Financial Transaction Detail File (240)

15.11 Minor - CCFTDTRN/CCFTDFNM

November 4, 2015

Revision Guide 15.11 Minor Implementation

> **Note**
>
> The record size has not changed.

Projects affecting this manual include the following:

Project	Type of Change
15_TD_036	Other

Specific Project Changes

Field Updated	Old Length	New Length	Project
Element 0174 on page 21 has been added.	N/A	N/A	15_TD_036
Element 0175 on page 21 has been added.	N/A	N/A	15_TD_036
Element 1019 on page 21 has been added.	N/A	N/A	15_TD_036
Element 1020 on page 21 has been added.	N/A	N/A	15_TD_036
Element 1597 on page 25 has been added.	N/A	N/A	15_TD_036
Element 1599 on page 25 has been added.	N/A	N/A	15_TD_036
Element 1807 on page 26 has been added.	N/A	N/A	15_TD_036
Element 9067 on page 35 has been added.	N/A	N/A	15_TD_036

Table of Contents

This manual documents the CCFTDTRN copybook which represents the Financial Transaction Detail file. The CCFTDFNM copybook represents Chapter 3 - Elements in this manual.

The Financial Transaction Detail file contains net change amounts at a transaction level resulting from a monetary activity. The system produces this file daily segmented by Client Bank Identifier, and only includes transaction details for accounts that have monetary activity. You can submit a program request to receive a customized version of this file daily, weekly, or monthly containing only the elements you require. This file is useful to understand monetary information found on your institution's CD-121 or CD-128 report at a more detailed level.

The standard First Data Financial Transaction Detail file groups your institution's data into a logical key group that contains information about the account identifier, system/principal/agent, client bank identifier, securitization portfolio identifier, and monetary event, a base group that contains more specific transaction and account level information, and transaction amounts and gross adjustment amounts, and a table group containing up to 1000 occurrences of element identifier and balance processing data.

A complete record is generated for each monetary event that triggered the record to be written. It is possible for there to be more than one record per monetary event if the event triggers greater than 1000 occurrences. For example, if a payment is applied to 1,001 balances, the result would be two complete records being produced.

A monetary event is indicated within the logical key group using action codes.

Valid action codes:

O = Opening balances

E = Ending balances

T = Transaction

C = Cycling. Events that happen at statement cycle time

D = Daily processing

The standard First Data Financial Transaction Detail file will always include at least one (O) opening balance and (E) ending balance record for every processing day, for every account with a balance. At the time a cardholder statement is produced, the file will include a (C) cycling record for every account with a balance. The (T) transaction records will be written for posted monetary transaction events, and the (D) daily processing record is written for events that are not transaction driven such as posting or reversal of an annual charge, or daily compounding interest accrual that the System posts at statement cycle time.

O - action type records contain the actual balances at the beginning of the day. These balances include merchandise, cash, protected, plan, and promotional balances, as well as principal and interest/fee balances. This action type will only appear if there is a balance on the account at the beginning of the day.

E - action type records contain the actual balances at the end of the day. These balances include merchandise, cash, protected, plan, and promotional balances, as well as principal and interest/fee balances. This action type will only appear if there is a balance on the account at the end of the day.

T - action type records contain externally driven transactions that impact monetary balances such as payments (271), sales (253), cash advances (254), payment reversals (272), and disputes (88). This type can also contain some internally generated transactions such as an automatic payment which is generated by the system.

C - action type records are produced when the account statement cycles that causes monetary changes. These monetary adjustments include but are not limited to cycle time billed interest and cycle time fees.

D - action type records are produced that do not match up with an external transaction such as an annual fee being reversed by the system. A system generated dynamic fee can also be placed in this action type. Action type of D is used for items that do not belong in the other action types listed above.

> **Note**
>
> If you set the PCF option BSF-BKDT-ADJ-SCRT-CD to 1, adjustments resulting from backdated transactions are included in the credit and debit amount fields on the CD-124, Portfolio Activity Summary report, causing the fields in the FTD to not match the CD-124 report lines.

Financial Transaction Detail Record

From	To	Field	Length	Picture
1	**21145**	**XXX-AREA**	**21145**	**GROUP**
1	**49**	**XXX-LOGICAL-KEY-AREA**	**49**	**GROUP**
		Business Name: Logical Key Group		
1	**28**	**XXX-FULL-ACCT-ID**	**28**	**GROUP**
1	**12**	**XXX-SPA-ID**	**12**	**GROUP**
		Business Name: System/Principal/Agent Group		
1	4	XXX-SYST-ID	4	X(4)
		Business Name: System Identifier		
		First Data assigned identifier of the level used to group principal identifiers together for processing and reporting		
5	8	XXX-PRIN-ID	4	X(4)
		Business Name: Principal Identifier		
		First Data assigned identifier of the level within a System Identifier that is used to group Agent Identifiers together for processing and reporting		
9	12	XXX-AGNT-ID	4	X(4)
		Business Name: Agent Identifier		
		First Data assigned identifier of the level within a Principal Identifier that is used to group Accounts together for processing and reporting		
13	28	XXX-ACCT-ID	16	X(16)
		Business Name: Account Identifier		
		Identifier of the account		
29	29	FILLER	1	X

From	To	Field	Length	Picture
30	33	XXX-CLNT-ID Business Name: Client Identifier First Data assigned identifier of a client	4	X(4)
34	36	XXX-PRTF-ID Business Name: Portfolio Identifier Identifier of a portfolio. Used for securitization/recievable based financing	3	S9(5)V C-3
37	38	XXX-TRNS-CD Business Name: Transaction Code Code representing the transaction being processed resulting in a net change to an FTD element	2	S9(3)V C-3
39	43	XXX-ACCT-SQNC-NR Business Name: Account Sequence Number Number distinguishing the sequence of an account **Note** Sequence number representing the account being processed for the client bank identifier. First account record written will be 1, second account record will be 2, ect.	5	S9(9)V C-3

From	To	Field	Length	Picture
44	48	XXX-TRNS-SQNC-NR	5	S9(9)V C-3
		Business Name: Transaction Sequence Number		
		Number distinguishing the sequence of a transaction		
		Note		
		Sequence number representing all action codes written for an account. There can be more than one record per action code if the event triggers more than 999 occurences. Example: a payment is applied to 1000 promotional flaps. When this happen, there would be 2 records for an action code and the account sequence number will be 2.		
49	49	XXX-ACTN-CD	1	X
		Business Name: Action Code		
		code representing the event that triggered a record to be writen		
		Valid values are:		
		C = Events that happen at statement cycle time		
		D = Events that are not transaction driven such as posting/reversal of annual charges, daily compounding interest accrual that posts at cycle time		
		E = First Data format will have at least one E record for every processing day		
		O = First Data format will have at least one O record for every processing day		
		T = Payments (including autopay), sales, cash		
50	**133**	**XXX-BASE-AREA**	**84**	**GROUP**
50	57	XXX-TCKT-ID	8	S9(15)V C-3
		Business Name: Ticket Identifier		
		Identifier of the ticket		

From	To	Field	Length	Picture
58	58	XXX-BTCH-TYPE-CD Business Name: Batch Type Code Code used for the adjustment transaction record, using the settlement Client Server based system	1	S9V C-3
59	60	XXX-BTCH-ALPH-CD Business Name: Batch Alpha Code Code determining the batch code used when this transaction was entered	2	X(2)
61	69	XXX-TRNS-AM Business Name: Transaction Amount Amount of the transaction	9	S9(15)V C-3
70	78	XXX-ADJ-GRSS-AM Business Name: Adjusted gross amount Amount of total transaction adjustments applied to the current balance	9	S9(15)V C-3
79	87	XXX-ADJ-NEW-AM Business Name: Adjusted New Amount Amount of new transaction adjustments applied to the current balance	9	S9(15)V C-3
88	88	XXX-INRL-STTS-CD Business Name: Internal Status Code System-assigned status code determining specific account processing	1	X
89	89	XXX-EXTR-STTS-CD Business Name: External Status Code Code representing the processing status for an account or presentation instrument	1	X

From	To	Field	Length	Picture
90	93	XXX-PRCS-WNDW-STRT-TX	4	X(4)
		Business Name: Processing Window Start Text		
		Text used for internal processing		
94	97	XXX-PRCS-WNDW-END-TX	4	X(4)
		Business Name: Processing Window End Text		
		Text used for internal processing		
98	98	XXX-RJCT-CD	1	X
		Business Name: Reject Code		
		Code identifying a rejected transaction		
99	99	XXX-CRSS-FOOT-CD	1	X
		Business Name: Cross Foot Code		
		Code identifying if the transaction is out of balance		
100	100	XXX-BANK-CRSS-FOOT-CD	1	X
		Business Name: Bank Cross Foot Code		
		Code identifying if the transaction caused a bank out of balance condition		
101	102	XXX-DTL2-OPTN-CD	2	9(2)
		Business Name: Detail Two Option Code		
		Code used for internal processing		
103	103	XXX-VALID-PRODUCT-CD	1	X
		Business Name: Credit Protection Valid Product Code		
		Code used for internal processing		

From	To	Field	Length	Picture
104	111	XXX-DFP-PSTN-BCKT-ID	8	X(8)
		Business Name: Dynamic Fee Posting Bucket Identifier		
		Internal identifier used for determining how to report a dynamic fee		
112	113	XXX-SUB-TRAN-CD	2	9(2)
		Business Name: Sub Tran Code		
		Code used for internal processing		
114	133	FILLER	20	X(20)
134	**145**	**XXX-COUNTER-AREA**	**12**	**GROUP**
134	137	XXX-RPRT-ELMN-CT	4	S9(7)V C-3
		Business Name: Report Element Count		
		Count of the report elements		
		Note		
		Elements used for general ledger, and financial asset reporting.		
138	141	XXX-CHD-ELMN-CT	4	S9(7)V C-3
		Business Name: Cardholder Element Count		
		Count of the cardholder elements		
		Note		
		Elements can be used to determine exactly how a cardholder masterfile field changed. Recommend these be stripped out for all future custom FTD files.		
142	145	XXX-TOTL-ELMN-CT	4	S9(7)V C-3
		Business Name: Total Element Count		
		Count of the total elements		

