



Combined Cardholder Master and Flap File (095)

17.4 Major - CCCHDMSW, - CCFLAPW
- CCMTHOVW, - CCBFLAPW
- CCCHKPTW, - CCCCITWS
- CCFMHPWS, - CCFMHLWS
- CCCAHWS, -CCFMFTWS,
- CCCHEPPR - CCCHMTWS

April 21, 2017



© FIRST DATA CORPORATION
1971-2017
All Rights Reserved.
Printed in U.S.A.

This document contains unpublished, confidential and proprietary information of First Data Corporation. You may not disclose, copy or use any portion of these materials for any purpose without the express written consent of First Data Corporation.

All trademarks, service marks, and trade names referenced in this material are the property of their respective owners.

Periodic revisions to this manual are issued to reflect technical changes and enhancements to the System, and to ensure that all information contained herein remains current and accurate.



Revision Guide 17.4 Major Implementation

Note

The record size has not changed.

Projects affecting this manual include the following.

Project	Type of Change
PRJ-031599	Filler
PR15001513	Filler
PR16001649	Filler
PR16011742	Filler
17_TD_006	Other

Specific Project Changes

Field Updated	Old Length	New Length	Project
CHD-AUTH-FLAG on page 130 . Valid value S has been removed.	1	1	17_TD_006
FILLER on page 180	9	4	PR15001513
CHD-UPGR-DT on page 180	New	5	PR15001513
CHD-CBR-M2-LFTM-MAX-LOAN on page 479	New	9	PRJ-031599
CHD-CBR-M2-LFTM-MAX-LOAN-DT on page 479	New	9	PRJ-031599
CHD-CBR-M2-PREV-LFTM-MAX-LOAN on page 479	New	9	PRJ-031599
CHDLS-INT-SKIP-MNTH-NR on page 480	New	1	PR16011742

Field Updated	Old Length	New Length	Project
CHDPS-INT-SKIP-MNTH-NR on page 480	New	1	PR16011742
CHDHD-CBRT-HSTR on page 480	New	GROUP (12)	PR16001649
CHDHD-CBRT-1-11 on page 480	New	GROUP (11)	PR16001649
CHDHD-CBRT-LAST-STMT on page 480	New	1	PR16001649
CHDHD-CBRT-PREV-STMT-CD on page 480	New	1	PR16001649
CHDHD-CBRT-BPS1-CD on page 480	New	1	PR16001649
CHDHD-CBRT-BPS2-CD on page 481	New	1	PR16001649
CHDHD-CBRT-BPS3-CD on page 481	New	1	PR16001649
CHDHD-CBRT-BPS4-CD on page 481	New	1	PR16001649
CHDHD-CBRT-BPS5-CD on page 481	New	1	PR16001649
CHDHD-CBRT-BPS6-CD on page 481	New	1	PR16001649
CHDHD-CBRT-BPS7-CD on page 481	New	1	PR16001649
CHDHD-CBRT-BPS8-CD on page 482	New	1	PR16001649
CHDHD-CBRT-BPS9-CD on page 482	New	1	PR16001649
FILLER on page 482	New	1	PR16001649
FILLER on page 482	New	GROUP (12)	PR16001649
CHDHD-CBRT-1-12 on page 482	New	1	PR16001649
CHDHD-CBRT-HSTR-13-24 on page 482	New	GROUP (12)	PR16001649
CHDHD-CBRT-13-23 on page 482	New	11	PR16001649
FILLER on page 482	New	1	PR16001649
CHDHD-CBRT-13-24 on page 482	New	1	PR16001649

Field Updated	Old Length	New Length	Project
FILLER on page 482	251	202	PRJ-031599 PR16001649 PR16011742



Table of Contents

Chapter 1: Introduction 8

- Physical Cardholder Master File Record 10
- Promotional Transaction Record (FLAP Record) 11
- FLAP Bonus Record 12
- Method Override Record 12
- Checkpoint Record 12
- Change In Terms Record 13
- Full Balance Dispute Record 13
- Header/Trailer Records 14
- Global Addressing Records 14
- DDA Records 14
- Penalty Fee Manager 15
- Additional Cardholder Data 15
- Expanded Pay Off Balance Record 15
- Promotional Monetary Transaction Matching Record 15

Chapter 2: Cardholder Master Record Format Definitions 16

- Format 1 16
- Format 2 16
- Format 3 16
- Format 4 17

Chapter 3: Cardholder Master Record Segment Definitions 18

- Base Cardholder Segment 18
- Customer Data Segment 18
- High-Risk ACS Segment 18
- Client/Product Segments 18
- Cardholder Historical Data Segment 19
- Behavior Score Segment 19
- Current Monetary Activity Segment 19
- Account Delinquency Segment 20

Chapter 4: Record Identifier 21**Chapter 5: Base Cardholder Segment 23****Chapter 6: Customer Data Segment 377****Chapter 7: Customer High Risk ACS Segment 396****Chapter 8: Client Products Segments 406**

Chapter 9: Customer Historical Data Segment	484
Chapter 10: Behavior Score Segment	588
Chapter 11: Current Monetary Activity Segment	594
Chapter 12: Account Delinquency Segment	716
Chapter 13: Promotional Transaction Format	721
Chapter 14: Bonus Segment	887
Chapter 15: Method Override Segment	891
Chapter 16: Checkpoints	913
Chapter 17: Change In Terms	919
Chapter 18: Header Record	928
Chapter 19: Global Record	929
Chapter 20: Global Address Record	930
Chapter 21: Global Phone Record	931
Chapter 22: DDA Record	932
Chapter 23: Trailer Record	934
Chapter 24: Penalty Fee Manager History Record	935
Chapter 25: Penalty Fee Manager Table Record	937
Chapter 26: Penalty Fee Manager Detail Table Record	971
Chapter 27: Additional History Record	983
Chapter 28: Expanded Pay Off Balance Record	1006
Chapter 29: Promotional Monetary Transaction Matching Record	1014
Index	1018

The Combined Cardholder (or Logical) Master File for the First Data Credit Card Accounting Package is a multiple record, blocked, variable length file. The Logical Master File refers to the undocumented copybook ALTIMSTR, also known as the Transfer Master File. ALTIMSTR is used to create a logical master file which contains all of the different record layouts that make up technical manual 095 - Combined Cardholder Master and Flap File.

For example, a logical master file could contain the Cardholder Master, Flap, Checkpoints, and Method Override records all on one file. When these records are combined into one file, the total record length must be longer than the physical master file CCCHDMSW. The record length of ALTIMSTR must be long enough to encompass the combined record lengths of the physical files.

There are twelve different records that make up the basic combined master file:

- The physical Cardholder Master record (CCCHDMSW)
- The Flap Promotional Transactions record (CCFLAPW)
- The Flap Bonus record (CCBPLAPW)
- The Method Override record (CCMTHOVW)
- The Checkpoint record (CCCHKPTW)
- The Change In Terms record (CCCCITWS)
- The Penalty Fee Manager History Record (CCFMHPWS)
- The Penalty Fee Manager Table Record (CCFMHLWS)
- The Penalty Fee Manager Detail Table Record (CCFMFTWS)
- The Additional History Record (CCCAHAWS)
- The Expanded Pay Off Physical Record (CCCHEPPR)
- The Promotional Monetary Transaction Matching Record (CCCHMTWS)

In addition to the master file records it will be possible to get:

- File Header records
- File Trailer records
- DDA record
- Global Addressing record (name, address, and phone records)

These additional records are available to clients already getting these records, or based on other file options (DDA record, accounts using brokerage processing), without a billable program request. Going forward only the standardized header and trailer records will be allowed if those records are desired.

Since the number of possible records and record types has expanded, a new 10-byte key has been added to the front of all records. The 10-byte key was selected to ease client processes that are displacement based, rather than some odd number that would be more error prone.

This ten byte record identifier precedes the file only if promotional, bonus, method override, checkpoint or change in terms segments are included. If this file only contains master file information, the 10 bytes can be ignored.

The record counter previously used (a packed decimal two-byte field, that was found 3 bytes after the account number), has been converted to reserved filler and won't be available for use. The first 6-bytes of the record key contain a record type identifier, and the remaining 4-bytes contain a record counter in packed decimal format. The counter is unique per record type and account. Records that can only have a single occurrence will have the 4-byte packed decimal counter following the six-byte record id set to zero. For records that can occur multiple times, the counter will start at +1 and go to the number of occurrences of the record.

The record identifier consists of the following:

- The first two bytes are a numeric record identifier. This will allow sorting of records if needed, with the account identifier as the primary key and the record identifier's first two digits as the secondary key.
- Within the physical master file the last byte indicates which format of master record it is (Formats 1-4).
- The remaining bytes are a descriptive abbreviation of what the record is.

For the logical master file records the six-byte keys are as follows:

- Format 1 physical master record: 01MST1
- Format 2 physical master record: 01MST2
- Format 3 physical master record: 01MST3
- Format 4 physical master record: 01MST4
- Flap records: 02FLAP
- Flap Bonus record: 03BFLP
- Method Override record: 04MTHO

- Checkpoint record: 05CHKP
- Change In Terms record: 12CIT
- Full Balance Dispute: 10DSPT
- Penalty Fee Manager detail record: 01FMFR
- Penalty Fee Manager history record: 02FMFH
- Additional History record: 03ADHS
- Expanded Pay Off Physical Record (04EPOR)

For the additional optional records the six-byte keys are:

- Global Addressing Name record: 20NAME
- Global Addressing Address record: 1ADDR
- Global Addressing Telephone record: 22PHON
- DDA Brokerage record: 30DDA
- Header record: 00HDxx where xx would allow multiple headers if they are needed in the future. They are to be defaulted to zeroes.
- Trailer record: 99TLxx where xx would allow multiple trailers if they are needed in the future. They are to be defaulted to zeroes.

All of the records will be received in ascending order by the first two digits of the record identifier. If multiple records of one type are received, they will be in ascending order by the packed decimal counter that follows the six-byte record key.

Physical Cardholder Master File Record

The Cardholder Master Record is made up of thirteen Optional Segments defined as:

Base Cardholder Segment	Length 3254 bytes
Customer Data Segment	Length 380 bytes
High-Risk ACS Segment	Length 200 bytes (Occurs 0 – 1 times)
Client Products Segment – Small	Length 100 bytes (Occurs 0 – 4 times)
New miscellaneous 2 segment	Length 250 bytes
New miscellaneous 3 segment	Length 250 bytes
CHD-SLS-SYD-SEGMENT	Length 400 bytes (Occurs 0 -1 times)

CHD-TOTAL-LARGE-AREA-DEF	Length 2400 bytes
CHD-CLIENT-PRODUCT-LARGE-1	Length 400 bytes (Occurs 0 -6 times)
Cardholder Historical Data Segment	Length 1479 bytes
Behavior Score Segment	Length 1116 bytes (Occurs 0 – 1 time)
Current Monetary Activity Segment	Length 3602 bytes
Account Delinquency Segment	Length 2095 bytes

Promotional Transaction Record (FLAP Record)

CCFLAPW is the logical layout that has the method group and restore segment group expanded for internal processing. The physical file contains 2 variable segments: the method group, which occurs 0 – 16 times depending on the method override counter, and the restore segment group, which occurs 0 – 1 times depending on the restore counter.

The Promotional Transaction Record (Flap Record) in the past has contained Flap (promotional) data, Flap Bonus data if those options were used, and MUF Point data. This will no longer occur. As the master file transitions towards a relational-like format, data is being separated into files with similar data.

Towards those ends the Flap record is changing to drop data that isn't directly related to the flap (promotional data). Since Flap Bonus data is only present on cardholders that use the option, it will be separated to a new record that will only be present if the flap based bonus program is used.

The MUF point data will no longer exist. MUF Points have been transitioned to the checkpoint records; the checkpoints now have promotional ties, which was the basic difference between checkpoints and MUF Points in the past.

Flap records will now be single occurrence records for however many promotions are used by the cardholder. The maximum number of flap records that can possibly be used will be driven by First Data business needs.

A total flap record count is contained in each flap record following the account key. This has been done to allow processing of the flap records independent of the physical cardholder master file records.

The length of the flap records is 4331 bytes.

FLAP Bonus Record

The Flap Bonus program records contain the data for accounts using the flap-based bonus program. The records are 153 bytes in size and can occur up to as many occurrences as there are Flap data.

The Flap bonus record can be tied to its corresponding Flap record in two ways:

- The flap identifier is on the flap bonus record
- The record sequence count that is part of the flap bonus record key, points to the occurrence of the Flap record that it corresponds to. This is especially useful if the data is tabled when using the account because it provides a direct link to the bonus without searching the table of flap data to find the corresponding entry with the matching Flap identifier.

A total of flap bonus records per account is contained in each flap bonus record following the account key. This has been done to allow processing of the bonus flap records independent of the physical cardholder master file records.

Method Override Record

The Method Override record contains the information for accounts that carry account level overrides to their pricing parameters. An account must be using ALP in order to use Method Overrides. If an account is not using Method Overrides, no record will exist.

The Method Override record is a variable length record with a minimum length of 34 bytes and a maximum length of 17669 bytes.

Checkpoint Record

The checkpoint data is now on a separate record, instead of being part of the physical master file record. The removal of this data from the physical master file was done to allow a greater number of checkpoints.

By removing the checkpoints from the master file, it will now allow a checkpoint to represent a single transaction instead of groups of similar transactions merged into one checkpoint occurrence. The maximum number of checkpoints has been raised to meet the transaction volumes and allow for growth. Because the maximum number of checkpoints is transaction based it will be driven by business need.

The combining logic is retained for checkpoints in the event that the current maximum number of occurrences is exceeded.

This split-out to a checkpoint per transaction will allow future functionality that will match adjustments to a specific transaction.

Because the amount of data in a checkpoint is not much greater than the key size, and the volume of checkpoints is large, the checkpoints will be grouped into up to 225 occurrences per physical record. This number was selected because for most accounts all of the checkpoints will be contained in one record.

The checkpoint record is variable and can range in size from 118 bytes for a single checkpoint on the account to a maximum size of 14454 bytes for 225 checkpoints in the record.

Each checkpoint record contains the total checkpoint record count to aid processing.

Checkpoint records also contain a sequence number so that when more than one checkpoint record is used, they can still be kept in logical order. Since checkpoint records can contain multiple checkpoints, a count of the actual number contained on the individual record is also present on the checkpoint record.

Change In Terms Record

The Change In Terms record contains the information for accounts whose terms are changing.

Full Balance Dispute Record

The Full Balance Dispute record contains the information for accounts that are in a full balance dispute condition. If an account has not been in a full balance dispute condition for the previous two statement cycles, no Full Balance Dispute record will exist.

The Full Balance Dispute record is a variable-length record with a minimum length of 571 bytes and a maximum length of 23548 bytes.

Header/Trailer Records

The header and trailer records are optional records that must be requested. To receive them, a billable request must be submitted unless they are already received today.

The header and trailer records have each been standardized to single formats.

They contain data such as:

- First Data processing system date/time
- First Data process date
- Cycle code
- Beginning and ending cycle code for process days where multiple cycles are processed
- Count of records on the file for balancing (trailer record)

Global Addressing Records

These records contain global addressing data. This is broken down to three types of records:

- Name records
- Address records
- Telephone records

In the past, when this data was present, it was contained as an add-on segment(s) to the physical master file record. Using the strategy of separating like data, this data is now in separate records. The data will also be changed to single occurrences per data, so multiple records are possible per account.

Clients getting Global Addressing data records are available to clients getting these records today. To receive these records, a program request must be submitted, or they can be received via cardholder select as an output option.

DDA Records

These records are used for certain brokerage accounts. These records are not available unless the current brokerage account options are used.

Penalty Fee Manager

These records contain table layouts for the detail record, physical and logical records for the Penalty Fee Manager service.

These records will not be available unless you are using this service. To use Penalty Fee Manager, you must set Product Control File parameters and define decision criteria and outcomes.

Additional Cardholder Data

Additional cardholder data records will not be available unless you are using these specific products and PCF is set.

Expanded Pay Off Balance Record

Expanded pay off records will not be available unless you are using these specific products.

Promotional Monetary Transaction Matching Record

This record will allow transaction matching for cardholder accounts.

This service will enable clients using the Transaction Level Processing (TLP) service to identify an anticipated sale, cash, or return transaction for allocation to a specific promotion prior to the transaction going through interchange.

Note

This manual meets First Data Corporation Monetary Field Expansion (MFE) standards.

Cardholder Master Record Format Definitions

Format 1

Format 1 is a “Never-Active” account and consists of the following segments in the order specified below.

- Base Cardholder segment
- Customer Data segment
- High-Risk ACS segment (optional)

Format 2

Format 2 is an Account which has been Active but is not Currently Active and consists of the following segments in the order specified below.

- Base Cardholder segment
- Customer Data segment
- High-Risk ACS segment
- Cardholder Historical Data segment
- Behavior Score Segment (if used)

Format 3

Format 3 is a “Currently Active Account - Currently Active”, in this case, is defined as follows.

- The Account has Monetary Data Non-Zero Balance on it.
- The Account is Zero Balance, but has not been cycled twice in a Zero Balance Status.
- At the Second Cycle with a Zero Balance, no Activity during the Cycle, and a Previous Cycle Zero Balance, the Account is collapsed from Format 3 back to Format 2.

The Format 3 record consists of the following segment in the order specified below:.

- Base Cardholder segment
- Customer Data segment
- High-Risk ACS segment
- Cardholder Historical Data segment
- Behavior Score segment (if used)
- Current Monetary Activity Segment

Format 4

This is a currently delinquent account or an account that has been delinquent in its last three cycles. If it has not been delinquent in the last three cycles, it is collapsed from Format 4 back to Format 3.

Format 4 consists of the following Segments in the order specified below.

- Base Cardholder segment
- Customer Data segment
- High-Risk ACS segment
- Client/Product Segment
- Cardholder Historical Data segment
- Behavior Score segment, (if used)
- Current Monetary Activity segment
- Account Delinquency Segment

The Client Products segments are for future use, and will not be present until they are used. When they are used, they will be renamed for the specific use. They will be placed after the High-Risk ACS segment in all formats when used.

Note

By including the Full Balance Dispute record as part of the Logical Master File, the overall variable record length is 23548 bytes.

Cardholder Master Record Segment Definitions

Each of the Cardholder Master File segments and the fields within each are defined in the following pages. Each field is described by the starting and ending record position, COBOL data name, length, picture clause, and a field description. This master record description plus additional control fields are defined in the Source Statement Library under the Name CCCHDMSW. The additional fields defined in this library book are described in other documentation. Note that in this documentation, field positions are numbered with respect to the beginning of the individual segment.

Base Cardholder Segment

(Required For All Accounts)

This segment contains the base information necessary to define a cardholder.

Customer Data Segment

(Required For All Accounts)

This segment contains the cardholder's data that isn't account specific. This would include data like the name and address of the customer. It contains data about both the primary and secondary customer, if both are present.

High-Risk ACS Segment

(Present Only If High-risk ACS Processing Used On The Account)

This segment contains data specific to High-Risk ACS processing. Refer to the CHD-NO-HRSK-ACS-SEGS field to determine if the segment exists.

Client/Product Segments

The Client/Product segment is for data that is either client or product specific. These segments would only be present when the specific product or client feature is used by the account. These segments are various sizes to work with varying data requirements. When they are used, they will be renamed for the specific function. When they are used, the generic segments will be reduced in number by the number of specific named segments created.

Cardholder Historical Data Segment

(Required For All "Ever Active" Accounts)

The Cardholder Historical Data Segment is generated by activation of the account. When the first monetary activity is posted to the cardholder account, the Historical Segment is generated, and is carried on the file permanently. This segment consists of the debit and delinquency history of the cardholder and also contains pointers (dates) to the last statement, monetary transaction, status code change, and payment applied to the account.

Note

Those fields that apply to airline tickets are denoted with an asterisk (*).

Behavior Score Segment

(Present When Behavior Based Processing Options Are Used)

If the account has been active within the last six months, it will also have the Behavior Scoring Segment. Refer to the CHD-NO-BEHAVIOR-SEGS field to determine if the segment exists.

Current Monetary Activity Segment

(Required For Currently Active Accounts)

The Current Monetary Activity Segment is generated whenever the cardholder account has current activity. The conditions for inactivity are balance on account is zero, no activity to be billed at cycle time, account is not delinquent, opening balance is zero, and there are no outstanding authorizations on file. The Current Monetary Activity Segment is generated whenever simple monetary (sale, return, cash advance, or payment) transactions are posted to the master record.

Note

Those fields that apply to airline tickets are denoted with an asterisk (*).

Account Delinquency Segment

(Required For Delinquent Account)

The Account Delinquency Segment is designed to be an abnormal account segment. This segment will be found if the account is currently delinquent or was delinquent as of the last statement or the previous statement. Format 1 is a Never-Active account, and consists of the Base Cardholder Segment only.

Record Identifier

The following fields will begin every chapter, and will change displacements by 10 bytes.

From	To	Field	Length	Picture
1	6	ALTCHD-HEADER-RCRD-ID	6	X(6)
		Business Name: Header Record Identifier		
		Identifier of a header record		
7	10	ALTCHD-HEADER-RCRD-SQNC-CT	4	S9(7)V C-3
		Business Name: Header Record Sequence Count		
		Count of the sequence position of the header record		

The number of possible records and record types has expanded. A new 10-byte key has been added to the beginning of all records. The 10-byte key was selected to assist client processes that are displacement-based, rather than using an odd number that would be more error prone.

This ten byte record identifier precedes the file only if promotional, bonus, method override, checkpoint or change in terms segments are included. If this file only contains master file information, the 10 bytes can be ignored.

The record counter previously used (a packed decimal two-byte field that was found 3-bytes after the account number) has been converted to reserved, and is not available for use.

The first six bytes of the record key contain a record type identifier, and the remaining four bytes contain a record counter in packed-decimal format. The counter is unique account reflecting how many accounts are in the file.

The record identifier consists of the following.

- The first two bytes are a numeric record identifier. This allows sorting of records, if needed, with the account identifier as the primary key and the record identifier's first two digits as the secondary key.
- Within the physical master file, the last byte indicates which format of master record it is (Formats 1-4).
- The remaining bytes are a descriptive abbreviation of what the record is.

- For the logical master master file records, the keys are as follows.
- Format 1 physical master record: 01MST1
- Format 2 physical master record: 01MST2
- Format 3 physical master record: 01MST3
- Format 4 physical master record: 01MST4
- Flap records: 02FLAP
- Flap Bonus record: 03BFLP

Method Override record: 04MTH01

Base Cardholder Segment

From	To	Field	Length	Picture
1	16326	CHD-MASTER-DATA	16326	GROUP
Redefines CHD-MASTER-WORK-AREA				
1	16326	CHD-FORMAT-4	16326	GROUP
1	14231	CHD-FORMAT-3	14231	GROUP
1	10629	CHD-FORMAT-2	10629	GROUP
1	8034	CHD-FORMAT-1	8034	GROUP
1	3254	CHD-BASE-SEGMENT	3254	GROUP
1	1	CHD-NEW-FILE-TYPE	1	X

Note

This field is reserved for internal use.

A ten byte record identifier precedes this field if the file contains promotional, bonus, method override, checkpoint or change in terms segments. If this file only contains master file information, the 10 bytes can be ignored.

From	To	Field	Length	Picture
2	2	CHD-RECORD-FORMAT	1	S9V C-3
<p>Business Name: Master File Record Format Code</p> <p>This field indicates the status and information segments of the account on the Cardholder Master File.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 = Never active – this format consists of the base cardholder segment only. 2 = Account has been active, but is not currently active – this format consists of the base cardholder segment and the cardholder historical data segment. 3 = Currently active account – this format consists of the base cardholder segment, the cardholder historical data segment, the current monetary activity segment, and a variable number of items. A format 03 record has a monetary data nonzero balance, or is zero balance but has not cycled twice in a zero balance status. When an account cycles a second time with a zero balance, no activity during the cycle, and a previous cycle zero balance, the account is collapsed from format 03 to format 02. 4 = Currently delinquent account, or an account delinquent in its last three cycles. This format consists of the base cardholder segment, cardholder historical data segment, current monetary activity segment, and account delinquency segment. 				
<p>Note</p> <p>These values are inclusive as specified in the Introduction to the Master File Format chapter.</p>				
3	6	FILLER	4	X(4)
7	12	CHD-CUSTOMER-IDENT	6	GROUP

From	To	Field	Length	Picture
7	8	CHD-BRANCH-NO	2	X(2)
<p>Business Name: FDR Branch Code</p> <p>This indicates the First Data branch that processes the client. For a client who uses duality, there would be a setting for the primary and secondary side. The same codes are also used for indicating an alternate processing branch for products such as chargebacks.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 00 = Non-First Data 01 = Omaha 02 = TRACE 03 = San Mateo 04 = Atlanta 05 = Boston 06 = New York 10 = Branch 10 (California) 20 = National accounts 21 - 29 = Reserved for future use 51 = First USA 53 = First Interstate Bank <p>The following non-branch codes also appear in this field:</p> <ul style="list-style-type: none"> 80 = ETC 81 = ETC (tickets stored at First Data) 99 = Remote processor 				
9	12	CHD-CUSTOMER-NO	4	GROUP
9	10	CHD-CUST-NO-BS	2	X(2)
<p>Business Name: Customer Number</p> <p>Balance Status</p> <p>Identifier</p> <p>Client-defined identifier</p>				

From	To	Field	Length	Picture
11	12	CHD-CUST-NO-AL	2	X(2)
		Business Name: Customer Number Alpha Lookup Identifier		
		Client-defined identifier		
13	16	CHD-CLIENT-NUMBER	4	X(4)
		Business Name: Client Bank Identifier		
		The bank's four-digit client number.		
13	16	CHD-CLIENT-NUMBER-9	4	9(4)
		Redefines CHD-CLIENT-NUMBER		
13	16	CHD-SYSTEM-NO-EXP1	4	X(4)
		Redefines CHD-CLIENT-NUMBER		
17	44	CHD-FULL-ACCT-NO	28	GROUP
		The full cardholder account number, a 28-byte character string as defined by First Data.		
17	28	CHD-SYSTEM-BANK	12	GROUP
		A 12-byte character string identifying the system, principal bank, and agent bank numbers.		
17	20	CHD-SYSTEM-NO	4	GROUP
		A 4-byte group identifying the First Data processed system or ICA number to which the cardholder belongs.		
17	17	CHD-THOUSAND-SERIES	1	X
		Business Name: Thousand Series Identifier		
		First digit of a series.		
18	20	FILLER	3	X(3)

From	To	Field	Length	Picture
21	28	CHD-BANK-NO	8	GROUP
		An 8-byte group identifying the principal and agent bank numbers.		
21	24	CHD-PRIN-BANK	4	X(4)
		Business Name: Principal Bank Identifier		
		A 4-byte field containing the principal bank number.		
		Format is:		
		Left-justified with unused positions zero-filled.		
25	28	CHD-AGENT-BANK	4	X(4)
		Business Name: Agent Bank Identifier		
		A 4-byte field containing the agent bank number.		
		Format is:		
		Left-justified with unused positions zero-filled.		
17	28	FILLER	12	GROUP
		Redefines CHD-SYSTEM-BANK		
17	24	CHD-SYSTEM-PRIN	8	X(8)
		Business Name: System and Principal Code		
		This field consists of the system and principal bank numbers.		
25	28	FILLER	4	X(4)

From	To	Field	Length	Picture
29	44	CHD-ACCOUNT-NUMBER	16	X(16)
		Business Name: Card Account 16 Identifier		
		A unique number identifying the cardholder account. For an account with duality there could be a Mastercard number and a VISA number associated with the same account.		
		Format is:		
		Left-justified with unused positions zero-filled		
45	47	CHD-ACCOUNT-NO-EXPN	3	X(3)
		Business Name: Expansion Number		
		Note		
		This field is reserved for First Data use.		
48	49	FILLER	2	X(2)
50	109	CHD-SEGMENT-OCCURS-NR	60	GROUP
50	51	CHD-CIT-TOTL-CT	2	S9(4)V COMP
		Business Name: Change In Terms Total Count		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		

From	To	Field	Length	Picture
52	53	CHD-NO-DEL-ITEMS	2	S9(4)V COMP
		Business Name: Delinquent Item Count		
		Count of the number of delinquency entries carried on this account.		
		Valid values are:		
		0 to 180		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
54	55	CHD-NO-BEHAVIOR-SEGS	2	S9(4)V COMP
		Business Name: Behavior Score Count		
		Count of occurrences of the cardholder behavior score history.		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
56	57	CHD-NO-CUSTOMER-SEGS	2	S9(4)V COMP
		Business Name: Customer Segment Count		
		Count of customer segments in the Cardholder Master File		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		

From	To	Field	Length	Picture
58	59	CHD-NO-HRSK-ACS-SEGS	2	S9(4)V COMP
		Business Name: High Risk Adaptive Control Segment Count		
		Count of Adaptive Control segments in the Cardholder Master File		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
60	65	FILLER	6	X(6)
66	67	CHD-NO-SMALL-SEGS	2	S9(4)V COMP
		Business Name: Small Segment Count		
		Note		
		At the present time, this value is 0.		
68	69	CHD-NO-ALP-STAG-SEGS	2	S9(4)V COMP
		Business Name: ALP Staged Segment Count		
		Valid values are:		
		0 = The segment is not present		
		1 = The segment is present		
70	71	CHD-NO-NEW-MISC-SEGS	2	S9(4)V COMP
72	73	CHD-NO-NEW-MISC2-SEGS	2	S9(4)V COMP
74	75	CHD-NO-NEW-MISC3-SEGS	2	S9(4)V COMP

From	To	Field	Length	Picture
76	77	CHD-NO-SLS-SYD-SEGS	2	S9(4)V COMP
		Default value is: 0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
78	81	FILLER	4	X(4)
82	83	CHD-NO-LARGE-SEGS	2	S9(4)V COMP
		Business Name: Large Segment Count		
		At the present time, this value is 1.		
84	85	FILLER	2	X(2)
86	89	CHD-NO-FLAP-SEGS	4	S9(8)V COMP
		Business Name: Flap Segment Count		
		Number of Flexible Large Account Promotion (FLAP) retail purchases for this account		
		Default value is: 00000000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
90	93	CHD-NO-CHECKPOINTS	4	S9(8)V COMP
		Business Name: Checkpoint Count		
		This contains a count of the number of item checkpoints carried on this account.		
		Default value is: 00000000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		

From	To	Field	Length	Picture
94	97	CHD-NO-TLP-BONUS-SEGS	4	S9(8)V COMP
		Business Name: TLP Bonus Segment Count		
		The number of TLP bonus segments.		
		Default value is:		
		00000000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
98	99	CHD-NO-GLOBAL-NAME-CT	2	S9(4) COMP
		Business Name: Global Name Records Per Account		
		This is only used in Cardholder Select, and only when global addressing options are used		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
100	101	CHD-NO-GLOBAL-ADDRESS-CT	2	S9(4) COMP
		Business Name: Global Address Records Per Account		
		This is only used in Cardholder Select, and only when global addressing options are used		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		

From	To	Field	Length	Picture
102	103	CHD-NO-GLOBAL-PHONE-CT	2	S9(4) COMP
		Business Name: Global Phone Records Per Account		
		This is only used in Cardholder Select, and only when global addressing options are used		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
104	105	CHD-NO-MMB-ITEM-CT	2	S9(4) COMP
		Business Name: MMB Records Count		
		Count of miscellaneous monetary bucket records		
		Default value is:		
		0000		
		Note		
		This field includes revolving levels only.		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
106	107	CHD-NO-PYST-ITEM-CT	2	S9(4) COMP
		Business Name: Payment Stack Item Number		
		Number of payment stack items		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		

From	To	Field	Length	Picture
108	109	CHD-NMBR-DSPT-ITEM-CT	2	S9(4) COMP
		Business Name: Full Balance Dispute Item Count		
		Count of full balance dispute records		
		Default value is:		
		0000		
		Note		
		This field is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
110	119	CHD-ALT-FIN-KEY	10	GROUP
		This group defines the key used for alternate financial reporting.		
110	111	CHD-AFK-ENTITY	2	S9(3)V C-3
		Business Name: Alternate Financial Reporting Entity Code		
		This is the entity to break the alternate financial reports on.		
		Note		
		This is an issuer-defined financial reporting key for any data or codes assigned.		
112	113	CHD-AFK-CARD-NOCARD	2	S9(3)V C-3
		Business Name: Alternate Financial Reporting Card Code		
		This is the card to break the alternate financial reports on.		
		Note		
		This is an issuer-defined field.		

From	To	Field	Length	Picture
114	116	CHD-AFK-BRANCH-PORTFO	3	S9(5)V C-3
		Business Name: Alternate Financial Reporting Branch Code		
		This is the branch to break the alternate financial reports on.		
		Note		
		This is an issuer-defined field.		
117	119	CHD-AFK-OTHER1	3	S9(5)V C-3
		Business Name: Alternate Financial Reporting Miscellaneous Code		
		This is the miscellaneous key to break the alternate financial reports on.		
		Note		
		This is an issuer-defined field.		
120	130	CHD-STATUS-BYTES	11	GROUP
		A string of character switches defining the account status.		
120	121	CHD-STATUS-CODES	2	GROUP
		A 2-byte field containing the account status codes.		

From	To	Field	Length	Picture
120	120	CHD-EXTERNAL-STATUS	1	X

Business Name: External Status Code

The issuer-assigned status code recognized by First Data to control specific account processing, such as authorizations and statements.

Valid values are:

A = Authorization prohibited

B = Bankrupt

C = Closed

E = Revoked

F = Frozen

I = Interest accrual prohibited

L = Lost

U = Stolen

Z = Charged-off (system-assigned when a charge-off adjustment is made)

Blank = Normal status

Note

A space value is the normal non-statused account.

From	To	Field	Length	Picture
121	121	CHD-INTERNAL-STATUS	1	X

Business Name: Internal Status Code

System-assigned code to identify specific cardholder account conditions, such as being overlimit or delinquent.

Valid values are:

D = Delinquent

N = Credit balance

O = Overlimit

X = Delinquent and overlimit

Blank = Normal or credit balance

Note

For an account, which is not currently active, this value must be a space. A blank value is the normal Non-Statused Account.

From	To	Field	Length	Picture
122	122	CHD-PREV-EXT-STATUS	1	X
		<p>Business Name: Card Account External Status Previous Code</p> <p>The issuer-assigned status code recognized by First Data to control specific account processing, such as authorizations and statements.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Authorization prohibited B = Bankrupt C = Closed E = Revoked F = Frozen I = Interest accrual prohibited L = Lost U = Stolen Z = Charged-off (system-assigned when a charge-off adjustment is made) Blank = Normal status <p>Note</p> <p>A space value is the normal non-statused account.</p>		
123	124	CHD-CYCLE-CODE	2	GROUP

From	To	Field	Length	Picture
123	124	CHD-CYCLE-CODE-99	2	9(2)
		Business Name: Card Account Billing Cycle Code		
		This field determines the billing cycle code in which the company should be cycling. This field will be used to place company cardholder accounts on the issuing member's Cycle Code Exception Report when their cycle code does not match this field.		
		Valid values are (fixed-day cycles):		
		01 – 28		
		Valid values are (working day cycles):		
		01 – 21		
		Note		
		A value of 2 indicates when each month the system produces a statement for the account and is sent to the cardholder for billing.		
125	128	CHD-DATE-LAST-NONMON	4	S9(7)V C-3
		Business Name: Card Account Non-Monetary Last Date		
		The date the last non-monetary transaction posted to the cardholder's account.		
		Format is:		
		0YYMMDD		
129	130	CHD-PREVIOUS-CYCLE-CODE	2	GROUP

From	To	Field	Length	Picture
129	130	CHD-PREVIOUS-CYCLE-CODE-99	2	9(2)
		Business Name: Card Account Billing Cycle Code		
		Determines the billing cycle code in which the company should be cycling. This field will be used to place company cardholder accounts on the issuing member's Cycle Code Exception Report when their cycle code does not match this field.		
		Valid values are (fixed-day cycles): 01 – 28		
		Valid values are (working day cycles): 01 – 21		
		Note		
		A value of 2 indicates when each month the system produces a statement for the account and is sent to the cardholder for billing.		
131	150	CHD-ADDT-ADDR-NR	20	GROUP
131	134	CHD-DLVR-PONT-NR	4	S9(8)V COMP
		Business Name: Billing Delivery Point Number		
		Bar code of the delivery point from the U.S. Postal Service's database		
135	142	CHD-DLVR-BAR1-NR	8	S9(18)V COMP
143	150	CHD-DLVR-BAR2-NR	8	S9(18)V COMP
151	226	CHD-EXTRA-PRSNL-DATA-BASE	76	GROUP
151	190	CHD-EP-DATA-2	40	GROUP

From	To	Field	Length	Picture
151	151	CHD-CHARGE-DDA-CODE	1	X
Business Name: Card Account Demand Deposit Account Code				
Code representing whether the account uses the automatic payment feature of the System				
Valid values are:				
0 = Do not calculate an automatic payment				
1 = Unpaid billed minimum payment due using the checking account				
2 = Full statemented balance or unpaid billed minimum payment due using the checking account				
3 = Full statemented balance, but will not subtract any cycle to date disputes, adjustments, or payments				
4 = Full statemented balance using the checking account				
5 = Unpaid billed minimum payment due using the savings account				
6 = Full statemented balance or unpaid billed minimum payment due using the savings account				
7 = Full statemented balance using the savings account				
8 = Full statemented balance, and will not subtract any cycle-to-date disputes or adjustments but will subtract any cycle-to-date payments				
9 = Higher of the customer-designated amount or the unpaid billed minimum payment due				
A = Minimum payment due minus the delinquent amount using the checking account				
Continued next page . . .				

From	To	Field	Length	Picture
		Continued from previous page . . .		
		B = Minimum payment due minus the delinquent amount using the savings account		
		C = Last statemented balance times balance calculation rate using the checking account		
		D = Last statemented balance times balance calculation rate using the savings account		
		E = Full balance amount using the checking account		
		F = Full balance amount using the savings account number		
		G = Minimum payment due minus cycle-to-date payments, returns, and special credits using the checking account		
		H = Customer designated amount plus unpaid billed minimum payment due using the checking account		
		I = Minimum payment due minus cycle-to-date payments, returns, and special credits using the savings account		
		J = Customer designated amount using the checking account		
		K = Customer designated amount using the savings account		
		L = Customer designated amount minus cycle-to-date payments, returns, and special credits using the checking account		
		M = Customer designated amount minus cycle-to-date payments, returns, and special credits using the savings account		
		N = Daily current balance option using the checking account		
		O = Daily current balance option using the savings account		
		Continued next page . . .		

From	To	Field	Length	Picture
		Continued from previous page . . .		
		P = Fixed payment amount minus any cycle-to-date payments using the checking account		
		Q = Fixed payment amount minus any cycle-to-date payments using the savings account		
		R = Customer designated amount plus overlimit amount using the checking account		
		S = Customer designated amount plus overlimit amount using the savings account		
		T = Unpaid billed minimum payment due plus overlimit amount using the checking account		
		U = Unpaid billed minimum payment due plus overlimit amount using the savings account		
		V = Customer designated amount less any cycle to date payments using the checking account		
		W = Customer designated amount less any cycle to date payments using the savings account		
		X = Customer designated amount plus unpaid billed minimum payment due using the savings account		
		Y = Customer designated amount plus unpaid billed minimum payment due plus overlimit amount using the checking account		
		Z = Customer designated amount and unpaid billed minimum payment due plus overlimit amount using the savings account		
		Default value is:		
		0		
		Continued next page . . .		

From	To	Field	Length	Picture
		Continued from previous page . . .		
		Refer to the Automatic Payment Calculation chapter of the <i>Cardholder Billing</i> manual for more information.		
152	156	CHD-TRANSIT-ROUTING-NO	5	S9(9)V C-3
		Business Name: Transit Routing Number		
		Financial institution identification number assigned by the Federal Reserve System.		
157	173	CHD-CHECKING-ACCT-NO	17	X(17)
		Business Name: Cardholder Checking Account Number		
		This field identifies a checking account belonging to the cardholder, but the account does not necessarily reside at the issuing institution.		
174	190	CHD-SAVINGS-ACCT-NO	17	X(17)
		Business Name: Cardholder Savings Account 17 Number		
		This field identifies the savings account belonging to the principal cardholder, and is not necessarily associated with the issuer.		
Note				
		This field has a variable format.		
174	190	FILLER	17	GROUP
		Redefines CHD-SAVINGS-ACCT-NO		
174	175	CHD-TEMP-BONUS-LIMIT	2	9(2)V
		Business Name: Temporary Bonus Limit Amount		
176	190	FILLER	15	X(15)
191	196	CHD-SECURITY-CODE-1	6	GROUP

From	To	Field	Length	Picture
191	196	CHD-SEC-CODE-NUM-1	6	9(6)
		Business Name: Security Dual Account Primary Side Code		
		The security code used for magnetic stripe cards assigned to the primary side of dual cardholder accounts.		
197	202	CHD-SECURITY-CODE-2	6	GROUP
197	202	CHD-SEC-CODE-NUM-2	6	9(6)
		Business Name: Security Dual Account Secondary Code		
		The security code used for magnetic stripe cards assigned to the secondary side of dual cardholder accounts.		
203	208	CHD-SCRT-3-CD	6	GROUP
203	208	CHD-SCRT-3-NMRC-CD	6	9(6)
209	214	CHD-SCRT-4-CD	6	GROUP
209	214	CHD-SCRT-4-NMRC-CD	6	9(6)
215	217	CHD-PIN-VERIFY-1	3	S9(5) C-3
		Business Name: PIN Verification Code		
		This is the offset used to verify ATM authorizations from the authorization file rather than the magnetic stripe.		
218	220	CHD-PIN-VERIFY-2	3	S9(5) C-3
		Business Name: PIN Secondary Verify Offset Number		
		This is the offset used to verify ATM authorizations from the authorization file rather than the magnetic stripe on the secondary side of dual accounts.		
221	223	CHD-PIN-VRFY-3-NR	3	S9(5) C-3
224	226	CHD-PIN-VRFY-4-NR	3	S9(5) C-3

From	To	Field	Length	Picture
227	227	CHD-PIN-TRANSFER-FLAG	1	X
<p>Business Name: PIN Transfer Code</p> <p>This field identifies when a PIN transfer takes place on a type N or U cardholder account transfer.</p> <p>Valid values are:</p> <p>N = No, the account is not in the PIN transfer process.</p> <p>Y = Yes, the account is in the PIN transfer process as a result of an account transfer.</p>				
<p>Note</p> <p>This field is reserved for internal processing.</p>				
228	237	CHD-TEMP-PROMO-NMDSREC	10	GROUP
228	229	CHD-TEMP-PI-CODE	2	GROUP

From	To	Field	Length	Picture
228	228	CHD-TEMP-PI-TYPE	1	X
<p>Business Name: Temporary Promotion Identifier Type Code</p> <p>This field indicates whether to use TEMP-CASH-APR or the TEMP-CASH-APR and TEMP-MRCH-APR, and if so, how. It also specifies a system-generated message that appears on the statement if the Temporary Promotion Identifier Statement Code is 1 or 2. If the account qualifies for a custom-programmed, temporary money and/or rate promotion message, and this value identifies a message, both messages appear on the statement.</p> <p>Valid values are:</p> <p>0 = Do not charge the TEMP-CASH-APR for cash advances.</p> <p>1 = Charge the TEMP-CASH-APR for cash advances that post on or after the start date via the Cash Advance Promotion Merchant Number of the Product Control File. Print message 4 if the Temporary Promotion Identifier Statement Code is 1 or 2. If the Temporary Promotion Identifier Type Code is 1, leave the end date field blank.</p> <p>2 = Charge the TEMP-CASH-APR for cash advances that post on or after the start date and prior to or on the end date. Print message 4 if the second value is 1 or 2.</p> <p>3 = Charge the TEMP-CASH-APR for cash advances that post on or between the start date and the end date, via the Cash Advance Promotion Merchant Number of the Product Control File. Print message 4 if the Temporary Promotion Identifier Statement Code is 1 or 2.</p>				
<p>Continued next page. . .</p>				

From	To	Field	Length	Picture
		Continued from previous page. . .		
		7 = Charge the TEMP-CASH-APR for cash advances and the TEMP-MRCH-APR for merchandise items that post on or after the start date via the Cash Advance Promotion Merchant Number and the Merchant Promotion Merchant Number of the Product Control File. Print message 6 if the Temporary Promotion Identifier Statement Code is 1 or 2. If you use this code, also enter a rate, start date, and 7 as the Temporary Promotion Identifier Type Code on the TEMP-MRCH-APR line. Leave the end date field blank on both the TEMP-MRCH-APR line and the TEMP-CASH-APR line.		
		8 = Charge the TEMP-CASH-APR for cash advances and the TEMP-MRCH-APR for merchandise items that post on or after the start date and prior to or on the end date. Print message 6 if the Temporary Promotion Identifier Statement Code is 1 or 2. If you use this code, also enter a rate, start and end dates, and '8' as the Temporary Promotion Identifier Type Code on the TEMP-MRCH-APR line.		
		9 = Charge the TEMP-CASH-APR for cash advances and the TEMP-MRCH-APR for merchandise items that post on or after the start date and prior to or on the end date, via the Cash Advance Promotion Merchant Number and the Merchandise Promotion Merchant Number of the Product Control File. Print message 6 if the Temporary Promotion Identifier Statement Code is 1 or 2. If you use this code, also enter a rate, start and end dates, and 9 as the Temporary Promotion Identifier Type Code on the TEMP-MRCH-APR line.		

From	To	Field	Length	Picture
229	229	CHD-TEMP-PI-STMT	1	X
		Business Name: Temporary Promotion Identifier Statement Code		
		This code indicates whether to print on the statement the message specified by the Temporary Promotion Identifier Type Code, and if so, which interest rate to include.		
		Valid values are:		
		0 = Do not print the specified message.		
		1 = Print the specified message with monthly interest rate.		
		2 = Print the specified message with daily interest rate.		
230	233	CHD-TEMP-PROMO-START-DATE	4	S9(7)V C-3
		Business Name: Temporary Promotion Start Date		
		The date the temporary promotion begins.		
234	237	CHD-TEMP-PROMO-END-DATE	4	S9(7)V C-3
		Business Name: Temporary Promotion End Date		
		The date the temporary promotion ends.		
238	300	CHD-INTEREST-RATES	63	GROUP
238	261	CHD-INT-RATE-NMDSREC	24	GROUP
238	240	CHD-ANN-RATE-CASH	3	S9(2)V9(3) C-3
		Business Name: Cash Annual Rate		
		The yearly rate used in the calculation of interest for cash transactions generated by the cardholder account.		
		EXAMPLE: A value of 18% per year would be encoded as 18000.		

From	To	Field	Length	Picture
241	243	CHD-ANN-RATE-MRCH	3	S9(2)V9(3) C-3
		Business Name: Card Account Annual Merchandise Rate		
		The yearly rate used in the calculation of interest for merchandise transactions generated by the cardholder account.		
		EXAMPLE: A value of 18% per year on merchandise would be encoded as 18000 in the field.		
244	246	CHD-OLD-ANN-RATE	3	S9(2)V9(3) C-3
		Business Name: Merchandise Interest Annual Previous Rate		
		Previous rate used to calculate annual interest on a merchandise balance		
247	249	CHD-OLD-ANN-RATE-CASH	3	S9(2)V9(3) C-3
		Business Name: Cash Interest Annual Old Rate		
		Previous annual interest rate charged on the temporary cash advance principal		
250	252	CHD-ANN-RATE-CASH-MAX	3	S9(2)V9(3) C-3
		Business Name: Cash Interest Maximum Rate		
		This is the maximum annual rate at which cash interest will be calculated.		
		EXAMPLE: 18% will be encoded as 18000.		
		Note		
		Zeroes indicate that this field is not used.		

From	To	Field	Length	Picture
253	255	CHD-ANN-RATE-MRCH-MAX	3	S9(2)V9(3) C-3
		Business Name: Maximum Merchandise Interest Rate		
		The maximum annual interest rate charged on merchandise items for the cardholder account.		
		EXAMPLE: 18% will be encoded as 18000.		
		Note		
		Zeroes indicate that this field is not used.		
256	258	CHD-ANN-RATE-MRCH-FUTURE	3	S9(2)V9(3) C-3
		Business Name: Future Annual Merchandise Rate		
		This field is the next annual rate to be charged on merchandise purchases.		
		EXAMPLE: 18.5% will be encoded as 18500.		
259	261	CHD-ANN-RATE-CASH-FUTURE	3	S9(2)V9(3) C-3
		Business Name: Cash Future Rate		
		The future interest rate to be charged on cash advances.		
		EXAMPLE: 18.5% will be encoded as 18500.		
262	264	CHD-MONTHLY-RATE-CASH	3	SV9(5) C-3
		Business Name: Cash Monthly Rate		
		The monthly rate at which finance charges on cash and airline tickets are computed.		
		EXAMPLE: 1.5% per month would be encoded as 01500.		

From	To	Field	Length	Picture
265	267	CHD-DAILY-RATE-CASH	3	SVPP9(5) C-3
		Business Name: Cash Daily Rate		
		The rate at which daily interest accrual on cash or airline tickets will be based, expressed in integer. It is used by the update program as a multiplier to set the daily interest rates for accounts.		
		EXAMPLE: 0.05% per day would be encoded as 05000 in this field.		
268	270	CHD-MONTHLY-RATE	3	SV9(5) C-3
		Business Name: Merchandise Monthly Interest Rate		
		The monthly rate at which the finance charges on merchandise are computed.		
		EXAMPLE: 1.5% per month on merchandise would be encoded as 01500 in this field.		
271	273	CHD-DAILY-RATE-MRCH	3	SVPP9(5) C-3
		Business Name: Daily Merchandise Interest Rate		
		The rate at which daily interest accrual on merchandise will be based, expressed in integer. This is used by the update program as a multiplier to set the daily interest rates for accounts.		
		EXAMPLE: 0.05% per day would be encoded as 05000 in this field.		
274	276	CHD-ANN-RATE-CRDINT	3	S9(2)V9(3) C-3
		Business Name: Card Account Credit Balance Annual Rate		
		Annual rate at which interest on credit balance accounts will be computed.		

From	To	Field	Length	Picture
277	279	CHD-MONTHLY-RATE-CRDINT	3	SV9(5) C-3
		Business Name: Card Account Credit Balance Monthly Rate		
		The monthly rate at which interest on credit balance accounts will be computed.		
280	282	CHD-DAILY-RATE-CRDINT	3	SVPP9(5) C-3
		The rate at which interest on credit balance accounts will be based, expressed in integer.		
		EXAMPLE: 0.05% per day would be encoded as 05000 in this field.		
283	285	CHD-MTH-RATE-CASH-MAX	3	SV9(5) C-3
		Business Name: Cash Maximum Monthly Rate		
		This is the maximum monthly rate at which cash interest will be calculated.		
		EXAMPLE: 1.5% per month would be encoded as 01500.		
		Note		
		Zeros indicate this field is not used.		
286	288	CHD-MTH-RATE-MRCH-MAX	3	SV9(5) C-3
		Business Name: Merchandise Maximum Monthly Rate		
		This is the maximum monthly rate at which merchandise interest will be calculated.		
		EXAMPLE: 1.5% per month would be encoded as 01500.		
		Note		
		Zeros indicate that this field is not used.		
289	294	CHD-ANN-RATE-DATA-NMDSREC	6	GROUP

From	To	Field	Length	Picture
289	291	CHD-ANN-RATE-CASH-MIN	3	S9(2)V9(3) C-3
		Business Name: Cash Interest Minimum Amount		
		The minimum annual interest rate charged on cash advances for the cardholder account.		
292	294	CHD-ANN-RATE-MRCH-MIN	3	S9(2)V9(3) C-3
		Business Name: Merchandise Interest Minimum Rate		
		The minimum annual interest rate charged on merchandise for the cardholder account.		
295	297	CHD-MTH-RATE-CASH-MIN	3	SV9(5) C-3
		Business Name: Cash Minimum Monthly Rate		
		The minimum monthly rate at which cash interest will be calculated.		
		EXAMPLE: 1.5% per month would be encoded as 01500.		
		Note		
		Zeros indicate that this field is not used.		
298	300	CHD-MTH-RATE-MRCH-MIN	3	SV9(5) C-3
		Business Name: Merchandise Minimum Monthly Rate		
		The minimum monthly rate at which merchandise interest will be calculated.		
		EXAMPLE: 1.5% per month would be encoded as 01500.		
		Note		
		Zeros indicate that this field is not used.		
301	306	CHD-RESERVE-FOR-SOCIETY	6	GROUP

From	To	Field	Length	Picture
301	303	CHD-SOCIETY-LS-MRCH-RATE	3	S9(2)V9(3) C-3
		Business Name: Merchandise Last Statement Society Rate		
		The interest rate charged for merchandise transactions since the last statement.		
		Note		
		This field is unique to Society.		
304	306	CHD-SOCIETY-LS-CASH-RATE	3	S9(2)V9(3) C-3
		Business Name: Cash Last Statement Society Rate		
		The interest rate charged for cash advance transactions since the last statement.		
		Note		
		This field is unique to Society.		
307	335	CHD-COLLECTION-DATA	29	GROUP
307	308	CHD-BEHAVIOR-SCORE	2	S9(3)V C-3
		Business Name: Behavior Score Number		
		A number given an account, based on various criteria, that's used to determine whether an account is likely to go delinquent or not.		
		Note		
		This field can have two occurrences. 1 occurrence reflects the behavior score from 3 months ago, 2 occurrence reflects the behavior score from 4 months ago.		

From	To	Field	Length	Picture
309	310	CHD-PREV-BHVR-SCORE	2	S9(3)V C-3
		Business Name: Behavior Score Previous Number		
		The number given an account, based on various criteria, that's used to determine whether an account is likely to go delinquent or not.		
311	316	CHD-SIX-DAY-DEBIT-COUNTS	6	GROUP
		These six individual fields count the number of debits posting to the account on each of the last six processing days for use in exception reporting.		
311	311	CHD-DAY-1-DEBITS	1	S9V C-3
		Business Name: Debit First Day Count The number of debit transactions today.		
312	312	CHD-DAY-2-DEBITS	1	S9V C-3
		Business Name: Debit Second Day Count The number of debit transactions yesterday.		
313	313	CHD-DAY-3-DEBITS	1	S9V C-3
		Business Name: Debit Third Day Count The number of debit transactions two days ago.		
314	314	CHD-DAY-4-DEBITS	1	S9V C-3
		Business Name: Debit Fourth Day Count The number of debit transactions three days ago.		
315	315	CHD-DAY-5-DEBITS	1	S9V C-3
		Business Name: Debit Fifth Day Count The number of debit transactions four days ago.		

From	To	Field	Length	Picture
316	316	CHD-DAY-6-DEBITS	1	S9V C-3
		Business Name: Debit Sixth Day Count The number of debit transactions five days ago.		
311	316	FILLER	6	GROUP
		Redefines CHD-SIX-DAY-DEBIT-COUNT S		
311	316	CHD-DAY-1-6-DEBITS	1	S9V C-3
		Occurs 6 times Business Name: Debit 1-6 Day Count		
317	334	CHD-COLLECTION-DATA-NMDSREC	18	GROUP
317	318	CHD-CR-SCORE-DATE	2	S9(4)V COMP
		Business Name: Credit Score Change Date Date a change credit score transaction is posted. Format is: MMYY		
319	321	CHD-CREDIT-SCORE	3	X(3)
		Business Name: Credit Score Number The grade assigned to account based upon the evaluation of the credit history for the applicant. Applicant may be a person or company. It may be input at new account time or may be changed by a non-monetary transaction.		
Note				
This is an optional field.				

From	To	Field	Length	Picture
322	323	CHD-COLLECTION-CODE	2	S9(3)V C-3

Business Name: Collector Identifier
Permanent collector queue identifying the bank collector or agency handling the collection of the card account.

Note
A 099 in this field is used to indicate abandoned charge-off accounts.

From	To	Field	Length	Picture
324	325	CHD-COFF-REASON-CODE	2	9(2)
Business Name: External Status Charge Off Reason Code				
An issuer-defined code identifying the reason for the Account Reason External Status Code				
This field is for any status reason code the issuer assigns except as follows.				
For an external status of C (closed):				
85 = Closed due to issuer's Adaptive Control overlimit strategy.				
86 = Closed due to issuer's Adaptive Control delinquent strategy.				
87 = Closed due to issuer's Adaptive Control reissue strategy.				
90 = Closed due to issuer's setting in the Delq Action Code parameters in the Delinquency Processing section (DO DC DP) of the PCF.				
91 = An old account closed after an account transfer due to issuer's setting in the Automatic Close Days After Transfer and Status Reason Code Overlay Switch parameters in the Account Maintenance section (AO CH AM) of the PCF.				
92 = Closed due to issuer's setting in fields described in the delinquent and overlimit parameters in the Eligibility section (RE CR EL) of the PCF.				
93 = Closed in the reissue process due to the issuer's settings in the Reissue Terms parameter in the Eligibility section and in the Ratification Level parameter in the Debit Ratification section (AO AC DR) of the PCF.				

Continued next page. . .

From	To	Field	Length	Picture
		Continued from previous page. . .		
		94 = Closed in the reissue process due to the issuer's settings in the Include/Exclude States parameter and in the reissue states parameters in the Eligibility section of the PCF.		
		95 = Closed in the reissue process due to an external status other than A or blank.		
		96 = Closed in the reissue process due to the issuer's setting in the Inactive Option parameter in the Reissue Options section (RE OP RO) of the PCF.		
		97 = Closed by consumer.		
		For an external Status of Z (charged off) the following status reason codes indicate that the charge off is for the listed reason.		
		68 = Legally paid in full for less than the full balance.		
		88 = Fraud		
		89 = Bankrupt		
		89 = Bankrupt		
		99 = Abandoned		

From	To	Field	Length	Picture
324	325	CHD-STATUS-REASON-CODE	2	9(2)
Redefines CHD-COFF-REASON-CODE				
Business Name: Card Account Reason				
External Status Code				
An issuer-defined code identifying the reason for the external status. This field is for any status reason code the issuer assigns except as follows:				
For an external status of C (closed):				
85 = Closed due to issuer's Adaptive Control overlimit strategy.				
86 = Closed due to issuer's Adaptive Control delinquent strategy.				
87 = Closed due to issuer's Adaptive Control reissue strategy.				
90 = Closed due to issuer's setting in the Delq Action Code parameters in the Delinquency Processing section (DO DC DP) of the PCF.				
91 = An old account closed after an account transfer due to issuer's setting in the Automatic Close Days After Transfer and Status Reason Code Overlay Switch parameters in the Account Maintenance section (AO CH AM) of the PCF.				
92 = Closed due to issuer's setting in fields described in the delinquent and overlimit parameters in the Eligibility section (RE CR EL) of the PCF.				
93 = Closed in the reissue process due to the issuer's settings in the Reissue Terms parameter in the Eligibility section and in the Ratification Level parameter in the Debit Ratification section (AO AC DR) of the PCF.				
Continued next page. . .				

From	To	Field	Length	Picture
		Continued from previous page. . .		
		94 = Closed in the reissue process due to the issuer's settings in the Include/Exclude States parameter and in the reissue states parameters in the Eligibility section of the PCF.		
		95 = Closed in the reissue process due to an external status other than A or blank.		
		96 = Closed in the reissue process due to the issuer's setting in the Inactive Option parameter in the Reissue Options section (RE OP RO) of the PCF.		
		97 = Closed by consumer.		
		For an external status of Z (charged off), the following status reason codes indicate that the charge off is for the listed reason:		
		68 = Legally paid in full for less than the full balance.		
		88 = Fraud		
		89 = Bankrupt		
		99 = Abandoned		
326	326	CHD-RE COURSE-FLAG	1	X
		Business Name: Recourse Code		
		Code designating whether a private label issuer has recourse against the merchant for this account.		
		0-9 = Yes, this issuer has recourse against the merchant		
		A-M = Yes, this issuer has recourse against the merchant		
		N = No, this issuer does not have recourse against the merchant		
		O-Z = Yes, this issuer has recourse against the merchant		

From	To	Field	Length	Picture
327	329	CHD-REOURSE-MERCHANT	3	S9(5)V C-3
		Business Name: Recourse Merchant Number		
		Number designating the recourse merchant.		
		Note		
		The system zero-fills this number if the Recourse Code has a value of 'N'.		
330	330	CHD-WB-TRAN-TYPE	1	X
		Business Name: Warning Bulletin Transaction Type Code		
		Valid values are:		
		A, C, D, and Space		
		Note		
		This field is reserved for First Data internal use.		
331	333	CHD-WB-PURGE-DATE	3	S9(5)V C-3
		Business Name: Warning Bulletin Purge Date		
		Date the cardholder account is scheduled to purge from the warning bulletin files		
		Format is:		
		YYJJJ		
		Note		
		This field contains a date equal to or greater than the current date. This purge date is used to delete the cardholder account number from the Warning Bulletin list.		

From	To	Field	Length	Picture
334	334	CHD-CREDIT-BUREAU-FLAG	1	X
<p>Business Name: Credit Bureau Report Account Code</p>				
<p>This transaction adds or changes the alpha or numeric value indicating the status of the account for credit reporting purposes.</p>				
<p>Valid values are:</p>				
<p>1 = Individual account</p>				
<p>2 = Joint contractual</p>				
<p>3 = Authorized user</p>				
<p>5 = Co-maker</p>				
<p>7 = Maker</p>				
<p>D = Delete account record from credit bureaus</p>				
<p>Q = Account not reported via Adaptive Control</p>				
<p>T = Terminated</p>				
<p>X = Consumer deceased</p>				
<p>Z = Issuer does not want First Data to report to bureaus</p>				
<p>Note</p>				
<p>If you leave this field blank, the principal customer will default to 1.</p>				

From	To	Field	Length	Picture
335	335	CHD-COLL-PROC-FLAG	1	S9V C-3
		<p>Business Name: Collection Process Code</p> <p>This field is used for Adaptive Control customers only.</p> <p>Valid values are:</p> <p>0 = Not used.</p> <p>1 = Cardholder will use PCF for collection processing and will report under Adaptive Control.</p> <p>2 = Cardholder will use Adaptive Control for collection processing and will report under Adaptive Control.</p>		
336	336	CHD-RECOVERY-IND	1	X
		<p>Business Name: Recovery Code</p> <p>The Recovery Code designates the eligibility of an account for Recovery 1 processing and the stage of the account in Recovery 1.</p>		
337	369	CHD-REISSUE-DATA	33	GROUP
337	350	CHD-REISSUE-DATA-NMDSREC	14	GROUP

From	To	Field	Length	Picture
337	337	CHD-RENEWAL-CODE	1	S9V C-3
		<p>Business Name: Card Plastic Reissue Frequency Code</p> <p>This indicates how often the System reissues the plastics for the cardholder account.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Do not reissue. 1 = Reissue in 6 months. 2 = Reissue in 12 months. 3 = Reissue in 18 months. 4 = Reissue in 24 months. 5 = Reissue in 30 months. 6 = Reissue in 36 months. 7 = Reissue in 48 months. 8 = Reissue in 60 months. 9 = Plastic is non-expiring. 		
338	339	CHD-NO-PLASTICS	2	S9(3)V C-3
		<p>Business Name: Card Plastic Count</p> <p>The number of plastics to be issued on this account either for a new cardholder account or at the time of reissue.</p> <p>Note</p> <p>If an '*' appears in this field, it signifies more than nine plastics have been issued.</p>		
340	343	CHD-PLASTICS-GROUP	4	GROUP

From	To	Field	Length	Picture
340	340	CHD-TYPE-PLASTIC	1	X
Business Name: Plastic Type Code				
This determines the primary cardholder plastic type (Selection Group). This code sets or changes the embossing production control for plastics issued to the cardholder.				
Valid values are:				
0 - Do not emboss plastics for the principal customer on this account.				
1 - Use the parameters in the Plastic Products strategy for plastic type 1 to emboss plastics on this account.				
2 - Use the parameters in the Plastic Products strategy for plastic type 2 to emboss plastics on this account.				
3 - Use the parameters in the Plastic Products strategy for plastic type 3 to emboss plastics on this account.				
4 - Use the parameters in the Plastic Products strategy for plastic type 4 to emboss plastics on this account.				
5 - Use the parameters in the Plastic Products strategy for plastic type 5 to emboss plastics on this account.				
6 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N.				
7 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N.				

From	To	Field	Length	Picture
341	341	CHD-SPOUSE-TYPE-PLASTIC	1	X
Business Name: Card Plastic Secondary Type Code				
The type of plastic issued under the spouse's name.				
Valid values are:				
0 - Do not emboss plastics for the secondary customer on this account.				
1 - Use the parameters in the Plastic Products strategy for plastic type 1 to emboss plastics on this account.				
2 - Use the parameters in the Plastic Products strategy for plastic type 2 to emboss plastics on this account.				
3 - Use the parameters in the Plastic Products strategy for plastic type 3 to emboss plastics on this account.				
4 - Use the parameters in the Plastic Products strategy for plastic type 4 to emboss plastics on this account.				
5 - Use the parameters in the Plastic Products strategy for plastic type 5 to emboss plastics on this account.				
6 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N.				
7 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N.				

From	To	Field	Length	Picture
342	342	CHD-DUAL-TYPE-PLASTIC	1	X
Business Name: Plastic Dual Primary Type Code				
This determines the type of plastic (Selection Group) to emboss for the primary cardholder on the driving side and non-driving side of the dual account. The same code is used to determine plastics for both sides of the dual account.				
Valid values are:				
0 = Do not emboss primary plastics on this account.				
1 - Use the parameters in the Plastic Products strategy for plastic type 1 to emboss plastics on this account.				
2 - Use the parameters in the Plastic Products strategy for plastic type 2 to emboss plastics on this account.				
3 - Use the parameters in the Plastic Products strategy for plastic type 3 to emboss plastics on this account.				
4 - Use the parameters in the Plastic Products strategy for plastic type 4 to emboss plastics on this account.				
5 - Use the parameters in the Plastic Products strategy for plastic type 5 to emboss plastics on this account.				
6 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N.				
7 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N.				

From	To	Field	Length	Picture
343	343	CHD-DUAL-SPOUSE-TYPE-PLASTIC	1	X
<p>Business Name: Card Plastic Dual Secondary Type Code</p> <p>Identifies plastics/embossing record, processing parameters to utilize for the secondary cardholder name of a non-dual account, or the driving side of a dual account.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Do not emboss secondary plastics on this account. 1 - Use the parameters in the Plastic Products strategy for plastic type 1 to emboss plastics on this account. 2 - Use the parameters in the Plastic Products strategy for plastic type 2 to emboss plastics on this account. 3 - Use the parameters in the Plastic Products strategy for plastic type 3 to emboss plastics on this account. 4 - Use the parameters in the Plastic Products strategy for plastic type 4 to emboss plastics on this account. 5 - Use the parameters in the Plastic Products strategy for plastic type 5 to emboss plastics on this account. 6 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N. 7 - Do not emboss plastics or create embossing records for this account. This value is for special use when you set the Embossing Services Option parameter in the Embossing Processing section (AO AC EM) of the Product Control File to N. 				

From	To	Field	Length	Picture
344	344	CHD-NEWCARD-FLAG	1	X
<p>Business Name: Card Plastic Reissue Format New Code</p> <p>Code indicating whether the cardholder had a new format plastic reissued.</p> <p>Valid values are:</p> <p>A = The old account number will appear in the statement, letters and late notices until the plastic is reissued or force embossed. It is changed to a space at reissue.</p> <p>B = The same as A, except the first statement that goes out will have a message notifying the cardholder of the new account number. This field will be set to a C at reissue, and to a space after the first statement is produced. If a force emboss is done prior to the monthly reissue, the account will not receive the message, but will receive the new account number on the statement.</p> <p>C = This is a reserved value set by the First Data system to produce the statement message needed for B above.</p> <p>E = Same as B, except the statement message also appears when the plastic has been forced embossed. When this value is present, then a client's original account number found in the CHD-NEW-XREF-NO-1 field should be used on check files sent to external vendors. This will keep their pre-conversion account number printed on convenience checks in sync with the plastic they have in their hand, until the client goes through conversion or a forced emboss.</p> <p>X = New check digit, old length. The account number on the plastic is different than the First Data account number.</p>				
<p>Continued next page...</p>				

From	To	Field	Length	Picture
		<p>Y = New check digit, old length, old system.</p> <p>Z = Old check digit, old length.</p> <p>Space = The plastic has a First Data account number.</p>		
345	345	CHD-ANNUAL-CHARGE-FLAG	1	X
		<p>Business Name: Annual Charge Code</p> <p>Code indicating which amount from the Product Control File, if any, to use when assessing annual fees. A value of 0 through 6 or A thru F indicates which amount from the PCF file to charge on an annual or monthly basis.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = On debit ratification, charge the amount set in the Annual Charge Amount 1 Field. 1 = Charge the amount set in the Annual Charge Amount 1 Field. 2 = Charge the amount set in Annual Charge Amount 2 Field. 3 = Charge the amount set in the Annual Charge Amount 3 Field. 4 = Charge the amount set in the Annual Charge Amount 4 Field. 5 = Charge the amount set in the Annual Charge Amount 5 Field. 6 = Charge the amount set in Annual Charge Amount 6 Field. 9 = Do not charge an annual amount. A = Charge amount set in Annual Charge Amount 1 Field, but do not post the annual charge to the account. B = Charge amount set in the Annual Charge Amount 2 Field, but do not post the annual charge to the account. <p>Continued next page...</p>		

From	To	Field	Length	Picture
		C = Charge amount set in the Annual Charge Amount 3 Field, but do not post the annual charge to the account.		
		D = Charge amount set in the Annual Charge Amount 4 Field, but do not post the annual charge to the account.		
		E = Charge amount set in the Annual Charge Amount 5 Field, but do not post the annual charge to the account.		
		F = Charge amount set in the Annual Charge Amount 6 Field, but do not post the annual charge to the account.		
346	347	CHD-ANNUAL-CHG-DATE	2	S9(4)V COMP
		Business Name: Annual Charge Date		
		The date through which the cardholder has paid the annual charge.		
		Format is:		
		MMYY		
348	350	CHD-MAIL-CONTROL	3	GROUP
348	349	CHD-MAIL-CODE	2	S9(3) C-3
		Business Name: Plastic Mail Code		
		This field determines how the system sorts plastics for special mail handling at the First Data Embossing Center.		
		Valid values are:		
		000 = No special handling		
		001-979 = Special handling		
		007 = Expedite, Airborne		
		069 = Expedite, Federal Express		
		333 = Postal express		
		840 = Federal Express (inserted)		
		850 = Federal Express (not inserted)		
		888 = Federal Express		
		Continued next page . . .		

From	To	Field	Length	Picture
Continued from previous page . . .				
		902 = Airborne		
		910 = Airborne (inserted)		
		911 = Airborne (not inserted)		
		978 = Registered mail (inserted)		
		979 = Registered mail		
		980 = Certified mail		
		980-999 = Reserved for First Data use		
		982 = First class mail		
		999 = Registered mail		
350	350	CHD-MAIL-CODE-FLAG	1	9
Business Name: Mail Update Code				
This indicates the process available to the issuer for changing the mail code flag.				
Valid values are:				
0 = User can update mail code via Non Mon Transaction Code 65, Mail Code/Mail Code Update Flag, or through force embossing 60 days prior to reissue.				
1 = User can only update mail code via Non Mon Transaction Code 65, Mail Code/Mail Code Update Flag.				
351	351	CHD-PRTC-BLNC-CD	1	X
Business Name: Protected Balance Code				
Code representing if there is a protected balance on the account				
Valid values are:				
N = No, the account does not have a protected balance.				
Y = Yes, the account has a protected balance.				
Default value is:				
N				

From	To	Field	Length	Picture
352	355	CHD-OPEN-DATE	4	S9(7)V C-3
		<p>Business Name: Account System Entry Date</p> <p>The date the cardholder account information was established and available in the processing system.</p> <p>Format is:</p> <p>0YYMMDD</p>		
356	357	CHD-MEMBER-SINCE-DATE	2	S9(4)V COMP
		<p>Business Name: Member Since Date</p> <p>The date the cardholder account was established with the issuing bank.</p> <p>Format is:</p> <p>MMYY</p>		
		Note		
		<p>This is found on the Cardholder Master File. This date was added in 1991, so, if a bank was offering a customer an upgrade to a gold card, the member since date of the first card could be embossed on the new gold plastic. For a new account on the First Data system, the system sets this date and the open date as the date the account is first placed on the First Data processing system. When a conversion is done, if the customer has a member since date it is put into this field. If the customer has an open date then that is pulled and put into the open date field. In rare cases, if a customer does not carry either a member since date or an open date, the conversion date is loaded into the open date field. Please refer to open date.</p>		
358	360	CHD-FILLER-B5B022MS-2	3	X(3)

From	To	Field	Length	Picture
361	364	CHD-EXPIRATION-DATE	4	S9(7)V C-3
		<p>Business Name: Card Account Expiration Date</p> <p>The date the cardholder plastic, with any associated plastics, expires and may no longer be used by the cardholder.</p> <p>Format is:</p> <p>0YYMMDD</p>		
365	365	CHD-REISSUE-CONTROL	1	S9V
		<p>Business Name: Plastic Reissue Control Code</p> <p>Flag used by the month-end processing for reissue.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Account is not in reissue. 1 = Account is 90 days from expiration and is good. 2 = Account is 60 days from expiration and is good. 3 = Account is 30 days from expiration and is good. 4 = Account is 90 days from expiration and is bad. 5 = Account is 60 days from expiration and is bad. 6 = Account is 30 days from expiration and is bad. 		

Note

Non-reissued accounts keep a value of 6 after expiration.

