



Velocity ILS Interface

Velocity ILS Interface.dnax

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Overview:

The Intelligent Limit System (ILS) from Velocity Solutions is an overdraft management and reporting system that provides users with automated tools to manage overdraft services as a line of business while satisfying regulatory guidance. ILS requires the financial institution to create four files daily by extracting certain data from DNA. The four files are the Daily Account File, Debit Decline File, 1st Notice File, and Adjustments File.

The Velocity ILS Interface DNAapp automatically creates these four required files, enabling users to streamline their use of this third-party system.

Key Benefits:

ILS sets overdraft limits at the checking account level. Setting limits on individual accounts will allow your financial institution to pay more items and generate fee income. The Velocity ILS Interface DNAapp will allow your financial institution to easily create the files necessary to use the ILS system more efficiently.

Processing:

This application contains four batch executables that should be run daily.

Daily Account File

This file contains all checking/share draft accounts. If choosing to include closed and charged off accounts, it will only include accounts that have been closed or charged off within the last sixty days. The file is created in the queue directory using the file name that is entered into the "Output File Name" parameter.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Address Use Code	AUSE	ADDRUSECD to select. If left blank, value of PRI will be used. Only one value can be entered in this parameter. Seasonal addresses are supported. If you enter SEA in this parameter, it will check to see if the member has a Seasonal address in effect as of the effective date of the run. If they don't, the primary (PRI) address will be used. If you put any ADDRUSECD other than PRI in this parameter, if the member doesn't have that address type, PRI will be used.	No	PRI

Parameter	Code	Description (how used)	Required	Default
Application Code	APPL	Comma-delimited list of Application Numbers that post ACH deposits.	Yes	None
Balance Type	BTYP	Memo balance type code that stores the overdraft limit amount. (Only one code should be entered in this parameter).	Yes	None
Cell Phone Number Use Code	4CEL	PHONEUSECD used for cell/mobile phone numbers. If left blank, PHONEUSECD of CELL will be used. Only one value can be entered in this parameter.	No	None
Contact Phone Number Use Code	CPN	PHONEUSECD used for business phone numbers. If left blank, PHONEUSECD of BUS will be used. Only one value can be entered in this parameter.	No	None
Deposit Account Status CD	DSCD	Comma-delimited list of account status codes to include. If left blank all account status codes will be included.	No	None
Effective Date	EFF	If the EFF Effective Date parameter is not set the application will use the Effective Date of the batch queue as the Effective Date.	No	None
Email Use Codes	EMCD	Comma-delimited list of ADDRUSECDs used for Email Addresses. If left blank, only ADDRUSECD of EML will be included.	No	EML
Exceptions to Include	EXNB	Comma-delimited list of Transaction Exception Numbers that represent an NSF or UCF exception.	Yes	None
External Tran Code	EXTR	Transaction Type code (RtxnTypCd) used for Mobile/Remote Deposits. If left blank, Mobile Deposit Amount will default to zero.	No	None
Include Minor(s)	IMNR	Comma-delimited list of minor account type codes used to populate the Outstanding Loan Amount (field 49). If left blank, the Outstanding Loan Amount will be set to 0.00.	No	None

Parameter	Code	Description (how used)	Required	Default
Lockout Flag Code	LOFC	Comma-delimited list of account lockout codes that determine if an account is restricted or frozen.	Yes	None
Minor Account Type Code	MICD	Comma-delimited list of minor account type codes used to populate the Overdraft Line of Credit Amount. If left blank, the Overdraft Line of Credit Amount will be set to 0.00.	No	None
Number Parallel Threads	4NPT	To improve performance in large databases the program can be run in parallel processing mode. Enter the number of processes that are to be used to execute the parallel process. If left blank 1 (single thread) will be used.	No	1
Output File Name	COUF	Enter the output file name with no extension. .CSV will be appended to the name entered in this parameter.	Yes	None
Person Types	PRST	Person type code that represents a Military Lending Act person. If left blank, this field defaults to N.	No	None
Phone Number Use Codes	PNCD	PHONEUSECD used for home phone numbers. If left blank PHONEUSECD of PER will be used. Only one value can be entered in this parameter.	No	None
Product Majors To Include	PRMJ	Comma-delimited list of major account type codes. If left blank, only accounts with a major type code of CK will be included.	No	CK
Product Minors To Exclude	EMNR	Comma-delimited list of minor account type codes to exclude from selection. If left blank, all applicable accounts will be included, regardless of minor account type.	No	None
RTXN Type Code	RXCD	Comma-delimited list of RTXNTYPCDs used to post NSF, UCF, and Overdraft fees.	Yes	None

