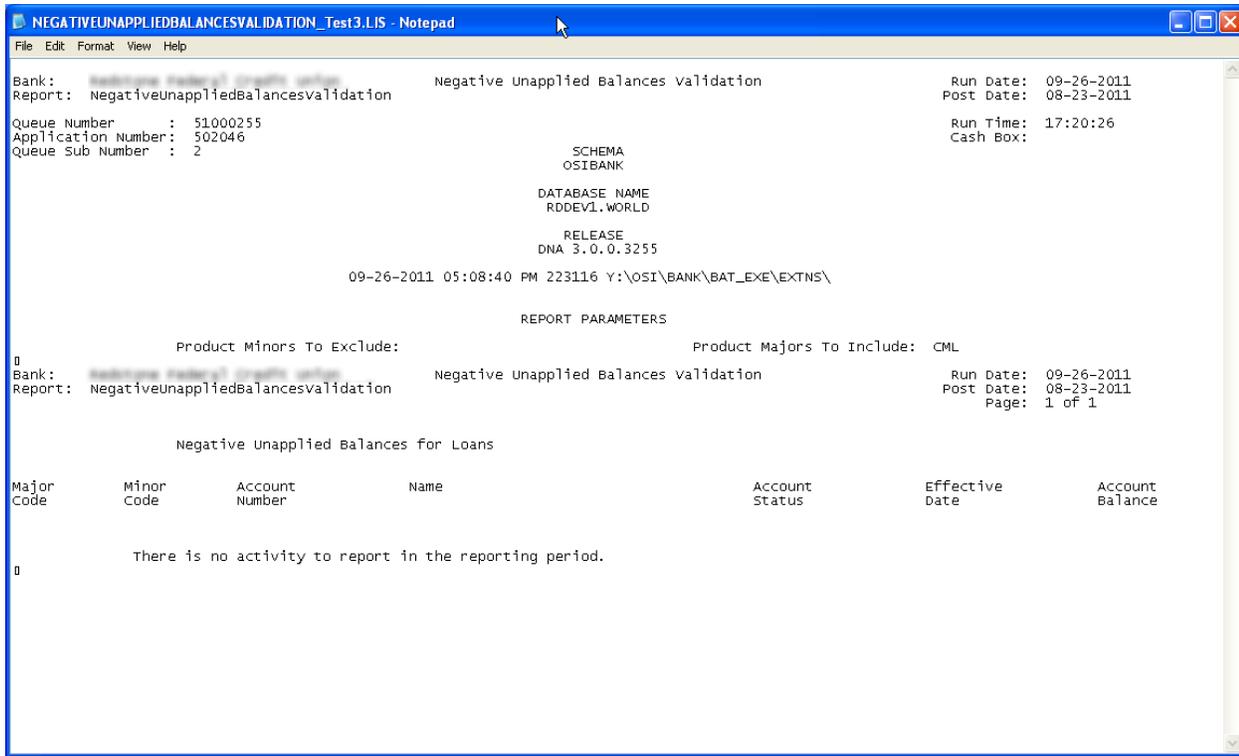
SCHEMA
OSIBANK
 DATABASE NAME
RDDEV1.WORLD
 RELEASE
DNA 3.0.0.3255
 09-26-2011 05:08:40 PM 223116 Y:\OSI\BANK\BAT_EXE\EXTNS\
 REPORT PARAMETERS
 Product Minors To Exclude: Product Majors To Include: MTG,CNS,CML,MLN

Bank: *Washington Federal Credit Union* Negative Unapplied Balances Validation Run Date: 09-26-2011
 Report: NegativeUnappliedBalancesValidation Post Date: 08-23-2011
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Negative Unapplied Balances for Loans

Major Code	Minor Code	Account Number	Name	Account Status	Effective Date	Account Balance
CNS	ASTF	00000000000000000000	MTG Loan, Finance Co.	Active	08/10/2011	(\$299.00)
CNS	ASTV	00000000000000000000	MTG Loan, Finance Co.	Active	02/16/2010	(\$199.00)
CNS	ASTV	00000000000000000000	MTG Loan, Finance Co.	Non-Accrual	02/22/2011	(\$399.00)
MTG	100	00000000000000000000	MTG Loan, Finance Co.	Active	05/13/2011	(\$100.00)
MTG	110	00000000000000000000	MTG Loan, Finance Co.	Non-Accrual	03/10/2011	(\$499.00)
MTG	410	00000000000000000000	MTG Loan, Finance Co.	Active	07/15/2011	(\$599.00)

 Total Records: 6
 0



File Layout(s):

N/A.

Real-time Interaction with Other Applications:

N/A.

Screens:

N/A.

Field Listing:

Field	Description
Input Parameters	
Product Majors To Include	The loan account major codes to be included: MTG
Product Minors To Exclude	The loan account minor codes to be excluded
Results in the Report	
Major Code	The major code of the loan
Minor Code	The minor code of the loan

Field	Description
Account Number	The loan account number
Name	The loan account owner's name
Account Status	The status of the loan account
Effective Date	The effective date of the account balance
Account Balance	The balance amount of the account

Additional Requirements:

DNA 3.0.1 or later.

For Pre-DNA 3.3 clients, after installing the application, the SQTFixExtension.dnax needs to be installed.

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		

Revisions

Date	App Version #	Change
09/22/2011	1.0.0.0	Application Created