From	To	Field	Length	Picture
366	369	CHD-DATE-LAST-PLASTIC	4	S9(7)V C-3
		Business Name: Card Plastic Last Issue Date		
		The date First Data issued the most recent plastic to a cardholder.		
		Format is:		
		YYMMDD		
370	370	CHD-SMRT-CARD-DATA	1	GROUP
370	370	CHD-SMRT-CARD-ICC-CD	1	X
371	385	CHD-CREDIT-LINE-DATA	15	GROUP
371	378	CHD-CREDIT-LINE	8	S9(15)V C-3
		Business Name: Credit Line Amount		
		The total sum of maximum credit extended to the account (for U.S. accounts, this is designated as a whole dollar amount.) This figure is used to determine when the account is to be placed in an overlimit status and it is this number, less the current balance and any outstanding authorizations, that gives the available credit on the account.		
		Valid values are:		
		0 – 9999999		
379	385	CHD-CREDIT-LINE-DATA-NMDSREC	7	GROUP

From	To	Field	Length	Picture
379	379	CHD-TYPE-CRED-LINE-CHG	1	X
		<p>Business Name: Credit Line Change Code</p> <p>A code identifying the type of the last credit line change made to the cardholder account.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 2 = Auto increase due to check tran max line 8 = Reserved 9 = Reserved A = Automatic C = Permanently deferred D = Adaptive Control Decrease I = Automatic increase via ACS M = Manual O = Never increase R = ACS using the LSX transaction S = Automatic increase due to convenience check T = Increase due to additional secured deposit <p>Default value is:</p> <p>Blank or space</p>		
380	381	CHD-CR-LINE-DATE	2	S9(4)V COMP
		<p>Business Name: Credit Line Change Date</p> <p>The month and year of the last change to the credit line on the account.</p> <p>Format is:</p> <p>MMYY</p>		

From	To	Field	Length	Picture
382	383	CHD-DATE-LAST-REVIEW	2	S9(4)V COMP
		Business Name: Credit Line Review Last Date		
		The date the account was last reviewed for a credit line increase by the issuer.		
		Format is:		
		MMYY		
384	385	CHD-DATE-NEXT-REVIEW	2	S9(4)V COMP
		Business Name: Credit Line Review Next Date		
		The date the cardholder account will next be considered for a credit line increase. This field adds or changes the credit line review date.		
		Valid values are:		
		9997 = The cardholder cannot have automatic credit line increases or decreases.		
		9998 = The cardholder cannot have automatic credit line decreases.		
		9999 = The account will never be analyzed for possible increase.		
		Format is:		
		MMYY		
		Note		
		This field must be equal to or greater than the current date, not to exceed nine months from the current date.		
386	397	CHD-SPECIAL-CONTROL-FLAGS	12	GROUP
386	389	CHD-EXPANDED-CUST-USE-FLAGS	4	GROUP
		Note		
		These customer use flags are additional client-defined special flags.		

From	To	Field	Length	Picture
386	386	CHD-CUST-FLG-1	1	X
		Business Name: Customer Defined First Code		
387	387	CHD-CUST-FLG-2	1	X
		Business Name: Customer Defined Second Code		
388	388	CHD-CUST-FLG-3	1	X
		Business Name: Customer Defined Third Code		
389	389	CHD-CUST-FLG-4	1	X
		Business Name: Customer Defined Fourth Code		
386	389	FILLER	4	GROUP
		Redefines CHD-EXPANDED-CUST-USE-F LAGS		
386	389	CHD-EXP-CUST-USE-FLAG	1	X
		Occurs 4 times		
		Business Name: User Code		
		Note		
		This is a user-defined field.		
390	397	CHD-SPECIAL-CODES	8	GROUP
		This set of 8-bytes are the Special Control Flags. They are used to flag special conditions in the cardholder record.		

From	To	Field	Length	Picture
390	390	CHD-SC-1	1	X
<p>Business Name: Card Account Special First Code</p>				
<p>This field is Special Flag 1.</p>				
<p>Valid values are:</p>				
<p>1 – 6 = Number of cycles since conversion.</p>				
<p>B = (Space) normal processing.</p>				
<p>O or X = No cross-cycle verification.</p>				
<p>V =</p>				
<p>W =</p>				
<p>Y = Conversion account that has not cycled yet.</p>				
<p>Z = Do not process adjustments against this account.</p>				
<p>Note</p>				
<p>This field is reserved for internal First Data processing only.</p>				

From	To	Field	Length	Picture
391	391	CHD-SC-2	1	X
		<p>Business Name: Programming-Only Skip Pay Code</p> <p>This field is Special Control Field 2 (Happy Holidays Skip-Payment Plan).</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Skip pay accepted, offered again. B = Skip pay refused, offered again. X = Statement sent offering Skip-Payment Plan. Y = Statement sent, Skip-Payment accepted. Z = Statement sent, Skip-Payment refused. <p>Note</p> <p>This field is reserved for First Data programming only.</p>		
392	392	CHD-SC-3	1	X
		<p>Business Name: Temporary Money Documentation Code</p> <p>This field is Special Control Flag 3. It is used to convert interest rate for an entire state and indicates where money can be found.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 = 1st Month 2 = 2nd Month 3 = 3rd Month at least <p>Note</p> <p>This field is reserved for First Data programming only.</p>		

From	To	Field	Length	Picture
393	393	CHD-SC-4	1	X
		Business Name: Prior Conversion Rate Code		
		This field is Special Control Flag 4 and indicates interest rate prior to conversion.		
		Valid values are:		
		1 = 9%		
		2 – 3 = 12%		
		8 = 18%		
		Note		
		This field is reserved for First Data programming only.		
394	397	CHD-SC-5-8-NMDSREC	4	GROUP
394	394	CHD-SC-5	1	X
		Business Name: Card Account Special 5 Code		
		This field is Special Control Flag 5. The system uses this flag for inactive reissue processing. If an account meets reissue inactivity parameters, an X is placed in the field and the cardholder receives a non-reissue letter. If a cardholder uses the card before the reissue tape is prepared, the X is changed to a Y and the cardholder is reissued. Users may also remove the X. The value of V excludes a cardholder from inactive reissue processing.		

From	To	Field	Length	Picture
395	395	CHD-SC-6	1	X
		Business Name: Card Account Special 6 Code		
		This field is Special Control Flag 6 identifying special conditions in the cardholder record.		
		Note		
		This is an issuer-defined field.		
396	396	CHD-SC-7	1	X
		Business Name: Card Account Special 7 Code		
		This field is Special Control Flag 7 identifying special conditions in the cardholder record.		
		Note		
		This is an issuer-defined field.		
397	397	CHD-SC-8	1	X
		Business Name: Card Account Special 8 Code		
		This field is Special Control Flag 8 identifying special conditions in the cardholder record.		
		Note		
		This is an issuer-defined field.		
390	397	FILLER	8	GROUP
		Redefines CHD-SPECIAL-CODES		
390	397	CHD-SPECIAL-CONTROL	1	X
		Occurs 8 times		
		Business Name: Card Account Special Control Code		
398	463	CHD-MISCELLANEOUS-FIELDS	66	GROUP

From	To	Field	Length	Picture
398	401	CHD-MISCELLANEOUS-FIELD-1	4	X(4)
		Business Name: Miscellaneous First Identifier		
		Note		
		This is an issuer-defined field that may be left blank.		
398	401	CHD-AMWAY-PENDING-AUTH	4	9(4)
		Redefines CHD-MISCELLANEOUS-FIELD -1		
		Business Name: Amway Pending Authorization Amount		
398	401	FILLER	4	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -1		
		Note		
		The following fields are positional redefinitions of this field.		
398	398	CHD-MSCL-FLD1-PSTN1	1	X
399	399	CHD-MSCL-FLD1-PSTN2	1	X
400	400	CHD-MSCL-FLD1-PSTN3	1	X
401	401	CHD-MSCL-FLD1-PSTN4	1	X
402	406	CHD-MISCELLANEOUS-FIELD-2	5	X(5)
		Business Name: Miscellaneous Second Identifier		
		Note		
		This is an issuer-defined field and may be left blank. It does not appear on the balance and status display.		

From	To	Field	Length	Picture
402	406	CHD-AMWAY-CREDIT-LINE	5	9(5)
		Redefines CHD-MISCELLANEOUS-FIELD -2		
		Business Name: Amway Credit Line Amount		
402	406	CHD-MYRIAD-INCREASE-AMT	5	9(5)
		Redefines CHD-MISCELLANEOUS-FIELD -2		
402	406	FILLER	5	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -2		
		Note		
		The following fields are positional redefinitions of this field.		
402	402	CHD-MSCL-FLD2-PSTN1	1	X
403	403	CHD-MSCL-FLD2-PSTN2	1	X
404	404	CHD-MSCL-FLD2-PSTN3	1	X
405	405	CHD-MSCL-FLD2-PSTN4	1	X
406	406	CHD-MSCL-FLD2-PSTN5	1	X
407	413	CHD-MISCELLANEOUS-FIELD-3	7	X(7)
		Business Name: Miscellaneous Third Identifier		
		Note		
		This is an issuer-defined field and may be left blank. If the cardholder is participating in an additional bonus program, miscellaneous s field 3 contains the additional bonus amount. The System loads this amount, and the issuer must not change this field.		

From	To	Field	Length	Picture
407	413	CHD-AMWAY-BALANCE	7	9(5)V9(2)
		Redefines CHD-MISCELLANEOUS-FIELD -3		
		Business Name: Amway Balance Amount		
407	413	FILLER	7	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -3		
		Note		
		The following fields are positional redefinitions of this field.		
407	407	CHD-MSCL-FLD3-PSTN1	1	X
408	408	CHD-MSCL-FLD3-PSTN2	1	X
409	409	CHD-MSCL-FLD3-PSTN3	1	X
410	410	CHD-MSCL-FLD3-PSTN4	1	X
411	411	CHD-MSCL-FLD3-PSTN5	1	X
412	412	CHD-MSCL-FLD3-PSTN6	1	X
413	413	CHD-MSCL-FLD3-PSTN7	1	X
414	423	CHD-MISCELLANEOUS-FIELD-4	10	X(10)
		Business Name: Miscellaneous Fourth Identifier		
		Note		
		This field is used for AAA member number.		
414	423	CHD-AMWAY-LS-BAL	10	9(8)V9(2)
		Redefines CHD-MISCELLANEOUS-FIELD -4		
		Business Name: Amway Last Statement Balance Amount		

From	To	Field	Length	Picture
414	423	FILLER	10	GROUP
Redefines CHD-MISCELLANEOUS-FIELD -4				
414	415	CHD-MISC-FLD4-CD	2	X(2)
416	420	FILLER	5	X(5)
421	423	CHD-MISC-4-LAST3	3	X(3)
414	423	CHD-MYRIAD-RELATED-ACCT-NO	10	X(10)
Redefines CHD-MISCELLANEOUS-FIELD -4				
Business Name: Related Account Identifier				
414	423	FILLER	10	GROUP
Redefines CHD-MISCELLANEOUS-FIELD -4				
Note				
The following fields are positional redefinitions of this field.				
414	414	CHD-MSCL-FLD4-PSTN1	1	X
415	415	CHD-MSCL-FLD4-PSTN2	1	X
416	416	CHD-MSCL-FLD4-PSTN3	1	X
417	417	CHD-MSCL-FLD4-PSTN4	1	X
418	418	CHD-MSCL-FLD4-PSTN5	1	X
419	419	CHD-MSCL-FLD4-PSTN6	1	X
420	420	CHD-MSCL-FLD4-PSTN7	1	X
421	421	CHD-MSCL-FLD4-PSTN8	1	X
422	422	CHD-MSCL-FLD4-PSTN9	1	X
423	423	CHD-MSCL-FLD4-PSTN10	1	X

From	To	Field	Length	Picture
424	431	CHD-MISCELLANEOUS-FIELD-5	8	GROUP
Business Name: Miscellaneous Fifth Identifier				
Note				
This is an optional field assigned by the issuer, and may be left blank.				
424	424	CHD-MISC-5-POS1-ID	1	X
425	425	CHD-MISC-5-POS2	1	X
426	426	CHD-MSCL-FLD5-PSTN3	1	X
427	427	CHD-MSCL-FLD5-PSTN4	1	X
428	428	CHD-MSCL-FLD5-PSTN5	1	X
429	429	CHD-MSCL-FLD5-PSTN6	1	X
430	430	CHD-MSCL-FLD5-PSTN7	1	X
431	431	CHD-MSCL-FLD5-PSTN8	1	X
424	431	FILLER	8	GROUP
Redefines CHD-MISCELLANEOUS-FIELD-5				
424	427	CHD-PREV-PYMT-AMT	4	S9(5)V9(2) C-3
Business Name: Card Account Previous Payment Amount				
The sum paid on the account prior to the last payment made.				
428	431	CHD-EARLY-PYMT-AMT	4	S9(5)V9(2) C-3
Business Name: Card Account Early Payment Amount				
The amount of payment made prior to due date.				

From	To	Field	Length	Picture
432	443	CHD-MISCELLANEOUS-FIELD-6	12	GROUP
Business Name: Miscellaneous Sixth Identifier				
Note				
This is an optional field assigned by the issuer, and may be left blank.				
432	432	CHD-MSCL-FLD6-PSTN1	1	X
433	433	CHD-MSCL-FLD6-PSTN2	1	X
434	434	CHD-MSCL-FLD6-PSTN3	1	X
435	435	CHD-MSCL-FLD6-PSTN4	1	X
436	436	CHD-MSCL-FLD6-PSTN5	1	X
437	437	CHD-MSCL-FLD6-PSTN6	1	X
438	438	CHD-MSCL-FLD6-PSTN7	1	X
439	439	CHD-MSCL-FLD6-PSTN8	1	X
440	440	CHD-MSCL-FLD6-PSTN9	1	X
441	441	CHD-MSCL-FLD6-PSTN10	1	X
442	442	CHD-MSCL-FLD6-PSTN11	1	X
443	443	CHD-MISC6-POSITION12	1	X
432	443	FILLER	12	GROUP
Redefines CHD-MISCELLANEOUS-FIELD-6				
432	434	CHD-OVLMT-START-YYJJJ	3	S9(5)V C-3
Business Name: Overlimit Start Julian Date				
435	437	CHD-OVLMT-END-YYJJJ	3	S9(5)V C-3
Business Name: Overlimit End Julian Date				
438	440	CHD-OVLMT-HIGH-BAL	3	S9(5)V C-3
Business Name: Overlimit High Balance Amount				

From	To	Field	Length	Picture
441	443	CHD-OVLMT-CR-LIMIT	3	S9(5)V C-3
		Business Name: Statement Overlimit Amount		
		The amount the account is overlimit.		
432	443	FILLER	12	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -6		
432	440	CHD-MYRIAD-AMT-PAID	9	9(7)V9(2)
		Business Name: Payment Count		
		The number of payment transactions posted to cardholder accounts for the current processing day.		
		Default value is:		
		Zeroes		
441	441	FILLER	1	X
442	443	CHD-MYRIAD-NO-PYMTS	2	9(2)
		Business Name: Payment Count		
		The number of payment transactions posted to cardholder accounts for the current processing day. This field is used for the Ledger Activity Report Records and use the Settlement Client Server-Based System.		
		Default value is:		
		Zeroes		
444	453	CHD-MISCELLANEOUS-FIELD-7	10	X(10)
		Business Name: Miscellaneous Seventh Identifier		
		Note		
		This is an optional field assigned by the issuer, and may be left blank.		

From	To	Field	Length	Picture
444	453	FILLER	10	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -7		
444	446	CHD-LAST-CR-LIMIT	3	S9(5)V C-3
		Business Name: Card Account Last Credit Limit Amount		
		This field reflects the amount of the last approved credit limit for a specific card account.		
447	449	CHD-PREV-PYMT-YYJJJ	3	S9(5)V C-3
		Business Name: Card Account Previous Payment Julian Date		
		The Julian date the previous payment was made on the card account.		
450	452	CHD-EARLY-PYMT-YYJJJ	3	S9(5)V C-3
		Business Name: Card Account Early Payment Julian Date		
		This field reflects the Julian date when the early payment (payment made prior to due date) was made.		
453	453	FILLER	1	X
444	453	FILLER	10	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -7		
444	448	CHD-MYRIAD-ANN-CASH-ADV-INT	5	9(5)
		Business Name: Annual Cash Advance Interest Rate		
449	453	CHD-MYRIAD-INSURANCE-PREM	5	9(5)
		Business Name: Insurance Premium Amount		

From	To	Field	Length	Picture
444	453	FILLER	10	GROUP
Redefines CHD-MISCELLANEOUS-FIELD -7				
Note				
The following fields are positional redefinitions of this field.				
444	444	CHD-MSCL-FLD7-PSTN1	1	X
445	445	CHD-MSCL-FLD7-PSTN2	1	X
446	446	CHD-MSCL-FLD7-PSTN3	1	X
447	447	CHD-MSCL-FLD7-PSTN4	1	X
448	448	CHD-MSCL-FLD7-PSTN5	1	X
449	449	CHD-MSCL-FLD7-PSTN6	1	X
450	450	CHD-MSCL-FLD7-PSTN7	1	X
451	451	CHD-MSCL-FLD7-PSTN8	1	X
452	452	CHD-MSCL-FLD7-PSTN9	1	X
453	453	CHD-MSCL-FLD7-PSTN10	1	X
454	463	CHD-MISCELLANEOUS-FIELD-8	10	X(10)
Business Name: Miscellaneous Eighth Identifier				
Note				
This is an optional field assigned by the issuer and may be left blank.				
454	463	FILLER	10	GROUP
Redefines CHD-MISCELLANEOUS-FIELD -8				
454	456	CHD-FIX-PAY-YYJJJ	3	S9(5)V C-3
Business Name: Fixed Payment Julian Date				

From	To	Field	Length	Picture
457	459	CHD-PREV-STAT-YYJJJ	3	S9(5)V C-3
		Business Name: Previous Status Code Change Julian Date		
460	462	CHD-LAST-RET-CHECK	3	S9(5)V C-3
		Business Name: Card Account Last Return Check Amount		
		This field reflects the amount of the last returned check for specified card account.		
463	463	CHD-PREV-EXT-STAT	1	X
		Business Name: Card Account External Status Previous Code		
		This indicates the previous bank assigned external status code.		
		Valid values are:		
		A = Authorization prohibited		
		B = Bankrupt		
		C = Closed		
		E = Revoked		
		F = Frozen		
		I = Interest accrual prohibited		
		L = Lost		
		U = Stolen		
		Z = Charged off (system-assigned when a charge-off adjustment is made)		
		Blank = Normal		
		Note		
		The status Z is System-assigned when a charge-off adjustment is made. This is an issuer-assigned status code recognized by First Data to control specific account processing, such as authorizations and statements.		

From	To	Field	Length	Picture
454	463	FILLER	10	GROUP
Redefines CHD-MISCELLANEOUS-FIELD -8				
454	456	CHD-NW-OVLMT-START-YYJJJ	3	S9(5)V C-3
Business Name: Overlimit Start Julian Date				
457	459	CHD-NW-OVLMT-END-YYJJJ	3	S9(5)V C-3
Business Name: Overlimit End Julian Date				
460	462	CHD-NW-DATE-HIGH-BAL-YYJJJ	3	S9(5)V C-3
Business Name: Card Account High Balance Julian Date				
463	463	FILLER	1	X
454	463	FILLER	10	GROUP
Redefines CHD-MISCELLANEOUS-FIELD -8				
454	454	CHD-MSCL-FLD8-PSTN1	1	X
Business Name: Miscellaneous Eighth Identifier First Position Code				
455	455	CHD-MSCL-FLD8-PSTN2	1	X
Business Name: Miscellaneous Eighth Identifier Second Position Code				
456	456	CHD-MSCL-FLD8-PSTN3	1	X
Business Name: Miscellaneous Eighth Identifier Third Position Code				

From	To	Field	Length	Picture
457	457	CHD-MSCL-FLD8-PSTN4	1	X
		Business Name: Miscellaneous Eighth Identifier Fourth Position Code		
458	458	CHD-MSCL-FLD8-PSTN5	1	X
		Business Name: Miscellaneous Eighth Identifier Fifth Position Code		
459	459	CHD-MSCL-FLD8-PSTN6	1	X
		Business Name: Miscellaneous Eighth Identifier Sixth Position Code		
460	460	CHD-MSCL-FLD8-PSTN7	1	X
		Business Name: Miscellaneous Eighth Identifier Seventh Position Code		
461	461	CHD-MSCL-FLD8-PSTN8	1	X
		Business Name: Miscellaneous Eighth Identifier Eighth Position Code		
462	462	CHD-MSCL-FLD8-PSTN9	1	X
		Business Name: Miscellaneous Eighth Identifier Ninth Position Code		
463	463	CHD-MSCL-FLD8-PSTN10	1	X
		Business Name: Miscellaneous Eighth Identifier Tenth Position Code		
454	463	FILLER	10	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -8		

From	To	Field	Length	Picture
454	456	FILLER	3	X(3)
457	459	CHD-MSCL-FLD8-PSTN4-6	3	9(3)
		Business Name: Miscellaneous Eighth Identifier 4-6 Position Code		
460	463	FILLER	4	X(4)
454	463	FILLER	10	GROUP
		Redefines CHD-MISCELLANEOUS-FIELD -8		
454	457	FILLER	4	X(4)
458	463	CHD-MSCL-FLD8-CHG-DATE	6	X(6)
		Business Name: Miscellaneous Eighth Identifier Change Date		
464	483	CHD-ADDL-MISC-FIELDS-NMDSREC	20	GROUP
464	473	CHD-MISC-FIELD-9	10	X(10)
464	473	FILLER	10	GROUP
		Redefines CHD-MISC-FIELD-9		
464	473	CHD-MISCELLANEOUS-FIELD-9	10	9(8)V9(2)
		Business Name: Miscellaneous Ninth Identifier		
Note				
This is an optional field assigned by the issuer, and may be left blank.				
464	473	FILLER	10	GROUP
		Redefines CHD-MISC-FIELD-9		
Note				
The following fields are positional redefinitions of this field.				
464	464	CHD-MSCL-FLD9-PSTN1	1	X
465	465	CHD-MSCL-FLD9-PSTN2	1	X

From	To	Field	Length	Picture
466	466	CHD-MSCL-FLD9-PSTN3	1	X
467	467	CHD-MSCL-FLD9-PSTN4	1	X
468	468	CHD-MSCL-FLD9-PSTN5	1	X
469	469	CHD-MISC9-POS6-ID	1	X
470	470	CHD-MSCL-FLD9-PSTN7	1	X
471	471	CHD-MSCL-FLD9-PSTN8	1	X
472	472	CHD-MSCL-FLD9-PSTN9	1	X
473	473	CHD-MSCL-FLD9-PSTN10	1	X
474	483	CHD-MISC-FIELD-10	10	X(10)

Business Name: Miscellaneous Tenth Identifier

Note

This is an optional field assigned by the issuer, and may be left blank.

474	483	FILLER	10	GROUP
Redefines CHD-MISC-FIELD-10				
474	483	CHD-MISC-FIELDS	52	GROUP
Note				
The following fields are positional redefinitions of this field.				
474	474	CHD-MSCL-FLD10-PSTN1	1	X
475	475	CHD-MSCL-FLD10-PSTN2	1	X
476	476	CHD-MSCL-FLD10-PSTN3	1	X
477	477	CHD-MSCL-FLD10-PSTN4	1	X
478	478	CHD-MSCL-FLD10-PSTN5	1	X
479	479	CHD-MSCL-FLD10-PSTN6	1	X
480	480	CHD-MSCL-FLD10-PSTN7	1	X
481	481	CHD-MSCL-FLD10-PSTN8	1	X
482	482	CHD-MSCL-FLD10-PSTN9	1	X
483	483	CHD-MSCL-FLD10-PSTN10	1	X

From	To	Field	Length	Picture
484	509	CHD-MISC-FIELD-11-TX	26	X(26)
Business Name: Miscellaneous Eleventh Identifier				
Note				
This is an optional field assigned by the issuer, and may be left blank.				
484	509	FILLER	26	GROUP
Redefines CHD-MISC-FIELD-11-TX				
Note				
The following fields are positional redefinitions of this field.				
484	484	CHD-MSCL-FLD11-PSTN1	1	X
485	485	CHD-MSCL-FLD11-PSTN2	1	X
486	486	CHD-MSCL-FLD11-PSTN3	1	X
487	487	CHD-MSCL-FLD11-PSTN4	1	X
488	488	CHD-MSCL-FLD11-PSTN5	1	X
489	489	CHD-MSCL-FLD11-PSTN6	1	X
490	490	CHD-MSCL-FLD11-PSTN7	1	X
491	491	CHD-MSCL-FLD11-PSTN8	1	X
492	492	CHD-MSCL-FLD11-PSTN9	1	X
493	493	CHD-MSCL-FLD11-PSTN10	1	X
494	494	CHD-MSCL-FLD11-PSTN11	1	X
495	495	CHD-MSCL-FLD11-PSTN12	1	X
496	496	CHD-MSCL-FLD11-PSTN13	1	X
497	497	CHD-MSCL-FLD11-PSTN14	1	X
498	498	CHD-MSCL-FLD11-PSTN15	1	X
499	499	CHD-MSCL-FLD11-PSTN16	1	X
500	500	CHD-MSCL-FLD11-PSTN17	1	X
501	501	CHD-MSCL-FLD11-PSTN18	1	X
502	502	CHD-MSCL-FLD11-PSTN19	1	X

From	To	Field	Length	Picture
503	503	CHD-MSCL-FLD11-PSTN20	1	X
504	504	CHD-MSCL-FLD11-PSTN21	1	X
505	505	CHD-MSCL-FLD11-PSTN22	1	X
506	506	CHD-MSCL-FLD11-PSTN23	1	X
507	507	CHD-MSCL-FLD11-PSTN24	1	X
508	508	CHD-MSCL-FLD11-PSTN25	1	X
509	509	CHD-MSCL-FLD11-PSTN26	1	X
510	535	CHD-MISC-FIELD-12-TX	26	X(26)

Business Name: Miscellaneous Twelfth Identifier

Note

This is an optional field assigned by the issuer, and may be left blank.

510	535	FILLER	26	GROUP
------------	------------	---------------	-----------	--------------

Redefines CHD-MISC-FIELD-12-TX

Note

The following fields are positional redefinitions of this field.

510	510	CHD-MSCL-FLD12-PSTN1	1	X
511	511	CHD-MSCL-FLD12-PSTN2	1	X
512	512	CHD-MSCL-FLD12-PSTN3	1	X
513	513	CHD-MSCL-FLD12-PSTN4	1	X
514	514	CHD-MSCL-FLD12-PSTN5	1	X
515	515	CHD-MSCL-FLD12-PSTN6	1	X
516	516	CHD-MSCL-FLD12-PSTN7	1	X
517	517	CHD-MSCL-FLD12-PSTN8	1	X
518	518	CHD-MSCL-FLD12-PSTN9	1	X
519	519	CHD-MSCL-FLD12-PSTN10	1	X
520	520	CHD-MSCL-FLD12-PSTN11	1	X
521	521	CHD-MSCL-FLD12-PSTN12	1	X

From	To	Field	Length	Picture
522	522	CHD-MSCL-FLD12-PSTN13	1	X
523	523	CHD-MSCL-FLD12-PSTN14	1	X
524	524	CHD-MSCL-FLD12-PSTN15	1	X
525	525	CHD-MSCL-FLD12-PSTN16	1	X
526	526	CHD-MSCL-FLD12-PSTN17	1	X
527	527	CHD-MSCL-FLD12-PSTN18	1	X
528	528	CHD-MSCL-FLD12-PSTN19	1	X
529	529	CHD-MSCL-FLD12-PSTN20	1	X
530	530	CHD-MSCL-FLD12-PSTN21	1	X
531	531	CHD-MSCL-FLD12-PSTN22	1	X
532	532	CHD-MSCL-FLD12-PSTN23	1	X
533	533	CHD-MSCL-FLD12-PSTN24	1	X
534	534	CHD-MSCL-FLD12-PSTN25	1	X
535	535	CHD-MSCL-FLD12-PSTN26	1	X
536	539	CHD-MISC-DATES-NMDSREC	4	GROUP
536	539	CHD-DATE-LAST-PIN-MAILER	4	S9(7)V C-3

Business Name: PIN Mailer Last Date

This field indicates the last date a PIN mailer was generated for this account.

Format is:

YYMMDD

Note

This field is only maintained if the Update Last PIN Mailer parameter in the Mailer Management section (PP IP MM) of the PCF is turned on.

From	To	Field	Length	Picture
540	548	CHD-DESIGNATED-AUTOPAY-AMT	9	S9(15)V9(2) C-3
		Business Name: Card Account Designated Auto Pay Amount		
		The dollar-and-cent amount the cardholder agreed to pay via the automatic payment option.		
		Note		
		This is used with Charge DDA Code J, K, R, and S.		
549	550	CHD-CRLIFE-ORIG-NUM-STATE	2	S9(3)V C-3
		Business Name: Credit Life Policy Issue Origination State Numeric Code		
		The numeric code of the state in which the cardholder lived when the policy was issued.		
551	560	CHD-FDR-USE-MISC-FIELD-1	10	X(10)
		Business Name: Credit Bureau Dispute/ Comment Text		
		Note		
		This field is reserved for First Data use only.		
551	560	FILLER	10	GROUP
		Redefines CHD-FDR-USE-MISC-FIELD-1		
551	551	FILLER	1	X

From	To	Field	Length	Picture
552	552	CHD-CRD-BUR-FLAG-2	1	X
Business Name: Credit Bureau Reporting Code				
This field reflects the code used to update the status of accounts with special notation to the credit bureaus.				
Valid values are:				
1 = If external status equals B, report as chapter 7 or 11 bankruptcy.				
2 = If external status code equals B, report as chapter 13 bankruptcy.				
3 = If account is seven or more cycles delinquent, report as seriously delinquent.				
6 = This account is a loss by grantor.				
A = Petition for chapter 7 bankruptcy.				
B = Petition for chapter 11 bankruptcy.				
C = Petition for chapter 12 bankruptcy.				
D = Petition for chapter 13 bankruptcy.				
E = Discharged through bankruptcy chapter 7.				
F = Discharged through bankruptcy chapter 11.				
G = Discharged through bankruptcy chapter 12.				
H = Discharged through bankruptcy chapter 13.				
I = Chapter 7 bankruptcy dismissed.				
J = Chapter 11 bankruptcy dismissed.				
K = Chapter 12 bankruptcy dismissed.				
L = Chapter 13 bankruptcy dismissed.				
M = Chapter 7 bankruptcy withdrawn.				
N = Chapter 11 bankruptcy withdrawn.				
Continued next page . . .				

From	To	Field	Length	Picture
		O = Chapter 12 bankruptcy withdrawn. P = Chapter 13 bankruptcy withdrawn. Q = Removes bankruptcy indicator previously reported (A through P). R = Reaffirmation of debt. S = Removes reaffirmation of debt indicator R previously reported. T = Credit grantor cannot locate consumer. U = Consumer now located (removes previously reported T indicator). V = Reaffirmation of debt rescinded. Z = Bankruptcy - Undesignated chapter Space = If external status equals B, report as chapter 7 or 11 bankruptcy.		
553	553	CHD-BTI-USE-FLAG	1	X
		Business Name: Travel Insurance Basic Rate Code		
		A code identifying the cardholder's status regarding basic travel insurance rates as set in the Amount 1-6 parameters in the Travel Insurance section (CP OC TI) of the PCF.		
		Valid values are: 1 – 6 = Cardholder participates. 7 = Insurance cancelled.		
		Note These values identify valid Basic Travel Insurance Rate Tiers 1-6 on the Production Control File. A value of 7 indicates that insurance is cancelled. All other values mean cardholder is not participating.		

From	To	Field	Length	Picture
554	554	CHD-STI-USE-FLAG	1	X
		Business Name: Insurance Supplemental Travel Rate Tier Code		
		Note		
		This field is reserved for First Data use.		
555	555	CHD-REFUND-INDICATOR	1	X
		Business Name: Card Account Credit Balance Refund Code		
		This field, when set to zero, will prevent an automatic debit to cardholder credit balance accounts meeting established criteria.		
556	556	CHD-EXTD-REISSUE-BYPASS-FLAG	1	9
		Business Name: Extended Reissue Indicator Code		
		A code indicating whether to extend reissue if you are using the parameters documented in the Extended Reissue section (RE CR ER) of the PCF		
		Valid values are:		
		0 = Extended the reissue.		
		1 = Do not extend the reissue.		
		Note		
		Extensions occur at reissue time and depending on Product Control File settings affect those cardholders who currently have reissue periods of 6, 12, 18, and 24 months.		

From	To	Field	Length	Picture
557	558	CHD-CRLIFE-ORIG-STATE	2	X(2)
		<p>Business Name: Credit Life Policy Issue Origination State Code</p> <p>This field indicates the state to be used for credit life insurance billing, when the cardholder is to be billed based upon the state in which he lived when the policy was issued.</p>		
559	560	CHD-CRBR-CNSM-INF-CD	2	X(2)
		<p>Business Name: Role Indicator</p> <p>This field works in conjunction with First Data Use 1 Field, position 2. The value associates the information to the principal, spouse, or both cardholders.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 01 = Principal cardholder. 02 = Spouse cardholder. 03 = Both cardholders. <p>Space = No association (cross edit field values are not A through Z).</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
561	569	CHD-CROSS-REFERENCE-ACCT-NO	9	S9(17)V C-3
		Business Name: Business Name: Cross Reference Card Account Identifier		
		If this field is used, it must contain a valid account number with a valid prefix and valid check digit. This field has a leading zero, cross reference number, and trailing zeros.		
		This field is used by the system for the following processing:		
		Account Transfers: This field is automatically loaded with the new account number on the old account.		
		Auto Item Transfers: This field contains the account number the items are being transferred to.		
		BSX Transaction: The BSX video transaction uses this field for its account number.		
		Note		
		This is an optional field.		
570	578	CHD-NEW-XREF-NO-1	9	S9(17)V C-3
		Business Name: Cross Reference First Additional Number		
		The number identifying another account associated with the principal cardholder's account.		

From	To	Field	Length	Picture
579	587	CHD-NEW-XREF-NO-2	9	S9(17)V C-3
		Business Name: Cross Reference Second Additional Number		
		This field can be used for additional cross-referencing. If the account is established via the 'GN' transaction, this field will automatically be set to the account number used as a base. This field is automatically loaded with the old account number on the new account.		
		Note		
		This field must be zero-filled and left-justified.		
588	603	CHD-CUST-XREF-ID	16	X(16)
		Business Name: Cross Reference Card Account Number		
		The number identifying another account associated with this principal cardholder account.		
588	603	FILLER	16	GROUP
		Redefines CHD-CUST-XREF-ID		
588	591	CHD-OLD-CR-LIFE-DATE	4	S9(7)V C-3
		Business Name: Credit Life Old Date		
592	595	CHD-OLD-CR-LIFE-STAT-DATE	4	S9(7)V C-3
		Business Name: Credit Life Policy Issue Origination State Old Date		
		The premium for the credit life insurance is determined by the state where the policy was issued and the insured's age (among other things). This field reflects the date the policy was last set.		

From	To	Field	Length	Picture
596	602	CHD-OLD-CR-LIFE-PAID-AMT	7	S9(11)V9(2) C-3
		Business Name: Credit Life Paid Amount		
		The amount of credit life paid from inception to date.		
603	603	FILLER	1	X
604	607	CHD-CR-LIFE-STAT-DATE	4	S9(7)V C-3
		Business Name: Credit Life Policy Issue Origination State Date		
		This indicates the date when the credit life insurance policy was issued.		
608	614	CHD-CR-LIFE-PAID-AMT	7	S9(11)V9(2) C-3
		Business Name: Credit Life Paid Amount		
		The amount of credit life paid from inception to date.		
615	620	CHD-TERMS-PROCESSING	6	GROUP



From	To	Field	Length	Picture
615	615	CHD-LS-TERMS-FLAG	1	S9V C-3
<p>Business Name: Last Statement Terms Code</p>				
<p>This identifies the monetary terms of agreement level, at which the card account was processed for the last statement. A maximum of nine terms processing levels can be set for each of the following items:</p> <ul style="list-style-type: none"> ■ Interest methods ■ Interest payoff exceptions ■ Statement types ■ Annual charges ■ Minimum payment due calculations ■ Late charges ■ Merchandise item charges ■ Interest breakpoints and rates ■ Minimum finance charge assessments ■ Cash advance item charges ■ Cycle-to-date merchandise interest maximum ■ Overlimit charges 				
<p>Terms levels are controlled by Product Control File settings.</p>				
<p>Valid values are:</p>				
<p>1 = Terms level 1</p>				
<p>2 = Terms level 2</p>				
<p>3 = Terms level 3</p>				
<p>4 = Terms level 4</p>				
<p>5 = Terms level 5</p>				
<p>6 = Terms level 6</p>				
<p>7 = Terms level 7</p>				
<p>8 = Terms level 8</p>				
<p>9 = Terms level 9</p>				

From	To	Field	Length	Picture
616	616	CHD-CTD-TERMS-FLAG	1	S9V C-3
<p>Business Name: Cycle-To-Date Terms Level Code</p> <p>This field designates the monetary terms of agreement under which an account is currently being processed.</p> <p>A maximum of nine terms processing levels can be set for each of the following items:</p> <ul style="list-style-type: none"> ■ Interest methods ■ Interest payoff exceptions ■ Statement types ■ Annual charges ■ Minimum payment due calculations ■ Late charges ■ Merchandise item charges ■ Interest breakpoints and rates ■ Minimum finance charge assessments ■ Cash advance item charges ■ Cycle-to-date merchandise interest maximum ■ Overlimit charges <p>Valid values are:</p> <p>0 = Terms level 1 - Do not debit ratify 1 = Terms level 1 2 = Terms level 2 3 = Terms level 3 4 = Terms level 4 5 = Terms level 5 6 = Terms level 6</p> <p>Continued next page...</p>				

From	To	Field	Length	Picture
		7 = Terms level 7 8 = Terms level 8 9 = Terms level 9 Default value is: 0		
617	620	CHD-TERMS-DATE	4	S9(7)V C-3
		Business Name: Cycle-To-Date Terms Level Date		
		The date of the term level under which the cardholder is currently processing.		
		Format is: 0YYMMDD		
621	627	CHD-TRANSFER-PROCESSING	7	GROUP

From	To	Field	Length	Picture
621	621	CHD-TRANSFER-FLAG	1	S9V C-3
<p>Business Name: Automatic Item Transfer Code</p>				
<p>This flag controls the automatic transfer of monetary items to a new account following an account transfer. Initially, in an account transfer, all monetary items are transferred. This flag, however, allows the System to continue automatically transferring monetary items to the new account, once the transfer has been made. This relieves issuers from the process of manually removing each item from the old account and placing it on the new account.</p>				
<p>Valid values are:</p>				
<p>0 = Do not automatically transfer monetary items.</p>				
<p>1 = Continue to automatically transfer all monetary items posting under the old account number to the new account number, except when lost or stolen. The System only transfers those items with a transaction date prior to the lost/stolen date.</p>				
<p>9 = Account is not eligible for monetary item transfers because it resulted from a new account transfer this month.</p>				
<p>Note</p>				
<p>Refer to the Account Transfers chapter in the <i>Cardholder Account Maintenance</i> manual for more information.</p>				

From	To	Field	Length	Picture
622	625	CHD-DATE-LOST-STOLEN	4	S9(7)V C-3
		<p>Business Name: Card Account Lost Stolen Date</p> <p>The date the cardholder plastic(s) were reported lost or stolen.</p> <p>Format is:</p> <p>0YYMMDD</p>		
		<p>Note</p> <p>This field contains all nines if the plastic has not been reported lost or stolen.</p>		
626	626	CHD-ACCT-TRANSFER	1	X
		<p>Business Name: Card Account Transfer Code</p> <p>Valid values are:</p> <p>S = Across system transfer but not this month.</p> <p>X = New type transfer, not across systems.</p> <p>Y = New type transfer and across systems.</p> <p>Space = Account is not a transferred account this month.</p>		
		<p>Note</p> <p>This field is reserved for internal use.</p>		

From	To	Field	Length	Picture
627	627	CHD-ACCT-XFOOT	1	X
		Business Name: Account Cross Foot Code		
		This field is used internally to determine whether an account is in balance.		
		Valid values are:		
		X = Out-of-balance		
		Space = In balance		
		Default value is:		
		Space		
		Note		
		This field is reserved for internal use.		
628	693	CHD-BONUS-ACTIVITY	66	GROUP
		These fields contain bonus dollar amounts, that premiums cardholders earn based on cycle-to-date activity.		
628	665	CHD-BONUS-ACTIVITY-NMDS	38	GROUP
628	636	CHD-ACCUM-BONUS-AMT	9	S9(15)V9(2) C-3
		Business Name: Card Account Bonus Accumulated Amount		
		The total dollar-and-cent amount of accumulated bonus dollars collected before the anniversary of the issue date of the plastic.		
637	645	CHD-CTD-BONUS-CREDIT	9	S9(15)V9(2) C-3
		Business Name: Bonus Cycle-To-Date Credit Amount		
		The sum by which the card account's total bonus dollars are decreased when it cycles.		
		Note		
		This is set by a non-mon transaction that the issuer enters.		

From	To	Field	Length	Picture
646	654	CHD-CTD-BONUS-DEBIT	9	S9(15)V9(2) C-3
		Business Name: Bonus Cycle-To-Date Accumulated Amount		
		The bonus dollars accumulated since the end of the last billing cycle period.		
		Note		
		This field is set by a non-mon transaction.		
655	663	CHD-BONUS-QUALIFIED-PURCH	9	S9(15)V9(2) C-3
		Business Name: Card Account Bonus Qualified Purchase Total Amount		
		The total amount of accumulated qualified purchases made before the anniversary of the issue date of the cardholder plastic.		
		Note		
		This will be used by PCF to calculate bonus points or dollars.		

From	To	Field	Length	Picture
664	664	CHD-BONUS-SELECT-DISBURSE-MTHD	1	X
Business Name: Selected Disbursement Method Code				
The current bonus dollars disbursement method as selected by the cardholder. This indicates the selected method of bonus dollar disbursement used if the account has a PCF bonus/rebate type of 3.				
Valid values are:				
A = Disburse bonus dollars according to the method defined by the issuer as Method A.				
B = Disburse bonus dollars according to the method defined by the issuer as Method B.				
C = Credit bonus dollars as a payment to the account.				
Blank = Disburse bonus dollars according to the Bonus Dollars Disbursement Method Flag.				

From	To	Field	Length	Picture
665	665	CHD-BONUS-ACTUAL-DISBURSE-MTHD	1	X
		<p>Business Name: Actual Disbursement Method Code</p> <p>This field will indicate how the bonus dollars were actually disbursed for accounts using the PCF Bonus/Rebate type of 3. For accounts using the PCF Bonus / Rebate type of 3, this field will replace Special Flag 8 on the Balance and Status display.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Bank optional B = Bank optional C = Payment on account, First Data will generate the payment G = No option selected, use the PCF default disbursement method H = 'B' selected, but accumulated bonus less than PCF minimum bonus amount. Payment generated J = No option selected, defaulted to option B, accumulated bonus less than PCF minimum bonus amount, payment generated L = Account delinquent (internal status code of D or X), payment generated N = No bonus distributed because external status was one of those specified on PCF bonus external status codes, or because the accumulated bonus amount was not greater than zero 		
666	666	CHD-STMT-FEE-FLAG	1	X
		<p>Business Name: Statement Fee Code</p> <p>This flag is set to show if a monthly statement fee was waived or rebated the last time the account cycled.</p>		

From	To	Field	Length	Picture
667	675	CHD-BONUS-PREV-YR-QUAL-PUR	9	S9(15)V9(2) C-3
		Business Name: Previous Year Bonus Dollar Amount		
		This contains prior years qualified purchases amount. This field is used only for bonus type 8 (Discover). It will require a program request for any other customer wishing to use this option.		
676	684	CHD-BONUS-PREV-YR-DOLLARS	9	S9(15)V9(2) C-3
		Business Name: Card Account Bonus Previous Year Amount		
		This is the total calculated bonus dollars accumulated on a cardholder account during the previous calendar year. This field is used only for Bonus Type 8 (Discover). It requires a program request for any other customer wishing to use this option.		
685	693	CHD-LAST-CALC-BONUS-AMT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Bonus Amount		
		The total calculated bonus dollars accumulated by a cardholder during the last billing cycle period. It allows adjustment of the accumulated bonus dollars field when a cross-cycle transaction posts.		
694	711	CHD-FIXED-PAYMENT-AMOUNTS	18	GROUP

From	To	Field	Length	Picture
694	702	CHD-FIXED-PAYMENT-AMT	9	S9(15)V9(2) C-3
		Business Name: Fixed Payment Amount		
		The specific dollar-and-cent sum due from the cardholder in order to avoid delinquency for the account. This set amount is determined by what option the issuer uses in the Fixed Minimum Payment Option parameter in the Fixed Minimum Payment section (CP PO FM) of the PCF. The amount can be established on the Cardholder Master File using Non Mon 39 Fixed Minimum Payment Amount.		
703	711	CHD-CASH-FIXED-PAYMENT	9	S9(15)V9(2) C-3
		Business Name: Fixed Cash Payment Amount		
		The negotiated amount of cash advances billed in place of the minimum payment due (MPD). Fixed payments that become delinquent will be added to the amount due, until the cardholder becomes current with respect to the fixed payments.		
712	756	CHD-SPECIAL-PROCESSING-FLAGS	45	GROUP
712	733	CHD-SPEC-PROC-FLAGS-NMDSREC	22	GROUP

From	To	Field	Length	Picture
712	712	CHD-ANN-ACTIVITY-SUMM-FLAG	1	S9
Business Name: Annual Activity Summary Code				
<p>A code used to determine if a cardholder receives an annual activity summary, if the system generates a fee, and what fee to assess. This field can be changed using the unformatted Non Mon 99 transaction or the Non Mon AF, Account Features screen. When the Charge Option parameter in the Annual Summary section (AM SF AS) of the PCF is set to 0 or 1, the System does not check the setting in this field before creating an annual activity summary. The Annual Activity field must be set on the master file before the end of the year to generate that year's Annual Activity Summary. The Year End Summary Option parameter in the Annual Summary section (AM SF AS) of the PCF must be set by September 30, to generate the year's annual activity summary. Changes cannot be made to it between October 1, and December 31.</p>				
Valid values are:				
0 = Do not create the Annual Activity Summary.				
1 = Create an Annual Activity Summary and Charge 1 parameter based on settings in the Annual Summary section (AM SF AS) of the PCF.				
2 = Create an Annual Activity Summary and Charge 2 parameter based on settings in the Annual Summary section (AM SF AS) of the PCF.				
Continued next page...				

From	To	Field	Length	Picture
713	713	<p>3 = Create an Annual Activity Summary. Do not generate an automatic charge based on settings in the Annual Summary section (AM SF AS) of the PCF.</p> <p>4 = Do not generate the Annual Activity Summary and do not generate an automatic charge based on settings in the Annual Summary section (AM SF AS) of the PCF.</p>	1	S9V
714	714	<p>Business Name: Revolving 90 Day Code The Revolving Ninety Day Code designates whether the account is non revolving, three equal payments in 90 days, or six equal payments in 180 days.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Does not have 90-day privileges 1 = Has 90-day privileges 2 = Has a balance and is in a 90-day status 3 = Has 90/180-day privileges, balance, revolving <p>Default value is:</p> <p>0</p>	1	S9V C-3

From	To	Field	Length	Picture
715	715	CHD-PAY-AHEAD-FLAG	1	S9V C-3
Business Name: Pay Ahead Code				
This indicates whether the cardholder is eligible to make extra payments that will apply to future minimum payments.				
Valid values are:				
0 = Cardholder does not use the individual pay ahead option.				
1 = The cardholder's first payment posting after you set the flag, and prior to statement cycling, applies as a pay ahead payment. The System limits this code to one-cycle-use only. When the account cycles, the System automatically resets the flag to zero to prevent any additional payments from being applied to the pay ahead field. The System applies any amount in excess after the cardholder pays the minimum payment due to future minimum payment due calculations. This continues until the System reduces the pay ahead amount to zero.				
7 = Turn pay ahead option off. Excess payment amounts do not qualify for pay ahead. This option overrides the Pay Ahead Flag.				
Continued next page. . .				



From	To	Field	Length	Picture
		Continued from previous page . . .		
		8 = All payments posting to the cardholder's account are option 3 pay ahead payments. All payments that post to the account before it cycles reduce the account balance and the System adds the payments to the pay ahead field. The sum of all payments must be double the amount of the calculated minimum payment due before the pay ahead field applies to the minimum payment. After the account cycles, the System reduces the accumulated amount in the pay ahead field to zero. The flag remains set to '8' after the System generates the statement. This permits all payments posting during the next cycle to apply to the pay ahead field.		
		9 = All payments posting to the cardholder's account are option 1 pay ahead payments. All payments that post to the account during a cycle reduce the account balance and apply in full to the pay ahead field. If the amount in this field exceeds the computed minimum payment due at cycle time, the System retains this excess and applies it to future minimum payment due calculations. This continues until the System reduces the amount in the pay ahead amount to zero.		

Note

Values 1, 8, and 9 only affect pay ahead if the Pay Ahead Option parameter in the Pay Ahead section (AM PS PA) of the PCF is set to a 2.

716	716	CHD-CREDIT-LIFE-FLAG	1	GROUP
-----	-----	----------------------	---	-------

From	To	Field	Length	Picture
716	716	CHD-CREDIT-LIFE-FLAG-N	1	9
		<p>Business Name: Credit Life Insurance Indicator Code</p> <p>A code indicating the credit life insurance plan selected by the Financial Institution.</p> <p>Valid values are:</p> <p>0 = Do not charge credit life.</p> <p>1 - 9 = Charge the credit life premium based on Plan parameter settings in the Credit Life section of the Product Control File.</p> <p>Note</p> <p>Depending on the PCF settings, premium rates may be on the PCF settings or may be on the State Rate Table. Values 1 through 9 refers to a plan on the PCF. Depending on the PCF settings, premium rate may be on the PCF or may be on a state rate table.</p>		
717	723	CHD-MAX-REBATE-AMT	7	S9(11)V9(2) C-3
		<p>Business Name: Card Account Rebate Maximum Amount</p> <p>Maximum amount of rebate that a cardholder can receive</p> <p>Note</p> <p>This field is controlled by the setting for the maximum rebate flag on the Product Control File.</p>		

From	To	Field	Length	Picture
724	724	CHD-DELETE-FLAG	1	X
		Business Name: Account Delete Code		
		This field determines whether an account holder has been manually deleted this month and will drop off at the end of the month.		
		Valid values are:		
		X = Deleted Cardholder		
		Space = Normal Cardholder		
725	725	CHD-DUALITY-FLAG	1	S9V C-3
		Business Name: Duality Code		
		This indicates whether account is dual or non-dual and whether to issue plastics on the secondary side of a dual account.		
		Valid values are:		
		0 = Non-dual		
		1 = Dual-issue plastic(s)		
		2 = Dual-issue plastic(s) on secondary account only		
		3 = Dual-issue plastic(s) on both primary and secondary accounts		
		Note		
		A blank value will be replaced by a '0'.		
726	727	CHD-TYPE-LAST-NONMON	2	S9(3)V C-3
		Business Name: Non-Monetary Last Transaction Code		
		Code identifying the type of the most recent non-monetary transaction posting to the account		
728	733	FILLER	6	X(6)

From	To	Field	Length	Picture
734	734	CHD-SPEC-STMT-FLAG	1	S9V C-3
<p>Business Name: Statement Inactive Accounts Special Code</p> <p>This field controls the special statementing of accounts at the cardholder level. This flag relates only to active and inactive accounts.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Use the PCF settings to determine whether this account should be statemented and when it should be statemented. 1 = Statement this account on the next regular cycle only. 2 = Always statement this account. 4 = Use the parameters in the Statement Production section of the Product Control File to determine whether this account should receive a statement, even if it is inactive. A statement has never been produced for this account. 5 = Send a statement for this account on the next regular cycle, even if it is inactive. A statement has never been produced for this account. 6 = Send a statement for this account during every regular cycle, even if it is inactive. A statement has never been produced for this account. 8 = Do not statement this account. 9 = Do not statement this account. 				
735	736	CHD-PORTFOLIO-NO-OLD	2	S9(3)V C-3
<p>Business Name: Portfolio Old Code</p> <p>This indicates whether an account has receivable based financing activity.</p>				

From	To	Field	Length	Picture
737	737	CHD-AUTOPAY-SKIP-FLAG	1	X
		<p>Business Name: Automatic Payment Skip Code</p> <p>This indicates whether the Autopay Process is skipped at the next cycle time.</p> <p>Valid values are:</p> <p>C = Temporarily suspends a cardholder's auto payment withdrawal for the current cycle</p> <p>N = Do not skip autopay</p> <p>X = Used when autopay is not done at cycle time (will become Y at next cycle)</p> <p>Y = Skip next cycle autopay</p>		
738	738	CHD-GROSS-ACTIVE	1	X
		<p>Business Name: Gross Activity Code</p> <p>A flag indicating that the account has either had a balance or some monetary posting during the calendar month. It is cleared by month-end for zero-balance and collapsed accounts. The update program sets this flag when it posts monetary items to the account. Month-end leaves the flag set on active accounts.</p> <p>Valid values are:</p> <p>X = Gross activity occurred during the month</p> <p>Blank = No gross activity on account this month</p>		

From	To	Field	Length	Picture
739	739	CHD-DEBIT-ACTIVE	1	X
		<p>Business Name: Card Account Debit Activity Code</p> <p>A code indicating the presence of transactions such as sales or cash advances that debit the cardholder account balance amount during the current month.</p> <p>Valid values are:</p> <p>X = Debit activity occurred this month for the account</p> <p>Blank = No debit activity occurred this month for the account.</p>		
740	740	CHD-BASIC-ACTIVE	1	X
		<p>Business Name: Basic Activity Code</p> <p>A code indicating an active cardholder account identified by sales, returns, cash advances, payments and/or authorization requests. It is set by the update program on a calendar month basis. When a basic monetary item (sale, return, cash advance, payment or authorization) is posted to the cardholder account, this flag is set to a value of X.</p>		

From	To	Field	Length	Picture
741	741	CHD-AUTH-FLAG	1	X
		Business Name: Authorization Control Code		
		This is used to control authorizations and other actions.		
		Valid values are:		
		A = Causes the online system to return the message "Get New Address" when an authorization is requested. The A is removed automatically when an address change is posted. This code prohibits the printing of computer letters and delinquency notification statements. On purge/reinstatement day, accounts with this code are purged.		
		M = Account has an unresolved dispute. This code prohibits the printing of past due notices, Exceptions and Collections cards, or computer letters.		
		Q = Always authorize unless an external status prohibits authorization. This code prohibits the printing of the following: Delinquency notification statements - Statement message generated from the Delinquency Message fields. - Overlimit letters - Exceptions and Collections cards.		
		V = Prohibits automatic printing of computer letters, delinquency notices and/or messages, and the same items listed for Q. (A demand letter request will override this restriction and produce the requested letter.)		
		Y = Always decline authorization. Status Y is automatically removed when the account is no longer delinquent.		
		Blank (or other values) = Normal authorization processing		

From	To	Field	Length	Picture
742	742	CHD-INTEREST-SWITCH	1	X
		<p>Business Name: Interest Accrual Code</p> <p>A code indicating whether to accumulate interest on the cardholder account.</p> <p>Valid values are:</p> <p>Y = Stop interest accrual on delinquent accounts</p> <p>Z = Do not charge interest</p> <p>Blank = Charge interest</p>		
743	743	CHD-STMT-HOLD-FLAG	1	X
		<p>Business Name: Held Statement Destination Code</p> <p>This indicates where to send cardholder statements with hold codes.</p> <p>Valid values are:</p> <p>1 – 9 = Send hard copy statement to you for this number of billing cycles.</p> <p>C = Sort hard copy statements according to cardholder account number and mail it to you.</p> <p>D = The account has been assigned the default strategy of ZBFD.</p> <p>E = Send to Client Services due to invalid promotion.</p> <p>H = Statement sent to issuer, not sent to customer.</p> <p>I = Send statement to issuer due to dispute.</p> <p>N = Send hard copy statement to cardholder.</p>		
		Continued next page . . .		

From	To	Field	Length	Picture
Continued from previous page . . .				
		R = Returned mail, do not print a hard copy same as W but will also generate an auto non mon, Non Mon 165 to set correspondence flag to 1. When the statement hold code is changed to an R, the auto Non Mon 165 will post the same day to change the correspondence flag to a 1.		
		S = Send hard copy statement to First Data Fraud Management Services.		
		V = Send hard copy statement with enlarged print to cardholder.		
		W = Do not print a hard copy. Instead, produce the statement only for CIS (Customer Inquiry System) and on microfiche.		
		Y = Send hard copy statement to you.		
		Default value is:		
		Space or Blank		
744	744	CHD-MULTRAN-FLAG	1	X
		Business Name: MULTRAN Account Code		
		This is a flag used to decide if an account is a regular credit card, multran account, or multran money fund account. As of 11/93 this field is not used for processing. May be set by Non-Mon 76 and new account add.		
745	745	CHD-PREM-SUPPLE-INS-FLAG	1	X
		Business Name: Insurance Premium Card Supplemental Code		
		This field was added to support AAA and VISA Premium Card Supplemental Insurance.		

From	To	Field	Length	Picture
746	746	CHD-SPECIAL-RATE-FLAG	1	X
		Business Name: Special Interest Rate Code		
		This indicates that the interest on an account is computed based on one interest rate regardless of the interest breakpoint.		
		Note		
		This is an internally controlled field.		
747	747	CHD-DEBIT-BALANCE-CYCLE	1	S9V C-3
		Business Name: Debit Balance Cycle Count		
		The cycle counter field to be used with the additional minimum payment due options. When this field is equal to the option setting on PCF, minimum payment due will be calculated. Counter is incremented by one each time cardholder cycles and is set to '0' when minimum pay is calculated.		
748	751	CHD-CASH-MOVE-DATE	4	S9(7)V C-3
		Business Name: Cash Principal Move Date		
		This field is used by limited customers using the cash move days option on Product Control File. It is calculated when a cash advance is posted by adding the cash move days on PCF to the processing date. On this date all cash principal is moved to two-cycle old merchandise principal.		

From	To	Field	Length	Picture
752	752	CHD-PINOFFSET-SECCODE-CHG-SW	1	S9V C-3
<p>Business Name: Plastic PIN Offset Security Code Change Code</p>				
<p>This allows for automatic purging of embossing reissue records and forced embossing of corrected reissue plastics at the bank's option. This flag will be set to 1, 2, or 3 if Non Mon 025 is posted to a cardholder account during the time after the embossing reissue tape has been produced and on or before the bank's purge/reinstatement day.</p>				
<p>Valid values are:</p>				
<p>0 = Non-mon 025 has not been posted</p>				
<p>1 = Non-mon 025 has been posted for the primary account</p>				
<p>2 = Non-mon 025 has been posted for the secondary account</p>				
<p>3 = Non-mon 025 has been posted for both the primary and secondary accounts</p>				
<p>Note</p>				
<p>To use this non-mon 025 auto-purge and force emboss option, the user must first set the Reinstated Reissue/Automatic Purging flag.</p>				

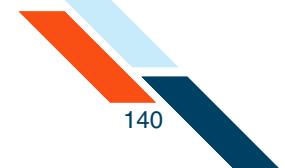
From	To	Field	Length	Picture
753	754	CHD-LS-CASH-MOVE-DATE	2	S9(3)V C-3
		Business Name: Cash Advance/ Merchandise Interest Combination Data		
		This field applies only to certain issuers who employ the cash processing days on PCF. The field contains a Julian date, which represents cash advance date plus cash processing days. Until this date is reached, cash and merchandise interest is maintained separately. After the date, cash is combined with merchandise.		
755	755	CHD-INT-ON-INT-FLAG	1	X
		Business Name: Interest On Interest Code		
		This field indicates if the PCF interest on interest flag was set the last time the account cycled.		
756	756	CHD-ADD-STMT-FLAG	1	9
		Business Name: New Account Additional Statement Code		
757	757	CHD-DEBIT-RATIFICATION	1	GROUP

From	To	Field	Length	Picture
757	757	CHD-DEBIT-RAT-TYPE	1	X
		Business Name: Debit Ratification Type Code		
		This field determines what part of the cardholder's balance will be grandfathered when the account debit ratifies. Grandfathering will keep the principal's interest rate and interest on interest option.		
		Valid values are:		
		0 = Do not grandfather any balance		
		1 = Grandfather the cash balance on the account		
		2 = Grand father the merchandise balance on the account		
		3 = Grandfather both cash and merchandise		
		Default value is:		
		0		
758	776	CHD-REST-BASE-NMDSREC	19	GROUP
758	761	CHD-ICHG-DATE	4	S9(7)V C-3
		Business Name: Cash Item Charge Date		
		This field indicates the date when cash advance item charges will no longer be waived. The date in this field is compared to the transaction date in a cash advance. If the tran date is not greater than this date, no item charges will be assessed.		
		Format is:		
		YYMMDD		

From	To	Field	Length	Picture
762	763	CHD-SORT-DISTRIBUTION	2	S9(3)V C-3
		<p>Business Name: Held Statement Sort Distribution Code</p> <p>An issuer-assigned code identifying the appropriate person, department, or location receiving the held statement.</p>		
764	764	CHD-IRS-HOME-EQUITY-FLAG	1	9
		<p>Business Name: Card Account Home Equity Code</p> <p>This indicates if the money value of the cardholder's property has been used for this credit account. This information is required by the Internal Revenue Service in the United States. (Defines whether account is of the Home Equity variety.)</p> <p>Valid values are:</p> <p>0 = Not a home equity account</p> <p>1 = A home equity account (established before 1986)</p> <p>2 = A home equity account after 1987 for other than the purchase of a personal residence (established after 1986)</p>		

From	To	Field	Length	Picture
765	765	CHD-WAIV-OVERLATE-FEES	1	X
		Business Name: Card Account Fee Waiver Code		
		A code indicating whether to access fees on the cardholder account. This field is used in conjunction with CHD-WAIV-OVLMT-RESET. The two fields, when combined, identify the type of fee and whether to assess the fee. This field is the second byte (low-byte). Type of fees indicated: optional issuer fee, declined batch auth, returned check, bonus points, late, overlimit, cash item, merchandise item.		
		Valid values are:		
		0 = No exception to charge		
		1 = No merchandise item charge (1)		
		2 = No cash item charge (1)		
		4 = No overlimit charge (1)		
		8 = No late charge (1)		
		16 = Not eligible for bonus points (1)		
		32 = No returned check charge (1)		
		64 = No declined batch auth charge (1)		
		128 = Defer late charge (2)		
		256 = Defer overlimit charge (2)		
		512 = Reserved		
		1024 = No optional issuer fee charge (1)		
		(The information contained within the () refers to a valid value from a corresponding field for NM SA2. Please refer to the <i>Cardholder Non-Monetary Transactions</i> manual, NM SA2, Account Sacred Entries - Group 2 for further details.)		
		Continued next page. . .		

From	To	Field	Length	Picture
Note				
This is a one-byte field. Each byte contains eight bits. Each bit can contain a value of a 1 (on) or a 0 (off).				
EXAMPLE 1:				
		If 8 is set to 0 and 128 is set to 0, a 0 will display on the NM SA2 for late charge.		
<hr/> <hr/> CHD-WAIV-OVLMT-RESET 0 0 0 0 0 0 0 0 na na na na na 1024 512 256				
<hr/> <hr/> CHD-WAIV-OVERLATE-FEES 0 0 0 0 0 0 0 0 128 64 32 16 8 4 2 1				
EXAMPLE 2:				
		If 8 is set to 1 and 128 is set to 0, a 0 will display on the NM SA2 for late charge (permanent).		
<hr/> <hr/> CHD-WAIV-OVLMT-RESET 0 0 0 0 0 0 0 0 na na na na na 1024 512 256				
<hr/> <hr/> CHD-WAIV-OVERLATE-FEES 0 0 0 0 1 0 0 0 128 64 32 16 8 4 2 1				



From	To	Field	Length	Picture
EXAMPLE 3:				
If 8 is set to 1 and 128 is set to 0, a 0 will display on the NM SA2 for late charge (permanent). If 1024 is set to 1, a 1 will display on the NM SA2 for optional user fee charge.				
		CHD-WAIV-OVLMT-RESET		
		0 0 0 0 0 1 0 0		
		na na na na na 1024 512		
		256		
		CHD-WAIV-OVERLATE-FEES		
		0 0 0 0 1 0 0 0		
		128 64 32 16 8 4 2 1		
766	769	CHD-DATE-FUTURE-TERMS	4	S9(7)V C-3

Business Name: Future Rate Change Date

The date the future interest rate change becomes effective for the cardholder account.

Format is:

YYMMDD

Note

Zeros indicate future rates are not used.

From	To	Field	Length	Picture
770	770	CHD-CR-LIFE-STATUS	1	X
		Business Name: Credit Life Claim Status Code		
		Valid values are: A = Has an accepted credit life claim P = Has a pending life claim Space = Regular		
		Note Delinquency is cleared when set to P or A.		
771	771	CHD-CHECK-ORDER-FLAG	1	X
		Business Name: Convenience Check Order Code		
		This indicates whether to generate convenience checks for mass mailing, or test tapes for convenience checks.		
		Valid values are: 0 = Do not generate checks for the cardholder. 1 = Manually order new account convenience checks. 2 = Generate checks for the cardholder. 4 = Generate convenience checks for mass mailing. 5 = Generate test tapes for convenience checks.		

From	To	Field	Length	Picture
772	772	CHD-CHECK-ORD-SPEC-FLAG	1	X
		Business Name: Special Convenience Check Order Code		
		This indicates whether a cardholder with a special status may receive convenience checks.		
		Valid values are:		
		C = The system restricts the cardholder from receiving convenience checks due to an external status of C, closed account.		
		L = The system restricts the cardholder from receiving convenience checks due to an external status of L, lost account.		
		P = The system restricts the cardholder from receiving convenience checks since the account is being purged from the system.		
		Q = Restrict customer from receiving convenience checks at the customer's request		
		S = Do not restrict the cardholder from receiving convenience checks, but the cardholder does not want to receive unsolicited checks from the financial institution.		
		T = The system restricts the cardholder from receiving convenience checks since the pending account is the old account in a type N transfer or the sending account in a type C transfer.		
		U = The system restricts the cardholder from receiving convenience checks due to an external status of U, stolen account.		
		Z = The system restricts the cardholder from receiving convenience checks.		
		Blank = The system does not restrict the cardholder from receiving convenience checks.		

From	To	Field	Length	Picture
773	775	CHD-LAST-CHECK-NUM-ISSUED	3	S9(5)V C-3
		Business Name: Convenience Check Last Issued Number		
		The number of the last convenience check issued to the cardholder.		
		Note		
		Related nonmon transaction is Non Mon 143 Last Check Number Issued.		
776	776	CHD-PHONE-CHARGE-FLAG	1	X
		Business Name: VisaPhone/ MasterPhone Code		
		This indicates whether the cardholder is a VisaPhone or MasterPhone participant.		
		Valid values are:		
		C = Cancelled from the VisaPhone program		
		N = Not a participant		
		V = VisaPhone participant		
777	778	CHD-CB-SCORE	2	S9(3)V C-3
		Business Name: Credit Bureau Score Number		
		Valid values are:		
		000 – 999		
		Note		
		If the value is zero, it is not being used. All positive values are valid.		
779	790	CHD-CB-DATA-NMDSREC	12	GROUP

From	To	Field	Length	Picture
779	779	CHD-CB-ID	1	X
		<p>Business Name: Credit Bureau Identifier</p> <p>This is the ID number of the bureau where the Credit Bureau Score was obtained.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 = Trans Union 2 = Equifax 3 = Experion 5 = Trans Union Canada 6 = Equifax Canada 7 = Reserved for future use <p>Space = The Credit Bureau Score is not being used</p>		
780	783	CHD-CB-CODE	4	X(4)
		<p>Business Name: Credit Bureau Local Bureau Code</p> <p>The code indicating the address and telephone number of the local credit bureau office.</p> <p>Note</p> <p>Refer to the Local Bureau Address chapter in the <i>Credit</i> manual for information about these codes.</p>		

From	To	Field	Length	Picture
784	784	CHD-CB-ATTR1	1	X
		<p>Business Name: Credit Bureau Attributes Code</p> <p>This is a special condition indicator that is used by Adaptive Control to override various situations, such as credit line increases.</p> <p>Valid values are:</p> <p>0 – 9 (with 0 being the best and 9 the worst)</p> <p>Spaces = Not being used</p>		
785	785	CHD-CB-ATTR2	1	X
		<p>Business Name: Credit Bureau Attributes Code</p> <p>This is a special condition indicator that is used by Adaptive Control to override various situations, such as credit line increases.</p> <p>Valid values are:</p> <p>0 – 9 (with 0 being the best and 9 the worst)</p> <p>Spaces = Not being used</p>		
786	786	CHD-CB-ATTR3	1	X
		<p>Business Name: Credit Bureau Attributes Code</p> <p>This is a special condition indicator that is used by Adaptive Control to override various situations, such as credit line increases.</p> <p>Valid values are:</p> <p>0 – 9 (with 0 being the best and 9 the worst)</p> <p>Spaces = Not being used</p>		

From	To	Field	Length	Picture
787	790	CHD-CB-SCORE-DATE	4	S9(7)V C-3
		Business Name: Credit Bureau Score Date		
		The date the credit bureau information generated from the credit bureau.		
		Format is:		
		YYMMDD		
		Note		
		This must be a valid date; must be less than or equal to today; and must be greater than the current credit bureau score date.		
791	792	CHD-CB-REASON1	2	X(2)
		Business Name: Credit Bureau First Reason Code		
		Code representing the highest factor that contributed to the credit bureau score		
		Note		
		Up to five reason codes may be received and stored.		
793	794	CHD-CB-REASON2	2	X(2)
		Business Name: Credit Bureau Second Reason Code		
		Code representing the second highest factor that contributed to the credit bureau score		
		Note		
		Up to five reason codes may be received and stored.		

From	To	Field	Length	Picture
795	796	CHD-CB-REASON3	2	X(2)
		Business Name: Credit Bureau Third Reason Code		
		Code representing the third highest factor that contributed to the credit bureau score		
		Note		
		Up to five reason codes may be received and stored.		
797	798	CHD-CB-REASON4	2	X(2)
		Business Name: Credit Bureau Fourth Reason Code		
		Code representing the fourth highest factor that contributed to the credit bureau score		
		Note		
		Up to five reason codes may be received and stored.		
799	800	CHD-RANDOM-DIGITS	2	X(2)
		Business Name: Collection Random Digit Code		
		Note		
		This field is reserved for First Data use.		

From	To	Field	Length	Picture
801	801	CHD-CORRESPOND-FLAG	1	9
<p>Business Name: Card Account Correspondence Prohibit Code</p>				
<p>This indicates the kinds of correspondence this account is to receive, besides billing statements.</p>				
<p>Valid values are:</p>				
<p>0 = This option is not used.</p>				
<p>1 = This option prohibits the printing of delinquent and overlimit notices, messages, courtesy statements, and automatic computer letters.</p>				

From	To	Field	Length	Picture
802	802	CHD-WAIV-OVLMT-RESET	1	X
Business Name: Card Account Fee Waiver Code				
<p>A code indicating whether to access fees on the cardholder account. This field is used in conjunction with CHD-WAIV-OVERLATE-FEES. The two fields, when combined, identify the type of fee and whether to assess the fee. This field is the first byte (high byte). The type of fees indicated: optional issuer fee, declined batch auth, returned check, bonus points, late, overlimit, cash item, merchandise item.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = No exception to charge 1 = No merchandise item charge (1) 2 = No cash item charge (1) 4 = No overlimit charge (1) 8 = No late charge (1) 16 = Not eligible for bonus points (1) 32 = No returned check charge (1) 64 = No declined batch auth charge (1) 128 = Defer late charge (2) 256 = Defer overlimit charge (2) 				
Continued next page . . .				



From	To	Field	Length	Picture
------	----	-------	--------	---------

Continued from previous page . . .
 512 = Reserved
 1024 = No optional issuer fee charge
 (1)
 The information contained within the () refers to a valid value from a corresponding field for NM SA2. Refer to the *Cardholder Non-Monetary Transactions* manual for further details.

Note

Each byte contains 8 bits. Each bit can contain a value of a 1 (on) or a 0 (off).

EXAMPLE 1:

If 8 is set to '0' and 128 is set to '0', a '0' will display on the NM SA2 for late charge.

	CHD-WAIV-OVLMT-RESET						
0	0	0	0	0	0	0	0
na	na	na	na	na	1024	512	
256							

	CHD-WAIV-OVERLATE-FEES						
0	0	0	0	0	0	0	0
128	64	32	16	8	4	2	1

Continued next page . . .

From	To	Field	Length	Picture
Continued from previous page . . .				
EXAMPLE 2:				
If 8 is set to 1 and 128 is set to 0, a 0 will display on the NM SA2 for late charge (permanent).				
—		CHD-WAIV-OVLMT-RESET		
0	0	0	0	0 0 0 0
na	na	na	na	na 1024 512
256				
—				
		CHD-WAIV-OVERLATE-FEES		
0	0	0	0	1 0 0 0
128	64	32	16	8 4 2 1
EXAMPLE 3:				
If 8 is set to 1 and 128 is set to 0, a 0 will display on the NM SA2 for late charge (permanent). If 1024 is set to 1, a 1 will display on the NM SA2 for optional user fee charge.				
—		CHD-WAIV-OVLMT-RESET		
0	0	0	0	0 1 0 0
na	na	na	na	na 1024 512
256				
—				
		CHD-WAIV-OVERLATE-FEES		
0	0	0	0	1 0 0 0
128	64	32	16	8 4 2 1

From	To	Field	Length	Picture
803	804	CHD-BTI-FIRST-USE-FLAGS	2	GROUP
803	803	CHD-BTI-FIRST-USE-FLAG	1	X
		Business Name: Insurance Basic Travel First Use Code		
		This indicates if a BTI (Basic Travel Insurance) participating cardholder has had a BTI "triggering" transaction.		
		Valid values are:		
		1 = BTI triggering transaction posted		
		Space = Off		
		Note		
		This field is set to a space (off) at the end of each month.		
804	804	CHD-STI-FIRST-USE-FLAG	1	X
		Business Name: Insurance Supplemental Travel First Use Code		
		A code reflecting the first use of a product.		
		Note		
		This field is reserved for First Data use.		
805	805	CHD-DEF-CR-LIFE-FLAG	1	9
		Business Name: Credit Life Charge Deferred Cycle Count		
		This contains number of cycles which the cardholder will not be charged credit life.		
		Valid values are:		
		0 – 2		
		Note		
		This value is decreased by one every cycle.		