Parameter	Code	Description (how used)	Required	Default
Reg E Opt-In Value	REGE	ACCTENTITYATTRIBCD or ACCTUSERFIELD CD that represents the Reg E Opt-In value. This parameter corresponds with the Use User Field Values parameter. If N is entered in that parameter this parameter will look at the ACCTENTITYATTRIBCD. If Y is entered in that parameter this parameter will look at the ACCTUSERFIELD CD. Only one value can be entered in this parameter. (e.g. REOD)	Yes	None
Relationship Role Codes	RRC	Comma-delimited list of ACCTROLECDs that represent the Assigned Officer of the account. If left blank, this field will be left blank.	No	None
Returned Deposit Item RtxnTyp	4RDI	Comma-delimited list of RTXNTYPCDs used to post Returned Deposited Items. If left blank, this field will default to 0.00.	No	None
Roles to Include	ROLI	Comma-delimited list of ACCTROLECDs that represents the Account Officer / Employee who opened the account. If left blank ACCTROLECD of OEMP will be used.	No	None
Transactions to process	RTXN	Comma-delimited list of RTXNTYPCDs for deposits. This parameter is used to determine the sum of deposits the account has had.	Yes	None
Type 1 String	TYP1	If 'Descriptive Deposit' is the transaction type used for Mobile/Remote deposits (ie: DEPD is entered in the External Tran Code parameter), this is the description that represents a Mobile/Remote deposit (ie: Mobile Check Deposit).	No	None

Parameter	Code	Description (how used)	Required	Default
Type 2 String	TYP2	Comma-delimited list of STATICTYPCD(s) that represents the amount of NSF fees that were charged to the account. (e.g. ODFE)	Yes	None
Type 3 String	TYP3	Comma-delimited list of STATICTYPCD(s) that represents the number of days the account has been overdrawn during the month/year. (e.g. DOD)	Yes	None
Use User Field Values	UUFV	Corresponds to the Reg E Opt-In Value parameter. This parameter tells that parameter to look at the ACCTUSERFIELD CD if Y is entered and to look at the ACCTENTITYATTRIB CD if N is entered.	No	N
User Field Code for OD Status	4UFC	Account user field code that represents the Overdraft Program Status. (Only one code should be entered in this parameter).	Yes	None
eStatement User Field Codes	4EUC	Comma-delimited list of Person/Org Userfield Codes that represent eStatements. If left blank, Userfield STD L will be used.	No	None
eStatement User Field Values	4EUV	Comma-delimited list of Person/Org Userfield Values that represent eStatements. If left blank, value of ESTM will be used.	No	None

Variables:

None.

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

- This application should be run daily. It can be run any time since it uses the “Effective Date” parameter to select the data. You can re-run the application for a specific date at any time.

