



## Vehicle Payoff Extract

Automobile Loan Payoff Extracts  
PS\_AUTOLOANPAYOFF\_EXTRACT  
Application 15576  
DNAapp ID aee83d33-35b6-45e4-b003-d9b97367f9a9

**Fiserv Confidential:** Distribution restricted to:

- Clients using or considering purchase of the product described in this document
- Fiserv associates

© 2017-2021 Fiserv, Inc. or its affiliates. All rights reserved. This work is confidential and its use is strictly limited. Use is permitted only in accordance with the terms of the agreement under which it was furnished. Any other use, duplication, or dissemination without the prior written consent of Fiserv, Inc. or its affiliates is strictly prohibited. The information contained herein is subject to change without notice. Except as specified by the agreement under which the materials are furnished, Fiserv, Inc. and its affiliates do not accept any liabilities with respect to the information contained herein and is not responsible for any direct, indirect, special, consequential or exemplary damages resulting from the use of this information. No warranties, either express or implied, are granted or extended by this document.

<http://www.fiserv.com>

Fiserv is a registered trademark of Fiserv, Inc.

Other brands and their products are trademarks or registered trademarks of their respective holders and should be noted as such.

**Overview:**

This application creates two file extracts from DNA® that can be sent to third party vendors for import into their system which allows dealers to be able to obtain a vehicle payoff amount from a customer account without having to request from the financial institution.

**Key Benefits:**

This applications functionality allows the financial institution to transmit a file containing all applicable customer payoff information from DNA to their vendor on a nightly basis. The information provided in the extract is loaded into their database and made available to authorized automobile dealers.

This application can increase and/or improve your efficiency by automating a series of actions that may otherwise be manual.

**Processing:**

PS\_AUTOLOANPAYOFF\_EXTRACT produces extract file(s) for the selected vendor(s). The loan accounts to include in the extract files are selected through the use of the applications run time parameters. The application calculates the loan accounts payoff amount as of the date entered in the Thru Date parameter.

If the DT Lender Dealer ID or RO Finance Source ID is not provided in the parameters for the applicable report type selected the job does not process and raises an exception.

If the selected loan account has more than one active property record with a property type code defined in the Property Type Code (PTCD) parameter, the account is skipped and not written to the file. These loans appear at the end of the output report as exceptions.

**Parameters:**

Parameter	Code	Description (how used)	Required	Default
Output File Path	COUP	Complete path name where output file is located. The trailing backslash is optional (ex. "C:\TEMP\ "	No	Batch Queue Output Directory
Report Type	RTYP	Extract file to create. Values are:  1 – Dealer Track Extract 2 – Route One Extract 3 - Both	Yes	<Blank>
ThruDate	TD	Date loan payoff amount will be calculated thru.	No	Queue Effective Date
Major Account Type Code	MJCD	Comma-delimited list of major account type codes.  If left blank, CNS will be considered the default.	No	CNS

Parameter	Code	Description (how used)	Required	Default
Minor Account Type Code	MICD	Comma-delimited list of minor account type codes.  If left blank, all applicable accounts will be included, regardless of current minor account type.	No	<Blank>
Current Acct Status Code	CASC	Status of Accounts to be included on the extract.  If Left Blank, ACT,NPFM will be considered the default	No	ACT,NPFM
Property Type Code	PTCD	Loan accounts with the selected property record type codes will be included in the extract files.  Comma separated list of property type codes to include. If left blank all property codes will be considered.	No	
RO Finance Source ID	8ROF	Financial institution RouteOne Finance source ID code.  *Required if Report Type 2 or 3 is selected.	No	<Blank>
DT Lender Dealer ID	8DTL	Financial institution DealerTrack ID  *Required if Report Type 1 or 3 is selected.	No	<Blank>
Mask TIN Information	MTIN	When set to Y, TIN will be masked using the standard DNA functionality(except '-' ) Format example: *****1234 for persons and 12****123 for organizations.  When set to N, TIN will appear in the clear.	No	Y - Yes
Parallel Process YN	PARA	Y = Use parallel processing. (in cases where a large number of accounts are processed by this application and total run time needs to be reduced)  N = Do not use parallel processing	No	N
Last 4 Account Number YN	8L4A	This parameter determines how the account number is extracted to the Account field in the Dealer Track layout only.  When set to Y or left blank, only the last 4 digits of the account number is extracted to the Account Field. When set to N, the full account number is extracted.  This parameter is used for the Dealer Track extract file only, Report Type 1 or 3 must be selected.	No	Y