From	To	Field	Length	Picture
806	807	CHD-MO-CHARGE-INT-ONLY	2	S9(3)V C-3
		<p>Business Name: Minimum Payment Interest – Only Month Count</p> <p>The number of months the System bills interest only on a cardholders minimum payment due.</p>		
808	808	CHD-PRE-ANNUAL-CHG-MESSAGE	1	X
		<p>Business Name: Statement Pre-Annual Charge Message Code</p> <p>The code reflecting if annual charge pre-notification letter was sent.</p>		
809	810	CHD-PINPOINT-CTD-COUNT	2	S9(3)V C-3
		<p>Business Name: Cycle-To-Date Pinpoint Entry Count</p> <p>The number of pinpoint entries made by the cardholder during the current cycle.</p>		

From	To	Field	Length	Picture
811	811	CHD-ANN-FEE-CHARGED	1	S9
		<p>Business Name: Annual Charge Effect Delinquent Account Code</p> <p>This is used to tell the system that a client does or does not want an account to become delinquent, if the only thing on the account is the annual fee. It affects the account status. This field is used to further define the account status during the annual fee charge processing.</p> <p>Valid values are:</p> <p>0 = Accounts containing a zero are active accounts and are liable for delinquent processing.</p> <p>1 = If the field contains a value of 1, the annual charge is the only item on the account (accounts with this flag and the correct PCF option will not go delinquent).</p> <p>2 = Placed on the account after the account cycles with a value of one. An account with this flag and the correct PCF option will not go delinquent.</p>		
812	813	CHD-SERVICES-MATRIX	2	S9(4)V COMP
		<p>Business Name: Services Matrix Code</p> <p>The user defines what sort of service to define, and sets the flag to 1 if the cardholder uses that service.</p> <p>Valid values are:</p> <p>0 – 1</p>		
814	816	CHD-CHDSELECT-SEQ-NO	3	X(3)
<p>Note</p> <p>This field is reserved for internal use by Cardholder Select.</p>				

From	To	Field	Length	Picture
817	819	CHD-APPLICATION-SCORE	3	S9(5) C-3
		Business Name: Adaptive Control Application Score Number		
		This field is used to score the ACAPS application score.		
820	823	CHD-DATE-STATUS-CHG	4	S9(7)V C-3
		Business Name: External Status Code Last Change Date		
		This field is the date the last External Status Code change occurred.		
		Format is:		
		0YYMMDD		
824	827	CHD-RISK-PREDICTOR-SCORE	4	S9(4)
		Business Name: Cardholder Risk Predictor Score Identifier		
		A sign identifying whether the risk score is positive (+) or negative (-), and risk score.		
		Valid values are:		
		0000 – 9999 (positive or negative)		
828	828	CHD-RISK-PREDICTOR-BUREAU	1	X
		Business Name: Risk Predictor Bureau Identifier		
		A code reflecting the credit bureau supplying the risk predictor model and score.		
		Valid values are:		
		C = Equifax		
		U = TransUnion		
		W = Experian		

From	To	Field	Length	Picture
829	829	CHD-RISK-PREDICTOR-MODEL	1	X
		Business Name: Risk Predictor Model Code		
		A code reflecting the credit bureau scoring algorithm used in evaluating a consumer's risk level.		
		For Equifax, valid values are:		
		B = Beacon/Pinnacle		
		D = Enhanced Delinquency Alert System (EDAS)		
		For TransUnion, valid values are:		
		1 = Delphi (includes old & new Delphi)		
		2 = FICO Risk Score, Classic/NextGen		
		3 = FICO Risk Score, Classic Personal Finance		
		4 = FICO Risk Score, Classic Auto		
		5 = FICO Risk Score, Classic Installment		
		6 = Delphi/New Delphi		
		7 = FICO Risk Score, Classic Bankcard		
		For Experian, valid values are:		
		1 = Bank Credit Card (no longer supported by Experian)		
		2 = Retail Credit Card (no longer supported by Experian)		
		A = National Risk Model (OLD)		
		E = National Equivalency Score (OLD)		
		F = Fair Isaac Auto Model		
		G = Fair Isaac Installment Model		
		H = Fair Isaac Personal Finance Model		
		I = Fair Isaac		
		J = National Equivalency Score		
		K = National Risk Score		
		O = Management Decision Systems (MDS)		

Continued next page. . .

From	To	Field	Length	Picture
Continued from previous page . . .				
For Associates, valid values are:				
A – C = TransUnion				
D – I = TransUnion				
J – P = Experian				
Note				
Consumer's risk level refers to the risk associated with extending credit to that consumer.				
830	831	CHD-REGION-OF-DOMICILE	2	GROUP
830	830	CHD-VISA-REGION	1	X
Business Name: VISA Warning Bulletin Region Identifier				
An identifier reflecting VISA warning bulletin region.				
831	831	CHD-MC-REGION	1	X
Business Name: Mastercard Warning Bulletin Region Identifier				
An identifier reflects the Mastercard warning bulletin region.				
832	834	CHD-ACCT-TRANSFER-DATE	3	S9(5)V C-3
Business Name: Card Account Transfer Date				
The Julian date the cardholder account was transferred. This date will be on the Old, or From, account and on the New, or To, account.				

From	To	Field	Length	Picture
835	835	CHD-ACCT-TRANSFER-FLAG	1	X
		<p>Business Name: Account Transfer Code</p> <p>This field will indicate if this account is the From account or the To account of an account transfer.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = No transfer involvement 1 = Original transfer account - From account 2 = New transfer account - To account 3 = Original account - From combined account 4 = New combined account - To combined account Space = No transfer involvement <p>Default value is:</p> <p>0 or Space</p>		
836	839	CHD-CASH-CREDIT-LINE-CHG-DT	4	S9(7) C-3
		<p>Business Name: Last Cash Advance Credit Line Change Date</p> <p>The date the last cash advance credit line change was made to the cardholder account.</p> <p>Format is:</p> <p>YYMMDD</p>		

From	To	Field	Length	Picture
840	840	CHD-CASH-CREDIT-LINE-CHG-TYP	1	X
		Business Name: Cash Credit Line Change Type Code		
		The type of last cash advance credit line change.		
		8 = Reserved		
		9 = Reserved		
		A = Automatic		
		C = Permanently deferred		
		D = Automatic decrease via ACS		
		I = Automatic increase via ACS		
		M = Manual		
		N = Application tape entry		
		O = Never increased		
		S = Automatic increase due to convenience check		
		T = Non-monetary tape		
		Default value is:		
		Blank or space		
841	841	CHD-ADD-ON-RATE-FLAG	1	X
		Business Name: Add On Rate Code		
842	845	CHD-CURR-PRICING-PORTFOLIO	4	9(4)
		Business Name: Card Account Current Pricing Portfolio Code		
		An issuer-defined code identifying the pricing portfolio table that pointed the account to the current pricing strategy.		

From	To	Field	Length	Picture
846	853	CHD-CURR-PRICING-STRATEGY	8	X(8)
		Business Name: Card Account Current Pricing Strategy Identifier		
		An issuer-defined code identifying the pricing strategy under which the system processes the account.		
854	857	CHD-CURR-PRICE-STRATEGY-DATE	4	S9(7)V C-3
		Business Name: Card Account Current Pricing Strategy Date		
		The date when the account changed to the current pricing strategy.		
858	858	CHD-CURR-STRAT-CYCLE-FLAG	1	X
		Business Name: Cardholder Pricing Strategy Current Identifier		
		The pricing strategy currently in effect.		
859	862	CHD-LS-PRCN-PORT-ID	4	9(4)
		Business Name: Last Statement Pricing Portfolio Identifier		
		Identifier of the pricing portfolio as of the last statement		
		Default value is: Zeros		
863	870	CHD-OLD-NEXT-PRICING-STRATEGY	8	X(8)
		Business Name: Old Next Pricing Strategy Identifier		
		Code identifying the old next pricing strategy scheduled for the cardholder account, if Account Level Processing (ALP) controls the account.		

From	To	Field	Length	Picture
871	872	CHD-NEXT-PRICE-STRATEGY-DATE	2	S9(4)V COMP
		Business Name: Pricing Strategy Next Date		
		Date when the account is scheduled to change to the next pricing strategy, if Account Level Processing (ALP) controls the account.		
		Format is:		
		MMYY		
873f	873	CHD-OLD-NEXT-STRAT-CYCLE-FLAG	1	X
		Business Name: Old Pricing Strategy Next Cycle Code		
874	874	CHD-OLD-NEXT-STRAT-STAGE-REASON	1	X
		Business Name: Old Next Pricing Strategy Stage Reason Code		
875	882	CHD-LS-PRICING-STRATEGY	8	X(8)
		Business Name: Last Statement Strategy Pricing Identifier		
		This reflects the pricing strategy the card account was under on the last statement.		
883	886	CHD-LAST-STRATEGY-CHANGE-DATE	4	S9(7)V C-3
		Business Name: Strategy Last Change Date		
		The date the last ALP strategy changed.		

From	To	Field	Length	Picture
887	887	CHD-PROCESSING-LEVEL	1	X
		<p>Business Name: Client Processing Level Code</p> <p>This identifies the current pricing strategy that the issuer is using to process this cardholder account.</p> <p>Valid values are:</p> <p>A = Agent assignment</p> <p>C = Account-level processing</p>		
888	889	CHD-UD-GEO-CODE	2	S9(3)V C-3
		<p>Business Name: Geographic Code</p> <p>A client-defined geographic code.</p>		
890	891	CHD-UD-RISK-SCORE	2	S9(3)V C-3
		<p>Business Name: Risk Score Code</p> <p>An issuer-defined risk score. This field contains assigned points ranking a consumer's risk level based off the bureau model selected as well as the consumer's credit file.</p>		
Note				
This is an optional field. The score returned from the bureaus is a 4-position numeric signed field. The model selected determines what is considered good or bad. In other words, each model has values/cutoffs that are classified good versus bad; and sometimes a low score is actually positive and a high score is negative.				

From	To	Field	Length	Picture
892	893	CHD-UD-PRODUCT-TYPE	2	S9(3)V C-3
		Business Name: Product Type Code		
		An user-defined field on the Cardholder Master File that is updated via the NM CC screen or by using unformatted NM*203.		
		Valid values are:		
		000 - 999		
894	894	CHD-AUTO-PAY-PNDG-IN	1	X
		Business Name: Automatic Payment Pending Indicator		
		Indicator designating if an automatic ACH payment memo is pending until the next processing day		
		Valid values are:		
		Y = Yes, an automatic ACH payment debit memo is pending until the next processing day.		
		Default value is:		
		Space		
895	898	CHD-UD-SOURCE-CODE	4	X(4)
		Business Name: Source Code		
		Note		
		This is an issuer-defined field.		
895	898	FILLER	4	GROUP
		Redefines CHD-UD-SOURCE-CODE		
		Note		
		The following fields are positional redefinitions of this field.		
895	895	CHD-UD-SOURCE-CD-PSTN-1	1	X
896	896	CHD-UD-SOURCE-CD-PSTN-2	1	X
897	897	CHD-UD-SOURCE-CD-PSTN-3	1	X

From	To	Field	Length	Picture
898	898	CHD-UD-SOURCE-CD-PSTN-4	1	X
899	900	CHD-UD-PROFITABILITY-INDEX Business Name: Profitability Rating Code Issuer-defined profitability index the Cardholder Master File, and is updated via non-mon.	2	S9(3)V C-3
901	904	CHD-UD-FINANCIAL-INSTITUTION Business Name: Financial Institution Identifier An issuer-defined identifier indicating the financial institution.	4	S9(7)V C-3
905	906	CHD-UD-BANK-RELATION-CODE Business Name: Bank Relation Code Issuer-defined bank relation code.	2	S9(3)V C-3
907	908	CHD-UD-ATTRITION-INDEX Business Name: Attrition Index Identifier	2	S9(3)V C-3
Note				
This is an issuer-defined field.				
909	912	CHD-UD-APPROVAL-OFFICER-CODE Business Name: ALP Approval Officer Identifier An identifier that reflects the bank officer who approved the application.	4	S9(7)V C-3
913	916	CHD-UD-LIFESTYLE-IND Business Name: Lifestyle Index Code	4	S9(7)V C-3
Note				
This is an issuer-defined field. Enter via the unformatted Non Mon 210 or the formatted Non Mon CC, Cardholder Classification transaction.				

From	To	Field	Length	Picture
917	920	CHD-UD-RPT1	4	X(4)
Business Name: Financial Report First Issuer-Defined Code An issuer-defined financial report 1.				
917 920 FILLER 4 GROUP				
Redefines CHD-UD-RPT1				
Note				
The following fields are positional redefinitions of this field.				
917	917	CHD-UD-RPT1-PSTN-1	1	X
918	918	CHD-UD-RPT1-PSTN-2	1	X
919	919	CHD-UD-RPT1-PSTN-3	1	X
920	920	CHD-UD-RPT1-PSTN-4	1	X
921	924	CHD-UD-RPT2	4	X(4)
Business Name: Financial Report Second Issuer-Defined Code				
An issuer-defined financial report 2.				
921 924 FILLER 4 GROUP				
Redefines CHD-UD-RPT2				
Note				
The following fields are positional redefinitions of this field.				
921	921	CHD-UD-RPT2-PSTN-1	1	X
922	922	CHD-UD-RPT2-PSTN-2	1	X
923	923	CHD-UD-RPT2-PSTN-3	1	X
924	924	CHD-UD-RPT2-PSTN-4	1	X

From	To	Field	Length	Picture
925	928	CHD-UD-RPT3	4	X(4)
		Business Name: Financial Report Third Issuer-Defined Code		
		An issuer-defined financial report 3.		
925	928	FILLER	4	GROUP
		Redefines CHD-UD-RPT3		
		Note		
		The following fields are positional redefinitions of this field.		
925	925	CHD-UD-RPT3-PSTN-1	1	X
926	926	CHD-UD-RPT3-PSTN-2	1	X
927	927	CHD-UD-RPT3-PSTN-3	1	X
928	928	CHD-UD-RPT3-PSTN-4	1	X
929	932	CHD-UD-RPT4	4	X(4)
		Business Name: Financial Report Fourth Issuer-Defined Code		
		An issuer-defined financial report 4.		
933	934	CHD-UD-AD-MESSAGE-FLAG	2	S9(3)V C-3
		Business Name: Advertising Message Code		
		A variable-length, issuer-defined advertising group code.		
935	964	CHD-UD-PRICING-CONTROLS	30	GROUP
935	935	CHD-UPC-1	1	X
		Business Name: Pricing Control First Issuer-Defined Code		
		An issuer-defined pricing control		

From	To	Field	Length	Picture
936	936	CHD-UPC-2	1	X
		Business Name: Pricing Control Second Issuer-Defined Code		
		An issuer-defined pricing control		
937	937	CHD-UPC-3	1	X
		Business Name: Pricing Control Third Issuer-Defined Code		
		An issuer-defined pricing control		
938	938	CHD-UPC-4	1	X
		Business Name: Pricing Control Fourth Issuer-Defined Code		
		An issuer-defined pricing control		
939	939	CHD-UPC-5	1	X
		Business Name: Pricing Control Fifth Issuer-Defined Code		
		An issuer-defined pricing control		
940	941	CHD-UPC-6	2	X(2)
		Business Name: Pricing Control Sixth Issuer-Defined Code		
		An issuer-defined pricing control		
940	941	FILLER	2	GROUP
		Redefines CHD-UPC-6		
		Note		
		The following fields are positional redefinitions of this field.		
940	940	CHD-UPC-6-PSTN-1	1	X
941	941	CHD-UPC-6-PSTN-2	1	X

From	To	Field	Length	Picture
942	943	CHD-UPC-7	2	X(2)
		Business Name: Pricing Control Seventh Issuer-Defined Code		
		An issuer-defined pricing control		
942	943	FILLER	2	GROUP
		Redefines CHD-UPC-7		
		Note		
		The following fields are positional redefinitions of this field.		
942	942	CHD-UPC-7-PSTN-1	1	X
943	943	CHD-UPC-7-PSTN-2	1	X
944	946	CHD-UPC-8	3	X(3)
		Business Name: Pricing Control Eighth Issuer-Defined Code		
		An issuer-defined pricing control		
944	946	FILLER	3	GROUP
		Redefines CHD-UPC-8		
		Note		
		The following fields are positional redefinitions of this field.		
944	944	CHD-UPC-8-PSTN-1	1	X
945	945	CHD-UPC-8-PSTN-2	1	X
946	946	CHD-UPC-8-PSTN-3	1	X
947	949	CHD-UPC-9	3	X(3)
		Business Name: Pricing Control Ninth Issuer-Defined Code		
		An issuer-defined pricing control		

From	To	Field	Length	Picture
947	949	FILLER	3	GROUP
Redefines CHD-UPC-9				
Note				
The following fields are positional redefinitions of this field.				
947	947	CHD-UPC-9-PSTN-1	1	X
948	948	CHD-UPC-9-PSTN-2	1	X
949	949	CHD-UPC-9-PSTN-3	1	X
950	953	CHD-UPC-10	4	X(4)
Business Name: Pricing Control Tenth Issuer-Defined Code				
An issuer-defined pricing control				
950	953	FILLER	4	GROUP
Redefines CHD-UPC-10				
Note				
The following fields are positional redefinitions of this field.				
950	950	CHD-UPC-10-PSTN-1	1	X
951	951	CHD-UPC-10-PSTN-2	1	X
952	952	CHD-UPC-10-PSTN-3	1	X
953	953	CHD-UPC-10-PSTN-4	1	X
954	958	CHD-UPC-11	5	X(5)
Business Name: Pricing Control Eleventh Issuer-Defined Code				
An issuer-defined pricing control				

From	To	Field	Length	Picture
954	958	FILLER	5	GROUP
Redefines CHD-UPC-11				
Note				
The following fields are positional redefinitions of this field.				
954	954	CHD-UPC-11-PSTN-1	1	X
955	955	CHD-UPC-11-PSTN-2	1	X
956	956	CHD-UPC-11-PSTN-3	1	X
957	957	CHD-UPC-11-PSTN-4	1	X
958	958	CHD-UPC-11-PSTN-5	1	X
959	964	CHD-UPC-12	6	X(6)
Business Name: Pricing Control Twelfth Issuer-Defined Code				
An issuer-defined pricing control				
959	964	FILLER	6	GROUP
Redefines CHD-UPC-12				
Note				
The following fields are positional redefinitions of this field.				
959	959	CHD-UPC-12-PSTN-1	1	X
960	960	CHD-UPC-12-PSTN-2	1	X
961	961	CHD-UPC-12-PSTN-3	1	X
962	962	CHD-UPC-12-PSTN-4	1	X
963	963	CHD-UPC-12-PSTN-5	1	X
964	964	CHD-UPC-12-PSTN-6	1	X
965	983	CHD-JFRAUD-FIELDS-NMDSREC	19	GROUP

From	To	Field	Length	Picture
965	966	CHD-FRAUD-PORT-ID	2	9(2)
		<p>Business Name: Fraud Portfolio Identifier</p> <p>The current fraud portfolio identification being used for Falcon Strategy processing.</p> <p>Note</p> <p>This is a client-defined field.</p>		
967	968	CHD-FRAUD-ASSG-STRATEGY	2	X(2)
		<p>Business Name: Fraud Strategy Number</p> <p>A numeric code identifying that this account is processing using a specific set of fraud sub-strategies. A fraud strategy is used to designate accounts into like groups. This group would then have sub-strategies for NRI counterfeit, payment kiting and lost/stolen processing.</p> <p>Valid values are:</p> <p>98 = Suspend Falcon Strategy processing until the date specified in the NM_FRAUD_SUSPEND_STRATEGY_DATE field.</p> <p>Blank = Allow Falcon Strategy processing.</p> <p>Note</p> <p>Falcon strategy is a code indicating which Falcon strategy is used. This field is available via the Non Mon CR screen. It is assigned based on the random digits of each account.</p>		

From	To	Field	Length	Picture
969	972	CHD-FRAUD-STRAT-CHANGE-DATE	4	S9(7)V C-3
		<p>Business Name: Fraud Strategy Change Date</p> <p>This is the date when the account was assigned a fraud strategy by the Client Allocated Table.</p> <p>Format is:</p> <p>YYMMDD</p>		
973	974	CHD-FRAUD-SUSPEND-STRATEGY	2	X(2)
		<p>Business Name: Fraud Suspend Strategy Code</p> <p>The code indicating whether you want to restrict an account from Falcon Strategy processing until the date specified in the NM_FRAUD_SUSPEND_STRATEGY_DATE field.</p> <p>Valid values are:</p> <p>98 = Suspend Falcon Strategy processing until the date specified in the NM_FRAUD_SUSPEND_STRATEGY_DATE field.</p> <p>Blank = Allow Falcon Strategy processing.</p>		
975	978	CHD-FRAUD-SUSP-STRATEGY-DATE	4	S9(7)V C-3
		<p>Business Name: Fraud Suspend Strategy Date</p> <p>The date indicating when you want the system to resume Falcon Strategy processing on an account.</p> <p>Format is:</p> <p>YYMMDD</p>		

From	To	Field	Length	Picture
979	979	CHD-LAST-PLASTIC-SOURCE	1	X
		Business Name: Last Plastic Source Code		
		A code indicating the source of the request for the last plastic issued.		
		Valid values are:		
		0 = Unknown or no plastic generated		
		1 = Update of the date last plastic field on the account record		
		2 = New account		
		3 = Account transfer		
		4 = Monthly reissue		
		5 = Mass reissue		
980	983	CHD-FRAUD-SCORE-CHANGE-DATE	4	S9(7)V C-3
		Business Name: Fraud Score Change Date		
		The date of the last fraud score change on the Cardholder Master File.		
		Format is:		
		0YYMMDD		
984	985	CHD-MORE-JFRAUD-FIELDS	2	GROUP
984	985	CHD-FRAUD-SCORE	2	S9(3) C-3
		Business Name: Fraud Score Number		
		A value indicating the probability that this specific transaction is fraudulent, where 000 has the least potential for fraud and 999 has the highest potential for fraud.		

From	To	Field	Length	Picture
986	989	CHD-DATE-LAST-ACL-LTR	4	S9(7) V C-3
		<p>Business Name: Automatic Credit Line Letter Date</p> <p>The date credit limit increase letter sent.</p> <p>Format is:</p> <p>CCYYMM</p>		
990	990	CHD-DISCOUNT-CODE	1	X
		<p>Business Name: Discount Code</p> <p>This is used to flag cardholder accounts that are using employee or one day's purchases discounts. Also flags accounts for different discount percentages for employee discounts.</p> <p>Valid values are:</p> <p>S = Account is eligible for one-day discount.</p> <p>Blank = Neither one-day discount nor fixed discount applies to the account.</p>		
991	994	CHD-DATE-ONE-DAY-PURCH-ELIG	4	S9(7)V C-3
		<p>Business Name: One Day Purchase Discount Eligibility Removal Date</p> <p>This is used to help determine, (along with the CHD-NO-DAYS-CLR-ONE-DAY-PURCH field), when to remove the account's eligibility for one day's purchases discount.</p>		

From	To	Field	Length	Picture
995	996	CHD-NO-DAYS-CLR-ONE-DAY-PURCH	2	S9(3)V C-3
		Business Name: Clear One Day Promotional Purchase Day Count		
		The number of days after account is flagged as eligible to get one day's purchases discount that the account is no longer eligible for the discount (used with the CHD-DATE-ONE-DAY-PURCH-ELIG field.)		
997	1000	CHD-DATE-ONE-DAY-PURCH-APPLIED	4	S9(7)V C-3
		Business Name: One Day Promotional Purchase Applied Date		
		This is used to apply one day's purchases discount to all transactions that come in for the first day after the account is flagged to receive this discount.		
		Format is: YYMMDD		
1001	1002	CHD-ONE-DAY-PURCH-DISC-PCT	2	SV9(3) C-3
		Business Name: One Day Discount Purchase Rate		
		This is the percentage to use for one day's purchase discounts.		
1003	1007	CHD-ONE-DAY-PURCH-PROMO-ID	5	X(5)
		Business Name: One Day Promotional Purchase Identifier		
		This is used to tie together those cardholder accounts that are eligible for the same one-day's purchase discount promotion updated by Non Mon 226, Subtran 04.		
		Note		
		This is an issuer-defined field.		

From	To	Field	Length	Picture
1008	1037	CHD-MBR-BNFT-CD	30	GROUP
1008	1008	CHD-MBR-BNFT-01-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1009	1009	CHD-MBR-BNFT-02-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1010	1010	CHD-MBR-BNFT-03-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1011	1011	CHD-MBR-BNFT-04-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1012	1012	CHD-MBR-BNFT-05-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1013	1013	CHD-MBR-BNFT-06-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		

From	To	Field	Length	Picture
1014	1014	CHD-MBR-BNFT-07-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1015	1015	CHD-MBR-BNFT-08-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1016	1016	CHD-MBR-BNFT-09-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1017	1017	CHD-MBR-BNFT-10-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1018	1018	CHD-MBR-BNFT-11-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1019	1019	CHD-MBR-BNFT-12-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1020	1020	CHD-MBR-BNFT-13-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		

From	To	Field	Length	Picture
1021	1021	CHD-MBR-BNFT-14-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1022	1022	CHD-MBR-BNFT-15-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1023	1023	CHD-MBR-BNFT-16-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1024	1024	CHD-MBR-BNFT-17-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1025	1025	CHD-MBR-BNFT-18-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1026	1026	CHD-MBR-BNFT-19-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1027	1027	CHD-MBR-BNFT-20-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		

From	To	Field	Length	Picture
1028	1028	CHD-MBR-BNFT-21-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1029	1029	CHD-MBR-BNFT-22-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1030	1030	CHD-MBR-BNFT-23-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1031	1031	CHD-MBR-BNFT-24-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1032	1032	CHD-MBR-BNFT-25-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1033	1033	CHD-MBR-BNFT-26-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1034	1034	CHD-MBR-BNFT-27-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		

From	To	Field	Length	Picture
1035	1035	CHD-MBR-BNFT-28-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1036	1036	CHD-MBR-BNFT-29-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1037	1037	CHD-MBR-BNFT-30-CD	1	X
		Business Name: Member Benefit Code		
		Note		
		This is a client-defined field.		
1038	1041	FILLER	4	X(4)
1042	1046	CHD-UPGR-DT	5	S9(9) C-3
		Business Name: Upgrade Date		
		Date of upgrade account transfer		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1047	1047	CHD-NO-MAIL-FLAG	1	S9V C-3

Business Name: Card Account No Mail Code

A code used to prevent the statement from including the inserts and/or advertising message allocated to this account via decision tables that you maintain.

Valid values are:

- 0 = Statement includes the message and the inserts.
- 1 = Statement includes the message but not the inserts.
- 2 = Statement includes the inserts but not the message.
- 3 = Statement does not include the inserts or the message.
- 4 = Do not include checks in statement.
- 5 = Do not include checks, inserts or messages in statements.

Default value is:

Space

The statement includes the following inserts and/or advertising messages regardless of how the No Mail Flag is set.

Return envelope

Regulation Z insert

Skip payment insert and/or message if the account qualifies for skip payment

From	To	Field	Length	Picture
1048	1048	CHD-RMRT-TYPE-CD	1	X(1)
		<p>Business Name: Reamortization Code</p> <p>This code indicates which account is being reamortized.</p> <p>Valid values are:</p> <p>N = No Reamortization</p> <p>R = Revolving Reamortization</p> <p>Default value is:</p> <p>N</p>		
1049	1049	CHD-LS-PRMT-PRCH-STMT-IN	1	X(1)
		<p>Business Name: Last Statement Promotion Purchase Indicator</p> <p>This field is the indicator designating whether a promotional purchase was included on the most recent billing statement.</p> <p>Valid values are:</p> <p>N = Promotional purchase not included</p> <p>Y = Promotional purchase included</p> <p>Default value is:</p> <p>N</p>		
1050	1058	CHD-STRATEGY-LOCKS-NMDSREC	9	GROUP
1050	1050	CHD-PRICING-STRATEGY-STATUS	1	X
		<p>Business Name: Pricing Strategy Status Code</p> <p>This field reflects the client-defined code determining the pricing strategy status.</p>		

From	To	Field	Length	Picture
1051	1054	CHD-PRICING-STRATEGY-LOCK-BEG	4	S9(7) C-3
		Business Name: Pricing Strategy Lock Begin Date		
		The date when ALP strategy is locked.		
		Note		
		This is not allowed to change.		
1055	1058	CHD-PRICING-STRATEGY-LOCK-END	4	S9(7) C-3
		Business Name: Pricing Strategy Lock End Date		
		The date when pricing strategy is again allowed to change.		
1059	1067	CHD-CTD-PARTNER-DEBITS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Partner Debit Amount		
		Within cobranding, it is possible to include additional partners. The additional partners submit a non-mon tape that includes the number of points to add to specific accounts. This field would be the sum of additional points to the account during the current cycle. It is possible for a bank to have multiple partners, each entering points to the same account(s). In that situation, this field will be a total of all points posted to the account from all partners.		
1068	1076	CHD-YTD-UNUSD-PRTNR-REBATES	9	S9(15)V9(2) C-3
		Business Name: Year To Date Partner Rebate Unused Amount		
		This field contains partner amounts earned last year that are available for redemption.		

From	To	Field	Length	Picture
1077	1085	CHD-LSTYR-UNUSD-PRTNR-REBT	9	S9(15)V9(2) C-3
		Business Name: Previous Year Partner Rebate Unused Amount		
		This field contains partner amounts earned last year that are available for redemption.		
1086	1094	CHD-YTD-PARTNER-EARNED	9	S9(15)V9(2) C-3
		Business Name: Year To Date Partner Earned Amount		
		This field contains the partner rebate amounts earned during the year. Year-to-date is reset at year end.		
1095	1103	CHD-LIFTIME-PRTNR-EARNED	9	S9(15)V9(2) C-3
		Business Name: Partner Earned Lifetime Amount		
		This field contains partner rebate amounts earned during the life of the program.		
1104	1111	CHD-BONUS-STRATEGY	8	X(8)
		Business Name: Bonus Strategy Identifier		
		This identifies the related PCF bonus strategy for this account. An account may only have bonus programs that are included in the accounts related strategy.		
1112	1119	CHD-LS-BONUS-STRATEGY	8	X(8)
		Business Name: Last Statement Bonus Strategy Identifier		
		This is what the bonus strategy was the last time the account cycled.		

From	To	Field	Length	Picture
1120	1121	CHD-ADJ-EXPIRATION-DATE	2	S9(4) COMP
		<p>Business Name: Card Account Adjustment Expiration Date</p> <p>This field is used for date storage only if the Non-Mon 14 has been entered. The cardholder account expiration date passed as part of the debit authorization transaction. The expiration date either is keyed or is transmitted from the magnetic stripe of the plastic.</p>		
1122	1123	CHD-ADJ-REISSUE-INTVL	2	S9(4) COMP
		<p>Business Name: Card Plastic Reissue Interval Date</p> <p>This field is used for date storage during the normal reissue cycle.</p>		
1124	1124	CHD-LAST-ANNUAL-CHARGE-FLAG	1	X
		<p>Business Name: Last Annual Charge Code</p> <p>Valid values are:</p> <p>0 = Debit ratification, charge Amount 1 1-6 = Charge the amount from the amount parameter 9 = Do not assess an annual charge A = Charge Amount 1 B = Charge Amount 2 C = Charge Amount 3 D = Charge Amount 4 E = Charge Amount 5 F = Charge Amount 6 Blank</p> <p>Default value is:</p> <p>Blank</p>		

From	To	Field	Length	Picture
1125	1125	CHD-HOME-BANK-IND	1	X
		<p>Business Name: Home Bank Indicator Code</p> <p>A flag indicating whether the cardholder supports home banking.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Does not support home banking 3 = Represents a 3.5" disk user 5 = Represents a 5.25" disk user A = Represents a Macintosh 3.5" disk user B – L = Client-defined M = Represents a modem user N – Z = Client-defined <p>Note</p> <p>This is a mandatory field.</p>		
1126	1134	CHD-HIGH-BAL-LIFE	9	S9(15)V9(2) C-3
		<p>Business Name: Lifetime High Balance Amount</p> <p>This field is the highest balance the account has had during the life of the account.</p>		

From	To	Field	Length	Picture
1135	1136	CHD-MIN-DAYS-DELQ-NR	2	S9(3)V C-3
		Business Name: Minimum Day Delinquent Number		
		This field determines the minimum number of days an account must be delinquent before any correspondence (i.e., letters and statements) shows the account as being delinquent.		
		Valid values are:		
		0 – 999		
		Note		
		A value of 0 means to not use this option.		
1137	1157	CHD-BSCORE-ACS-CLNT-PRT-FIELD S	21	GROUP
1137	1140	CHD-ACS-CLNT-ID	4	9(4)
		Business Name: Client Bank Identifier		
		This contains the First Data client number.		
1141	1144	CHD-ACS-CURR-PORT	4	9(4)
		Business Name: ACS Portfolio Identifier		
		A value indicating a bank defined like group of accounts for use in Adaptive Control System processing. The current Adaptive Control portfolio assigned to the cardholder account. This can be assigned via the Portfolio ID parameter in the Behavior Score Adaptive Control section (RF AM BS) of the PCF or Non Mon Transaction 174.		
		Valid values are:		
		01 – 98		

From	To	Field	Length	Picture
1145	1148	CHD-ACS-RNDM-DGT	4	X(4)
		<p>Business Name: Adaptive Control Champion/Challenger Code</p> <p>This field assigned to the cardholder account through new account processing. This number is used within Adaptive Control to perform champion/challenger tests.</p>		
1149	1153	CHD-ACS-PORT-CHG-DATE	5	S9(9)V C-3
		<p>Business Name: ACS Portfolio Change Date</p> <p>The date the current Adaptive Control Processing Portfolio was assigned to the cardholder account.</p> <p>Format is:</p> <p>CCYYMMDD</p>		
1154	1157	CHD-ACS-OVERRIDE-PORT	4	9(4)
		<p>Business Name: ACS Portfolio Override Identifier</p> <p>A client-defined identifier entered by the operator to override the current portfolio identification being used for Adaptive Control System processing. The optional override portfolio assigned to the account for processing within Adaptive Control. This portfolio is assigned via Non-Mon Transaction 174.</p> <p>Valid values are:</p> <p>01 – 98</p>		

From	To	Field	Length	Picture
1158	1159	CHD-ALTERNATE-LANGUAGE-FLAG	2	X(2)
		<p>Business Name: Card Account Alternate Language Code</p> <p>This indicates which language should be used to produce a letter or statement for this card account.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> CF = Canadian French EN = English SP = Spanish <p>XX = Other language codes to be defined at a later date.</p> <p>Default value is:</p> <p>EN</p>		
1160	1160	CHD-XCEPT-CHARGE-OFF-FLAG	1	X
		<p>Business Name: Charge Off Prohibition Code</p> <p>Note</p> <p>If this field is filled with anything other than spaces, it is not eligible for charge-offs.</p>		
1161	1161	CHD-NOTE-OF-NEG-RPT	1	9
		<p>Business Name: Negative Report Note Code</p> <p>This field reflects the code indicating whether or not the cardholder has been notified that negative reports have been sent to the credit bureaus.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Never delinquent 1 = Delinquent not yet reported 2 = Delinquent report 3 = Repeat delinquent report 		

From	To	Field	Length	Picture
1162	1162	CHD-PREV-INTERNAL-STATUS	1	X
		Business Name: Card Account Internal Status Previous Code		
		The value of the internal status code prior to the current code.		
1163	1167	CHD-DATE-IN-COLLECTION	5	S9(9)V C-3
		Business Name: Collection Entry Date		
		The date the account entered the collections system.		
		Format is:		
		YYMMDD		
1168	1172	CHD-START-DATE-OF-DELQ	5	S9(9)V C-3
		Business Name: Delinquent Start Date		
		The date the account went delinquent.		
		Format is:		
		YYYYMMDD		
1173	1175	CHD-RECOVER-DOLLARS-FACTOR	3	S9V9(4) C-3
		Business Name: Recover Dollars Rate		
		The value calculated by the payment protection score.		
1176	1201	CHD-PRIMARY-PEF	26	X(26)
		Business Name: Plastic Personalization Primary Text		
		This is free-form text that may be embossed on a card to personalize that card.		
		Note		
		This is the primary cardholder.		

From	To	Field	Length	Picture
1202	1227	CHD-SECONDARY-PEF	26	X(26)
		Business Name: Plastic Personalization Secondary Text		
		This is free-form text that may be embossed on a card to personalize that card.		
		Note		
		This is the secondary cardholder.		
1228	1228	CHD-LATE-FEE-WAIVER-CT	1	9
		Business Name: Card Account Late Fee Waiver Count		
		The number of times the fee will be waived for the card account.		
1229	1232	CHD-COV-STRATEGY-ID	4	X(4)
		Business Name: Commercial Card Override Strategy Identifier		
		This field creates authorization overrides allowing for the set-up of variable levels of restrictions.		
		Note		
		This is an issuer-defined field.		
1233	1298	CHD-CREDIT-LIFE-INSURANCE	11	GROUP
		Occurs 6 times		
1233	1234	CHD-CLI-PRODUCT-CODE	2	X(2)
		Business Name: Credit Life Product Identifier		
		This is a field defined by the bank to indicate the type of credit life insurance carried by the cardholder.		

From	To	Field	Length	Picture
1235	1238	CHD-CLI-EFFECTIVE-DATE	4	S9(7) C-3
		<p>Business Name: Credit Life Effective Date</p> <p>This is a Julian date that will be used to indicate when this cardholder enrolled in this insurance product.</p>		
1239	1240	CHD-CLI-RATE-STATE	2	X(2)
		<p>Business Name: Credit Life Rate Determination State Code</p> <p>The cardholder's state of residence at the time of enrollment for this insurance product. This state field will be used in determining the rate of charge for this insurance product.</p>		
1241	1241	CHD-CLI-STATUS-CODE	1	X
		<p>Business Name: Credit Life Plan Status Code</p> <p>This field indicates the current condition of this insurance plan for this cardholder.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> D = Delinquent – insurance cancelled F = In force insurance product R = Re-instated, in force T = Truncated – insurance Cancelled U = Prenote watchguard for Maine – treat the same as R - (Associates only) W = Prenote watchguard for Maine – treat the same as F - (Associates only) X = Insurance canceled during this cycle Z = Insurance canceled during the previous cycle, drop from the master file on the next statement date 		

From	To	Field	Length	Picture
1242	1243	CHD-CLI-FREE-CYCLES-REMAIN	2	S9(3) C-3
		Business Name: Credit Life Free Cycles Remaining Count		
		The credit protection remaining count represents the number of billing periods an account receives complimentary credit protection coverage. This number will decrement by one each time a billing period elapses.		
1299	1307	CHD-LAST-PARTNER-EARNED	9	S9(15)V9(2) C-3
		Business Name: Partner Earned Last Amount		
		This field normally contains partner rebate amounts earned last year. It can be used differently between co-brand programs.		
1308	1316	CHD-CTD-PRTNR-SALE-ADJ	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Partner Sale Adjustment Amount		
		This field is for sale adjustments for partner sales.		
1317	1325	CHD-CTD-PRTNR-RTRN-ADJ	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Partner Returns Sale Adjustment Amount		
		This field is for sale adjustments for partner returns.		

From	To	Field	Length	Picture
1326	1329	CHD-BS-REASON-CODE-1	4	S9(7)V C-3
		Business Name: Card Account Behavior Score Reason Code		
		A code identifying the reasons most indicative of why a cardholder account received the behavior score it received. The Behavior Score Reason Codes and their corresponding client-defined text are built on the First Data system.		
1330	1333	CHD-BS-REASON-CODE-2	4	S9(7)V C-3
		Business Name: Card Account Behavior Score Reason Code		
		A code identifying the reasons most indicative of why a cardholder account received the behavior score it received. The Behavior Score Reason Codes and their corresponding client-defined text are built on the First Data system.		
1334	1337	CHD-BS-REASON-CODE-3	4	S9(7)V C-3
		Business Name: Card Account Behavior Score Reason Code		
		A code identifying the reasons most indicative of why a cardholder account received the behavior score it received. The Behavior Score Reason Codes and their corresponding client-defined text are built on the First Data system.		
1338	1341	CHD-BS-REASON-CODE-4	4	S9(7)V C-3
		Business Name: Card Account Behavior Score Reason Code		
		A code identifying the reasons most indicative of why a cardholder account received the behavior score it received. The Behavior Score Reason Codes and their corresponding client-defined text are built on the First Data system.		

From	To	Field	Length	Picture
1342	1350	CHD-LIFTIME-REBATE-PTS	9	S9(15)V9(2) C-3
		Business Name: Lifetime Rebate Earned Amount		
		This is a lifetime rebate field used to keep track of lifetime rebates earned.		
1351	1351	CHD-TESR-QLFD-IN	1	X
		Business Name: Teaser Qualifying Indicator Code		
		This field allows for reporting the accounts that are eligible and qualify for Teaser processing, a special type of TLP promotion.		
		Valid values are:		
		N = No		
		Y = Yes		
1352	1360	CHD-PRTNR-BONUS-QUAL-PURCH	9	S9(15)V9(2) C-3
		Business Name: Partner Bonus Qualified Purchase Amount		
		This field contains the qualified purchase amount at a co-brand partner store.		
		Note		
		This is not used by all Co-Brand programs.		
1361	1369	CHD-CTD-PRTNR-RETURNS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Partner Return Amount		
		This field contains return amounts from partner purchases received during the cycle. It is used in calculating rebates for this cycle only.		
1370	1376	CHD-CACS-COLLECTION-DATA	7	GROUP

From	To	Field	Length	Picture
1370	1370	CHD-CACS-REASON	1	X
		Business Name: Collection Reason Code The user-defined reason that the account is in CACS collections.		
1371	1372	CHD-CACS-USER-ROUTING	2	X(2)
		Business Name: Collection User Routing Code User-defined field CACS collection routing criteria.		
1373	1376	CHD-CACS-COLLECTOR	4	X(4)
		Business Name: Collector CACS Identifier The collector code used by the Citi collection system.		
1377	1396	CHD-ADMIN-HISTORY	20	GROUP
1377	1381	CHD-REQ-CLOSED-DATE	5	S9(9) C-3
		Business Name: Account Close Cardholder Request Date The date that the cardholder requested the account to be closed. Format is: YYMMDD		
1382	1386	CHD-PIN-CHANGE-DATE	5	S9(9) C-3
		Business Name: PIN Change Date The date of the last PIN change.		

From	To	Field	Length	Picture
1387	1388	CHD-PREV-CRLINE-CHANGE-DATE	2	S9(4) COMP
		Business Name: Previous Credit Line Change Date		
		The date (month and year) of the change to the credit line previous to the last credit line change.		
1389	1396	CHD-CRLINE-CHANGE-AMT	8	S9(15) C-3
		Business Name: Credit Line Change Amount		
		The amount of the last credit line.		
1397	1397	CHD-MISC-ADMIN-HISTORY	1	GROUP
1397	1397	CHD-PHONE-CARD-ID	1	X
		Business Name: Phone Card Identifier		
		This indicates if the cardholder participates in the associate GTE relationship.		
		Valid values are:		
		C = Do participate		
		H = Hawaii participates		
		Z = Do not participate – a statement message pending		
		Space = Do not participate		
1398	1402	CHD-IP-START-DATE	5	S9(9) C-3
		Business Name: Incentive Pricing Start Date		
		The start-date of an incentive pricing period.		
1398	1402	FILLER	5	GROUP
		Redefines CHD-IP-START-DATE		
1398	1398	FILLER	1	X

From	To	Field	Length	Picture
1399	1402	CHD-IP-START-DATE-YMD	4	S9(6) C-3
		Business Name: Incentive Pricing Start Date		
		The start date of an incentive pricing period.		
1403	1407	CHD-IP-EFF-END-DATE	5	S9(9) C-3
		Business Name: Incentive Pricing Effective End Date		
		The effective end-date of the incentive pricing period.		
1403	1412	FILLER	10	GROUP
		Redefines CHD-IP-EFF-END-DATE		
1403	1403	FILLER	1	X
1404	1407	CHD-IP-EFF-END-DATE-YMD	4	S9(6) C-3
		Business Name: Incentive Pricing Effective End Date		
		The effective end date of the incentive pricing period.		
1408	1412	CHD-IP-PLANNED-END-DATE	5	S9(9) C-3
		Business Name: Incentive Pricing Planned End Date		
		The planned end-date of the incentive pricing period.		
1408	1412	FILLER	5	GROUP
		Redefines CHD-IP-PLANNED-END-DATE		
1408	1408	FILLER	1	X
1409	1412	CHD-IP-PLANNED-END-DATE-YMD	4	S9(6) C-3

From	To	Field	Length	Picture
1413	1415	CHD-IP-CASH-RATE-ANN	3	S9(2)V9(3) C-3
		Business Name: Incentive Pricing Cash Annual Rate		
		The incentive pricing annual rate at which finance charges for cash items is computed.		
1416	1418	CHD-IP-CASH-RATE-MONTHLY	3	SV9(5) C-3
		Business Name: Incentive Pricing Cash Monthly Rate		
		The incentive pricing monthly rate at which finance charges for cash items is computed.		
1419	1421	CHD-IP-CASH-RATE-DAILY	3	SVPP9(5) C-3
		Business Name: Incentive Pricing Cash Daily Rate		
		The incentive pricing daily rate at which interest accrual for cash items is computed.		
1422	1424	CHD-IP-MRCH-RATE-ANN	3	S9(2)V9(3) C-3
		Business Name: Incentive Pricing Merchandise Annual Rate		
		The incentive pricing annual rate at which finance charges for merchandise items is computed.		
1425	1427	CHD-IP-MRCH-RATE-MONTHLY	3	SV9(5) C-3
		Business Name: Incentive Pricing Merchandise Monthly Rate		
		The incentive pricing monthly rate at which finance charges for merchandise items is computed.		

From	To	Field	Length	Picture
1428	1430	CHD-IP-MRCH-RATE-DAILY	3	SVPP9(5) C-3
		Business Name: Incentive Pricing Merchandise Daily Rate		
		The incentive pricing daily rate at which interest accrual for merchandise items is computed.		
1431	1432	CHD-PP-EXCL-ADD-ON-FLAG	2	S9(2)
		Business Name: Performance Pricing Add-On Interest Exclusion Count		
		This denotes the number of times (0 through 12) or permanently (99) to exclude an account from Performance Pricing Delinquency Add-On Interest Rates.		
1433	1434	CHD-PP-EXCL-MPD-FLAG	2	S9(2)
		Business Name: Performance Pricing Minimum Pay Due Exclusion Count		
		This denotes the number of times (0 through 12) or permanently (99) to exclude an account from Performance Pricing Minimum-Payment-Due Amount and Percent parameters.		
1435	1435	CHD-PP-CURE-FLAG	1	X
		Business Name: Performance Pricing Cure Code		
		This specifies whether an account in performance pricing is eligible for curing.		
		Valid values are:		
		N = No		
		P = No override of PCF		
		Y = Yes		

From	To	Field	Length	Picture
1436	1440	CHD-DATE-LAST-RSNCD-CHNG	5	S9(9)V C-3
		Business Name: Card Account Reason Change Last Date		
1441	1441	CHD-AT-AUTH-AGAINST-NEW	1	9
		Business Name: Authorization Against New Code		
		This field is an indicator for upgraded accounts.		
		Valid values are:		
		0 = The new auth process was not used.		
		1 = This is an old account which was involved in the new auth process.		
		2 = This is the new account of an upgrade for which the old account was entered and the new auth process was used.		
1442	1444	CHD-CIMS-PRODUCT-CODE	3	X(3)
		Business Name: Card Account CIMS Product Code		
		The means by which to define different work case strategies based on the product code.		
		Note		
		This field is reserved For CIMS only.		
1445	1446	CHD-LOST-ACCUM	2	S9(3) C-3
		Business Name: Account Lost Accumulated Count		
		The number of times the cardholder had their external status changed from anything other than U (stolen) to an L (lost) status.		

From	To	Field	Length	Picture
1447	1448	CHD-STOLEN-ACCUM	2	S9(3) C-3
		<p>Business Name: Account Stolen Accumulated Count</p> <p>The number of times the cardholder had their external status changed from anything other than L (lost) to a U (stolen) status.</p>		
1449	1449	CHD-TEMP-PLASTIC-IND	1	9
		<p>Business Name: Temporary Plastic Indicator Code</p> <p>A code identifying whether a temporary plastic has been issued for an account.</p> <p>Valid values are:</p> <p>0 = Issue a temporary plastic. A 0 in this field indicates a temporary plastic was issued during the last 45 days.</p> <p>9 = No temporary plastic was issued during the last 45 days. A 0 in this field will default back to 9 after 45 days have passed.</p>		

From	To	Field	Length	Picture
1450	1461	CHD-SKIP-PAY-HISTORY	12	X(12)
		Business Name: Skip Pay Indicator Code		
		A code which reflects skip pay eligibility.		
		Valid values are:		
		A = Cardholder is eligible for skip pay during the future month specified. Valid only with PCF Skip Pay Option 4.		
		C = Cardholder is eligible for skip pay during the month specified in the following year. Valid only with PCF Skip Pay Option 4.		
		K = Cardholder is eligible for skip pay during the future month specified. Valid only with PCF Skip Pay Option 3.		
		# = Remove skip pay eligibility for the month specified. Valid for PCF Skip Pay Options 3 and 4.		
1450	1461	FILLER	12	GROUP
		Redefines CHD-SKIP-PAY-HISTORY		
1450	1461	CHD-SP-1-12	1	X
		Occurs 12 times		

From	To	Field	Length	Picture
1462	1462	CHD-LAST-CRDT-BURE-IN	1	X
		<p>Business Name: Last Credit Bureau Report Account Code</p> <p>Last Credit Bureau Report Account Code for this account.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 = Individual account 2 = Joint contractual 3 = Authorized user 5 = Co-maker 7 = Maker <p>D = Delete account record from credit bureaus</p> <p>Q = Account not reported via Adaptive Control</p> <p>T = Terminated</p> <p>X = Consumer deceased</p> <p>Z = Issuer does not want First Data to report to bureaus</p> <p>Default value is:</p> <p>*</p>		

1463	1463	CHD-SKIP-ELGB-IN	1	X
		<p>Business Name: Skip Pay Eligibility Indicator Code</p> <p>This field allows the client to identify accounts that are not eligible for skip pay under any circumstances.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> N = No, the account is not eligible. Y = Yes, the account is eligible. <p>Default value is:</p> <p>Y</p>		

From	To	Field	Length	Picture
1464	1468	CHD-AUTO-STRT-DT	5	S9(9) C-3
Business Name: Automatic Payment Start Date				
This field, in conjunction with the automatic payment end date, allows the issuer to confine autopay to a specific date range. This is the date when the auto pay period begins for the card account.				
1464	1468	FILLER	5	GROUP
Redefines HD-AUTO-STRT-DT				
1464	1464	FILLER	1	X
1465	1468	CHD-AUTO-STRT-DT-YMD	4	S9(6) C-3
Business Name: Automatic Payment Start Date				
This field, in conjunction with the automatic payment end date, allows the issuer to confine autopay to a specific date range. This is the date when the auto pay period begins for the card account.				
1469	1473	CHD-AUTO-END-DT	5	S9(9) C-3
Business Name: Automatic Payment End Date				
The date you want the cardholder's automatic payment eligibility to end. If you enter all 0's for the start date, the end date must be all 9's.				
Format is:				
Edited for nines or valid future date				
Note				
This is a required field. The end date must be greater than the start date.				

From	To	Field	Length	Picture
1469	1473	FILLER	5	GROUP
Redefines CHD-AUTO-END-DT				
1469	1469	FILLER	1	X
1470	1473	CHD-AUTO-END-DT-YMD	4	S9(6) C-3
Business Name: Automatic Payment End Date				
The date you want the cardholder's automatic payment eligibility to end. If you enter all 0's for the start date, the end date must be all 9's.				
Format is:				
Edited for nines or valid future date				
Note				
This is a required field. The end date must be greater than the start date.				
1474	1481	CHD-CASH-CRDT-LINE-AM	8	S9(15)V C-3
Business Name: Cash Credit Line Amount				
The dollar amount of the cash advance limit on the cardholder account.				
Note				
All 9s indicate field is not used. Updated by Non Mon 222 from Non Mon SA1 screen. Available on client-defined B&S screen.				

From	To	Field	Length	Picture
1482	1482	CHD-CASH-LINE-ADJS-CD	1	X
		Business Name: Cash Line Adjustment Code		
		Valid values are:		
		0 = Do not adjust the cash advance credit line when the total credit line changes.		
		1 = Adjust the cash advance credit line when the total credit line changes.		
		Note		
		This is updated by Non Mon 630 from Non Mon SA1 screen. Available on client-defined B&S screen.		
1483	1486	CHD-CASH-LINE-REVW-DT	4	S9(7)V C-3
		Business Name: Cash Line Review Date		
		This contains the last date the credit line was reviewed.		
		Valid values are:		
		999997 = The account is not subject to review for cash line increase or decrease.		
		999998 = The account is not subject to review for a cash line decrease.		
		999999 = The account is not subject to review for a cash line increase.		
		Format is:		
		CCYYMM		
		Note		
		This is a numeric field and cannot contain zeros. It is edited for a valid month and year. Updated by Non Mon 631 from Non Mon SA1 screen. Available on client defined B&S.		

From	To	Field	Length	Picture
1487	1488	CHD-PLST-DLAY-DAY-CT	2	9(2)
		Valid value is: 0		
		Note This field contains a 0 and is no longer available.		
1489	1493	CHD-MIN-PMNT-DUE-STRT-DT	5	S9(9) C-3
		Business Name: Minimum Payment Due Start Date The date the minimum payment will start being calculated by the method determined. Format is: YYYYMMDD		
1489	1493	FILLER Redefines CHD-MIN-PMNT-DUE-STRT-DT	5	GROUP
1489	1489	FILLER	1	X
1490	1493	CHD-MIN-PMNT-STRT-DT-YMD	4	S9(6) C-3
		Business Name: Minimum Payment Due Start Date The date the minimum payment will start being calculated by the method determined. Format is: YYYYMMDD Valid values are: A valid date that is less than the Cardholder Minimum Payment Due End Date or 99/99/99.		
		Note This is updated by Non Mon 637.		

From	To	Field	Length	Picture
1494	1498	CHD-MIN-PMNT-DUE-END-DT	5	S9(9) C-3
Business Name: Cardholder Minimum Payment Due End Date The end date for use of cardholder level min pay due fields. Format is: YYYYMMDD				
Note This is updated by Non Mon 637.				
1494	1498	FILLER	5	GROUP
Redefines CHD-MIN-PMNT-DUE-END-DT				
1494	1494	FILLER	1	X
1495	1498	CHD-MIN-PMNT-END-DT-YMD	4	S9(6) C-3
Business Name: Minimum Payment Due End Date The date the minimum payment will stop being calculated by the method determined. Format is: YYMMDD				
Note This is updated by Non Mon 637.				

From	To	Field	Length	Picture
1499	1499	CHD-MIN-PMNT-DUE-OVRR-CD	1	X
Business Name: Minimum Payment Override Code				
The code indicating the method to use to calculate the minimum payment.				
Valid values are:				
1 = For minimum payment due, select the greatest of:				
<ul style="list-style-type: none"> ■ A cardholder (if not zero) or client defined percentage of CYCSC-STATEMENTED-BAL ■ A fixed minimum dollar amount (BSF-MINIMUM-PAYMENT-AMT) ■ Total of fees and finance charges 				
2 = Allow Cardholder to set Minimum Payment Due Amount or Percentage, as long as it is greater than BSF-MINIMUM-PAYMENT-PC, BSF-MINIMUM-PAYMENT-AMT or (BSF-MINIMUM-PAYMENT-PC*CHD-CUR RENT-BALANCE), as appropriate; selected amount will appear on statements, but BSF amounts will be used to determine delinquency, when this value is set, there are no checks against previously set Cardholder fields.				
Default value is:				
0				
Note				
This is updated by Non Mon 638.				

From	To	Field	Length	Picture
1500	1503	CHD-MIN-PMNT-DUE-RT	4	S9V9(6) C-3
		<p>Business Name: Cardholder Minimum Payment Due Rate</p> <p>The rate to use in place of BSF-MINIMUM-PAYMENT-PC in Min Pay Due calculations.</p>		
		<p>Note</p> <p>This field will be zeroes if the cardholder level value is set. This is updated by Non Mon 639, Sub-Tran 1.</p>		
1504	1512	CHD-FIXD-PMNT-FUTR-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Cardholder Fixed Payment Future Amount</p> <p>The amount to be moved into CHD-FIXED-PAYMENT-AMT on CHD-MIN-PMNT-DUE-STRT-DT. It will remain in effect until CHD-MIN-PMNT-DUE-END-DT.</p>		
		<p>Note</p> <p>This field will be zeros if the cardholder level value is set. This is updated by Non Mon 639, Sub-tran 2.</p>		

From	To	Field	Length	Picture
1513	1521	CHD-SHDW-LINE-AM	9	S9(15)V9(2) C-3
		Business Name: Shadow Line Processing Amount		
		This field represents the maximum amount a cardholder's credit limit could be extended to at the time of authorization.		
		Valid values are: Shadow line amount = Value of 0 – 999999999; indicates not used		
		Note		
		This is updated on the Non Mon CR screen and is available for viewing on client-defined screens.		
1522	1526	CHD-SHDW-LINE-EXPR-DT	5	S9(9)V C-3
		Business Name: Shadow Line Expiration Date		
		This field will be the date that the shadow line amount expires.		
		Format is: CCYYMMDD		
		Note		
		This must be today's date or after. This is updated on the Non Mon CR screen, and is available for viewing on client-defined screens.		

From	To	Field	Length	Picture
1527	1531	CHD-SHDW-LINE-CHNG-DT	5	S9(9)V C-3
		<p>Business Name: Card Account Shadow Line Change Date</p> <p>The date the shadow line amount was last set or changed. This field is updated by the system when the shadow line amount is changed and is available for viewing on client defined screens.</p> <p>Format is:</p> <p>CCYYMMDD</p>		
1532	1535	CHD-SHDW-LINE-REVV-DT	4	S9(7)V C-3
		<p>Business Name: Shadow Line Review Date</p> <p>The Shadow Line Review Date is the date the shadow line amount or expiration date will be reviewed.</p> <p>Format is:</p> <p>0CCYYMM</p> <p>Note</p> <p>Only future months are valid.</p>		

From	To	Field	Length	Picture
1536	1536	CHD-LS-OVRL-FEE-WAVR-ID	1	X
<p>Business Name: Last Statement Overlimit Fee Waiver Code</p>				
<p>This indicates if the account had an overlimit fee waived based solely on the fact that it was waived on the last statement. This code reflects whether or not a fee for the account being overlimit is to be levied or not. There is no non-monetary transaction to allow maintenance of the field.</p>				
<p>Valid values are:</p>				
<p>N = No, overlimit fee not waived [if the account goes into overlimit or if an overlimit fee is waived for any reason other than the absence of an overlimit fee in last cycle or if an overlimit fee is levied, this indicator will be set to 'N']</p>				
<p>Y = Yes, overlimit fee waived [if an overlimit fee is not levied (waived) based solely on the absence of an overlimit fee in the last cycle, this indicator will be set to 'Y']</p>				
<p>Default value is:</p>				
<p>N</p>				
<p>Note</p>				
<p>This field is an internal processing indicator. There is no Non Mon transaction to allow maintenance of the field. The field will be reported on the CD-101 (Account Dump) report. Changes to the field will not be reported on the CD-051 (Non Mon Posting Journal) report. The field will not be added to the Non Mon Display file; consequently, it will not be added to client-defined screens nor Open Data Streams (ODS). The field will not be included on any account transfer.</p>				

From	To	Field	Length	Picture
1537	1537	CHD-LAST-SKIP-PAY-CD	1	X
		<p>Business Name: Last Skip Pay Code</p> <p>This field is used to store the last skip pay switch value from the pricing file. It is used for strategy changes to determine if the switch changed during processing.</p>		
1538	1539	CHD-RSRV-CRDT-LINE-PRCN-RT	2	S9V9(2) C-3
		<p>Business Name: Reserved Credit Line Percent Rate</p> <p>This field designates the percentage of the account credit line that is available for the reserved credit usage.</p> <p>Valid values are:</p> <p>000 – 100</p> <p>Default value is:</p> <p>999</p>		
1540	1548	CHD-RSRV-CRDT-LINE-AVLB-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Reserved Credit Available Amount</p> <p>This field identifies the amount of credit that is available to use for the credit card.</p> <p>Default value is:</p> <p>Zeroes</p>		



From	To	Field	Length	Picture
1541	1541	CHD-AMEX-AIRF-INSR-CD	1	X
Business Name: American Express Airflight Insurance Level Code				
This is the American Express Airflight Insurance Level code of the insurance level accepted by the cardholder.				
Valid values are: 1 = 250,000 level for New York residents 2 = 500,000 level for New York residents 3 = 1,000,000 level for New York residents 4 = 1,500,000 level for New York residents 5 = 250,000 level for non New York residents 6 = 500,000 level for non New York residents 7 = 1,000,000 level for non New York residents 8 = 1,500,000 level for non New York residents A = 250,000 level for non New York residents and FATO B = 500,000 level for non New York residents and FATO C = 1,000,000 level for non New York residents and FATO D = 1,500,000 level for non New York residents and FATO E = 250,000 level for non New York residents and PLUS F = 500,000 level for non New York residents and PLUS				
Continued next page . . .				

From	To	Field	Length	Picture
Continued from previous page . . .				
G = 1,000,000 level for New York residents and PLUS				
H = 250,000 level for New York residents and PLUS & FATO				
I = 500,000 level for New York residents and PLUS & FATO				
J = 1,000,000 level for non New York residents and PLUS & FATO				
N = Does not use				
W = Cancelled in writing				
X = Cancelled by phone				
1550	1554	CHD-AMEX-FATO-ANNV-DT	5	S9(9) C-3
Business Name: American Express FATO Anniversary Date				
This is the FATO air-flight annual fee anniversary date.				
1555	1555	CHD-AMEX-BAGG-INSR-CD	1	X
Business Name: American Express Airflight/Baggage Insurance Code				
A code indicating whether client offers air-flight/baggage insurance for airline purchases greater than \$40				
Valid values are:				
1 = Baggage basic coverage				
2 = Baggage expanded coverage				
C = Cancelled in writing				
N = Does not use				
X = Cancelled by phone				

From	To	Field	Length	Picture
1556	1556	CHD-USAV-GROP-ID	1	X
		<p>Business Name: USAVE Group Identifier</p> <p>These card groups are used to segment the issuer's cardholders into manageable categories for purposes of ranking USAVE offers and specifying customer selection criteria.</p> <p>Valid values are:</p> <p>0 – 9</p> <p>A – Z</p> <p>Blank</p> <p>Default value is:</p> <p>Z</p> <p>Note</p> <p>This is maintained with Non Mon 659.</p>		
1557	1557	CHD-PREV-USAV-GROP-ID	1	X
		<p>Business Name: Previous USAVE Group Identifier</p> <p>These card groups are used to segment the issuer's cardholders into manageable categories for purposes of ranking USAVE offers and specifying customer selection criteria.</p> <p>Valid values are:</p> <p>0 – 9</p> <p>A – Z</p> <p>Blank</p> <p>Default value is:</p> <p>Z</p>		

From	To	Field	Length	Picture
1558	1562	CHD-USAV-GROP-ID-LAST-CHNG-DT	5	S9(9) C-3
		<p>Business Name: USAVE Group Identifier Last Change Date</p> <p>The date the cardholder USAVE card group identifier was last changed.</p> <p>Format is:</p> <p>YYYYMMDD</p> <p>Default value is:</p> <p>9's</p>		
1563	1563	CHD-USAV-OPT-OUT-CD	1	X
		<p>Business Name: USAVE Optout Code</p> <p>This field is used by Enterprise Presentation to determine if USAVE offers should be printed on the cardholder statement.</p> <p>Valid values are:</p> <p>0 = Include U\$AVE offer page 1 = Do not include U\$AVE offer page 2 = Do not include U\$AVE offer page 3 = Do not include U\$AVE offer page</p> <p>Note</p> <p>If you do not enter a value in this field, the system uses 0. This field will default to the cardholder's current NO-MAIL-FLAG field value. This is maintained with Non Mon 660.</p>		

From	To	Field	Length	Picture
1564	1564	CHD-REGN-CD	1	X
		Business Name: Region Code This field reflects whether or not to split ACCD accounts and collector queues by the region code. Valid values are: 0 = Do not split ACCD accounts and Collector queues by the region code. 1 = Split ACCD accounts and Collector queues by the region code.		
1565	1566	CHD-ANNL-CHRG-CASH-ADVN-CT	2	S9(3) C-3
		Business Name: Annual Charge Cash Advance Count This field reflects the number of cash advances since the most recent of the account file entry date or annual charge last date.		
1567	1575	CHD-NON-REISSUE-LETTER-DATA	9	X(9)
1567	1575	FILLER	9	GROUP
		Redefines CHD-NON-REISSUE-LETTER-DATA		
1567	1570	CHD-NON-REISSUE-LETTER-NO	4	X(4)
		Business Name: Computer Letter Number The number that identifies which letter the bank/financial institution wants to be used.		
1571	1574	CHD-NON-REISSUE-LETTER-DATE	4	S9(7)V C-3
		Business Name: Plastic Non-Reissue Letter Date The date a letter was sent notifying cardholder plastic is not being reissued.		

From	To	Field	Length	Picture
1575	1575	CHD-NON-REISSUE-LETTER-TYPE	1	X
		Business Name: Plastic Non-Reissue Letter Type Code		
		The code reflecting the type of letter sent notifying cardholder plastic is not being reissued.		
1576	1592	CHD-PYMNT-REAG-REFNO-NR	17	X(17)
		Business Name: Payment Reage Reference Number		
		A system-assigned number identifying the item being adjusted, the ticket being retrieved, etc.		
1593	1597	CHD-PYMNT-REAG-CCYYMMDD-DT	5	S9(9)V C-3
		Business Name: Payment Reage Date		
		This field reflects Tran Code 271 (payment) date. When the payment is received and is in this field, it causes the reage function to be done.		
1598	1600	CHD-PYMNT-REAG-LAST-YYMM-DT	3	S9(5)V C-3
		Business Name: Payment Last Reage Date		
		This field reflects the date this card account was reaged the last time. This code needs to be saved for rebuilding the delinquency if a Tran Code 272 (reversal) appears.		
1601	1603	CHD-PYMNT-REAG-NEXT-YYMM-DT	3	S9(5)V C-3
		Business Name: Payment Next Reage Date		
		This field reflects the next reage date if we rebuild. The field needs to be saved for rebuilding the delinquency if a Tran Code 272 (reversal) appears.		

From	To	Field	Length	Picture
1604	1620	CHD-PRTN-ID	17	X(17)
		Business Name: Partner Identifier		
		This field represents Co-Brand partner identification numbers. This is being added to the batch portion of the account relationship system and the online side of the account relationship system so that clients can utilize the RG Transaction (RH Transactions and other associated transactions) similar to the Affinity number field that is in the account relationship system today.		
		Note		
		This is updated via Non Mon 676.		
1621	1628	CHD-TLP-CLT-ID	8	X(8)
		Business Name: TLP Cardholder Level Transaction Identifier		
1629	1633	CHD-TLP-CLT-EXPR-DT	5	S9(9) C-3
		Business Name: TLP Cardholder Level Transaction Expiration Date		
		Format is:		
		CCYYMMDD		
1634	1635	CHD-ACCT-CT	2	S9(3) C-3
		Business Name: Account Transfer Count		
		This field reflects the number of times the System has performed an account transfer.		
1636	1659	CHD-USER-TX	24	X(24)
		Business Name: Cardholder User Text		
		Note		
		This is user text as determined by the bank.		

From	To	Field	Length	Picture
1636	1659	FILLER	24	GROUP
Redefines CHD-USER-TX				
1636	1651	CHD-ORGN-ACCT	16	X(16)
Business Name: Card Account 16 Original Identifier				
The 16-digit original cardholder-account number.				
1652	1659	CHD-ORGN-ACCT-DT	8	X(8)
Business Name: Account Original Open Date				
This field reflects when the cardholder originally opened the account.				
Format is:				
CCYYMMDD				
1660	1666	CHD-UNPD-ANNL-FEE-AM	7	S9(11)V9(2) C-3
Business Name: Unpaid Annual Fee Amount				
The outstanding amount left on the annual fee.				
1667	1667	CHD-UNPD-ANNL-FEE-REBT-BONS-CD	1	X
Business Name: Unpaid Annual Fee Rebate Bonus Code				
The Co-Brand rebate bonus eligibility flag.				
Valid values are:				
N = No				
Y = Yes				

From	To	Field	Length	Picture
1668	1668	CHD-FLGH-RWRD-CD	1	X
		Business Name: Flight Reward Identifier This field reflects whether or not an account is in the flight Rewards frequent flyer program.		
		Note This will be displayed on the Non Mon CSR (Customer Service Request) screen.		
1669	1676	CHD-PREV-CLT-ID	8	X(8)
		Business Name: Previous CLT Identifier This field is populated with the value that resided in the CLT Table ID field when it is replaced with another value and should be systematically loaded.		
1677	1681	CHD-CLT-CHG-DT	5	S9(9) C-3
		Business Name: Client Change Date This field will contain the date when the CLT Table ID field is changed and should be populated systematically. Format is: 0CCYYMMDD		
1682	1683	CHD-PFST-ATTR-SCOR-NR	2	9(4) COMP
		Business Name: ProfitSight Score Number This field is the attrition score field.		
1684	1685	CHD-PFST-CRDT-SCOR-NR	2	9(4) COMP
		Business Name: ProfitSight Credit Risk Score Number This field is the credit score field.		

From	To	Field	Length	Picture
1686	1694	CHD-PFST-REVN-PRDC-AM	9	S9(15)V9(2) C-3
		Business Name: ProfitSight Revenue Prediction Amount		
		This field is the revenue prediction field.		
1695	1703	CHD-PFST-PRFT-PRDC-AM	9	S9(15)V9(2) C-3
		Business Name: ProfitSight Profit Prediction Amount		
		This field is the profitability prediction field.		
1704	1705	CHD-PFST-CRDT-RSN1-CD	2	9(4) COMP
		Business Name: ProfitSight Credit Risk First Reason Code		
		This field is used for the credit risk reason 1.		
1706	1707	CHD-PFST-CRDT-RSN2-CD	2	9(4) COMP
		Business Name: ProfitSight Credit Risk Second Reason Code		
		This field is for the credit risk reason 2.		
1708	1709	CHD-PFST-CRDT-RSN3-CD	2	9(4) COMP
		Business Name: ProfitSight Credit Risk Third Reason Code		
		This field is for the credit risk reason 3.		
1710	1713	CHD-PFST-SCOR-LAST-DT	4	9(9) COMP
		Business Name: ProfitSight Score Date		
		This field reflects the date the last credit score was received.		

From	To	Field	Length	Picture
1714	1714	CHD-ACS-WB-STTS-CD	1	X
		Business Name: ACS Warning Bulletin Status Code		
		This field is used to determine whether or not the account is using ACS Warning Bulletin.		
		Valid values are:		
		X = Yes - the account is using ACS Warning Bulletin		
		Space = No - the account is not using ACS Warning Bulletin		
1715	1723	CHD-CAYR-REBT-ERND-AM	9	S9(15)V9(2) C-3
		Business Name: Current Anniversary Year Rebate Earned Amount		
		This field contains the value of rebates earned in the current anniversary year.		
1724	1732	CHD-LAYR-REBT-ERND-AM	9	S9(15)V9(2) C-3
		Business Name: Last Anniversary Year Rebate Earned Amount		
		This field contains the amount of rebate earned during the last anniversary year.		
1733	1741	CHD-REBT-EXPR-AM	9	S9(15)V9(2) C-3
		Business Name: Total Expired Rebate		
		This field contains the amount of expired rebate over the life of the account.		

From	To	Field	Length	Picture
1742	1743	CHD-XCSV-INT-CT	2	S9(3) C-3
		Business Name: Interest Increment Count		
		This field reflects the number of times that an account has accrued more than 100,000 dollars worth of interest during the calendar year.		
		EXAMPLE: If the account accrued \$231,000 worth of interest, the original interest bucket (which truncates interest) would reflect \$31,000 and the Interest Increment Count would have the value 2.		
1744	1745	CHD-OTST-CHCK-CT	2	S9(3)V C-3
		Business Name: Outstanding Convenience Check Count		
		This field shows the number of outstanding cash convenience checks.		
1746	1748	CHD-CRRN-ANNL-CASH-RT	3	S9(2)V9(3) C-3
		Business Name: Card Account Current Annual Cash Rate		
		This field contains the currently calculated annual cash interest rate.		
1749	1751	CHD-CRRN-ANNL-MRCH-RT	3	S9(2)V9(3) C-3
		Business Name: Card Account Current Annual Merchandise Rate		
		This field contains the currently calculated annual merchandise rate.		