From	To	Field	Length	Picture
146	**21145**	**XXX-TABLE-AREA**	**21000**	**GROUP**
		Note		
		999 occurences per record. There can be more than one record per action code if the event triggers more than 999 occurences. Example: a payment is applied to 1000 promotional flaps.		
146	**21145**	**XXX-ITEM**	**21**	**GROUP**
		Occurs 1000 times		
146	150	XXX-ELMN-ID	5	S9(9)V C-3
		Business Name: Element Identifier		
		First Data assigned identifier of an element		
		Note		
		Please refer to Chapter 3 - Elements for a complete list of all available values.		
151	154	XXX-FLAP-ID	4	S9(7)V C-3
		Business Name: Flap Identifier		
		Identifier of a promotional purchase		
155	163	XXX-ELMN-AM	9	S9(13)V9(4) C-3
		Business Name: Element Amount		
		Amount associated with the corresponding element		
164	164	XXX-MUF-TYPE-ID	1	X
		Business Name: Promotion Transaction Type Code		
		Code representing the type of balance carried on a promotional transaction		
		Valid values are:		
		C = Cash		
		M = Merchandise		
		R = Retail		

From	To	Field	Length	Picture
165	165	XXX-MMB-ICSZ-GRP-ID	1	X
		Business Name: Dynamic Fee Reporting Group Identifier		
		Identifier of how to report the dynamic fee for securitization		
166	166	XXX-MMB-ICII-GRP-ID	1	X
		Business Name: Dynamic Fee Reporting Group Identifier		
		Identifier of how to treat the dynamic free for interest on interest processing		

Elements

Element	Data Name	Translation
0001	CDT-ACCTS-CLOSED-BAL	Accounts closed balance
0002	CDT-ANN-CHRG-CHGBACK	Annual charge charged back amount
0003	CDT-ANN-CHRG-NETADJ	Annual charge net adjustment amount
0004	CDT-ANN-CHRG-SALE	Annual charge amount
0005	CDT-AUTOPAY-AMT	Auto payment amount
0006	CDT-AUTO-XFER-FROM-AMT	Auto transfer from amount
0007	CDT-AUTO-XFER-TO-AMT	Auto transfer to amount
0008	CDT-BANKRUPT-AMT	Bankrupt amount
0009	CDT-BANKRUPT-PYMTS	Bankrupt payment amount
0010	CDT-BANKRUPT-RETURNS	Bankrupt return amount
0011	CDT-CAINT-ACCRUED	Cash interest accrued amount
0012	CDT-CAINT-ADJUST	Cash interest adjustment amount
0013	CDT-CAINT-BILLED	Cash interest billed amount
0014	CDT-CAINT-BILLED-ADJ	Cash Interest Billed Adjustment Amount
0015	CDT-CAINT-CHGBACK	Cash Interest Charged Back Amount
0016	CDT-CAINT-CHG-OFF	Cash Interest Charge Off Amount
0018	CDT-CAINT-SM-BAL-CHG -OFF	Cash Interest Small Balance Charge Off Amount
0019	CDT-CASH-AMOUNT	Cash Amount
0020	CDT-CASH-AMOUNT-ATM	Cash ATM Amount
0022	CDT-CASH-BAL-XFER-AM	Cash Balance Transfer Amount
0023	CDT-CASH-CONV-CHCK-AM	Cash Convenience Check Amount
0024	CDT-CASH-INT-DBT-ADJ-AM	Cash Interest Debit Adjustment Amount
0025	CDT-CASH-INT-DBT-AM	Cash Interest Debit Amount
0026	CDT-CASH-ITM-DBT-ADJ-AM	Cash Item Debit Adjustment Amoun
0027	CDT-CASH-ITM-DBT-AM	Cash Item Debit Amount

Element	Data Name	Translation
0028	CDT-CHD-REBATE-ADJUST	Rebate Adjustment Amount
0030	CDT-CHD-REBATE-CHGBACK	Rebate Charged Back Amount
0031	CDT-CHD-REBATE-PAID	Rebate Paid Amount
0032	CDT-CHGBACK-CASH	Cash Charge Back Amount
0033	CDT-CHGBACK-PAYMENT	Payment Charge Back Amount
0034	CDT-CHGBACK-RETURN	Return Charge Back Amount
0035	CDT-CHGBACK-SALE	Sale Charged Back Amount
0036	CDT-CHG-OFF-CASH	Cash Charge Off Amount
0037	CDT-CHG-OFF-MRCH	Merchandise Charge Off Amount
0039	CDT-CO-CASH-INTR-AM	Cash Interest Charge Off Amount
0040	CDT-COFF-ABANDONED-AMT	Abandoned Charge Off Amount
0041	CDT-COFF-CASH-TOTAL	Cash Charge Off Total
0042	CDT-COFF-FEE-AM	Charged Off Fee Amoun
0043	CDT-COFF-FNNC-CHRG-AM	Charged Off Finance Charge Amount
0047	CDT-COFF-INS-TOTAL	Credit Insurance Charge Off Total
0048	CDT-COFF-INT-TOTAL	Interest Charge Off Total
0049	CDT-COFF-PRNC-AM	Charged Off Principal Amount
0050	CDT-COFF-PYMT-TOTAL	Payment Charge Off Total
0051	CDT-COFF-REMOVED -AMOUNT	Removed Charge Off Amount
0052	CDT-COFF-RTRN-TOTAL	Return Charge Off Total
0053	CDT-COFF-SALE-TOTAL	Sale Charge Off Total
0054	CDT-COFF-TODAY-AMOUNT	Today Charge Off Amount
0056	CDT-COFF-ZAPS-ON	Transfers In Charge Off Total
0057	CDT-CO-MDSE-INTR-AM	Merchandise Interest Charge Off Amount
0059	CDT-CRDT-PRO-DBT-ADJ-AM	Credit Protection Debit Adjustment Amount
0060	CDT-CRDT-PRO-DBT-AM	Credit Protection Debit Amount
0061	CDT-CREDIT-INT-ACCRUED	Credit Interest Accrued Amount

Element	Data Name	Translation
0062	CDT-CREDIT-INT-ADJUST	Credit Interest Adjustment Amount
0063	CDT-CREDIT-INT-CHGBACK	Credit Interest Charged Back Amount
0064	CDT-CREDIT-INT-CHG-OFF	Credit Interest Charge Off Amount
0065	CDT-CREDIT-INT-PAID	Credit Interest Paid Amount
0066	CDT-CREDIT-INT-PAID-ADJ	Credit Interest Paid Adjustment Amount
0068	CDT-CRLIFE-ADJUST	Credit Life Adjustment Amount
0069	CDT-CRLIFE-BILLED	Credit Life Billed Amount
0070	CDT-CRLIFE-CHGBACK	Credit Life Charged Back Amoun
0071	CDT-CRLIFE-CHG-OFF	Credit Life Charge Off Amount
0072	CDT-CRLIFE-DEFER	Credit Life Deferred Amount
0073	CDT-CRLIFE-DEFER-BILL	Credit Life Deferred Billed Amount
0074	CDT-CRLIFE-SMBAL-CO-AM	Credit Life Small Balance Charge Off Amount
0076	CDT-CTD-DEF-INT	Cycle To Date Deferred Interest Amoun
0077	CDT-CTD-DEF-INT-BILLED	Cycle To Date Deferred Interest Billed Amount
0078	CDT-CTD-MRCH-INT-BILLED	Cycle To Date Merchandise Interest Billed Amount
0080	CDT-CURR-MARKUP-FEE	Currency Mark Up Fee or Optional Issuer Fee
0081	CDT-DEF-MRCH-INT-BILLED	Deferred Merchandise Interest Billed Amount
0082	CDT-DISPUTED-AMT	Disputed Amount
0083	CDT-EXEMPTION-AMT	Exemption Amount
0084	CDT-FCHG-DBT-CLR-NT-AM	Finance Charge Debit Clearing Net Amount
0085	CDT-FCHG-DBT-NCLR-NT-AM	Finance Charge Debit Non-Clearing Net Amount
0086	CDT-ITEM-CHG-ACCRUED	Item Charge Accrued Amount
0087	CDT-ITEM-CHG-ADJUST	Item Charge Adjustment Amount
0088	CDT-ITEM-CHG-CHGBACK	Item Charge Charged Back Amount

Element	Data Name	Translation
0089	CDT-ITEM-CHG-CHG-OFF	Item Charge Off Amount
0090	CDT-ITEM-CHG-SM-BAL -COFF	Item Charge Small Balance Charge Off Amount
0091	CDT-IVA-AMT	IVA Tax Amount
0092	CDT-LATE-CHG-ACCRUED	Late Charge Accrued Amount
0093	CDT-LATE-CHG-ADJUST	Late Charge Adjustment Amount
0094	CDT-LATE-CHG-CHGBACK	Late Charge Charged Back Amount
0095	CDT-LATE-CHG-CHG-OFF	Late Charge Charged Off Amount
0097	CDT-LATE-CHG-SM-BAL -COFF	Late Charge Small Balance Charge Off Amount
0098	CDT-LATE-FEE-DBT-ADJ-AM	Late Fee Debit Adjustment Amount
0099	CDT-LATE-FEE-DBT-AM	Late Fee Debit Amount
0101	CDT-MIN-FIN-CHG	Minimum Finance Charge Amount
0102	CDT-MINTSC-ADJUST	Merchandise Interest Adjustment Amount
0103	CDT-MINTSC-CHGBACK	Merchandise Interest Charged Back Amount
0104	CDT-MINTSC-CHG-OFF	Merchandise Interest Charge Off Amount
0105	CDT-MINTSC-SM-BAL-CHG -OFF	Merchandise Interest Small Balance Charge Off Amount
0106	CDT-MISC-CHG-ACCRUED	Miscellaneous Charge Accrued Amount
0107	CDT-MISC-CHG-ADJUST	Miscellaneous Charge Adjustment Amount
0108	CDT-MISC-CHG-CHGBACK	Miscellaneous Charge Charged Back Amount
0109	CDT-MISC-CHG-CHG-OFF	Miscellaneous Charge Charged Off Amount
0110	CDT-MISC-CHG-SMBAL-COFF	Miscellaneous Charge Small Balance Charge Off Amount
0112	CDT-MRCHINT-ACCRUED	Merchandise Interest Accrued Amount
0113	CDT-MRCHINT-BILLED	Merchandise Interest Billed Amount

