



## 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.<br><br>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.<br><br>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.<br><br>(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.<br><br>(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.<br><br>(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,PKTAddress Use Code: PRI
External Tran Code:                                       Contact Phone Number Use Code: BUS
Deposit Account Status Cd: ACT,IACT,DOORH,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\DAILY_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.<br><br>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.<br><br>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.<br><br>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: XYZ Bank   | ILS Debit Decline File               | Run Date: 01-30-2015  |
| Report: ILS_Debit_Decline_File                               |                                      | Post Date: 01-30-2015 |
|  |                                      | Page: 1 of 1          |
| File created: M:\RPTS\20150130\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

**1<sup>st</sup> 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.<br><br>If left blank, RTXNSOURCECD = ATM will be used. | No       | ATM     |
| PIN ISOTXNCDS          | 4ISP | Comma-delimited list of card transaction ISOTXNCDS for PIN card transactions.<br><br>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.<br><br>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.<br><br>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.<br><br>(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\RPTS\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<br>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<br>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.<br><br>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<br>RTXNTYP<br>Sustained<br>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 10<sup>th</sup> 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<br>RTXNTYP<br>for Misc<br>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 10<sup>th</sup> 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<br>RTXNTYP<br>for NSF<br>Fees | 4RNF | To be used only if Y was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.<br><br>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.<br><br>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10 <sup>th</sup> transaction code will be ignored.<br><br>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<br>Plan<br>Payment<br>RTXTYP | 4RPP | Comma-delimited list of transaction type codes used for Repayment Plan payments.<br><br>If left blank, repayment plan payments will not be selected.   | No       | None    |
| Account<br>Number(s)<br>to Include     | ACNS | To be used only if N was entered in the Use Neg Bal ChgOff Feature (4NBC) parameter.<br><br>GL Account Number used for deposit account charge offs and recoveries of fees only.  | No       | None    |
| Output File<br>Name                    | COUF | Enter the output file name with no extension. .CSV will be appended to the name entered in this parameter.   | Yes      | None    |
| Effective<br>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.<br><br>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.<br><br>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.<br><br>A maximum of 10 transaction type codes can be entered in this parameter. Any transaction type codes entered in this parameter past the 10 <sup>th</sup> transaction code will be ignored.<br><br>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.<br><br>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.<br><br>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 10<sup>th</sup> 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 10<sup>th</sup> 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 10<sup>th</sup> 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 10<sup>th</sup> 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 10<sup>th</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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 <sup>st</sup> 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   |

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| Date    | App<br>Version # | Change              |
|---------|------------------|---------------------|
| 06/2014 | 1.0.0.0          | Application Created |