From	To	Field	Length	Picture
1752	1754	CHD-HIGH-NOM-MRCH-APPLIED-RT	3	S9(2)V9(3) C-3
		Business Name: High Annual Merchandise Interest Rate		
		This field contains the highest annual merchandise interest rate applied to an account during the current billing cycle.		
1755	1757	CHD-LOW-NOM-MRCH-APPLIED-RT	3	S9(2)V9(3) C-3
		Business Name: Low Annual Merchandise Interest Rate		
		This field contains the lowest annual merchandise interest rate applied to an account during the current billing cycle.		
1758	1760	CHD-HIGH-NOM-CASH-APPLIED-RT	3	S9(2)V9(3) C-3
		Business Name: High Annual Cash Interest Rate		
		This field contains the highest annual cash interest rate applied to an account during the current billing cycle.		
1761	1763	CHD-LOW-NOM-CASH-APPLIED-RT	3	S9(2)V9(3) C-3
		Business Name: Low Annual Cash Interest Rate		
		This field contains the lowest annual cash interest rate applied to an account during the current billing cycle.		

From	To	Field	Length	Picture
1764	1764	CHD-NO-DELT-CD	1	X
		Business Name: Account No Delete Code		
		This is a flag used to determine whether an account may be deleted.		
		Valid values are:		
		0 = Allow account deletion		
		1 = No account deletion allowed		
1765	1769	CHD-E1-DATE	5	S9(9)V C-3
		Business Name: Card Account E1 Date		
		This field is the credit bureau file E1 date. This is the date the E1 segment is created on the credit bureau file.		
		Format is:		
		0CCYYMMDD		
		Note		
		This is maintained by Non Mon 681.		
1770	1774	CHD-EQTY-ACCT-MTRT-DT	5	S9(9)V C-3
		Business Name: Home Equity Account Maturity Date		
		This field is the date that the home equity account becomes due for renewal.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1775	1776	CHD-SKIP-CHRG-OFF-DAYS-NR	2	S9(3)V C-3
		Business Name: Skip Charge Off Day Delinquent Count		
		This field reflects the number of days charge-off action has been skipped.		
		Note		
		This field will contain a value equal to the CHD-DEL-NO-DAYS field when the Charge-off Exclusion Flag parameter in the Charge Offs section (DO CR CO) of the Product Control File is set to the same value as the authorization flag on the cardholder account record.		
1777	1778	CHD-LAST-STMT-RELJUL	2	S9(3)V C-3
		Business Name: Last Statement Relative Julian Date		
		The date of the last cycle of the cardholder account carried in relative Julian format.		
1779	1787	CHD-USAV-CTD-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: USAVE Cycle-To-Date Total Amount		
		The total of the cardholder's USAVE credits amounts for the statement cycle.		
		Note		
		This field is updated daily from interchange or from the CS screen Non Mon 695.		

From	To	Field	Length	Picture
1788	1788	CHD-NO-FEES-CD	1	X
		Business Name: Card Account No Fees Code		
		This field reflects the code indicating if late and overlimit fees can currently be forgiven.		
		Valid values are:		
		N = Fees are not forgiven		
		Y = Fees are forgiven		
1789	1797	CHD-CTD-AUTH-AM	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Authorization Amount		
		This is the total of all authorizations entered for this account during the current cycle.		
		Note		
		This is only for Commercial Card consolidated-billing sub accounts.		
1798	1798	CHD-SUB-ACCT-CD	1	X
		Business Name: Sub-Account Code		
		This is an indicator of whether an account is a sub- account, control account, or an individual account.		
		Valid values are:		
		C = Control account		
		I = Individual billing		
		S = Sub-account		
		Blank = Not a commercial card		

From	To	Field	Length	Picture
1799	1806	CHD-CMPN-ID	8	X(8)
		<p>Business Name: Company Identifier</p> <p>Issuer-defined company an account belongs to. All commercial card accounts must have a value in this field.</p> <p>Valid values are:</p> <p>Alphanumeric = Companies</p> <p>Blank = Non-commercial card user</p>		
1807	1814	CHD-ACCT-MRKT-STRT-NM	8	X(8)
		<p>Business Name: Strategy Name</p> <p>The name of the bonus strategy the cardholder is enrolled in. This will be entered online when entering a request or will come in on an interface file.</p>		
1815	1815	CHD-ACCT-MRKT-PRCS-CD	1	X
		<p>Business Name: Account Marketing Strategy Processing Level Code</p> <p>The Account Marketing Strategy Processing Level Code is used to determine the strategy processing level for an account.</p> <p>Valid values are:</p> <p>A = Agent Assignment</p> <p>Default value is:</p> <p>Space</p> <p>Note</p> <p>When new accounts are added to the System, the Account Marketing Strategy Processing Level Code is set to an 'A'.</p>		

From	To	Field	Length	Picture
1816	1820	CHD-ACCT-MRKT-STRT-DT	5	S9(9) C-3
		Business Name: Strategy Date		
		This field reflects the date the strategy is valid for a card account.		
1821	1828	CHD-REIS-STRT-NM	8	X(8)
		Business Name: PCF Reissue Strategy Name		
		This identifies the PCF Reissue Strategy that the account processed with.		
1829	1829	CHD-REIS-PRCS-CD	1	X
		Business Name: Client Level Processing Code		
		A code identifying the process for pointing the account to the current pricing strategy if account level processing controls the account.		
		Valid values are:		
		A = Agent assignment		
		C = Account Level Processing		
1830	1834	CHD-REIS-STRT-DT	5	S9(9) C-3
		Business Name: Reissue Strategy Date		
1835	1842	CHD-PRMR-PLST-STRT-NM	8	X(8)
		Business Name: PCF Primary Plastic Strategy Name		
		This identifies the PCF Primary Plastic Strategy that the account processed with.		
1843	1843	CHD-PLST-PRCS-CD	1	X
		Business Name: Plastic Processing Code		

From	To	Field	Length	Picture
1844	1848	CHD-PLST-STR-T-DT	5	S9(9) C-3
		Business Name: Plastic Start or Strategy Date		
1849	1856	CHD-CARD-ISSN-STR-T-NM	8	X(8)
		Business Name: Card Issuance Strategy Name		
		This identifies the PCF Card Issuance Strategy that the account processed with.		
1857	1857	CHD-CARD-ISSN-PRCS-CD	1	X
		Business Name: Card Issuance Processing Level Code		
1858	1862	CHD-CARD-ISSN-STR-T-DT	5	S9(9) C-3
		Business Name: Card Issuance Strategy Date		
1863	1869	CHD-TMPR-AUTO-PAY-AM	7	S9(11)V9(2) C-3
		Business Name: Card Account One Time Automatic Payment Amount		
		This represents a one-time automatic account payment.		

From	To	Field	Length	Picture
1870	1870	CHD-PRCN-STRT-UNLC-DT-RLLC-CD	1	X
		Business Name: Pricing Strategy Unlock Date Reallocation Code		
		This field is used to determine if an account will immediately reallocate when a strategy is unlocked for that account.		
		Valid values are:		
		I		
		Space		
		Default value is:		
		Space		
		Note		
		This field is maintained by Non Mon 169 or 170.		
1871	2011	CHD-SCOR-FLDS	141	GROUP
		Note		
		Scoring fields 1 through 5 can only be populated by EDS. Scoring fields six through ten can only be populated by ACS.		
1871	1874	CHD-SCOR-ONE-NR	4	S9(7)V C-3
		Business Name: Score One Number		
		The score value for score one.		
		Valid values are:		
		-0000000 - +9999999		
1875	1879	CHD-SCOR-ONE-DT	5	S9(9)V C-3
		Business Name: Score One Date		
		The date score one was calculated.		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
1880	1883	CHD-SCOR-ONE-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score One Reason One Number		
		The number one reason why score one got the score.		
		Valid values are:		
		0000000 – 9999999		
1884	1887	CHD-SCOR-ONE-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score One Reason Two Number		
		The number two reason why score one got the score.		
		Valid values are:		
		0000000 – 9999999		
1888	1891	CHD-SCOR-ONE-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Business Name: Score One Reason Three Number		
		The number three reason why score one got the score.		
		Valid values are:		
		0000000 – 9999999		
1892	1895	CHD-SCOR-TWO-NR	4	S9(7)V C-3
		Business Name: Score Two Number		
		The score value for score two.		
		Valid values are:		
		-0000000 – +9999999		

From	To	Field	Length	Picture
1896	1900	CHD-SCOR-TWO-DT	5	S9(9)V C-3
		Business Name: Score Two Date The date score two was calculated. Format is: CCYYMMDD		
1901	1904	CHD-SCOR-TWO-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score Two Reason One Number The number one reason why score two got the score. Valid values are: 0000000 – 9999999		
1905	1908	CHD-SCOR-TWO-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Two Reason Two Number The number two reason why score two got the score. Valid values are: 0000000 – 9999999		
1909	1912	CHD-SCOR-TWO-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Score Two Reason Three Number The number three reason why score two got the score. Valid values are: 0000000 – 9999999		
1913	1916	CHD-SCOR-THRE-NR	4	S9(7)V C-3
		Business Name: Score Three Number The score value for score three. Valid values are: 0000000 – 9999999		

From	To	Field	Length	Picture
1917	1921	CHD-SCOR-THRE-DT	5	S9(9)V C-3
		Business Name: Score Three Date The date score three was calculated. Format is: CCYYMMDD		
1922	1925	CHD-SCOR-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Four Number The score value for score four. Valid values are: 0000000 – 9999999		
1926	1930	CHD-SCOR-FOUR-DT	5	S9(9)V C-3
		Business Name: Score Four Date The date score four was calculated. Format is: CCYYMMDD		
1931	1934	CHD-SCOR-FIVE-NR	4	S9(7)V C-3
		Business Name: Score Five Number The score value for score five. Valid values are: 0000000 – 9999999		
1935	1939	CHD-SCOR-FIVE-DT	5	S9(9)V C-3
		Business Name: Score Five Date The date score five was calculated. Format is: CCYYMMDD		

From	To	Field	Length	Picture
1940	1943	CHD-SCOR-SIX-NR	4	S9(7)V C-3
		Business Name: Score Six Number The score value for score six. Valid values are: 0000000 – 9999999		
1944	1948	CHD-SCOR-SIX-DT	5	S9(9)V C-3
		Business Name: Score Six Date The date score six was calculated. Format is: CCYYMMDD		
1949	1952	CHD-SCOR-SIX-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score Six Reason One Number The number one reason why score six got the score. Valid values are: 0000000 – 9999999		
1953	1956	CHD-SCOR-SIX-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Six Reason Two Number The number two reason why score six got the score. Valid values are: 0000000 – 9999999		
1957	1960	CHD-SCOR-SIX-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Score Six Reason Three Number The number three reason why score six got the score. Valid values are: 0000000 – 9999999		

From	To	Field	Length	Picture
1961	1964	CHD-SCOR-SEVN-NR	4	S9(7)V C-3
		Business Name: Score Seven Number The score value for score seven. Valid values are: 0000000 – 9999999		
1965	1969	CHD-SCOR-SEVN-DT	5	S9(9)V C-3
		Business Name: Score Seven Date The date score seven was calculated. Format is: CCYYMMDD		
1970	1973	CHD-SCOR-SEVN-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score Seven Reason One Number The number one reason why score seven got the score. Valid values are: 0000000 – 9999999		
1974	1977	CHD-SCOR-SEVN-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Seven Reason Two Number The number two reason why score seven got the score. Valid values are: 0000000 – 9999999		
1978	1981	CHD-SCOR-SEVN-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Score Seven Reason Three Number The number three reason why score seven got the score. Valid values are: 0000000 – 9999999		

From	To	Field	Length	Picture
1982	1985	CHD-SCOR-EGHT-NR	4	S9(7)V C-3
		Business Name: Score Eight Number The score value for score eight. Valid values are: -0000000 – +9999999		
1986	1990	CHD-SCOR-EGHT-DT	5	S9(9)V C-3
		Business Name: Score Eight Date The date score eight was calculated. Format is: CCYYMMDD		
1991	1994	CHD-SCOR-NINE-NR	4	S9(7)V C-3
		Business Name: Score Nine Number The score value for score nine. Valid values are: 0000000 – 9999999		
1995	1999	CHD-SCOR-NINE-DT	5	S9(9)V C-3
		Business Name: Score Nine Date The date score nine was calculated. Format is: CCYYMMDD		
2000	2003	CHD-SCOR-TEN-NR	4	S9(7)V C-3
		Business Name: Score Ten Number The score value ten for score ten. Valid values are: 0000000 – 9999999		

From	To	Field	Length	Picture
2004	2008	CHD-SCOR-TEN-DT	5	S9(9)V C-3
		Business Name: Score Ten Date The date score was calculated. Format is: CCYYMMDD		
2009	2011	CHD-BHVR-SCOR-PRTF-ID	3	S9(5)V C-3
		Business Name: Behavior Score Portfolio Identifier The value indicating a bank defined like group of accounts for use in Adaptive Control System processing. The current Adaptive Control portfolio assigned to the cardholder account Valid values are: 01 – 99		
		Note This can be assigned via the Portfolio ID parameter in the Behavior Score Adaptive Control section (RF AM BS) of the PCF or Non Mon Transaction 174.		
2012	2013	CHD-PFST-REVN-RSN1-CD	2	9(4) COMP
		Business Name: ProfitSight First Revenue Reason Code The number one characteristic that influences the revenue score.		
2014	2015	CHD-PFST-REVN-RSN2-CD	2	9(4) COMP
		Business Name: ProfitSight Second Revenue Reason Code The number two characteristic that influences the revenue score.		

From	To	Field	Length	Picture
2016	2017	CHD-PFST-REVN-RSN3-CD	2	9(4) COMP
		Business Name: ProfitSight Third Revenue Reason Code		
		The number three characteristic that influences the revenue score.		
2018	2019	CHD-PFST-ATTR-RSN1-CD	2	9(4) COMP
		Business Name: ProfitSight First Attrition Reason Code		
		The number one characteristic that influences the attrition score.		
2020	2021	CHD-PFST-ATTR-RSN2-CD	2	9(4) COMP
		Business Name: ProfitSight Second Attrition Reason Code		
		The number two characteristic that influences the attrition score.		
2022	2023	CHD-PFST-ATTR-RSN3-CD	2	9(4) COMP
		Business Name: ProfitSight Third Attrition Reason Code		
		The number three characteristic that influences the attrition score.		

From	To	Field	Length	Picture
2024	2026	CHD-ANNV-CASH-INTR-RT	3	S9(2)V9(3) C-3
		<p>Business Name: Maximum Anniversary Cash Interest Rate</p> <p>This field is the maximum yearly anniversary interest rate for cash purchases. For new accounts, this field will be used to hold the max interest rate for cash at new account time. At each yearly anniversary of the account, it will be updated with the current interest rate. If the anniversary interest rate exceeds the maximum for cash, then the maximum rate will be moved into this field.</p> <p>Default value is: Zeroes</p>		
2027	2029	CHD-ANNV-MDSE-INTR-RT	3	S9(2)V9(3) C-3
		<p>Business Name: Maximum Anniversary Merchandise Interest Rate</p> <p>This field is the maximum yearly anniversary interest rate for merchandise purchases. For new accounts, this field will be used to hold the interest rate for merchandise at new account time. At each yearly anniversary of the account, it will be updated with the current interest rate for merchandise. If the anniversary interest rate exceeds the maximum, then the maximum rate will be moved into this field.</p> <p>Default value is: Zeroes</p>		

From	To	Field	Length	Picture
2030	2031	CHD-ACTV-DSPT-CT	2	S9(3)V C-3
		Business Name: Card Account Active Dispute Count		
		This field is the cardholder active dispute count. This is the number of active disputes for this cardholder.		
		Note		
		This field cannot be less than zero.		
2032	2032	CHD-JONT-INSR-CD	1	X
		Business Name: Business Name: Home Equity Joint Insurance Code		
		This identifies which birthdate (primary or secondary cardholder) to use in credit life premium calculations.		
		Valid values are:		
		0 = Not used		
		1 = Joint insurance, use the older of the two ages		
		2 = Formerly joint insurance, now single; use the younger of the two ages		
2033	2033	CHD-TRMN-INCN-PRCN-CD	1	X
		Business Name: Terminate Incentive Pricing Code		
		This identifies when to terminate the current incentive when the strategy is changed.		
		Valid values are:		
		0 = Use PCF terminate IP code		
		1 = Do not terminate incentive – overrides PCF		
		2 = Terminate IP – overrides PCF		
2034	2040	CHD-ALL-DVRT-FEES-CD	7	GROUP

From	To	Field	Length	Picture
2034	2034	CHD-DVRT-LATE-FEES-CD	1	X
		<p>Business Name: Commercial Card Late Charge Diverted Fee Code</p> <p>This indicates whether this fee type will be diverted at cycle time.</p> <p>Valid values are:</p> <p>0 = Do not divert the fee</p> <p>1 = Divert the fee</p>		
2035	2035	CHD-DVRT-CASH-ITEM-FEES-CD	1	X
		<p>Business Name: Commercial Card Cash Item Diverted Fee Code</p> <p>This indicates whether this fee type will be diverted at cycle time.</p> <p>Valid values are:</p> <p>0 = Do not divert the fee</p> <p>1 = Divert the fee</p>		
2036	2036	CHD-DVRT-OVER-LIMT-FEES-CD	1	X
		<p>Business Name: Commercial Card Overlimit Diverted Fee Code</p> <p>This indicates whether this fee type will be diverted at cycle time.</p> <p>Valid values are:</p> <p>0 = Do not divert the fee</p> <p>1 = Divert the fee</p>		

From	To	Field	Length	Picture
2037	2037	CHD-DVRT-STMT-FEES-CD	1	X
		Business Name: Commercial Card Statement Charge Diverted Fee Code		
		This indicates whether this fee type will be diverted at cycle time.		
		Valid values are:		
		0 = Do not divert the fee		
		1 = Divert the fee		
2038	2038	CHD-DVRT-MRCH-ITEM-FEES-CD	1	X
		Business Name: Commercial Card Merchandise Item Diverted Fee Code		
		This indicates whether this fee will be diverted at cycle time.		
		Valid values are:		
		0 = Do not divert the fee		
		1 = Divert the fee		
2039	2039	CHD-DVRT-INTR-MTHD-FEES-CD	1	X
		Business Name: Commercial Card Interest Method Diverted Fee Code		
		This indicates whether this fee will be diverted at cycle time.		
		Valid values are:		
		0 = Do not divert the fee		
		1 = Divert the fee		

From	To	Field	Length	Picture
2040	2040	CHD-DVRT-CRDT-LIFE-FEES-CD	1	X
		Business Name: Commercial Card Credit Life Diverted Fee Code		
		This indicates whether this fee will be diverted at cycle time.		
		Valid values are: 0 = Do not divert the fee 1 = Divert the fee		
2041	2042	CHD-OTST-PLST-CT	2	S9(3)V C-3
		Business Name: Outstanding Plastic Count		
		This is the number of outstanding plastics between reissue periods.		
2043	2060	CHD-FAMILY-CARD-DATA	18	GROUP
2043	2055	CHD-ACCT-GROP-ID	13	X(13)
		Business Name: Relationship Processing Group Identifier		
		This field is the key to the Family Master Record Table, and the common tie that links individual cardholder accounts to the family/group.		

From	To	Field	Length	Picture
2056	2056	CHD-GROP-MMBR-TYPE-CD	1	X
		<p>Business Name: Relationship Control Code</p> <p>This field will identify an account as a member of a family group and will specify whether the account is a key account (K), a dependent account (D), or not involved in any family group (blank).</p> <p>Valid values are:</p> <p>D = Dependent (dependent member of a family)</p> <p>K = Key account (key member of a family)</p> <p>Blank = Independent account (not a member of a family)</p>		
2057	2060	CHD-DPND-STRT-ID	4	X(4)
		<p>Business Name: Relationship Processing Dependent Strategy Identifier</p> <p>This field will be used to control the options for processing dependent accounts. All statement, communication, and authorization options will be tied to this strategy.</p>		
2061	2061	CHD-ALWY-REFR-CD	1	X
		<p>Business Name: Always Refer Code</p> <p>Valid values are:</p> <p>B = Both CVV/CVC failure and fraud</p> <p>C = CVV/CVC failure</p> <p>F = Fraud</p> <p>Note</p> <p>Always refer the auth upon CVV/CVC failure, if this field is set.</p>		

From	To	Field	Length	Picture
2062	2064	CHD-STMT-FORM-ID	3	X(3)
		Business Name: Cardholder Print Form Type Identifier		
		This identifies the form type to be used for this cardholder on the CHD file.		
2065	2067	CHD-STMT-FRMT-ID	3	X(3)
		Business Name: Cardholder Enterprise Print Format Identifier		
		This identifies the Enterprise Statement format to be used for this cardholder on the Cardholder Master File.		
2068	2069	CHD-STMT-DSCL-ID	2	X(2)
		Business Name: Cardholder Print Disclosure Identifier		
		This identifies the disclosure identifier to be used for this cardholder on the Cardholder Master File.		
2070	2073	CHD-ATPY-BAL-RT	4	S9(4)V9(3) C-3
		This field is used for calculating auto payments. The percent in this field will be applied to the current balance to determine an autopayment.		
Note				
		This is only used when the Autopay Flag is set to C (cardholders checking account) or D (cardholders savings account).		

From	To	Field	Length	Picture
2074	2080	CHD-ATPY-CLNG-AM	7	S9(11)V9(2) C-3
		Business Name: Autopay Ceiling Amount		
		This field is used for calculating auto payments. This field will limit the autopay amount to the amount specified in this field.		
		Note		
		This is only used when the Autopay Flag is set to C (cardholders checking account) or D (cardholders savings account).		
2081	2102	CHD-DDA-NM	22	X(22)
		Business Name: DDA Name		
		This field is used in the autopay process. If this field is populated, and the system is processing an autopayment, then use the name in this field for the autopayment transaction.		
2103	2103	CHD-INTL-VISA-PHONE-CD	1	X
		Business Name: International VISA Phone Code		
		This field is a type of maintenance activity.		
		Valid values are:		
		1 = Adds		
		2 = Changes		
		3 = Deletes		
		A/C/D = For all fields except BFUP-MAINT-CD and BFUP-MAINT-CD		

From	To	Field	Length	Picture
2104	2108	CHD-INTL-VISA-PHONE-DT	5	S9(9) C-3
		Business Name: International VISA Phone Date		
		This field is the cycle date of the maintenance activity.		
		Note		
		The formats differ because of external requirements. Most fields in are the CCYYMMDD format, with the exception of those that reflect this difference in the field name.		
2109	2110	CHD-UPC-19-NR	2	S9(3)V C-3
		Business Name: User Defined 19 Field Number		
		Valid values are:		
		000 – 999		
2111	2115	CHD-UPC-20-NR	5	S9(9)V C-3
		Business Name: User Defined 20 Field Number		
		Valid values are:		
		000000000 – 999999999		
2116	2124	CHD-UPC-21-AM	9	S9(15)V9(2) C-3
		Business Name: Pricing Control 21 Amount		
2125	2132	CHD-UPC-22-NR	8	S9(15)V C-3
		Business Name: User Defined 22 Field Number		
		Valid values are:		
		000000000000000 – 999999999999999		

From	To	Field	Length	Picture
2133	2133	CHD-REBATE-PENDG-IND	1	X
		Business Name: Rebate Pending Indicator Code		
		This is an internal field on Cardholder Master File to indicate if cardholder has earned rebates pending distribution.		
		Valid values are:		
		Blank or Space = No distribution is currently pending for this cardholder.		
		Y = Distribution for this cardholder is pending.		
2134	2135	CHD-MTHD-OVRR-SEGS-NR	2	S9(3)V C-3
		Business Name: Method Override Segment Count		
		This defines the number of method overrides for an account.		
		Valid values are:		
		0 – 99		
2136	2145	CHD-UD-PRICING-CONTROLS-ADD	10	GROUP
2136	2137	CHD-UPC-13	2	X(2)
		Business Name: Pricing Control User-Defined Code		
		Note		
		This is a user-defined field.		
2136	2137	FILLER	2	GROUP
		Redefines CHD-UPC-13		
		Note		
		The following fields are positional redefinitions of this field.		
2136	2136	CHD-UPC-13-PSTN-1	1	X
2137	2137	CHD-UPC-13-PSTN-2	1	X

From	To	Field	Length	Picture
2138	2139	CHD-UPC-14	2	X(2)
Business Name: Pricing Control User-Defined Code				
Note				
This is a user-defined field.				
2138	2139	FILLER	2	GROUP
Redefines CHD-UPC-14				
Note				
The following fields are positional redefinitions of this field.				
2138	2138	CHD-UPC-14-PSTN-1	1	X
2139	2139	CHD-UPC-14-PSTN-2	1	X
2140	2141	CHD-UPC-15	2	X(2)
Business Name: Pricing Control User-Defined Code				
Note				
This is a user-defined field.				
2140	2141	FILLER	2	GROUP
Redefines CHD-UPC-15				
Note				
The following fields are positional redefinitions of this field.				
2140	2140	CHD-UPC-15-PSTN-1	1	X
2141	2141	CHD-UPC-15-PSTN-2	1	X
2142	2143	CHD-UPC-16	2	X(2)
Business Name: Pricing Control User-Defined Code				
Note				
This is a user-defined field.				

From	To	Field	Length	Picture
2142	2143	FILLER	2	GROUP
Redefines CHD-UPC-16				
Note				
The following fields are positional redefinitions of this field.				
2142	2142	CHD-UPC-16-PSTN-1	1	X
2143	2143	CHD-UPC-16-PSTN-2	1	X
2144	2145	CHD-UPC-17	2	X(2)
Business Name: Pricing Control User-Defined Code				
Note				
This is a user-defined field.				
2144	2145	FILLER	2	GROUP
Redefines CHD-UPC-17				
Note				
The following fields are positional redefinitions of this field.				
2144	2144	CHD-UPC-17-PSTN-1	1	X
2145	2145	CHD-UPC-17-PSTN-2	1	X
2146	2146	CHD-FCLT-GRAD-NR	1	9
Business Name: Facility Grade Number				
This field is based on the delinquency status.				
Note				
It cannot be less than 2 or greater than '7'.				
2147	2151	CHD-FCLT-GRAD-CHNG-DT	5	S9(9) C-3
Business Name: Facility Grade Change Date				
The date the facility grade changed last.				

From	To	Field	Length	Picture
2152	2160	CHD-INT-IN-SUSP-AMT	9	S9(15)V9(2) C-3
		Business Name: Interest In Suspense Amount		
		This is all unpaid interest for an account whenever an account is facility grade 6 or 7 onward. If an account reaches facility grade 6 or 7 at any point during the year, all unpaid interest for that year is put in the Interest In Suspense field. Any future years that the account is also a facility grade 6 or 7 is also considered Interest In Suspense. The Interest In Suspense could cover a number of years.		
2161	2169	CHD-INT-BEF-SUSP-AMT	9	S9(15)V9(2) C-3
		Business Name: Business Name: Interest Before Suspense Amount		
		This is all unpaid interest before the year the account reached facility grade 6 or 7. If an account reaches facility grade 6 or 7 at any point during the year, and there is unpaid interest from the previous years(s), then this unpaid interest is considered Interest Before Suspense.		
2170	2178	CHD-PY-INT-IN-SUSP-AMT	9	S9(15)V9(2) C-3
		Business Name: Previous Year Interest In Suspense Amount		
		This is all interest in suspense from previous years. At the end of the year, all interest in suspense is saved off in this field, not to be changed again until the end of the next year.		
2179	2199	CHD-LTR-CATGRY-GRP-CD	21	GROUP
		This identifies cardholder letter groups.		

From	To	Field	Length	Picture
2179	2179	CHD-LTR-CATGRY-GRP-A-CD	1	X
<p>Business Name: Letter Category Group A Code</p> <p>This identifies print restrictions for letter category group A.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2180	2180	CHD-LTR-CATGRY-GRP-B-CD	1	X
<p>Business Name: Letter Category Group B Code</p> <p>This identifies print restrictions for letter category group B.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2181	2181	CHD-LTR-CATGRY-GRP-C-CD	1	X
<p>Business Name: Letter Category Group C Code</p> <p>This identifies print restrictions for letter category group C.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2182	2182	CHD-LTR-CATGRY-GRP-D-CD	1	X
<p>Business Name: Letter Category Group D Code</p> <p>This identifies print restrictions for letter category group D.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2183	2183	CHD-LTR-CATGRY-GRP-E-CD	1	X
<p>Business Name: Letter Category Group E Code</p> <p>This identifies print restrictions for letter category group E.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2184	2184	CHD-LTR-CATGRY-GRP-F-CD	1	X
<p>Business Name: Letter Category Group F Code</p> <p>This identifies print restrictions for letter category group F.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2185	2185	CHD-LTR-CATGRY-GRP-G-CD	1	X
<p>Business Name: Letter Category Group G Code</p>				
<p>This identifies print restrictions for letter category group G.</p>				
<p>Valid values are:</p>				
<p>A = Send to control account</p>				
<p>B = Send to sub account</p>				
<p>C = Copy to control account</p>				
<p>D = Copy to sub account</p>				
<p>E = Send to control account - send to client for review</p>				
<p>F = Send to sub account - send to client for review</p>				
<p>G = Copy to control account - send to client for review</p>				
<p>H = Copy to sub account - send to client for review</p>				
<p>R = Review letter</p>				
<p>S = Suppress printing of letter</p>				
<p>Blank = No special category print restriction</p>				

From	To	Field	Length	Picture
2186	2186	CHD-LTR-CATGRY-GRP-H-CD	1	X
Business Name: Letter Category Group H Code				
This identifies print restrictions for letter category group H.				
Valid values are: A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction				

From	To	Field	Length	Picture
2187	2187	CHD-LTR-CATGRY-GRP-I-CD	1	X
<p>Business Name: Letter Category Group I Code</p>				
<p>This identifies print restrictions for letter category group I.</p>				
<p>Valid values are:</p>				
<p>A = Send to control account</p>				
<p>B = Send to sub account</p>				
<p>C = Copy to control account</p>				
<p>D = Copy to sub account</p>				
<p>E = Send to control account - send to client for review</p>				
<p>F = Send to sub account - send to client for review</p>				
<p>G = Copy to control account - send to client for review</p>				
<p>H = Copy to sub account - send to client for review</p>				
<p>R = Review letter</p>				
<p>S = Suppress printing of letter</p>				
<p>Blank = No special category print restriction</p>				

From	To	Field	Length	Picture
2188	2188	CHD-LTR-CATGRY-GRP-J-CD	1	X
Business Name: Letter Category Group J Code				
This identifies print restrictions for letter category group J.				
Valid values are: A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction				

From	To	Field	Length	Picture
2189	2189	CHD-LTR-CATGRY-GRP-K-CD	1	X
<p>Business Name: Letter Category Group K Code</p> <p>This identifies print restrictions for letter category group K.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2190	2190	CHD-LTR-CATGRY-GRP-L-CD	1	X
Business Name: Letter Category Group L Code				
This identifies print restrictions for letter category group L.				
Valid values are: A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction				

From	To	Field	Length	Picture
2191	2191	CHD-LTR-CATGRY-GRP-M-CD	1	X
<p>Business Name: Letter Category Group M Code</p>				
<p>This identifies print restrictions for letter category group M.</p>				
<p>Valid values are:</p>				
<p>A = Send to control account</p>				
<p>B = Send to sub account</p>				
<p>C = Copy to control account</p>				
<p>D = Copy to sub account</p>				
<p>E = Send to control account - send to client for review</p>				
<p>F = Send to sub account - send to client for review</p>				
<p>G = Copy to control account - send to client for review</p>				
<p>H = Copy to sub account - send to client for review</p>				
<p>R = Review letter</p>				
<p>S = Suppress printing of letter</p>				
<p>Blank = No special category print restriction</p>				

From	To	Field	Length	Picture
2192	2192	CHD-LTR-CATGRY-GRP-N-CD	1	X
<p>Business Name: Letter Category Group N Code</p> <p>This identifies print restrictions for letter category group N.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2193	2193	CHD-LTR-CATGRY-GRP-O-CD	1	X
<p>Business Name: Letter Category Group O Code</p> <p>This identifies print restrictions for letter category group O.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2194	2194	CHD-LTR-CATGRY-GRP-P-CD	1	X
<p>Business Name: Letter Category Group P Code</p> <p>This identifies print restrictions for letter category group P.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2195	2195	CHD-LTR-CATGRY-GRP-Q-CD	1	X
<p>Business Name: Letter Category Group Q Code</p>				
<p>This identifies print restrictions for letter category group Q.</p>				
<p>Valid values are:</p>				
<p>A = Send to control account</p>				
<p>B = Send to sub account</p>				
<p>C = Copy to control account</p>				
<p>D = Copy to sub account</p>				
<p>E = Send to control account - send to client for review</p>				
<p>F = Send to sub account - send to client for review</p>				
<p>G = Copy to control account - send to client for review</p>				
<p>H = Copy to sub account - send to client for review</p>				
<p>R = Review letter</p>				
<p>S = Suppress printing of letter</p>				
<p>Blank = No special category print restriction</p>				

From	To	Field	Length	Picture
2196	2196	CHD-LTR-CATGRY-GRP-T-CD	1	X
Business Name: Letter Category Group T Code				
This identifies print restrictions for letter category group T.				
Valid values are: A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction				

From	To	Field	Length	Picture
2197	2197	CHD-LTR-CATGRY-GRP-U-CD	1	X
<p>Business Name: Letter Category Group U Code</p> <p>This identifies print restrictions for letter category group U.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2198	2198	CHD-LTR-CATGRY-GRP-V-CD	1	X
<p>Business Name: Letter Category Group V Code</p> <p>This identifies print restrictions for letter category group V.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 				

From	To	Field	Length	Picture
2199	2199	CHD-LTR-CATGRY-GRP-Z-CD	1	X
		<p>Business Name: Letter Category Group Z Code</p> <p>This identifies print restrictions for letter category group Z.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Send to control account B = Send to sub account C = Copy to control account D = Copy to sub account E = Send to control account - send to client for review F = Send to sub account - send to client for review G = Copy to control account - send to client for review H = Copy to sub account - send to client for review R = Review letter S = Suppress printing of letter Blank = No special category print restriction 		
2200	2206	CHD-ANNL-FEE-WAVR-AM	7	S9(11)V9(2) C-3
		<p>Business Name: Card Account Annual Fee Waiver Amount</p> <p>This actual amount which was waived on last annual fee waiver.</p> <p>Note</p> <p>This field is defined per monetary expansion standards and cannot be less than zero.</p>		

From	To	Field	Length	Picture
2207	2211	CHD-ANNL-FEE-WAVR-DT	5	S9(9)V C-3
		Business Name: Card Account Annual Fee Waiver Date		
		This is the date of the last annual fee waiver on this cardholder.		
		Format is:		
		CCYYMMDD		
2212	2213	CHD-ANNL-FEE-WAVR-CD	2	X(2)
		Business Name: Card Account Annual Fee Waiver Code		
		This identifies whether any annual fee waiver is due on this cardholder.		
		Valid values are:		
		FW = Full waiver		
		HW = Half-fee waiver		
		Default value is:		
		Spaces		
2214	2215	CHD-LAST-ANNL-FEE-WAVR-CD	2	X(2)
		Business Name: Card Account Last Annual Fee Waiver Code		
		This is the last annual fee waiver action on this account.		
		Valid values are:		
		FW = Full waiver		
		HW = Half-fee waiver		
		Default value is:		
		Spaces		
2216	2223	CHD-TLR-CLT-ID	8	X(8)
		Business Name: TLR CLT Table Identifier		
		The ID of the decision table which will be traversed for a particular cardholder.		

From	To	Field	Length	Picture
2224	2228	CHD-TLR-CLT-EXPR-DT	5	S9(9) C-3
		Business Name: TLR CLT Table Expiration Date		
		The date the TLR decision table will expire.		
		Format is:		
		CCYYMMDD		
2229	2236	CHD-PREV-CLT-TLR-ID	8	X(8)
		Business Name: TLR CLT Previous Table Identifier		
		The previous TLR CLT table ID for a particular cardholder.		
2237	2241	CHD-CLT-TLR-CHG-DT	5	S9(9) C-3
		Business Name: CLT TLR Table Change Date		
		The date the TLR CLT table ID changed.		
		Format is:		
		CCYYMMDD		
2242	2246	CHD-TMPR-CRDT-LINE-STRT-DT	5	S9(9)V C-3
		Business Name: Temporary Credit Line Start Date		
		This identifies the date the temporary credit line becomes effective.		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
2247	2251	CHD-TMPR-CRDT-LINE-END-DT	5	S9(9)V C-3
		Business Name: Temporary Credit Line End Date		
		This identifies the date that the temporary credit line expires.		
		Format is:		
		CCYYMMDD		
2252	2260	CHD-TMPR-CRDT-LINE-AM	9	S9(17)V C-3
		Business Name: Temporary Credit Line Amount		
		This identifies the new credit line effective for the duration of the dates indicated.		
2261	2263	CHD-TMPR-CRDT-LINE-CD	3	X(3)
		Business Name: Temporary Credit Line Reason Code		
		User-defined code indicating to the client why the temporary credit line was allowed.		
2264	2272	CHD-PDAY-INTR-IN-SSPN-AM	9	S9(15)V9(2) C-3
		Business Name: Card Account Previous Day Interest In Suspense Amount		
		User-defined previous day interest in suspense amount		

From	To	Field	Length	Picture
2273	2281	CHD-PDAY-INTR-BEFR-SSPN-AM	9	S9(15)V9(2) C-3
		Business Name: Card Account Previous Day Interest Before Suspense Amount		
		This field is the previous day interest before suspense amount.		
		Note		
		This field is loaded by the CHD-INT-IN-BEF-SUSP-AMT.		
2282	2290	CHD-CTD-CASH-MEMO-AM	9	S9(15)V9(2) C-3
		Business Name: Cash Memo Amount		
		The total of the cycle-to-date cash memo posting amounts.		
2291	2291	CHD-CNTL-ACCT-EXTR-STAT-CD	1	X
		Business Name: External Status Code Control Code		
		This field tells how the external status propagated to the account.		
		Valid values are:		
		N= External status on sub is not from the control account		
		Y = External status on sub is from the sub account control account		
		Blank = Unknown, or not a company card		
		Default value is:		
		Blank		

From	To	Field	Length	Picture
2292	2292	CHD-FLEX-BLLN-CD	1	X
		Business Name: Flexible Billing Code This field tells how the account cycles. Valid values are: 0 = Account cycles monthly 1 = Account cycles semi-monthly 2 = Account cycles weekly Space = Use PCF		
2293	2295	CHD-PRFT-SCR1-CD	3	X(3)
		Business Name: Profit Score 1 Code User-defined account profit score 1.		
2296	2298	CHD-PRFT-SCR2-CD	3	X(3)
		Business Name: Profit Score 2 Code User-defined account profit score 2.		
2299	2301	CHD-PRFT-SCR3-CD	3	X(3)
		Business Name: Profit Score 3 Code User-defined account profit score 3.		
2302	2304	CHD-PRFT-SCR4-CD	3	X(3)
		Business Name: Profit Score 4 Code User-defined account profit score 4.		

From	To	Field	Length	Picture
2305	2306	CHD-TRNS-PYMT-DUE-CT	2	S9(3) C-3
		<p>Business Name: Transactor Payment Due Days</p> <p>This value is either '00' or the number of calendar days after cycle that the payment due date was set; provided that the account had no billable interest at cycle time and the Transactor Payment Due Days parameter in the Statement Production section (CP IC SP) of the Product Control file is greater than '00'.</p> <p>Valid values are:</p> <p>00 = Use payment due days for all accounts</p> <p>01 – 28 = Number of days following the cycle of the account that the payment due date was set if the account had no billable interest</p>		
2307	2308	CHD-TRNS-PYFF-EXCP-CT	2	S9(3) C-3
		<p>Business Name: Transactor Payoff Exception Day Count</p> <p>This value is either '00' or the number of calendar days after the current cycle that the system checks payoff exceptions; provided that the Transactor Payoff Exception Days parameter in the Payoff Exceptions section (CP IC PE) of the Product Control file is greater than '00'.</p> <p>Valid values are:</p> <p>00 = Use the Check Exceptions Days After Cycle parameter in the Payoff Exceptions section (CP IC PE) of the Product Control file to determine if payoff exception should be checked.</p> <p>01 – 28 = Check the payoff exceptions for this number of calendar days after the current cycle, if the account had no billable interest.</p>		

From	To	Field	Length	Picture
2309	2310	CHD-LAST-TRNS-PYFF-EXCP-CT	2	S9(3) C-3
		<p>Business Name: Last Cycle Transactor Payoff Exception Day Count</p> <p>This is the transactor payoff exception day count value calculated in the last cycle.</p> <p>Valid values are:</p> <p>00 = Use the Check Exceptions Days After Cycle parameter in the Payoff Exceptions section (CP IC PE) of the Product Control file to determine if payoff exceptions should be checked.</p> <p>01 – 28 = Check the payoff exceptions for this number of calendar days after the last cycle, if the account had no billable interest (this is set from field CHD-TRNS-PYFF-EXCP-CT).</p>		
2311	2312	CHD-PREV-TRNS-PYFF-EXCP-CT	2	S9(3) C-3
		<p>Business Name: Previous Cycle Transactor Payoff Exception Day Count</p> <p>This is the transactor payoff exception day count value calculated in the cycle prior to the last cycle.</p> <p>Valid values are:</p> <p>00 = Use the Check Exceptions Days After Cycle parameter in the Payoff Exceptions section (CP IC PE) of the Product Control file to determine if payoff exceptions should be checked.</p> <p>01 – 28 = Check the payoff exceptions for this number of calendar days after the cycle prior to the last cycle, if the account had no billable interest (this is set from field CHD-TRNS-PYFF-EXCP-CT).</p>		

From	To	Field	Length	Picture
2313	2314	CHD-LAST-TRNS-PYMT-DUE-CT	2	S9(3) C-3
		Business Name: Last Transactor Payment Due Day Count		
		This is the transactor payoff exception day count value calculated in the last cycle.		
		Valid values are: 00 = Use payment due days field for all accounts. 01 – 28 = The number of days following the last cycling of the account that the payment due date is set, if the account had no billable interest.		
2315	2316	CHD-PREV-TRNS-PYMT-DUE-CT	2	S9(3) C-3
		Business Name: Previous Transactor Payment Due Day Count		
		This is the transactor payoff exception day count value calculated in the cycle prior to the last cycle.		
		Valid values are: 00 = Use payment due days field for all accounts. 01 – 28 = The number of days following the cycle prior to the last cycle that the payment due date is set, if the account had no billable interest.		
2317	2325	CHD-OTST-AUTH-BAL-AM	9	S9(15)V9(2) C-3
		Business Name: Outstanding Authorization Balance Amount		
		This is an adjustment to available credit based on payments to control account.		

From	To	Field	Length	Picture
2326	2328	CHD-SKIP-PMNT-PRTF-ID	3	S9(5) C-3
		Business Name: ACS Skip Payment Portfolio Identifier		
		This is the portfolio to use for ACS clients to determine if an account is eligible for a skip payment.		
		Valid values are:		
		0000 – 9999		
2329	2331	CHD-SKIP-PMNT-OVRD-PRTF-ID	3	S9(5) C-3
		Business Name: ACS Skip Payment Override Portfolio Identifier		
		This is the portfolio to use for ACS clients to determine if an account is eligible for a skip payment.		
		Valid values are:		
		0000 – 9999		
2332	2336	CHD-SKIP-PMNT-OVRD-PRTF-DT	5	S9(9) C-3
		Business Name: ACS Skip Payment Override Portfolio Date		
		This is the date an override portfolio was entered for skip payment processing.		
		Format is:		
		CCYYMMDD		
2337	2338	CHD-SKIP-PMNT-OFFR-NR	2	S9(3) C-3
		Business Name: ACS Skip Payment Number of Offers		
		This is the number of offers this year for skip payment processing.		
		Valid values are:		
		00 – 12		

From	To	Field	Length	Picture
2339	2340	CHD-SKIP-PMNT-ACCP-NR	2	S9(3) C-3
		<p>Business Name: ACS Skip Payment Accepted Offer Count</p> <p>This is the number of offers accepted this year for skip payment processing.</p> <p>Valid values are:</p> <p>00 – 12</p>		
2341	2341	CHD-EPMT-PART-IND-ID	1	X
		<p>Business Name: EBP Participation Indicator Code</p> <p>This indicates if the account participates in the EBP Electronic Bill Presentment product.</p> <p>Valid values are:</p> <p>B = Hardcopy and electronic statement</p> <p>E = Electronic only</p> <p>L = Hardcopy and electronic statement always</p> <p>Space = Does not participate in EBP</p> <p>Default value is:</p> <p>Space</p>		
2342	2351	CHD-EPMT-UNIQ-ID	10	9(10)
		<p>Business Name: Electronic Bill Presentment & Payment Unique Identifier</p> <p>This number identifies the destination of where the cardholder is receiving their electronic document.</p> <p>Default value is:</p> <p>Spaces</p> <p>Note</p> <p>This identifier is assigned by the First Data ebiller Services product area.</p>		

From	To	Field	Length	Picture
2352	2356	CHD-EPMT-STRT-DT	5	S9(9) C-3
		Business Name: EBP Start Date This indicates start date of EBP participation. Format is: CCYYMMDD		
2357	2361	CHD-EPMT-END-DT	5	S9(9) C-3
		Business Name: EBP End Date This indicates end date of EBP participation. Format is: CCYYMMDD		
2362	2364	CHD-PORTFOLIO-NO	3	S9(5)V C-3
		Business Name: Portfolio Securitization Number		
		Note Reserved for securitization/receivable based financing. Maintained with Non Mon 125.		
2365	2365	CHD-ALL-TRANSFER-FLAG	1	X
		Business Name: Card Account All Transfer Flag		
2366	2374	CHD-CTD-PRTN-PRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Cycle-to-Date Partner Purchase Amount The value of all partner purchases in the current cycle.		

From	To	Field	Length	Picture
2375	2375	CHD-MON-RJCT-CD	1	X
		<p>Business Name: Monetary Reject Code</p> <p>This determines which monetary transactions will be rejected.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Monetary reject flag is not used 1 = Reject all debits – allow all credits 2 = Reject all credits – allow all debits 3 = Reject all monetaries 4 = Reject all monetary debit transactions that are not batch type 4 or 5, but accept all credit transactions. 		
2376	2376	CHD-NON-AUTH-ACTV-ACCT-CD	1	X
		<p>Business Name: Non-Auth Active Account Code</p> <p>This is set to indicate whether or not an account is active by bypassing auths transactions.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> X Space <p>Default value is:</p> <ul style="list-style-type: none"> Space 		
2377	2377	CHD-ACCT-CURED-CD	1	X
		<p>Business Name: Card Account Cured Code</p> <p>This indicates if the account was cured under penalty pricing last cycle.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> N = No – account not cured Y = Yes – account was cured <p>Default value is:</p> <ul style="list-style-type: none"> Space 		

From	To	Field	Length	Picture
2378	2381	CHD-DPST-CRDT-LINE-CHG-DT	4	S9(7)V C-3
<p>Business Name: Deposit Change Credit Line Date</p>				
<p>This indicates the date a credit line change was made due to an additional deposit.</p>				
<p>Format is:</p>				
<p>0MMCCYY</p>				
<p>Note</p>				
<p>This field will enable a decision to be made to what type of credit line increase was given for a secured card. It will only be available when the PCF option is set on.</p>				

From	To	Field	Length	Picture
2382	2382	CHD-RVRS-ANNL-FEE-CD	1	X
<p>Business Name: Reversal Annual Fee Close Account Code</p>				
<p>This indicates if the account should be closed after a number of cycles determined by a PFC setting, if there is no other monetary activity on the account except the annual fee and any applicable interest on that fee. The annual fee and any interest will be reversed before the account is closed.</p>				
<p>Valid values are:</p>				
<p>0 = Monetary activity since assessment of annual fee</p>				
<p>1 = No monetary activity since assessment of annual fee</p>				
<p>2 = This account is permanently exempt</p>				
<p>Default value is:</p>				
<p>0</p>				
<p>Note</p>				
<p>This field will enable a decision to be made to what type of credit line increase was given for a secured card. It will only be available when the PCF option is set on.</p>				

From	To	Field	Length	Picture
2383	2387	CHD-RVRS-ANNL-FEE-DT	5	S9(9) C-3
		<p>Business Name: Reversal Annual Fee Close Account Date</p> <p>The date the account should be closed after a number of cycles determined by a PCF setting, if there is no other monetary activity on the account except the annual fee and any applicable interest on that fee.</p> <p>Format is:</p> <p>0CCYYMMDD</p> <p>Note</p> <p>This field must equal 1 if a date is entered. If no date is supplied, enter 00000000. Values of 0 or 2 are equal to 0 and a value of 1 equals a future date.</p>		
2388	2388	CHD-REIM-BACK-DATE-CD	1	9
		<p>Business Name: Reimbursement Backdate Code</p> <p>This indicates the phase in which the account is within the backdating reimbursement process.</p> <p>Valid values are:</p> <p>1 = Phase 1 – entered in the process 2 = Phase 2 – has cycled once</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2389	2390	CHD-STMT-LATE-DAYS-NR	2	9(2)
		<p>Business Name: Statement Mailed Late Day Count</p> <p>This indicates the number of days the statements were mailed late. This will be the number of days the next payment will be backdated.</p> <p>Valid values are:</p> <p>01 – 60 = Number of days</p> <p>99 = Indicates process has been applied</p> <p>Default value is:</p> <p>0</p>		
2391	2392	CHD-ACS-AUTH-OVRR-STRT-ID	2	X(2)
		<p>Business Name: ACS Authorization Override Strategy Identifier</p> <p>Identifier of the authorization strategy override</p>		
2393	2397	CHD-ACS-AUTH-OVRR-STRT-DT	5	S9(9)V C-3
		<p>Business Name: ACS Authorization Override Strategy Date</p> <p>The future date the ACS authorization strategy override is no longer used.</p> <p>Note</p> <p>A date of all zeros should be used if the Strategy ID is also zeros. A date of nine's indicates a permanent override.</p>		

From	To	Field	Length	Picture
2398	2400	CHD-REIS-MSSG-ID	3	9(3)
		<p>Business Name: Available Fund Reissue Message Identifier</p> <p>This identifies the message to be printed on cardholder statements as set through the ACS reissue product area.</p> <p>Valid values are:</p> <p>000 = Do not print statement message 001 – 999 = Print message</p>		
2401	2403	CHD-WRBL-MSSG-ID	3	9(3)
		<p>Business Name: Available Fund Warning Bulletin Message Identifier</p> <p>This identifies the message to be printed on cardholder statements as set through the ACS warning bulletin product area.</p> <p>Valid values are:</p> <p>000 = Do not print statement message 001 – 999 = Print message</p>		
2404	2406	CHD-AVLB-FUND-MSSG-ID	3	9(3)
		<p>Business Name: Available Fund Message Identifier</p> <p>This identifies the message to be printed on cardholder statements as set through the ACS available funds product area.</p> <p>Valid values are:</p> <p>000 = Do not print statement message 001 – 999 = Print message</p>		

From	To	Field	Length	Picture
2407	2408	CHD-SSPN-CYCL-CD	2	9(2)
		<p>Business Name: Suspended Cycle Code</p> <p>This identifies next cycle code change. This code is suspended in the system until after the requested cycle before it is made effective.</p> <p>Valid values are: 01– 28 and 31</p> <p>Default value is: 00</p> <p>Note The Cycle Code Change Option parameter in the Interest Methods section(CP/IC/IM) of the PCF must be set to 1.</p>		
2409	2416	CHD-TLF-TABL-ID	8	X(8)
		<p>Business Name: TLF Table Identifier</p> <p>This identifies what DMM table to look at to determine what item fee override method is to be used to process transaction.</p> <p>Default value is: Spaces</p> <p>Note This field will allow up to 8 positions; however, the value may be less than 8 positions in length, as long as it correlates to an existing DMM table.</p>		
2417	2424	CHD-TLP-TQ-TABL-ID	8	X(8)

From	To	Field	Length	Picture
2425	2429	CHD-PYMN-DUE-DT	5	S9(9) C-3
		<p>Business Name: Payment Due Date</p> <p>This indicates the due date for the next payment.</p> <p>Default value is:</p> <p>Zeros</p>		
2430	2434	CHD-NEWCRD-FLAG-RETN-DT	5	S9(9) C-3
		<p>Business Name: New Card Flag Retention Date</p> <p>The date after which the system will allow the value of the cardholder's new card flag to be reset during month-end reissue processing. For new account transfers, the value in the new card flag retention date will not be transferred. It will default to zeros on the new account. For combining account transfers, the receiving account will retain its new card flag retention date value.</p> <p>Format is:</p> <p>CCYYMMDD</p>		
2435	2439	CHD-NEXT-CYCL-DT	5	S9(9) C-3
		<p>Business Name: Cardholder Next Cycle Date</p> <p>This is the next date this account will statement cycle.</p> <p>Default value is:</p> <p>20000101</p>		

From	To	Field	Length	Picture
2440	2441	CHD-LAST-MON-TRAN-CD	2	S9(3) C-3
		<p>Business Name: Cardholder Last Monetary Transaction Type Code</p> <p>The cardholder's last monetary transaction type code.</p> <p>Valid values are: 0 through all 9's</p> <p>Default value is: Zeroes</p>		
2442	2446	CHD-LAST-EMBS-ADDR-CHNG-DT	5	S9(9) C-3
		<p>Business Name: Last Embossing Address Change Date</p> <p>This field is updated when there is a change to an existing effective plastic address or a change to a billing address if no effective plastic address.</p> <p>Format is: 0CCYYMMDD</p> <p>Default value is: Zeroes</p> <p>Note</p> <p>When a change to an embossing address is made to the Universal Address database, this field will be updated.</p>		

From	To	Field	Length	Picture
2447	2447	CHD-DBT-RTFC-NTFC-MNTH-CT	1	S9V C-3
		<p>Business Name: Debit Ratification Notification Month Count</p> <p>The count is incremented each time a CIT insert is sent to the cardholder and cleared when debit ratification occurs. This field is compared against a corresponding PCF setting to determine whether the requirement has been met.</p> <p>Valid values are:</p> <p>0-9 (controlled by program--no entry permitted)</p> <p>Default value is:</p> <p>0</p>		
		Note		This field is reserved for future use.
2448	2448	CHD-DBT-RTFC-GRAC-MNTH-CT	1	S9V C-3
		<p>Business Name: Debit Ratification Grace Period Month Count</p> <p>The number of grace period months allowed before debit ratification occurs. The count is incremented each billing period after the debit ratification notification requirements have been met and cleared when debit ratification occurs. This field is compared against a corresponding PCF setting to determine whether the requirement has been met.</p> <p>Valid values are:</p> <p>0-9 (controlled by program - no entry permitted)</p> <p>Default value is:</p> <p>0</p>		
		Note		This field is reserved for future use.

From	To	Field	Length	Picture
2449	2453	CHD-DBT-RTFC-LAST-NTFC-DT	5	S9(9)V C-3

Business Name: Debit Ratification Last Notification Date

The current processing date updated each billing period when a CIT notification is sent to a cardholder.

Valid values are:

Valid date value (updated by program only -- no entry permitted)

Default value is:

0

Note

This field is reserved for future use.



From	To	Field	Length	Picture
2454	2454	CHD-OVRL-NMN-ENTR-TYPE-ID	1	X
<p>Business Name: Overlimit Non Monetary Entry Type Identifier</p> <p>This field identifies how the non mon was entered.</p> <p>Valid values are:</p> <p>A = ACS entered only (Non Mon 124 Subtran 2 value 3)</p> <p>M = Bank entered (Non Mon 124 value 1,2)</p> <p>S = ACS entered only (Non Mon 124 Subtran 2 values 1, 2)</p> <p>Space = Bank entered (Non Mon 124 Subtran value 0) or by SSUPDATE AUTONM</p> <p>Default value is:</p> <p>Space</p>				
<p>Note</p> <p>A value of A or S cannot override a value of M in this field. However, an M can override a value of A, S, or Space in this field.</p>				
2455	2457	CHD-PRCN-FLDS	3	GROUP

From	To	Field	Length	Picture
2455	2456	CHD-PRCN-STRT-CT	2	S9(3) C-3
		<p>Business Name: Number of Cycles in Current Pricing Strategy</p> <p>The count of the number of times the account has cycled with the Current Pricing Strategy.</p> <p>Valid values are: 000 - 999</p> <p>Default value is: 000</p> <p>Note</p> <p>This field will be set to zeroes when the pricing strategy changes unless the Reset Cycle Control equals N.</p>		
2457	2457	CHD-PRCN-STRT-RSET-IN	1	X
		<p>Business Name: Reset Number of Cycles in Current Pricing Strategy Indicator</p> <p>This field controls the resetting of number of cycles in the current pricing strategy to 0 when the current pricing strategy changes.</p> <p>Valid values are: N = Number of cycles in the current pricing strategy may not be reset to 0. Y = Number of cycles in the current pricing strategy may be reset to 0.</p> <p>Default value is: Y</p>		
2458	2458	CHD-NMN-ENTR-ID	1	X

From	To	Field	Length	Picture
2459	2459	CHD-DALY-INTR-CALC-MTHD-CD	1	9
Business Name: Cardholder Daily Interest Calculation Method Code				
This field stores the daily interest calculation method PCF (CP IC IM) field to compare for a change in value.				
Valid values are:				
0 = Use rounding and truncating				
1 = Use truncating only				
2 = Round at fifth position				
3 = Add .0000099% & Truncate				
Default value is:				
0				
Note				
The daily interest calculation method is stored on the Cardholder Master File and PCF pricing parameters file. If these two fields are not equal, and the Reload Flap Daily Rate Indicator is set to Y, the flap's daily interest base rate will be recalculated and reloaded. The Cardholder Master File field will then be set to the new PCF pricing parameter field value.				

From	To	Field	Length	Picture
2460	2460	CHD-CC-FLET-RSTR-CD	1	X
Business Name: Fleet Restriction Code				
Code indicating where a Fleet card can be used.				
Mastercard valid values are:				
1 = Fleet card good for fuel and other products				
2 = Fleet card good for fuel only				
VISA valid values are:				
0 = Fleet card good for fuel, maintenance, and non-fuel products				
1 = Fleet card good for fuel and maintenance only				
2 = Fleet card good for fuel only				
3 = Reserved				
4 = Reserved				
5 = Reserved				
6 = Reserved				
7 = Reserved				
8 = Reserved				
9 = Reserved				
Default value is:				
0				
Note				
If you do not set this field, the system sets this field to a value of zero. Zero is not a valid value for a card issued within the Fleet BIN for Mastercard.				

From	To	Field	Length	Picture
2461	2461	CHD-CC-FLET-PRMP-CD	1	X
Business Name: Fleet Prompt Code				
Code indicating that a Fleet cardholder will be prompted to enter an ID number at participating POS devices.				
Mastercard valid values are:				
1 = Prompt for ID and odometer reading				
2 = Prompt for vehicle ID and odometer				
3 = Prompt for driver ID and odometer reading				
4 = Prompt for odometer reading only				
5 = No prompts				
VISA valid values are:				
0 = Reserved (no prompt required)				
1 = Prompt for ID and odometer reading				
2 = Prompt for vehicle ID and odometer reading				
3 = Prompt for driver ID and odometer reading				
4 = Prompt for odometer reading				
5 = No prompts				
6 = Prompt for ID (The cardholder can enter the 6-digit numeric vehicle, driver, or generic ID.)				
7 = Reserved (no prompt required)				
8 = Reserved (no prompt required)				
9 = Reserved (no prompt required)				
Default value is:				
0				
Note				
If you do not set this field, the system sets this field to a value of zero. Zero is not a valid value for a card issued within the Fleet BIN for Mastercard.				

From	To	Field	Length	Picture
2462	2466	CHD-CR-LIFE-STATUS-DT	5	S9(9)V C-3
		Business Name: Cardholder Credit Life Activation Date		
		This field is associated with Credit Life Status		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		
2467	2578	CHD-SCOR-FLDS-TWO	112	GROUP
2467	2470	CHD-SCOR-ONE-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score One Reason Four Number		
		This field shows the number four reason that score one received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2471	2474	CHD-SCOR-TWO-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Two Reason Four Number		
		This field shows the number four reason that score two received its results.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		

From	To	Field	Length	Picture
2475	2478	CHD-SCOR-THRE-RESN-ONE-NR	4	S9(7)V C-3
		<p>Business Name: Score Three Reason One Number</p> <p>This field shows the number one reason that score three received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2479	2482	CHD-SCOR-THRE-RESN-TWO-NR	4	S9(7)V C-3
		<p>Business Name: Score Three Reason Two Number</p> <p>This field shows the number two reason that score three received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2483	2486	CHD-SCOR-THRE-RESN-THRE-NR	4	S9(7)V C-3
		<p>Business Name: Score Three Reason Three Number</p> <p>This field shows the number three reason that score three received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		

From	To	Field	Length	Picture
2487	2490	CHD-SCOR-THRE-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Three Reason Four Number		
		This field shows the number four reason that score three received its result.		
		Valid values are:		
		0000000-99999999		
		Default value is:		
		0000000		
2491	2494	CHD-SCOR-FOUR-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score Four Reason One Number		
		This field shows the number one reason that score four received its result.		
		Valid values are:		
		0000000-99999999		
		Default value is:		
		0000000		
2495	2498	CHD-SCOR-FOUR-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Four Reason Two Number		
		This field shows the number two reason that score four received its result.		
		Valid values are:		
		0000000-99999999		
		Default value is:		
		0000000		

From	To	Field	Length	Picture
2499	2502	CHD-SCOR-FOUR-RESN-THRE-NR	4	S9(7)V C-3
		<p>Business Name: Score Four Reason Three Number</p> <p>This field shows the number three reason that score four received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2503	2506	CHD-SCOR-FOUR-RESN-FOUR-NR	4	S9(7)V C-3
		<p>Business Name: Score Four Reason Four Number</p> <p>This field shows the number four reason that score four received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2507	2510	CHD-SCOR-FIVE-RESN-ONE-NR	4	S9(7)V C-3
		<p>Business Name: Score Five Reason One Number</p> <p>This field shows the number one reason that score five received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Format is:</p> <p>0000000</p>		

From	To	Field	Length	Picture
2511	2514	CHD-SCOR-FIVE-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Five Reason Two Number		
		This field shows the number two reason that score five received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2515	2518	CHD-SCOR-FIVE-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Score Five Reason Three Number		
		This field shows the number three reason that score five received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2519	2522	CHD-SCOR-FIVE-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Five Reason Four Number		
		This field shows the number four reason that score five received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		

From	To	Field	Length	Picture
2523	2526	CHD-SCOR-SIX-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Six Reason Four Number		
		This field shows the number four reason that score six received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2527	2530	CHD-SCOR-SEVN-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Seven Reason Four Number		
		This is the number four reason that score seven received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2531	2534	CHD-SCOR-EGHT-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score Eight Reason One Number		
		This field shows the number one reason that score eight received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		

From	To	Field	Length	Picture
2535	2538	CHD-SCOR-EGHT-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Eight Reason Two Number		
		This field shows the number two reason that score eight received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2539	2542	CHD-SCOR-EGHT-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Score Eight Reason Three Number		
		This field shows the number three reason that score eight received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2543	2546	CHD-SCOR-EGHT-RESN-FOUR-NR	4	S9(7)V C-3
		Business Name: Score Eight Reason Four Number		
		This field shows the number four reason that score eight received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		

From	To	Field	Length	Picture
2547	2550	CHD-SCOR-NINE-RESN-ONE-NR	4	S9(7)V C-3
		Business Name: Score Nine Reason One Number		
		This field shows the number one reason that score nine received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2551	2554	CHD-SCOR-NINE-RESN-TWO-NR	4	S9(7)V C-3
		Business Name: Score Nine Reason Two Number		
		This field shows the number two reason that score nine received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		
2555	2558	CHD-SCOR-NINE-RESN-THRE-NR	4	S9(7)V C-3
		Business Name: Score Nine Reason Three Number		
		This field shows the number three reason that score nine received its result.		
		Valid values are:		
		0000000-9999999		
		Default value is:		
		0000000		

From	To	Field	Length	Picture
2559	2562	CHD-SCOR-NINE-RESN-FOUR-NR	4	S9(7)V C-3
		<p>Business Name: Score Nine Reason Four Number</p> <p>This field shows the number four reason that score nine received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2563	2566	CHD-SCOR-TEN-RESN-ONE-NR	4	S9(7)V C-3
		<p>Business Name: Score Ten Reason One Number</p> <p>This field shows the number one reason that score ten received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2567	2570	CHD-SCOR-TEN-RESN-TWO-NR	4	S9(7)V C-3
		<p>Business Name: Score Ten Reason Two Number</p> <p>This field shows the number two reason that score ten received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		

From	To	Field	Length	Picture
2571	2574	CHD-SCOR-TEN-RESN-THRE-NR	4	S9(7)V C-3
		<p>Business Name: Score Ten Reason Three Number</p> <p>This field shows the number three reason that score ten received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2575	2578	CHD-SCOR-TEN-RESN-FOUR-NR	4	S9(7)V C-3
		<p>Business Name: Score Ten Reason Four Number</p> <p>This field shows the number four reason that score ten received its result.</p> <p>Valid values are:</p> <p>0000000-9999999</p> <p>Default value is:</p> <p>0000000</p>		
2579	2582	CHD-LAST-LTTR-ID	4	X(4)
		<p>Business Name: Card Account Last Letter Processed Identifier</p> <p>This field contains the 4-byte letter number to identify the last letter processed for the specified account.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
2583	2587	CHD-LAST-LTTR-DT	5	S9(9)V C-3
		Business Name: Card Account Last Letter Requested Date		
		This field contains the 8-byte date associated with the last letter requested for the specified account.		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		
2588	2590	CHD-CRRS-ADDR-CD	3	X(3)
		Business Name: Correspondence Address Code		
		This field is a user-defined code assigned to the bank branch or the individual whose address information is contained on the Correspondence Address Code Master File.		
		Default value is:		
		Spaces		
		Note		
		A user-defined field.		
2591	2591	CHD-MLP-CD	1	X
		Business Name: Method Level Processing Indicator		
		This is the indicator that shows whether the Method Level Processing is available to the cardholder.		
		Valid values are:		
		0 = No, not MLP		
		1 = Yes, is MLP		
		Default value is:		
		0		

From	To	Field	Length	Picture
2592	2600	CHD-AVLB-CRDT-AMT	9	S9(15)V9(2) C-3
		<p>Business Name: Cardholder Available Credit from Previous Cycle</p> <p>Cardholder Master File field containing the amount of credit available on the account. This field includes outstanding authorizations.</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field will be used to decide from day to day if any changes in available credit have occurred other than the normal posting of a monetary to an account--i.e. Auths, aged-off Auths.</p>		
2601	2605	CHD-EBP-STOP-PAPR-DT	5	S9(9)V C-3
		<p>Business Name: Electronic Bill Presentment Stop Paper Date</p> <p>This is the date the Electronic Bill Presentment Participation Indicator is set to an 'E' (electronic only). If the participation indicator changes to a value other than 'E', the field will default to zeroes.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
2606	2606	CHD-GRCE-NGRC-OVRD-CD	1	X
Business Name: Grace / No Grace Payoff Exceptions Override Code				
This field is used to designate if a cardholder will use the override method for payoff exception processing (CP IC PE) for promotions. (PL RT PC)				
Valid values are:				
N = Use the normal method specified for payoff exception processing (CP IC PE) within PL RT PC				
Y = Use the override method specified for payoff exception processing (CP IC PE) within PL RT PC				
Default value is:				
N				
2607	2630	FILLER	4	GROUP
Occurs 6 times				

From	To	Field	Length	Picture
2607	2610	CHD-CRDT-PRTC-PRMM-DT	4	S9(7) C-3
		<p>Business Name: Credit Protection Next Premium Date</p> <p>This field identifies what century, year and month that the next credit protection premium is due.</p> <p>When the cardholder enrolls in a credit protection product, the credit protection premium date is defaulted to 000101.</p> <p>At cardholder statement time, the system checks to determine if today's date is greater than the credit protection premium date. If today's date is greater, then the system advances the credit protection premium date according to the billing frequency.</p> <p>The credit protection date will advance for both fixed and non-fixed credit protection products.</p> <p>Valid values are:</p> <p>000101 = The Credit Protection Premium Date has not been established.</p> <p>999912 = There was a fixed, one-time premium billed and will not be billed again.</p> <p>Valid date</p> <p>Format is:</p> <p>CCYYMM</p> <p>Default value is:</p> <p>000101</p>		
2631	2634	CHD-ACS-AVLB-FUND-PRTF-ID	4	X(4)
		<p>The processing portfolio ID for available funds.</p> <p>Valid values are:</p> <p>0000 – 9999</p>		

From	To	Field	Length	Picture
2635	2639	CHD-ACS-AVLB-FUND-CAT-DT	5	S9(9) C-3
		The date of the Client Allocation Table used for that account.		
2640	2640	CHD-MLTP-LIKE-UNIQ-CD	1	X
		Business Name: Multiple Like / Multiple Unique Code		
		This field will determine if this account is a single entity or multiple entities. In addition, the codes will indicate if the multiple entities are like or unique.		
		Valid values are:		
		0 = Account is single entity		
		1 = Account has Multiple Like PI ID's		
		2 = Account has Multiple Unique PI ID's		
		Default value is:		
		0		
2641	2641	CHD-MLTP-UNIQ-OVRR-CD	1	X
		Business Name: Multiple Like / Multiple Unique Override Code		
		This field will give the client the ability to override the Multiple Like / Multiple Unique Code.		
		Valid values are:		
		0 = No Override set		
		1 = Multiple Like (retain or move)		
		2 = Multiple Unique (retain or move)		
		Default value is:		
		0		

From	To	Field	Length	Picture
2642	2642	CHD-SSR-IN	1	X
		<p>Business Name: Security Suspense Record Indicator</p> <p>This field will indicate if this account record is an SSR or not.</p> <p>Valid values are:</p> <p>N = Not an SSR account</p> <p>Y = SSR account</p> <p>Default value is:</p> <p>N</p>		
2643	2661	CHD-CRBR-LAST-RPRT-ID	19	X(19)
		<p>Business Name: Credit Bureau Last Report Identifier</p> <p>This field will contain the last ID sent to the Credit Bureau for an account.</p> <p>Default value is:</p> <p>Spaces</p>		
2662	2663	CHD-LOST-STLN-PI-CT	2	S9(3) C-3
		<p>Business Name: Lost/Stolen PI Count</p> <p>This field will be used to track the number of PI IDs associated with an account that has a lost/stolen (L) or fraud (U) PI ID Status Code.</p> <p>Valid values are:</p> <p>0 - 999</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2664	2683	CHD-NORM-RATES	20	GROUP
Business Name: Calculated Normal Rates				
Hold fields for the previous days calculated normal rates.				
Default value are:				
Zeroes				
2664	2667	CHD-CALC-NORM-CASH-RT	4	SV9(7) C-3
2668	2671	CHD-CALC-NORM-MRCH-RT	4	SV9(7) C-3
2672	2674	CHD-CALC-NORM-CASH-MNTH-RT	3	SV9(5) C-3
2675	2677	CHD-CALC-NORM-MRCH-MNTH-RT	3	SV9(5) C-3
2678	2680	CHD-CALC-NORM-CASH-ANN-RT	3	S9(2)V9(3) C-3
2681	2683	CHD-CALC-NORM-MRCH-ANN-RT	3	S9(2)V9(3) C-3
2684	2685	CHD-PAYMENT-DUE-DAYS-NR	2	S9(3) C-3
Business Name: Payment Due Days				
Hold field for the previous days payment due days.				
Default value is:				
00				
2686	2687	CHD-HRSK-PRMN-CLLC-ID	2	S9(3) C-3
2688	2692	CHD-LAST-TRMS-CHNG-NTFC-DT	5	S9(9) C-3
Business Name: Last Terms Change Notification Date				
Date a change in terms notification was last processed.				
Format is:				
0CCYYMMDD				
Default value is:				
000000000				

From	To	Field	Length	Picture
2693	2697	CHD-PREV-TRMS-CHNG-NTFC-DT	5	S9(9) C-3
		Business Name: Previous Terms Change Notification Date		
		Date a change in terms notification was previously processed prior to the Last Terms Change Notification Date.		
		Format is:		
		0CCYYMMDD		
		Default value is:		
		000000000		
2698	2698	CHD-PRMT-PRCN-VOID-IN	1	X
2699	2699	CHD-GRND-FTHR-WAVR-CD	1	X
		Business Name: Promotion Pricing Grandfather Code		
		This is the code that determines how to handle grandfathering of pricing methods for promotional balances.		
		Valid values are:		
		0 = Allow grand father of the flap.		
		1 = Do not allow grand father of the flap.		
		Default value is:		
		0		
2700	2710	CHD-CRRN-ARBT	11	GROUP

From	To	Field	Length	Picture
2700	2700	CHD-CRRN-ARBT-CD	1	S9V C-3
		<p>Business Name: Arbitration Terms Current Code</p> <p>Code representing the status of cardholder terms with arbitration verbiage.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Arbitration verbiage not received. 1 = Arbitration verbiage received with new account agreement. 2 = Arbitration verbiage received with terms change agreement. 9 = Arbitration verbiage received but not accepted. <p>Default value is:</p> <p>0</p>		
2701	2705	CHD-CRRN-ARBT-NTFC-DT	5	S9(9)V C-3
		<p>Business Name: Arbitration Terms Notification Current Date</p> <p>Date the terms notification process began with terms containing arbitration verbiage.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2706	2710	CHD-CRRN-ARBT-EFFC-DT	5	S9(9)V C-3
		Business Name: Arbitration Terms Current Effective Date		
		Date the terms were effective that included arbitration verbiage.		
		Format is:		
		CCYYMMDD		
		Default value is:		
		0		
2711	2721	CHD-PREV-ARBT	11	GROUP
2711	2711	CHD-PREV-ARBT-CD	1	S9V C-3
		Business Name: Arbitration Terms Previous Code		
		Code representing the previous status of cardholder terms with arbitration verbiage.		
		Valid values are:		
		0 = Arbitration verbiage not received.		
		1 = Arbitration verbiage received with new account agreement.		
		2 = Arbitration verbiage received with terms change agreement.		
		9 = Arbitration verbiage received but not accepted.		
		Default value is:		
		0		

From	To	Field	Length	Picture
2712	2716	CHD-PREV-ARBT-NTFC-DT	5	S9(9)V C-3
		Business Name: Arbitration Terms Notification Previous Date		
		Previous value of the date the terms notification process began with terms containing arbitration verbiage. Format is: CCYYMMDD Default value is: 0		
2717	2721	CHD-PREV-ARBT-EFFC-DT	5	S9(9)V C-3
		Business Name: Arbitration Terms Previous Effective Date		
		Previous value of the date the terms were effective that included arbitration verbiage. Format is: CCYYMMDD Default value is: 0		
2722	2771	CHD-MISC-FIELD-13-TX	50	GROUP
		Business Name: Miscellaneous Thirteenth Text Client defined text.		
2722	2731	CHD-MISC-13-PSTN-1-10-TX	10	X(10)
		Business Name: Miscellaneous Thirteenth Positions 1 Through 10 Text Client defined text.		
		Note Characters 1 through 10 of miscellaneous thirteenth text.		