Element	Data Name	Translation
0114	CDT-MRCHINT-BILLED-ADJ	Merchandise Interest Billed Adjustment Amount
0115	CDT-MRCH-INT-DBT-ADJ-AM	Merchandise Interest Debit Adjustment Amount
0116	CDT-MRCH-INT-DBT-AM	Merchandise Interest Debit Amount
0118	CDT-MRCH-ITM-DBT-ADJ-AM	Merchandise Item Charge Debit Adjustment Amount
0119	CDT-MRCH-ITM-DBT-AM	Merchandise Item Charge Debit Amount
0121	CDT-NETADJ-CASH	Cash Net Adjustment Amount
0122	CDT-NETADJ-PAYMENT	Payment Net Adjustment Amount
0123	CDT-NETADJ-RETURN	Return Net Adjustment Amoun
0124	CDT-NETADJ-SALE	Sale Net Adjustment Amoun
0125	CDT-OVLM-CHG-ACCRUED	Overlimit Charge Accrued Amount
0126	CDT-OVLM-CHG-ADJUST	Overlimit Charge Adjustment Amount
0127	CDT-OVLM-CHG-CHGBACK	Overlimit Charge Charged Back Amount
0128	CDT-OVLM-CHG-CHG-OFF	Overlimit Charge Charged Off Amount
0129	CDT-OVLM-CHG-SMBAL-COFF	Overlimit Charge Small Balance Charge Off Amount
0130	CDT-OVRL-FEE-DBT-ADJ-AM	Overlimit Fee Debit Adjustment Amount
0131	CDT-OVRL-FEE-DBT-AM	Overlimit Fee Debit Amount
0132	CDT-PAYMENT-AMOUNT	Payment Amount
0135	CDT-RETURN-AMOUNT	Return Amoun
0136	CDT-SALE-AMOUNT	Sale Amount
0137	CDT-SALE-BAL-XFER-AM	Sale Balance Transfer Amount
0138	CDT-SALE-CHG-ACCRUED	Sale Charge Accrued Amount
0139	CDT-SALE-CHG-ADJUST	Sale Charge Adjustment Amount
0140	CDT-SALE-CHG-CHGBACK	Sale Charge Charged Back Amount
0141	CDT-SALE-CHG-CHG-OFF	Sale Charge Charged Off Amount

Element	Data Name	Translation
0142	CDT-SALE-CHG-SM-BAL-COFF	Sale Charge Small Balance Charge Off Amount
0143	CDT-SALE-CONV-CHCK-AM	Sale Convenience Check Amount
0146	CDT-SC-BILLED	Service Charge Billed Amount
0148	CDT-SM-BAL-CHG-OFF-CASH	Cash Small Balance Charge Off Amoun
0149	CDT-SM-BAL-CHG-OFF-MRCH	Merchandise Small Balance Charge Off Amount
0150	CDT-SPECPAY-AMT	Specific Payment Amount
0151	CDT-STATEMENT-CHARGE	Statement Charge Amount
0152	CDT-STMT-BALANCES	Statement Balance Amoun
0153	CDT-STMT-CHG-REBATE	Statement Charge Rebate Amount
0154	CDT-STMT-DEBT-AMT	Statement Debit Amoun
0155	CDT-STMT-DEBT-CASH-AM	Statement Cash Debit Amoun
0156	CDT-STMT-DEBT-MRCH-AM	Statement Merchandise Debit Amount
0157	CDT-UNBILLED-ACCRUAL	Unbilled Accrual Amount
0160	CDT-ZAPS-OFF	Transfers Out Amount
0161	CDT-ZAPS-ON	Transfers In Amount
0162	CDT-NCLR-TAX-EXMP-AM	Non Clearing Tax Exempt Amount
0163	CDT-RGLR-TAX-EXMP-AM	Regular Tax Exempt Amount
0164	CDT-MMB-PSTD-AM	Amount of all dynamic fees posted today
0165	CDT-MMB-COFF-AM	Dynamic Miscellaneous Monetary Bucket Charged Off Amount
0166	CDT-MMB-SBAL-COFF-AM	Dynamic Miscellaneous Monetary Bucket Small Balance Charge Off Amount
0167	CDT-MXCP-EAPR-CRDT-AM	EAPR Credit Amount
0168	CDT-MXCP-EAPR-ADJ-AM	EAPR Adjustment Amount
0171	CDT-UNPS-DYNA-FEE-AM	Unposted Dynamic Fee Amount
0172	CDT-MRCH-CPTL-INT-AM	Capitalized Merchandise Interest Amount
0173	CDT-CASH-CPTL-INT-AM	Capitalized Cash Interest Amount

Element	Data Name	Translation
0174	CDT-MXMZ-INT-AM	Mazimizer Interest Amount
0175	CDT-COFF-MMB-PSTD-AM	Charge Off Posted Amount
1001	CDT-ADJ-CASH-AMOUNT	Cash Adjustment Amount
1002	CDT-ADJ-PMT-AMOUNT	Payment Adjustment Amount
1003	CDT-ADJ-SALE-AMOUNT	Sale Adjustment Amount
1005	CDT-ANB-END-BAL-PRIN	ANB End Principal Balance Amount
1006	CDT-CASH-AMOUNT-ONUS	Cash Onus Amount
1007	CDT-CHD-AMT-REBATE-ACCR	Rebate Accrual Amount
1008	CDT-CHDLS-FINANCE-CHG	Last Statement Finance Charge Amount
1010	CDT-CREDIT-INT-SMBAL -COFF	Credit Interest Small Balance Charge Off Amount
1011	CDT-DISPUTE-OUT	Dispute Out Amount
1012	CDT-END-BAL-PRIN	End Principal Balance Amount
1013	CDT-END-CASH-PRIN	End Principal Cash Balance Amount
1015	CDT-INS-AMT-PREMS	Insurance Premiums Amount
1016	CDT-OPENING-BALANCE	Current Balance
1017	CDT-MRCH-CPTL-ADJ-AM	Capitalized Merchandise Adjustment Amount
1018	CDT-CASH-CPTL-ADJ-AM	Capitalized Cash Adjustment Amount
1019	CDT-MXMZ-ADJ-AM	Mazimizer Adjustment Amount
1020	CDT-TOTL-UNPD-INTR-AM	Total Unpaid Interest Amount
1500	CDT-PD-CASH-ADV-ADJ-AM	Promotional Cash Advance Adjustment Amount
1501	CDT-PD-CASH-ADV-AMT	Promotional Cash Advance Amount
1502	CDT-PD-CASH-ADV-CHBK -AM	Promotional Cash Advance Charged Back Amount
1503	CDT-PD-CASH-ADV-SPCL-AM	Promotional Cash Advance Special Amount
1504	CDT-PD-CASH-COFF-AM	Promotional Cash Charged Off Amount
1505	CDT-PD-CASH-SBAL-COFF -AM	Promotional Cash Small Balance Charged Off Amount

Element	Data Name	Translation
1506	CDT-PD-CASH-YRND-ADJ-AM	Promotional Cash Year End Adjustment Amount
1508	CDT-PD-CLPS-IN-AM	Promotional Collapse In Amount
1509	CDT-PD-CLPS-OUT-AM	Promotional Collapse Out Amount
1510	CDT-PD-COFF-ABND-AM	Promotional Charged Off Abandoned Amount
1511	CDT-PD-COFF-ACTV-AM	Promotional Charged Off Active Amount
1512	CDT-PD-COFF-ZAPS-OFF-AM	Promotional Charged Off Transfer Out Amount
1513	CDT-PD-COFF-ZAPS-ON-AM	Promotional Charged Off Transfer In Amount
1514	CDT-PD-CRDT-INT-ADJ-AM	Promotional Credit Interest Adjustment Amount
1515	CDT-PD-CRDT-INT-AM	Promotional Credit Interest Amount
1516	CDT-PD-CRDT-INT-COFF-AM	Promotional Charged Off Credit Interest Amount
1517	CDT-PD-CRDT-INT-SBAL -CO-AM	Promotional Small Balance Charged Off Credit Interest Amount
1518	CDT-PD-CRDT-LIFE-ADJ-AM	Promotional Credit Life Adjustment Amount
1519	CDT-PD-CRDT-LIFE-AM	Promotional Credit Life Amount
1520	CDT-PD-CRDT-LIFE-COFF-AM	Promotional Charged Off Credit Life Amount
1521	CDT-PD-CRDT-LIFE-SBAL -CO-AM	Promotional Small Balance Charged Off Credit Life Amount
1522	CDT-PD-DEF-CR-LIFE	Promotional Deferred Credit Life Amount
1523	CDT-PD-DEF-CR-LIFE-SPCL -AM	Promotional Deferred Credit Life Special Amount
1524	CDT-PD-FCHG-DBT-NT-AM	Promotional Finance Charge Debit NT Amount
1525	CDT-PD-INTEREST-AMT	Promotional Interest Amount
1526	CDT-PD-INTR-ADJ-AM	Promotional Interest Adjustment Amount

Element	Data Name	Translation
1527	CDT-PD-INTR-AM	Promotional Interest Amount
1528	CDT-PD-INTR-COFF-AM	Promotional Charged Off Interest Amount
1529	CDT-PD-INTR-SBAL-CO-AM	Promotional Small Balance Charged Off Interest Amount
1530	CDT-PD-INTR-SPCL-AM	Promotional Interest Special Amount
1531	CDT-PD-ITEM-FEE-ADJ-AM	Promotional Item Fee Adjustment Amount
1532	CDT-PD-ITEM-FEE-AMT	Promotional Item Fee Amount
1533	CDT-PD-ITEM-FEE-COFF-AM	Promotional Charged Off Item Fee Amount
1534	CDT-PD-ITEM-FEE-SBAL -CO-AM	Promotional Small Balance Charged Off Item Fee Amount
1535	CDT-PD-LATE-FEE-ADJ-AM	Promotional Late Fee Adjustment Amount
1536	CDT-PD-LATE-FEE-AM	Promotional Late Fee Amount
1537	CDT-PD-LATE-FEE-COFF-AM	Promotional Charged Off Late Fee Amount
1538	CDT-PD-LATE-FEE-SBAL -CO-AM	Promotional Small Balance Charged Off Late Fee Amount
1539	CDT-PD-MISC-CHG-ADJ-AM	Promotional Miscellaneous Charge Adjustment Amount
1540	CDT-PD-MISC-CHG-AM	Promotional Miscellaneous Charge Amount
1541	CDT-PD-MISC-CHG-COFF-AM	Promotional Charged Off Miscellaneous Charge Amount
1543	CDT-PD-MNUL-CLMS-AM	Promotional Municipal Claims Amount
1544	CDT-PD-MP-VALU-ADJ-AM	Promotional Major Purchase Value Adjustment Amount
1545	CDT-PD-MP-VALU-AM	Promotional Major Purchase Value Amount
1546	CDT-PD-MTP-DCRM-AM	Promotional MTP DCRM Amount
1547	CDT-PD-OPENING-BAL	Promotional Opening Balance
1548	CDT-PD-OTHR-AM	Promotional Other Amount