Parameter	Code	Description (how used)	Required	Default
Blank Output Tax ID FieldsYN	8BOF	This parameter will be used to indicate if the SSN/TaxID is extract to the RouteOne file extract.  Y – SSN/TaxID is not extracted N – SSN/TaxID is extracted	No	N
Include Per Diem	8PED	Determines if the per diem will be populated in field “Per Diem” in the Route One extract.  Y – Per diem will be populated. N – Per diem will be left blank.  This parameter is only applicable when Report Type = 2 (Route One Extract) or 3 (Both).	No	N

**General Information:**

- This application can be run as needed.
- Output report will include the number of records extracted for the selected files.
- Products and accounts may be excluded in advance from this process through the use of standard DNA Exclude Application functionality.

**Report:**

```

                                RELEASE
                                DNA 4.6.2.0

                                08-02-2021 03:19:44 PM 411073 G:\OSI\BANK\SQT\4620\BAT_EXE\EXTNS\

                                REPORT PARAMETERS

                                Blank Output Tax ID FieldsYN: N
                                Current Acct Status Code: ACT,NPFM
                                DT Lender Dealer ID: 1
                                Include Per Diem: N
                                Last 4 Account Number YN: Y
                                Major Account Type Code: CNS
                                Mask Tin Information: Y
                                Minor Account Type Code:
                                Output File Path:
                                Parallel Process YN: Y
                                Property Type Code:
                                RO Finance Source ID: 2
                                Report Type: 3
                                ThruDate:

**
Bank:      Systems Test Credit Union           Automobile Loan Payoff Extracts           Run Date: 08-02-2021
Report:    PS_AUTOLOANPAYOFF_EXTRACT           Post Date: 07-16-2021
                                                Page: 1 of 1

File:      1_08022021_payoff.CSV
           5572 Record Extracted

File:      2_08022021_payoff.CSV
           5572 Record Extracted
    
```

**File Layout(s):**

**Output File 1 Layout – Comma Separated**

**DealerTrack - [DT Lender Dealer ID Number]\_MMDDYYYY\_payoff.csv**

All null fields are enclosed in double quotes and separated by a comma. All dates must be sent in YYYYMMDD format. Any numeric field with a value of zero or unpopulated date fields may be sent as "". No field name header record will be written.

Field	Format	Description
Account	Numeric	Last 4 digits of loan account number or full account number depending on value in parameter Account Last 4 Account Number YN (8L4A)
Lender Dealer ID Number	Alphanumeric	Value in DT Lender Dealer ID parameter
Customer Opt Out Code		Blank – Not providing
First Name	Alphanumeric	Tax reported for owner first name
Middle Name	Alphanumeric	Tax reported for owner middle name
Last Name	Alphanumeric	If Tax Report For Owner is a person, persons last name If organization, organization name
Address Line 1	Alphanumeric	Tax reported for owner primary address line 1
Address Line 2	Alphanumeric	Tax reported for owner primary address line 2
City	Alphanumeric	Tax reported for owner primary address city
State	Alphanumeric	Tax reported for owner primary address state
Zip Code	Numeric	Tax reported for owner primary address 5 digit zip code
Home Telephone	Numeric (10)	Tax owner home phone as defined in the Inst Processing Variable Home Phone Use Code 'HPHE'