From	To	Field	Length	Picture
2722	2731	FILLER	10	GROUP
Redefines CHD-MISC-13-PSTN-1-10-TX				
Note				
The following fields are positional redefinitions of this field.				
2722	2722	CHD-MSCL-FLD13-PSTN1	1	X
2723	2723	CHD-MSCL-FLD13-PSTN2	1	X
2724	2724	CHD-MSCL-FLD13-PSTN3	1	X
2725	2725	CHD-MSCL-FLD13-PSTN4	1	X
2726	2726	CHD-MSCL-FLD13-PSTN5	1	X
2727	2727	CHD-MSCL-FLD13-PSTN6	1	X
2728	2728	CHD-MSCL-FLD13-PSTN7	1	X
2729	2729	CHD-MSCL-FLD13-PSTN8	1	X
2730	2730	CHD-MSCL-FLD13-PSTN9	1	X
2731	2731	CHD-MSCL-FLD13-PSTN10	1	X
2732	2736	CHD-MISC-13-PSTN-11-15-TX	5	X(5)
Business Name: Miscellaneous Thirteenth Positions 11 Through 15 Text				
Client defined text.				
Note				
Characters 11 through 15 of miscellaneous thirteenth text.				
2732	2736	FILLER	5	GROUP
Redefines CHD-MISC-13-PSTN-11-15-TX				
Note				
The following fields are positional redefinitions of this field.				
2732	2732	CHD-MSCL-FLD13-PSTN11	1	X
2733	2733	CHD-MSCL-FLD13-PSTN12	1	X

From	To	Field	Length	Picture
2734	2734	CHD-MSCL-FLD13-PSTN13	1	X
2735	2735	CHD-MSCL-FLD13-PSTN14	1	X
2736	2736	CHD-MSCL-FLD13-PSTN15	1	X
2737	2741	CHD-MISC-13-PSTN-16-20-TX	5	X(5)

Business Name: Miscellaneous
 Thirteenth Positions 16
 Through 20 Text

Client defined text.

Note

Characters 16 through 20 of
 miscellaneous thirteenth text.

2737	2741	FILLER	5	GROUP
-------------	-------------	---------------	----------	--------------

Redefines CHD-MISC-13-PSTN-16-20-T
 X

Note

The following fields are positional
 redefinitions of this field.

2737	2737	CHD-MSCL-FLD13-PSTN16	1	X
2738	2738	CHD-MSCL-FLD13-PSTN17	1	X
2739	2739	CHD-MSCL-FLD13-PSTN18	1	X
2740	2740	CHD-MSCL-FLD13-PSTN19	1	X
2741	2741	CHD-MSCL-FLD13-PSTN20	1	X
2742	2746	CHD-MISC-13-PSTN-21-25-TX	5	X(5)

Business Name: Miscellaneous
 Thirteenth Positions 21
 Through 25 Text

Client defined text.

Note

Characters 21 through 25 of
 miscellaneous thirteenth text.

From	To	Field	Length	Picture
2742	2746	FILLER	5	GROUP
Redefines CHD-MISC-13-PSTN-21-25-T				
X				
Note				
The following fields are positional redefinitions of this field.				
2742	2742	CHD-MSCL-FLD13-PSTN21	1	X
2743	2743	CHD-MSCL-FLD13-PSTN22	1	X
2744	2744	CHD-MSCL-FLD13-PSTN23	1	X
2745	2745	CHD-MSCL-FLD13-PSTN24	1	X
2746	2746	CHD-MSCL-FLD13-PSTN25	1	X
2747	2747	CHD-MISC-13-PSTN-26-TX	1	X
Business Name: Miscellaneous Thirteenth Position 26 Text				
Client defined text.				
Note				
Character 26 of miscellaneous thirteenth text.				
2748	2748	CHD-MISC-13-PSTN-27-TX	1	X
Business Name: Miscellaneous Thirteenth Position 27 Text				
Client defined text.				
Note				
Character 27 of miscellaneous thirteenth text.				

From	To	Field	Length	Picture
2749	2749	CHD-MISC-13-PSTN-28-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 28 Text		
		Client defined text.		
		Note		
		Character 28 of miscellaneous thirteenth text.		
2750	2750	CHD-MISC-13-PSTN-29-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 29 Text		
		Client defined text.		
		Note		
		Character 29 of miscellaneous thirteenth text.		
2751	2751	CHD-MISC-13-PSTN-30-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 30 Text		
		Client defined text.		
		Note		
		Character 30 of miscellaneous thirteenth text.		
2752	2752	CHD-MISC-13-PSTN-31-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 31 Text		
		Client defined text.		
		Note		
		Character 31 of miscellaneous thirteenth text.		

From	To	Field	Length	Picture
2753	2753	CHD-MISC-13-PSTN-32-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 32 Text		
		Client defined text.		
		Note		
		Character 32 of miscellaneous thirteenth text.		
2754	2754	CHD-MISC-13-PSTN-33-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 33 Text		
		Client defined text.		
		Note		
		Character 33 of miscellaneous thirteenth text.		
2755	2755	CHD-MISC-13-PSTN-34-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 34 Text		
		Client defined text.		
		Note		
		Character 34 of miscellaneous thirteenth text.		
2756	2756	CHD-MISC-13-PSTN-35-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 35 Text		
		Client defined text.		
		Note		
		Character 35 of miscellaneous thirteenth text.		

From	To	Field	Length	Picture
2757	2757	CHD-MISC-13-PSTN-36-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 36 Text		
		Client defined text.		
		Note		
		Character 36 of miscellaneous thirteenth text.		
2758	2758	CHD-MISC-13-PSTN-37-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 37 Text		
		Client defined text.		
		Note		
		Character 37 of miscellaneous thirteenth text.		
2759	2759	CHD-MISC-13-PSTN-38-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 38 Text		
		Client defined text.		
		Note		
		Character 38 of miscellaneous thirteenth text.		
2760	2760	CHD-MISC-13-PSTN-39-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 39 Text		
		Client defined text.		
		Note		
		Character 39 of miscellaneous thirteenth text.		

From	To	Field	Length	Picture
2761	2761	CHD-MISC-13-PSTN-40-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 40 Text		
		Client defined text.		
		Note		
		Character 40 of miscellaneous thirteenth text.		
2762	2762	CHD-MISC-13-PSTN-41-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 41 Text		
		Client defined text.		
		Note		
		Character 41 of miscellaneous thirteenth text.		
2763	2763	CHD-MISC-13-PSTN-42-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 42 Text		
		Client defined text.		
		Note		
		Character 42 of miscellaneous thirteenth text.		
2764	2764	CHD-MISC-13-PSTN-43-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 43 Text		
		Client defined text.		
		Note		
		Character 43 of miscellaneous thirteenth text.		

From	To	Field	Length	Picture
2765	2765	CHD-MISC-13-PSTN-44-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 44 Text		
		Client defined text.		
		Note		
		Character 44 of miscellaneous thirteenth text.		
2766	2766	CHD-MISC-13-PSTN-45-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 45 Text		
		Client defined text.		
		Note		
		Character 45 of miscellaneous thirteenth text.		
2767	2767	CHD-MISC-13-PSTN-46-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 46 Text		
		Client defined text.		
		Note		
		Character 46 of miscellaneous thirteenth text.		
2768	2768	CHD-MISC-13-PSTN-47-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 47 Text		
		Client defined text.		
		Note		
		Character 47 of miscellaneous thirteenth text.		

From	To	Field	Length	Picture
2769	2769	CHD-MISC-13-PSTN-48-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 48 Text		
		Client defined text.		
		Note		
		Character 48 of miscellaneous thirteenth text.		
2770	2770	CHD-MISC-13-PSTN-49-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 49 Text		
		Client defined text.		
		Note		
		Character 49 of miscellaneous thirteenth text.		
2771	2771	CHD-MISC-13-PSTN-50-TX	1	X
		Business Name: Miscellaneous Thirteenth Position 50 Text		
		Client defined text.		
		Note		
		Character 50 of miscellaneous thirteenth text.		
2722	2771	FILLER	50	GROUP
		Redefines CHD-MISC-FIELD-13-TX		
2722	2746	FILLER	25	X(25)
2747	2771	CHD-MISC-13-PSTN-26-50-TX	25	X(25)
2772	2783	CHD-RULE-COLLECTION-DATA	12	GROUP

From	To	Field	Length	Picture
2772	2777	CHD-RULE-DIALER-ID	6	X(6)
Business Name: Dialer String Identifier This is the client-defined identifier from which the automatic dialer collections type customer contact is assigned. Default value is: Spaces				
2772 2777 FILLER			6	GROUP
Redefines CHD-RULE-DIALER-ID				
2772	2772	CHD-DIALER-SITE-ID	1	X
2773	2777	FILLER	5	X(5)

From	To	Field	Length	Picture
2778	2780	CHD-RULE-NEXT-DAY-1-CT	3	S9(5) C-3
<p>Business Name: Next Collection Day One Count</p> <p>This is a count of days when the account will be next evaluated for Rules collections.</p> <p>Valid values are: 00000 to 99999</p> <p>Default value is: Zeros</p>				
<p>Note</p> <p>An example would be if the account was evaluated at 30 days delinquent this data item could be set to 40, which would cause the account to be evaluated again when it became 40-days delinquent.</p> <p>The same would apply to overlimit, delinquent, and overlimit accounts, or current accounts flagged for evaluation in Rules.</p> <p>The rules built by the client would determine how day count one and/or day count two are applied to the decisions about the account.</p> <p>The System sets this field and is only available for Rules collections processing.</p>				

From	To	Field	Length	Picture
2781	2783	CHD-RULE-NEXT-DAY-2-CT	3	S9(5) C-3
		<p>Business Name: Next Collection Day Two Count</p> <p>This is a count of days when the account will be next evaluated for Rules collections.</p> <p>Valid values are: 00000 to 99999</p> <p>Default value is: Zeros</p> <p>Note</p> <p>An example would be if the account was evaluated at 30 days delinquent, this data item could be set to 40, which would cause the account to be evaluated again when it became 40-days delinquent.</p> <p>The same would apply to overlimit, delinquent, and overlimit accounts, or current accounts flagged for evaluation in Rules.</p> <p>The rules built by the client would determine how day count one and/or day count two are applied to the decisions about the account.</p> <p>The System sets this field and is only available for Rules collections processing.</p>		
2784	2791	CHD-FUND-DMM-OVRD-ID	8	X(08)
		<p>Business Name: Promotion Multi-purpose Method Override Identifier</p> <p>This is the account level override multipurpose table identifier.</p> <p>Valid values are: Valid DMM Table ID or Spaces</p>		

From	To	Field	Length	Picture
2792	2793	CHD-PRCN-ST-OF-ORGN-CD	2	XX

Business Name: Pricing State of
Origination Code

This is the code representing the state
in which the pricing terms originated.

Valid values are:

Refer to the State, County, & Country
Codes section of the *Reference Manual*
for the list of valid codes.

Default value is:

Spaces

From	To	Field	Length	Picture
2794	2795	CHD-MECH-PULL-PRCS-RESN-CD	2	S9(3)V C-3
Business Name: Cardholder Mech Pull Process Reason Code				
Code determining why an account was selected for pre-bill processing				
Valid values are:				
000 = NOT USED FOR PREBILL				
001 = PERMANENT CLIENT SELECTION				
002 = TEMPORARY CLIENT SELECTION				
003 = SINGLE PLAN				
004 = MULTI PLAN				
005 = INS ** (PROD CODE) ** (STATE)				
006 = ERROR CODE - INS DELQ				
007 = ERROR CODE - INS NO PREM				
008 = ERROR CODE - LATE FEE				
009 = LEGAL NOTICE - CIT				
010 = LEGAL NOTICE -CIT COMPLETE				
011 = NSF FEE				
012 = NSF NO FEE				
013 = REAGE				
014 = FIXED INSTALLMENT - MULTI PLAN				
015 = ERROR CODE - MIN PAY DUE > CURR BAL				
016 = PULL DOWN THE FIELD NAME, IE. CCCS75				
017 = ERROR CODE - ADB > 0, NO F/C				
018 = ERROR CODE - MIN PAY DUE/ PAST DUE BUCKETS				
019 = ERROR CODE - APR > MAX APR				
020 = ERROR CODE - APR < MIN APR				
021 = Z SWITCH				
022 = PULL FIELD NAME AND VALUE				
023 = DQ - ***** (STMT MSG METHOD NAME)				
024 = CCP - ***** (OVERLAY NAME)				
025 = LANG INDICATOR CODE = ** (VARIABLE)				
026 = NEW ACCT - **/**/** (OPEN DATE)				
027 = STMT FORM CODE				
028 = OVER LIMIT FEE				
029 = ERROR CODE - OVER LIMIT FEE				
030 = NEGATIVE AMORT - MPD				

Continued next page...

From	To	Field	Length	Picture
		031 = LATE FEE ASSESSED 032 = CREDIT/CASH LINE CHANGE 033 = PROMO 1ST 034 = PROMO INTERIM 035 = PROMO LAST 036 = PROMO EXPIRED 037 = FIX INSTALLMENT - PLAN 038 = MIN INSTALLMENT 039 = MIN F/C 040 = ERROR CODE - F/C < MIN F/C 041 = MIN F/C - MULTI PLAN 042 = MIN PAY DUE CALC 043 = CREDIT BALANCE 044 = PAYMENT ALLOCATION 045 = BILL FOR BALANCE 046 = ZERO BAL STMT 047 = METHOD LEVEL OVERRIDE 048 = PR STRATEGY CHANGE - (REASON OR CAUSED CHANGE) 049 = PORTFOLIO ID 048 METHOD LEVEL OVERRIDE CHANGE 050 = MLP TABLE CHANGE 051 = PRIVACY 052 = EXT STATUS CODE 054 = PRICING STRATEGY-ACTIVE		
		Default value is: Zeros		
2796	2799	CHD-LAST-PRCN-PRTF-CD	4	9(4)
		Business Name: Last Pricing Portfolio Code		
		Code indicating the value of the last pricing portfolio		
		Valid values are: 0000 to 9999		
		Default value is: Zeroes		

From	To	Field	Length	Picture
2800	2804	CHD-LAST-PRCN-PRTF-CHNG-DT	5	S9(9)V COMP-3
		Business Name: Last Pricing Portfolio Change Date		
		Date when the last pricing portfolio change occurred		
		Valid values are:		
		Valid date YYYYMMDD		
		Default value is:		
		Zeroes		
2805	2806	CHD-HOLD-CYCL-CD	2	GROUP
2805	2806	CHD-HOLD-CYCL-CD-99	2	9(2)
		Business Name: Hold Cycle Code		
		Code representing the original cycle code when the account is in hold cycle code status		
		Default value is:		
		Zeros		
2807	2815	CHD-FEE-MDSE-INTR-BRNG-AM	9	S9(15)V99 C-3
		Business Name: Fee Merchandise Interest Bearing Amount		
		Amount of fees that bear interest at the merchandise rate.		
2816	2824	CHD-FEE-CASH-INTR-BRNG-AM	9	S9(15)V99 C-3
		Business Name: Fee Cash Interest Bearing Amount		
		Amount of fees that bear interest at the cash rate.		

From	To	Field	Length	Picture
2825	2825	CHD-POB-CMPND-CD	1	S9V C-3
		<p>Business Name: Pay Off Balance Compound Code</p> <p>Code determining the types of balances on which to apply compound interest.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Compounding not used 1 = Compound cash only 2 = Compound merchandise only 3 = Compound both cash and merchandise <p>Default value is:</p> <p>0</p>		
2826	2826	CHD-SCRX-AUTH-OVRR-CRDT-CD	1	X
		<p>Business Name: ScoreX System Override of Credit Line</p> <p>Code representing whether credit line will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Strategy override of credit line not allowed 1 = Strategy override of credit line allowed <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2827	2827	CHD-SCRX-AUTH-OVRR-FRD-CD	1	X
		<p>Business Name: ScoreX System Override of Fraud</p> <p>Code representing whether fraud will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <p>0 = Strategy override of fraud not allowed</p> <p>1 = Strategy override of fraud allowed</p> <p>Default value is:</p> <p>0</p>		
2828	2828	CHD-SCRX-AUTH-OVRR-BHVR-CD	1	X
		<p>Business Name: ScoreX System Override of Behavior Score</p> <p>Code representing whether behavior score will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <p>0 = Strategy override of behavior score not allowed</p> <p>1 = Strategy override of behavior score allowed</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2829	2829	CHD-SCRX-AUTH-OVRR-RISK-CD	1	X
		<p>Business Name: ScoreX System Override of Risk</p> <p>Code representing whether risk will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <p>0 = Strategy override of risk not allowed</p> <p>1 = Strategy override of risk allowed</p> <p>Default value is:</p> <p>0</p>		

2830	2830	CHD-SCRX-AUTH-OVRR-INCR-CD	1	X
		<p>Business Name: ScoreX System Override of Increasing</p> <p>Code representing whether increasing will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <p>0 = Strategy override of increasing not allowed</p> <p>1 = Strategy override of increasing allowed</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2831	2831	CHD-SCRX-AUTH-OVRR-DECR-CD	1	X
		<p>Business Name: ScoreX System Override of Decreasing</p> <p>Code representing whether decreasing will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <p>0 = Strategy override of decreasing not allowed</p> <p>1 = Strategy override of decreasing allowed</p> <p>Default value is:</p> <p>0</p>		
2832	2832	CHD-SCRX-AUTH-OVRR-OVLM-CD	1	X
		<p>Business Name: ScoreX System Override of Over Limit</p> <p>Code representing whether overlimit will be utilized in the ScoreX system.</p> <p>Valid values are:</p> <p>0 = Strategy override of overlimit not allowed</p> <p>1 = Strategy override of overlimit allowed</p> <p>Default value is:</p> <p>0</p>		
2833	2837	CHD-SCRX-AUTH-OVRR-CRDT-DT	5	S9(9) C-3
		<p>Business Name: ScoreX System Override of Credit Line Expiration Date</p> <p>Expiration date for credit line strategy override.</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2838	2842	CHD-SCRX-AUTH-OVRR-FRD-DT	5	S9(9) C-3
		Business Name: ScoreX System Override of Fraud Expiration Date		
		Expiration date for fraud expiration strategy override. Default value is: 0		
2843	2847	CHD-SCRX-AUTH-OVRR-BHVR-DT	5	S9(9) C-3
		Business Name: ScoreX System Override of Behavior Score Expiration Date		
		Expiration date for behavior score strategy override. Default value is: 0		
2848	2852	CHD-SCRX-AUTH-OVRR-RISK-DT	5	S9(9) C-3
		Business Name: ScoreX System Override of RiskExpiration Date		
		Expiration date for risk strategy override. Default value is: 0		
2853	2857	CHD-SCRX-AUTH-OVRR-INCR-DT	5	S9(9) C-3
		Business Name: ScoreX System Override of Increase Expiration Date		
		Expiration date for increase strategy override. Default value is: 0		

From	To	Field	Length	Picture
2858	2862	CHD-SCRX-AUTH-OVRR-DECR-DT	5	S9(9) C-3
		Business Name: ScoreX System Override of Decreasing Expiration Date		
		Expiration date for decreasing strategy override.		
		Default value is: 0		
2863	2867	CHD-SCRX-AUTH-OVRR-OVLM-DT	5	S9(9) C-3
		Business Name: ScoreX System Override of Overlimit Expiration Date		
		Expiration date for overlimit strategy override.		
		Default value is: 0		
2868	2872	CHD-BHVR-SCOR-DT	5	S9(9) C-3
		Business Name: Behavior Score Receipt Date		
		Date a behavior score was received.		
2873	2873	CHD-CRDT-BUR-ALRT-CD	1	X
		Business Name: Credit Bureau Alert Code		
		Code representing that an identity theft alert or an active duty military alert has been placed on an account.		
		Valid values are: Credit bureau defined		
		Default value is: Space		

From	To	Field	Length	Picture
2874	2874	CHD-DBT-ACTV-ID	1	X
		<p>Business Name: Debit Activity Late Fee Code</p> <p>Code representing whether you can assess a late fee based on the account's debit activity.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = There is no current activity. Do not assess a late fee. 1 = There is previous cycle activity. You may assess a late fee. 2 = There is current activity. Do not assess a late fee. 3 = There is both previous cycle and current activity. You may assess a late fee. <p>Default value is:</p> <p>0</p> <p>Note</p> <p>Use this field only if you use the Rules product.</p>		
2875	2878	CHD-RULS-RESS-PRTF-ID	4	9(4)
		<p>Business Name: Rules Reissue Portfolio Identifier</p> <p>Identifier of the portfolio used by Rules for reissue processing.</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2879	2882	CHD-RULS-RESS-OVRR-PRTF-ID	4	9(4)
		<p>Business Name: Rules Reissue Override Portfolio Identifier</p> <p>Identifier of the portfolio used by Rules to override the existing processing portfolio for reissue.</p> <p>Default value is:</p> <p>0</p>		
2883	2887	CHD-RULS-RESS-OVRR-PRTF-DT	5	S9(9)V COMP-3
		<p>Business Name: Rules Reissue Override Portfolio Date</p> <p>Date the reissue override portfolio used by Rules was most recently changed</p> <p>Default value is:</p> <p>0</p> <p>Format is:</p> <p>CCYYMMDD</p>		
2888	2896	CHD-LATE-FEE-TIRD-BAL-AM	9	S9(15)V99 C-3
		<p>Business Name: Late Fee Tiered Balance Amount</p> <p>Amount representing the balance used in calculating a tiered late fee</p> <p>Default value is:</p> <p>Zeros</p>		

From	To	Field	Length	Picture
2897	2897	CHD-ALTR-STMT-FRMT-CD	1	X
		<p>Business Name: Alternate Statement Format Code</p> <p>Code determining the alternate format to use when creating statements</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = No alternate statement format 1 = Braille text file 2 = Large print text file <p>Default value is:</p> <p>Space</p>		
2898	2898	CHD-PRMR-ACCT-CD	1	X
		<p>Business Name: Premier Account Code</p> <p>Client-defined code representing the premier status of an account</p> <p>Valid values are:</p> <ul style="list-style-type: none"> Any value except special characters <p>Default value is:</p> <p>9</p>		
2899	2903	CHD-PRMR-ACCT-CHNG-DT	5	S9(9)V C-3
		<p>Business Name: Premier Account Change Date</p> <p>Date on which the most recent change was made to the account code for a premier account</p> <p>Valid values are:</p> <ul style="list-style-type: none"> System-generated date <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
2904	2908	CHD-DLNQ-STRT-OVRR-DT	5	S9(9)V C-3
		Business Name: Delinquent Start Override Date		
		Date used to override the delinquency start date when reporting to the credit bureaus		
		Default value is:		
		0		
2909	2920	FILLER	2	GROUP
		Occurs 6 times		
2909	2910	CHD-CLI-FREE-DAYS-RMNN-CT	2	S9(3)V C-3
		Business Name: Credit Protection Free Days Remaining Count		
		Count of days that remain for which the customer has an active credit protection program at no charge		
		Default value is:		
		Zeroes		
2921	2922	CHD-PRJC-CARD-SQNC-NR	2	S9(3)V C-3
		Business Name: Project Card Sequence Number		
		Sequence number of the project cards on an account		
		Default value is:		
		Zeros		
2923	2940	CHD-DFLT-BAL-ADMN-GRP	18	GROUP
2923	2930	CHD-DFLT-PLAN-ID	8	X(8)
		Business Name: Plan Identifier		
		Identifier of a promotional plan		

From	To	Field	Length	Picture
2931	2935	CHD-PLAN-LOCK-BEGIN-DT	5	S9(9)V C-3
		Business Name: Plan Lock Begin Date		
		Date the plan will be locked		
		Format is:		
		CCYYMMDD		
2936	2940	CHD-PLAN-LOCK-END-DT	5	S9(9)V C-3
		Business Name: Plan Lock End Date		
		Date the plan will be unlocked		
		Format is:		
		CCYYMMDD		
2941	2945	CHD-CNSM-ACCT-CLSD-DT	5	S9(9)V C-3
		Business Name: Consumer Account		
		Closed Date		
		Date the consumer closed the account		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		
2946	2950	CHD-CRDT-LINE-CHNG-DT	5	S9(9)V C-3
		Business Name: Credit Line Change		
		Date		
		Date of the last change to the credit line		
		amount		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
2951	2955	CHD-PREV-CRDT-LINE-CHNG-DT	5	S9(9)V C-3
		<p>Business Name: Previous Credit Line Change Date</p> <p>Date of the change to the credit line amount previous to the last credit line change</p> <p>Format is:</p> <p>CCYYMMDD</p>		
2956	2960	CHD-CRDT-BUR-BKCY-DT	5	S9(9) C-3
		<p>Business Name: Credit Bureau Bankruptcy Date</p> <p>Bankruptcy date that can be used when reporting the account to the consumer credit bureau</p> <p>Format is:</p> <p>CCYYMMDD</p>		
2961	2961	CHD-QUAL-FUTR-LATE-FEE-CD	1	X
		<p>Business Name: Qualified For Future Late Fee Code</p> <p>Code representing whether or not a cardholder account qualifies for a future late fee based on Rules decisioning</p> <p>Valid values are:</p> <p>0 = Not used</p> <p>1 = Account qualifies for a late fee based on Rules decisioning</p> <p>2 = Account does not qualify for a late fee based on Rules decisioning</p>		
		<p>Note</p> <p>You must use Rules to use this field.</p> <p>The Calculation Day Control parameter in the Late Charges section (CP PF LC) of the PCF must be set to 1 to use this field.</p>		

From	To	Field	Length	Picture
2962	2963	CHD-PREV-STTS-RESN-CD	2	99
		<p>Business Name: Previous Status Reason Code</p> <p>Code representing the last status reason code on the account</p> <p>Default value is:</p> <p>Zeros</p>		
2964	2967	CHD-NO-MMB-LEVL-CT	4	S9(9) COMP
		<p>Business Name: MMB Levels Count</p> <p>Count of miscellaneous monetary bucket levels</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field includes revolving levels only.</p>		

From	To	Field	Length	Picture
2968	2968	CHD-STRT-REVV-IN	1	X
		Business Name: Strategy Review Indicator		
		Code representing what caused the strategy to be reviewed		
		Valid values are:		
		I = A NM*168 transaction that posted without a specific strategy caused the Account Qualification (AQ) allocation		
		L = A cross-cycle adjustment review occurred after an AQ review was caused by a non monetary transaction to a dynamic decision element		
		N = A NM*168 transaction posted with the strategy specified (no allocation)		
		R = A last statement repost caused the AQ review that occurred after a NM*168 transaction posted without a specific strategy		
		S = The AQ review was caused by a non monetary transaction to a dynamic decision element, causing a strategy to be staged into the next pricing strategy		
		U = An account transfer upgrade occurred. This will prevent a cross-cycle adjustment allocation.		
		Space		
		Default value is:		
		Space		
		Note		
		The Strategy Review Indicator will be set to the default value of space after the account statement cycles.		

From	To	Field	Length	Picture
2969	2976	CHD-CYCL-PRCN-STRT-ID	8	X(8)
		Business Name: Cycle Time Pricing Strategy Identifier Identifier of the cycle time pricing strategy Default value is: Space		
2977	2980	CHD-CYCL-PRCN-PORT-ID	4	9(4)
		Business Name: Cycle Pricing Portfolio Identifier Identifier of the pricing portfolio used during the processing cycle		

From	To	Field	Length	Picture
2981	2981	CHD-PORT-REVV-IN	1	X
		Business Name: Portfolio Review Indicator		
		Code representing what caused the portfolio to be reviewed		
		Valid values are:		
		I = A Client Allocation (CA) review was caused by a NM*168 transaction posting without a specific strategy or a non monetary transaction to a dynamic CA decision element		
		N =A NM*168 transaction posted with a portfolio resulting in an update to the current portfolio and no allocation		
		R = A last statement repost caused the Client Allocation (CA) review that occurred after a NM*168 transaction posted without a specific strategy		
		U = An account transfer upgrade occurred. This will prevent a cross-cycle adjustment allocation.		
		Space		
		Default value is:		
		Space		
		Note		
		The Portfolio Review Indicator will be set to the default value of space after the account statement cycles.		

From	To	Field	Length	Picture
2982	2982	CHD-PRCN-REPOST-IN	1	X
		Business Name: Portfolio Repost Indicator		
		Code representing if the portfolio had an adjustment that requires allocation		
		Valid values are:		
		C = Cycle-to-date repost		
		Space = not used		
		Default value is:		
		Space		
2983	2988	CHD-PRMT-ITRO-RATE	6	GROUP
2983	2985	CHD-PRMT-MRCH-ANNL-ITRO-RT	3	S9(2)V9(3) C-3
		Business Name: Account Level Promotional Annual Interest Introductory Merchandise Rate		
		Rate of the promotional introductory merchandise annual interest stored at the account level		
		Default value is:		
		Zero		
2986	2988	CHD-PRMT-CASH-ANNL-ITRO-RT	3	S9(2)V9(3) C-3
		Business Name: Account Level Promotional Annual Interest Introductory Cash Rate		
		Rate of the promotional introductory cash annual interest stored at the account level		
		Default value is:		
		Zero		
2989	2994	CHD-PRMT-RGLR-RATE	6	GROUP

From	To	Field	Length	Picture
2989	2991	CHD-PRMT-MRCH-ANNL-RGLR-RT	3	S9(2)V9(3) C-3
		Business Name: Account Level Promotional Annual Interest Merchandise Rate		
		Rate of the promotional merchandise annual interest stored at the account level		
		Default value is: Zero		
2992	2994	CHD-PRMT-CASH-ANNL-RGLR-RT	3	S9(2)V9(3) C-3
		Business Name: Account Level Promotional Annual Interest Cash Rate		
		Rate of the promotional cash annual interest stored at the account level		
		Default value is: Zero		
2995	3000	CHD-PLAN-RATE	6	GROUP
2995	2997	CHD-PLAN-MRCH-ANNL-RGLR-RT	3	S9(2)V9(3) C-3
		Business Name: Account Level Plan Annual Interest Merchandise Rate		
		Rate of the plan merchandise annual interest stored at the account level		
		Default value is: Zero		

From	To	Field	Length	Picture
2998	3000	CHD-PLAN-CASH-ANNL-RGLR-RT	3	S9(2)V9(3) C-3
		<p>Business Name: Account Level Plan Annual Interest Cash Rate</p> <p>Rate of the plan cash annual interest stored at the account level</p> <p>Default value is:</p> <p>Zero</p>		
3001	3009	CHDH-1098-YTD-INTR-THRD-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Year To Date Historical Total 1098 Interest And Fees Paid By Third Party Amount</p> <p>Amount of interest and fees paid by a third party that cannot be reported to the Internal Revenue Service since the first day of the current year</p> <p>Default value is:</p> <p>Zeros</p>		
3010	3018	CHDH-1098-YTD-INTR-TOTL-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Year To Date Historical Total 1098 Interest And Fees Paid Amount</p> <p>Total amount of interest and fees paid used for calculating the amount to report on the 1098 form since the first day of the current year</p> <p>Default value is:</p> <p>Zeros</p>		

From	To	Field	Length	Picture
3019	3027	CHDHD-1098-PREV-INTR-THRD-AM	9	S9(15)V9(2) C-3
		Business Name: Historical Total 1098 Interest And Fees Paid By Third Party Amount		
		Amount of interest and fees paid by a third party that cannot be reported to the Internal Revenue Service		
		Default value is:		
		Zeros		
3028	3036	CHDHD-1098-PREV-INTR-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: Historical Total 1098 Interest And Fees Paid Amount		
		Total amount of interest and fees paid used for calculating the amount to report on the 1098 form		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
3037	3037	CHD-CLLT-RELS-IN	1	X
		<p>Business Name: Collateral Update Indicator</p> <p>Indicator designating if the account's collateral record has been updated by the System to the value of QUALRELS</p> <p>Valid values are:</p> <p>N = No, the account's collateral record has not been updated to the value of QUALRELS.</p> <p>Y = Yes, the account's collateral record has been updated to the value of QUALRELS.</p> <p>Default value is:</p> <p>N</p>		
3038	3039	CHD-CMBN-LTV-RT	2	S9(3V) C-3
		<p>Business Name: Combined Loan To Value Rate</p> <p>Total combined percent of the loan amount to the value of all collateral securing the loan</p> <p>Valid values are:</p> <p>000 - 999</p> <p>Default value is:</p> <p>000</p>		

From	To	Field	Length	Picture
3040	3044	CHD-DRAW-PERD-END-DT	5	S9(9)V C-3
		Business Name: Draw Period End Date		
		Date representing the end of the draw period for a line of credit		
		Format is: CCYYMMDD		
		Default value is:		
		0		
3045	3051	CHD-CLSN-CSTS-AM	7	S9(11)V9(2) C-3
		Business Name: Closing Cost Amount		
		Total amount of closing costs for the line of credit		
		Valid values are:		
		0 - 9999999999.99		
		Default value is:		
		0		
3052	3060	CHD-AVOD-FINC-CHRG-AM	9	S9(15)V9(2)
		Business Name: Payoff Balance to Avoid Finance Charge Amount		
		Total amount a cardholder must pay to avoid paying finance charges		

From	To	Field	Length	Picture
3061	3063	CHD-ASSC-PRDT-TYPE-CD	3	X(3)

Business Name: Association Product Type Code

Code mandated and assigned by Mastercard and Visa to communicate the product type of a card for a given cardholder

Valid values are: (Visa)

A = Traditional

AX = American Express

B = Traditional Rewards

C = Signature

D = Signature Preferred

DI = Discover

G = Visa Business

G1 = Visa Signature Business

G2 = Visa Business Check Card

H = Visa Consumer Check Card

I = Visa Commerce

J1 = Visa General Prepaid

J2 = Visa Prepaid Gift

J3 = Visa Prepaid Healthcare

J4 = Visa Prepaid Commercial

K = Visa Corporate

K1 = Visa Gsa Corporate T&E

M = Mastercard/Eurocard And Diners

Q = Private Label Credit

Q1 = Private Label Prepaid

R = Proprietary

Continued next page...

From	To	Field	Length	Picture
		<p>Valid values are:(Visa) continued...</p> <p>S = Visa Purchasing</p> <p>S1 = Visa Purchasing With Fleet</p> <p>S2 = Visa Gsa Purchasing</p> <p>S3 = Visa Gsa Purchasing With Fleet</p> <p>U = Visa Travelmoney</p> <p>Valid values are:(Mastercard)</p> <p>B = EVP only</p> <p>MCB = Small Business Card</p> <p>MCG = Gold</p> <p>MCO = Corporate Card</p> <p>MCS = Standard</p> <p>MCT = Platinum</p> <p>MCU = Standard</p> <p>MDG = Debit Gold</p> <p>MDO = Debit Other</p> <p>MDP = Debit Platinum</p> <p>MDQ = Middle Market Corporate Card</p> <p>MDR = Mastercard Debit Brokerage Card</p> <p>MDS = Debit Standard</p> <p>MDU = Debit Mastercard Unembossed US</p> <p>MEB = Executive Small Business Card</p> <p>MEO = Large Market Executive</p> <p>MEP = Premium Debit Mastercard</p> <p>MPC = Small Business Card</p> <p>MPL = Platinum</p> <p>MUP = Premium Debit Mastercard Unembossed</p> <p>MAB = Small Business World Elite</p> <p>Continued next page...</p>		

From	To	Field	Length	Picture
		Valid values are:(Mastercard) continued... MAC = Corporate World Elite MCW = World MWB = Small Business World MWE = World Elite MWO = Corporate World		
3064	3068	CHD-HOME-EQTY-CHNG-DT Business Name: Home Equity Code Change Date Date that the cardholder's Home Equity code changed. Format is: CCYYMMDD	5	S9(9) C-3

From	To	Field	Length	Picture
3069	3069	CHD-DCLN-AVLB-CRDT-OPTN-CD	1	X
		<p>Business Name: Declining Available Credit Option Indicator</p> <p>Indicator designating whether you use and how you use the declining available credit option method</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 = Maintain the history of cash and merchandise advances and subtract this amount from the credit limit to reach the open-to-buy (OTB) amount. 2 = Calculate the OTB amount using the current method, then calculate the OTB amount using method 1 above, and use the lesser of the two amounts. 3 = Add the cash and merchandise advances, interest, and fees charged against the account, and subtract this amount from the credit limit to reach the OTB amount. N = Do not use <p>Default value is:</p> <p>N</p>		
3070	3074	CHD-CLSN-CSTS-BLLD-DT	5	S9(9) C-3
		<p>Business Name: Closing Costs Billed Date</p> <p>Date the closing costs were billed</p> <p>Valid values are:</p> <p>Any valid date.</p> <p>Format is:</p> <p>CCYYMMDD</p>		

From	To	Field	Length	Picture
3075	3075	CHD-ERLY-TRMN-FEE-IN	1	X
		Business Name: Early Termination Fee Indicator		
		Indicator designating that an early termination fee may be assessed		
		Valid values are:		
		N = No, an early termination fee may not be assessed.		
		Y = Yes, an early termination fee may be assessed.		
3076	3084	CHD-LFTM-CASH-AND-MRCH-AM	9	SS9(15)V99 C-3
		Business Name: Lifetime Cash and Merchandise Amount		
		Lifetime total of cash and merchandise amount charged to the account		
		Valid values are:		
		Any positive number		
		Default value is:		
		0		
3085	3085	CHD-FLIP-TRAN-SSPN-ST-CD	1	X
		Reserved for restricted use		
3086	3086	CHD-TNSLT-XFER-CD	1	X
		Reserved for restricted use		
3087	3158	FILLER	72	GROUP
		Occurs 6 times		

From	To	Field	Length	Picture
3087	3090	CHD-CLI-CNCL-DT	4	S9(7)V C-3
		Business Name: Credit Protection Cancel Date		
		Date that the credit protection product was cancelled		
		Default value is: Zeros		
3091	3091	CHD-CLI-CNCL-RESN-CD	1	X
		Business Name: Credit Protection Cancel Reason Code		
		Code representing the reason the credit protection product was cancelled		
		Default value is: Space		
3092	3095	CHD-CLI-RNST-DT	4	S9(7)V C-3
		Business Name: Credit Protection Reinstate Date		
		Date that the credit protection product was reinstated		
		Default value is: Zeros		

From	To	Field	Length	Picture
3096	3096	CHD-CLI-RFND-CD	1	X
		<p>Business Name: Credit Protection Refund Code</p> <p>Internal programming code representing the types of refunds for prorated credit protection</p> <p>Valid values are:</p> <p>1 = Refund was due to up sell or down sell</p> <p>2 = Product not eligible for prorated refund</p> <p>Space = No special refund information</p> <p>Default value is:</p> <p>Space</p>		
3097	3097	CHDLS-CLI-STTS-CD	1	X
		<p>Business Name: Credit Protection Last Statement Status Code</p> <p>Code representing credit protection status for the last statement</p> <p>Default value is:</p> <p>Space</p>		
3098	3098	CHDPS-CLI-STTS-CD	1	X
		<p>Business Name: Credit Protection Previous Statement Status Code</p> <p>Code representing credit protection status for the previous statement</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3159	3160	CHD-07-DAY-PYMT-CT	2	9(2)
		<p>Business Name: Last 7 Day Payment Processed Count</p> <p>Count of payments processed in the last 7 days</p> <p>Default value is:</p> <p>0</p>		
3161	3162	CHD-15-DAY-PYMT-CT	2	9(2)
		<p>Business Name: Last 15 Day Payment Processed Count</p> <p>Count of payments processed in the last 15 days</p> <p>Default value is:</p> <p>0</p>		
3163	3163	CHD-CRD-BUR-DROP-IN	1	X
		<p>Business Name: Credit Bureau Drop Code</p> <p>Code representing whether amounts associated with this account have been forgiven or renegotiated</p> <p>Valid values are:</p> <p>C = Cancelled by client.</p> <p>Q = Amounts have been forgiven.</p> <p>R = Amounts have been renegotiated.</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3164	3172	CHD-CRD-BUR-DROP-AM	9	S9(15)V99 C-3
		Business Name: Credit Bureau Drop Amount		
		Amount the account has been forgiven or renegotiated		
		Default value is:		
		Zeros		
3173	3177	CHD-CRD-BUR-DROP-DT	5	S9(9)V C-3
		Business Name: Credit Bureau Drop Date		
		Date the amount was forgiven or renegotiated		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		
3178	3185	CHDBPS-RULS-DATA-1-AM	8	S9(13)V9(2) C-3
		Business Name: Before Previous Statement Rules Data One Amount		
		One cycle prior to previous statement amount field one for use in Rules Management		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
3186	3193	CHDBPS-RULS-DATA-2-AM	8	S9(13)V9(2) C-3
		<p>Business Name: Before Previous Statement Rules Data Two Amount</p> <p>One cycle prior to previous statement amount field two for use in Rules Management</p> <p>Default value is:</p> <p>Zeros</p>		
3194	3201	CHDBPS-RULS-DATA-3-AM	8	S9(13)V9(2) C-3
		<p>Business Name: Before Previous Statement Rules Data Three Amount</p> <p>One cycle prior to previous statement amount field three for use in Rules Management</p> <p>Default value is:</p> <p>Zeros</p>		
3202	3209	CHDBPS-RULS-DATA-4-AM	8	S9(13)V9(2) C-3
		<p>Business Name: Before Previous Statement Rules Data Four Amount</p> <p>One cycle prior to previous statement amount field four for use in Rules Management</p> <p>Default value is:</p> <p>Zeros</p>		

From	To	Field	Length	Picture
3210	3217	CHDBPS-1-RULS-DATA-1-AM	8	S9(13)V9(2) C-3
		Business Name: Before Previous Statement Minus One Rules Data One Amount		
		Two cycles prior to previous statement amount field one for use in Rules Management		
		Default value is: Zeros		
3218	3225	CHDBPS-1-RULS-DATA-2-AM	8	S9(13)V9(2) C-3
		Business Name: Before Previous Statement Minus One Rules Data Two Amount		
		Two cycles prior to previous statement amount field two for use in Rules Management		
		Default value is: Zeros		
3226	3233	CHDBPS-1-RULS-DATA-3-AM	8	S9(13)V9(2) C-3
		Business Name: Before Previous Statement Minus One Rules Data Three Amount		
		Two cycles prior to previous statement amount field three for use in Rules Management		
		Default value is: Zeros		

From	To	Field	Length	Picture
3234	3241	CHDBPS-1-RULS-DATA-4-AM	8	S9(13)V9(2) C-3
		Business Name: Before Previous Statement Minus One Rules Data Four Amount		
		Two cycles prior to previous statement amount field four for use in Rules Management		
		Default value is: Zeros		
3242	3242	CHD-RULS-DATA-1-CD	1	X
		Business Name: Rules Data One Code		
		Default value is: Space		
3243	3243	CHD-ATPY-ENRL-TYPE-CD	1	X
		Business Name: Autopay Enrollment Type Code		
		Code representing how the cardholder enrolled for the autopay feature		
		Valid values are: P = Paper enrollment T = Telephone enrollment W = Web enrollment Space = Not enrolled in autopay, or enrollment source unknown		
		Default value is: Space		
3244	3252	CHD-1STY-MXFE-ALLW-AM	9	S9(15)V99 C-3
		Business Name: First Year Maximum Allowance Fee Amount		
		Maximum amount of fees that are allowed during the first year the account is opened		

From	To	Field	Length	Picture
3253	3254	CHD-RECOVERY-CD	2	9(2)

Reserved for internal use only.

Customer Data Segment

From	To	Field	Length	Picture
1	380	CHD-CUSTOMER-DATA-SEGMENT	380	GROUP
1	134	CHD-NAME-ADDR-SEGMENT	134	GROUP
		This contains the principal cardholder name and address.		
1	125	CHD-PRINCIPAL-DATA-NMDSREC	125	GROUP
1	26	CHD-PRINCIPAL-NAME	26	GROUP
1	10	CHD-SHORT-NAME	10	GROUP
		The cardholder name used for all mailings and also the name by which the account may be retrieved in the alpha look-up.		
		Format is:		
		Last Name Suffix, First Name Middle Initial/Title		
		EXAMPLE: Jones Jr, Robert A/Dr.		
1	1	CHD-NAME-CHAR-1	1	X
		Business Name: Cardholder Abbreviated Name		
		This is a shortened version of the cardholder name (first character of cardholder's last name).		
2	10	FILLER	9	X(9)
11	26	FILLER	16	X(16)
27	52	CHD-SPOUSE-NAME	26	X(26)
		Business Name: Cardholder Spouse Name		
		The secondary name on the account. It is used as the name of the second of two or more plastics.		

From	To	Field	Length	Picture
53	78	CHD-ADDR-LINE-1	26	X(26)
		Business Name: Address First Line Text The first line of the mailing address for the principal cardholder.		
79	104	CHD-ADDR-LINE-2	26	X(26)
		Business Name: Address Second Line Text The second line of the address for the principal cardholder.		
105	125	CHD-CITY-STATE-LINE	21	GROUP
105	122	CHD-CITY	18	X(18)
		Business Name: Cardholder City Name The name of city where cardholder resides.		
123	123	FILLER	1	X
124	125	CHD-STATE	2	X(2)
		Business Name: State Code The abbreviation for the name of a specific state and certain foreign countries. Valid values are: Refer to the State, County, & Country Codes section of the <i>Reference Manual</i> for the list of valid codes.		
126	130	CHD-ZIP-CODE-ALPHA	5	GROUP

From	To	Field	Length	Picture
126	130	CHD-ZIP-CODE	5	S9(9)V C-3
		Business Name: Cardholder Zip Code The zip code of the cardholder on the account.		
		Note		
		If it contains a value of all zeros, this indicates that no zip code is specified. Consequently, there will be no Zip code on the mailing address.		
131	132	CHD-NUMERIC-STATE	2	S9(3)V C-3
		Business Name: State Numeric Code		
133	134	CHD-DELIVERY-POINT	2	X(2)
		Business Name: Billing Delivery Point Code		
		This field is the delivery point information used to create U.S. Postal Service bar codes.		
		Valid values are:		
		00 to 99		
		Spaces		
		Default value is:		
		Spaces		
135	183	CHD-PRIMARY-DATA	49	GROUP

From	To	Field	Length	Picture
135	136	CHD-PD-PREFIX	2	S9(3)V C-3
Business Name: Customer Salutation Code				
A code used in correspondence with the principal cardholder to determine the phrase of greeting.				
Valid values are:				
01 = MR				
02 = MRS				
03 = MISS				
04 = MS				
05 = DR				
06 = REV				
07 = PROF				
08 = SIR				
09 = LORD				
10 = LADY				
11 = MAJOR				
12 = CAPT				
13 = LT				
14 = COL				
15 = SGT.				
16 = HON				
17 = S.LDR				
18 = BRIG.				
19 = CDR.				
20 = L.COL				
21 = A.V.M.				
22 = CHIEF				
23 = EARL				
24 = M.GEN				
Continued next page. . .				

From	To	Field	Length	Picture
		Continued from previous page . . .		
25	= ADMRL			
26	= CANON			
27	= L.CDR28 = CLLR			
29	= BARON			
30	= COUNT			
31	= BARONESS			
32	= S.SGT			
33	= CPL			
34	= L.CPL			
35	= W01			
36	= W02			
37	= PRINCE			
38	= PRINCESS			
39	= SRTA.			
40	= NINO.			
41	= NINA.			
42	= DN.			
43	= DNA.			
44	= LIC.			
45	= L.A.E.			
46	= L.R.C.			
47	= L.R.I.			
48	= L.D.G.			
49	= SRA.			
		Continued next page . . .		

From	To	Field	Length	Picture
Continued from previous page . . .				
	50	= C.P.		
	51	= ACT.		
	52	= SOC.		
	53	= ARQ.		
	54	= ING.		
	55	= PSIC.		
	56	= PSIQ.		
	57	= DR.		
	58	= DRA.		
	59	= C.D.		
	60	= OPT.		
	61	= M.V.E.		
	62	= QUIM.		
	63	= Q.F.B.		
	64	= F.M.		
	65	= PROF.		
	66	= PROFA.		
	67	= SGTO.		
	68	= TTE.		
	69	= MYR.		
	70	= CORL.		
	71	= CAPT.		
	72	= GRAL.		
	73	= C.		
	74	= DIP.		
	75	= SEN.		
	76	= SRIO.		
	77	= SRIA.		
	78	= C.P.A		
	79	= SR.		

From	To	Field	Length	Picture
137	138	CHD-PD-SUFFIX	2	S9(3)V C-3
<p>Business Name: Primary Cardholder Suffix Code</p> <p>This contains the title/suffix to the cardholder primary name.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 = Jr 2 = Sr 3 = Dr 4 = Rv <p>Format is:</p> <p>Left-justified and space filled to the right</p>				
<p>Note</p> <p>If there is not a suffix, the field will contain spaces.</p>				
139	183	CHD-PD-ADDRESS-DATA	45	GROUP
139	139	CHD-PD-ADDRESS-FORMAT	1	S9V C-3
<p>Business Name: Cardholder Address Format Code</p> <p>A code reflecting the format in which the cardholder's address is maintained.</p>				
140	183	CHD-PRIM-DATA-NMDSREC	44	GROUP
140	165	CHD-PD-ADDR-LINE-3	26	X(26)
<p>Business Name: Address Third Line Text</p> <p>The third line of the Cardholder Street Address.</p>				
<p>Note</p> <p>For accounts residing on the First Data System, set this field from the Principal Cardholder's Address Line 3 when creating the primary cardholder's debtor record, or the Secondary Cardholder's Address Line 3 when creating the secondary cardholder's debtor record.</p>				

From	To	Field	Length	Picture
166	183	CHD-PD-COUNTY	18	X(18)
		Business Name: County Code		
		A code reflecting the county in which the cardholder resides.		
184	193	CHD-PD-POSTCODE	10	GROUP
184	188	CHD-PD-POST-FIRST-5-A	5	GROUP
184	188	CHD-PD-FIRST-5	5	9(5)
		Business Name: Cardholder Zip Code First Five Position Number		
		The first five digits of a nine-digit zip code for a cardholder.		
189	193	CHD-PD-POST-LAST-5	5	GROUP
189	189	CHD-PD-DASH	1	X
		Business Name: Cardholder Zip Code Dash Text		
		A constant dash, separating the first five from the last four digits of the zip code.		
190	193	CHD-PD-POST-LAST-4-A	4	GROUP
190	193	CHD-PD-POST-LAST-4	4	9(4)
		Business Name: Cardholder Zip Extension Code		
		The last four digits of a nine-digit zip code for a cardholder.		
194	197	CHD-SECONDARY-DATA	4	GROUP

From	To	Field	Length	Picture
194	195	CHD-SD-PREFIX	2	S9(3)V C-3
		Business Name: Prefix Secondary Code A code used in correspondence with the secondary cardholder to determine the phrase of greeting. Valid values are: C = Sir F = Ms. M = Mr. U = No salutation printed		
196	197	CHD-SD-SUFFIX	2	S9(3)V C-3
		Business Name: Suffix Secondary Code The secondary applicant's suffix title. Available for non-Mexico applications, only. Format is: Left justified and space filled to the right		
		Note If there is not a suffix, the field will contain spaces.		
198	237	CHD-EXTRA-PRSNAL-DATA	40	GROUP
		These fields contain miscellaneous additional personal data about the principal cardholder.		
198	237	CHD-EP-DATA-NMDSREC	40	GROUP

From	To	Field	Length	Picture
198	198	CHD-SEX-CODE	1	X
		<p>Business Name: Primary Cardholder Gender Code</p> <p>This code indicates the sex of the principal cardholder for use in addressing cardholder letters.</p> <p>Valid values are:</p> <p>C = Sir</p> <p>F = Ms.</p> <p>M = Mr.</p> <p>U = Undesignated/Unknown (No Title)</p> <p>Default value is:</p> <p>U</p>		
199	203	CHD-SOC-SECURITY-NO	5	S9(9)V C-3
		<p>Business Name: Cardholder Social Security Number</p> <p>The principal cardholder's social security number.</p>		
204	209	CHD-TELEPHONE-NUMBER	6	S9(11)V C-3
		<p>Business Name: Cardholder Home Phone Number</p> <p>An 11-digit field containing a 3-digit area code and a 7-digit telephone number preceded by a fill character of zero.</p> <p>Note</p> <p>For accounts residing on the First Data System, set this field from the principal cardholder's phone when creating the primary cardholder's debtor record, or the secondary cardholder's phone when creating the secondary cardholder's debtor record.</p>		

From	To	Field	Length	Picture
210	215	CHD-SECOND-TELEPHONE-NUMBER	6	S9(11) C-3
		Business Name: Cardholder Second Phone Number		
		An 11-digit field containing a 3-digit area code and a 7-digit telephone number preceded by a leading zero. This field is an alternate telephone number where the cardholder can be reached.		
		Note		
		For accounts residing on First Data System, set this field to the second telephone number located on the First Data System.		
216	217	CHD-HOME-PHONE-FORMAT	2	S9(4)V COMP
		Business Name: Home Phone Number Format Code		
		This field is used internally, and determines where to insert the dashes in phone numbers.		
218	219	CHD-BUS-PHONE-FORMAT	2	S9(4)V COMP
		Business Name: Business Phone Number Format Code		
		This field is used internally and determines where to insert the dashes in phone numbers.		
220	227	CHD-MOTHERS-MAIDEN-NAME	8	X(8)
		Business Name: Cardholder Mother Maiden Name		
		This field reflects the surname of the mother (before she married) of the cardholder.		
		Note		
		This is used for identification purposes. It is related to Non Mon Transaction 136, Mothers Maiden Name.		

From	To	Field	Length	Picture
228	232	CHD-SECONDARY-SOC-SEC-NO	5	S9(9)V C-3
		Business Name: Cardholder Secondary Social Security Number The secondary cardholder's social security number.		
233	236	CHD-DATE-LAST-ADDR-CHANGE	4	S9(7)V C-3
		Business Name: Card Account Address Last Change Date The date that the cardholder's address was last changed. Format is: YYMMDD		
237	237	CHD-NAME-ADDR-CHG	1	S9V C-3
		Business Name: Cardholder Name/ Address Change Code These fields are used by the Reissue Processing System. Valid values are: 0 = No name or address change this month 1 = An address change has been made this month 2 = A name change this month 3 = A name and address change this month 6 = Same as '1' but account is reissue 7 = Same as '2' but account is reissue 8 = Same as '3' but account is reissue		

From	To	Field	Length	Picture
238	238	CHD-ADDRESS-FLAG	1	X
		<p>Business Name: Card Account Address Valid Code</p> <p>A code indicating whether the address on the cardholder account record is valid.</p> <p>Valid values are:</p> <p>N = No – the address on the account record is not valid</p> <p>Y = Yes – the address on the account record is valid</p> <p>Blank = Yes – the address on the account record is valid</p>		
239	239	CHD-HOME-PHONE-FLAG	1	X
		<p>Business Name: Cardholder Home Phone Code</p> <p>This flag determines whether the cardholder can be reached at the home telephone number.</p> <p>Valid values are:</p> <p>C = Do not attempt to reach the cardholder at this telephone number because a cease and desist order has been filed</p> <p>D = This number has been disconnected</p> <p>E = The cardholder is no longer at this number</p> <p>N = This number is not valid</p> <p>X = Do not attempt to contact the cardholder at this number</p> <p>Y = This number is valid and the cardholder can be reached at this number</p> <p>Blank = This number is valid and the cardholder can be reached at this number</p>		

From	To	Field	Length	Picture
240	240	CHD-BUSINESS-PHONE-FLAG	1	X
		<p>Business Name: Business Phone Status Code</p> <p>This flag determines whether or not the business phone number is still functional.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> C = Do not contact the cardholder at this telephone number because a cease and desist order has been filed D = This number has been disconnected E = The cardholder is no longer at this number N = This number is not valid U = This phone number is unlisted X = Do not contact the cardholder at this number Y = This number is valid and the cardholder can be reached at this number Blank = This number is valid and the cardholder can be reached at this number 		
241	241	CHD-DECEASED-FLAG	1	X
		<p>Business Name: Cardholder Deceased Code</p> <p>A code indicating whether the principal and/or secondary cardholder is deceased.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> B = Both the principal and secondary cardholders are deceased N = Neither the principal nor the secondary cardholder is deceased P = The principal cardholder is deceased S = The secondary cardholder is deceased 		

From	To	Field	Length	Picture
242	242	CHD-SOLICITATION-FLAG	1	X
		<p>Business Name: Cardholder Solicitation Code</p> <p>This flag indicates whether or not to solicit a customer.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0-9 = Client-defined A-R = Client-defined S = Do not solicit this cardholder T = Do not telemarket this cardholder U-Z = Client-defined <p>Blank = You may solicit and telemarket the cardholder</p> <p>Note</p> <p>Other values are client-defined.</p>		
243	243	CHD-EMPL-ACCT-CD	1	X
		<p>Business Name: Employee Account Code</p> <p>A code indicating whether a cardholder account belongs to an employee of your institution.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> Y Blank <p>Note</p> <p>This is an issuer-defined field.</p>		
244	266	CHD-ALT-CUSTOMER-NO	23	X(23)
		<p>Business Name: Alternate Customer Number</p> <p>Note</p> <p>This is an Associates-defined field.</p>		

From	To	Field	Length	Picture
267	271	CHD-DATE-OF-BIRTH	5	S9(9) C-3
		<p>Business Name: Cardholder Birth Date</p> <p>The birth date of the principal cardholder.</p> <p>Format is:</p> <p>CCYYMMDD</p>		
272	276	CHD-SECONDARY-DATE-OF-BIRTH	5	S9(9) C-3
		<p>Business Name: Cardholder Secondary Birth Date</p> <p>The birth date of the secondary cardholder.</p> <p>Format is:</p> <p>CCYYMMDD</p>		
277	277	CHD-FIXD-MPD-USAG-CD	1	S9
		<p>Business Name: Fixed Minimum Payment Due Option Code</p> <p>Code determining when to use the fixed minimum payment due dates with corresponding end dates</p> <p>0 = Do not use the optional fixed minimum payment amounts.</p> <p>1 = Use the optional fixed minimum payment amounts for both the minimum payment due (MPD) warning box and statement processing.</p> <p>2 = Use the optional fixed minimum payment amounts for MPD warning box calculations only.</p> <p>3 = Use the optional fixed minimum payment amounts for statement processing only.</p> <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
278	278	CHD-MPW-APR-OVRR-USAG-CD	1	S9
<p>Business Name: Minimum Payment Warning Method Level Override Annual Percentage Rate Effective End Code</p> <p>Code determining whether to use the minimum payment warning method level override annual percentage rate effective end date to remove the method override for future calculations within the minimum payment due (MPD) warning box on statements</p> <p>Valid values are:</p> <p>0 = Do not use the MPW MLO APR EFF END date.</p> <p>1 = Use the MPW MLO APR EFF END date within the MPD warning box calculations for the CP IC ID, CP IC IM, and CP IC VI sections of PCF.</p> <p>2 = Use the MPW MLO APR EFF END date within the MPD warning box calculations for the CP IC ID, CP IC IM, CP IC VI, and CP PO MP sections of PCF.</p> <p>Default value is:</p> <p>0</p>				

From	To	Field	Length	Picture
279	283	CHD-MPW-APR-OVRR-USAG-DT	5	S9(9) C-3
		Business Name: Minimum Payment Warning Method Level Override Annual Percentage Rate Effective End Date		
		Date that determines whether to use the APR method overrides for future calculations within the minimum payment due warning box on statements		
		Format is: CCYYMMDD		
		Default value is: 99991231		
284	339	CHD-FIX-PAY-GRP	14	GROUP
		Occurs 4 times		
284	292	CHD-FIXD-MPD-OVRR-AM	9	S9(15)V9(2) C-3
		Business Name: Fixed Minimum Payment Amount		
		Amount of the fixed minimum payment		
		Default value is: 99999999999999.99		
293	297	CHD-FIXD-MPD-OVRR-DT	5	S9(9) C-3
		Business Name: Fixed Minimum Payment Amount End Date		
		Date the associated fixed minimum payment amount expires		
		Format is: CCYYMMDD		
		Default value is: 99991231		

From	To	Field	Length	Picture
340	340	CHD-TSM-PRTC-IN	1	X
		<p>Business Name: Participation Indicator</p> <p>Indicator designating whether at least one mobile device is associated with an account</p> <p>Valid values are:</p> <p>N = No, the account does not have an associated mobile device.</p> <p>Y = Yes, the account does have an associated mobile device.</p> <p>Default value is:</p> <p>N</p>		
341	380	FILLER	40	X(40)

Customer High Risk ACS Segment

From	To	Field	Length	Picture
1	200	CHD-HRSK-ACS-SEGMENT	200	GROUP
1	3	CHDACS-HRSK-PRTF-ID	3	S9(5)V C-3
		Business Name: ACS High-Risk Portfolio ID		
		This is the Portfolio ID to use for ACS clients to determine if an account should be sent through High-Risk decisioning.		
		Valid values are:		
		0000 - 9999		
		Default value is:		
		Zeroes		
4	6	CHDACS-HRSK-OVRR-PRTF-ID	3	S9(5)V C-3
		Business Name: ACS High-Risk Override Portfolio ID		
		This is the portfolio ID to use for ACS clients to determine if an account should be sent through High-Risk decisioning.		
		Valid values are:		
		0000 - 9999		
		Default value is:		
		Zeroes		
7	11	CHDACS-HRSK-OVRR-PRTF-DT	5	S9(9)V C-3
		Business Name: ACS High-Risk Override Portfolio Date		
		The date that the override portfolio was entered.		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
12	15	CHDACS-HRSK-CRDT-LINE-STGY-ID	4	S9(4)
		<p>Business Name: ACS High-Risk Credit Line Strategy ID</p> <p>The credit line strategy ID that the high-risk account was sent through.</p> <p>Valid values are:</p> <p>0000 - 9999</p> <p>Default value is:</p> <p>Zeroes</p>		
16	16	CHDACS-HRSK-EXTR-STTS-CD	1	X
		<p>Business Name: ACS High-Risk External Status Code</p> <p>The external status code that was assigned to the account.</p> <p>Valid values are:</p> <p>A = Authorization prohibited</p> <p>B = Bankrupt</p> <p>C = Closed</p> <p>E = Revoked</p> <p>F = Frozen</p> <p>I = Interest accrual prohibited</p> <p>L = Lost</p> <p>U = Stolen</p> <p>Z = Charged-off (system-assigned when a charge-off adjustment is made)</p> <p>Space = Normal status</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
17	18	CHDACS-HRSK-STTS-RESN-CD	2	9(2)
<p>Business Name: ACS High-Risk Status Reason Code</p> <p>This is the reason that the status code was changed.</p> <p>Valid values are:</p> <p>For an external status of C (closed):</p> <p>85 = Closed due to issuer's Adaptive Control overlimit strategy.</p> <p>86 = Closed due to issuer's Adaptive Control delinquent strategy.</p> <p>87 = Closed due to issuer's Adaptive Control reissue strategy.</p> <p>90 = Closed due to issuer's setting in the Delq Action Code parameters in the Delinquency Processing section (DO DC DP) of the PCF.</p> <p>91 = An old account closed after an account transfer due to issuer's setting in the Automatic Close Days After Transfer and Status Reason Code Overlay Switch parameters in the Account Maintenance section (AO CH AM) of the PCF.</p> <p>92 = Closed due to issuer's setting in fields described in the delinquent and overlimit parameters in the Eligibility section (RE CR EL) of the PCF.</p> <p>93 = Closed in the reissue process due to the issuer's settings in the Reissue Terms parameter in the Eligibility section and in the Ratification Level parameter in the Debit Ratification section (AO AC DR) of the PCF.</p>				
<p>Continued next page . . .</p>				

From	To	Field	Length	Picture
		Continued from previous page . . .		
		94 = Closed in the reissue process due to the issuer's settings in the Include/Exclude States parameter and in the reissue states parameters in the Eligibility section of the PCF.		
		95 = Closed in the reissue process due to an external status other than A or blank.		
		96 = Closed in the reissue process due to the issuer's setting in the Inactive Option parameter in the Reissue Options section (RE OP RO) of the PCF.		
		97 = Closed by consumer.		
		For an external status of Z (charged off) the following status reason codes indicate that the charge off is for the listed reason:		
		68 = Legally paid in full for less than the full balance.		
		88 = Fraud		
		89 = Bankrupt		
		99 = Abandoned		
		Default value is:		
		00		
19	22	CHDACS-HRSK-LTTR-NR	4	X(4)
		Business Name: ACS High-Risk Letter Number		
		This is the letter number that was sent out.		
		Valid values are:		
		AAAA-9999		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
23	26	CHDACS-HRSK-CIS-MEMO-ID	4	9(4)
		<p>Business Name: ACS High-Risk CIS Memo ID</p> <p>The CIS memo ID that was sent out to the account.</p> <p>Valid values are:</p> <p>0000-9999</p> <p>Default value is:</p> <p>Zeroes</p>		
27	29	FILLER	3	X(3)
30	33	CHDACS-HRSK-LTTR-TAPE-ID	4	X(4)
		<p>Business Name: ACS High-Risk Letter Tape Identifier</p> <p>This is the ACS letter number that will be written to tape and sent to the client.</p> <p>Valid values are:</p> <p>AAAA-9999</p> <p>Default value is:</p> <p>Spaces</p>		
34	36	CHDACS-HRSK-MSSG-NR	3	9(3)
		<p>Business Name: ACS High-Risk Message Number</p> <p>This is the ACS statement message number printed on the statement.</p> <p>Valid values are:</p> <p>000-999</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
37	41	CHDACS-HRSK-CRDT-LINE-STGY-DT	5	S9(9)V C-3
		<p>Business Name: ACS High-Risk Credit Line Strategy Date</p> <p>The date that the account was sent through the credit line strategy.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		
42	46	CHDACS-HRSK-EXTR-STTS-DT	5	S9(9)V C-3
		<p>Business Name: ACS High-Risk External Status Date</p> <p>The date that the external status was put on the account for High-Risk.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		
47	51	CHDACS-HRSK-STTS-RESN-DT	5	S9(9)V C-3
		<p>Business Name: ACS High-Risk Status Reason Date</p> <p>This is that date that the status reason code was changed on the account.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
52	56	CHDACS-HRSK-LTTR-DT	5	S9(9)V C-3
		Business Name: ACS High-Risk Letter Date		
		This is the date that the High-Risk letter was generated.		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		
57	61	CHDACS-HRSK-CIS-MEMO-DT	5	S9(9)V C-3
		Business Name: ACS High-Risk CIS Memo Date		
		This is the date that the CIS memo was sent out.		
		Valid values are:		
		Valid dates in CCYYMMDD format		
		Default value is:		
		Zeroes		
62	66	FILLER	5	X(5)
67	71	CHDACS-HRSK-LTTR-TAPE-DT	5	S9(9)V C-3
		Business Name: ACS High-Risk Letter Tape Date		
		This is the date the letter to tape was created.		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
72	76	CHDACS-HRSK-MSSG-DT	5	S9(9)V C-3
		<p>Business Name: ACS High-Risk Message Number Date</p> <p>This is the date that the message was put on the statement.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		
77	78	CHDACS-PREV-PFST-ATTR-SCOR-NR	2	S9(4)V COMP
		<p>Business Name: ACS Previous Profit Sight Attrition Score</p> <p>This field contains the previous Profit Sight attrition score.</p> <p>Valid values are:</p> <p>0000 - 9999</p> <p>Default value is:</p> <p>Zeroes</p>		
79	80	CHDACS-PREV-PFST-CRDT-SCOR-NR	2	S9(4)V COMP
		<p>Business Name: ACS Previous Profit Sight Credit Risk Score</p> <p>This field contains the previous Profit Sight credit risk score.</p> <p>Valid values are:</p> <p>0000 - 9999</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
81	89	CHDACS-PREV-PFST-REVN-PRDC-AM	9	S9(15)V9(2) C-3
		Business Name: ACS Previous Profit Sight Revenue Predictor Amount		
		This field contains the previous Profit Sight revenue predictor amount. Valid values are: 0000000000000000.00 - 99999999999999.99		
		Default value is: Zeroes		
90	98	CHDACS-PREV-PFST-PRFT-PRDC-AM	9	S9(15)V9(2) C-3
		Business Name: ACS Previous Profit Sight Profit Predictor Amount		
		This field contains the previous Profit Sight profit predictor amount. Valid values are: 0000000000000000.00 - 99999999999999.99		
		Default value is: Zeroes		
99	138	CHDACS-PREV-SCOR-NR	4	S9(7)V C-3
		Occurs 10 times		
		Business Name: Previous Event Driven Score 1-10		
		A score computed based on an event--i.e., new account, payment, statement, authorizations, or etc.		
		Valid values are: 0000000 - 9999999		
		Default value is: Zeroes		

From	To	Field	Length	Picture
139	200	FILLER	62	X(62)

Client Products Segments

From	To	Field	Length	Picture
1	400	CHD-CLIENT-PRODUCT-SMALL-1	100	X(100)
		Occurs 4 times		
401	650	CHD-ALP-STAG-SEG	250	GROUP
		Note		
		This segment is dependent on the value set in the CHD-NO-ALP-STAG-SEGS field.		
401	408	CHD-CURR-STR-T-CIT-MTHD-ID	8	X(8)
		Business Name: Current Change in Terms Strategy Method Identifier		
		Identifier of the change-in-terms method associated with the current strategy		
409	413	CHD-CURR-STR-T-EVNT-DT	5	S9(9)V C-3
		Business Name: Current Strategy Event Date		
414	418	CHD-CURR-STR-T-ALLC-DT	5	S9(9)V C-3
		Business Name: Statement Cycle Allocation Date		
419	419	CHD-CURR-STR-T-TMNG-CD	1	X
		Business Name: Current Strategy Timing Code		
420	427	CHD-MID-CYC-STR-T-ID	8	X(8)
		Business Name: Mid Cycle Strategy Identifier		
428	432	CHD-MID-CYC-STR-T-DT	5	S9(9)V C-3
		Business Name: Mid Cycle Strategy Date		
433	462	CHD-NEXT-STR-T	30	GROUP

From	To	Field	Length	Picture
433	440	CHD-NEXT-PRICING-STRATEGY	8	X(8)
		Business Name: Next Pricing Strategy Name		
441	445	CHD-NEXT-STRT-DT	5	S9(9)V C-3
		Business Name: Next Strategy Date		
446	446	CHD-NEXT-STRAT-CYCLE-FLAG	1	X
		Business Name: Next Strategy Cycle Identifier		
447	447	CHD-NEXT-STRT-HONR-ID	1	X
		Business Name: Next Strategy Honor Identifier		
		Indicator designating whether the next strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing		
		Valid values are:		
		N = The next strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing.		
		Y = The next strategy cannot be replaced by a strategy that is assigned to the account as a result of decision management processing.		
		Default value is:		
		N		
		Note		
		If you leave this field blank, the System will set it to N.		