Element	Data Name	Translation
1549	CDT-PD-OVER-PAY-AM	Promotional Over Payment Amount
1550	CDT-PD-OVLM-FEE-ADJ-AM	Promotional Overlimit Fee Adjustment Amount
1551	CDT-PD-OVLM-FEE-AM	Promotional Overlimit Fee Amount
1552	CDT-PD-OVLM-FEE-COFF-AM	Promotional Charged Off Overlimit Fee Amount
1553	CDT-PD-OVLM-FEE-SBAL-CO-AM	Promotional Small Balance Charged Off Overlimit Fee Amount
1554	CDT-PD-PAYMENT-AMT	Promotional Payment Amount
1555	CDT-PD-PRCS-AM	Promotional Processing Amount
1556	CDT-PD-PRIN-BAL-AM	Promotional Principal Balance Amount
1563	CDT-PD-PRMT-EXPR-INTR-AM	Promotional Expired Interest Amount
1564	CDT-PD-PYMT-ADJ-AM	Promotional Payment Adjustment Amount
1565	CDT-PD-PYMT-ALLC-ADJ-AM	Promotional Payment Allocation Adjustment Amount
1566	CDT-PD-PYMT-ALLC-AM	Promotional Payment Allocation Amount
1567	CDT-PD-PYMT-ALLC-CHBK-AM	Promotional Charged Back Payment Allocation Amount
1568	CDT-PD-PYMT-CHBK-AM	Promotional Charged Back Payment Amount
1569	CDT-PD-PYMT-RDRC-AM	Promotional Payment Redirected Amount
1570	CDT-PD-PYMT-SPCL-AM	Promotional Payment Special Amount
1571	CDT-PD-RBTE-ADJ-AM	Promotional Rebate Adjustment Amount
1572	CDT-PD-RBTE-SPCL-AM	Promotional Rebate Special Amount
1573	CDT-PD-REBATE-AMT	Promotional Rebate Amount
1574	CDT-PD-RPST-AM	Promotional Repost Amount
1575	CDT-PD-RTRN-ADJ-AM	Promotional Return Adjustment Amount

Element	Data Name	Translation
1576	CDT-PD-RTRN-ALLC-ADJ-AM	Promotional Return Allocation Adjustment Amount
1577	CDT-PD-RTRN-ALLC-AM	Promotional Return Allocation Amount
1578	CDT-PD-RTRN-ALLC-CHBK -AM	Promotional Charged Back Return Allocation Amount
1579	CDT-PD-RTRN-AM	Promotional Return Amount
1580	CDT-PD-RTRN-CHBK-AM	Promotional Charged Back Return Amount
1581	CDT-PD-RTRN-RDRC-AM	Promotional Return Redirected Amount
1582	CDT-PD-RTRN-SPCL-AM	Promotional Return Special Amount
1583	CDT-PD-SALE-ADJ-AM	Promotional Sale Adjustment Amount
1584	CDT-PD-SALE-CHBK-AM	Promotional Charged Back Sale Amount
1585	CDT-PD-SALE-COFF-AM	Promotional Charged Off Sale Amount
1586	CDT-PD-SALES-AMT	Promotional Sale Amount
1587	CDT-PD-SALE-SBAL-COFF -AM	Promotional Small Balance Charged Off Sale Amount
1588	CDT-PD-SALE-SPCL-AM	Promotional Sale Special Amount
1589	CDT-PD-SALE-YRND-ADJ-AM	Promotional Year End Sale Adjustment Amount
1590	CDT-PD-TRAN-IN-AMT	Promotional Transfer In Amount
1591	CDT-PD-TRAN-IN-SPCL-AM	Promotional Transfer In Special Amount
1592	CDT-PD-TRAN-OUT-AMT	Promotional Transfer Out Amount
1593	CDT-PD-DEBT-RTFC-AM	Promotional Debit Ratification Amount
1594	CDT-PD-DSBR-IN-AM	Promotional Disbursement In Amount
1595	CDT-PD-DSBR-OUT-AM	Promotional Disbursement Out Amount
1596	CDT-PD-MISC-CHG-SBAL -CO-AM	Promotional Small Balance Charged Off Miscellaneous Amount
1597	CDT-PD-FLAP-DLQN-AM	Promotional Disbursement Flap Delinqunt Amount
1599	CDT-PD-FLAP-ACCR -UNBILLED-INT	Promotional Disbursement Flap Accrued Unbilled Interest

Element	Data Name	Translation
1807	CDT-PD-PRMT-PYBC-WAIV-AM	Promotional Disbursement Waived Amount
2004	BSF-AGB-FLAP-ACCT-BALANCE	Flap Account Balance
2005	BSF-AGB-OVLM-CHG-BILLED	Overlimit Charge Billed Amount
2006	BSF-AGB-OVLM-CHG-BILLED-ADJ	Overlimit Charge Billed Adjustment Amount
2015	BSF-AGB-ITEM-CHG-BILLED	Item Charge Billed Amount
2016	BSF-AGB-ITEM-CHG-BILLED-ADJ	Item Charge Billed Adjustment Amount
2017	BSF-AGB-LATE-CHG-BILLED	Late Charge Billed Amount
2018	BSF-AGB-LATE-CHG-BILLED-ADJ	Late Charge Billed Adjustment Amount
2019	BSF-AGB-MRCH-PRIN-BAL	Merchandise Principal Balance Amount
2020	BSF-AGB-PRMT-ACCR-END-AM	Promotional Accrual End Amount
2021	BSF-AGB-CASH-PRIN-BAL	Cash Principal Balance Amount
2022	AGB-READ-NEW-FILE-BALANCES	New Charged Off Balances Amount
Note	The 3000 series elements are designated for Securitization reporting use only.	
3001	ALDT-CASH-ADJ-OTHR-CHNG-AM	Cash Advance Fee Adjustment Change Amount - Other
3002	ALDT-CASH-ADJ-PRIN-CHNG-AM	Cash Advance Fee Adjustment Change Amount - Principal
3003	ALDT-CASH-ADV-FEES-POSTED	Cash Advance Fee Posted Amount
3004	ALDT-CASH-INTR-AM	Cash Interest Amount
3005	ALDT-CASH-OPTN-ACCR-INTR-AM	Cash Option Interest Accrual Amount
3006	ALDT-CASH-OPTN-PRIN-AM	Cash Option Amount - Principal
3007	ALDT-CASH-OTHER-CHNG	Cash Change Amount - Other
3008	ALDT-CASH-PRIN-CHNG	Cash Change Amount - Principal

Element	Data Name	Translation
3009	ALDT-CASH-RPST-OTHR-CHNG-AM	Cash Repost Change Amount - Other
3010	ALDT-CASH-RPST-PRIN-CHNG-AM	Cash Repost Change Amount - Principal
3011	ALDT-CHGOFF-OTHER-CHNG	Charge Off Change Amount - Other
3012	ALDT-CHGOFF-PRIN-CHNG	Charge Off Change Amount - Principal
3013	ALDT-CINC-ADJ-OTHR-CHNG-AM	Cash Interest Adjustment Change Amount - Other
3014	ALDT-CINC-ADJ-PRIN-CHNG-AM	Cash Interest Adjustment Change Amount - Principal
3015	ALDT-CINC-OTHR-CHNG-AM	Cash Interest Change Amount - Other
3016	ALDT-CINC-PRIN-CHNG-AM	Cash Interest Change Amount - Principal
3017	ALDT-CRDT-INTR-PAID-AM	Credit Interest Paid Amount
3018	ALDT-CREDIT-ADJ-OTHER-CHNG	Credit Adjustment Change Amount - Other
3019	ALDT-CREDIT-ADJ-PRIN-CHNG	Credit Adjustment Change Amount - Principal
3020	ALDT-CR-LIFE-BILL-AM	Credit Life Billed Amount
3021	ALDT-CURR-MARKUP-FEE-AM	Current Markup Fee Amount or Optional Issuer Fee Amount
3022	ALDT-DEBIT-ADJ-OTHER-CHNG	Debit Adjustment Change Amount - Other
3023	ALDT-DEBIT-ADJ-PRIN-CHNG	Debit Adjustment Change Amount - Principal
3024	ALDT-DEL-ACCTS-OTHER	Deleted Accounts Amount - Other
3025	ALDT-DEL-ACCTS-PRIN	Deleted Accounts Amount - Principal
3026	ALDT-END-ANN-FEES	Annual Fee Amount
3027	ALDT-END-CASH-BAL	End Cash Balance Amount
3028	ALDT-END-INTSC	End Interest and Service Charge Amount
3029	ALDT-END-MERCH-BAL	End Merchandise Balance Amount
3030	ALDT-END-MISC	End Miscellaneous Amount

Element	Data Name	Translation
3033	ALDT-END-OTHER-PRIN	End Other Principal amount
3037	ALDT-FINANCE-CHGS-POSTED	Finance Charges Posted Amount
3038	ALDT-LATE-FEES-POSTED	Late Fee Posted Amount
3039	ALDT-MISC-CHRG-AM	Miscellaneous Charge Amount
3040	ALDT-MRCH-INTR-AM	Merchandise Interest Amount
3041	ALDT-NEW-ACCTS-OTHER	New Accounts Amount - Other
3042	ALDT-NEW-ACCTS-PRIN	New Accounts Amount - Principal
3044	ASSET-OTHER	Other Balance Amount
3045	ASSET-PRIN	Principal Balance Amount
3046	ALDT-OTHER-FEES-POSTED	Other Fees Posted Amount
3047	ALDT-OVLMT-FEES-POSTED	Overlimit Fee Posted Amount
3048	ALDT-PAYMENT-OTHER-CHNG	Payment Change Amount - Other
3049	ALDT-PAYMENT-PRIN-CHNG	Payment Change Amount - Principal
3050	ALDT-PROCESS-OTHER-CHNG	Process Change Amount - Other
3051	ALDT-PROCESS-PRIN-CHNG	Process Change Amount - Principal
3052	ALDT-PYMN-ADJ-OTHR-CHNG-AM	Payment Adjustment Change Amount - Other
3053	ALDT-PYMN-ADJ-PRIN-CHNG-AM	Payment Adjustment Change Amount - Principal
3054	ALDT-PYMN-RPST-OTHR-CHNG-AM	Payment Repost Change Amount - Other
3055	ALDT-PYMN-RPST-PRIN-CHNG-AM	Payment Repost Change Amount - Principal
3056	ALDT-PYMT-RPRT-INTR-CHNG	Payment Report Interest Change Amount
3057	ALDT-REBT-PAID-AM	Rebate Paid Amount
3058	ALDT-RETRN-CHECK-FEE	Return Check Fee Amount
3059	ALDT-RETRN-CHECK-FEE-OTHER	Return Check Fee Amount - Other