Field	Format	Description
Business Telephone	Numeric (10)	If populated, Tax owner business phone as defined in the institution Processing Variable Business Phone Use Code 'BPHE'
VIN	Alphanumeric	Property record VIN
Year	Numeric	Property record Year
Make	Alphanumeric	Property record Make
Model	Alphanumeric	Property record Model
Trim		Blank – Not providing
Vehicle Description		Blank – Not providing
Product	Alphanumeric	If Balloon YN is = to Y then 'B' otherwise 'R'  B=Balloon R=Retail
Sub Product	Alphanumeric	Blank Not Providing
Net Payoff Amount	Numeric (6,2)	Calculated payoff amount as of thru date
Good Until Date	YYYYMMDD	Calculated payoff amount date + 1 Business Day (Thru Date Parameter + 1 Business Day)
Maturity Date	YYYYMMDD	Loan account maturity date
Term In Months	Numeric	Loan account original term (in months)
Months Left	Numeric	Remaining Term (in months)
Next Payment Date	YYYYMMDD	Next payment to be billed
Monthly Payment	Numeric (6,2)	Note Balance Fixed P & I payment amount (FBI) or Fixed Due Calc Int on Pmt (FDUE) otherwise blank.
Gross Payoff		Blank – Not providing
Security Deposit		Blank – Not providing
Residual Value		Blank – Not providing
Dollar Day Rate	Numeric(6.2)	Daily interest per diem
Balloon Amount		Blank – Not providing
Payoff Message		Blank – Not providing
Pre-approved Code		Blank – Not providing
Reference Number		Blank – Not providing
Expiration Date		Blank – Not providing
Buy Rate		Blank – Not providing
Acquisition Fee		Blank – Not providing
Participation Percent		Blank – Not providing
Full Account Number	Numeric	Loan account number
Do Not Call Flag		Blank – Not providing
Adjusted Maturity Date		Blank – Not providing
MSRP		Blank – Not providing
Cap Cost		Blank – Not providing
Contract Mileage		Blank – Not providing
Start Date		Blank – Not providing
APR		Blank – Not providing
Loan Amount		Blank – Not providing

Field	Format	Description
Loan Balance		Blank – Not providing
Pre-approved Amount		Blank – Not providing
Lender Specific Field 01		Blank – Not providing
Lender Specific Field 02		Blank – Not providing
Lender Specific Field 03		Blank – Not providing
Lender Specific Field 04		Blank – Not providing
Lender Specific Field 05		Blank – Not providing
Lender Specific Field 06		Blank – Not providing
Lender Specific Field 07		Blank – Not providing
Lender Specific Field 08		Blank – Not providing
Lender Specific Field 09		Blank – Not providing
Lender Specific Field 10		Blank – Not providing

### Output File 2 Layout – Comma Separated

#### RouteOne - [RO Finance Source ID]\_MMDDYYYY\_payoff.csv

This extract will consist of two record types a header record and a detail record.

#### Header Record, Header record is not double quoted

Field	Format	Description
Record Type	Alphanumeric	Always populated with 'MANIFEST'
Record Count	Numeric	Total count of records in detail record
Finance Source ID	Alphanumeric	Value in RO Finance Source ID parameter

#### Detail Record

Alphanumeric fields are double-quoted

Field	Format	Description
Record Type	Alphanumeric	Always populated with "DETAIL"
RouteOne Finance Source ID	Alphanumeric	Value in RO Finance Source ID Parameter
Effective Date	YYYYMMDD	Effective queue date
Expiration Date	YYYYMMDD	Thru date parameter value
Account Number	Numeric	Loan Account Number
Account Type	Numeric	If Tax Report Owner is a person then '1', if organization then '2'



Field	Format	Description
Transaction Type	Numeric	If Balloon YN is = to Y then '3' otherwise '1'  1=Retail 3=Balloon
Name 1	Alphanumeric	If Tax Report For Owner is a person, persons last name If organization, organization name
Name 2	Alphanumeric	If Tax Reported For Owner is a person, persons first name
Gross Payoff Amount	Numeric (9,2)	Calculated payoff amount as of thru date
Street Address	Alphanumeric	Tax reported for owner primary address line 1
City	Alphanumeric	Tax reported for owner primary address city
State	Alphanumeric	Tax reported for owner primary address state
Zip Code	Alphanumeric	Tax reported for owner primary address 5 digit zip code Or Canadian postal code
Phone 1	Numeric (10)	Tax owner home phone as defined in the Inst Processing Variable Home Phone Use Code 'HPHE'
Phone 2	Numeric (10)	If populated, Tax owner business phone as defined in the institution Processing Variable Business Phone Use Code 'BPHE'
SSN / TaxID	Numeric (9)	Tax reported for SSN if person or Tax ID if organization  This field is blank if the Blank Output Tax ID FieldsYN (8BOF) parameter is set to 'Y'
VIN	Alphanumeric	Property record VIN
Vehicle Model Year	YYYY	Property record Year
Vehicle Make	Alphanumeric	Property record Make
Vehicle Model	Alphanumeric	Property record Model
Security Deposit		Blank – Not providing
Deposit Ind		Blank – Not providing
Per Diem	Numeric (6,2)	Daily interest per diem.  This field is left blank when parameter Include Per Diem (8PED) is set to N.
Current Monthly Payment	Numeric (8,2)	Note Balance Fixed P & I payment amount (FBI) or Fixed Due Calc Int on Pmt (FDUE) otherwise blank.
Payoff Street Address		Blank – Not providing
Payoff City		Blank – Not providing
Payoff State		Blank – Not providing
Payoff Postal Code		Blank – Not providing
Payoff Additional Detail		Blank – Not providing
Pre-Approval Amount		Blank – Not providing
Pre-Approval Expiration		Blank – Not providing
Pre-Approval Reference		Blank – Not providing
Next Payment Date	YYYYMMDD	Next payment date to be billed