From	To	Field	Length	Picture
448	455	CHD-NEXT-STRT-CIT-MTHD-ID	8	X(8)
		Business Name: Next Change In Terms Strategy Method Identifier		
		Identifier of the change-in-terms method associated with the next strategy		
456	456	CHD-NEXT-STRT-TMNG-CD	1	X
		Business Name: Next Strategy Timing Code		
457	461	CHD-NEXT-STRT-EVNT-DT	5	S9(9)V C-3
		Business Name: Next Strategy Event Date		
462	462	CHD-NEXT-STRT-REVW-IN	1	X
		Business Name: Next Strategy Review Indicator		
463	492	CHD-NXT2-STRT	30	GROUP
463	470	CHD-NXT2-STRT-ID	8	X(8)
		Business Name: Next 2 Strategy Identifier		
471	475	CHD-NXT2-STRT-DT	5	S9(9)V C-3
		Business Name: Next 2 Strategy Date		
476	476	CHD-NXT2-STRT-BA-CD	1	X
		Business Name: Next 2 Strategy Before/ After Code		
		Code representing whether the next 2 strategy becomes effective before or after statement cycle processing		
		Valid values are:		
		A = Apply after processing		
		B = Apply before processing		

From	To	Field	Length	Picture
477	477	CHD-NXT2-STRT-HONR-ID	1	X
		<p>Business Name: Next 2 Strategy Honor Identifier</p> <p>Indicator designating whether the next 2 strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing</p> <p>Valid values are:</p> <p>N = The next strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing.</p> <p>Y = The next strategy cannot be replaced by a strategy that is assigned to the account as a result of decision management processing.</p> <p>Default value is:</p> <p>N</p>		
		Note		
		If you leave this field blank, the System will set it to N.		
478	485	CHD-NXT2-STRT-CIT-MTHD-ID	8	X(8)
		<p>Business Name: Next 2 Change In Terms Strategy Method Identifier</p> <p>Identifier of the change-in-terms method associated with the next 2 strategy</p>		
486	486	CHD-NXT2-STRT-TMNG-CD	1	X
		Business Name: Next 2 Strategy Timing Code		
487	491	CHD-NXT2-STRT-EVNT-DT	5	S9(9)V C-3
		Business Name: Next 2 Strategy Event Date		

From	To	Field	Length	Picture
492	492	CHD-NXT2-STRT-REVW-IN	1	X
		Business Name: Next 2 Strategy Review Indicator		
493	493	CHD-STOP-CYCL-CODE-CHNG-CD	1	X
		Business Name: Stop Cycle Code Change Code		
494	501	CHD-LAST-DFFR-STRT-ID	8	X(8)
		Business Name: Last Different Strategy Identifier		
		Identifier of the most recent, different method override strategy		
502	503	CHDLS-PRCN-STRT-CT	2	S9(3) C-3
		Business Name: Last Statement Processing Start Count		
504	527	CHDLS-NEXT-STRT	24	GROUP
504	511	CHDLS-NEXT-PRICING-STRATEGY	8	X(8)
		Business Name: Last Statement Next Pricing Strategy		
512	516	CHDLS-NEXT-STRT-DT	5	S9(9)V C-3
		Business Name: Last Statement Next Strategy Date		
517	517	CHDLS-NEXT-STRAT-CYCLE-FLAG	1	X
		Business Name: Last Statement Next Strategy Cycle Identifier		

From	To	Field	Length	Picture
518	518	CHDLS-NEXT-STRT-HONR-ID	1	X
		<p>Business Name: Last Statement Next Strategy Honor Identifier</p> <p>Indicator designating whether the next strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing for the last statement</p> <p>Valid values are:</p> <p>N = The next strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing.</p> <p>Y = The next strategy cannot be replaced by a strategy that is assigned to the account as a result of decision management processing.</p> <p>Default value is:</p> <p>N</p>		
		Note		
		If you leave this field blank, the System will set it to N.		
519	526	CHDLS-NEXT-STRT-CIT-MTHD-ID	8	X(8)
		<p>Business Name: Last Statement Next Change In Terms Strategy Method Identifier</p> <p>Identifier of the change-in-terms method associated with the next strategy for the last statement</p>		
527	527	CHDLS-NEXT-STRT-TMNG-CD	1	X
		<p>Business Name: Last Statement Next Strategy Timing Code</p>		
528	551	CHDLS-NXT2-STRT	24	GROUP

From	To	Field	Length	Picture
528	535	CHDLS-NXT2-STRT-ID	8	X(8)
		Business Name: Last Statement Next 2 Pricing Strategy Name		
536	540	CHDLS-NXT2-STRT-DT	5	S9(9)V C-3
		Business Name: Last Statement Next 2 Strategy Date		
541	541	CHDLS-NXT2-STRT-BA-CD	1	X
		Business Name: Last Statement Next 2 Strategy Before After Code		
		Code representing whether the next 2 strategy becomes effective before or after statement cycle processing for the last statement		
		Valid values are:		
		A = Apply after cycle		
		B = Apply before cycle		
		Default value is:		
		Space		

From	To	Field	Length	Picture
542	542	CHDLS-NXT2-STRT-HONR-ID	1	X
		<p>Business Name: Last Statement Next 2 Strategy Honor Identifier</p> <p>Indicator designating whether the next 2 strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing for the last statement</p> <p>Valid values are:</p> <p>N = The next strategy can be replaced by a strategy that is assigned to the account as a result of decision management processing.</p> <p>Y = The next strategy cannot be replaced by a strategy that is assigned to the account as a result of decision management processing.</p> <p>Default value is:</p> <p>N</p>		
		<p>Note</p> <p>If you leave this field blank, the System will set it to N.</p>		
543	550	CHDLS-NXT2-STRT-CIT-MTHD-ID	8	X(8)
		<p>Business Name: Last Statement Next 2 Change In Terms Strategy Method Identifier</p> <p>Identifier of the change-in-terms method associated with the next 2 strategy for the last statement</p>		
551	551	CHDLS-NXT2-STRT-TMNG-CD	1	X
		<p>Business Name: Last Statement Next 2 Strategy Timing Code</p>		

From	To	Field	Length	Picture
552	556	CHD-PP-ADD-ON-DELY-DT	5	S9(9)V C-3
		Business Name: Penalty Pricing Add On Delay Date		
		Date the delinquent level 3 accounts qualify for penalty pricing add on rates		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		
557	561	CHD-LAST-DSCL-DT	5	S9(9)V C-3
		Business Name: Last Disclosure Date		
562	566	CHD-LAST-CIT-CHNG-DT	5	S9(9)V C-3
		Business Name: Change In Terms Last Change Date		
567	567	CHD-INCT-CIT-PB-CD	1	X
568	572	CHD-ICIP-TERM-UNFR-DT	5	S(9) C-3
		Business Name: Minimum Terms Incentive Pricing Unfreeze Date		
		Date the change in terms incentive pricing freeze period is overridden		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
573	577	CHD-ICML-TERM-UNFR-DT	5	S(9) C-3
		<p>Business Name: Minimum Terms Method Set Unfreeze Date</p> <p>Date the change in terms method set freeze period is overridden</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeros</p>		
578	578	CHD-PP-ADD-ON-DELY-CD	1	X
		<p>Business Name:</p> <p>Code representing the timing of the penalty add on rates</p> <p>Valid values are:</p> <p>M = Penalty add on rates effective mid cycle</p> <p>Default value is:</p> <p>Space</p> <p>Note</p> <p>If this field is set to space and the CHD-PP-ADD-ON-DELY-DT is not equal to zeros, then the penalty add on rates will be effective on the next statement cycle after the CHD-PP-ADD-ON-DELY-DT.</p> <p>When the CHD-PP-ADD-ON-DELY-DT is set to zeros, a space in this field indicates that penalty add on rates are not in use.</p>		

From	To	Field	Length	Picture
579	583	CHD-ANNL-PRNT-DT	5	S9(9) C-3
		Business Name: Annual Prenotification Date		
		Date the prenotification of the annual fee was generated		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		
584	592	CHD-ANNL-PRNT-AM	9	S9(15)V9(2) C-3
		Business Name: Annual Prenotification Amount		
		Amount of the annual charge disclosed on the prenotification		
		Default value is:		
		Zeros		
593	594	CHD-DM-NEXT-STMT-CD	2	X(2)
		Business Name: DisclosureDesign ManagerSM Service Next Statement Code		
		Code representing if the account disclosure will be reviewed next statement		
595	599	CHD-LAST-ANNL-DSCL-DT	5	S9(9)V C-3
		Business Name: Last Annual Disclosure Date		
		Date of the last annual disclosure message		
600	604	CHD-CRRN-STR-T-DSCL-DT	5	S9(9)V C-3
		Business Name: Current Strategy Disclosure Date		
		Date of the current disclosure message		

From	To	Field	Length	Picture
605	606	CHD-CRRN-STRT-DSCL-CT	2	S9(3)V C-3
		Business Name: Current Strategy Disclosure Count		
		Count of disclosure messages using the current strategy		
607	611	CHD-NEXT-STRT-DSCL-DT	5	S9(9)V C-3
		Business Name: Next Strategy Disclosure Date		
		Date of the next disclosure message		
612	613	CHD-NEXT-STRT-DSCL-CT	2	S9(3)V C-3
		Business Name: Next Strategy Disclosure Count		
		Count of disclosure messages using the next strategy		
614	618	CHD-NXT2-STRT-DSCL-DT	5	S9(9)V C-3
		Business Name: Next2 Strategy Disclosure Date		
		Date of the next2 disclosure message		
619	620	CHD-NXT2-STRT-DSCL-CT	2	S9(3)V C-3
		Business Name: Next2 Strategy Disclosure Count		
		Count of disclosure messages using the next2 strategy		
621	621	CHD-NO-INACTV-CD	1	X
		Business Name: No Inactive Processing Code		
		Reserved for FD internal use only		
622	622	CHD-ALP-LOCK-UNLK-SOON-CD	1	X
		Reserved for FD internal use only		

From	To	Field	Length	Picture
623	623	CHD-ALP-NEXT-DAY-ALLC-CD	1	X
		Business Name: ALP Next Day Allocation Code		
		Reserved for FD internal use only		
624	624	CHD-VRFY-CIT-EFFC-DT-CD	1	X
		Business Name: Change In Terms Verify Effective Date Code		
625	650	FILLER	26	X(26)
651	900	CHD-NEW-MISC-SEG	250	GROUP
651	653	CHD-SARG-NORM-CASH-RATE	3	S99V9(3) C-3
		Business Name: Cash Go To Interest Rate		
		Current non-introductory interest rate for the cash balance		
654	656	CHD-SARG-NORM-MRCH-RATE	3	S99V9(3) C-3
		Business Name: Merchandise Go To Interest Rate		
		Current non-introductory interest rate for the merchandise balance		
657	665	CHD-RVLV-CASH-BLNC-AM	9	S9(13)V9(4) C-3
		Business Name: Revolving Cash Balance Amount		
		Current amount of the standard cash balance		
666	674	CHD-RVLV-MRCH-BLNC-AM	9	S9(13)V9(4) C-3
		Business Name: Revolving Merchandise Balance Amount		
		Current amount of the standard merchandise balance		

From	To	Field	Length	Picture
675	683	CHD-RVLV-NINT-BLNC-AM	9	S9(13)V9(4) C-3
		Business Name: Revolving Non-Interest Bearing Balance Amount		
		Current amount of the standard non-interest bearing balance		
684	692	CHD-CASH-OMPД-PL-AM	9	S9(15)V99 C-3
		Business Name: Cash Balance Minimum Payment Due Amount		
		MPD amount due to the cash balance		
693	701	CHD-MRCH-OMPД-PL-AM	9	S9(15)V99 C-3
		Business Name: Merchandise Balance Minimum Payment Due Amount		
		MPD amount due to the merchandise balance		
702	710	CHD-NINT-OMPД-PL-AM	9	S9(15)V99 C-3
		Business Name: Non-Interest Bearing Balance Minimum Payment Due Amount		
		MPD amount due to the non-interest bearing balance		
711	719	CHD-HIST-LS-NDLQ-MPD-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Historical Non-Delinquent Minimum Payment Due Amount		
		Last statement non-delinquent MPD amount		

From	To	Field	Length	Picture
720	728	CHD-HIST-LS-FULL-MPD-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Historical Total Minimum Payment Due Amount Last statement full MPD amount		
729	737	CHD-HIST-PS-NDLQ-MPD-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Historical Non-Delinquent Minimum Payment Due Amount Previous statement non-delinquent MPD amount		
738	746	CHD-HIST-PS-FULL-MPD-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Historical Total Minimum Payment Due Amount Previous statement full MPD amount		
747	747	CHD-FIFO-FEE-CD	1	X
		X = One fee penalty fee assessed last statement Y = One fee penalty fee assessed Space = One fee penalty fee not assessed Default value is: Space		
		Note Refer to the PFEE:FIFO CD field description in the CD-101 Base Segment chapter of the <i>Cardholder Account Maintenance</i> manual for complete information about these valid values.		

From	To	Field	Length	Picture
748	752	CHD-FRST-DATE-PAST-MPD-DT	5	S9(9) C-3
		Business Name: First Date Past Minimum Payment Due Date		
		First day the account did not satisfy MPD requirements		
753	754	CHD-CURR-DAYS-PAST-MPD-NR	2	S9(3)V C-3
		Business Name: Current Days Past Minimum Payment Due Number		
		Current number of days during the current statement cycle the account is past the oldest MPD date without fully satisfying the MPD amount		
755	756	CHD-HIGH-DAYS-PAST-MPD-NR	2	S9(3)V C-3
		Business Name: High Days Past Minimum Payment Due Number		
		Highest number of days during the current statement cycle the account is past the oldest MPD date without fully satisfying the MPD amount		
757	758	CHD-CURR-DAYS-TO-PDD-NR	2	S9(3)V C-3
		Number of days from the statement cycle date to the payment due date for this statement cycle		
759	760	CHD-LS-DAYS-TO-PDD-NR	2	S9(3)V C-3
		Number of days from the statement cycle date to the payment due date for the last statement cycle		
761	762	CHD-PS-DAYS-TO-PDD-NR	2	S9(3)V C-3
		Number of days from the statement cycle date to the payment due date for the previous statement cycle		

From	To	Field	Length	Picture
763	764	CHDBPS-DAYS-TO-PDD-NR	2	S9(3)V C-3
		Occurs 10 times		
		Number of days from the statement cycle date to the payment due date for the 10 statement cycles before the previous one		
783	783	CHD-E-LETR-IN	1	X
		Reserved for restricted use.		
784	788	CHD-DLNQ-STRT-OVRR-UPDT-DT	5	S9(9) C-3
		Business Name: Delinquency Start Override Date Updated Date		
		Date the delinquency start override date was last updated		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		
		Note		
		This date is only updated by the system.		
789	793	CHD-HIGH-BAL-LIFE-UPDT-DT	5	S9(9) C-3
		Business Name: High Balance Lifetime Updated Date		
		Date the lifetime high balance was last updated		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		
		Note		
		This date is only updated by the system.		

From	To	Field	Length	Picture
794	798	CHD-CNSM-ACCT-CLSD-UPDT-DT	5	S9(9) C-3
		Business Name: Consumer Account Closed Date Update Date		
		Date the account closed by consumer date was last updated		
		Format is: CCYYMMDD		
		Default value is: Zeros		
		Note		
		This date is only updated by the system.		
799	803	CHD-ELTR-STRT-DT	5	S9(9) C-3
		Business Name: E Letters Start Date		
		Date the account enrolled into the e letters program		
		Default value is: 0		
804	808	CHD-ELTR-END-DT	5	S9(9) C-3
		Business Name: E Letters End Date		
		Date the account was removed from the e letters program		
		Default value is: 0		
809	813	CHD-ELTR-STOP-PAPR-DT	5	S9(9) C-3
		Business Name: E Letters Stop Paper Date		
		Date that paper letters stop		
		Default value is: 0		

From	To	Field	Length	Picture
814	821	CHD-CPICSP-MTHD-NM	8	X(8)
		Business Name: Current CP IC SP Method Name		
		Name of the current Statement Production (CP IC SP) method in production		
		Default value is: Space		
822	823	CHD-WRKN-SCHD-ID	2	X(2)
		Business Name: Working Day Schedule Identifier		
		Identifier of the working-day cycle schedule assigned		
		Valid values are: 00 - 019		
		Default value is: Space		
824	832	CHD-HIST-BPS-NDLQ-MPD-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Historical Non-Delinquent Minimum Payment Due Amount		
		Before previous statement non-delinquent MPD amount		
833	841	CHD-HIST-BPS-FULL-MPD-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Historical Total Minimum Payment Due Amount		
		Before previous statement full MPD amount		

From	To	Field	Length	Picture
842	842	CHD-CPTL-LOAN-CD	1	X
		<p>Business Name: Loan Capitalization Code</p> <p>Code determining whether the cardholder account can be capitalized at the next cycle</p> <p>Valid values are:</p> <p>N = Do not capitalize the account</p> <p>Y = The account is eligible to be capitalized</p> <p>Default value is:</p> <p>N</p>		
843	845	CHD-RULE-NEXT-DAY-3-CT	3	S9(5) C-3
		<p>Business Name: Next Collection Day Three Count</p> <p>Count of days before the account's next statement cycle when the account will be next evaluated for Rules collections</p> <p>Valid values are:</p> <p>00000 to 99999</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>An example would be if the account statement cycled on 9/15 and the account's next statement cycle is 10/15. If the value in this field is set to 10, this would cause the account to be evaluated again on 10/5, or 10 days prior to the account's statement cycle. The same applies to overlimit, delinquent, or current accounts flagged for evaluation in Rules processing.</p> <p>The System sets this field and is only available for Rules collections processing.</p>		

From	To	Field	Length	Picture
846	848	CHD-RULE-NEXT-DAY-4-CT	3	S9(5) C-3
		<p>Business Name: Next Collection Day Four Count</p> <p>Count of days before the account's next statement cycle when the account will be next evaluated for Rules collections</p> <p>Valid values are: 00000 to 99999</p> <p>Default value is: Zeros</p> <p>Note</p> <p>An example would be if the account statement cycled on 9/15 and the account's next statement cycle is 10/15. If the value in this field is set to 10, this would cause the account to be evaluated again on 10/5, or 10 days prior to the account's statement cycle. The same applies to overlimit, delinquent, or current accounts flagged for evaluation in Rules processing.</p> <p>The System sets this field and is only available for Rules collections processing.</p>		
849	857	CHD-HIST-BPS-PAY-AHEAD-AM	9	S9(15)V99 C-3
		<p>Business Name: Before Previous Statement Historical Pay Ahead Amount</p> <p>Before previous statement pay ahead amount</p>		

From	To	Field	Length	Picture
858	858	CHDHD-RTRN-CHCK-CHRG-CTD	1	X
		Business Name: Returned Check Charge Cycle To Date Code		
		Code representing whether returned check charges were assessed during the current cycle		
		Valid values are:		
		F = Fee assessed during the cycle		
		N = No fee assessed during the cycle		
		Default value is:		
		N		
859	870	CHDHD-RTRN-CHCK-CHRG-HSTR	12	GROUP
859	869	CHDHD-RCC-1-11	11	GROUP
859	859	CHDHD-RCC-LS	1	X
860	869	FILLER	10	X(10)
870	870	FILLER	1	X
859	870	FILLER	12	GROUP
		Redefines CHDHD-RTRN-CHCK-CHRG -HSTR		
859	870	CHDHD-RCC-1-12	1	X
		Occurs 12 times		
859	870	FILLER	12	GROUP
		Redefines CHDHD-RTRN-CHCK-CHRG -HSTR		

From	To	Field	Length	Picture
859	859	CHDHD-RCC-1	1	X
		<p>Business Name: Last Statement Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the most recent statement period</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		
860	860	CHDHD-RCC-2	1	X
		<p>Business Name: Previous Statement Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the statement period before last</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
861	861	CHDHD-RCC-3	1	X
		<p>Business Name: Before Previous Statement Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the first statement period before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		
862	862	CHDHD-RCC-4	1	X
		<p>Business Name: Before Previous Statement Plus One Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the second before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
863	863	CHDHD-RCC-5	1	X
		<p>Business Name: Before Previous Statement Plus Two Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the third before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		
864	864	CHDHD-RCC-6	1	X
		<p>Business Name: Before Previous Statement Plus Three Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the fourth before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
865	865	CHDHD-RCC-7	1	X
		<p>Business Name: Before Previous Statement Plus Four Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the fifth before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		
866	866	CHDHD-RCC-8	1	X
		<p>Business Name: Before Previous Statement Plus Five Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the sixth before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
867	867	CHDHD-RCC-9	1	X
		<p>Business Name: Before Previous Statement Plus Six Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the seventh before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		
868	868	CHDHD-RCC-10	1	X
		<p>Business Name: Before Previous Statement Plus Seven Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the eighth before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
869	869	CHDHD-RCC-11	1	X
		<p>Business Name: Before Previous Statement Plus Eight Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the ninth before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		
870	870	CHDHD-RCC-12	1	X
		<p>Business Name: Before Previous Statement Plus Nine Cycle Returned Check Charge Code</p> <p>Code representing whether returned check charges were assessed during the tenth before previous statement</p> <p>Valid values are:</p> <p>F = Fee assessed during the cycle</p> <p>N = No fee assessed during the cycle</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
871	871	CHD-LATE-CHRG-PNDG-IN	1	X
		Business Name: Cardholder Late Charge Pending Code		
		Code representing if a late charge has been pended on an account		
		Valid values are:		
		C = Current cycle late fee has been pended		
		L = Last statement late fee has been pended		
		Space = No late fee has been pended		
		Default value is:		
		Space		
872	873	CHD-MECH-PULL-PRCS-UPDT-DT	2	S9(3) C-3
		Reserved for restricted use		
874	875	CHD-CB-REASON5	2	X(2)
		Business Name: Credit Bureau Reason Fifth Code		
		Code representing the fifth highest factor that contributed to the credit bureau score		
		Default value is:		
		Spaces		
		Note		
		Up to five reason codes may be received and stored.		
876	877	CHD-SCOR-ONE-RESN-FIVE-TX	2	X(2)
		Business Name: First Score Reason Five Text		
878	879	CHD-SCOR-TWO-RESN-FIVE-TX	2	X(2)
		Business Name: Second Score Reason Five Text		

From	To	Field	Length	Picture
880	881	CHD-SCOR-THRE-RESN-FIVE-TX	2	X(2)
		Business Name: Third Score Reason Five Text		
882	883	CHD-SCOR-FOUR-RESN-FIVE-TX	2	X(2)
		Business Name: Fourth Score Reason Five Text		
884	885	CHD-SCOR-FIVE-RESN-FIVE-TX	2	X(2)
		Business Name: Fifth Score Reason Five Text		
886	887	CHD-SCOR-SIX-RESN-FIVE-TX	2	X(2)
		Business Name: Sixth Score Reason Five Text		
888	889	CHD-SCOR-SEVN-RESN-FIVE-TX	2	X(2)
		Business Name: Seventh Score Reason Five Text		
890	891	CHD-SCOR-EGHT-RESN-FIVE-TX	2	X(2)
		Business Name: Eighth Score Reason Five Text		
892	893	CHD-SCOR-NINE-RESN-FIVE-TX	2	X(2)
		Business Name: Ninth Score Reason Five Text		
894	895	CHD-SCOR-TEN-RESN-FIVE-TX	2	X(2)
		Business Name: Tenth Score Reason Five Text		

From	To	Field	Length	Picture
896	896	CHD-LS-BLCK-LATE-FEE-IN	1	X
		<p>Business Name: Cardholder Last Statement Block Late Fee Indicator</p> <p>Indicator designating whether the last statement late fee was blocked</p> <p>N = No, late fee was not blocked.</p> <p>Y = Yes, late fee was blocked.</p> <p>Default value is:</p> <p>N</p>		
897	897	CHD-NS-BLCK-LATE-FEE-IN	1	X
		<p>Business Name: Cardholder Next Statement Block Late Fee Indicator</p> <p>Indicator designating whether the next statement late fee was blocked or will be blocked</p> <p>N = No, late fee was not or will not be blocked.</p> <p>Y = Yes, late fee was or will be blocked.</p> <p>Default value is:</p> <p>N</p>		
898	898	CHD-ANS-BLCK-LATE-FEE-IN	1	X
		<p>Business Name: Cardholder After Next Statement Block Late Fee Indicator</p> <p>Indicator designating whether the statement after the next statement late fee will be blocked</p> <p>N = No, late fee will not be blocked.</p> <p>Y = Yes, late fee will be blocked.</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
899	899	CHD-MLTP-LEVL-AUTH-OVRR-CD	1	X
		<p>Business Name: Multiple Level Authorization Override Code</p> <p>Code determining whether multiple level authorization override processing is disabled for the account</p> <p>Valid values are:</p> <p>N = Multiple level authorization override processing is disabled for the account.</p> <p>Space = Multiple level authorization override processing is enabled for the account if the client and company level parameters are set.</p> <p>Default value is:</p> <p>Space</p>		
900	900	CHD-FLIP-STTS-CD	1	X
		<p>Business Name: Account Transfer Flip Status Code</p> <p>Reserved for restricted use</p>		
901	1150	CHD-NEW-MISC2-SEG	250	GROUP
901	901	CHD-MBR-ACTV-CD	1	X
902	903	CHD-FRAUD-INDX-CD	2	9(2)
904	905	CHD-CRDT-INDX-CD	2	9(2)
906	907	CHD-PS-PYMT-CT	2	S9(3) C-3
908	909	CHD-3CYC-PYMT-CT	2	S9(3) C-3
910	911	CHD-4CYC-PYMT-CT	2	S9(3) C-3
912	913	CHD-5CYC-PYMT-CT	2	S9(3) C-3
914	915	CHD-6CYC-PYMT-CT	2	S9(3) C-3

From	To	Field	Length	Picture
916	925	CHD-ELTR-UNIQ-ID	10	9(10)
		Business Name: E Letter Unique Identifier		
		Default value is: Zeros		
926	927	CHD-CNSC-PCT-OVRL-CT	2	S9(3) C-3
		Business Name: Consecutive Percent Overlimit Count		
		Count of times an account statement cycles at or over a client defined overlimit percent		
		Default value is: Zeros		
928	936	CHD-YTD-INCL-MMB-AM	9	S9(15)V9(2) C-3
		Business Name: Year To Date Cardholder Included MMB Amount		
		Amount of dynamic fees posted to an MMB, posted on a statement this calendar year, and that should be included in annual interest calculations		
		Default value is: Zeros		
937	945	CHD-NS-MAX-LATE-FEE-AM	9	S9(15)V9(2) C-3
		Business Name: Cardholder Next Statement Maximum Late Fee Amount		
		Maximum amount used to calculate late fees during the current (next) statement period		
		Default value is: 99999999999999.99		

From	To	Field	Length	Picture
946	954	CHD-LS-MAX-LATE-FEE-AM	9	S9(15)V9(2) C-3
		Business Name: Cardholder Last Statement Maximum Late Fee Amount		
		Maximum amount used to calculate late fees during the last statement period		
		Default value is:		
		9999999999999.99		
955	956	CHD-DFRM-CPTL-CT	2	S9(3) C-3
		Business Name: Deferment Capitalization Count		
		Count of cycles until the next capitalization will occur while the account is in a deferment or forbearance		
		Default value is:		
		Zeros		
957	957	CHD-ANNL-FEE-POST-FLAG	1	X
		Reserved for restricted use		
958	962	CHD-CNSM-PREF-INDICATORS	5	GROUP

From	To	Field	Length	Picture
958	958	CHD-CNSM-PRFR-AUTH-IN	1	X

Business Name: Consumer Preference Authorization Alert Indicator

Indicator designating whether the customer is enrolled in authorization activity-based alert messaging in the Consumer Preference service

Valid values are:

N = No, the customer is not currently enrolled in authorization activity based alert messaging, although the customer was previously enrolled.

Y = Yes, the customer is enrolled in authorization activity based alert messaging.

Space = No, the customer has never enrolled in authorization activity-based alert messaging.

Default value is:

Space

From	To	Field	Length	Picture
959	959	CHD-CNSM-PRFR-ACTL-IN	1	X
		<p>Business Name: Consumer Preference Authorization Control Indicator</p> <p>Indicator designating whether the customer is enrolled in authorization controls processing in the Consumer Preference service</p> <p>Valid values are:</p> <p>N = No, the customer is not currently enrolled in authorization control processing, although the customer was previously enrolled.</p> <p>Y = Yes, the customer is enrolled in authorization control processing.</p> <p>Space = No, the customer has never enrolled in authorization control processing.</p> <p>Default value is:</p> <p>Space</p>		
960	960	CHD-CNSM-PRFR-NOMO-IN	1	X
		<p>Business Name: Consumer Preference Nonmon Indicator</p> <p>Indicator designating if the Consumer Preference service nonmon indicator has been set</p> <p>Valid values are:</p> <p>N = No, the Consumer Preference service nonmon indicator has not been set.</p> <p>Y = Yes, the Consumer Preference service nonmon indicator has been set.</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
961	961	CHD-CNSM-PRFR-CYCL-IN	1	X
		<p>Business Name: Consumer Preference Cycle Indicator</p> <p>Indicator designating if the Consumer Preference service cycle indicator has been set</p> <p>Valid values are:</p> <p>N = No, the Consumer Preference service cycle indicator has not been set.</p> <p>Y = Yes, the Consumer Preference service cycle indicator has been set.</p> <p>Default value is:</p> <p>Space</p>		
962	962	CHD-CNSM-PRFR-RWRD-IN	1	X
		<p>Business Name: Consumer Preference Reward Indicator</p> <p>Indicator designating if the Consumer Preference service reward indicator has been set</p> <p>Valid values are:</p> <p>N = No, the Consumer Preference service reward indicator has not been set.</p> <p>Y = Yes, the Consumer Preference service reward indicator has been set.</p> <p>Default value is:</p> <p>Space</p>		
963	967	CHD-FIRST-DATE-OF-DELQ	5	S9(9)V C-3
		<p>Business Name: Lifetime First Delinquency Date</p> <p>Date of first delinquency that ever occurred to the account</p> <p>Format is:</p> <p>CCYYMMDD</p>		

From	To	Field	Length	Picture
968	969	CHD-LFTM-CNSC-DELQ-CT	2	S9(3) C-3
		Business Name: Lifetime Delinquency Consecutive Count		
		Count of cycles the account has been consecutively delinquent during the lifetime of the account		
		Default value is:		
		Zero		
970	977	CHD-PS-NONREAG-PYMT	8	S9(13)V99 C-3
		Business Name: Previous Statement Nonreage Payment Amount		
		Previous statement payment amount to be excluded from reage processing		
		Default value is:		
		Zero		
978	985	CHD-BPS-NONREAG-PYMT	8	S9(13)V99 C-3
		Occurs 5 times		
		Business Name: Before Previous Statement Nonreage Payment Amount		
		Before previous statement payment amount to be excluded from reage processing		
		Default value is:		
		Zero		
1018	1021	CHD-LFTM-PYMT-CT	4	S9(7)V C-3
		Business Name: Lifetime Payment Count		
		Count of payment transactions during the lifetime of the account		

From	To	Field	Length	Picture
1022	1030	CHD-LS-MIN-DELQ-ADD-AM	9	S9(15)V99 C-3
		<p>Business Name: Last Statement Minimum Delinquency Added Amount</p> <p>Last statement unpaid minimum delinquency or payment variance amount added to the account's MPD for the next cycle</p> <p>Default value is: Zero</p>		
1031	1039	CHD-PS-MIN-DELQ-ADD-AM	9	S9(15)V99 C-3
		<p>Business Name: Previous Statement Minimum Delinquency Added Amount</p> <p>Previous statement unpaid minimum delinquency or payment variance amount added to the account's MPD for the next cycle</p> <p>Default value is: Zero</p>		
1040	1048	CHD-NTFC-AUTO-PAY-AM	9	S9(15)V99 C-3
		<p>Business Name: Notification Automatic Pay Amount</p> <p>Predicted automatic payment amount for the automatic payment day</p> <p>Default value is: Zero</p> <p>Note</p> <p>This amount is recalculated daily up to the automatic payment day if a monetary or non-monetary transaction posts to the account. This field is used only when using PCF option BSF-CMPL-NTFC-CD, or when using options related to CHD-LS-STIPULATED-AUTOPAY-AMT.</p>		

From	To	Field	Length	Picture
1049	1057	CHD-NTFC-ACTL-AUTO-PAY-AM	9	S9(15)V99 C-3
		Business Name: Notification Actual Automatic Pay Amount		
		Amount that has posted as an automatic payment on the automatic payment date		
		Default value is:		
		Zero		
1058	1059	CHD-SSUPMISC-TOTL-CT	2	S9(4)V COMP
		Total number of records on the SSUPMISC file for the account		
		Default value is:		
		Zeros		
1060	1068	CHD-YTD-RTCK-CHG-AM	9	S9(15)V99 C-3
		Business Name: Year To Date Returned Check Charge Amount		
		Amount of returned check charges in the current calendar year		
		Default value is:		
		Zeros		
1069	1077	CHD-YTD-DEAH-CHG-AM	9	S9(15)V99 C-3
		Business Name: Year To Date Declined Authorization Charge Amount		
		Amount of declined authorization charges in the current calendar year		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1078	1083	CHD-YTD-LATE-CT	6	S9(11) C-3
		Business Name: Year To Date Late Fee Count		
		Count of late fees posted to the cardholder account in the current calendar year		
		Default value is:		
		Zeros		
1084	1089	CHD-YTD-OVLM-CT	6	S9(11) C-3
		Business Name: Year To Date Overlimit Fee Count		
		Count of overlimit fees posted to the cardholder account in the current calendar year		
		Default value is:		
		Zeros		
1090	1095	CHD-YTD-DEAH-CT	6	S9(11) C-3
		Business Name: Year To Date Declined Authorization Fee Count		
		Count of declined authorization fees posted to the cardholder account in the current calendar year		
		Default value is:		
		Zeros		
1096	1101	CHD-YTD-RTCK-CT	6	S9(11) C-3
		Business Name: Year To Date Returned Check Fee Count		
		Count of returned check fees posted to the cardholder account in the current calendar year		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1102	1110	CHD-CTD-TOT-PYMT-AM	9	S9(15)V9(2) C-3
		Business Name: Cycle To Date Total Payment Amount		
		Total payment amount excluding payment reversals and adjustments for the cycle to date		
1111	1119	CHD-LS-TOT-PYMT-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Total Payment Amount		
		Total payment amount excluding payment reversals and adjustments for the last statement		
1120	1124	CHD-PS-DLQN-STRT-DT	5	S9(9) C-3
		Business Name: Previous Statement Delinquent Start Date		
		Date the account became delinquent as of the previous statement		
		Format is:		
		CCYYMMDD		
1125	1129	CHD-YTD-TOT-GAL	5	S9(6)V9(3) C-3
		Business Name: Year To Date Total Gallons		
1130	1134	CHD-FRAUD-SUSP-STRAT-STRT-DT	5	S9(9) C-3
		Business Name: Fraud Strategy Suspense Start Date		
		Date the cardholder will begin using the fraud suspense strategy		

From	To	Field	Length	Picture
1135	1137	CHD-CMMR-BKCY-CHPT-CD	3	X(3)
		<p>Business Name: Commercial Bankruptcy Chapter Code</p> <p>Client defined code representing the legal bankruptcy chapter designation</p> <p>Default value is:</p> <p>Spaces</p> <p>Note</p> <p>This is in relation to a chapter 7 bankruptcy, chapter 11 bankruptcy, chapter 13 bankruptcy, ect.</p>		
1138	1142	CHD-CMMR-BKCY-CHPT-DT	5	S9(9)V C-3
		<p>Business Name: Commercial Bankruptcy Chapter Last Change Date</p> <p>Date of commercial bankruptcy</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This date is triggered by CHD-EXTERNAL-STATUS changing to or from a B (bankruptcy), a NM791-81 posting, or NM791-82 posting.</p>		
1143	1144	CHD-PREV-STMT-DT-RELJUL	2	S9(3) C-3
		<p>Business Name: Date Of Previous Statement</p> <p>Date of the previous statement in relative julian format</p>		

From	To	Field	Length	Picture
1145	1149	CHD-CONV-UPDT-DT	5	S9(9)V C-3
		Business Name: New Account Update Date		
		Date the new account was updated		
		Format is:		
		CCYYMMDD		
1150	1150	CHD-CONV-UPDT-TYPE	1	X
		Business Name: New Account Update Code		
		Code representing the type of account record updated		
		Valid values are:		
		C = Conversion		
		M = New account monetary process		
		T = Transfer		
1151	1400	CHD-NEW-MISC3-SEG	250	GROUP
1151	1200	CHD-SSUPMISC-RCRD-CT	50	GROUP
1151	1152	CHD-FLEX-FEE-DTL-CT	2	S9(3) C-3
		Business Name: Flex Fee Detail Record Count		
		Count of Penalty Fee Manager detail records on the SSUPMISC file		
		Default value is:		
		Zeros		
1153	1154	CHD-FLEX-FEE-HSTRY-CT	2	S9(3) C-3
		Business Name: Flex Fee History Record Count		
		Count of Penalty Fee Manager history records on the SSUPMISC file		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1155	1156	CHD-ADTL-HSTR-CT	2	S9(3) C-3
		Business Name: Additional History Record Count		
		Count of additional history records on the SSUPMISC file		
		Default value is:		
		Zeros		
1157	1158	CHD-EPO-RCRD-CT	2	9(3) C-3
		Business Name: Expanded Payoff Record Count		
		Count of expanded payoff records for the cardholder		
		Valid values are:		
		0 - 10		
		Default value is:		
		0		
		Note		
		Up to 9 additional records for additional promotions will be kept if the EPO product control file option is set.		
1159	1160	CHD-MONTRN-RCRD-CT	2	9(3) C-3
		Business Name: Cardholder Monetary Transaction Match Count		
		Count of matching monetary transaction records for the cardholder		
		Valid values are:		
		0-20		
		Default value is:		
		0		
1161	1200	FILLER	40	X(40)

From	To	Field	Length	Picture
1201	1256	CHD-HSTL-CRDT-LINE	56	GROUP
		Business Name: Historical Credit Line		
		Amount		
		Amount of the credit line in past cycles		
		Default value is:		
		Zeros		
1201	1208	CHD-CRDT-LINE-6-AM	8	S9(15)V C-3
1209	1216	CHD-CRDT-LINE-7-AM	8	S9(15)V C-3
1217	1224	CHD-CRDT-LINE-8-AM	8	S9(15)V C-3
1225	1232	CHD-CRDT-LINE-9-AM	8	S9(15)V C-3
1233	1240	CHD-CRDT-LINE-10-AM	8	S9(15)V C-3
1241	1248	CHD-CRDT-LINE-11-AM	8	S9(15)V C-3
1249	1256	CHD-CRDT-LINE-12-AM	8	S9(15)V C-3
1201	1256	FILLER	56	GROUP
		Redefines CHD-HSTL-CRDT-LINE		
1201	1208	CHD-HSTL-CRDT-LINE-AM	8	S9(15)V C-3
		Occurs 7 times		
1257	1265	CHD-NSF-CHRG-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Check		
		Charge Amount		
		Amount of NSF (Non sufficient checks)		
		fees during the current cycle		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1266	1267	CHD-BLNC-XFER-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count Count of balance transfers transactions during the current cycle Default value is: Zeros		
1268	1269	CHD-CONV-CHCK-CT	2	S9(3) C-3
		Business Name: Convenience Check Count Count of convenience check/access check transactions during the current cycle Default value is: Zeros		
1270	1271	CHD-REHB-TOTL-CT	2	S9(3) C-3
		Business Name: Rehab Total Count Count of total rehabs over a five year period		
1272	1281	CHD-REHB-CTS	10	GROUP
1272	1273	CHD-YTD-REHB-CT	2	S9(3) C-3
		Business Name: Year To Date Rehab Count Count of rehabs performed over the current year		
1274	1275	CHD-PY-REHB-CT	2	S9(3) C-3
		Business Name: Previous Year Rehab Count Count of rehabs performed over the previous year		

From	To	Field	Length	Picture
1276	1277	CHD-PY2-REHB-CT	2	S9(3) C-3
		Business Name: Previous Two Year Rehab Count		
		Count of rehabs performed over the previous two years		
1278	1279	CHD-PY3-REHB-CT	2	S9(3) C-3
		Business Name: Previous Three Year Rehab Count		
		Count of rehabs performed over the previous three years		
1280	1281	CHD-PY4-REHB-CT	2	S9(3) C-3
		Business Name: Previous Four Year Rehab Count		
		Count of rehabs performed over the previous four years		
1272	1281	FILLER	10	GROUP
		Redefines CHD-REHB-CTS		
1272	1273	CHD-REHB-CT	2	S9(3) C-3
		Occurs 5 times		
		Total count of rehabs performed over a five year period		
1282	1283	CHD-CRTS-REHB-TOTL-CT	2	S9(3) C-3
		Business Name: Courtesy Rehab Total Count		
		Count of total courtesy rehabs over a five year period		
1284	1293	CHD-CRTS-REHB-CTS	10	GROUP

From	To	Field	Length	Picture
1284	1285	CHD-YTD-CRTS-REHB-CT	2	S9(3) C-3
		Business Name: Year To Date Courtesy Rehab Count		
		Count of courtesy rehabs performed over the current year		
1286	1287	CHD-PY-CRTS-REHB-CT	2	S9(3) C-3
		Business Name: Previous Year Courtesy Rehab Count		
		Count of courtesy rehabs performed over the previous year		
1288	1289	CHD-PY2-CRTS-REHB-CT	2	S9(3) C-3
		Business Name: Previous Two Year Courtesy Rehab Count		
		Count of courtesy rehabs performed over the previous two years		
1290	1291	CHD-PY3-CRTS-REHB-CT	2	S9(3) C-3
		Business Name: Previous Three Year Courtesy Rehab Count		
		Count of courtesy rehabs performed over the previous three years		
1292	1293	CHD-PY4-CRTS-REHB-CT	2	S9(3) C-3
		Business Name: Previous Four Year Courtesy Rehab Count		
		Count of courtesy rehabs performed over the previous four years		
1284	1293	FILLER	10	GROUP
		Redefines CHD-CRTS-REHB-CTS		

From	To	Field	Length	Picture
1284	1285	CHD-CRTS-REHB-CT	2	S9(3) C-3
		Business Name: Courtesy Rehab Count		
		Total count of courtesy rehabs performed over a five year period		
		Occurs 5 times		
1294	1298	CHD-NEXT-REHB-DT	5	S9(9) C-3
		Business Name: Next Rehab Date		
		Date of next available courtesy rehab		
		Format is:		
		CCYYMMDD		
1299	1303	CHD-LAST-REHB-DT	5	S9(9) C-3
		Business Name: Last Rehab Date		
		Date of last rehab		
		Format is:		
		CCYYMMDD		
1304	1308	CHD-PREV-REHB-DT	5	S9(9) C-3
		Business Name: Previous Rehab Date		
		Date of previous rehab		
		Format is:		
		CCYYMMDD		
1309	1313	CHD-PRIR-REHB-DT	5	S9(9) C-3
		Business Name: Prior Rehab Date		
		Date of prior rehab		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
1314	1358	CHD-CRTS-REHB-DT	5	S9(9) C-3
		Business Name: Courtesy Rehab Date		
		Date of past courtesy rehabs		
		Occurs 9 times		
		Format is:		
		CCYYMMDD		
1359	1363	CHD-PREV-GOOD-PYMT-DT	5	S9(9)V C-3
		Business Name: Previous Good Payment		
		Date		
1364	1371	CHD-PREV-GOOD-PYMT-AM	8	S9(13)V99 C-3
		Business Name: Previous Good Payment		
		Amount		
1372	1375	CHD-UPC-18-TX	4	X(4)
		Business Name: Client Classification 18		
		Text		
1376	1384	CHD-CTD-COFF-INTR-AM	9	S9(13)V9(4) C-3
		Business Name: Cycle To Date Chargeoff		
		Interest Amount		
		Reserved for restricted use		
1385	1389	CHD-LAST-MEMO-POST-DT	5	S9(9)V C-3
		Business Name: Commercial Card		
		Inactive Option Memo		
		Post Date		
		Date the last memo posted		
		Format is:		
		CCYYMMDD		
1390	1392	FILLER	3	X(3)

From	To	Field	Length	Picture
1393	1393	CHD-CASH-VRBL-CD	1	X
		<p>Business Name: Cash Variable Vs Fixed Rate Code</p> <p>Code representing whether the System is using a fixed or variable rate to calculate cash advance interest for the account</p> <p>Valid values are:</p> <p>F = Fixed rate</p> <p>V = Variable rate</p> <p>Default value is:</p> <p>Space</p>		
1394	1394	CHD-MRCH-VRBL-CD	1	X
		<p>Business Name: Sale Variable Vs Fixed Rate Code</p> <p>Code representing whether the System is using a fixed or variable rate to calculate merchandise interest for the account</p> <p>Valid values are:</p> <p>F = Fixed rate</p> <p>V = Variable rate</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
1395	1395	CHD-CASH-GOTO-VRBL-CD	1	X
		<p>Business Name: Cash Variable Vs Fixed Go To Rate Code</p> <p>Code representing whether the System is using a fixed or variable rate to calculate the current non-introductory cash advance interest for the account</p> <p>Valid values are:</p> <p>F = Fixed rate</p> <p>V = Variable rate</p> <p>Default value is:</p> <p>Space</p>		
1396	1396	CHD-MRCH-GOTO-VRBL-CD	1	X
		<p>Business Name: Sale Variable Go To Rate Code</p> <p>Code representing whether the System is using a fixed or variable rate to calculate the current non-introductory merchandise interest for the account</p> <p>Valid values are:</p> <p>F = Fixed rate</p> <p>V = Variable rate</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
1397	1397	CHD-ACH-GNRT-LEVL-CD	1	X
		<p>Business Name: Generation Level Code</p> <p>Code representing whether transactions should be treated as transaction level or daily ACH transactions when the Statement To Posting Days parameter in the Automatic Payments section AO/CH/AP is set to 96.</p> <p>Valid values are:</p> <p>0 = Aggregated ACH</p> <p>1 = Item-level ACH</p> <p>Default value is:</p> <p>0</p>		
1398	1398	CHD-RWD-ENRL-FEE-CD	1	S9(1)
		<p>Business Name: Reward Enroll Fee Code</p> <p>Code representing if the client will allow the account to become delinquent if the only balance on the account is a rewards enrollment fee</p> <p>Valid values are:</p> <p>0 = Account is allowed to become delinquent</p> <p>1 = Rewards enrollment fees are the only balances on account. Accounts with this flag and the correct PCF option will not go delinquent.</p> <p>2 = Account has cycled with a value of 1. An account with this flag and the correct PCF option will not go delinquent.</p> <p>Default value is:</p> <p>0</p>		
1399	1400	FILLER	2	X(2)
1401	1800	CHD-SLS-SYD-SEGMENT	400	GROUP
1401	1408	CHD-ID-NAME	8	X(8)

From	To	Field	Length	Picture
1409	1417	CHD-SLS-ANNL-CHRG	9	S9(15)V99 C-3
		Business Name: Annual Charges Since Last Statement		
		Cycle-to-date annual charges billed to the account		
		Default value is:		
		Zeros		
1418	1426	CHD-SLS-CASH-INTR-CHRG	9	S9(15)V99 C-3
		Business Name: Cash Advance Interest Charges Since Last Statement		
		Cycle-to-date cash advance interest charges billed to the account		
		Default value is:		
		Zeros		
1427	1435	CHD-SLS-CASH-ITEM-CHRG	9	S9(15)V99 C-3
		Business Name: Cash Advance Item Charges Since Last Statement		
		Cycle-to-date cash advance item charges billed to the account		
		Default value is:		
		Zeros		
1436	1444	CHD-SLS-CRDT-LIFE-INTR	9	S9(15)V99 C-3
		Business Name: Credit Life Interest Since Last Statement		
		Cycle-to-date credit life interest billed to the account		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1445	1453	CHD-SLS-CRDT-LIFE-FEES	9	S9(15)V99 C-3
		Business Name: Credit Life Fees Since Last Statement		
		Cycle-to-date credit life fees billed to the account		
		Default value is:		
		Zeros		
1454	1462	CHD-SLS-CSTM-INTR	9	S9(15)V99 C-3
		Business Name: Custom Interest Charges Since Last Statement		
		Cycle-to-date custom charges billed to the account		
		Default value is:		
		Zeros		
1463	1471	CHD-SLS-CSTM-FEES	9	S9(15)V99 C-3
		Business Name: Custom Fee Charges Since Last Statement		
		Cycle-to-date custom fee charges billed to the account		
		Default value is:		
		Zeros		
1472	1480	CHD-SLS-DCLN-AUTH-CHRG	9	S9(15)V99 C-3
		Business Name: Declined Authorization Charges Since Last Statement		
		Cycle-to-date declined authorization charges billed to the account		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1481	1489	CHD-SLS-LATE-CHRG	9	S9(15)V99 C-3
		Business Name: Late Charges Since Last Statement		
		Cycle-to-date late charges billed to the account		
		Default value is:		
		Zeros		
1490	1498	CHD-SLS-MIN-FIN-CHRG	9	S9(15)V99 C-3
		Business Name: Minimum Finance Charges Since Last Statement		
		Cycle-to-date minimum finance charges billed to the account		
		Default value is:		
		Zeros		
1499	1507	CHD-SLS-MISC-INTR	9	S9(15)V99 C-3
		Business Name: Miscellaneous Interest Charges Since Last Statement		
		Cycle-to-date miscellaneous interest charges billed to the account		
		Default value is:		
		Zeros		
1508	1516	CHD-SLS-MISC-FEES	9	S9(15)V99 C-3
		Business Name: Miscellaneous Fee Charges Since Last Statement		
		Cycle-to-date miscellaneous fees charges billed to the account		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1517	1525	CHD-SLS-MMB-INTR	9	S9(15)V99 C-3
		Business Name: Dynamic Fees Interest Charges Since Last Statement		
		Cycle-to-date dynamic fee charges billed to the account as interest		
		Default value is: Zeros		
1526	1534	CHD-SLS-MMB-FEES	9	S9(15)V99 C-3
		Business Name: Dynamic Fees Fee Charges Since Last Statement		
		Cycle-to-date dynamic fee charges billed to the account as fees		
		Default value is: Zeros		
1535	1543	CHD-SLS-MRCH-INTR-CHRG	9	S9(15)V99 C-3
		Business Name: Merchandise Interest Charges Since Last Statement		
		Cycle-to-date merchandise interest charges billed to the account		
		Default value is: Zeros		
1544	1552	CHD-SLS-MRCH-ITEM-CHRG	9	S9(15)V99 C-3
		Business Name: Merchandise Item Charges Since Last Statement		
		Cycle-to-date merchandise item charges billed to the account		
		Default value is: Zeros		

From	To	Field	Length	Picture
1553	1561	CHD-SLS-NSF-CHRG	9	S9(15)V99 C-3
		Business Name: Non Sufficient Fund Charges Since Last Statement		
		Cycle-to-date non sufficient fund charges billed to the account		
		Default value is:		
		Zeros		
1562	1570	CHD-SLS-OIF-CHRG	9	S9(15)V99 C-3
		Business Name: Other International Funds Charges Since Last Statement		
		Cycle-to-date international fund charges billed to the account		
		Default value is:		
		Zeros		
1571	1579	CHD-SLS-OVRL-CHRG	9	S9(15)V99 C-3
		Business Name: Overlimit Charges Since Last Statement		
		Cycle-to-date overlimit charges billed to the account		
		Default value is:		
		Zeros		
1580	1588	CHD-SLS-STMT-CHRG	9	S9(15)V99 C-3
		Business Name: Statement Charges Since Last Statement		
		Cycle-to-date statement charges billed to the account		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1589	1597	CHD-SYD-ANNL-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Annual Charges Statement Year To Date</p> <p>Year-to-date annual charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		
1598	1606	CHD-SYD-CASH-INTR-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Cash Advance Interest Charges Statement Year To Date</p> <p>Year-to-date cash advance interest charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		

From	To	Field	Length	Picture
1607	1615	CHD-SYD-CASH-ITEM-CHRG	9	S9(15)V99 C-3
		Business Name: Cash Advance Item Charges Statement Year To Date		
		Year-to-date cash advance item charges billed to the account		
		Default value is: Zeros		
		Note		
		This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		
1616	1624	CHD-SYD-CRDT-LIFE-INTR	9	S9(15)V99 C-3
		Business Name: Credit Life Interest Statement Year To Date		
		Year-to-date credit life interest billed to the account		
		Default value is: Zeros		
		Note		
		This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		
1625	1633	CHD-SYD-CRDT-LIFE-FEES	9	S9(15)V99 C-3
		Business Name: Credit Life Fees Statement Year To Date		
		Year-to-date credit life fees billed to the account		
		Default value is: Zeros		
		Note		
		This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		

From	To	Field	Length	Picture
1634	1642	CHD-SYD-CSTM-INTR	9	S9(15)V99 C-3
		<p>Business Name: Custom Interest</p> <p>Charges Statement Year</p> <p>To Date</p> <p>Year-to-date custom interest charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		
1643	1651	CHD-SYD-CSTM-FEES	9	S9(15)V99 C-3
		<p>Business Name: Custom Fee Charges</p> <p>Statement Year To Date</p> <p>Year-to-date custom fee charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		

From	To	Field	Length	Picture
1652	1660	CHD-SYD-DCLN-AUTH-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Declined Authorization Charges Statement Year To Date</p> <p>Year-to-date declined authorization charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		
1661	1669	CHD-SYD-LATE-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Late Charges Statement Year To Date</p> <p>Year-to-date late charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		

From	To	Field	Length	Picture
1670	1678	CHD-SYD-MIN-FIN-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Minimum Finance Charges Statement Year To Date</p> <p>Year-to-date minimum finance charges billed to the account</p> <p>Default value is: Zeros</p> <p>Note This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		
1679	1687	CHD-SYD-MISC-INTR	9	S9(15)V99 C-3
		<p>Business Name: Miscellaneous Interest Charges Statement Year To Date</p> <p>Year-to-date miscellaneous interest charges billed to the account</p> <p>Default value is: Zeros</p> <p>Note This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		

From	To	Field	Length	Picture
1688	1696	CHD-SYD-MISC-FEES	9	S9(15)V99 C-3
		Business Name: Miscellaneous Fee Charges Statement Year To Date Year-to-date miscellaneous charges billed to the account as fees Default value is: Zeros		
		Note This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		
1697	1705	CHD-SYD-MMB-INTR	9	S9(15)V99 C-3
		Business Name: Dynamic Interest Fees Charges Statement Year To Date Year-to-date dynamic fee charges billed to the account as interest Default value is: Zeros		
		Note This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		

From	To	Field	Length	Picture
1706	1714	CHD-SYD-MMB-FEES	9	S9(15)V99 C-3
		<p>Business Name: Dynamic Fees Fee</p> <p>Charges Statement Year</p> <p>To Date</p> <p>Year-to-date dynamic fees billed to the account as fees</p> <p>Default value is:</p> <p>Zeros</p>		
		Note		
		This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		
1715	1723	CHD-SYD-MRCH-INTR-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Merchandise Interest</p> <p>Charges Statement Year</p> <p>To Date</p> <p>Year-to-date merchandise interest charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p>		
		Note		
		This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		

From	To	Field	Length	Picture
1724	1732	CHD-SYD-MRCH-ITEM-CHRG	9	S9(15)V99 C-3
		Business Name: Merchandise Item Charges Statement Year To Date Year-to-date merchandise item charges billed to the account Default value is: Zeros		
		Note This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		
1733	1741	CHD-SYD-NSF-CHRG	9	S9(15)V99 C-3
		Business Name: Non Sufficient Fund Charges Statement Year To Date Year-to-date non sufficient charges billed to the account Default value is: Zeros		
		Note This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.		

From	To	Field	Length	Picture
1742	1750	CHD-SYD-OIF-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Other International Funds Charges Statement Year To Date</p> <p>Year-to-date international fund charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		
1751	1759	CHD-SYD-OVRL-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Overlimit Charges Statement Year To Date</p> <p>Year-to-date overlimit charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		
1760	1768	CHD-SYD-STMT-CHRG	9	S9(15)V99 C-3
		<p>Business Name: Statement Charges Statement Year To Date</p> <p>Year-to-date statement charges billed to the account</p> <p>Default value is:</p> <p>Zeros</p> <p>Note</p> <p>This field is cleared on the cycle date of the last statement of the year, not on January 1st of the new year.</p>		

From	To	Field	Length	Picture
1769	1777	CHD-SYD-HOLD-LS-STMT-CHRG	9	S9(15)V99 C-3
1778	1782	CHD-ERLY-TRMN-FEE-DT	5	S9(9) C-3
		Business Name: Early Termination Fee Date		
		Default value is:		
		CCYYMMDD		
1783	1789	CHD-ERLY-TRMN-FEE-AM	7	S9(11)V99 C-3
		Business Name: Early Termination Fee Amount		
		Default value is:		
		Zeros		
1790	1792	CHDHD-YTD-NET-NO-PURCH-EXP-CT	3	S9(5) C-3
		Business Name: Year To Date Net Purchase Count		
		Year to date net purchases		
1793	1795	CHDHD-YTD-NET-NO-CASH-EXP-CT	3	S9(5) C-3
		Business Name: Year To Date Net Cash Advance Count		
		Year to date net cash advances		
1796	1800	FILLER	5	X(5)
1801	4200	CHD-TOTAL-LARGE-AREA-DEF	2400	X(2400)
Note				
This field is defined as the total area (2400 bytes), but only the first of six segments (400 bytes) are being used at this time. The remaining segments are reserved for future use.				
1801	4200	FILLER	2400	GROUP
Redefines CHD-TOTAL-LARGE-AREA-DEF				

From	To	Field	Length	Picture
1801	2200	CHD-CLIENT-PRODUCT-LARGE-1	400	X(400)
		Occurs 0 - 6 times		
		Note		
		Only one occurrence of a possible six occurrences (400 bytes) are being used at this time. Reference CHD-NO-LARGE-SEGS for the number of segments used. The remaining occurrences are reserved for future use.		
1801	4200	FILLER	2400	GROUP
		Redefines CHD-TOTAL-LARGE-AREA-DEF		
1801	2200	CHD-LARGE-SEG-1	400	GROUP
1801	1809	CHD-LS-HIGH-BAL-LIFE-AM	9	S9(15)V99 C-3
		Business Name: Last Statement High Balance Lifetime Amount		
		Lifetime amount of the account's high balance as of the last statement		
		Default value is:		
		Zero		
1810	1818	CHD-PS-HIGH-BAL-LIFE-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement High Balance Lifetime Amount		
		Lifetime amount of the account's high balance as of the previous statement		
		Default value is:		
		Zero		

From	To	Field	Length	Picture
1819	1823	CHD-CARD-ACTD-DT	5	S9(9)V C-3
		Business Name: Card Activation Date		
		Date when an account is first activated		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros or all 9's		
		Note		
		This field is reserved for restricted use (ECPS users only) and cannot be modified.		
1824	1832	CHD-AT-HIST-LS-BLNC-AM	9	S9(15)V99 C-3
		Business Name: Card Combined Historical Last Statement Balance Amount		
		Default value is:		
		Zeros		
1833	1841	CHD-AT-HIST-PS-BLNC-AM	9	S9(15)V99 C-3
		Business Name: Card Combined Historical Previous Statement Balance Amount		
		Default value is:		
		Zeros		
1842	1849	CHDLS-DALY-INTR-PAID-AM	8	S9(13)V99 C-3
		Business Name: Last Statement Daily Interest Paid Amount		
		Amount of last statement daily accrual interest that was paid.		

From	To	Field	Length	Picture
1850	1857	CHDPS-DALY-INTR-PAID-AM	8	S9(13)V99 C-3
		Business Name: Previous Statement Daily Interest Paid Amount		
		Amount of last statement daily accrual interest that was paid.		
1858	1862	CHD-1098-ORGN-DT	5	S9(9)V C-3
		Business Name: Cardholder Form 1098 Origination Date		
		Origination date used for 1098 processing		
		Format is:		
		YYYYMMDD		
		Default value is:		
		Zeros		
		Note		
		Initialized on earliest cardholder open date or earliest promotional transaction date. Updated on January 1st to zero if no balance exists on the account. Reset to zero on January 1st if no balance is on the account. Set to the transaction date when a merchandise or cash advance posts to the account.		
1863	1867	CHD-1098-MID-ORGN-DT	5	S9(9)V C-3
		Business Name: Cardholder 1098 Mid Year Origination Date		
		Default value is:		
		Zeros		
		Note		
		Used if the revolving balance is paid off this year and a new transaction posts to the account this year. Used in 1098 processing only.		

From	To	Field	Length	Picture
1868	1876	CHD-1098-BEGIN-YEAR-PRNC-AM	9	S9(15)V99 C-3
		Business Name: Cardholder Form 1098 Beginning Year Principal Amount		
		Principal amount as of January 1st of the current year.		
		Default value is: Zeros		
1877	1877	CHD-LEGACY-DISP-IN	1	X
		Business Name: Legacy Dispute Indicator		
1878	1886	CHD-DISP-MRCH-AM	9	S9(15)V99 C-3
		Business Name: Merchandise Dispute Amount		
1887	1895	CHDAP-DISP-MRCH-AM	9	S9(15)V99 C-3
		Business Name: Applied Payment Merchandise Dispute Amount		
1896	1904	CHDLS-DISP-MRCH-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Merchandise Dispute Amount		
1905	1913	CHDPS-DISP-MRCH-AM	9	S9(15)V99 C-3
		Business Name: Prior Statement Merchandise Dispute Amount		
1914	1922	CHD-DISP-CASH-AM	9	S9(15)V99 C-3
		Business Name: Cash Dispute Amount		
1923	1931	CHDAP-DISP-CASH-AM	9	S9(15)V99 C-3
		Business Name: Applied Payment Cash Dispute Amount		

From	To	Field	Length	Picture
1932	1940	CHDLS-DISP-CASH-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Cash Dispute Amount		
1941	1949	CHDPS-DISP-CASH-AM	9	S9(15)V99 C-3
		Business Name: Prior Statement Cash Dispute Amount		
1950	1958	CHD-CBR-M2-LFTM-MAX-LOAN	9	S9(15)V99 C-3
		Business Name: Credit Bureau Reporting Metro 2 Lifetime Maximum Loan Balance Amount		
		Default value is: Zeros		
1959	1963	CHD-CBR-M2-LFTM-MAX-LOAN-DT	5	S9(9)V C-3
		Business Name: Credit Bureau Reporting Metro 2 Lifetime Maximum Loan Balance Date		
		Format is: CCYYMMDD		
		Default value is: Zeros		
1964	1972	CHD-CBR-M2-PREV-LFTM-MAX-LOAN	9	S9(15)V99 C-3
		Business Name: Credit Bureau Reporting Metro 2 Previous Lifetime Maximum Loan Balance Amount		
		Default value is: Zeros		

From	To	Field	Length	Picture
1973	1973	CHDLS-INT-SKIP-MNTH-NR	1	S9(1)V
		Business Name: Last Statement Interest Skip Months Number		
		Number of months the account is qualified to skip interest as of the last statement		
		Default value is:		
		Zero		
1974	1974	CHDPS-INT-SKIP-MNTH-NR	1	S9(1)V
		Business Name: Prior Statement Interest Skip Months Number		
		Number of months the account is qualified to skip interest as of the prior statement		
		Default value is:		
		Zero		
1975	1986	CHDHD-CBRT-HSTR	12	GROUP
1975	1985	CHDHD-CBRT-1-11	11	GROUP
1975	1975	CHDHD-CBRT-LAST-STMT	1	X
		Business Name: Credit Bureau Record Threshold Last Statement Code		
1976	1976	CHDHD-CBRT-PREV-STMT-CD	1	X
		Business Name: Credit Bureau Record Threshold Previous Statement Code		
1977	1977	CHDHD-CBRT-BPS1-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement First Code		

From	To	Field	Length	Picture
1978	1978	CHDHD-CBRT-BPS2-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Second Code		
1979	1979	CHDHD-CBRT-BPS3-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Third Code		
1980	1980	CHDHD-CBRT-BPS4-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Fourth Code		
1981	1981	CHDHD-CBRT-BPS5-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Fifth Code		
1982	1982	CHDHD-CBRT-BPS6-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Sixth Code		
1983	1983	CHDHD-CBRT-BPS7-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Seventh Code		

From	To	Field	Length	Picture
1984	1984	CHDHD-CBRT-BPS8-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Eighth Code		
1985	1985	CHDHD-CBRT-BPS9-CD	1	X
		Business Name: Credit Bureau Record Threshold Before Previous Statement Ninth Code		
1986	1986	FILLER	1	X
1975	1986	FILLER	12	GROUP
		Redefines CHDHD-CBRT-HSTR		
1975	1975	CHDHD-CBRT-1-12	1	X
		Business Name: Credit Bureau Record Threshold 1 thru 12 Code		
		Occurs 12 times		
1987	1998	CHDHD-CBRT-HSTR-13-24	12	GROUP
1987	1997	CHDHD-CBRT-13-23	11	X(11)
		Business Name: Credit Bureau Record Threshold 13 thru 23 Code		
1998	1998	FILLER	1	X
1987	1998	CHDHD-CBRT-13-24	1	X
		Redefines CHDHD-CBRT-HSTR-13-24		
		Business Name: Credit Bureau Record Threshold 13 thru 24 Code		
		Occurs 12 times		
1999	2200	FILLER	202	X(202)

From	To	Field	Length	Picture
2201	2600	CHD-LARGE-SEG-2	400	X(400)
		Reserved for future use.		
		Note		
		Reference CHD-NO-LARGE-SEGS for the number of segments used.		
2601	3000	CHD-LARGE-SEG-3	400	X(400)
		Reserved for future use.		
		Note		
		Reference CHD-NO-LARGE-SEGS for the number of segments used.		
3001	3400	CHD-LARGE-SEG-4	400	X(400)
		Reserved for future use.		
		Note		
		Reference CHD-NO-LARGE-SEGS for the number of segments used.		
3401	3800	CHD-LARGE-SEG-5	400	X(400)
		Reserved for future use.		
		Note		
		Reference CHD-NO-LARGE-SEGS for the number of segments used.		
3801	4200	CHD-LARGE-SEG-6	400	X(400)
		Reserved for future use.		
		Note		
		Reference CHD-NO-LARGE-SEGS for the number of segments used.		

Customer Historical Data Segment

From	To	Field	Length	Picture
1	1479	CHD-HISTORY-DATA	1479	GROUP
1	41	CHDHD-VIDEO-DISPLAY-HISTORY	41	GROUP
		This group level contains the history of the account for the last two calendar years, plus current year-to-date.		
1	2	CHDHD-VD-NMO-ACT-GROSS	2	S9(3)V C-3
		Business Name: Card Account Historical Gross Activity Month Count		
		Count of the number-of-months of gross activity		
		Note		
		This is updated at cycle time.		
3	4	CHDHD-VD-NMO-TOP-LINE	2	S9(3)V C-3
		Business Name: Overlimit Cycle Count		
		Count of times the account statemented in an overlimit status in the last two years plus year-to-date		
5	12	CHDHD-VD-DELQ-HIST	8	GROUP
5	6	CHDHD-VD-NMO-DELIN	2	S9(3)V C-3
		Business Name: Card Account Delinquent Month Count		
		Count of months the account went through cycle in a delinquent condition		

From	To	Field	Length	Picture
7	8	CHDHD-VD-NO-1CYC-DEL	2	S9(3)V C-3
		Business Name: Delinquent Historical One Cycle Count		
		Count of times the account has cycled in a one-cycle delinquent status		
		When an account ages from one to two cycles delinquent, this field is decremented and the following one is incremented. This provides for an effective count of the number of times an account was one-cycle delinquent prior to paying off. All delinquency history is processed in this manner.		
9	10	CHDHD-VD-NO-2CYC-DEL	2	S9(3)V C-3
		Business Name: Delinquent Historical Two Cycle Count		
		Count of times the account has been delinquent at the end of two contiguous billing cycles, but was made current prior to the end of a third billing cycle during this year and the previous two calendar years		
11	12	CHDHD-VD-NO-3CYC-DEL	2	S9(3)V C-3
		Business Name: Delinquent Historical Three Cycle Count		
		Count of times the account has cycled in a three-cycle delinquent status		
		Once an account's delinquency reaches this point, further aging is not done. However, the Number Of Months Of Delinquency field will continue to be incremented.		
5	12	FILLER	8	GROUP
		Redefines CHDHD-VD-DELQ-HIST		
5	6	FILLER	2	X(2)

From	To	Field	Length	Picture
7	12	CHDHD-VD-NO-CYC-DEL	2	S9(3)V C-3
		Occurs 3 times Business Name: Cardholder Cycles Delinquent Count		
13	14	CHDHD-VD-NMO-EARNINGS	2	S9(3)V C-3
		Business Name: Historical Earnings Month Count Count of months the account was cycled, and charged finance charges.		
15	16	CHDHD-VD-NO-DISPUTES	2	S9(3)V C-3
		Business Name: Card Account Historical Dispute Count Count of times disputed transactions posted to this cardholder account in the last two years plus year to date.		
17	23	CHDHD-VD-TOTAL-EARNINGS	7	S9(11)V9(2) C-3
		Business Name: Historical Total Earnings Amount Amount of finance and service charges billed to the cardholder account so far this year and during the previous two calendar years		
24	31	CHDHD-VD-HIGH-BALANCE	8	S9(15)V C-3
		Business Name: Historical High Balance Amount The highest balance amount the cardholder account has incurred so far this year and during the previous two calendar years.		

From	To	Field	Length	Picture
32	39	CHDHD-VD-HIGH-ARREARS	8	S9(15)V C-3
		Business Name: Historical High Arrears Amount		
		The highest statemented amount in arrears carried in dollars only.		
40	41	CHDHD-VD-REAGE	2	S9(3) C-3
		Business Name: Historical Reage Count		
		Count of times delinquency has been manually removed on the cardholder account and the current status restored in the last two years plus year to date.		
42	141	CHDHD-PREVIOUS-YEAR	100	GROUP
		This group level defines the previous year's activity on a cardholder calendar year basis. The cardholder calendar year is calculated on the basis of the day after the December statement through the December statement of the subsequent year.		
42	43	CHDHD-PY-NET-NO-PURCH	2	S9(3)V C-3
		Business Name: Previous Year Purchase Count		
		Count of the net number of purchases posted to the account		
		This field is calculated at cycle time by taking the cycle-to-date sales less the cycle-to- date returns.		
44	45	CHDHD-PY-NET-NO-CASH	2	S9(3)V C-3
		Business Name: Previous Year Cash Advance Count		
		Count of the number of cash advances posted to the account from the previous calendar year		

From	To	Field	Length	Picture
46	54	CHDHD-PY-NET-AMT-PURCH	9	S9(15)V9(2) C-3
		Business Name: Previous Year Purchases Amount		
		Amount of merchandise purchase history for the previous year		
55	63	CHDHD-PY-NET-AMT-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Year Cash Amount		
		Amount of cash posted to the account last year		
64	72	CHDHD-PY-NET-AMT-LOAN	9	S9(15)V9(2) C-3
		Business Name: Previous Year Loan Amount		
		Amount of installment loans posted to the account last year		
73	74	CHDHD-PY-NMO-ACT-GROSS	2	S9(3)V C-3
		Business Name: Previous Year Gross Activity Month Count		
		Count of months the account was gross active last year		
75	76	CHDHD-PY-NMO-TOP-LINE	2	S9(3)V C-3
		Business Name: Previous Year Overlimit Month Count		
		Count of months the account went through cycle in an overlimit condition last year		
77	84	CHDHD-PY-DELQ-HIST	8	GROUP
		This is the set of delinquency history for last year.		

From	To	Field	Length	Picture
77	78	CHDHD-PY-NMO-DELIN	2	S9(3)V C-3
		Business Name: Previous Year Delinquent Month Count		
		Count of the number of months that the account went through cycle in a delinquent status during the previous calendar year		
79	80	CHDHD-PY-NO-1CYC-DEL	2	S9(3)V C-3
		Business Name: Previous Year Delinquency One-Cycle Count		
		Count of one-cycle delinquencies in the previous calendar year		
81	82	CHDHD-PY-NO-2CYC-DEL	2	S9(3)V C-3
		Business Name: Previous Year Delinquency Two-Cycle Count		
		Count of two-cycle delinquencies in the previous calendar year		
83	84	CHDHD-PY-NO-3CYC-DEL	2	S9(3)V C-3
		Business Name: Previous Year Delinquency Three-Cycle Count		
		Count of three-cycle delinquencies in the previous calendar year		
77	84	FILLER	8	GROUP
		Redefines CHDHD-PY-DELQ-HIST		
77	78	FILLER	2	X(2)
79	84	CHDHD-PY-NO-CYC-DEL	2	S9(3)V C-3
		Occurs 3 times		
		Business Name: Cardholder Cycles Delinquent Count		

From	To	Field	Length	Picture
85	86	CHDHD-PY-NMO-EARNINGS	2	S9(3)V C-3
		Business Name: Previous Year Earnings Month Count		
		The number of months the account went through cycle and was billed finance charges last year.		
87	88	CHDHD-PY-NO-DISPUTES	2	S9(3)V C-3
		Business Name: Previous Year Dispute Transaction Count		
		The number of transactions the cardholder has disputed.		
89	95	CHDHD-PY-TOTAL-EARNINGS	7	S9(11)V9(2) C-3
		Business Name: Previous Year Earnings Amount		
		The total amount of finance and service charges billed.		
96	102	CHDHD-PY-CHD-INTEREST	7	S9(11)V9(2) C-3
		Business Name: Previous Year Tax Interest Total Amount		
		The total amount billed of finance and service charges identified as interest for tax reporting purposes.		
103	109	CHDHD-PY-CREDIT-INT	7	S9(11)V9(2) C-3
		Business Name: Previous Year Interest Paid Amount		
		The total amount of interest paid to the cardholder by the bank.		
110	117	CHDHD-PY-HIGH-BALANCE	8	S9(15)V C-3
		Business Name: Previous Year High Balance Amount		
		The highest statemented balance last year carried in dollars only.		

From	To	Field	Length	Picture
118	125	CHDHD-PY-HIGH-ARREARS	8	S9(15)V C-3
		Business Name: Previous Year High Arrears Amount		
		The highest statemented amount in arrears last year, carried in dollars only.		
126	127	CHDHD-PY-REAGE	2	S9(3)V C-3
		Business Name: Previous Year Reage Count		
		The number of times delinquency information was re-aged on this cardholder account during the previous calendar year.		
128	134	CHDHD-PY-START-UNPAID-INT	7	S9(11)V9(2) C-3
		Business Name: Previous Year Interest Unpaid Amount		
		The amount of billed, but unpaid interest on January 1 of the previous year.		
Note				
		If this year is 1980, this field contains unpaid interest as of 01-01-79.		
135	141	CHDHD-PY-END-UNPAID-INT	7	S9(11)V9(2) C-3
		Business Name: Current Year Interest Unpaid Amount		
		The amount of billed, but unpaid interest on January 1 of the current year.		
Note				
		If this year is 1980, this field contains unpaid interest as of 01-01-80.		
142	298	CHDHD-YEAR-TO-DATE	157	GROUP
		These fields constitute the history of account activity year-to-date, (more accurately, year through last statement).		

