Summary of Data Request:

Transaction-Level Data (Transaction Journal):

* Unique Account Identifier
* Transaction Code or Type (ATM/ACH/Checks/Debit Cards, etc.)
* Transaction Code Description
* Transaction Status (returned vs. paid)
* Debit or Credit
* Transaction Amount
* Posting Date and Time
* Posting Sequence
* Running Ledger Balance
* Running Available Balance
* Transaction Description and/or Comments – including merchant description, etc.
* Recurring Transaction Flag (for debit card transactions)

Debit Authorization Data

* Unique Account Identifier
* Authorization Date/Time
* Settlement Date/Time
* Authorization Amount
* Settlement Amount
* Transaction Code
* Merchant Name
* Available Balance at Authorization (not including account’s overdraft limit or linked account balances)
* Overdraft Limit/Courtesy Pay limit
* Recurring Transaction Flag

Memo Post Data

* Unique Account Identifier
* Memo Post Date/Time
* Memo Post Amount
* Debit vs. Credit
* Transaction Code
* Transaction Description/Merchant Name

Trial Balance Data

* Unique Account Identifier
* Effective Date
* End Of Day Ledger Balance
* End of Day Available Balance
* Beginning of Day Ledger Balance
* Beginning of Day Available Balance

Charge-Off Data

* Unique Account Identifier
* Charge Off Date
* Total amount written off for each account
* Total recoveries for the account
* Total fee amount written off
* Total fee amount recovered

Exception Item Reports

* Account Identifier
* Returned Item Date
* Fee Date
* Transaction Amount
* Transaction Type
* Fee Amount
* Whether item was returned or paid
* Merchant information and/or Check Number

Time Period Requested: Relevant class period

Format: Flat File (.csv, .txt), with text qualifiers, or text file reports