**Exclusions:**

This quote represents custom functionality which will not become a standard part of DNA. Even though it is not part of standard DNA, this functionality will continue to be available to the Financial Institution with future DNA releases, as a custom component.

**Configuration Checklist:**

Item	Test Environment	Production Environment
Parameters		

**Installation:**

**Note:** If you obtained this application from the AppMarket, please disregard the installation instructions below. If you did not obtain this application from the AppMarket, please complete the installation instructions below.

- Copy PS\_AUTOLOANPAYOFF\_EXTRACT.SQT to the Batch Process to the PS batch application directory; this is typically G:\OSI\BANK\BAT\_EXE\PS (or the location specified in the PS Batch Report Directory 'BATP' Institution Option).
- This application requires the running of the script PS\_AUTOLOANPAYOFF\_EXTRACT.SQL (Setup Script): Copy this file to any directory accessible to the applicable SQL application (SQL Developer, PL/SQL Developer, etc.) You need to run the setup script to register the application.
- Load PS\_AUTOLOANPAYOFF\_EXTRACT\_DDL.sql to the database.
- This application includes custom stored procedures that need to be loaded on the database. As with any stored procedure, please do not load it while the system is in ONLINE mode, or while batch is running. To load the stored procedures please use the Oracle Object Manager in the SAF Resource Kit. The following stored procedures will need to be loaded in the following order:
  - pack\_PS\_AUTOLNPO\_PACK\_WRAP.SQL
  - pack\_PS\_AUTOLNPO\_PBOD\_WRAP.SQL

To download Resource Kit: On Extranet: Go to Core SAF → SAF Resource Kit Releases > 'latest release' > Download File. This will install the resource kit.

To run the utilities: Start > All Programs > Open Solutions Resource Kit will open windows explorer showing various utilities. Open OracleObjectManager and launch OSI.SafRk.OracleObjectManager.exe

The SAF Resource Kit tools use Oracle client and therefore should preferably be run from App Server -- or at least from a machine that has Oracle client installed on it.

- This application requires an Authorization Key. After the primary installation instructions have been completed, you must apply the supplied Authorization Key for this application.

To enter the Authorization Key: Go to Services > System > Institution > Applications > Application Manager.

#### Revisions:

Date	App Version #	Change
07/2021	1.0.0.0	Application is modified as per AppMarket standards.
07/2021	1.0.0.0	Added to installation of the application to set up exclude-able field to 'Y'
01/2021	1.0.0.0	Corrected Good Until Date to be Next Business Date after Thru Date Parameter
01/2021	1.0.0.0	Documentation updated: copyright page; install instructions formatting; Exclude Applications verbiage
09/2020	1.0.0.0	Removed single quote from alphanumeric fields. Added runtime parameter Include Per Diem (8PED).
12/2018	1.0.0.0	Removed double quote from alphanumeric fields and from headers in RO Extract. Made double quoted to zip code in RO file.
10/2018	1.0.0.0	Added "Blank Output Tax ID FieldsYN" (8BOF) parameter
06/2018	1.0.0.0	Corrected Good Until Date to be Next Business Date
06/2018	1.0.0.0	Corrected Good Until Date to be + 1
05/2018	1.0.0.0	Corrected address, phone and name. Excluded extra columns
04/2018	1.0.0.0	Added Last 4 Account Number YN parameter and Daily interest per diem in the Dealer Track layout only.
09/2017	1.0.0.0	Modified to calculate PayOffAmt as of ThruDate
09/2017	1.0.0.0	Modified to calculate PayOffAmt as of ThruDate - 1
09/2017	1.0.0.0	Application Created