

FICS Transaction Codes

The following codes are used in Mortgage Servicer® and *Mortgage Accountant*®.

Note: There are additional transaction codes used in Mortgage Servicer® but they are not passed through to Mortgage Accountant® because they are considered to be non-cash transactions.

Tran code	Description
ADJ	Adjustment Transaction
CUR	Curtailment
DIS	Tax and Insurance Disbursement
FCP	Foreclosure Payment
FCD	Foreclosure Disbursement
ILD	Interest on Loss Draft Account
ITI	Interest on Tax and Insurance Account
ILD	Interest on Loss Draft
LDP	Loss Draft Payment
LDD	Loss Draft Disbursement
LTC	Late Charge Transaction
MAN	Manually Distributed Payment
MEM	Memo Post (Non-cash Adjustment Transaction)
MFD	Miscellaneous Fees Disbursement
MFP	Miscellaneous Fees Payment
MIS	Miscellaneous Insurance Payment
PIF	Final Payment on Loan
PRD	Principal Disbursement
PRE	Prepayment Penalty
PRT	Pre-Petition Payment
RCC	Returned Check Charge assessed through a reversal transaction
RCP	Return Check Charge Payment through the Miscellaneous Fee Payment Transaction
REG	Regular Payment
SDI	Special Daily Interest (i.e., mortgage life, disability, A&H, etc.)
UND	Unapplied Disbursements
TRF	Transfer (payments reversed and reapplied at time of transfer to investor)

An "R" in the fourth position indicates a reversal of the transaction. For example, REGR is a transaction that reverses an REG payment.

The following codes are used only in Mortgage Accountant®:

Tran Code	Description
REM	Remittance
ADV	T&I Advance Recovery and T&I Advance, P&I Advance Recovery and P&I Advance
CLC	Curtailment Interest (Investor Close)
CLP	Liquidation Interest (Investor Close)

The following codes are used in the MA20DATA.FIL file to update balances in the Remittance Detail window in Mortgage Accountant. The Close Investor(s) program must be executed in Mortgage Servicer® to generate these transactions.

Tran Code	Description
CLO	Monthend FIC
CLB	Expected P&I Balance
REM	Remit Amount

Distribution Transaction Codes

Transaction Codes are system-defined which identifies the type of monies being deposited into or withdrawn from the account.

Note: If the Bank/Investor/Group doesn't include loans with a "Service Fee," only use code 01. If the loans include "Service Fees," use code 11 and 04. Using the codes differently will cause you to be out of balance.

Cod e	+/_	Code Definitions
12	-	Total Payment Amt - Deposits
01	+	Gross Interest
11	+	Net Interest
04	+	Service Fees
02	+	Principal
03	+	Tax and Insurance Deposits
06	+	Late Charges
07	+	Miscellaneous Insurance
08	+	Unapplied Funds
09	+	Returned Check Charges
21	+	FCL/BNK Fees
23	+	Loss Draft Payments
25	+	Misc Fee Payments
28	+	Deferred Principal
A5	+	Subsidy (User Defined) Total Payment Amt - Deposits
B5	+	Subsidy (User Defined) Total Payment Amt - Deposits
C5	+	Subsidy (User Defined) Total Payment Amt - Deposits
D5	+	Subsidy (User Defined) Total Payment Amt - Deposits
E5	+	Subsidy (User Defined) Total Payment Amt - Deposits
I5	+	Subsidy (Investor Holds Subsidy Amt) Total Payment Amt - Deposits
S5	+	Subsidy (Investor Holds Subsidy Amt) Total Payment Amt - Deposits
A5	-	Subsidy (User Defined)
B5	-	Subsidy (User Defined)
C5	-	Subsidy (User Defined)
D5	-	Subsidy (User Defined)
E5	-	Subsidy (User Defined)
I5	-	Subsidy (Investor Holds Subsidy Amt)
S5	-	Subsidy (Investor Holds Subsidy Amt)
10	-	Interest on T&I

29	-	Interest on Loss Draft
13	+	Total Payment - Disbursements
14	-	Tax and Insurance Disbursements
22	-	FCL/BNK Fees Dis/Disb
24	-	Loss Draft Disbursement
26	-	Misc Fee Disbursement
27	-	Unapplied Disbursement
19	-	Corporate PIF Interest Advance Acct (Fannie Mae and Ginne Mae Only)
20	-	Corporate CUR Interest Advance Acct (Fannie Mae and Ginnie Mae Only)
15	+	Principal Disbursements - Amortized Loans LIP Account
16	-	Principal Disbursements - Amortized Loans Prin Disbursement Account
17	+	Principal Disbursements - Monthly Billing LIP Account
18	-	Principal Disbursements - Monthly Billing Construction Disb Acct

An additional code 99 exists in the [Account History](#) if transactions or disbursements are applied to the Exception Account (9999999999) in error.