Report:

The report will show the name of the file created and the total number of records included in the file:

```

REPORT PARAMETERS

RTYN Type Code: XDEP,DTRN,DDEP,ATMD,DWTT,DEP,DEPD,NA      Output File Name: DAILY_ACCOUNT_FILE
Effective Date:                                           Minor Account Type Code:
Type 1 String:                                           Type 2 String: 00FE
Transactions to process: SPOF,NSF,UCF                    Type 3 String: 000
Application Code: 657,4561                               Exceptions to Include: 3,4
Balance Type: MOV0                                       Relationship Role Codes:
Lockout Flag Code: BK,CCD,CRTO,FORE,FROZ,NACH,NDEP,NMTH,PMTAddress Use Code: PRI
External Tran Code:                                     Contact Phone Number Use Code: BUS
Deposit Account Status Cd: ACT,IACT,DOOR,CLS            Include Minor(s):
Roles to Include:                                       Product Majors To Include: CK
Person Types:                                           Product Minors To Exclude:
Use User Field Values: N                                Reg E opt-in value: RE00
Email Use Codes: EML                                    Phone Number Use Codes: PER
Cell Phone Number Use Code: CELL                       User Field Code for OO Status: PS00
eStatement User Field Codes:                           eStatement User Field Values:
Returned Deposit Item Rtrntyp: RRNS                    Number Parallel Threads: 1

Bank: Anywhere Financial                                ILS Daily Account File                                Run Date: 10-21-2020
Report: ILS_Daily_Account_File                          Post Date: 04-17-2019
                                                         Page: 1 of 1

File created: G:\OSI\BPTS\20201021\5934\DAIY_ACCOUNT_FILE.CSV
Records in file: 2,065
    
```

File Layout(s):

Output File Layout - Comma Separated

See the ILS16 Technical Implementation Guide for file layout information. To obtain the ILS16 Technical Implementation Guide, contact Velocity Solutions, Inc., P.O. Box 460939, Fort Lauderdale, FL 33346 Phone: (954) 847-5800

Debit Decline File

This file contains all checking/share draft accounts that have had a debit card transaction declined due to insufficient funds as of the date entered in the “Effective Date” parameter. The file is created in the queue directory using the file name that is entered into the “Output File Name” parameter.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Agreement Type	ATYP	Comma-delimited list of agreement type codes for debit card agreements. If left blank, agreement type code of DBT will be included.	No	DBT

Parameter	Code	Description (how used)	Required	Default
Output File Name	COUF	Enter the output file name with no extension. .CSV will be appended to the name entered in this parameter.	Yes	None
Effective Date	EFF	If the EFF Effective Date parameter is not set the application will use the Effective Date of the batch queue as the Effective Date.	No	None
Product Minors To Exclude	EMNR	Comma-delimited list of minor account type codes to exclude from selection. If left blank, all applicable accounts will be included, regardless of minor account type.	No	None
Product Majors To Include	PRMJ	Comma-delimited list of major account type codes. If left blank, only accounts with a major type code of CK will be included.	No	CK

Variables:

None.

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

- This application should be run daily. It can be run any time since it uses the Effective Date parameter to select the data. You can re-run the application for a specific date at any time.

Report:

The report will show the name of the file created and the total number of records included in the file:

```

REPORT PARAMETERS
-----
Agreement Type: DBT                               Output File Name: DEBIT_DECLINE_FILE
Effective Date: 07-21-2014                         Product Minors To Exclude: BOLT,INTR
Product Majors To Include: CK
-----
Bank: XYI Bank                                     ILS Debit Decline File
Report: ILS_Debit_Decline_File                     Run Date: 01-30-2015
                                                    Post Date: 01-30-2015
                                                    Page: 1 of 1

File created: M:\RPTS\20190130\180275\DEBIT_DECLINE_FILE.CSV
Records in file: 366
    
```

File Layout(s):**Output File Layout - Comma Separated**

See the ILS16 Technical Implementation Guide for file layout information. To obtain the ILS16 Technical Implementation Guide, contact Velocity Solutions, Inc., P.O. Box 460939, Fort Lauderdale, FL 33346 Phone: (954) 847-5800

1st Notice File

This file contains accounts that had insufficient funds to process a transaction as of the date entered in the “Effective Date” parameter, whether the item was paid or returned and whether a fee was charged or not. The file is created in the queue directory using the file name that is entered into the “Output File Name” parameter.