Element	Data Name	Translation
3060	ALDT-RETURN-OTHER-CHNG	Return Change Amount - Other
3061	ALDT-RETURN-PRIN-CHNG	Return Change Amount - Principal
3062	ALDT-RTRN-ADJ-OTHR -CHNG-AM	Return Adjustment Change Amount - Other
3063	ALDT-RTRN-ADJ-PRIN -CHNG-AM	Return Adjustment Change Amount - Principal
3064	ALDT-RTRN-RPST-OTHR -CHNG-AM	Return Repost Change Amount - Other
3065	ALDT-RTRN-RPST-PRIN -CHNG-AM	Return Repost Change Amount - Principal
3066	ALDT-SALE-ADJ-OTHR -CHNG-AM	Sale Adjustment Change Amount - Other
3067	ALDT-SALE-ADJ-PRIN -CHNG-AM	Sale Adjustment Change Amount - Principal
3068	ALDT-SALE-ITEM-FEES-AM	Sale Item Fee Amount
3069	ALDT-SALE-OTHER-CHNG	Sale Change Amount - Other
3070	ALDT-SALE-PRIN-CHNG	Sale Change Amount - Principal
3071	ALDT-SALE-RPST-OTHR -CHNG-AM	Sale Repost Change Amount - Other
3072	ALDT-SALE-RPST-PRIN -CHNG-AM	Sale Repost Change Amount - Principal
3073	ALDT-UNBILLED-ACCRUAL	Unbilled Interest Accrual Amount
3074	ALDT-Z-ABAN-OTHER-CHNG	Charge Off Abandoned Change Amount - Other
3075	ALDT-Z-ABAN-PRIN-CHNG	Charge Off Abandoned Change Amount - Principal
3076	ALDT-ZAPS-OFF-OTHER	Transfer Out Amount - Other
3077	ALDT-ZAPS-OFF-PRIN	Transfer Out Amount - Principal
3078	ALDT-ZAPS-ON-OTHER	Transfer In Amount - Other
3079	ALDT-ZAPS-ON-PRIN	Transfer In Amount - Principal
3080	ALDT-Z-CASH-ADJ-OTHR -CHNG-AM	Charged Off Cash Adjustment Change Amount - Other
3081	ALDT-Z-CASH-ADJ-PRIN -CHNG-AM	Charged Off Cash Adjustment Change Amount - Principal

Element	Data Name	Translation
3082	ALDT-Z-CASH-ADV-FEES-POSTED	Charge Off Cash Advance Fee Posted Amount
3083	ALDT-Z-CASH-INTR-AM	Charged Off Cash Interest Amount
3084	ALDT-Z-CASH-OTHER-CHNG	Charge Off Cash Change Amount - Other
3085	ALDT-Z-CASH-PRIN-CHNG	Charge Off Cash Change Amount - Principal
3086	ALDT-Z-CASH-RPST-OTHR-CHNG-AM	Charged Off Cash Repost Change Amount - Other
3087	ALDT-Z-CASH-RPST-PRIN-CHNG-AM	Charged Off Cash Repost Change Amount - Principal
3088	ALDT-Z-CHGOFF-OTHER-CHNG	Charge Off Charge Off Change Amount - Other
3089	ALDT-Z-CHGOFF-PRIN-CHNG	Charge Off Charge Off Change Amount - Principal
3090	ALDT-Z-CINC-ADJ-OTHR-CHNG-AM	Charged Off Cash Interest Adjustment Change Amount - Other
3091	ALDT-Z-CINC-ADJ-PRIN-CHNG-AM	Charged Off Cash Interest Adjustment Change Amount - Principal
3092	ALDT-Z-CINC-OTHR-CHNG-AM	Charged Off Cash Interest Change Amount - Other
3093	ALDT-Z-CINC-PRIN-CHNG-AM	Charged Off Cash Interest Change Amount - Principal
3094	ALDT-Z-CRDT-INTR-PAID-AM	Charged Off Credit Interest Paid Amount
3095	ALDT-Z-CREDIT-ADJ-OTHER-CHNG	Charge Off Credit Adjustment Change Amount - Other
3096	ALDT-Z-CREDIT-ADJ-PRIN-CHNG	Charge Off Credit Adjustment Change Amount - Principal
3097	ALDT-Z-CR-LIFE-BILL-AM	Charge Off Credit Life Billed Amount
3098	ALDT-Z-CURR-MARKUP-FEE-AM	Charge Off Current Markup Fee Amount or Charged Off Optional Issuer Fee Amount
3099	ALDT-Z-DEBIT-ADJ-OTHER-CHNG	Charge Off Debit Adjustment Change Amount - Other

Element	Data Name	Translation
3100	ALDT-Z-DEBIT-ADJ-PRIN -CHNG	Charge Off Debit Adjustment Change Amount - Principal
3101	ALDT-Z-DEL-ACCTS-OTHER	Charge Off Deleted Accounts Amount - Other
3102	ALDT-Z-DEL-ACCTS-PRIN	Charge Off Deleted Accounts Amount - Principal
3103	ALDT-Z-END-ANN-FEES	Charge Off Annual Fee Amount
3107	ALDT-Z-FINANCE-CHGS -POSTED	Charge Off Finance Charges Posted Amount
3108	ALDT-Z-LATE-FEES-POSTED	Charge Off Late Fee Posted Amount
3109	ALDT-Z-MISC-CHRG-AM	Charged Off Miscellaneous Charge Amount
3110	ALDT-Z-MRCH-INTR-AM	Charged Off Merchandise Interest Amount
3111	ALDT-Z-NEW-ACCTS-OTHER	Charge Off New Accounts Amount - Other
3112	ALDT-Z-NEW-ACCTS-PRIN	Charge Off New Accounts Amount - Principal
3116	ALDT-Z-OTHER-FEES -POSTED	Charge Off Other Fees Posted Amount
3117	ALDT-Z-OVLMT-FEES -POSTED	Charge Off Overlimit Fee Posted Amount
3118	ALDT-Z-PAYMENT-OTHER -CHNG	Charge Off Payment Change Amount - Other
3119	ALDT-Z-PAYMENT-PRIN -CHNG	Charge Off Payment Change Amount - Principal
3120	ALDT-Z-PROCESS-OTHER -CHNG	Charge Off Process Change Amount - Other
3121	ALDT-Z-PROCESS-PRIN -CHNG	Charge Off Process Change Amount - Principal
3122	ALDT-Z-PYMN-ADJ-OTHR -CHNG-AM	Charged Off Payment Adjustment Change Amount - Other
3123	ALDT-Z-PYMN-ADJ-PRIN CHNG-AM	Charged Off Payment Adjustment Change Amount - Principal

Element	Data Name	Translation
3124	ALDT-Z-PYMN-RPST-OTHR-CHNG-AM	Charged Off Payment Repost Change Amount - Other
3125	ALDT-Z-PYMN-RPST-PRIN-CHNG-AM	Charged Off Payment Repost Change Amount - Principal
3126	ALDT-Z-REBT-PAID-AM	Charged Off Rebate Paid Amount
3127	ALDT-Z-RETURN-OTHER-CHNG	Charge Off Return Change Amount - Other
3128	ALDT-Z-RETURN-PRIN-CHNG	Charge Off Return Change Amount - Principal
3129	ALDT-Z-RTRN-ADJ-OTHR-CHNG-AM	Charged Off Return Adjustment Change Amount - Other
3130	ALDT-Z-RTRN-ADJ-PRIN-CHNG-AM	Charged Off Return Adjustment Change Amount - Principal
3131	ALDT-Z-RTRN-RPST-OTHR-CHNG-AM	Charged Off Return Repost Change Amount - Other
3132	ALDT-Z-RTRN-RPST-PRIN-CHNG-AM	Charged Off Return Repost Change Amount - Principal
3133	ALDT-Z-SALE-ADJ-OTHR-CHNG-AM	Charged Off Sale Adjustment Change Amount - Other
3134	ALDT-Z-SALE-ADJ-PRIN-CHNG-AM	Charged Off Sale Adjustment Change Amount - Principal
3135	ALDT-Z-SALE-ITEM-FEES-AM	Charged Off Sale Item Fee Amount
3136	ALDT-Z-SALE-OTHER-CHNG	Charged Off Sale Change Amount - Other
3137	ALDT-Z-SALE-PRIN-CHNG	Charged Off Sale Change Amount - Principal
3138	ALDT-Z-SALE-RPST-OTHR-CHNG-AM	Charged Off Sale Repost Change Amount - Other
3139	ALDT-Z-SALE-RPST-PRIN-CHNG-AM	Charged Off Sale Repost Change Amount - Principal
3140	ALDT-Z-ZAPS-OFF-OTHER	Charge Off Transfers Out Amount - Other
3141	ALDT-Z-ZAPS-OFF-PRIN	Charge Off Transfers Out Amount - Principal
3142	ALDT-Z-ZAPS-ON-OTHER	Charge Off Transfers In Amount - Other

Element	Data Name	Translation
3143	ALDT-Z-ZAPS-ON-PRIN	Charge Off Transfers In Amount - Principal
Note	The 4000 series elements are designated for Securitization reporting use only.	
4001	MMBTAP-CRRN-BLNC-AM	Dynamic Miscellaneous Monetary Bucket Current Balance Amount
4002	MMBTAP-UNPD-MMB-AM	Dynamic Miscellaneous Monetary Bucket Unpaid Amount
4003	MMBT-CTD-MMB-AM	Dynamic Miscellaneous Monetary Bucket Cycle To Date Amount
4011	MMBTLS-CRRN-BLNC-AM	Dynamic Miscellaneous Monetary Bucket Last Statement Balance Amount
4012	MMBTLS-UNPD-MMB-AM	Dynamic Miscellaneous Monetary Bucket Last Statement Unpaid Amount
4013	MMBTLS-CTD-MMB-AM	Dynamic Miscellaneous Monetary Bucket Last Statement Cycle To Date Amount
4901	MMB balance crossfoot	First Data internal element
4902	MMB last statement balance crossfoot	First Data internal element
Note	The 9000 series elements are designated as Cardholder elements.	
9001	CHD-CURRENT-BALANCE	Cardholder Current Balance
9002	CHDAP-OPEN-CYC-INTSC	Interest Open Cycle Amount
9003	CHDAP-OPEN-CYC-CASH -INTSC	Cash Interest Open Cycle Amount
9004	CHDAP-OPEN-CYC-CASH -PRIN	Cash Principal Old Amount
9005	CHDAP-OPEN-CYC-MRCH -NBINT	Merchandise Principal Nonbearing Interest Open Amount
9006	CHDAP-OPEN-CYC-MRCH -BINT	Merchandise Principal Unpaid Two Cycle Ago Amount
9007	CHDAP-OPEN-CYC-LOAN -PRIN	Loan Principal Open Cycle Amount
9008	CHDAP-CURR-CTD-CASH -PRIN	Cycle To Date Cash Principal Amount