From	To	Field	Length	Picture
142	143	CHDHD-YTD-NET-NO-PURCHASE	2	S9(3)V C-3
		Business Name: Year To Date Net Purchase Count		
		The net count of the number of sales posted to the account.		
		Note		
		Once this field is set to 999, it will not roll back to zero.		
144	145	CHDHD-YTD-NET-NO-CASH	2	S9(3)V C-3
		Business Name: Year To Date Cash Advance Count		
		The number of cash advance transactions posting to the cardholder account since the beginning of the calendar year.		
		Note		
		Once this field is set to 999, it will not roll back to zero.		
146	154	CHDHD-YTD-NET-AMT-PURCHASE	9	S9(15)V9(2) C-3
		Business Name: Year To Date Purchases Amount		
		The amount of sales less returns in the current year.		
		Note		
		December transactions which are billed in January are included in this field.		
155	163	CHDHD-YTD-NET-AMT-CASH	9	S9(15)V9(2) C-3
		Business Name: Year To Date Cash Advance Amount		
		Total amount of cash advance transactions posting to the cardholder account since the beginning of the calendar year.		
		Note		
		December transactions which are billed in January are included in this field.		

From	To	Field	Length	Picture
164	172	CHDHD-YTD-NET-AMT-LOAN	9	S9(15)V9(2) C-3
		Business Name: Year To Date Loan Net Amount		
		The net amount of installment purchases.		
		Note		
		December transactions which are billed in January are included in this field.		
173	174	CHDHD-YTD-NMO-ACT-GROSS	2	S9(3)V C-3
		Business Name: Year To Date Gross Activity Month Count		
		The number of months of gross activity during the current year.		
175	176	CHDHD-YTD-NMO-TOP-LINE	2	S9(3)V C-3
		Business Name: Year To Date Overlimit Month Count		
		The number of months the account has cycled in an overlimit status during the current year.		
177	184	CHDHD-YTD-DELQ-HIST	8	GROUP
		The set of delinquency history for the current year.		
177	178	CHDHD-YTD-NMO-DELIN	2	S9(3)V C-3
		Business Name: Delinquent Year To Date Month Count		
		The count of the number of months the account goes through cycle in a delinquent status.		
179	180	CHDHD-YTD-NO-1CYC-DEL	2	S9(3)V C-3
		Business Name: Year To Date First Cycle Delinquent Count		
		The count of the number of months in a one-cycle delinquent status.		

From	To	Field	Length	Picture
181	182	CHDHD-YTD-NO-2CYC-DEL	2	S9(3)V C-3
		Business Name: Year To Date Delinquent Two Cycle Month Count		
		The number of months that the account reaches the two-cycle delinquent status.		
183	184	CHDHD-YTD-NO-3CYC-DEL	2	S9(3)V C-3
		Business Name: Delinquent Three Cycle Year To Date Month Count		
		The count of the number of times the account has cycled, in a three-cycle delinquent status.		
177	184	FILLER	8	GROUP
		Redefines CHDHD-YTD-DELQ-HIST		
177	178	FILLER	2	X(2)
179	184	CHDHD-YTD-NO-CYC-DEL	2	S9(3)V C-3
		Occurs 3 times		
		Business Name: Delinquent One Cycle Year To Date Month Count		
		The count of the number of months in a 1-cycle delinquent status.		
185	186	CHDHD-YTD-NMO-EARNINGS	2	S9(3)V C-3
		Business Name: Year To Date Earning Month Count		
		The number of months the account went through cycle and was billed finance charges.		
187	188	CHDHD-YTD-NO-DISPUTES	2	S9(3)V C-3
		Business Name: Year To Date Disputed Transactions Count		
		The number of transactions the cardholder has disputed during the current year.		

From	To	Field	Length	Picture
189	196	CHDHD-YTD-HIGH-BALANCE	8	S9(15)V C-3
		Business Name: Year To Date High Balance Amount		
		The highest statemented balance during the current year carried in dollars only.		
197	204	CHDHD-YTD-HIGH-ARREARS	8	S9(15)V C-3
		Business Name: Year To Date High Arrears Amount		
		The highest arrears at statement time during the current year.		
205	211	CHDHD-YTD-BILLED-CASH-INT	7	S9(11)V9(2) C-3
		Business Name: Year To Date Cash Advance Interest Billed Amount		
		The amount of cash advance interest billed on the cardholder statement.		
212	218	CHDHD-YTD-BILLED-MRCH-INT	7	S9(11)V9(2) C-3
		Business Name: Year To Date Merchandise Interest Amount		
		The amount of merchandise interest billed.		
219	225	CHDHD-YTD-BILLED-CR-LIFE	7	S9(11)V9(2) C-3
		Business Name: Year To Date Credit Life Charge Billed Amount		
		The amount of credit life insurance service charges billed to the cardholder.		
226	232	CHDHD-YTD-BILLED-LATE-CHG	7	S9(11)V9(2) C-3
		Business Name: Year To Date Late Charge Billed Amount		
		The amount of late charges billed to the cardholder.		

From	To	Field	Length	Picture
233	239	CHDHD-YTD-BILLED-ITEM-CHG	7	S9(11)V9(2) C-3
		Business Name: Year To Date Item Charge Billed Amount		
		The amount of cash item charges billed to the cardholder.		
240	246	CHDHD-YTD-OVERLIMIT-CHG	7	S9(11)V9(2) C-3
		Business Name: Year To Date Overlimit Charges Billed Amount		
		This indicates the amount of overlimit charges for year-to-date.		
247	253	CHDHD-YTD-ANNUAL-CHG	7	S9(11)V9(2) C-3
		Business Name: Annual Charge Billed Year To Date Amount		
		The amount of annual charges billed to the cardholder.		
254	260	CHDHD-YTD-CREDIT-INT	7	S9(11)9(2) C-3
		Business Name: Year To Date Credit Interest Billed Amount		
		This indicates the amount of credit interest for year-to-date.		
261	267	CHDHD-YTD-STMT-CHG	7	S9(11)9(2) C-3
		Business Name: Year To Date Statement Charge Amount		
		The amount of year-to-date statement charges.		
268	276	CHDHD-YTD-SALE-CHG	9	S9(15)V9(2) C-3
		Business Name: Year To Date Sales Charge Billed Amount		
		The sales charges billed year-to-date.		

From	To	Field	Length	Picture
277	278	CHDHD-YTD-REAGE	2	S9(3)V C-3
		Business Name: Year To Date Reage Count The count of the number of times delinquency has been manually re-aged.		
279	287	CHDHD-YTD-AMT-REBATE	9	S9(15)V9(2) C-3
		Business Name: Year To Date Rebate Amount The dollar amount returned to the cardholder based upon cycle-to-date activity.		
288	289	CHD-YTD-CBRN-PRTN-QLFD-PRCH-NR	2	S9(3)V C-3
		Business Name: Co-Brand Partner Qualified Purchase Year To Date Count This field contains the number of purchases from the specific Co-Brand partner that qualify.		
		Note Co-Brand processors are identified by the Cobranding Option For Principal parameter in the Cobranding section (AO OS CB) of the PCF being equal to Y. Partner transactions are distinguished by a C in the transaction retail switch.		
290	298	CHD-YTD-CBRN-PRTN-QLFD-PRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Co-Brand Partner Qualified Purchase Year To Date Amount This field contains the value of purchases from the specific Co-Brand partner that qualify. This field is related to Co-Brand Partner Qualified Purchases YTD Count		
299	347	CHDHD-LAST-TRAN-DATA	49	GROUP
		This set of fields provides audit trail information.		

From	To	Field	Length	Picture
299	299	CHD-TYPE-LAST-MON-TRAN	1	X
<p>Business Name: Monetary Last Transaction Type Code</p> <p>The type of the last transaction posted to the account.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Authorization C = Cash advance P = Payment R = Return S = Sale V = Account transfer X = Adjustment Y = Full balance charge off Z = Small balance charge off or an account transfer with a new account number Blank = No monetary transaction 				
<p>Note</p> <p>The system assigns valid code Z if it makes a small balance charge off when the account statement cycles. If the system assigns Z as a small balance charge off, the current balance is zero and the last five digits of the reference number are 99999.</p>				

From	To	Field	Length	Picture
300	303	CHD-DATE-LAST-MON-TRAN	4	S9(7)V C-3
		<p>Business Name: Card Account Monetary Transaction Last Date</p> <p>The year, month, and date of the last monetary transaction posted to the account. Included are the basic transactions plus the charge-offs, ZAP accounts and rebuild transactions. This is the basic field used for the monetary audit trail.</p> <p>Format is:</p> <p>0YYMMDD</p>		
304	307	CHD-DATE-LAST-PAYMENT	4	S9(7)V C-3
		<p>Business Name: Card Account Payment Last Date</p> <p>The date of the last payment posted to the account.</p> <p>Format is:</p> <p>0YYMMDD</p>		
308	311	CHD-DATE-LAST-STMT	4	S9(7)V C-3
		<p>Business Name: Last Statement Date</p> <p>The date of the last cycle of the cardholder account.</p> <p>Format is:</p> <p>0YYMMDD</p> <p>Note</p> <p>This field is updated at cycle time, and is not updated when the account is in an inactive status, so it gives the date of the actual last statement prepared for the account.</p>		

From	To	Field	Length	Picture
312	315	CHD-DATE-FIRST-ACT	4	S9(7)V C-3
		<p>Business Name: Card Account First Active Date</p> <p>The date of the cardholder first activity. This field is set at the time the account is expanded from Format 1 to Format 2, and the first activity notice is prepared.</p> <p>Format is:</p> <p>0YYMMDD</p>		
316	324	CHD-AMT-LAST-PAYMENT	9	S9(15)V9(2) C-3
		<p>Business Name: Card Account Payment Last Amount</p> <p>The amount of the last payment posted to the cardholder account.</p> <p>Note</p> <p>This field is carried in dollars and cents.</p>		
325	328	CHD-DATE-PREV-STMT	4	S9(7)V C-3
		<p>Business Name: Previous Statement Date</p> <p>The date of the statement prior to last.</p> <p>Format is:</p> <p>0YYMMDD</p>		

From	To	Field	Length	Picture
329	330	CHD-CHGOFF-INDIC	2	S9(4)V COMP
Business Name: Last Statement Charge Off Code				
This field indicates manual charge-offs since the last statement was sent.				
Valid values are:				
01 = Billed late charges from the last statement.				
02 = Billed merchandise interest and service charges from the last statement				
04 = Billed cash interest from the last statement				
08 = Current CTD merchandise interest accruals				
16 = Current CTD cash interest accruals				
32= Credit life billed on last statement				
64 = Current CTD late charges				
128 = Billed cash item charges				
256 = Billed merchandise item charges				
512 = Billed overlimit fees				
1024 = Current cash item charges				
2048 = Current merchandise item charges				
4096 = Current overlimit fees				
Note				
Multiple charge-offs are indicated by the sum of the individual values. Therefore, 127 equals charge-off all finance charges.				

From	To	Field	Length	Picture
331	339	CHD-HIST-LS-BAL	9	S9(15)V9(2) C-3
		Business Name: Historical Last Statement Balance		
		The actual ending balance as it appeared on the cardholder's last statement, carried in dollars and cents.		
		Note		
		This field is not affected by adjustments.		
340	347	CHD-AUTH-TOTAL-AMT	8	S9(15)V C-3
		Business Name: Authorization Total Amount		
		The whole-dollar amount of authorizations for which matching transactions have not cleared.		
348	360	CHDHD-DISPUTE-DATA	13	GROUP
		The following two fields contain the current status of any dispute data.		
348	351	CHD-DISPUTE-DATE	4	S9(7)V C-3
		Business Name: Card Account Transaction Dispute Date		
		The date of most recent disputed transaction for the cardholder account		
		Format is:		
		0YYMMDD		
352	360	CHD-DISPUTE-AMOUNT	9	S9(15)V9(2) C-3
		Business Name: Card Account Transaction Dispute Amount		
		The monetary sum of the total amount of disputes, which is a merchandise charge or cash advance that the cardholder questions. In the U.S., this is a dollar-and-cent amount.		

From	To	Field	Length	Picture
361	372	CHDHD-PAYMENT-HISTORY	12	GROUP
This is the history of activity for the past 12-months.				
361	371	CHDHD-PH-1-11	11	GROUP
361	361	CHDHD-PH-LAST-STMT	1	X
362	362	CHDHD-PH-PREV-STMT-CD	1	X
363	363	CHDHD-PH-BPS1-CD	1	X
364	364	CHDHD-PH-BPS2-CD	1	X
365	365	CHDHD-PH-BPS3-CD	1	X
366	366	CHDHD-PH-BPS4-CD	1	X
367	367	CHDHD-PH-BPS5-CD	1	X
368	368	CHDHD-PH-BPS6-CD	1	X
369	369	CHDHD-PH-BPS7-CD	1	X
370	370	CHDHD-PH-BPS8-CD	1	X
371	371	CHDHD-PH-BPS9-CD	1	X
372	372	FILLER	1	X
361	372	FILLER	12	GROUP
Redefines CHDHD-PAYMENT-HISTORY				

From	To	Field	Length	Picture
361	372	CHDHD-PH-1-12	1	X
		Occurs 12 times Business Name: Card Account Payment History Code		
		These fields are the activity indicators for the last 12 statement cycles (left to right). The 12 status flags rotate when the account cycles so that the left most flag indicates the account's status during the last cycle and the right most flag indicates the account's status during the current cycle one year ago. The system automatically changes the first flag when the account's status changes due to an account transfer or due to an across-cycle reversal, adjustment, or interest charge-off. Only the first flag on the left (last cycle) changes by these postings. At cycle time, the system assesses the account's status and places an appropriate status flag in the first position.		
		Flag values are:		
		0 – 7 = No postings during the cycle (the number indicates the number of cycles delinquent)		
		A – H = Debit postings only during the cycle		
		Z = Account not statemented because of zero balance and no activity		
		Valid values are:		
		A= Account not delinquent		
		B = Account 1 cycle delinquent		
		C = Account 2 cycles delinquent		
		D = Account 3 cycles delinquent		
		E= Account 4 cycles delinquent		
		F = Account 5 cycles delinquent		
		Continued on next page . . .		

From	To	Field	Length	Picture
		<p>Continued from previous page . . .</p> <p>Valid values are:</p> <p>G = Account 6 cycles delinquent</p> <p>H = Account 7 cycles delinquent</p> <p>I – P = Credit postings only during the cycle</p> <p>I = Account not delinquent</p> <p>J = Account 1 cycle delinquent</p> <p>K = Account 2 cycles delinquent</p> <p>L = Account 3 cycles delinquent</p> <p>M = Account 4 cycles delinquent</p> <p>N = Account 5 cycles delinquent</p> <p>O = Account 6 cycles delinquent</p> <p>P = Account 7 cycles delinquent</p> <p>Q = Account not delinquent</p> <p>R = Account 1 cycle delinquent</p> <p>S = Account 2 cycles delinquent</p> <p>T = Account 3 cycles delinquent</p> <p>U = Account 4 cycles delinquent</p> <p>V = Account 5 cycles delinquent</p> <p>W = Account 6 cycles delinquent</p> <p>X = Account 7 cycles delinquent</p> <p>% = Credit balance with no activity</p> <p># = Credit balance with debit and credit activity</p> <p>+ = Credit balance with debit activity only</p> <p>- - = Credit balance with credit activity only</p>	12	GROUP

Note

Debit activity means sale and cash advance postings; credit activity means payment and return postings.

373 384 CHDHD-PAY-HIST-13-24

12 GROUP

From	To	Field	Length	Picture
373	383	CHDHD-PH-13-23	11	X(11)
		Business Name: Payment Activity Months Thirteen-Twenty Four Code		
		The payment activity indicators for historical months 13 - 24 for each account. They include debit, credit, delinquency activity and other payment history indicators.		
384	384	FILLER	1	X
373	384	CHDHD-PH-13-24	1	X
		Redefines CHDHD-PAY-HIST-13-24 Occurs 12 times		
385	386	CHD-DAYS-LAST-STMT	2	S9(3)V C-3
		Business Name: Last Billing Cycle Day Count		
		The number of days interest was accrued between the last statement date and the previous statement date.		
387	389	CHD-WB-LST-DEBT-DATE	3	S9(5)V C-3
		Business Name: Warning Bulletin Debit Transaction Last Date		
		The date of the last debit transaction (253 or 254). This field is used in qualifying an account for the automatic warning bulletin process.		
390	416	CHDHD-AVERAGE-DAILY-BALANCES	27	GROUP
390	398	CHDHD-VD-ADB	9	S9(15)V9(2) C-3
		Business Name: Historical Average Daily Balance Amount		
		The average daily balance of the current balance for the last two years plus year to-date.		

From	To	Field	Length	Picture
399	407	CHDHD-PY-ADB	9	S9(15)V9(2) C-3
		Business Name: Average Daily Balance Previous Year Amount		
		The average daily balance of the current balance for last year.		
408	416	CHDHD-YTD-ADB	9	S9(15)V9(2) C-3
		Business Name: Average Daily Balance Year To Date Amount		
		The average daily balance of the current balance year-to-date.		
417	419	CHD-HIST-LS-SMBAL-PRINS	3	S9(3)V9(2) C-3
		Business Name: Small Balance Last Statement Amount		
		The amount of principal and/or unpaid interest that was small balance charged off on the last statement.		
420	422	CHD-HIST-LS-SMBAL-INTSC	3	S9(3)V9(2) C-3
		Business Name: Small Balance Interest/ Charges Last Statement Amount		
		The amount of interest and charges billed on the last statement that was small balance charged off.		
423	425	CHD-HIST-LS-CTD-DEF-INT	3	S9(3)V9(2) C-3
		Business Name: Cycle-To-Date Last Statement Deferred Interest Amount		
		The amount of last statement's cycle-to-date interest in excess of the maximum billable amount. This is used when re-cycling an account because of an adjustment or backdated transaction.		

From	To	Field	Length	Picture
426	427	CHD-DAYS-PREV-STMT	2	S9(3)V C-3
		Business Name: Previous Billing Cycle Day Count		
		The number of days interest was accrued between the statement before the previous and the previous statement.		
428	436	CHD-HIST-PS-BAL	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Balance Amount		
		The actual ending balance as it appeared on the cardholder's previous statement.		
		Note		
		This field is not affected by adjustments.		
437	445	CHDHD-YTD-AMT-DEBIT	9	S9(15)V9(2) C-3
		Business Name: Year To Date Debit Amount		
		This field contains the total of year-to-date non-interest bearing sale transactions. A merchant assessment code of 05 indicates that intra-system sales for this merchant will be non-interest bearing on the cardholder side. Item Checkpoint Type 32 identifies those transactions as non-interest bearing sales.		
446	454	CHDHD-YTD-SPEC-CHG-FIN-CHG	9	S9(15)V9(2) C-3
		Business Name: Year To Date Debit SIC Code 0001/0002 Amount		
		This field contains the total year-to-date debit activity posted by a merchant with a SIC Code of 0001 or 0002. This amount will be included in the cardholder's annual interest display.		

From	To	Field	Length	Picture
455	463	CHDHD-YTD-AMT-MISC-CHGS	9	S9(15)V9(2) C-3
		Business Name: Year To Date Miscellaneous Charges Amount		
		This field contains the total year-to-date miscellaneous charges that have posted to the cardholder account, (i.e., return check charge).		
464	465	CHD-LAST-AUTOPAY-DATE	2	S9(3)V C-3
		Business Name: Automatic Payment Last Date		
		This field contains the date the last auto payment was generated.		
466	466	CHDHD-REAGE-NUM-PAYMENTS	1	S9V
		Business Name: Reage Payment Count		
		This field is for automatic reage of delinquent accounts. The field will be incremented at cycle time. If the cardholder is delinquent, and has made payments of at least his last statement bill pay due (minus delinquency), +1 will be added to this counter. If the field is equal to the Reage Number of Payments parameter in the Account Reaging section (DO MF AR) of the Product Control file, and all other reage criteria is met, the account will reage.		
467	491	CHDHD-HIST-DATA-NMDSREC	25	GROUP

From	To	Field	Length	Picture
467	469	CHDHD-REAGE-NEXT-DATE	3	S9(5)V C-3
		Business Name: Card Account Auto Reage Date		
		The last time the cardholder's account delinquency was cleared. When a cardholder makes a continued effort to pay on a delinquent account, the issuer can decide to clear delinquency. Whether this is done manually or automatically, the account status changes to current.		
		Format is:		
		YYMM		
470	476	CHDHD-ANNIVERSARY-YEAR-INT	7	S9(11)9(2) C-3
		Business Name: Anniversary To Date Interest Amount		
		The amount of interest billed throughout the anniversary year.		
477	485	CHDHD-AMOUNT-TO-DEFER	9	S9(15)V9(2) C-3
		Business Name: Minimum Payment Due Defer Amount		
		This field is used in conjunction with the current defer flag. It is the amount to be deferred from the minimum payment due calculation.		
		Note		
		If the defer flag is greater than zero and the defer amount is zero, processing continues with no MPD calculated. This field is carried in dollars and cents.		
486	488	CHDHD-DATE-LAST-REAGE-OLD	3	S9(5)V C-3

From	To	Field	Length	Picture
489	491	CHDHD-PYMT-FLOAT-DATE	3	S9(5) C-3
		Business Name: Payment Float Date The date at which payments received will no longer be subject to the automatic float process Format is: YYYY		
492	493	CHDHD-COLLECTOR-ASSIGNED	2	S9(3)V C-3
		Business Name: Collector Assigned Identifier		
494	502	CHDHD-CHG-OFF-AMT	9	S9(15)V9(2) C-3
		Business Name: Charge-Off Amount The amount charged off		
503	506	CHDHD-CHG-OFF-DATE	4	S9(7) C-3
		Business Name: Card Account Charge-Off Date The date the system charged-off an account.		
507	507	CHDHD-STATUSES-MET	1	X
		Business Name: Adaptive Control Status Met Code This field is only used for Adaptive Control customers. Valid values are: D = Sent to Adaptive Control collections because of delinquency O = Sent to Adaptive Control collections because of overlimit X = Sent to Adaptive Control collections because of overlimit and delinquency Space = Not in collection for Adaptive Control		

From	To	Field	Length	Picture
508	509	CHDHD-BS-SCORECARD-ID	2	S9(3)V C-3
		Business Name: Behavior Scorecard Identifier		
		The number of the behavior scorecard used to create the last behavior score.		
510	511	CHDHD-BS-DELQ-SCENARIO	2	9(4) COMP
		Business Name: Behavior Score Delinquent Scenario Code		
		This identifies the set of delinquency actions that the system will take on this account.		
		Note		
		This field is available to Behavior Scoring clients only. Refer to the <i>Behavior Scoring and Adaptive Control</i> manual for the list of valid codes.		
510	511	CHDHD-OLDBS-DELQ-SCENARIO	2	S9(2)V
		Redefines CHDHD-BS-DELQ-SCENARIO		
512	513	CHDHD-BS-TEMP-COLL-CODE	2	S9(3)V C-3
		Business Name: Adaptive Control Collection Temporary Code		
		This indicates a collection level or collector code.		
		Note		
		This is used by the Adaptive Control sub-system.		

From	To	Field	Length	Picture
514	517	CHD-LAST-PYMT-EFFECTIVE-DATE	4	S9(7)V C-3
		Business Name: Card Account Payment Effective Date		
		This field contains one of two dates relating to the last payment. If a payment is backdated, it contains the backdated date. If the payment is not backdated, it contains the post date (same date as contained in CHD-DATE-LAST-PYMT).		
518	521	CHD-CASH-ADV-DATA-NMDSREC	4	GROUP
518	520	CHD-LAST-CASH-ADVANCE-DATE	3	S9(5)V C-3
		Business Name: Cash Advance Last Date		
		This is the post date of the last cash advance transaction.		
		Format is:		
		YYJJJ		

From	To	Field	Length	Picture
521	521	CHD-LAST-CASH-ADVANCE-TYPE	1	X
		<p>Business Name: Cash Advance Last Type Code</p> <p>This is the type of the last cash advance transaction.</p> <p>Valid values are:</p> <p>A = Automated teller machine (ATM), category code 6011</p> <p>C = Convenience checking, First Data, category code 0003</p> <p>F = Financial institution or convenience checking, category code 6010</p> <p>O = Other, category code is any other code except 0003, 6010, or 6011</p> <p>Note</p> <p>If the acquirer processes with First Data, code F always identifies a financial institution cash advance. If the acquirer does not process with First Data, code F can represent a convenience check or financial institution cash advance, since non-First Data acquirers use category code 6010 in both cases.</p>		
522	528	CHDHD-PY-CHGOFF-RPTABLE-INT	7	S9(11)V9(2) C-3
		<p>Business Name: Charge Off Reportable Interest Previous Year Amount</p> <p>The previous year amount of reportable interest charged off because of small balance charge off processing.</p>		

From	To	Field	Length	Picture
529	535	CHDHD-YTD-CHGOFF-RPTABLE-INT	7	S9(11)V9(2) C-3
		Business Name: Year To Date Charge Off Reportable Interest Amount		
		The year-to-date amount of reportable interest charged off because of small balance charge off processing.		
536	542	CHD-CTD-BONUS-EXCLUDE-AMT	7	S9(11)V9(2) C-3
		Business Name: Bonus Cycle-To-Date Activity Excluded Amount		
		The amount of cycle-to-date activity to be excluded from bonus point calculation.		
543	557	CHD-AP-RTC-DATA-NMDSREC	15	GROUP
543	551	CHD-LS-STIPULATED-AUTOPAY-AMT	9	S9(15)V9(2) C-3
		Business Name: Automatic Payment Print Next Amount		
		The amount printed on cardholder statement to notify of next autopayment amount.		
		Note		
		This field is reserved for internal use.		
552	555	CHDHD-LAST-RTC-DATE	4	S9(7)V C-3
		Business Name: Right To Cure Notice Creation Last Date		
		The date the last Right To Cure Notice was created for this cardholder.		
		Format is:		
		0YYMMDD		

From	To	Field	Length	Picture
556	557	CHDHD-RTC-COUNT	2	S9(3)V C-3
		Business Name: Right To Cure Notice Count		
		The number of times that this cardholder has been sent a notice.		
		Format is:		
		NN		
558	701	CHDHD-VELOCITY-TABLE	144	GROUP
558	605	CHDHD-APP-AUTH-TABLE	48	GROUP
558	565	CHDHD-APP-AUTH-DAY1	8	S9(15)V C-3
		Business Name: Authorization Approved One Day Ago Amount		
		The amount of approved authorizations for account last night.		
566	573	CHDHD-APP-AUTH-DAY2	8	S9(15)V C-3
		Business Name: Authorization Approved Two Days Ago Amount		
		The amount of approved authorizations for account two days ago.		
574	581	CHDHD-APP-AUTH-DAY3	8	S9(15)V C-3
		Business Name: Authorization Approved Three Days Ago Amount		
		The amount of approved authorizations for account three days ago.		
582	589	CHDHD-APP-AUTH-DAY4	8	S9(15)V C-3
		Business Name: Authorization Approved Four Days Ago Amount		
		The amount of approved authorizations for account four days ago.		

From	To	Field	Length	Picture
590	597	CHDHD-APP-AUTH-DAY5	8	S9(15)V C-3
		Business Name: Authorization Approved Five Days Ago Amount		
		The amount of approved authorizations for account five days ago.		
598	605	CHDHD-APP-AUTH-DAY6	8	S9(15)V C-3
		Business Name: Authorization Approved Six Days Ago Amount		
		The amount of approved authorizations for account six days ago.		
558	605	FILLER	8	GROUP
		Redefines CHDHD-APP-AUTH-TABLE		
		Occurs 6 times		
558	565	CHDHD-APP-AUTH-AMT	8	S9(15)V C-3
606	653	CHDHD-DEC-AUTH-TABLE	48	GROUP
606	613	CHDHD-DEC-AUTH-DAY1	8	S9(15)V C-3
		Business Name: Authorization Declined One Day Ago Amount		
		The amount of declined authorizations for account last night.		
614	621	CHDHD-DEC-AUTH-DAY2	8	S9(15)V C-3
		Business Name: Authorization Declined Two Days Ago Amount		
		The amount of declined authorizations for account two days ago.		
622	629	CHDHD-DEC-AUTH-DAY3	8	S9(15)V C-3
		Business Name: Authorization Declined Three Days Ago Amount		
		The amount of declined authorizations for account three days ago.		

From	To	Field	Length	Picture
630	637	CHDHD-DEC-AUTH-DAY4	8	S9(15)V C-3
		Business Name: Authorization Declined Four Days Ago Amount		
		The amount of declined authorizations for account four days ago.		
638	645	CHDHD-DEC-AUTH-DAY5	8	S9(15)V C-3
		Business Name: Authorization Declined Five Days Ago Amount		
		The amount of declined authorizations for account five days ago.		
646	653	CHDHD-DEC-AUTH-DAY6	8	S9(15)V C-3
		Business Name: Authorization Declined Six Days Ago Amount		
		The amount of declined authorizations for account six days ago.		
606	653	FILLER	8	GROUP
		Redefines CHDHD-DEC-AUTH-TABLE		
		Occurs 6 times		
606	613	CHDHD-DEC-AUTH-AMT	8	S9(15)V C-3
654	701	CHDHD-MONETARY-TABLE	48	GROUP
654	661	CHDHD-MONETARY-DAY1	8	S9(15)V C-3
		Business Name: Sales/Cash Advances Posted One Day Ago Amount		
		The amount of sales and cash advances that posted last night.		
662	669	CHDHD-MONETARY-DAY2	8	S9(15)V C-3
		Business Name: Sales/Cash Advances Posted Two Days Ago Amount		
		The amount of sales and cash advances that posted two days ago.		

From	To	Field	Length	Picture
670	677	CHDHD-MONETARY-DAY3	8	S9(15)V C-3
		Business Name: Sales/Cash Advances Posted Three Days Ago Amount The amount of sales and cash advances that posted three days ago.		
678	685	CHDHD-MONETARY-DAY4	8	S9(15)V C-3
		Business Name: Sales/Cash Advances Posted Four Days Ago Amount The amount of sales and cash advances that posted four days ago.		
686	693	CHDHD-MONETARY-DAY5	8	S9(15)V C-3
		Business Name: Sales/Cash Advances Posted Five Days Ago Amount The amount of sales and cash advances that posted five days ago.		
694	701	CHDHD-MONETARY-DAY6	8	S9(15)V C-3
		Business Name: Sales/Cash Advances Posted Six Days Ago Amount The amount of sales and cash advances that posted six days ago.		
654	701	FILLER	8	GROUP
		Redefines CHDHD-MONETARY-TABLE Occurs 6 times		
654	661	CHDHD-MONETARY-AMT	8	S9(15)V C-3
702	729	CHDHD-REGION-ACTIVITY-TABLE	28	GROUP
702	703	CHDHD-USA-REGION-TABLE	2	GROUP

From	To	Field	Length	Picture
702	703	CHDHD-ACTIVITY-REGION-01	2	S9(3)V C-3
		Business Name: Domestic Warning Bulletin Region 1 Inactive Day Count		
		This indicates the days since account had activity in Domestic Warning Bulletin Region 01.		
704	715	CHDHD-VS-FOREIGN-REGION-TABLE	12	GROUP
704	705	CHDHD-ACTIVITY-REGION-02	2	S9(3)V C-3
		Business Name: VISA Foreign Warning Bulletin Region A Inactive Day Count		
		This indicates the days since account had activity in Visa Foreign Warning Bulletin Region A.		
706	707	CHDHD-ACTIVITY-REGION-03	2	S9(3)V C-3
		Business Name: VISA Foreign Warning Bulletin Region B Inactive Day Count		
		This indicates the days since account had activity in Visa Foreign Warning Bulletin Region B.		
708	709	CHDHD-ACTIVITY-REGION-04	2	S9(3)V C-3
		Business Name: VISA Foreign Warning Bulletin Region C Inactive Day Count		
		This indicates the days since account had activity in Visa Foreign Warning Bulletin Region C.		

From	To	Field	Length	Picture
710	711	CHDHD-ACTIVITY-REGION-05	2	S9(3)V C-3
		Business Name: VISA Foreign Warning Bulletin Region D Inactive Day Count		
		This indicates the days since account had activity in VISA Mexico processing only Warning Bulletin Region D.		
712	713	CHDHD-ACTIVITY-REGION-06	2	S9(3)V C-3
		Business Name: VISA Foreign Warning Bulletin Region E Inactive Day Count		
		This indicates the days since account had activity in VISA Foreign Warning Bulletin Region E.		
714	715	CHDHD-ACTIVITY-REGION-07	2	S9(3)V C-3
		Note		
		Reserved for future use.		
716	727	CHDHD-MC-FOREIGN-REGION-TABLE	12	GROUP
716	717	CHDHD-ACTIVITY-REGION-08	2	S9(3)V C-3
		Business Name: Mastercard Foreign Warning Bulletin Region A Inactivity Day Count		
		This indicates the days since account had activity in Mastercard Foreign Warning Bulletin Region A.		
718	719	CHDHD-ACTIVITY-REGION-09	2	S9(3)V C-3
		Business Name: Mastercard Foreign Warning Bulletin Region B Inactivity Day Count		
		This indicates the days since account had activity in Mastercard Foreign Warning Bulletin Region B.		

From	To	Field	Length	Picture
720	721	CHDHD-ACTIVITY-REGION-10	2	S9(3)V C-3
		Business Name: Mastercard Foreign Warning Bulletin Region C Inactivity Day Count This indicates the days since account had activity in Mastercard Foreign Warning Bulletin Region C.		
722	723	CHDHD-ACTIVITY-REGION-11	2	S9(3)V C-3
		Business Name: Mastercard Foreign Warning Bulletin Region D Inactivity Day Count This indicates the days since account had activity in Mastercard Foreign Warning Bulletin Region D.		
724	725	CHDHD-ACTIVITY-REGION-12	2	S9(3)V C-3
		Business Name: Mastercard Foreign Warning Bulletin Region E Inactivity Day Count This indicates the count of days since the account had activity in Mastercard foreign warning bulletin region E.		
		Note Mexico processing only		
726	727	CHDHD-ACTIVITY-REGION-13	2	S9(3)V C-3
		Business Name: Mastercard Foreign Warning Bulletin Region I Inactivity Day Count This indicates the count of days since the account had activity in Mastercard foreign warning bulletin region I.		
		Note Mexico processing only		
728	729	CHDHD-INTR-REGION-TABLE	2	GROUP

From	To	Field	Length	Picture
728	729	CHDHD-ACTIVITY-REGION-14-CD	2	S9(3)V C-3
		Business Name: Japan/Private Label Region Table Identifier		
		A table for holding regions possibly used for warning bulletins.		
702	729	FILLER	28	GROUP
		Redefines CHDHD-REGION-ACTIVITY-TABL E		
702	729	CHDHD-ACTIVITY-REGION	2	S9(3)V C-3
		Occurs 14 times		
		Business Name: Domestic Warning Bulletin Region 1 Inactive Day Count		
		The days since account had activity in Domestic Warning Bulletin Region 01.		
730	737	CHDHD-REGION-FUTURE-RSRVD	8	X(8)
738	744	CHDHD-ANN-CHG-YEAR-INT	7	S9(11)V9(2) C-3
		Business Name: Annual Charge Interest Year To Date Amount		
		The amount of interest since the last annual fee.		
745	753	CHD-HIST-INTERIM-STMT-BAL	9	S9(15)V9(2) C-3
		Business Name: Statement Interim Balance Amount		
754	755	CHD-DEBIT-ACTIVITY-COUNTER	2	S9(3) C-3
		Business Name: Debit Activity Counter		
		Valid values are:		
		0 – 999		

From	To	Field	Length	Picture
756	764	CHD-CTD-DISCOUNT-SAVINGS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Discount Savings Amount		
		Amount of total merchandise transaction discount savings for retail systems posted since the most recent statement		
765	773	CHD-YTD-DISCOUNT-SAVINGS	9	S9(15)V9(2) C-3
		Business Name: Year To Date Discount Savings Amount		
		Amount of total merchandise transaction discount savings for retail systems posted since the day after the December statement of last year through the current statement		
774	780	CHD-CURR-ANNIV-REBATE	7	S9(11)V9(2) C-3
		Business Name: Rebate Available Current Anniversary Amount		
		This contains the sum of the bonus earned in the current anniversary year and not yet disbursed.		
781	787	CHD-LAST-ANNIV-REBATE	7	S9(11)V9(2) C-3
		Business Name: Rebate Available Last Anniversary Amount		
		This contains the bonus earned in the last anniversary year and not yet disbursed.		
788	794	CHD-CURR-ANNIV-REBATE-USED	7	S9(11)V9(2) C-3
		Business Name: Rebate Used Current Anniversary Amount		
		The dollar and cent amount of current rebate used.		

From	To	Field	Length	Picture
795	801	CHD-LAST-ANNIV-REBATE-USED	7	S9(11)V9(2) C-3
		Business Name: Rebate Used Last Anniversary Amount		
		This contains the bonus earned and disbursed in the last anniversary year.		
802	804	CHD-ANN-FEE-WAVE-CNTRS	3	9(3)
		Business Name: Annual Charge Waiver Current Count		
		The number of times the annual fee was waived.		
802	804	FILLER	3	GROUP
		Redefines CHD-ANN-FEE-WAVE-CNTRS		
802	802	CHD-ANN-FEE-WAVE-CUR-CNTR	1	9
		Business Name: Annual Charge Waiver Current Count		
		The number of times the annual fee was waived.		
803	804	CHD-ANN-FEE-WAVE-TOT-CNTR	2	9(2)
		Business Name: Annual Charge Waiver Total Count		
		The number of times the annual fee was waived.		
805	805	CHD-ANN-FEE-WAVE-P-YR-CNTR	1	S9V C-3
		Business Name: Annual Charge Waiver Past Year Count		
		The number of times the annual fee was waived during the past year.		

From	To	Field	Length	Picture
806	807	CHD-ANN-FEE-WAVE-2P-YTD-CNTR	2	S9(3)V C-3
		Business Name: Historical Annual Fee waiver Count		
		The number of times the annual fee was waived.		
808	808	CHDHD-VD-NO-RTRN-CHECKS	1	9
		Business Name: Two Year Return Check Count		
		This field is the number of returned checks within two years plus year-to-date.		
		Note		
		Once this field reaches 9, it will not be increased.		
809	809	CHDHD-PY-NO-RTRN-CHECKS	1	9
		Business Name: Previous Year Return Check Count		
		This field is the number of returned checks for the previous year.		
		Note		
		Once this field reaches 9, it will not be increased.		
810	810	CHDHD-YTD-NO-RTRN-CHECKS	1	9
		Business Name: Year To Date Return Check Count		
		This field is the number of returned checks year-to- date.		
		Note		
		Once this field reaches 9, it will not be increased.		

From	To	Field	Length	Picture
811	812	CHDHD-MTHS-RTRN-CHECKS	2	9(2)
		Business Name: Return Check Last Received Month Count		
		This field is the number of months since the last returned check.		
		Note		
		Once this field reaches 99, we will not add to it anymore. It will be reset to 00 when a return check is processed.		
813	821	CHD-LS-ADB	9	9(15)V9(2) C-3
		Business Name: Last Statement Average Daily Balance Amount		
		This field contains the amount that is the basis of the last statement finance charge.		
		Default value is:		
		Zeroes		
822	833	CHDHD-MONTHLY-POST-HISTORY	12	X(12)
		Business Name: Posted Transaction History Code		
		This field is a tally of posted sales/advances by month (one digit per month) for the last 24-calendar months.		
		Note		
		Even though this field is declared as pic X(12), it is truly a packed field so 24 months history can be carried.		
834	837	CHDHD-DATE-LAST-SALE-ADVANCE	4	S9(7)V C-3
		Business Name: Posted Transaction Last Date		
		The date of the last sale/advanced posted.		
		Format is:		
		0YYMMDD		

From	To	Field	Length	Picture
838	846	CHDHD-CM-FIRST-PMT-AMT	9	S9(15)V9(2) C-3
		Business Name: Payment First Posted This Month Amount		
		The amount of the first payment posted to the account in the current month.		
847	847	CHDHD-REAGE-TYPE	1	X
		Business Name: Reage Type Code		
		This identifies what type of method was used to reage the account the last time.		
		Valid values are:		
		A = Automatic reage (account reaged automatically by the system, or delinquency adjusted automatically by the system via auto Non Mon 183)		
		M = Manual reage (account reaged manually by the client, or delinquency had been added/adjusted via manual Non Mon 183)		
		Spaces = Reage has not been performed		
		Default value is:		
		Spaces		
848	849	CHDHD-ANN-CHG-YEAR-NO-PURCH	2	S9(3) C-3
		Business Name: Purchase Transaction Net Count		
		This field contains the number of purchase transactions, less returns, that have been made since the open date or last annual charge date.		
		Note		
		This field is only updated monthly when the account cycles. Accounts will be initialized to zero.		
850	878	CHDHD-LAST-TRAN-DATA-2	29	GROUP

From	To	Field	Length	Picture
850	854	CHD-DATE-LAST-SALE	5	S9(9) C-3
		Business Name: Last Merchandise Sale Date		
855	861	CHDHD-AMT-LAST-SALE	7	S9(11)V9(2) C-3
		Business Name: Merchandise Sale Last Amount		
862	866	CHDHD-DATE-LAST-CASH	5	S9(9) C-3
		Business Name: Cash Advance Last Date		
		The date of the last cash advance transaction that posted to the cardholder account.		
		Format is:		
		YYMMDD		
867	873	CHDHD-AMT-LAST-CASH	7	S9(11)V9(2) C-3
		Business Name: Cash Advance Last Amount		
		The amount of the last cash advance transaction.		
874	878	CHDHD-DATE-LAST-DR	5	S9(9) C-3
		Business Name: Last Debit Transaction Date		
		The date of the last debit transaction.		
879	883	CHDHD-DATE-LAST-DELINQUENT	5	S9(9) C-3
		Business Name: Card Account Delinquent Last Date		
		The date the account collapsed from a Format 4 account to a Format 3 account.		

From	To	Field	Length	Picture
884	888	CHDHD-DATE-HI-BALANCE	5	S9(9) C-3
		Business Name: Card Account High Balance Date		
		The date the account reached the highest balance.		
889	892	CHD-CREDBAL-START-DATE	4	S9(7) C-3
		Business Name: Credit Balance Start Date		
		This field indicates the date an account goes to credit balance.		
		Format is:		
		YYMMDD		
		Note		
		The clearing value will be zeroes.		
893	897	CHD-LST-PYMT-RVRS-DT	5	S9(9)V C-3
		Business Name: Last Payment Reversal Date		
		The date of the last payment reversal.		
		Format is:		
		0CCYYMMDD		
		Default value is:		
		0		
898	902	CHD-LAST-40-DAY-DLNQ-DT	5	S9(9) C-3
		Business Name: Account Last 40 Day Delinquent Date		
		This is the last date the account went 40-days delinquent.		
903	907	CHD-LAST-50-DAY-DLNQ-DT	5	S9(9) C-3
		Business Name: Account Last 50 Day Delinquent Date		
		This is the last date the account went 50-days delinquent.		

From	To	Field	Length	Picture
908	909	CHD-NMBR-TIMS-50-DAY-DLQ-CT	2	S9(3) C-3
		Business Name: Account Number Times 50 Day Delinquent Count		
		This field is the number of times the account went 50 days delinquent.		
910	918	CHD-MXMM-CASH-BLNC-LFTM-AM	9	S9(15)V9(2) C-3
		Business Name: Cardholder Maximum Cash Balance Lifetime Amount		
		This is the highest statemented cash balance the account has ever had.		
919	927	CHD-TOTL-CASH-ADVN-LFTM-AM	9	S9(15)V9(2) C-3
		Business Name: Account Total Cash Advance Lifetime Amount		
		This is the total of all the cash advances posted to the account adjusted by reversals and adjustments for the lifetime of the account.		
928	929	CHDHD-TOTAL-REAGE-NO	2	S9(3) C-3
		Business Name: Reage Total Number Count		
		The total times that the account has been reaged.		
930	931	CHDHD-TOTAL-RTRN-CHECKS-NO	2	S9(3) C-3
		Business Name: Return Check Total Number Count		
		The total number of checks returned on the account.		

From	To	Field	Length	Picture
932	934	CHDHD-YTD-TRIP-CT	3	S9(5)V C-3
		Business Name: Year To Date Trip Counter Count of the number of trips by a cardholder year-to-date		
		Note A trip is defined as all transactions on a given date at the same merchant number.		
		EXAMPLE: If a cardholder went to three different checkouts at the same XYZ store on the same date, so that three transactions were coming through with that date and that merchant number, this would be counted as one trip.		
935	937	CHDHD-PY-TRIP-CT	3	S9(5)V C-3
		Business Name: Cardholder Previous Year Trip Count Count of trips by a cardholder to the merchant location last year		
938	940	FILLER	3	X(3)
941	944	CHD-ACS-AVLB-FUND-STRT-ID	4	X(4)
		Business Name: Available Funds Strategy Identifier The processing strategy ID for available funds. Valid values are: 0000 – 9999		
945	951	CHD-ACS-AVLB-FUND-AM	7	S9(13) C-3
		The amount that is removed from available credit. Valid values are: -999999999999 – 999999999999		

From	To	Field	Length	Picture
952	956	CHD-PREV-PYMT-DT	5	S9(9) C-3
		Business Name: Previous Payment Date		
		Format is:		
		0YYYYMMDD		
957	961	CHD-RTRN-CHECK-DT	5	S9(9) C-3
962	970	CHDLS-GROSS-ADB-CASH	9	S9(15)V9(2) C-3
		The gross or actual average daily balance of cash advances for last statement period, regardless of finance charges.		
971	979	CHDLS-GROSS-ADB-MRCH	9	S9(15)V9(2) C-3
		The gross or actual average daily balance of merchandise charges for last statement period, regardless of finance charges.		
980	980	CHDHD-LATE-FEE-CTD	1	X
		Business Name: Late Fee History Cycle-To-Date		
		This field is used to maintain a revolving history of late fees assessed to a cardholder account from the current cycle date to the next cycle date.		
		Valid values are:		
		B = Backout of late fee occurred (populated on day reversal applied)		
		C = Credit was applied for late fee (populated on day credit applied)		
		F = Late fee assessed (populated the day late fee assessed)		
		N = No fee activity (populated at cycle time when revolved)		
		P = Partial late fee reversed (populated on day of reversal)		
		R = Full late fee reversed (populated on day of reversal)		
		W = Late fee waived		

From	To	Field	Length	Picture
981	992	CHDHD-LATE-FEE-HSTR	12	GROUP
<p>Business Name: Late Fee History</p> <p>This field is used to maintain a revolving history of late fees assessed to a cardholder account per month for a twelve-month control period.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> B = Backout of late fee occurred (populated on day reversal applied) C = Credit was applied for late fee (populated on day credit applied) F = Late fee assessed (populated the day late fee assessed) M = Multiple number of late fee reversals have occurred N = No fee activity (populated at cycle time when revolved) P = Partial late fee reversed (populated on day of reversal) R = Full late fee reversed (populated on day of reversal) W = Late fee waived X = Account has not cycled 				
981	991	CHDHD-LF-1-11	11	GROUP
981	981	CHDHD-LF-LS	1	X
982	991	FILLER	10	X(10)
992	992	FILLER	1	X
981	992	FILLER	12	GROUP
<p>Redefines CHDHD-LATE-FEE-HSTR</p>				
981	992	CHDHD-LF-1-12	1	X
<p>Occurs 12 times</p>				
981	992	FILLER	12	GROUP
<p>Redefines CHDHD-LATE-FEE-HSTR</p>				

From	To	Field	Length	Picture
981	981	CHDHD-LF-1	1	X
Business Name: Last Statement Late Fee History Code				
Code representing the change to the late fee at the time of the most recent statement				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
982	982	CHDHD-LF-2	1	X
Business Name: Previous Statement Late Fee History Code				
Code representing the change to the late fee as of the statement before last				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
983	983	CHDHD-LF-3	1	X
Business Name: Before Previous Statement Late Fee History Code Code representing the change to the first BPS late fee Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived Default value is: X				

From	To	Field	Length	Picture
984	984	CHDHD-LF-4	1	X
Business Name: Before Previous Statement Plus 1 Cyc Late Fee History Code				
Code representing the change to the second BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
985	985	CHDHD-LF-5	1	X
Business Name: Before Previous Statement Plus 2 Cyc Late Fee History Code				
Code representing the change to the third BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
986	986	CHDHD-LF-6	1	X
Business Name: Before Previous Statement Plus 3 Cyc Late Fee History Code				
Code representing the change to the fourth BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
987	987	CHDHD-LF-7	1	X
Business Name: Before Previous Statement Plus 4 Cyc Late Fee History Code				
Code representing the change to the fifth BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
988	988	CHDHD-LF-8	1	X
Business Name: Before Previous Statement Plus 5 Cyc Late Fee History Code				
Code representing the change to the sixth BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
989	989	CHDHD-LF-9	1	X
Business Name: Before Previous Statement Plus 6 Cyc Late Fee History Code				
Code representing the change to the seventh BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
990	990	CHDHD-LF-10	1	X
Business Name: Before Previous Statement Plus 7 Cyc Late Fee History Code				
Code representing the change to the eighth BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
991	991	CHDHD-LF-11	1	X
Business Name: Before Previous Statement Plus 8 Cyc Late Fee History Code				
Code representing the change to the ninth BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				

From	To	Field	Length	Picture
992	992	CHDHD-LF-12	1	X
Business Name: Before Previous Statement Plus 9 Cyc Late Fee History Code				
Code representing the change to the tenth BPS late fee				
Valid values are: B = Backout of late fee C = Credit applied for late fee reversal F = Late fee assessed M = Multiple late fee reversals N = No fee activity P = Partial late fee reversed R = Full late fee reversed X = Account not cycled W = Late fee waived				
Default value is: X				
993	1006	CHD-LIFE-CYCLE-DELQ-COUNTS	14	GROUP
993	994	CHD-LIFE-1-CYCLE-DELQ-CT	2	S9(3)V C-3
Business Name: Card Account Lifetime One Cycle Delinquent Count				
The number of times that the account has gone through its billing cycle and been one cycle delinquent				
Valid values are: 000 – 999				
Note				
This is a system-maintained field.				

From	To	Field	Length	Picture
995	996	CHD-LIFE-2-CYCLE-DELQ-CT	2	S9(3)V C-3
		Business Name: Card Account Lifetime Two Cycle Delinquent Count		
		The number of times that the account has gone through its billing cycle and been two cycles delinquent.		
		Valid values are:		
		000 – 999		
		Note		
		This is a system-maintained field.		
997	998	CHD-LIFE-3-CYCLE-DELQ-CT	2	S9(3)V C-3
		Business Name: Card Account Lifetime Three Cycle Delinquent Count		
		The number of times that the account has gone through its billing cycle and been three cycles delinquent.		
		Valid values are:		
		000 – 999		
		Note		
		This is a system-maintained field.		
999	1000	CHD-LIFE-4-CYCLE-DELQ-CT	2	S9(3)V C-3
		Business Name: Card Account Lifetime Four Cycle Delinquent Count		
		The number of times that the account has gone through its billing cycle and been four cycles delinquent.		
		Valid values are:		
		000 – 999		
		Note		
		This is a system-maintained field.		

From	To	Field	Length	Picture
1001	1002	CHD-LIFE-5-CYCLE-DELQ-CT	2	S9(3)V C-3
		<p>Business Name: Card Account Lifetime Five Cycle Delinquent Count</p> <p>The number of times that the account has gone through its billing cycle and been five cycles delinquent.</p> <p>Valid values are:</p> <p>000 – 999</p>		
		Note		
		This is a system-maintained field.		
1003	1004	CHD-LIFE-6-CYCLE-DELQ-CT	2	S9(3)V C-3
		<p>Business Name: Card Account Lifetime Six Cycle Delinquent Count</p> <p>The number of times that the account has gone through its billing cycle and been six cycles delinquent.</p> <p>Valid values are:</p> <p>000 – 999</p>		
		Note		
		This is a system-maintained field.		
1005	1006	CHD-LIFE-7-CYCLE-DELQ-CT	2	S9(3)V C-3
		<p>Business Name: Card Account Lifetime Seven Cycle Delinquent Count</p> <p>The number of times that the account has gone through its billing cycle and been seven or more cycles delinquent.</p> <p>Valid values are:</p> <p>000 – 999</p>		
		Note		
		This is a system-maintained field.		

From	To	Field	Length	Picture
993	1006	CHD-LIFE-CYCLE-DELQ-CT	2	S9(3)V C-3
		Redefines CHD-LIFE-CYCLE-DELQ-COUNT S Occurs 7 times		
1007	1008	CHD-LIFE-OVERLIMIT-CT	2	S9(3)V C-3
		Business Name: Account Lifetime Overlimit Count The number of times that the account has gone through its billing cycle and been overlimit. Valid values are: 000 – 999		
		Note This is a system-maintained field.		
1009	1010	CHD-LIFE-SALES-ACTIVITY-CT	2	S9(3)V C-3
		Business Name: Account Lifetime Sales Activity Count The number of times that the account has gone through its billing cycle and had sales or cash advance activity during that cycle. Valid values are: 000 – 999		
		Note This is a system-maintained field.		

From	To	Field	Length	Picture
1011	1012	CHD-LIFE-CYCLES-DELQ-CT	2	S9(3)V C-3
		Business Name: Account Lifetime Cycles Delinquent Count		
		The number of billing cycles that the account has cycled and been delinquent.		
		Valid values are:		
		000 – 999		
		Note		
		This is a system-maintained field.		
1013	1020	CHD-LIFE-MAX-DELQ-AM	8	S9(15)V C-3
		Business Name: Historical High Arrears Amount		
		The highest delinquent amount on the account when it has gone through its billing cycle (carried in dollars only).		
		Valid values are:		
		000000000000000 – 999999999999999		
		Note		
		This is a system-maintained field.		
1021	1025	CHDHD-FRST-OVRL-DT	5	S9(9)V C-3
		Business Name: First Overlimit Date		
		The date account first becomes overlimit (used in determining date status code is to change).		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
1026	1030	CHDHD-CHNG-TO-NEXT-RESN-DT	5	S9(9)V C-3
		Business Name: Next Status Reason Code Change Date		
		The date when the next status reason code moves to status reason code.		
		Format is:		
		CCYYMMDD		
1031	1032	CHDHD-NEXT-STTS-RESN-CD	2	9(2)
		Business Name: Next Status Reason Code		
		The next status reason code that will be moved to status reason code when the change to next reason code date is reached.		
		Valid values are:		
		00 – 99		
1033	1034	CHDHD-YTD-CRDT-LINE-UTLZ-RT	2	S9(3)V C-3
		This field stores the highest credit line utilization YTD.		
		Note		
		This is reset to 0 at the calendar year end.		
1035	1036	CHDHD-PY-CRDT-LINE-UTLZ-RT	2	S9(3)V C-3
		This field stores the highest credit line utilization from the previous year.		
1037	1040	CHDBS-BHVR-SCOR-NR	2	S9(3)V C-3
		Occurs 2 times		
		The first occurrence of this field stores the behavior score from three months ago, and the second occurrence stores the behavior score from four months ago.		

From	To	Field	Length	Picture
1041	1049	CHD-PY-LAST-STMT-BAL-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Cardholder Previous Year Last Statement Balance Amount</p> <p>The value of the last statement balance (CHD-HIST-LS-BAL), for the last statement of the previous year, will be stored in this field.</p> <p>Valid values are: -999999999999999.99 - +999999999999999.99</p> <p>Default value is: Zeroes</p> <p>Note</p> <p>This field is for internal use only by the First Data Year End Summary sub-system.</p>		
1050	1050	CHDHD-LAST-TRUE-REAG-CD	1	X
		<p>Business Name: Last True Reage Type</p> <p>A system designated code for reage processing.</p> <p>Valid values are: A = Automatic C = Client update M = Manual</p> <p>Default value is: Blank</p> <p>Note</p> <p>This field contains valid values A (automatic) or M (manual) when the last Non Mon 180 or 181 was processed. If the non mon contains AUTONM in the reference ID, this field is updated with an A. Otherwise, it is updated with an M.</p>		
1051	1054	CHDHD-PRVS-REAG-DT-OLD	4	S9(7)V C-3

From	To	Field	Length	Picture
1055	1055	CHDHD-PRVS-TRUE-REAG-CD	1	X
		<p>Business Name: Previous True Reage Code</p> <p>A system designated code for reage processing.</p> <p>Valid values are:</p> <p>A = Automatic</p> <p>C = Client update</p> <p>M = Manual</p> <p>Default value is:</p> <p>Blank</p> <p>Note</p> <p>This field contains valid values A (automatic) or M (manual) when the previous last Non Mon 180 or 181 was processed. If the non mon contains AUTONM in the reference ID, this field is updated with an A. Otherwise, it is updated with an M.</p>		
1056	1059	CHDHD-PRIR-REAG-DT-OLD	4	S9(7)V C-3

From	To	Field	Length	Picture
1060	1060	CHDHD-PRIR-TRUE-REAG-CD	1	X
		<p>Business Name: Prior True Reage Code</p> <p>A syste- designated code for reage processing.</p> <p>Valid values are:</p> <p>A = Automatic</p> <p>C = Client update</p> <p>M = Manual</p> <p>Default value is:</p> <p>Blank</p>		
		Note		
		This field contains valid values A (automatic) or M (manual) when the prior to previous Non Mon 180 or 181 was processed. If the non mon contains AUTONM in the reference ID, this field is updated with an A. Ptherwise, it is updated with an M.		
1061	1061	CHD-PP-DELINQ-LEVEL	1	S9
		<p>Business Name: Performance Pricing Delinquency Level Code</p> <p>The delinquency level (0, 1, 2, 3) of the account for Performance Pricing purposes.</p>		
1062	1076	CHD-PP-CYCS-DELQ-DATES	15	GROUP
1062	1066	CHD-PP-1CYC-DELQ-DATE	5	S9(9) C-3
		<p>Business Name: Performance Pricing One Cycle Delinquent Date</p> <p>The date an account in Performance Pricing became one cycle delinquent.</p>		

From	To	Field	Length	Picture
1067	1071	CHD-PP-2CYC-DELQ-DATE	5	S9(9) C-3
		Business Name: Performance Pricing Two Cycle Delinquent Date		
		The date an account in Performance Pricing became two cycles delinquent.		
1072	1076	CHD-PP-3CYC-DELQ-DATE	5	S9(9) C-3
		Business Name: Performance Pricing Three Cycle Delinquent Date		
		The date an account in Performance Pricing became three cycles delinquent.		
1062	1076	FILLER	15	GROUP
		Redefines CHD-PP-CYCS-DELQ-DATES		
1062	1076	CHD-PP-CYCS-DELQ-DATE	5	S9(9) C-3
		Occurs 3 times		
1077	1084	CHD-LFTM-NET-PRCH-AM	8	S9(15)V C-3
		Business Name: Lifetime Net Purchase Amount		
		This field is for the accumulation of cardholder lifetime purchase amount. It will be initialized with the balance since January 1, 1994. Ongoing transactions will be 253, 255, 256, 258, 259, and 261.		
1085	1093	CHDHD-USAV-YTD-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: USAVE Year To Date Total Amount		
		The accumulation of USAVE credit amounts for the cardholder for the year-to-date time frame. This field is updated monthly from the cycle-to-date total.		

From	To	Field	Length	Picture
1094	1102	CHDHD-USAV-PY-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: USAVE Prior Year Total Amount		
		The total of the prior year USAVE credit amounts for the cardholder.		
		Note		
		This field is updated during annual mode processing.		
1103	1111	CHDHD-USAV-PTD-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: USAVE Program Total Amount		
		The accumulation of the cardholder's USAVE credit amounts for the entire USAVE program.		
		Note		
		This field is updated during annual mode processing.		
1112	1113	CHD-LAST-ANNUAL-CHG-DATE	2	S9(4)V COMP
		Business Name: Annual Charge Last Date		
		The last date that annual charge amount was calculated for the cardholder.		
		Format is:		
		MMYY		

From	To	Field	Length	Picture
1114	1122	CHD-HIGH-BAL-SINC-RESET-AM	9	S9(15)V9(2) C-3
		Business Name: High Balance Since Last Reset Balance Amount		
		This is the highest balance an account attained since this field was reset to an amount either equal to zero or to the amount that is less than or equal to the MPD Base Minimum Balance Exception parameter in the Minimum Payment Due section (CP PO MP) of the PCF.		
		Valid values are: 0.00 - 9999999999999.99		
		Default value is: 0.00		
1123	1126	CHDHD-LAST-WRKT-DT-OLD	4	S9(7)V C-3
1127	1127	CHDHD-LAST-TRUE-WRKT-CD	1	X
		Business Name: Last True Workout Code		
		This field identifies the last type of workout that was done.		
		Valid values are: A = Auto C = Client M = Manual		
		Default value is: Space		
1128	1131	CHDHD-PREV-WRKT-DT-OLD	4	S9(7)V C-3

From	To	Field	Length	Picture
1132	1132	CHDHD-PREV-TRUE-WRKT-CD	1	X
		<p>Business Name: Previous True Workout Code</p> <p>This field identifies the type of workout that was done prior to the last workout.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> A = Auto C = Client M = Manual <p>Default value is:</p> <ul style="list-style-type: none"> Space 		
1133	1137	CHD-WRKT-EXPR-DT	5	S9(9)V C-3
		<p>Business Name: Workout Expiration Date</p> <p>This field identifies when a workout can no longer be done on an account.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		
1138	1161	CHDHD-OVRL-TABLE	24	GROUP

From	To	Field	Length	Picture
1138	1149	CHDHD-1-12-TBL	12	9(12)
<p>Business Name: 1-12 Cycle Overlimit Indicators</p> <p>Current statement cycle indicator and the indicators for up to 11 statement cycles prior. At statement cycle time, the following two actions take place:</p> <p>Existing indicators (1-12) shift to the right with the oldest indicator (position 12) moving to position 1 of CHDHD-13-24-TBL.</p> <p>Valid values are:</p> <p>0 = Cardholder is not overlimit for the current statement cycle</p> <p>1 = Cardholder is overlimit for the current statement cycle</p> <p>Default value is:</p> <p>Zero</p>				

From	To	Field	Length	Picture
1150	1161	CHDHD-13-24-TBL	12	9(12)
Business Name: 13-24 Cycle Overlimit Indicator 13th statement cycle indicator and the indicators for up to the 24th statement cycle prior. At statement cycle time, the following two actions take place. Existing indicators (13-24) shift to the right with position 1 being filled with the former oldest indicator from field CHDHD-1-12-TBL. The oldest indicator for this field (position 24) drops from the field. Valid values are: 0 = Cardholder is not overlimit for the current statement cycle 1 = Cardholder is overlimit for the current statement cycle Default value is: Zero				
1138 1161 FILLER			24	GROUP
Redefines CHDHD-OVRL-TABLE				
1138	1161	CHDHD-1-24-IN	1	9
Occurs 24 times				

From	To	Field	Length	Picture
1162	1166	CHDHD-WRKT-PLAN-STRT-DT	5	S9(9)V C-3
		<p>Business Name: Workout Plan Start Date</p> <p>This field represents the cardholder's workout plan start date.</p> <p>Valid values are:</p> <p>Valid date</p> <p>00000000 = Account is not on a workout plan</p> <p>Default value is:</p> <p>Zeroes</p> <p>Note</p> <p>Clients set up accounts on Workout Plans to assist the cardholder in paying off the account balance without large penalties or high payments in the case of a hardship.</p>		
1167	1173	CHDHD-WRKT-PLAN-STRT-BAL-AM	7	S9(11)V9(2) C-3
		<p>Business Name: Workout Plan Start Balance Amount</p> <p>This field is the cardholder's workout plan starting balance amount.</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
1174	1178	CHDHD-WRKT-PLAN-END-DT	5	S9(9)V C-3
		<p>Business Name: Workout Plan End Date</p> <p>This field is the date on which a cardholder's workout plan will expire.</p> <p>Valid values are:</p> <p>Valid date</p> <p>00000000 = Account is not on a workout plan.</p> <p>99999999 = Account is on a non-expiring plan.</p> <p>Default value is:</p> <p>00000000</p>		
		<p>Note</p> <p>The workout plan end date must be greater than or equal to the workout reage expiration date.</p>		
1179	1180	CHDHD-WRKT-PLAN-TYPE-CD	2	X(2)
		<p>Business Name: Workout Plan Type Code</p> <p>This field represents a client-defined workout plan type.</p> <p>Default value is:</p> <p>Spaces</p>		
		<p>Note</p> <p>If the client enters a valid workout plan end date, the workout plan type code must be greater than spaces.</p>		
1181	1189	CHDHD-PY-BILL-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Previous Year Accessed Late Fees</p> <p>Amount of late fees the cardholder was billed in the previous year.</p>		

From	To	Field	Length	Picture
1190	1198	CHDHD-PY-BILL-CR-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Year Accessed Credit Life Premium		
		Amount of credit life premiums the cardholder was billed in the previous year.		
1199	1199	CHDHD-BPS-FOR-BLNC-CD	1	X
1200	1208	CHDHD-REAG-NON-QLFY-PYMT-AM	9	S9(15)V99 C-3
		Business Name: Reage Non-qualifying Payment Amount		
		Amount of payments posted before an account was put into a workout reage plan. Amount of payments posted when an account is removed from a workout plan.		
		Default value is:		
		Zeroes		
1209	1210	CHD-RTRN-CHCK-CTD-CT	2	S9(3)V C-3
		Business Name: Cycle To Date Return Check Count		
		Count of the return check transactions (272) received since the last statement		
1211	1212	CHD-RTRN-CHCK-LS-CT	2	S9(3)V C-3
		Business Name: Last Statement Return Check Count		
		Count of the return check transactions (272) received during the last statement cycle		
1213	1221	CHDHD-POC-AM	9	S9(15)V9(2) C-3
		Business Name: Proof of Claim Amount		
		This is the amount of interest and fees calculated in the event a cardholder files for bankruptcy.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1222	1226	CHDHD-POC-DT	5	S9(9)V C-3
		<p>Business Name: Proof of Claim Date</p> <p>This is the date the cardholder filed for bankruptcy.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		
1227	1231	CHDHD-DATE-LAST-REAGE	5	S9(9) C-3
		<p>Business Name: Reage Last Date</p> <p>Date the last reage was performed.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes - No reage activity</p>		
1232	1236	CHDHD-PRVS-REAG-DT	5	S9(9) C-3
		<p>Business Name: Reage Previous Date</p> <p>Date the account was reaged before the last reage (two reages ago).</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes – No reage activity</p>		
1237	1241	CHDHD-PRIR-REAG-DT	5	S9(9) C-3
		<p>Business Name: Reage Prior Date</p> <p>Date the account was reaged before the previous reage (three reages ago).</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes – No prior reage activity</p>		

From	To	Field	Length	Picture
1242	1246	CHDHD-LAST-WRKT-DT	5	S9(9) C-3
		Business Name: Workout Last Date Date of the most recent workout reage. Format is: CCYYMMDD Default value is: Zeroes – No last workout reage		
1247	1251	CHDHD-PREV-WRKT-DT	5	S9(9) C-3
		Business Name: Workout Previous Date Date of the previous workout reage (2 workout reages ago). Format is: CCYYMMDD Default value is: Zeroes – No previous workout reage		
1252	1260	CHDHD-HIGH-CASH-SINC-REST-AM	9	S9(15)V99 C-3
1261	1269	CHDHD-HIGH-MDSE-SINC-REST-AM	9	S9(15)V99 C-3
1270	1278	CHDHD-LS-MDSE-ADB-AM	9	S9(15)V99 C-3
1279	1287	CHDHD-LS-CASH-ADB-AM	9	S9(15)V99 C-3
1288	1296	CHDHD-PS-MDSE-ADB-AM	9	S9(15)V99 C-3
1297	1305	CHDHD-PS-CASH-ADB-AM	9	S9(15)V99 C-3
1306	1314	CHDHD-LS-RVLV-HSTR-CASH-AM	9	S9(15)V99 C-3
1315	1323	CHDHD-PS-RVLV-HSTR-CASH-AM	9	S9(15)V99 C-3

From	To	Field	Length	Picture
1324	1332	CHD-ANNL-CHRG-BLLD-LAST-AM	9	S9(15)V99 C-3
		<p>Business Name: Annual Charge Last Billing Date</p> <p>Amount of the most recent annual fee that was posted</p> <p>Default value is:</p> <p>0</p>		
		<p>Note</p> <p>This amount has been adjusted by any annual charge adjustment or reversal transactions that posted.</p>		
1333	1337	CHD-ANNL-CHRG-BLLD-LAST-DT	5	S9(9)V C-3
		<p>Business Name: Annual Charge Last Billing Date</p> <p>Default value is:</p> <p>0</p> <p>Format is:</p> <p>CCYYMMDD</p>		
1338	1338	CHDHD-LS-EXTR-STTS-CD	1	X
		<p>Business Name: Last Statement External Status Code</p> <p>Code representing the cardholder external status (CHD-EXTERNAL-STATUS) at the time of the most recent billing statement</p> <p>Valid values are:</p> <p>A, B, C, E, F, I, L, U, Z, Space</p> <p>Default value is:</p> <p>Default value is:pace</p>		

From	To	Field	Length	Picture
1339	1339	CHDHD-LS-INRL-STTS-CD	1	X
		<p>Business Name: Last Statement Internal Status Code</p> <p>Code representing the cardholder internal status (CHD-INTERNAL-STATUS) at the time of the most recent billing statement</p> <p>Valid values are:</p> <p>D, N, O, X, Space</p> <p>Default value is:</p> <p>Space</p>		
1340	1348	CHD-FULL-BAL-DSPT-AM	9	S9(15)V99 C-3
		<p>Business Name: Full Balance Dispute Amount</p> <p>Amount of the balance that is included in the full balance dispute.</p> <p>Default value is:</p> <p>Zeroes</p>		
1349	1353	CHD-FULL-BAL-DSPT-BEGIN-DT	5	S9(9) C-3
		<p>Business Name: Full Balance Dispute Begin Date</p> <p>Date a full balance dispute was initiated.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
1354	1358	CHD-FULL-BAL-DSPT-END-DT	5	S9(9) C-3
		Business Name: Full Balance Dispute End Date		
		Date a full balance dispute was resolved.		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeroes		
1359	1363	CHD-DSPT-TOTL-BCKT-CT	5	S9(9)V C-3
1364	1368	CHD-AMRT-LTTR-SENT-DT	5	S9(9) C-3
		Business Name: Amortization Letter Sent Date		
		Date the letter containing amortization details was generated		
		Default value is:		
		Zeroes		
1369	1376	CHD-BPS-BLLD-UNBL-ACCR-AM	8	S9(13)V99 C-3
		Business Name: Previous Statement Interest Unbilled Accrued Amount		
		Amount of accrued interest that was unbilled as of the billing statement before last		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1377	1377	CHD-MPD-STBL-CD	1	X
		Business Name: Minimum Payment Due Stabilization Code		
		Valid values are:		
		0 = Not used		
		1 = Minimum payment due stabilization		
		2 = Full payment deferral		
		3 = Full payment deferral transition to off		
		Default value is:		
		Zero		
1378	1378	CHDLS-MPD-STBL-CD	1	X
		Business Name: Last Statement Minimum Payment Due Stabilization Code		
		Valid values are:		
		0 = Not used		
		1 = Minimum payment due stabilization		
		2 = Full payment deferral		
		3 = Full payment deferral transition to off		
		Default value is:		
		Zero		
1379	1383	CHD-CUST-SRVC-REAG-DT	5	S9(9)V C-3
		Business Name: Customer Service Reage Date		
		Date delinquency was cleared with a NM-180 or NM-181 transaction by customer service		
		Valid values are:		
		CCYYMMDD		
		Default value is:		
		Zeroes		
1384	1410	CHD-BPS-LATE-FEES	27	GROUP

From	To	Field	Length	Picture
1384	1410	CHD-BPS-LATE-FEE-AM	9	S9(15)V99 C-3
		Occurs 3 times		
1384	1410	FILLER	27	GROUP
		Redefines CHD-BPS-LATE-FEES		
1384	1392	CHD-BPS1-LATE-FEE-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Late Fee First Amount		
1393	1401	CHD-BPS2-LATE-FEE-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Late Fee Second Amount		
1402	1410	CHD-BPS3-LATE-FEE-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Late Fee Third Amount		
1411	1437	CHD-BPS-OVRL-FEES	27	GROUP
1411	1437	CHD-BPS-OVRL-FEE-AM	9	S9(15)V99 C-3
		Occurs 3 times		
1411	1437	FILLER	27	GROUP
		Redefines CHD-BPS-OVRL-FEES		
1411	1419	CHD-BPS1-OVRL-FEE-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Overlimit Fee First Amount		
1420	1428	CHD-BPS2-OVRL-FEE-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Overlimit Fee Second Amount		

From	To	Field	Length	Picture
1429	1437	CHD-BPS3-OVRL-FEE-AM	9	S9(15)V99 C-3
		Business Name: Before Previous Statement Overlimit Fee Third Amount		
1438	1449	CHDHD-OVLM-FEE-HSTR	12	GROUP
1438	1449	CHDHD-OVLM-FEE-1-12	12	GROUP
1438	1438	CHDHD-OF-LS	1	X
		Business Name: Last Statement Overlimit Fee History Code		
		Code representing the change to the overlimit fee at the time of the most recent billing statement		
		Valid values are:		
		B = Backout of overlimit fee		
		C = Credit applied for overlimit fee reversal		
		F = Overlimit fee assessed		
		M = Back dated payment reversed multiple fees		
		N = No fee activity		
		P = Partial overlimit fee reversed		
		R = Full overlimit fee reversed		
		X = Account not cycled		
		Default value is:		
		X		

From	To	Field	Length	Picture
1439	1439	CHDHD-OF-PS	1	X
Business Name: Previous Statement Overlimit Fee History Code				
Code representing the change to the overlimit fee as of the billing statement before last				
Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled				
Default value is: X				

From	To	Field	Length	Picture
1440	1440	CHDHD-OF-BPS-1	1	X
Business Name: Before Previous Statement Overlimit Fee History Code				
Code representing the change to the first BPS overlimit fee				
Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled				
Default value is: X				

From	To	Field	Length	Picture
1441	1441	CHDHD-OF-BPS-2	1	X
Business Name: Before Previous Statement Plus 1 Cyc Overlimit Fee History Code				
Code representing the change to the second BPS overlimit fee				
Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled				
Default value is: X				

From	To	Field	Length	Picture
1442	1442	CHDHD-OF-BPS-3	1	X
Business Name: Before Previous Statement Plus 2 Cyc Overlimit Fee History Code				
Code representing the change to the third BPS overlimit fee				
Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled				
Default value is: X				

From	To	Field	Length	Picture
1443	1443	CHDHD-OF-BPS-4	1	X
Business Name: Before Previous Statement Plus 3 Cyc Overlimit Fee History Code				
Code representing the change to the fourth BPS overlimit fee				
Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled				
Default value is: X				

From	To	Field	Length	Picture
1444	1444	CHDHD-OF-BPS- 5	1	X
Business Name: Before Previous Statement Plus 4 Cyc Overlimit Fee History Code Code representing the change to the fifth BPS overlimit fee Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled Default value is: X				

From	To	Field	Length	Picture
1445	1445	CHDHD-OF-BPS-6	1	X
Business Name: Before Previous Statement Plus 5 Cyc Overlimit Fee History Code Code representing the change to the sixth BPS overlimit fee Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled Default value is: X				

From	To	Field	Length	Picture
1446	1446	CHDHD-OF-BPS-7	1	X
Business Name: Before Previous Statement Plus 6 Cyc Overlimit Fee History Code Code representing the change to the seventh BPS overlimit fee Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled Default value is: X				

From	To	Field	Length	Picture
1447	1447	CHDHD-OF-BPS-8	1	X
		Business Name: Before Previous Statement Plus 7 Cyc Overlimit Fee History Code		
		Code representing the change to the eighth BPS overlimit fee		
		Valid values are:		
		B = Backout of overlimit fee		
		C = Credit applied for overlimit fee reversal		
		F = Overlimit fee assessed		
		M = Back dated payment reversed multiple fees		
		N = No fee activity		
		P = Partial overlimit fee reversed		
		R = Full overlimit fee reversed		
		X = Account not cycled		
		Default value is:		
		X		

From	To	Field	Length	Picture
1448	1448	CHDHD-OF-BPS-9	1	X
Business Name: Before Previous Statement Plus 8 Cyc Overlimit Fee History Code Code representing the change to the ninth BPS overlimit fee Valid values are: B = Backout of overlimit fee C = Credit applied for overlimit fee reversal F = Overlimit fee assessed M = Back dated payment reversed multiple fees N = No fee activity P = Partial overlimit fee reversed R = Full overlimit fee reversed X = Account not cycled Default value is: X				

From	To	Field	Length	Picture
1449	1449	CHDHD-OF-BPS-10	1	X
		Business Name: Before Previous Statement Plus 9 Cyc Overlimit Fee History Code		
		Code representing the change to the tenth BPS overlimit fee		
		Valid values are:		
		B = Backout of overlimit fee		
		C = Credit applied for overlimit fee reversal		
		F = Overlimit fee assessed		
		M = Back dated payment reversed multiple fees		
		N = No fee activity		
		P = Partial overlimit fee reversed		
		R = Full overlimit fee reversed		
		X = Account not cycled		
		Default value is:		
		X		
1438	1449	CHDHD-OVLM-FEE-TABLE	12	GROUP
		Redefines CHDHD-OVLM-FEE-1-12		
1438	1438	CHDHD-FEE-TABLE-OCCR	1	X
		Occurs 12 times		
1450	1451	CHDHD-FORB-PLAN-CD	2	X(2)
		Business Name: Forbearance Plan Identifier		
		Client-defined identifier of the curing plan assignment		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
1452	1456	CHDHD-FORB-STRT-DT	5	S9(9)V C-3
		<p>Business Name: Forbearance Start Date</p> <p>Start date of the cardholder's forbearance plan</p> <p>Format is: CCYYMMDD</p> <p>Default value is:</p> <p>00000000</p> <p>Note</p> <p>Value of 00000000 indicates that the account is not on a forbearance plan.</p>		
1457	1461	CHDHD-FORB-END-DT	5	S9(9)V C-3
		<p>Business Name: Forbearance End Date</p> <p>Date on which a cardholder's forbearance plan will expire</p> <p>Format is: CCYYMMDD</p> <p>Default value is:</p> <p>00000000</p> <p>Note</p> <p>Value of 00000000 indicates that the account is not on a forbearance plan and value of 99999999 indicates the account is on a non-expiring forbearance plan.</p>		

From	To	Field	Length	Picture
1462	1462	CHDHD-OVLM-FEE-CTD-CD	1	X
		Business Name: Cycle-To-Date Overlimit Fee Code		
		Code representing the type of fee or if a fee was assessed on the account cycle-to-date		
		Valid values are:		
		B = Backout of overlimit fee		
		F = Overlimit fee assessed		
		M = Backdated payment reversed multiple fees		
		N = No fee activity		
		P = Partial overlimit fee reversed		
		R = Full overlimit fee reversed		
		Default value is:		
		N		
1463	1468	CHDHD-MISS-PAY-HSTR	6	GROUP
1463	1463	CHDHD-MISS-PAY-CTD	1	X
		Business Name: Historical Cycle-To-Date Missed Payment Flag		
		Code representing that a payment was not made for the current cycle		
		Valid values are:		
		N = No, the payment was made in time.		
		Y = Yes, the payment was not made in time.		
		Space = The payment due date has not been reached yet.		
		Default value is:		
		Space		
1464	1468	CHDHD-MP-1-5	5	GROUP

From	To	Field	Length	Picture
1464	1464	CHDHD-MP-LS	1	X
		Business Name: Historical Last Statement Missed Payment Flag		
		Code representing that a payment was not made for the last statement cycle		
		Valid values are:		
		N = No, the payment was made in time		
		Y = Yes, the payment was not made in time		
		Default value is:		
		N		
1465	1468	FILLER	4	X(4)
1463	1468	FILLER	6	GROUP
		Redefines CHDHD-MISS-PAY-HSTR		
1463	1463	CHDHD-MP-1-6	1	X
		Occurs 6 TIMES		
		Business Name: Historical Missed Payment Flag		
		Code representing that a payment was not made by the due date		
		Valid values are:		
		N = No, the payment was made in time.		
		Y = Yes, the payment was not made in time.		
		Space = The payment due date has not been reached yet.		
		Default value is:		
		Space		
		Note		
		The default value for the first flag is space. The default value for the remaining 5 flags is an N.		