Parameters:

Parameter	Code	Description (how used)	Required	Default
ATM Transaction Source	4ATM	Comma-delimited list of Transaction Source Codes (RTXNSOURCECD) for ATM Transactions. If left blank, RTXNSOURCECD = ATM will be used.	No	ATM
PIN ISOTXNCDS	4ISP	Comma-delimited list of card transaction ISOTXNCDS for PIN card transactions. If left blank, ISOTXNCDS 200 and 220 will be used.	No	200,220
Amount	AMT	Dollar amount that the Financial Institution currently charges per item for NSF/UCF/Overdraft fees.	Yes	None
Application Code	APPL	Comma-delimited list of Application Numbers that post ACH debits. A maximum of five codes can be entered.	Yes	None
Output File Name	COUF	Enter the output file name with no extension. .CSV will be appended to the name entered in this parameter.	Yes	None

Parameter	Code	Description (how used)	Required	Default
Effective Date	EFF	If the EFF Effective Date parameter is not set the application will use the Effective Date of the batch queue as the Effective Date.	No	None
Product Minors To Exclude	EMNR	Comma-delimited list of minor account type codes to exclude from selection. If left blank, all applicable accounts will be included, regardless of minor account type.	No	None
Exceptions to Include	EXNB	Comma-delimited list of Transaction Exception Numbers that represent an NSF or UCF exception.	Yes	None
External Tran Code	EXTR	Comma-delimited list of Transaction Type Codes (RTXNTYPCD) for ATM Withdrawals. A maximum of five codes can be entered.	Yes	None
Product Majors To Include	PRMJ	Comma-delimited list of major account type codes. If left blank, only accounts with a major type code of CK will be included.	No	CK
Transactions to Process	RTXN	Comma-delimited list of Transaction Type Codes (RTXNTYPCD) for Online Bill Pay transactions. A maximum of five codes can be entered.	Yes	None
RTXN Type Code	RXCD	Comma-delimited list of Transaction Type Codes (RTXNTYPCD) for POS Withdrawals (debit card purchases). A maximum of five codes can be entered.	Yes	None
RTXN Source	SOUR	Comma-delimited list of Transaction Source Codes (RTXNSOURCECD) for Teller Transactions. A maximum of five codes can be entered.	Yes	None

Parameter	Code	Description (how used)	Required	Default
Reg E Opt-In Value	REGE	ACCTENTITYATTRIBCD or ACCTUSERFIELD CD that represents the Reg E Optin value. This parameter corresponds with the Use User Field Values parameter. If N is entered in that parameter this parameter will look at the ACCTENTITYATTRIBCD. If Y is entered in that parameter this parameter will look at the ACCTUSERFIELD CD. Only one value can be entered in this parameter. (e.g. REOD)	Yes	None
Type 1 String	TYP1	Financial Institution's Routing and Transit Number.	Yes	None
Type 2 String	TYP2	Comma-delimited list of Transaction Source Codes (RTXNSOURCECD) for Internet Banking transactions. A maximum of five codes can be entered.	Yes	None
Type 3 String	TYP3	Comma-delimited list of RTXNTYPCDs used to post NSF, UCF, and Overdraft fees.	Yes	None
Use User Field Values	UUFV	Corresponds to the Reg E Opt-In Value parameter. This parameter tells that parameter to look at the ACCTUSERFIELD CD if Y is entered and to look at the ACCTENTITYATTRIBCD if N is entered.	No	N

Variables:

None.

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

- This application should be run daily after all exception processing has been completed for the day. You can re-run the application for a prior date at any time.