Element	Data Name	Translation
9009	CHDAP-CURR-CTD-MRCH-PRIN	Cycle To Date Merchandise Principal Amount
9010	CHDAP-DISPUTED-AMOUNT	Previous To Current Cycle Dispute Amount
9011	CHDAP-MISCELLANEOUS	Miscellaneous Non Interest Bearing Amount
9012	CHD-OVERPAYMENT-AMT	Overpayment Amount
9013	CHDAP-MISC-CHGS	Miscellaneous Fee One Cycle And More Ago Amount
9015	CHDAP-SRCHG-AM	Cycle To Date Surcharge Unpaid Amount
9016	CHDAP-UNPD-ANNL-CHRG-AM	Apply Payment Annual Charge Unpaid Amount
9017	CHDAP-UNPD-LATE-CHRG-AM	Cycle To Date Late Fee Unpaid Amount
9018	CHDAP-UNPD-CASH-ITEM-AM	Cash Item Fee Unpaid Amount
9019	CHDAP-UNPD-SALE-ITEM-AM	Merchandise Item Fee Unpaid Amount
9020	CHDAP-UNPD-OVRL-CHRG-AM	Apply Payment Overlimit Fee Unpaid Amount
9021	CHDAP-UNPD-CRDLF-PRMM-AM	Credit Protection Premium Unpaid Amount
9024	CHDAP-MUF-CRDT-BLNC-AM	Promotion Credit Balance Current Summary Amount
9033	CHD-CTD-EMP-DISC-AMT	Cycle To Date Employee Discount Amount
9034	CHD-CTD-AMT-MISC-CHGS	Cycle To Date Miscellaneous Fee Billed Amount
9035	CHD-CTD-ANNUAL-CHARGE	Cycle To Date Annual Fee Post Amount
9036	CHD-CTD-AMT-LATE-CHG	Cycle To Date Late Fee Amount
9037	CHD-CTD-AMT-ITEM-CHG	Cycle To Date Cash Item Fee Amount
9038	CHD-CTD-SALE-ITEM-CHGS	Cycle To Date Merchandise Item Fee Amount
9039	CHD-CTD-OVERLIMIT-CHG	Cycle To Date Overlimit Charge Amount

Element	Data Name	Translation
9041	CHD-CTD-SRCHG-AM(1)	Cycle To Date Surcharge Amount
9042	CHD-CTD-SRCHG-AM(2)	Cycle To Date Surcharge Amount
9043	CHD-CTD-SRCHG-AM(3)	Cycle To Date Surcharge Amount
9044	CHD-CTD-SRCHG-AM(4)	Cycle To Date Surcharge Amount
9045	CHD-CTD-SRCHG-AM(5)	Cycle To Date Surcharge Amount
9046	CHD-CTD-AMT-DEBITS	Cycle To Date Debit Amount
9048	CHD-CURR-ANNUAL-CHARGES-BILLED	Finance Charge Billed Annual Amount
9059	CHD-CAINT-LS-AMT	Last Statement Unpaid Cash Interest Amount
9060	CHD-CAINT-CTD-AMT	Cycle To Date Cash Interest Amount
9061	CHD-CTD-AMT-IVA	Cycle To Date IVA Amount
9062	CHD-MRCHINT-AMT	Merchandise Interest Daily Opening Amount
9063	CHD-CRDINT-AMT	Cycle To Date Credit Interest Amount
9067	CHD-CTD-MXMZ-INTR-AM	Cycle To Date Mazimizer Interest Amount
9101	CHD-LAST-STATEMENTED-BAL	Last Statement Balance Amount
9102	CHDLS-UNPAID-INTSC	Last Statement Interest Unpaid Amount
9104	CHDLS-END-CASH	Last Statement Cash End Amount
9105	CHDLS-END-MRCH-NBINT	Last Statement Merchandise One Cycle Old Unpaid Amount
9106	CHDLS-END-MRCH-BINT	Last Statement Merchandise Two Cycle Old Unpaid Amount
9107	CHDLS-END-LOAN	Last Statement Loan Principal End Amount
9108	CHDLS-CYC-CASH	Last Statement Cash Principal Unpaid Amount
9109	CHDLS-CYC-MRCH	Last Statement Merchandise Net Amount
9110	CHDLS-DISPUTED-AMOUNT	Last Statement Disputed Amount

Element	Data Name	Translation
9111	CHDLS-MISCELLANEOUS	Last Statement Non Interest Bearing Amount
9112	CHDLS-OVERPAYMENT-AMT	Last Statement Overpayment Amount
9113	CHDLS-MISC-CHGS	Last Statement Miscellaneous Fee Unpaid Amount
9115	CHDLS-UNPD-SRCHG-AM	Last Statement Surcharge Unpaid Amount
9116	CHDLS-UNPD-ANNL-CHRG-AM	Last Statement Annual Charge Unpaid Amount
9117	CHDLS-UNPD-LATE-CHRG-AM	Last Statement Late Fee Unpaid Amount
9118	CHDLS-UNPD-CASH-ITEM-AM	Last Statement Unpaid Cash Item Fee Amount
9119	CHDLS-UNPD-SALE-ITEM-AM	Last Statement Merchandise Item Fee Unpaid Amount
9120	CHDLS-UNPD-OVRL-CHRG-AM	Last Statement Overlimit Charge Unpaid Amount
9121	CHDLS-UNPD-CRDLF-PRMM-AM	Last Statement Credit Protection Premium Unpaid Amount
9135	CHDLS-ANNUAL-CHARGES-BILLED	Last Statement Annual Fee Billed Amount
9136	CHDLS-LATE-CHG	Last Statement Late Fee Amount
9137	CHDLS-ITEM-CHG	Last Statement Cash Item Fee Amount
9138	CHDLS-SALE-ITEM-CHGS	Last Statement Merchandise Item Fee Amount
9139	CHDLS-OVERLIMIT-CHG	Last Statement Overlimit Fee Amount
9140	CHDLS-CR-LIFE-CHG	Last Statement Credit Protection Total Amount
9141	CHDLS-SRCHG-AM(1)	Last Statement Surcharge Amount
9142	CHDLS-SRCHG-AM(2)	Last Statement Surcharge Amount
9143	CHDLS-SRCHG-AM(3)	Last Statement Surcharge Amount
9144	CHDLS-SRCHG-AM(4)	Last Statement Surcharge Amount
9145	CHDLS-SRCHG-AM(5)	Last Statement Surcharge Amount

Element	Data Name	Translation
9147	CHDLS-OTHER-CHARGES-BILLED	Last Statement Other Charge Billed Amount
9148	CHDLS-CASH-INT	Last Statement Cash Interest Amount
9149	CHDLS-MRCH-INT	Last Statement Merchandise Interest Amount
9150	CHDLS-MIN-CHG	Last Statement Minimum Finance Charge Amount
9152	CHDLS-REBATE-AMT	Last Statement Rebate Amount
9153	CHDLS-CREDIT-INT	Last Statement Interest Credit Amount
9155	CHDLS-DVRS-FEES-AM	Last Statement Fee Diversion Amount
9156	CHDLS-CRDT-CRRN-CHRG-AM	Last Statement Revolving Current Charge Credited Amount
9157	CHDLS-CASH-IPP	Last Statement Interest Before Payment Amount
9158	CHDLS-MRCH-IPP	Last Statement Merchandise Interest Before Payment Amount
9159	CHDLS-MUF-CRDT-BLNC-AM	Last Statement Promotion Credit Balance Summary Amoun
9161	CHD-LS-AMT-IVA	Last Statement IVA Amount
9162	CHD-HIST-LS-SMBAL-PRINS	Last Statement Small Balance Amount
9163	CHD-HIST-LS-SMBAL-INTSC	Last Statement Charge Off Small Balance Interest Amount
9164	CHDLS-MXCP-EAPR-CRDT-AM	Last Statement EAPR Credit Amount
9167	CHD-LS-MXMZ-INTR-AM	Last Statement Mazimizer Interest Amount
9201	FLAP-CRRN-BLNC-AM	Promotion Total Amoun
9202	FLAP-CURR-UNPAID-INTSC	Promotion Interest Service Charge Unpaid Amount
9204	FLAP-OLD-PRIN	Promotion Principal Old Amount
9206	FLAP-BINT	Promotion Principal Two Cycle Plus Amount

Element	Data Name	Translation
9208	FLAP-CTD-PRIN	Cycle To Date Promotion Principal Amount
9210	FLAPAP-DISPUTE-AMOUNT	Promotion Dispute Amount
9212	FLAP-CRDT-BLNC-AM	Promotional Credit Balance Amount
9213	FLAPAP-UNPD-MSCL-CHRG -AM	Promotion Miscellaneous Fee Unpaid Total Amount
9215	FLAPAP-UNPD-SRCHG-AM	Promotion Government Surcharge Unpaid Amount
9216	FLAPAP-UNPD-ANNL-CHRG -AM	Promotion Annual Fee Unpaid Amount
9217	FLAPAP-UNPD-LATE-CHRG -AM	Promotion Late Fee Unpaid Amount
9218	FLAPAP-UNPD-ITEM-CHR -AM	Promotion Item Fee Unpaid Total Amount
9220	FLAPAP-UNPD-OVRL-CHRG -AM	Promotion Overlimit Fee Unpaid Total Amount
9221	FLAPAP-UNPD-CRDT-LIFE -AM	Credit Protection Promotion Unpaid Amount
9234	FLAP-CTD-MSCL-CHRG-AM	Cycle To Date Promotion Miscellaneous Fee Amount
9235	FLAP-CTD-ANNL-CHRG-AM	Cycle To Date Promotion Annual Fee Amount
9236	FLAP-CTD-LATE-CHRG-AM	Cycle to Date Promotion Late Fee Amount
9237	FLAP-CTD-ITEM-FEES	Cycle To Date Promotion Item Fee Amount
9239	FLAP-CTD-OVRL-CHRG-AM	Cycle To Date Promotion Overlimit Fee Amount
9241	FLAP-CTD-SRCHG-AM	Cycle To Date Promotion Government Surcharge Amount
9246	FLAP-CTD-BLLD-INTR-AM	Cycle To Date Promotion Interest Billed Amount
9301	FLAPLS-BLNC-AM	Last Statement Promotion Balance Amount

Element	Data Name	Translation
9302	FLAPLS-UNPAID-INTSC	Last Statement Promotion Interest Service Charge Unpaid Amount
9304	FLAPLS-OLD-PRIN	Last Statement Promotion Principal Old Amount
9308	FLAPLS-CYC-PRIN	Last Statement Promotion Principal Amount
9310	FLAPLS-DISPUTE-AMOUNT	Last Statement Promotion Dispute Amount
9312	FLAPLS-CRDT-BLNC-AM	Last Statement Promotion Credit Balance Amount
9313	FLAPLS-UNPD-MSCL-CHRG-AM	Last Statement Promotion Miscellaneous Fee Unpaid Total Amount
9315	FLAPLS-UNPD-SRCHG-AM	Last Statement Promotion Interest Service Charge Unpaid Amount
9316	FLAPLS-UNPD-ANNL-CHRG-AM	Last Statement Promotion Annual Fee Unpaid Total Amount
9317	FLAPLS-UNPD-LATE-CHRG-AM	Last Statement Promotion Late Fee Unpaid Total Amount
9318	FLAPLS-UNPD-ITEM-CHRG-AM	Last Statement Promotion Item Fee Unpaid Total Amount
9320	FLAPLS-UNPD-OVRL-CHRG-AM	Last Statement Promotion Overlimit Fee Unpaid Total Amount
9321	FLAPLS-UNPD-CRDT-LIFE-AM	Last Statement Promotion Credit Protection Unpaid Total Amount
9334	FLAPLS-MSCL-CHRG-AM	Last Statement Promotion Miscellaneous Fee Amount
9335	FLAPLS-ANNL-CHRG-AM	Last Statement Promotion Annual Fee Amount
9336	FLAPLS-LATE-CHRG-AM	Last Statement Promotion Late Fee Amount
9337	FLAPLS-ITEM-FEES	Last Statement Promotion Item Fee Amount
9339	FLAPLS-OVRL-CHRG-AM	Last Statement Promotion Overlimit Fee Amount
9341	FLAPLS-SRCHG-AM	Last Statement Promotion Government Surcharge Amount

Element	Data Name	Translation
9348	FLAPLS-BILLED-INT	Last Statement Promotion Interest Billed Amount
9350	FLAPLS-MIN-FIN-CHRG-AM	Last Statement Promotion Minimum Finance Charge Amount
9351	FLAPLS-CRDT-LIFE-CHRG -AM	Last Statement Promotion Credit Protection Amount
9356	FLAPLS-CRDT-CRRN-CHRG -AM	Last Statement Promotion Current Charge Credited Amount
9985	Flap moving type 2 or 6 to X	First Data internal element
9986	Event start balance	First Data internal element
9987	Event end balance	First Data internal element
9988	Tallied change	First Data internal element
9989	Calculated difference	First Data internal element
9990	Tallied - calculated amount	First Data internal element
9991	X-foot 1 amount	First Data internal element
9992	X-foot 2 amount	First Data internal element
9993	X-foot 3 amount	First Data internal element
9994	X-foot 4 amount	First Data internal element
9995	Difference	First Data internal element
9996	Account calculated balance	First Data internal element
9997	Flap calculated balance	First Data internal element
9998	Net change today	First Data internal element
9999		First Data internal element

Element Calculation CD-121

Elements used in calculation	
Sales	Sale amount (136) minus sale convenience check amount (137) minus sale balance transfer amount (143)
Sales Clearing Adjustments	Sale Charged Back Amount (35)
Finance Charge Debit Ajust - Clearing	Finance Charge Debit Clearing Net Amount (84)
Sales Adjustments	Sale Net Adjustment Amount (124)
Finance Charge Debit Adjust - Nonclearing	Finance Charge Debit Non-Clearing Net Amount (85)
Charge-off Sales	Merchandise Charge Off Amount (37)
Small Balance Charge-offs	Merchandise Small Balance Charge Off Amount (149)
Tax Exemptions	Exemption Amount (83) multiplied by -1.
Sales Convenience Checks	Sale Convenience Check Amount (143)
Sales Balance Transfers	Sale Balance Transfer Amount (137)
Net Sales	Sale amount (136), plus Sale Charged Back Amount (35), plus Sale Net Adjustment Amount (124), plus Merchandise Charge Off Amount (37), plus Merchandise Small Balance Charge Off Amount (149), plus Finance Charge Debit Non-Clearing Net Amount (85), plus Finance Charge Debit Clearing Net Amount (84), minus Exemption Amount (83)
Returns	Return Amount (135)
Returns Clearing Adjustments	Return Charge Back Amount (34)
Returns Adjustments	Return Net Adjustment Amount (123)
Net Returns	Return Charge Back Amount (34) plus Return Net Adjustment Amount (123), minus Return Amount (135)

Elements used in calculation	
Cash Advance Regular	Cash Amount (19) minus Cash ATM Amount (20) minus Cash Convenience Check Amount (23) minus Cash Balance Transfer Amount (22)
Cash Advance (ATM)	Cash ATM Amount (20)
Cash Advance Convenience Checks	Cash Convenience Check Amount (23)
Cash Advance Balance Transfer	Cash Balance Transfer Amount (22)
Cash Advance Clearing Adjustment	Cash Charge Back Amount (32)
Cash Advance Adjustment	Cash Net Adjustment Amount (121)
Charge off Cash Advance	Cash Charge Off Amount (36)
Small Balance Charge Offs	Cash Small Balance Charge Off Amount (148)
Net Cash Advance	Cash Amount (19) plus Cash Charge Back Amount (32) plus Cash Net Adjustment Amount (121) plus Cash Charge Off Amount (36) plus Cash Small Balance Charge Off Amount (148)
Payments	Payment Amount (132)
Payments Clearing Adjustments	Payment Charge Back Amount (33)
Payments Adjustments	Payment Net Adjustment Amount (122)
Auto Payments	Auto Payment Amount (5)
Net Payments	Payment Charge Back Amount (33) plus Payment Net Adjustment Amount (122) plus Auto Payment Amount (5) plus Rebate Adjustment Amount (28) minus Payment Amount (132)
Interest Income	Cash Interest Accrued Amount (11) plus Overlimit Charge Accrued Amount (125) plus Item Charge Accrued Amount (86) plus Late Charge Accrued Amount (92) plus Service Charge Billed Amount (146) plus Merchandise Interest Accrued Amount (112) plus Sale Charge Accrued Amount (138) plus Credit Interest Accrued Amount (61) plus Rebate Paid Amount (31) minus Max Cap EAPR Credit Amount (167)

Elements used in calculation	
Interest Income Clearing Adjustments	Cash Interest Charged Back Amount (15) plus Overlimit Charge Charged Back Amount (127) plus Item Charge Charged Back Amount (88) plus Late Charge Charged Back Amount (94) plus Sale Charge Charged Back Amount (140) plus Credit Interest Charged Back Amount (63) plus Rebate Charged Back Amount (30) plus Merchandise Interest Charged Back Amount (103)
Interest Income Adjustments	Cash Interest Adjustment Amount (12) plus Overlimit Charge Adjustment Amount (126) plus Item Charge Adjustment Amount (87) Late Charge Adjustment Amount (93) plus Sale Charge Adjustment Amount (139) plus Credit Interest Adjustment Amount (62) plus Rebate Adjustment Amount (28) plus Merchandise Interest Adjustment Amount (102) minus Max Cap EAPR Adjustment Amount (168)
Charge Off Interest	Cash Interest Charge Off Amount (16) plus Overlimit Charge Charge Off Amount (128) plus Item Charge Charge Off Amount (89) plus Late Charge Charge Off Amount (95) plus Sale Charge Charge Off Amount (141) plus Credit Interest Charge Off Amount (64) plus Merchandise Interest Charge Off Amount (104) plus Cash Interest Charge Off Amount (39) plus Merchandise Interest Charge Off Amount (57)
Small Balance Charge Offs	Cash Interest Small Balance Charge Off Amount (18) plus Overlimit Charge Small Balance Charge Off Amount (129) plus Item Charge Small Balance Charge Off Amount (90) plus Late Charge Small Balance Charge Off Amount (97) plus Sale Charge Small Balance Charge Off Amount (142) plus Credit Interest Small Balance Charge Off Amount (1010) plus Merchandise Interest Small Balance Charge Off Amount (105)
Credit Life Insurance	Credit Life Billed Amount (69)
Credit Life Clearing Adjustments	Credit Life Charged Back Amount (70)
Credit Life Adjustments	Credit Life Adjustment Amount (68)
Credit Life Charge Offs	Credit Life Charge Off Amount (71)
Credit Life Small Balance Charge Offs	Credit Life Small Balance Charge Off Amount (74)

Elements used in calculation	
Net Credit Life	Credit Life Billed Amount (69) plus Credit Life Charged Back Amount (70) plus Credit Life Adjustment Amount (68) plus Credit Life Charge Off Amount (71) plus Credit Life Small Balance Charge Off Amount (74)
Miscellaneous Charges	Miscellaneous Charge Accrued Amount (106) plus IVA Tax Amount (91)
Miscellaneous Charges Clearing Adjustments	Miscellaneous Charge Charged Back Amount (108)
Miscellaneous Charges Adjustments	Miscellaneous Charge Adjustment Amount (107)
Charge Off Miscellaneous Charges	Miscellaneous Charge Charge Off Amount (109)
Small Balance Charge Off s	Miscellaneous Charge Small Balance Charge Off Amount (110)
CURR MKUP (**optional issuer fee)	Currency Mark Up Fee or Optional Issuer Fee (80)
MMB Charges	Dynamic Miscellaneous Monetary Bucket Charge Amount (164)
Charge Off MMB Charges	Miscellaneous Monetary Bucket Charge Off Amount (165)
Small Balance MMB Charge Offs	Miscellaneous Monetary Bucket Small Balance Charge Off Amount (166)
Miscellaneous Charges	Miscellaneous Charge Accrued Amount (106) plus IVA Tax Amount (91) plus Miscellaneous Charge Charged Back Amount (108) plus Miscellaneous Charge Adjustment Amount (107) plus Miscellaneous Charge Charge Off Amount (109) plus Miscellaneous Charge Small Balance Charge Off Amount (110) plus Currency Mark Up Fee or Optional Issuer Fee (80) plus Dynamic Miscellaneous Monetary Bucket Charge Amount (164) plus Miscellaneous Monetary Bucket Charge Off Amount (165) plus Miscellaneous Monetary Bucket Small Balance Charge Off Amount (166)
Transfers In	Transfers In Amount (161)
Transfers Out	Transfers Out Amount (160)