Report:

The report will show the name of the file created and the total number of records included in the file:

```

                                REPORT PARAMETERS
RTXN Type Code:  PWTH                                Output File Name:  NOTICE_FILE
Effective Date:                                     Amount:  30.00
Type 1 String:  211085250                            Type 2 String:  WWW
Transactions to process:  BPAY                        Type 3 String:  NSF,UCF,RFDF
Application Code:  657                                Exceptions to Include:  3,4
RTXN Source:  GNLI                                  External Tran Code:  DWTH
Product Majors To Include:  CK                       Product Minors To Exclude:
Use User Field Values:  N                            Reg E Opt-In Value:  REOD
ATM Transaction Source:  ATM                          PIN ISOTANCDS:  206,220

Bank:  Anywhere Financial                            ILS Notice File                                Run Date:  03-03-2020
Report:  ILS_Notice_File                                Post Date:  04-17-2019
                                                    Page:  1 of 1

File created:  G:\OSI\APTS\20200303\5821\NOTICE_FILE.CSV
Records in file:  100

```

File Layout(s):

Output File Layout - Comma Separated

See the ILS16 Technical Implementation Guide for file layout information. To obtain the ILS16 Technical Implementation Guide, contact Velocity Solutions, Inc., P.O. Box 460939, Fort Lauderdale, FL 33346 Phone: (954) 847-5800

Adjustments File

This file contains all checking/share draft accounts that have had an NSF/OD fee refunded, a charge off of the negative balance, or a recovery of a charged off amount as of the date entered in the “Effective Date” parameter. It can optionally include continuous overdraft fees if the financial institution opts to include them in the file (based on the value entered in the “Use Continuous OD Fee” parameter). The file is created in the queue directory using the file name that is entered into the “Output File Name” parameter.

For financial institutions who are using Fiserv’s Negative Deposit Balance Chargeoff feature or who use specific transaction codes to process charge offs and recoveries, for charge offs the program will look for the Rtxntpcds entered in the “Transactions to Process”, “External Tran Code”, “Type 2 String”, and “Type 3 String” parameters. For recoveries the program will look for the Rtxntpcds entered in the “Recovery RTXNTYP Sustained Fee”, “Recovery RTXNTYP for Misc Fees”, “Recovery RTXNTYP for NSF Fees”, and “Type 1 String” parameters.

For financial institutions who are not using Fiserv’s Negative Deposit Balance Chargeoff feature, for charge offs and recoveries, the program will look for entries made to the corresponding GL account numbers entered in the “Deposit ChargeOff GL Acct(s)” and “Account Number(s) to Include” parameters. It was designed such that there is one GL account number for principal balances charged off or recovered (entered in the “Deposit ChargeOff GL Acct(s)” parameter) and another GL account number for the fees that were charged off or recovered (entered in the “Account Number(s) to Include” parameter). For

charge offs, the program uses the Parentacctnbr from the RTXN table as the account being charged off. For recoveries it is expected that the Account Number of the checking account being recovered be entered in the description of the GL transaction. It will not differentiate which type of fee is being charged off or recovered. All fees will be considered NSF Fees.

Parameters:

Parameter	Code	Description (how used)	Required	Default
Include Continuous OD Fee	4COD	Y – the financial institution wants to include continuous overdraft fees in the ILS Sustained Overdraft Fees or Continuous Overdraft Fees field N – the financial institution wants to include sustained overdraft fees in the ILS Sustained Overdraft Fees or Continuous Overdraft Fees field	Yes	None
Use Neg Bal ChgOff Feature	4NBC	Y – the financial institution uses Fiserv's Negative Deposit Balance Chargeoff feature or the financial institution uses specific transaction codes to process charge offs and recoveries N – the financial institution does not use Fiserv's Negative Deposit Balance Chargeoff feature and does not use specific transaction codes to process charge offs and recoveries (they offset a withdrawal or deposit to specific GL numbers)	Yes	None
Deposit ChargeOff GL Acct(s)	4OFA	To be used only if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter. GL Account Number used for deposit account charge offs and recoveries of principal – not fees.	If entered N in the Use Neg Bal ChgOff Feature (4NBC) parameter	None

Parameter	Code	Description (how used)	Required	Default
Recovery RTXNTYP Sustained Fee	4RFF	<p>To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.</p> <p>Comma-delimited list of transaction type codes used for Recovery of Sustained NSF Fees if financial institution uses specific transaction type codes to recover Sustained NSF Fees.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p> <p>This field will be hard-coded to 0.00 if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if no transaction type codes are entered.</p>	No	None
Recovery RTXNTYP for Misc Fees	4RMF	<p>To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.</p> <p>Comma-delimited list of transaction type codes used for Recovery of Miscellaneous Fees if financial institution uses specific transaction type codes to recover Miscellaneous Fees.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p> <p>This field will be hard-coded to 0.00 if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if no transaction type codes are entered.</p>	No	None

Parameter	Code	Description (how used)	Required	Default
Recovery RTXNTYP for NSF Fees	4RNF	To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter. Comma-delimited list of transaction type codes used for Recovery of NSF Fees if financial institution uses specific transaction type codes to recover NSF Fees. A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10 th transaction code will be ignored. This field will be hard-coded to 0.00 if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if no transaction type codes are entered.	No	None
Repayment Plan Payment RTXTYP	4RPP	Comma-delimited list of transaction type codes used for Repayment Plan payments. If left blank, repayment plan payments will not be selected.	No	None
Account Number(s) to Include	ACNS	To be used only if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter. GL Account Number used for deposit account charge offs and recoveries of fees only.	No	None
Output File Name	COUF	Enter the output file name with no extension. .CSV will be appended to the name entered in this parameter.	Yes	None
Effective Date	EFF	If the EFF Effective Date parameter is not set the application will use the Effective Date of the batch queue as the Effective Date.	No	None

Parameter	Code	Description (how used)	Required	Default
Product Minors To Exclude	EMNR	Comma-delimited list of minor account type codes to exclude from selection. If left blank, all applicable accounts will be included, regardless of minor account type.	No	None
External Tran Code	EXTR	To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter. Comma-delimited list of transaction type codes used for Charge Off of Miscellaneous Fees if financial institution uses specific transaction type codes to Charge Off Miscellaneous Fees. A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10 th transaction code will be ignored. This field will be hard-coded to 0.00 if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if no transaction type codes are entered.	No	None
Minor Account Type Code	MICD	Minor type code used for repayment plans. If the Repayment Plan Payment RTXNTYPCD parameter is filled in, this parameter must also be filled in. If it is not, the program will end and generate an error.	No	None
Product Majors To Include	PRMJ	Comma-delimited list of major account type codes to include. If left blank, only accounts with a major type code of CK will be included.	No	CK

Parameter	Code	Description (how used)	Required	Default
Transactions to Process	RTXN	<p>To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.</p> <p>Comma-delimited list of transaction type codes used for deposit account charge-offs of principal – not fees.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p>	If entered Y in the Use Neg Bal ChgOff Feature (4NBC) parameter	None
RTXN Type Code	RXCD	<p>Comma-delimited list of transaction type codes used for NSF/OD Fee Reversals.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p>	Yes	None
Type 1 String	TYP1	<p>To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.</p> <p>Comma-delimited list of transaction type codes used for deposit account recoveries of principal – not fees.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p>	If entered Y in the Use Neg Bal ChgOff Feature (4NBC) parameter	None

Parameter	Code	Description (how used)	Required	Default
Type 2 String	TYP2	<p>To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.</p> <p>Comma-delimited list of transaction type codes used for Charge Off of NSF Fees if financial institution uses specific transaction type codes to Charge Off NSF Fees.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p> <p>This field will be hard-coded to 0.00 if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if no transaction type codes are entered.</p>	No	None

Parameter	Code	Description (how used)	Required	Default
Type 3 String	TYP3	<p>To be used if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if the financial institution wants to include continuous overdraft fees in the ILS Sustained Overdraft Fees or Continuous Overdraft Fees field (Y was entered in the Use Continuous OD Fee (4COD) parameter)</p> <p>Comma-delimited list of transaction type codes used for Charge Off of Sustained NSF Fees if financial institution uses specific transaction type codes to Charge Off Sustained NSF Fees or comma-delimited list of transaction type codes used for Continuous Overdraft Fees.</p> <p>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10th transaction code will be ignored.</p> <p>This field will be hard-coded to 0.00 if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter or if no transaction type codes are entered.</p>	No	None

Variables:

None.