Elements used in calculation	
Net Transfers	Transfers In Amount (161) minus Transfers Out Amount (160)
Charge Off Activity	Sale Charge Off Total (53) plus Cash Charge Off Total (41) plus Return Charge Off Total (52) plus Payment Charge Off Total (50) plus Transfers In Charge Off Total (56) plus Interest Charge Off Total (48) plus Credit Insurance Charge Off Total (47)
Merchandise Interest - Daily	Merchandise Interest Accrued Amount (112)
Merchandise Interest Adjustment - Daily	Merchandise Interest Charged Back Amount (103) plus Merchandise Interest Adjustment Amount (102) plus Merchandise Interest Small Balance Charge Off Amount (105)
Merchandise Interest - Monthly	Service Charge Billed Amount (146)
Merchandise Interest - Billed	Service Charge Billed Amount (146) plus Merchandise Interest Billed Amount (113)
Merchandise Interest Adjustment - Billed	Merchandise Interest Billed Adjustment Amount (114)
Cash Interest - Computed	Cash Interest Billed Accrued Amount (11)
Cash Interest Adjustment - Computed	Cash Interest Charged Back Amount (15) plus Cash Interest Adjustment Amount (12) plus Cash Interest Charge Off Amount (16) plus Cash Interest Small Balance Charge Off Amount (18) plus Cash Interest Accrued Amount (11)
Cash Interest - Billed	Cash Interest Billed Amount (13)
Cash Interest Adjustment - Billed	Cash Interest Billed Adjustment Amount (14)
Net Interest - Billed	(Service Charge Billed Amount (146) plus Merchandise Interest Billed Amount (113)) plus (Merchandise Interest Billed Adjustment Amount (114)) plus Cash Interest Billed Amount (13) plus Cash Interest Billed Adjustment Amount (14) plus Cash Interest Charge Off Amount (39) plus Merchandise Interest Charge Off Amount (57) plus Merchandise Interest Charge Off Amount (104)

Elements used in calculation	
Merchandise Item Charges	Sale Charge Accrued Amount (138)
Merchandise Item Charges - Adjustment	Sale Charge Charged Back Amount (140) plus Sale Charge Adjustment Amount (139) plus Sale Charge Small Balance Charge Off Amount (142)
Merchandise Item Charges - Charge Off	Sale Charge Charge Off Amount (141)
Cash Item Charges	Item Charge Accrued Amount (86)
Cash Item Charges - Adjustment	Item Charge Charged Back Amount (88) plus Item Charge Adjustment Amount (87) plus Item Charge Small Balance Charge Off Amount (90)
Cash Item Charges - Charge Off	Item Charge Charge Off Amount (89)
Late Charges	Late Charge Accrued Amount (92)
Late Charges - Adjustment	Late Charge Charged Back Amount (94) plus Late Charge Adjustment Amount (93) plus Late Charge Small Balance Charge Off Amount (97)
Late Charges - Charge Off	Late Charge Charge Off Amount (95)
Overlimit Charges	Overlimit Charge Accrued Amount (125)
Overlimit Charges - Adjustment	Overlimit Charge Charged Back Amount (127) plus Overlimit Charge Adjustment Amount (126) plus Overlimit Charge Small Balance Charge Off Amount (129)
Overlimit Charges - Charge Off	Overlimit Charge Charge Off Amount (128)
Statement Fee Rebate	Statement Charge Rebate Amount (153)
Statement Charges	Statement Charge Amount (151)
Annual Charges	Annual Charge Amount (4)
Annual Charges Adjustment	Annual Charge Charged Back Amount (2) plus Annual Charge Net Adjustment Amount (3)

Elements used in calculation	
Net Non-interest Income	Sale Charge Accrued Amount (138) plus (Sale Charge Charged Back Amount (140) plus Sale Charge Adjustment Amount (139) plus Sale Charge Small Balance Charge Off Amount (142)) plus Sale Charge Charge Off Amount (141) plus Item Charge Accrued Amount (86) plus (Item Charge Charged Back Amount (88) plus Item Charge Adjustment Amount (87) plus Item Charge Small Balance Charge Off Amount (90)) plus Item Charge Charge Off Amount (89) plus Late Charge Accrued Amount (92) plus (Late Charge Charged Back Amount (94) plus Late Charge Adjustment Amount (93) plus Late Charge Small Balance Charge Off Amount (97)) plus Late Charge Charge Off Amount (95) plus Overlimit Charge Accrued Amount (125) plus (Overlimit Charge Charged Back Amount (127) plus Overlimit Charge Adjustment Amount (129) plus Overlimit Charge Small Balance Charge Off Amount (129)) plus Overlimit Charge Charge Off Amount (128) plus Annual Charge Charged Back Amount (2) plu sAnnual Charge Net Adjustment Amount (3) plus Annual Charge Sale Amount (4)
Charged Off	Today Charge Off Amount (54)
Charged Off - Sales	Sale Charge Off Total (53)
Charged Off - Returns	Return Charge Off Tota (52)
Charged Off - Cash Advances	Cash Charge Off Total (41)
Charged Off - Payments	Payment Charge Off Total (50)
Charged Off - Interest	Interest Charge Off Total (48)
Charged Off - Credit Life	Credit Insurance Charge Off Total (47)
Charged Off - Abandoned	Abandoned Charge Off Amount (40)
Charged Off - Z Status Removed	Removed Charge Off Amount (51)

Element Calculation CD-124

> **Note**
>
> If you set the PCF option BSF-BKDT-ADJ-SCRT-CD to 1, adjustments resulting from backdated transactions are included in the credit and debit amount fields on the CD-124, Portfolio Activity Summary report, causing the fields in the FTD to not match the CD-124 report lines.

Elements used in calculation	
Sales - Principal	Comprised of sale change amount - principal (3070)
Sales - Other	Comprised of sale change amount - other (3069)
Cash Advances - Principal	Comprised of cash change amount - principal (3008)
Cash Advances - Other	Comprised of cash change amount - other (3007)
Returns - Principal	Comprised of return change amount - principal (3061)
Returns - Other	Comprised of return change amount - other (3060)
Payments - Principal	Comprised of payment change amount - principal (3049)
Payments - Other	Comprised of payment change amount - other (3048)
Credits - Principal	Comprised of credits adjustment change amount - principal (3019)
Credits - Other	Comprised of credits adjustment change amount - other (3018)
Debits - Principal	Comprised of debit adjustment change amount - principal (3023)
Debits - Other	Comprised of debit adjustment change amount - other (3022)
Processing - Principal	Comprised of process change amount - principal (3051)
Processing - Other	Comprised of process change amount - other (3050)
Transfers in - Principal	Comprised of transfer in amount - principal (3079)
Transfers in - Other	Comprised of transfer in amount - other (3078)

Elements used in calculation	
Transfers out - Principal	Comprised of transfer out amount - principal (3077*-1)
Transfers out - Other	Comprised of transfer out amount - other (3076*-1)
Charge off today - Principal	Comprised of charge off change amount - principal (3012)
Charge off today - Other	Comprised of charge off change amount - Other (3011)
Accounts added - Principal	Comprised of new accounts amount - principal (3042)
Accounts added - Other	Comprised of new accounts amount - other (3041)
Accounts removed - Principal	Comprised of deleted accounts amount - principal (3025*-1)
Accounts removed - Other	Comprised of deleted accounts amount - other (3024*-1)
Finance charges	Comprised of finance charges posted amount (3037)
Annual fees	Comprised of annual fee amount (3026)
Late fees	Comprised of late fee posted amount (3038)
Overlimit fees	Comprised of overlimit fee posted amount (3047)
Cash advance fee	Comprised of cash advance fee posted amount (3003)
Other fees	Comprised of other fees posted amount (3046)
Credit life billed	Comprised of credit life billed amount (3020)
Return check posted	Comprised of return check fee amount (3058)
Current markup fee (Optional issuer fee)	Comprised of current markup fee amount - or optional issuer fee amount (3021)

Charge Off	Elements used in calculation
Abandoned - Principal	Comprised of Charge off abandoned charge amount - principal (3075)
Abandoned - Other	Comprised of Charge off abandoned charge amount - other (3074)

Elements used in calculation	
Unbilled accrual interest	Comprised of unbilled interest aacrual amount (3073)
Cash option principal	Comprised of cash option amount - principal (3006)
Cash option unbilled interest	Comprised of cash option interest accrual amount (3005)

Charge Off Section	Elements used in calculation
Sales - Principal	Comprised of charge off sale change amount - principal (3137)
Sales - Other	Comprised of charge off sale change amount - other (3136)
Cash advances - Principal	Comprised of charge off cash change amount - principal (3085)
Cash advances - Other	Comprised of charge off cash change amount - other (3084)
Returns - Principal	Comprised of charge off return change amount - principal (3128)
Returns - Other	Comprised of charge off return change amount - other (3127)
Payments - Principal	Comprised of charge off payment change amount - principal (3119)
Payments - Other	Comprised of charge off payment change amount - other (3118)
Credits - Principal	Comprised of charge off credit adjustment change amount - principal (3096)
Credits - Other	Comprised of charge off credit adjustment change amount - other (3095)
Debits - Principal	Comprised of charge off debit adjustment change amount - principal (3100)
Debits - Other	Comprised of charge off debit adjustment change amount - other (3099)
Processing - Principal	Comprised of charge off process change amount - principal (3121)

Charge Off Section	Elements used in calculation
Processing - Other	Comprised of charge off process change amount - other (3120)
Transfers in - Principal	Comprised of charge off transfers in amount - principal (3143)
Transfers in - Other	Comprised of charge off transfers in amount - principal (3142)
Transfers out - Principal	Comprised of charge off transfers out amount - principal (3141*-1)
Transfers out - Other	Comprised of charge off transfers out amount - other (3140*-1)
Charge off today - Principal	Comprised of charge off charge off change amount - principal (3089)
Charge off today - Other	Comprised of charge off charge off change amount - other (3088)
Accounts added - Principal	Comprised of charge off new accounts amount - principal (3112)
Accounts added - Other	Comprised of charge off new accounts amount - other (3111)
Accounts removed - Principal	Comprised of charge off deleted accounts amount - principal (3102*-1)
Accounts removed - Other	Comprised of charge off deleted accounts amount - other (3101*-1)
Finance charges	Comprised of charge off finance charges posted amount (3107)
Annual fees	Comprised of charge off annual fee amount (3103)
Late fees	Comprised of charge off late fee posted amount (3108)
Overlimit fees	Comprised of charge off overlimit fee posted amount (3117)
Cash advance fees	Comprised of charge off cash advance fee posted amount (3082)
Other fees	Comprised of charge off other fees posted amount (3116)
Credit life billed	Comprised of charge off credit life billed amount (3097)
Return check fee posted	Comprised of return check fee amount - other (3059)

Charge Off Section	Elements used in calculation
Current markup fee amount (Optional issuer fee)	Comprised of charge off current markup fee amount - or charged off optional issuer fee amount (3098)

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