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

- This application should be run daily. It can be run any time since it uses the “Effective Date” parameter to select the data. You can re-run the application for a specific date at any time.

Report:

The report will show the name of the file created and the total number of records included in the file:

```

                                REPORT PARAMETERS
Include Continuous OD Fee: Y
Deposit ChargeOff GL Acct(s): 999943319
Recovery RTXNTYP for Misc Fees:
Repayment Plan Payment RTXNTYP: SPMT
Output File Name: ILS_ADJUSTMENTS_FILE
Product Minors To Exclude: BOLT,INTR
Minor Account Type Code: CPAY
Transactions to process:
Type 1 String:
Type 3 String:
Use Neg Bal ChgOff Feature: N
Recovery RTXNTYP Sustained Fee:
Recovery RTXNTYP for NSF Fees:
Account Number(s) to Include: 999943328
Effective Date: 12-01-2015
External Tran Code:
Product Majors To Include: CK
RTXN Type Code: RPNS,RRNS
Type 2 String:
-----
Bank: XYZ Credit Union
Report: ILS_Adjustments_File
                                ILS Adjustments File
                                Run Date: 04-21-2016
                                Post Date: 04-18-2016
                                Page: 1 of 1

File created: M:\RPTS\20160421\215725\ILS_ADJUSTMENTS_FILE.CSV
Records in file: 29

```

File Layout(s):

Output File Layout - Comma Separated

See the ILS16.3 Technical Implementation Guide for file layout information. To obtain the ILS16.3 Technical Implementation Guide, contact Velocity Solutions, Inc., P.O. Box 460939, Fort Lauderdale, FL 33346 Phone: (954) 847-5800

Additional Requirements:

- DNA™ release level 4.x
- The Financial Institution must have a way to import the limit file from Velocity Solutions to DNA such as the PS_PODUPLD application from Fiserv Custom Solutions.
- The Financial Institution must have an overdraft solution within DNA such as the Premium Overdraft Protection Program from Fiserv Custom Solutions.
- Requires purchase or subscription to a third-party solution. Third-party solution is not included in the price of this app.
 - This DNAapp has been designed to work with Intelligent Limit System® Overdraft Management solution from Velocity Solutions®

Note: Changes by third-party vendors to their systems, files and integration approaches that impact the functionality of this DNAapp may not be covered under maintenance.

Note: Contact your third-party solution provider for instructions on configuring your third-party solution to accept and process the extract file(s) created by this DNAapp.

Configuration Checklist:

Item	Test Environment	Production Environment
Parameters		

Revisions

Date	App Version #	Change
09/2021	1.0.0.15	Two bug fixes for the Daily Account File: 1) The Current Num Days OD and Date Current OD fields were not populating for negative balance accounts. 2) The Daily Deposit Amount and Mobile Deposit Amount fields were not combining all applicable deposit amounts for the effective date.
07/2021	1.0.0.14	For the Daily Account File, the User Field Code for OD Status (4UFC) and Balance Type (BTYP) parameters should not have been a comma-delimited list but one value only. Also modified the Daily Account File to only select Charged Off accounts if they were charged off in the last 60 days (same criteria as Closed accounts).
10/2020	1.0.0.13	Increased the number of rxntypcds that can be considered for each of the rxntypcd parameters in the Adjustments file (from five to ten). Added two new parameters to the Daily Account File: 4RDI – Returned Deposit Item RtxnTyp which allows for the population of this field in the Daily Account File and 4NPT – Number Parallel Threads which gives the option to run the job using parallel processing. This can be used to improve performance of the Daily Account File job.
02/2020	1.0.0.12	Added the ability to use a seasonal or alternate address to the Daily Account File. If the account/person/org doesn't have a seasonal or alternate address in place then the PRI address will be used. Added the Assigned Officer and Average Collected Balance (past 12 months) to the Daily Account File. Added Category Code and Waive Reason (supports Preauthorization only – otherwise will be blank) to the 1st Notice File.
03/2019	1.0.0.11	Fixed bug in the Adjustments File where if 8POF, NSF, or UCF was entered in the RTXN Type Code (RXCD) parameter, it would incorrectly include all of these transactions in the file instead of just the refunded (credited) amounts.
12/2018	1.0.0.10	Fixed logic flaw regarding close date on closed accounts which caused accounts closed on the same day that the Daily Account File is run to be omitted from the file. Added parameter for Person Types in Daily Account file to be filled in with the person type code used to represent Military Lending Act – instead of hard-coding the value to 'MILT'. Added another field to the Daily Account file per updated specs – Reg E Response Date. Re-added the TYP1 parameter in the Daily Account File to be used for the Transaction Description of Mobile Deposits.

Date	App Version #	Change
1/2018	1.0.0.9	Added two new fields to the Daily Account File per newest ILS version 16.3 documentation. (Military Lending Act Y/N and Mobile Deposit Amount)
2/2017	1.0.0.8	Removed TYP1 parameter from Daily Account File and modified the MTD,YTD,and 12 Month Rolling fee counts and amounts to count actual transactions and amounts based on the transaction codes entered in the RXCD parameter.
4/2016	1.0.0.7	Modified app to accommodate the latest version of Velocity ILS – version 16. They renamed the Refund Chargeoff file to Adjustments File and added a transaction type for Repayment Plan Payment.
9/2015	1.0.0.6	Fixed logic flaw in finding daily deposits in Daily Account File. Added new parameter to the 1 st Notice File (4ISP – PIN ISOTXNCDS). Added new parameter to the Daily Account File (Deposit Account Status CD). Added new parameter to the Refund Charge off File (4COD) Use Continuous OD Fee and logic to provide the financial institution the option to use the ILS Sustained Overdraft Fees or Continuous Overdraft Fees field for continuous overdraft fees or sustained overdraft fees.
8/2015	1.0.0.5	Added new parameters to the Daily Account File (Address Use Code, Include Minor(s), Minor Account Type Code, Use User Field Values). Made several of the parameters in the 1 st Notice File comma-delimited instead of only accepting one value. Added logic to the Refund/ChargeOff file to check that a ChargeOff transaction amount would be a debit (negative amount) and a Recovery or Refund transaction would be a credit (positive amount).
1/2015	1.0.0.4	Added new parameter to 1 st Notice File for ATM Withdrawal transaction type code. Fixed logic flaw in Daily_Account_File daily deposit amount. Added new parameters to Refund Charge Off file for added transaction type codes in the event that the Financial Institution uses specific transaction codes to charge off and recover NSF, Sustained NSF, and Miscellaneous fees.
11/2014	1.0.0.3	Added new fields to the Daily_Account_File per new specifications received from Velocity.
10/2014	1.0.0.2	Fixed employee account logic flaw. Truncated name and address fields to 50 characters per ILS12 Technical Implementation Guide. Added parameters to the Refund_ChgOff_File for financial institutions who utilize Fiserv's Negative Deposit Balance Charge Off feature. Added parameters to the 1 st Notice File and Debit Decline File to keep consistent with overall app (Majors to Include and Minors to Exclude.) Fixed logic flaw with Debit Decline File: response code was numeric and needs to be alpha-numeric.
07/2014	1.0.0.1	Changed ILS_Daily_Account_File main select to use ACCT table instead of WH_ACCTCOMMON table and added three parameters

Date	App Version #	Change
06/2014	1.0.0.0	Application Created