From	To	Field	Length	Picture
1469	1477	CHDHD-1STY-MXFE-PSTD-AM	9	S9(15)V99 C-3
		<p>Business Name: First Year Maximum Posted Fee Amount</p> <p>Maximum amount of fees that are posted during the first year the account is opened</p>		
1478	1478	CHDHD-REAG-RSLT-CD	1	X
		<p>Business Name: Historical Reage Result Code</p> <p>Code representing what type of payment caused the account to reage during the last reage, if any</p> <p>Valid values are:</p> <p>C = The third of three consecutive payments of the required amount caused the account to reage.</p> <p>L = A lump sum payment of the required total amount within the required payment time caused the account to reage.</p> <p>S = A payment other than the third consecutive payment, but that met the reage payment time criteria, caused the account to reage.</p> <p>Blank or space = No reage occurred.</p> <p>Default value is:</p> <p>Blank or space</p>		

From	To	Field	Length	Picture
1479	1479	CHDHD-REAG-PREV-RSLT-CD	1	X
Business Name: Historical Reage Previous Result Code				
Code representing what type of payment caused the account to reage during the previous reage, if any				
Valid values are:				
C = The third of three consecutive payments of the required amount caused the account to reage.				
L = A lump sum payment of the required total amount within the required payment time caused the account to reage.				
S = A payment other than the third consecutive payment, but that met the reage payment time criteria, caused the account to reage.				
Blank= No reage occurred.				
Default value is:				
Blank or space = No reage occurred.				

Behavior Score Segment

From	To	Field	Length	Picture
1	1116	CHD-BEHAVIOR-SCORE-HISTORY	1116	GROUP
1	36	CHDBS-PREV-STMT-FIELDS	36	GROUP
1	9	CHDBS-PS-CASH	9	S9(15)V9(2) C-3
		Business Name: Posted Cash Amount		
		The amount of cash advances that posted in the previous statement.		
10	18	CHDBS-PS-SALES	9	S9(15)V9(2) C-3
		Business Name: Posted Sales Amount		
		The amount of sales that posted in the previous statement.		
19	27	CHDBS-PS-RETURNS	9	S9(15)V9(2) C-3
		Business Name: Posted Return Amount		
		The amount of returns that posted in the previous statement.		
28	36	CHDBS-PS-PAYMENTS	9	S9(15)V9(2) C-3
		Business Name: Posted Payments Amount		
		The amount of payments that posted in the previous statement.		
37	773	CHDBS-BEFORE-PREV-STMT	67	GROUP
		Occurs 11 times		
		Note		
		This occurs once for each of the eleven statements prior to previous statement.		
37	72	CHDBS-BPS-FIELDS	36	GROUP

From	To	Field	Length	Picture
37	45	CHDBS-BPS-CASH	9	S9(15)V9(2) C-3
		Business Name: Cash Advance Posted Amount		
		The amount of cash advances that posted during this statement.		
46	54	CHDBS-BPS-SALES	9	S9(15)V9(2) C-3
		Business Name: Posted Sales Amount		
		The amount of sales that posted during this statement.		
55	63	CHDBS-BPS-RETURNS	9	S9(15)V9(2) C-3
		Business Name: Posted Return Amount		
		The amount of returns that posted during this statement.		
64	72	CHDBS-BPS-PAYMENTS	9	S9(15)V9(2) C-3
		Business Name: Posted Payments Amount		
		The amount of payments that posted during this statement.		
73	81	CHDBS-BPS-STMT-BAL	9	S9(15)V9(2) C-3
		Business Name: Statement Balance Amount		
		The ending balance for this statement.		
82	90	CHDBS-BPS-MIN-PAY-DUE	9	S9(15)V9(2) C-3
		Business Name: Minimum Payment Due Amount		
		The least possible monetary sum the cardholder must pay, so the account does not become delinquent.		
91	99	CHDBS-BPS-PAST-DUE	9	S9(15)V9(2) C-3
		Business Name: Card Account Past Due Amount		
		The past due amount for this statement.		

From	To	Field	Length	Picture
100	103	CHDBS-BPS-STMT-DATE	4	S9(7)V C-3
		Business Name: Statement Date The date the account last cycled. Valid values are: Any valid date (dashes required)		
		Note This field must be populated. There is no default value allowed for this field.		
774	818	CHDBS-PREV-CASH-BALS	45	GROUP
774	782	CHDBS-CASH-BAL-3CYC	9	S9(15)V9(2) C-3
		Business Name: Cash Balance Three Cycles Ago Amount This is the cash balance as of three cycles ago.		
783	791	CHDBS-CASH-BAL-4CYC	9	S9(15)V9(2) C-3
		Business Name: Cash Balance Four Cycles Ago Amount This is the cash balance as of four cycles ago.		
792	800	CHDBS-CASH-BAL-5CYC	9	S9(15)V9(2) C-3
		Business Name: Cash Balance Five Cycles Ago Amount This is the cash balance as of five cycles ago.		
801	809	CHDBS-CASH-BAL-6CYC	9	S9(15)V9(2) C-3
		Business Name: Cash Balance Six Cycles Ago Amount This is the cash balance as of six cycles ago.		

From	To	Field	Length	Picture
810	818	CHDBS-CASH-BAL-7CYC	9	S9(15)V9(2) C-3
		Business Name: Cash Balance Seven Cycles Ago Amount		
		This is the cash balance as of seven cycles ago.		
819	840	CHDBS-BPS-REVERSALS-CT	2	S9(3)V C-3
		Occurs 11 times		
		Business Name: Cardholder Account Two Cycle Ago Payment Reversal Count		
		The number of payment reversals during the previous billing cycle.		
		Valid values are:		
		000 – 999		
		Note		
		This is a system-maintained field.		
841	868	CHDBS-FINC-CHRG-AM	7	S9(11)V9(2) C-3
		Occurs 4 times		
		This identifies the total finance charges.		
869	908	CHDBS-CRDT-LINE	40	GROUP
869	876	CHDBS-CRDT-LINE-LS-AM	8	S9(15)V C-3
		Maximum credit amount extended to the account for the last statement		
877	884	CHDBS-CRDT-LINE-PS-AM	8	S9(15)V C-3
		Maximum credit amount extended to the account for the previous statement		
885	892	CHDBS-CRDT-LINE-3-AM	8	S9(15)V C-3
		Third maximum credit amount extended to the account		

From	To	Field	Length	Picture
893	900	CHDBS-CRDT-LINE-4-AM	8	S9(15)V C-3
		Fourth maximum credit amount extended to the account		
901	908	CHDBS-CRDT-LINE-5-AM	8	S9(15)V C-3
		Fifth maximum credit amount extended to the account		
869	908	FILLER	40	GROUP
		Redefines CHDBS-CRDT-LINE		
869	876	CHDBS-CRDT-LINE-AM	8	S9(15)V C-3
		Occurs 5 times		
		The total sum of maximum credit extended to the account		
909	917	CHDBS-PS-PYMT-ONLY-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Posted Payment Only Amount		
		Contains the amount actually paid (tran code 271) to an account reported on the previous statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
918	1016	CHDBS-BPS-PYMT-ONLY-AM	9	S9(15)V9(2) C-3
		Occurs 11 times Business Name: Before Previous Statement Posted Payment Only Amount		
		This field contains the amount actually paid (tran code 271) to an account reported on the statements before the previous statement. This field occurs 11 times. Each of these fields corresponds to the equivalent Before Previous Statement Payments fields that are currently stored on the Cardholder Master File.		
		Default value is: Zeroes		
1017	1025	CHDBS-PS-RVLV-MRCH-DBT-AM	9	S9(15)V9(2) C-3
1026	1034	CHDBS-PS-RVLV-CASH-DBT-AM	9	S9(15)V9(2) C-3
1035	1043	CHDBS-PS-RVLV-MRCH-CRDT-AM	9	S9(15)V9(2) C-3
1044	1052	CHDBS-PS-RVLV-CASH-CRDT-AM	9	S9(15)V9(2) C-3
1053	1115	CHDBS-BPS-NGTV-AMRT-AM	9	S9(15)V99 C-3
		Occurs 7 times Business Name: Before Previous Statement Negative Amortization Amount		
		Amount of negative amortization on the statement before the previous statement		
		Note		
		This field occurs seven times for the seven statements before the previous statement.		
1116	1116	FILLER	1	X

Current Monetary Activity Segment

From	To	Field	Length	Picture
1	3602	CHD-CURRENT-ACTIVITY-SEGMENT	3602	GROUP
		This is a group level encompassing the entire fixed portion of the Current Activity Segment.		
1	9	CHD-CURRENT-BALANCE	9	S9(13)V9(4) C-3
		Business Name: Card Account Balance Total Amount		
		This is the master file cardholder balance, carried in dollars and hundredths of cents.		
		Note		
		This is supported by the subsequently described fields, and is the master control number for the cardholder account.		
10	17	CHD-REBT-PRIN-AM	8	S9(13)V99 C-3
		Business Name: Cardholder Rebate Portfolio Principal Amount		
		The amount of rebate that applied to principal for an account within a portfolio		
		Default value is:		
		Zeroes		
18	19	FILLER	2	X(2)

From	To	Field	Length	Picture
20	20	CHD-CRED-BAL-MIN-LEVEL-FLAG	1	S9V C-3
Business Name: Credit Balance Minimum Level Code				
A value used to describe the cardholder's balance during the cycle in relation to the Minimum Balance parameter in the MULTRAN Processing section (CP OC MP) of the PCF.				
Valid values are:				
0 = No Credit Interest Minimum Balance is set on PCF				
1 = Current balance has been above the Credit Interest Minimum Balance				
2 = Average daily balance has been above the Credit Interest Minimum Balance				
3 = Both current balance and average daily balance have been greater than the Credit Interest Minimum Balance				
Note				
This field is used to determine whether credit interest should be calculated on Credit Interest Minimum Balance field.				

From	To	Field	Length	Picture
21	21	CHD-CURR-BAL-MIN-LEVEL-FLAG	1	X
<p>Business Name: Current Balance Minimum Level Code</p>				
<p>The Current Balance Minimum Level Code is a value used to describe the cardholder's balance during the cycle in relation to the Service Charge Minimum Balance parameter in the MULTRAN Processing section (CP OC MP) of the PCF. It is maintained on the Cardholder Master File as a 1-position field, but it is displayed on the CD-101 as 2 positions. It is a sum of the following values that apply to the account.</p>				
<p>Valid values are:</p>				
<p>0 = No Service Charge Minimum Balance is set on the online PCF</p>				
<p>1 = Current balance has been less than the Service Charge Minimum Balance</p>				
<p>2 = Average daily balance has been less than the Service Charge Minimum Balance</p>				
<p>4 = Current balance has been greater than the Service Charge Minimum Balance</p>				
<p>8 = Average daily balance has been greater than the Service Charge Minimum Balance</p>				
<p>Possible values can be '0' through 15. If an account meets all of the above criteria, this field contains a 15 (1 + 2 + 4 + 8 = 15). If an account meets the first two criteria, this field contains a 3 (1 + 2 = 3).</p>				
<p>Continued next page . . .</p>				

From	To	Field	Length	Picture
Continued from previous page . . .				
Note				
		This field is used to determine whether the following service charges should be assessed on the account according to the requirements of the Service Charge Minimum Balance parameter: Statement charges, late charges, cash item charges, merchandise item charges, and overlimit charges.		
22	30	CHD-CTD-DEF-INT	9	S9(15)V9(2) C-3
Business Name: Cycle-To-Date Deferred Interest Amount				
		The amount of cycle-to-date interest in excess of the maximum billable amount. It is billed the next cycle unless the payoff exception has been met.		
31	32	CHD-AGG-CYCLE-DAYS	2	S9(3)V C-3
Business Name: Card Account Interest Accrual Day Cycle-To-Date Count				
		The number of days of interest accrual processed since the last statement.		
33	34	CHD-SMBAL-MONTHS	2	S9(3)V C-3
Business Name: Small Balance Month Count				
		Count of the number of months that a small amount is kept on the file for some PCF options.		

From	To	Field	Length	Picture
35	35	CHD-CHGMEOFF-TOMORROW	1	S9V C-3
		<p>Business Name: Adaptive Control Next Day Charge-Off Code</p> <p>This field is only used for adaptive control customers.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Cardholder will not be charged off at the end of the next processing day 1 = Cardholder will be charged off at the end of the next processing day 2 = Cardholder will be charged off and abandoned at the end of the next processing day 		
36	143	CHD-CYCLE-TO-DATE-DATA	108	GROUP
36	106	CHD-CTD-COUNTS-AMTS	71	GROUP
		These fields define counts and amounts of the cycle-to-date transactions posted to the account.		
36	97	CHD-CTD-XCPT-ANN-CHG	62	GROUP
		This is a group name that excludes CHD-CTD-ANNUAL- CHARGE.		
36	37	CHD-CTD-NO-SALE	2	S9(3)V C-3
		<p>Business Name: Cycle-To-Date Sale Posted Count</p> <p>The count of the number of sales posted to the cardholder account this cycle-to-date.</p> <p>Note</p> <p>This field is counted at time of posting.</p>		

From	To	Field	Length	Picture
38	39	CHD-CTD-NO-CASH	2	S9(3)V C-3
		Business Name: Cycle-To-Date Cash Advance Count		
		The count of the number of cash advances posted cycle-to-date.		
40	41	CHD-CTD-NO-RETURN	2	S9(3)V C-3
		Business Name: Cycle-To-Date Return Posted Count		
		The number of returns posted to the cardholder account.		
42	43	CHD-CTD-NO-PAYMENT	2	S9(3)V C-3
		Business Name: Cycle-To-Date Payments Posted Count		
		The count of the number of payments posted to the account cycle-to-date.		
44	45	CHD-CTD-NO-ADJ	2	S9(3)V C-3
		Business Name: Cycle-To-Date Adjustments Posted Count		
		The count of the number of opening balance adjustments posted to the cardholder account cycle-to-date. Cycle-to-date adjustments are reflected in the preceding five counts and consequently do not affect this field.		
46	47	CHD-CTD-NO-ATESI	2	S9(3)V C-3
		Business Name: Cycle-To-Date Cash Advances Posted ATESI Count		
		The number of cash advances that have posted this cycle with ITEM-ASSES-CODE equal to 7 and the Item Charge Flag on the PCF set to 6.		

From	To	Field	Length	Picture
48	49	CHD-CTD-NO-LOAN	2	S9(3)V C-3
		Business Name: Cycle-To-Date Loan Posted Count		
		The number of installment loans posted this cycle.		
50	51	CHD-CTD-REVERSALS-CT	2	S9(3)V C-3
		The number of payment reversals during the current billing cycle.		
		Valid values are: 000 – 999		
		Note		
		This is a system-maintained field.		
52	52	CHD-CTD-RCNC-NR	1	9
		Business Name: CTD Recency Number		
		This identifies number of cycles of recency.		
		Valid values are: 0 – 9		
		Default value is: 0		
53	61	CHD-CTD-AMT-SALE	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Sale Posted Amount		
		The face amount of the sales posted cycle-to-date.		
62	70	CHD-CTD-AMT-CASH	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Cash Advance Amount		
		The amount of cash advances posted to the account cycle-to-date.		

From	To	Field	Length	Picture
71	79	CHD-CTD-AMT-RETURN	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Return Posted Amount		
		The total amount of returns posted to the account cycle-to-date. This field is positive; consequently, it is not signed with respect to the cardholder balance.		
80	88	CHD-CTD-AMT-PAYMENT	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Payments Posted Amount		
		The amount of cycle-to-date payments posted to the cardholder account. This amount field and the associated count field also reflect posting of the 280, General Credit transaction. This field is positive; consequently, it is not signed with respect to the cardholder balance.		
89	97	CHD-CTD-AMT-LOAN	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Loan Posted Amount		
		The amount of installment loans posted to the account this cycle.		
98	106	CHD-CTD-ANNUAL-CHARGE	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Annual Charge Posted Amount		
		This field contains the amount of annual charge posted to the account this cycle. This field is used to keep the annual charge from being paid off before it is billed. At cycle time it evolves into the apply payment miscellaneous field.		
Note				
For cardholders under the Annual Charge - No Interest option.				
107	143	CHD-CTD-UNPAID-BPDS	37	GROUP

From	To	Field	Length	Picture
107	115	CHD-CTD-UNPAID-BPD	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Unpaid Billed Pay Due Amount		
		The unpaid billed payment due, cycle-to-date.		
116	124	CHD-CTD-UNPAID-CASH-BPD	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Unpaid Cash Amount		
		The portion of the billed payment due that was calculated on the outstanding cash advance principal amounts.		
125	133	CHD-CTD-UNPAID-LOAN-BPD	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Unpaid Loan Amount		
		The minimum payment due on the installment loan balance.		
134	142	CHD-CTD-PAY-AHEAD-AMT	9	S9(15)V9(2) C-3
		Business Name: Card Account Pay Ahead Amount		
		The current amount the cardholder is paid ahead.		
143	143	CHD-CTD-NO-MOS-PAY-AHEAD	1	S9V C-3
		Business Name: Cycle-To-Date Pay Ahead Month Limit Count		
		This is the number of months the account can be paid ahead. This is used in conjunction with Pay Ahead Option 5 on the Product Control File.		
144	206	CHD-CTD-CHARGES	63	GROUP

From	To	Field	Length	Picture
144	152	CHD-CTD-AMT-LATE-CHG	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Late Charge Amount		
		The amount of late charges assessed to the cardholder cycle-to-date		
153	161	CHD-CTD-AMT-ITEM-CHG	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Item Fees Amount		
		The amount of item charges assessed to the cardholder cycle-to-date.		
162	170	CHD-CTD-SALE-ITEM-CHGS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Sale Item Charge Amount		
		The amount of sale item charges calculated cycle-to- date.		
171	179	CHD-CTD-OVERLIMIT-CHG	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Overlimit Charge Amount		
		This initiates the amount of overlimit charge for cycle-to-date.		
180	188	CHD-CTD-AMT-DEBITS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Debit Amount		
		This field contains the total of cycle-to-date non- interest bearing sale transactions. A merchant assessment code of 05 indicates that intra-system sales for this merchant will be non-interest bearing on the cardholder side. Item Checkpoint Type 32 identifies those transactions as non-interest bearing sales.		

From	To	Field	Length	Picture
189	197	CHD-CTD-EMP-DISC-AMT	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Employee Discount Amount		
		Amount of employee discounts, which will be applied to the account at the end of cycle. The PCF employee discount flag must be set On. Can only be set On for system 9604 for it to be accumulated. Otherwise, always zeroes.		
198	206	CHD-CTD-AMT-MISC-CHGS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Charge Miscellaneous Amount		
		This field contains the total of cycle-to-date miscellaneous charges (such as return check charges). Item Checkpoint Type 12 identifies miscellaneous charges.		
207	222	CHD-INTEREST-ADD-ON-RATES	16	GROUP
		The following four fields contain the amount of interest which is added to the account balance daily for cash, merchandise, and credit interest computed on a daily balance.		
207	210	CHD-CAINT-LS-RATE	4	S9(3)V9(4) C-3
		Business Name: Cash Principal Method One Cycle-To-Date Daily Rate		
		This is the daily accrual rate for old cash principal. This is used when Interest Method 01 is set on the Product Control File.		

From	To	Field	Length	Picture
211	214	CHD-CAINT-CTD-RATE	4	S9(3)V9(4) C-3
		Business Name: Cash Principal Method One Cycle-To-Date Daily Rate		
		This is the daily accrual rate for cycle-to-date cash principal. This is used when Interest Method 01 is set on the Product Control File.		
215	218	CHD-MRCHINT-RATE	4	S9(3)V9(4) C-3
		Business Name: Merchandise Principal First Method Two Cycle Old Daily Rate		
		This is the daily accrual rate for two cycle old merchandise principal. This is used when Interest Method 01 is set on the Product Control File.		
219	222	CHD-CREDITINT-RATE	4	S9(3)V9(4) C-3
		Business Name: Credit Interest First Method Daily Rate		
		This is the daily accrual rate for credit interest. This is used when Interest Method 01 is set on the Product Control File		
223	254	CHD-INTEREST-AMOUNTS	32	GROUP
		This set of four fields contains the cycle-to- date accrual amounts for cash, merchandise, and credit interest computed on a daily basis.		

From	To	Field	Length	Picture
223	230	CHD-CAINT-LS-AMT	8	S9(11)V9(4) C-3
		Business Name: Cash Interest Last Statement Amount		
		The amount of interest accrued on cash advances from opening of this cycle, carried in hundredths of cents. This field reflects only unpaid cash advances, which existed on the record as of the last statement.		
231	238	CHD-CAINT-CTD-AMT	8	S9(11)V9(4) C-3
		Business Name: Cycle-To-Date Cash Interest Amount		
		The amount of cash advance interest, accrued on cash advances posted this cycle. Carried in hundredths of cents.		
239	246	CHD-MRCHINT-AMT	8	S9(11)V9(4) C-3
		Business Name: Merchandise Opening Daily Interest Amount		
		For merchandise subject to daily interest, this is the amount of interest accrued on the opening interest bearing merchandise principals.		
247	254	CHD-CRDINT-AMT	8	S9(11)V9(4) C-3
		Business Name: Cycle-To-Date Credit Interest Amount		
		This indicates the amount of accrued credit interest cycle-to-date.		
255	271	CHD-PAY-OFF-BAL-AMOUNTS	17	GROUP
		The following two fields contain the amount of add-on interest that is added to the current balance to compute the pay off balance used in online.		

From	To	Field	Length	Picture
255	262	CHD-POB-RATE	8	S9(11)V9(4) C-3
		Business Name: Daily Pay Off Rate		
		This is the daily accrual rate for pay-off balances. This is used when the pay off balance option on the Product Control File is used.		
263	271	CHD-POB-AMOUNT	9	S9(13)V9(4) C-3
		Business Name: Pay Off Balance Amount		
		This is the pay-off balance amount. This is used when the pay off balance option on the Product Control File is used.		
272	288	CHD-CPO-PAY-OFF-BAL-FIELDS	17	GROUP
272	279	CHD-CPO-POB-RATE	8	S9(11)V9(4) C-3
		Business Name: Daily Pay Off Rate		
		The daily interest rate calculated from the annual interest percentage rate.		
280	288	CHD-CPO-POB-AMOUNT	9	S9(13)V9(4) C-3
		Business Name: Pay Off Balance Amount		
		This is the pay off balance amount. This is used when the pay off balance on the Product Control File.		
289	639	CHD-APPLY-PAYMENT-SEGMENT	351	GROUP
		These fields contain the information required to support the opening balance and current balance (with the exception of the cycle-to-date accrued interests).		

From	To	Field	Length	Picture
289	297	CHDAP-OPEN-CYC-INTSC	9	S9(15)V9(2) C-3
		Business Name: Interest/Service Open Cycle Amount		
		The open cycle interest and service charge field containing the accrued unpaid-billed finance charges. For an account, which remains current, this field consists of the finance charges billed on the last statement. For a delinquent account, this field will contain all unpaid finance charges. This field contains only interest on revolving charges.		
298	306	CHDAP-OPEN-CYC-CASH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Interest/Service Cash Open Cycle Amount		
		This field contains the amount of unpaid interest that was calculated on cash principals.		
		Note		
		For accounts with a separate cash-billed payment option.		
307	315	CHDAP-OPEN-CYC-CASH-PRIN	9	S9(15)V9(2) C-3
		Business Name: Cash Principal Old Amount		
		The total unpaid cash advance principal on the account after the account goes through cycle time. This figure and the interest rate defined in the Base Segment, are used to calculate the cash advance last statement accrual rate (described in the Interest Segment above). When a payment is applied and this figure is reduced, the accrual rates are re-calculated.		

From	To	Field	Length	Picture
316	324	CHDAP-OPEN-CYC-MRCH-NBINT	9	S9(15)V9(2) C-3
		Business Name: Merchandise Principal One Cycle Ago Amount		
		The merchandise principal which was posted last cycle.		
325	333	CHDAP-OPEN-CYC-MRCH-BINT	9	S9(15)V9(2) C-3
		Business Name: Merchandise Principal Unpaid Two Cycle Ago Amount		
		The unpaid amount of merchandise principal for 2-cycle or older merchandise.		
334	342	CHDAP-OPEN-CYC-LOAN-PRIN	9	S9(15)V9(2) C-3
		The unpaid amount of installment loan principal.		
343	351	CHDAP-CURR-CTD-CASH-PRIN	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Cash Advance Principal Amount		
		The current unpaid cycle-to-date cash advance principal on the account. This field and the cash advance finance charge rate is used to calculate the cycle-to-date cash accrual rate described in the Interest Segment above.		

From	To	Field	Length	Picture
352	360	CHDAP-CURR-CTD-MRCH-PRIN	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Merchandise Principal Amount		
		The current net cycle-to-date merchandise posted to the cardholder account.		
		Note		
		This field may go negative. In that event, the amount by which it is negative is applied as a payment.		
361	369	CHDAP-DISPUTED-AMOUNT	9	S9(15)V9(2) C-3
		Business Name: Disputed Previous To Current Cycle Amount		
		The amount of disputed money still being carried as part of the balance. This field is not subject to interest or delinquency and is always the last amount cleared by a payment.		
370	378	CHDAP-MISCELLANEOUS	9	S9(15)V9(2) C-3
		Business Name: Miscellaneous Non-Interest Bearing Amount		
		A non-interest bearing principal for the payment application routines; non-interest bearing annual charges will reside here until they are paid off. The Apply Payment Segment plus the Interest Accrual Segment and the overpayment amount can be used to crossfoot and verify the current balance. The current balance consists of the sum of the apply payment segment sub-fields, plus the cycle-to-date interest accrued less the overpayment amount.		

From	To	Field	Length	Picture
379	387	CHDTAP-BINT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Principal Amount		
		The portion of outstanding merchandise principals, which are to be charged interest at the old rate.		
388	396	CHDTAP-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Principal Amount		
		The portion of outstanding cash principals, which are to be charged interest at the old rates		
397	405	CHD-OVERPAYMENT-AMT	9	S9(15)V9(2) C-3
		Business Name: Overpayment Amount		
		The overpaid amount when payments post in excess of the existing principals, plus the statemented finance charges. Payment application does not affect accrued unbilled finance charges. When all billed finance charges and principals are paid off, the excess amount of payment is held in the overpayment amount field. This field is positive, and therefore is not signed with respect to the cardholder balance.		
406	414	CHDAP-MISC-CHGS	9	S9(15)V9(2) C-3
		Business Name: Miscellaneous Charge One Cycle And More Ago Amount		
		The unpaid amount of miscellaneous charges on the account 1-cycle old or older.		

From	To	Field	Length	Picture
415	423	CHDAP-REPORTABLE-UNPAID-INT	9	S9(15)V9(2) C-3
		Business Name: Reportable Unpaid Interest Amount		
		The amount of interest that is reportable for taxes.		
424	432	CHDAP-OPEN-CYC-FLAP-PRIN	9	S9(15)V9(2) C-3
		Business Name: Retail Principal Unpaid Amount		
		The total unpaid retail principal on the account.		
433	441	CHDAP-SRCHG-FIELDS	9	GROUP
433	441	CHDAP-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Surcharge Apply Payment Amount		
		The amount of the surcharges unpaid by the cardholder.		
		Default value is:		
		0		
442	450	CHDTAP-NBINT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Temp Amount		
		The temp merchandise principal that was posted last cycle.		
451	459	CHDTAP-CYC-CASH	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Cash Temp Amount		
		The current cycle-to-date temp cash posted to the cardholder account, (Checkpoint Type 22).		

From	To	Field	Length	Picture
460	468	CHDTAP-CYC-MRCH	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Merchandise Temp Amount		
		The current cycle-to-date temp merchandise posted to the cardholder account, (Checkpoint Type 14).		
469	522	CHDAP-UNPD-FLDS	54	GROUP
469	477	CHDAP-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Unpaid Annual Charge Amount		
		This field contains the unpaid annual charge fees for the apply pay segment.		
		Default value is: Zeroes		
478	486	CHDAP-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Unpaid Late Charge Amount		
		This field contains the unpaid late charge fees for the apply pay segment.		
		Default value is: Zeroes		
487	495	CHDAP-UNPD-CASH-ITEM-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Cash Item Charge Amount		
		This field contains the cash item charge fees for the apply pay segment.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
496	504	CHDAP-UNPD-SALE-ITEM-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Unpaid Sale Item Charge Amount		
		This field contains the unpaid sale item charge fees for the apply pay segment.		
		Default value is:		
		Zeroes		
505	513	CHDAP-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Unpaid Overlimit Charge Amount		
		This field contains the unpaid overlimit fees for the apply pay segment.		
		Default value is:		
		Zeroes		
514	522	CHDAP-UNPD-CRDLF-PRMM-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Unpaid Credit Life Premium Amount		
		This field contains the unpaid credit life premiums for the apply pay segment.		
		Default value is:		
		Zeroes		
523	585	CHDAP-MUF-FIELDS	63	GROUP
523	531	CHDAP-MRCH-MUF	9	S9(15)V9(2) C-3
		Business Name: Multiple Use FLAP Merchandise Amount		
		The total dollar and cent merchandise principal in the MUF.		

From	To	Field	Length	Picture
532	540	CHDAP-CASH-MUF	9	S9(15)V9(2) C-3
		Business Name: Multiple Use FLAP Cash Amount		
		The dollar and cent principal amount of cash in the MUF account.		
541	549	CHDAP-MUF-MRCH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Multiple Use FLAP Merchandise Interest/Service Amount		
		The total dollar and cent interest amount on merchandise in the MUF.		
550	558	CHDAP-MUF-CASH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Multiple Use FLAP Cash Interest/Service Amount		
		The total dollar and cent interest amount of cash in the MUF.		
559	567	CHDAP-MUF-DISPUTE	9	S9(15)V9(2) C-3
		Business Name: Multiple Use FLAP Dispute Amount		
		The total dollar and cent amount on FLAP disputes.		
568	576	CHDAP-MUF-FILLER1	9	S9(15)V9(2) C-3
577	585	CHDAP-MUF-FILLER2	9	S9(15)V9(2) C-3
586	630	CHD-CTD-SRCHG-FIELDS	45	GROUP
586	630	CHD-CTD-SRCHG-AM	9	S9(15)V9(2) C-3
		Occurs 5 times		
		Business Name: Surcharge Amount		
		The amount of the client-defined surcharge billed to the cardholder.		

From	To	Field	Length	Picture
631	639	CHD-CTD-MXMZ-INTR-AM	9	S9(15)V9(2) C-3
		Business Name: Cycle To Date Cardholder Maximizer Amount		
		Amount of cycle-to-date interest that was added to the unpaid interest on the account mid-cycle when a payment posted to an account with the Maximizer Control parameter in PCF set to 3		
		Default value is: Zeros		
640	675	CHD-BKDT-AGG-FIELDS	36	GROUP
640	648	CHD-BKDT-AGG-CURR-SALES	9	S9(15)V9(2) C-3
		Business Name: Sales Backdated Aggregate Cycle-To-Date Amount		
		The current cycle-to-date backdated sale aggregate. This field is used as an accumulation field so the interest back to the transaction date will be calculated and billed with the appropriate cycle-to-date principal.		
649	657	CHD-BKDT-AGG-CURR-CASH	9	S9(15)V9(2) C-3
		Business Name: Cash Backdated Aggregate Cycle-To-Date Amount		
		This field is used as an accumulation field so the interest back to the transaction date will be calculated and billed with the appropriate cycle-to- date principal.		

From	To	Field	Length	Picture
658	666	CHD-BKDT-AGG-LS-SALES	9	S9(15)V9(2) C-3
		Business Name: Sales Backdated Aggregate One Cycle Ago Amount		
		The amount of the backdated sale aggregate one cycle ago (last statement).		
667	675	CHD-BKDT-AGG-LS-CASH	9	S9(15)V9(2) C-3
		Business Name: Cash Backdated Aggregate One Cycle Ago Amount		
		This field is used as an accumulation field. The interest back to the translation date will be calculated and billed with the appropriate "one cycle ago" principal.		
676	729	CHD-FIXED-PAYMENT-SCHEDULE	54	GROUP
		The following fields are used for keeping track of the payments due on an account for it to retain its non-revolving and non-interest-bearing status.		
676	702	CHD-FPS-NMDSREC	27	GROUP
676	684	CHD-FPS-PAY-1	9	S9(15)V9(2) C-3
		Business Name: First Fix Payment Amount		
		The payment due before the upcoming statement. Printed on the last statement.		
685	693	CHD-FPS-PAY-2	9	S9(15)V9(2) C-3
		Business Name: Fixed Payment Second Amount		
		The payment due prior to the second statement.		

From	To	Field	Length	Picture
694	702	CHD-FPS-PAY-3	9	S9(15)V9(2) C-3
		Business Name: Fixed Payment Third Amount		
		The payment due prior to the third statement.		
703	711	CHD-FPS-PAY-4	9	S9(15)V9(2) C-3
		Business Name: Fixed Payment Fourth Amount		
		The payment due prior to the fourth statement.		
712	720	CHD-FPS-PAY-5	9	S9(15)V9(2) C-3
		Business Name: Fixed Payment Fifth Amount		
		The payment due prior to the fifth statement.		
721	729	CHD-FPS-PAY-6	9	S9(15)V9(2) C-3
		Business Name: Fixed Payment Sixth Amount		
		The payment due prior to the sixth statement.		
730	730	CHD-OVERLIMIT-TYPE-FLAG	1	X
		Business Name: Overlimit Code		
		Valid values are:		
		0 = Within credit limit during current cycle		
		1 = Continuously overlimit since fee taken		
		2 = Credit line lowered during cycle		
		3 = Both 1 and 2		

From	To	Field	Length	Picture
731	731	CHD-DEBIT-TRAN-POSTED	1	X
		Business Name: Debit Transaction Posted Code		
		This designates a debit transaction that occurred during the current cycle.		
732	740	CHD-CTD-UNPAID-FLAP-BPD	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Unpaid Retail Amount		
		The portion of the billed payment due that was calculated on the outstanding retail principal amount.		
741	742	CHD-CUR-LATE-PYMT-DAYS	2	S9(3) C-3
		Business Name: Late Payment Current Count		
		The number of days the current payment due is late.		
743	743	CHDLS-PP-DELINQ-LEVEL	1	S9
		The delinquency level of the account for Performance Pricing purposes.		
		Valid values are:		
		0 – 3		
744	745	CHD-ASSOC-CTD-NO-ADJ	2	S9(3)V C-3
		Business Name: Adjustment Associates Post Cycle-To-Date Count		
		This field counts the number of adjustments made to an account during the cycle. This field is reset to zero at the beginning of each cycle.		
		The list of adjustment transactions that are tracked by this field are:		
		253, 256, 257, 258, 259, 260, 261, 272, 273, 280, 281, 282, 283, 284, 286, 287 and 288.		

From	To	Field	Length	Picture
746	746	CHD-GROP-OFEE-NEXT-DAY-CD	1	X
747	755	CHD-CURR-ANNUAL-CHARGES-BILLED Business Name: Business Name: Billed Annual Finance Charge Amount	9	S9(15)V9(2) C-3
		Note		
		This field no longer populated or used.		
756	764	CHD-CURR-OTHER-CHARGES-BILLED Business Name: Billed Other Charge Current Amount	9	S9(15)V9(2) C-3
		Note		
		This field no longer populated or used.		
765	773	CHD-CTD-AMT-IVA	9	S9(15)V9(2) C-3
774	782	CHD-CURR-REVOLV-AMT Business Name: Merchandise Revolve Current Amount	9	S9(15)V9(2) C-3
		This field designates at which dollar amount individual merchandise sales will be considered revolving.		
783	791	CHD-LAST-REVOLV-AMT Business Name: Last Statement Revolving Merchandise Amount	9	S9(15)V9(2) C-3
		This field designates at which dollar amount individual merchandise sales will be considered revolving the last time they statemented.		

From	To	Field	Length	Picture
792	800	CHD-CTD-SALE-ADJ	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Sale Adjustment Amount		
		This field contains the total sales amount of across-cycle adjustments posted to the account cycle-to-date.		
801	809	CHD-CTD-CASH-ADJ	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Cash Adjustment Amount		
		This field contains the total cash advance amounts of across-cycle adjustments posted to the account cycle-to-date.		
810	818	CHD-CTD-RTRN-ADJ	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Return Adjustment Amount		
		This field contains the total returns amount of across-cycle adjustments posted to the account cycle-to-date.		
819	820	CHD-CTD-CBRN-PRTN-QLFD-PRCH-NR	2	S9(3)V C-3
		Business Name: Cycle-To-Date Fuel Transaction Count		
		The cycle-to-date number of co-brand qualified partner purchases. This field will be cleared when the account cycles.		
821	829	CHD-CTD-CBRN-PRTN-QLFD-PRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date Fuel Transaction Amount		
		The cycle-to-date amount of co-brand qualified partner purchases. This field will be cleared when the account cycles.		
830	831	CHD-PYMT-DUE-RLJL-DT	2	S9(3)V C-3
		Business Name: Payment Due Relative Date		

From	To	Field	Length	Picture
832	833	CHD-LATE-CHRG-RLJL-DT	2	S9(3)V C-3
		Business Name: Late Fee Relative Julian Date		
		Date the current late charge fee posted		
834	834	CHD-PAY-AHED-ACTN-CD	1	X
		Business Name: Pay Ahead Action Code		
		Code determining whether an account is qualified for pay ahead or eligible for late fee		
		Valid values are:		
		L = Eligible for late fee		
		Q = Qualified for pay ahead		
		Default value is:		
		Space		
835	969	CHDAP-FLAP-SUMMARY	135	GROUP
835	843	CHD-MUF-CTD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Late Charges Amount		
		This field shows the total amount of late charges that are on FLAPs for the account.		
		Default value is::		
		0		
844	852	CHDAP-MUF-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Late Charges Amount		
		This field shows the total amount of unpaid late charges that are on FLAPs for the account.		
		Default value is:		
		0		

From	To	Field	Length	Picture
853	861	CHD-MUF-CTD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Overlimit Charges Amount		
		This field shows the total amount of overlimit charges that are on FLAPs for the account.		
		Default value is:		
		0		
862	870	CHDAP-MUF-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Overlimit Charges Amount		
		This field shows the total amount of unpaid overlimit charges that are on FLAPs for the account.		
		Default value is:		
		0		
871	879	FILLER	9	S9(15)V9(2) C-3
880	888	CHDAP-MUF-UNPD-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Credit Life Charges Amount		
		This field shows the total amount of unpaid credit life charges that are on FLAPs for the account.		
		Default value is:		
		0		

From	To	Field	Length	Picture
889	897	CHD-MUF-CTD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Miscellaneous Charges Amount		
		This field shows the total amount of miscellaneous charges that are on FLAPs for the account.		
		Default value is:		
		0		
898	906	CHDAP-MUF-UNPD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Miscellaneous Charges Amount		
		This field shows the total amount of unpaid miscellaneous charges that are on FLAPs for the account.		
		Default value is:		
		0		
907	915	CHD-MUF-CTD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total Annual Charges on FLAPs		
		This field shows the total amount of annual charges that are on FLAPs for the account.		
		Default value is:		
		0		

From	To	Field	Length	Picture
916	924	CHDAP-MUF-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Annual Charges Amount		
		This field shows the total amount of unpaid annual charges that are on FLAPs for the account. Default value is: 0		
925	933	CHD-MUF-CTD-SRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Government Surcharges Amount		
		This field shows the total amount of government surcharges that are on FLAPs for the account. Default value is: 0		
934	942	CHDAP-MUF-UNPD-SRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Government Surcharges Amount		
		This field shows the total amount of unpaid government surcharges that are on FLAPs for the account. Default value is: 0		

From	To	Field	Length	Picture
943	951	CHD-MUF-CTD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Item Charges Amount		
		This field shows the total amount of item charges that are on FLAPs for the account.		
		Default value is:		
		0		
952	960	CHDAP-MUF-UNPD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Total FLAP Unpaid Item Charges Amount		
		This field shows the total amount of unpaid item charges that are on FLAPs for the account.		
		Default value is:		
		0		
961	969	CHDAP-MUF-DALY-CASHACCR-AM	9	S9(13)V9(4) C-3
		Business Name: Promotion Total Cash Daily Interest Accrued Amount		
		Total amount of all cash promotional daily accrual interest		
970	978	CHDAP-MUF-DALY-MRCHACCR-AM	9	S9(13)V9(4) C-3
		Business Name: Promotion Total Merchandise Daily Interest Accrued Amount		
		Total amount of all merchandise promotional daily accrual interest		

From	To	Field	Length	Picture
979	987	CHDAP-MUF-CRDT-BLNC-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Promotion Credit Balance Current Summary Amount</p> <p>This is the amount of the total promotional credit balance as of the current processing day.</p> <p>Default value is:</p> <p>0</p>		
988	996	CHD-CTD-FRGN-CNY-CHRG-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Cycle-To-Date Foreign Currency Charge Amount</p> <p>This is the amount of foreign currency charges since the most recent statement.</p> <p>Default value is:</p> <p>0</p>		
997	998	CHD-CTD-LATE-CHRG-CNSC-CT	2	S9(3) C-3
		<p>Business Name: Cycle-To-Date Consecutive Late Charge Count</p> <p>Count of consecutive late charges including the cycle-to-date</p> <p>Default value is:</p> <p>Zeroes</p> <p>Note</p> <p>This counter is reset to zero when the account is no longer delinquent. It is only set if the client's late charge Rules actions add to the counter. It can be used as a Rules element to prevent further late charges.</p>		

From	To	Field	Length	Picture
999	1000	CHD-CTD-OVRL-CHRG-CNSC-CT	2	S9(3) C-3
		<p>Business Name: Cycle-To-Date Consecutive Overlimit Charge Count</p> <p>Count of consecutive overlimit charges including the cycle-to-date</p> <p>Default value is: Zeroes</p>		
		<p>Note</p> <p>This counter will stop at the maximum number of consecutive overlimit charges set in PCF (CP/PF/OC), if the option is used. The counter will be reset to zero when the account meets specific reset conditions set in PCF.</p>		
1001	1001	CHD-CTD-LATE-FEE-NNSS-IN	1	X
		<p>Business Name: Cycle-To-Date Late Fee Non-assessment Indicator</p> <p>Indicator designating whether the late fee will be prevented for the cycle-to-date due to consecutive Rules fee limits</p> <p>Valid values are: N = No, the late fee will not be prevented. Y = Yes, the late fee will be prevented.</p> <p>Default value is: N</p>		

From	To	Field	Length	Picture
1002	1002	CHD-CTD-OVRL-FEE-NNSS-IN	1	X
		<p>Business Name: Cycle-To-Date Overlimit Fee Non-assessment Indicator</p> <p>Indicator designating whether the overlimit fee will be prevented for the cycle-to-date due to consecutive PCF fee limits</p> <p>Valid values are:</p> <p>N = No, the overlimit fee will not be prevented.</p> <p>Y = Yes, the overlimit fee will be prevented.</p> <p>Default value is:</p> <p>N</p>		
1003	1007	CHD-CTD-LATE-FEE-NNSS-DT	5	S9(9) C-3
		<p>Business Name: Cycle-To-Date Late Fee Non-assessment Date</p> <p>Date the late fee non-assessment indicator was changed since the last statement</p> <p>Default value is:</p> <p>Zeroes</p>		
1008	1012	CHD-CTD-OVRL-FEE-NNSS-DT	5	S9(9) C-3
		<p>Business Name: Cycle-To-Date Overlimit Fee Non-assessment Date</p> <p>Date the overlimit fee non-assessment indicator was changed since the last statement</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
1013	1021	CHDAP-TOTL-MMB-AM	9	S9(15)V99 C-3
		Business Name: Total Unpaid MMB Amount		
		Accumulative amount of all miscellaneous monetary buckets on the account		
		Default value is:		
		Zeros		
1022	1030	CHD-CTD-XTRN-FEES-AM	9	S9(15)V99 C-3
		Business Name: Cycle-To-Date Fee Amount		
		Amount of fees on the Cardholder Master File record not accounted for in other Cardholder Master File fields since the last statement		
		Default value is:		
		Zeros		
1031	1039	CHD-CTD-PYMT-ONLY-AM	9	S9(15)V99 C-3
		Business Name: Cycle-To-Date Cardholder Payment Only Amount		
		Amount of payments that posted to the account since the last statement		
		Default value is:		
		Zeros		
Note				
This amount includes backdated cross-cycle payments and can be adjusted by payment reversals. This amount does not include special credits.				

From	To	Field	Length	Picture
1040	1048	CHDAP-UNPD-FRGN-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Apply Payment Unpaid Foreign Charge Amount		
		This field contains the amount of unpaid foreign currency for the apply pay segment.		
		Default value is: Zeros		
1049	1049	CHD-FLAP-SSPN-CD	1	9
		Business Name: Promotion Suspension Code		
		Code representing whether the account is eligible for automatic suspension		
		Valid values are: 0 = Not eligible 1 = Eligible		
1050	1054	FILLER	5	X(5)
1055	1738	CHD-LAST-STATEMENT	684	GROUP
		These fields comprise the last statement checkpoint information and can be used to define the status of the account at last cycle time. In addition, the last statemented balance is carried and used in cross-footing as described as above with the cycle-to-date and interest segments.		

From	To	Field	Length	Picture
1055	1063	CHD-LAST-STATEMENTED-BAL	9	S9(15)V9(2) C-3
		Business Name: Last Statement Balance Amount		
		The dollar-and-cent amount of the most recent statement balance. An exception to the account cycle opening balance corresponding to the new balance shown on the last statement is when the account has had an opening balance adjustment applied to it. In that event, the last statement balance reflects the balance after the adjustment and the balance that is printed on the statement is maintained in the History Segment of the account so that the proper last statement balance is displayed on the statement at cycle time.		
1064	1414	CHDLS-PRINCIPALS	351	GROUP
		These fields consist of the principals contained in the Apply Payment Segment as the account entered cycle time.		
1064	1072	CHDLS-UNPAID-INTSC	9	S9(15)V9(2) C-3
		Business Name: Last Statement Interest/ Charges Unpaid Amount		
		The unpaid interest and service charge on the account. For a current account, this will often be zero (depending on your PCF settings). For a delinquent account this will represent the accrued unpaid finance charges from the apply payment segment interest and service charge field.		

From	To	Field	Length	Picture
1073	1081	CHDLS-UNPAID-CASH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Interest/Charges Unpaid Amount		
		The portion of CHDPS-UNPAID-INTSC which was calculated on cash advance principals.		
1082	1090	CHDLS-END-CASH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash End Amount		
		The receiving field from the open cycle cash advance principals in the apply payment segment.		
		Note		
		This field is carried in dollars and cents.		
1091	1099	CHDLS-END-MRCH-NBINT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise One Cycle Ago Unpaid Amount		
		The amount of one-cycle merchandise remaining unpaid as of the last statement.		
		Note		
		This field is carried in dollars and cents.		

From	To	Field	Length	Picture
1100	1108	CHDLS-END-MRCH-BINT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Two Cycle Ago Unpaid Amount		
		The amount of two-cycle or older merchandise principal remaining unpaid as of the last statement. This principal plus CHDLS-END-MRCH-NBINT is combined to create the new apply payment segment CHDAP-OPEN-CYC-MRCH-BINT.		
		Note		
		This field is carried in dollars and cents.		
1109	1117	CHDLS-END-LOAN	9	S9(15)V9(2) C-3
		Business Name: Last Statement Loan Principal End Amount		
		This current installment loan principal field contains cycle-to-date installment purchases as well as the balance of previous installment purchases.		
1118	1126	CHDLS-CYC-CASH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Principal Unpaid During Cycle Amount		
		The unpaid cash principal posted during the cycle and its source is the apply payment current cycle-to-date cash principal field.		
1127	1135	CHDLS-CYC-MRCH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Net Cycle Posted Amount		
		The net cycle merchandise posted account which then becomes CHDAP-OPEN-CYC-MRCH-NBINT in the apply payment after cycling is completed		

From	To	Field	Length	Picture
1136	1144	CHDLS-DISPUTED-AMOUNT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Disputed Amount		
		The dollar and cent amount of the last statement balance in dispute.		
1145	1153	CHDLS-MISCELLANEOUS	9	S9(15)V9(2) C-3
		Business Name: Last Statement Balance Miscellaneous Amount		
		The last statement balance of non-interest bearing principals.		
1154	1162	CHDLS-TEMP-BINT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Principal Outstanding Amount		
		The amount of old merchandise principal still outstanding at the time of the last statement		
1163	1171	CHDLS-TEMP-CASH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Principal Outstanding Amount		
		The amount of old cash principal still outstanding at the time of the last statement.		
1172	1180	CHDLS-OVERPAYMENT-AMT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Overpayment Amount		
		This is the same as CHD-OVERPAYMENT-AMT except it is from the last statement.		

From	To	Field	Length	Picture
1181	1189	CHDLS-MISC-CHGS	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Miscellaneous Unpaid Amount		
		The miscellaneous charges remaining unpaid as of the last statement.		
1190	1198	CHDLS-REPORT-UNPAID-INT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Interest Reported Unpaid Amount		
1199	1207	CHDLS-FLAP-BALANCE	9	S9(15)V9(2) C-3
		Business Name: Last Statement Balance FLAP Amount		
		The amount of retail purchases remaining unpaid as of the last statement.		
1208	1216	CHDLS-SRCHG-AP-FIELDS	9	GROUP
1208	1216	CHDLS-UNPD-SRCHG-AM	9	S9(15)V9(2) C-3
1217	1225	CHDLS-TEMP-NBINT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Unpaid Temp Amount		
		The amount of one-cycle temp merchandise remaining unpaid as of last statement.		
1226	1234	CHDLS-TEMP-CYC-CASH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Temp Cycle Amount		
		The net temp cycle cash posted amount which then becomes the CHDTAP-CASH in the apply payment after cycling is completed.		

From	To	Field	Length	Picture
1235	1243	CHDLS-TEMP-CYC-MRCH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Temp Cycle Amount		
		The net temp cycle merchandise posted amount which then becomes the CHDTAP-NBINT in the apply payment after cycling is completed.		
1244	1297	CHDLS-UNPD-FLDS	54	GROUP
1244	1252	CHDLS-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Unpaid Annual Charge Amount		
		This field contains the unpaid annual charge fees for the last statement.		
		Default value is: Zeroes		
1253	1261	CHDLS-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Unpaid Late Charge Amount		
		This field contains the unpaid late charge fees for the last statement.		
		Default value is: Zeroes		
1262	1270	CHDLS-UNPD-CASH-ITEM-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Unpaid Cash Item Amount		
		This field contains the unpaid cash item fees for the last statement.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1271	1279	CHDLS-UNPD-SALE-ITEM-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Unpaid Sale Item Charge Amount		
		This field contains the unpaid sale item charge fees for the last statement.		
		Default value is: Zeroes		
1280	1288	CHDLS-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Unpaid Overlimit Charge Amount		
		This field contains the unpaid overlimit fees for the last statement.		
		Default value is: Zeroes		
1289	1297	CHDLS-UNPD-CRDLF-PRMM-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Unpaid Credit Life Premium Amount		
		This field contains the unpaid credit life premium for the last statement.		
		Default value is: Zeroes		
1298	1360	CHDLS-MUF-FIELDS	63	GROUP
1298	1306	CHDLS-MRCH-MUF	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Multiple Use FLAP Amount		

From	To	Field	Length	Picture
1307	1315	CHDLS-CASH-MUF	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Multiple Use FLAP Amount		
		The amount of cash multiple use FLAP principal one cycle ago.		
1316	1324	CHDLS-MUF-MRCH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Interest/ Services Multiple Use FLAP Amount		
1325	1333	CHDLS-MUF-CASH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Interest/Services Multiple Use FLAP Amount		
1334	1342	CHDLS-MUF-DISPUTE	9	S9(15)V9(2) C-3
		Business Name: Last Statement Dispute Multiple Use FLAP Amount		
1343	1351	CHDLS-MRCH-MUF-INT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Interest Multiple Use FLAP Amount		
		The dollar and cent amount of interest on the total dollar-and-cent merchandise principal in the MUF from this card account's last statement.		

From	To	Field	Length	Picture
1352	1360	CHDLS-CASH-MUF-INT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Interest Multiple Use FLAP Amount		
		The dollar and cent amount of interest on the dollar and cent principal amount of cash in the MUF account from this card account's last statement.		
1361	1405	CHDLS-SRCHG-FIELDS	45	GROUP
1361	1405	CHDLS-SRCHG-AM	9	S9(15)V9(2) C-3
		Occurs 5 times		
		Business Name: Surcharge Apply Payment Amount		
		The amount of the surcharges unpaid by the cardholder.		
		Default value is:		
		Zeroes		
1406	1414	CHDLS-REAL-INT-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Real Interest Amount		
1415	1432	CHDLS-DEFERRED-AVERAGES	18	GROUP
1415	1423	CHDLS-DEF-AVE	9	S9(15)V9(2) C-3
		The average daily balance of cycle-to-date purchases where interest is not to be billed this statement, but may be billed the next statement.		
1424	1432	CHDLS-DEF-AVE-2	9	S9(15)V9(2) C-3
		The average daily balance of cycle-to-date cash advances where interest is not to be billed this statement, but may be billed the next statement.		

From	To	Field	Length	Picture
1433	1513	CHDLS-FINANCE-CHGS	81	GROUP
		These nine fields represent the finance charges on the account. They consist of the cycle accruals and the unpaid billed finance charges.		
1433	1441	CHDLS-CASH-INT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Interest Amount		
		The total amount of cash interest throughout the cycle based on the cash principals.		
1442	1450	CHDLS-MRCH-INT	9	S9(15)V9(2) C-3
		Business Name: Accumulated Merchandise Interest Amount		
		The merchandise interest that was accumulated during the cycle.		
1451	1459	CHDLS-CREDIT-INT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Credit Interest Amount		
		The amount of credit interest paid on the last statement.		
Note				
		This field is carried as a negative dollars and cents amount.		
1460	1468	CHDLS-LATE-CHG	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Late Amount		
		The amount of late charges billed on the last statement.		

From	To	Field	Length	Picture
1469	1477	CHDLS-CR-LIFE-CHG	9	S9(15)V9(2) C-3
		Business Name: Last Statement Credit Life Charge Amount		
		The amount of credit life insurance charges assessed on the last statement.		
1478	1486	CHDLS-ITEM-CHG	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Cash Amount		
		The amount of cash item charges assessed on the last statement.		
1487	1495	CHDLS-OVERLIMIT-CHG	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Overlimit Amount		
		The amount of the overlimit charges billed on the last statement.		
1496	1504	CHDLS-MIN-CHG	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Minimum Finance Amount		
		The amount of extra finance charges billed because of the minimum finance charge calculation.		
1505	1513	CHDLS-SALE-ITEM-CHGS	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Sale Amount		
		The amount of sale item charges billed on the last statement.		
1514	1576	CHDLS-MISC-DATA	63	GROUP
		These fields are used to control the accrued arrears, payment due, and number of cycles delinquent, and to permit the automatic delinquency adjustment feature.		

From	To	Field	Length	Picture
1514	1522	CHDLS-BILLED-PAY-DUE	9	S9(15)V9(2) C-3
		Business Name: Last Statement Minimum Pay Due Amount		
		This figure corresponds to the minimum payment due on the last statement. It is used in conjunction with accrued arrears (above) and the number of cycles delinquent (above) to permit automatic delinquency adjustment.		
1523	1531	CHDLS-CASH-BPD	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Advance Minimum Pay Due Amount		
		Portion of the minimum payment due calculated on cash advance principals on the last statement.		
1532	1540	CHDLS-LOAN-BPD	9	S9(15)V9(2) C-3
		Business Name: Last Statement Loan Minimum Pay Due Amount		
1541	1549	CHDLS-PAY-AHEAD-AMT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Pay Ahead Amount		
		The amount paid in excess of the Last Statement Minimum Payment Due amount that will be applied towards future Minimum Payment Due amounts.		
1550	1550	CHDLS-NO-MOS-PAY-AHEAD	1	S9V C-3
		Business Name: Last Payment Pay Ahead Month Count		

From	To	Field	Length	Picture
1551	1552	CHDLS-CHGOFF-INDIC	2	S9(4)V COMP
		Business Name: Last Statement Charge Off Code		
		This is an indicator used to represent an occurrence of manual charge-offs during the last statement period.		
		Note		
		Refer to the CHD-CHGOFF-INDIC field in the Cardholder Historical Data Segment for allowable values.		
1553	1553	CHDLS-SPEC-RATE-FLAG	1	X
		Business Name: Last Statement Special Rate Code		
		This indicates if interest was charged at one rate on the last statement regardless of what the interest breakpoint was.		
1554	1554	CHDLS-CRED-BAL-MIN-LEVEL-FLAG	1	S9V C-3
		Business Name: Last Statement Balance Credit Minimum Level Code		
		The cardholder's credit balance minimum level flag from last cycle. This is used by the system to know whether credit interest needs to be adjusted in cross-cycle adjustments.		
1555	1555	CHDLS-CURR-BAL-MIN-LEVEL-FLAG	1	X
		Business Name: Last Statement Balance Current Minimum Level Code		
		The cardholder's current balance minimum level flag from last cycle. This is used by the System to know whether service charges need to be adjusted in cross- cycle adjustments.		

From	To	Field	Length	Picture
1556	1564	CHDLS-REBATE-AMT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Rebate Amount		
		The amount of rebates paid to the account on the last statement.		
1565	1566	CHD-LS-REVERSALS-CT	2	S9(3)V C-3
1567	1567	CHD-LS-RCNC-NR	1	9
1568	1576	CHDLS-CRDT-LIFE-BASE-AM	9	S9(15)V9(2) C-3
		Business Name: Credit Life Base Amount		
		Carries the dollar amount of the cardholder's activity that is subject to credit life fee assessment.		
		Default value is:		
		Zeroes		
1577	1585	CHDLS-CASH-IPP	9	S9(15)V9(2) C-3
		Business Name: Last Statement Interest Prior To Payment Amount		
		This field contains the last statement's cash interest prior to payment. This field is used to support the interest maximizer option.		
1586	1594	CHDLS-MRCH-IPP	9	S9(15)V9(2) C-3
		Business Name: Last Statement Interest Merchandise Prior To Payment Amount		
		This field contains the last statement's merchandise interest prior to payment. This field is used to support the interest maximizer option.		

From	To	Field	Length	Picture
1595	1603	CHDLS-FLAP-INT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Interest FLAP Amount		
		The total amount of interest on the last statement that was based on the retail principal.		
1604	1612	CHDLS-FLAP-BPD	9	S9(15)V9(2) C-3
		Business Name: Last Statement Minimum Pay Due FLAP Amount		
		The portion of the minimum payment due that was calculated on retail principal on the last statement.		
1613	1621	CHDLS-TEMP-DEF-AVE-MRCH	9	S9(15)V9(2) C-3
		Business Name: Last Statement Merchandise Temp Average Daily Balance Amount		
		The average daily balance of cycle-to-date temp purchases, where interest is not to be billed this statement, but may be billed the next statement.		
1622	1630	CHDLS-TEMP-DEF-AVE-CASH	9	S9(15)V9(2) C-3
		The average daily balance of cycle-to-date temp cash advances, where interest is not to be billed this statement, but may be billed the next statement.		
1631	1632	CHD-LS-LATE-PYMT-DAYS	2	S9(3) C-3
		Business Name: Last Statement Late Payment Day Count		
		The number of days the payment was late on the cardholder's last statement.		

From	To	Field	Length	Picture
1633	1641	CHDLS-ADJUSTED-BALANCE	9	S9(15)V9(2) C-3
		Business Name: Last Statement Balance Adjusted Amount		
		The amount the account balance was adjusted since the last statement.		
1642	1642	CHDLS-CREDIT-MONTHS	1	S9 C-3
		Business Name: Last Statement Credit Month Count		
		The number of months the account was in a credit balance one cycle ago.		
1643	1651	CHDLS-DVRS-FEES-AM	9	S9(15)V9(2) C-3
1652	1660	CHDLS-ANNUAL-CHARGES-BILLED	9	S9(15)V9(2) C-3
		Business Name: Last Statement Charge Annual Billed Amount		
		The total amount of the annual charges billed to the account as of the last statement.		
		Default value is: Zeroes		
		Note		
		This field no longer populated or used.		
1661	1669	CHDLS-OTHER-CHARGES-BILLED	9	S9(15)V9(2) C-3
		Business Name: Last Statement Other Charge Billed Amount		
		The total amount of all other annual charges billed to the account as of the last cycle.		
		Note		
		This field no longer populated or used.		

From	To	Field	Length	Picture
1670	1678	CHDLS-AMT-IVA	9	S9(15)V9(2) C-3
		Business Name: Last Statement IVA Amount		
		The IVA tax charged last cycle.		
1679	1738	CHDLS-CREDIT-LIFE-INSURANCE	10	GROUP
		Occurs 6 times		
1679	1687	CHDLS-CLI-PREMIUM	9	S9(15)V9(2) C-3
		Business Name: Credit Life Premium Last Statement Amount		
		The amount of credit life insurance premium as of the last statement.		
1688	1688	CHDLS-CLI-COMPL-WAIVED	1	X
		Business Name: Last Statement Credit Life Insurance Complimentary Waived Code		
		A code reflecting the credit life insurance fee was waived as of the last statement.		
		Valid values are:		
		Y = The premium was waived.		
		Space = The premium was not waived.		
1739	1828	CHDLS-REMAINING-FIELDS	90	GROUP
1739	1739	CHDLS-NO-FEES-CD	1	X
		Business Name: Card Account Last Statement No Fees Code		
		This field reflects the code indicating if late and overlimit fees were forgiven on the account's last statement		
		Valid values are:		
		N = Fees were not forgiven		
		Y = Fees were forgiven		

From	To	Field	Length	Picture
1740	1740	CHD-LS-INTEREST-SWITCH	1	X
		Business Name: FLAP Last Statement Interest Code		
		The cardholder interest switch that was saved during the last statement cycle.		
1741	1752	CHD-LS-ANN-INT-RATES	12	GROUP
1741	1743	CHD-LS-MRCH-APR	3	S9(2)V9(3) C-3
		Business Name: Cardholder Last Statement Merchandise Annual Interest Rate		
		The merchandise annual interest rate in effect during the last statement cycle.		
1744	1746	CHD-LS-CASH-APR	3	S9(2)V9(3) C-3
		Business Name: Cardholder Last Statement Cash Annual Interest Rate		
		The cash annual interest rate in effect during the last statement cycle.		
1747	1749	CHD-LS-TEMP-MRCH-APR	3	S9(2)V9(3) C-3
		Business Name: Cardholder Last Statement Temporary Merchandise Annual Interest Rate		
		The temporary merchandise annual interest rate in effect during the last statement cycle.		
1750	1752	CHD-LS-TEMP-CASH-APR	3	S9(2)V9(3) C-3
		Business Name: Cardholder Last Statement Temporary Cash Annual Interest Rate		
		The temporary cash annual interest rate in effect during the last statement cycle.		

From	To	Field	Length	Picture
1753	1753	CHDLS-ADD-TIMING-CD	1	X
		Business Name: Penalty Pricing Timing Code		
		This indicates the penalty pricing PCF timing code in affect last cycle.		
		Valid values are:		
		C = Before cycle		
		R = After cycle		
		' ' = Space		
		Default value is:		
		Space		
1754	1754	CHDLS-US-ED-BRKPTS-CD	1	X
		Business Name: Used Breakpoint Rates Code		
		This indicates if the account used breakpoint rates last cycle.		
		Valid values are:		
		N = No, account did not use breakpoint rates		
		Y = Yes, account did use breakpoint rates		
		' ' = Space		
		Default value is:		
		Space		
1755	1763	CHDLS-BONUS-EXCLUDE-AMT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Bonus Excluded Amount		
		The amount of activity excluded from bonuses during the previous cycle.		
1764	1781	CHD-LS-CASH-SALE-AM	18	GROUP

From	To	Field	Length	Picture
1764	1772	CHD-LS-AMT-CASH-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cash Amount		
		The face amount of the cash advances posted last cycle.		
		Default value is:		
		Zeroes		
1773	1781	CHD-LS-AMT-SALE-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Sale Amount		
		The face amount of the sales posted last cycle.		
		Default value is:		
		Zeroes		
1782	1783	CHD-LS-CBRN-PRTN-QLFD-PRCH-NR	2	S9(3)V C-3
		Business Name: Last Statement CoBrand Qualification Partner Purchase Count		
		The last statement number of co-brand qualified partner purchases.		
1784	1792	CHD-LS-CBRN-PRTN-QLFD-PRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cobrand Qualification Partner Purchase Amount		
		The last statement amount of co-brand qualified partner purchases.		

From	To	Field	Length	Picture
1793	1793	CHDLS-IP-FLAG	1	X
		<p>Business Name: Incentive Pricing Code</p> <p>This denotes whether an account was in Incentive Pricing.</p> <p>Valid values are:</p> <p>N = Regular variable interest rates</p> <p>Y = Incentive pricing variable interest rates</p> <p>Default value is:</p> <p>Space</p>		
1794	1796	CHDLS-IP-CASH-RATE-ANN	3	S9(2)V9(3) C-3
		<p>Business Name: Incentive Pricing Cash Annual Rate</p> <p>The incentive pricing annual rate at which finance charges for cash items is computed.</p>		
1797	1799	CHDLS-IP-MRCH-RATE-ANN	3	S9(2)V9(3) C-3
		<p>Business Name: Incentive Pricing Merchandise Annual Rate</p> <p>The incentive pricing annual rate at which finance charges for merchandise items is computed.</p>		
1800	1801	CHD-LS-NO-SALE	2	S9(3)V C-3
		<p>Business Name: Last Statement Sale Count</p> <p>The number of sale transactions posted to the cardholder's last statement.</p>		
1802	1803	CHD-LS-NO-CASH	2	S9(3)V C-3
		<p>Business Name: Last Statement Cash Advance Count</p> <p>The number of cash advance transactions on the cardholder's last statement.</p>		

From	To	Field	Length	Picture
1804	1805	CHD-LS-NO-RETURN	2	S9(3)V C-3
		Business Name: Last Statement Return Count		
		The number of return transactions posted to the cardholder's last statement.		
1806	1807	CHD-LS-NO-PAYMENT	2	S9(3)V C-3
		Business Name: Last Statement Payment Count		
		The number of payments posted to the cardholder's last statement.		
1808	1816	CHD-LS-AMT-RETURN	9	S9(15)V9(2) C-3
		Business Name: Last Statement Return Amount		
		The dollar and cent amount of returns posted to the cardholder's last statement.		
1817	1825	CHD-LS-AMT-PAYMENT	9	S9(15)V9(2) C-3
		Business Name: Last Statement Payment Amount		
		The dollar and cent amount of payments posted on the cardholder's last statement.		
1826	1827	CHDLS-PYMT-DUE-RLJL-DT	2	S9(3)V C-3
		Business Name: Last Statement Payment Due Relative Date		
1828	1828	CHDLS-BILL-FOR-BLNC-CD	1	X
1829	1963	CHDLS-FLAP-SUMMARY	135	GROUP

From	To	Field	Length	Picture
1829	1837	CHDLS-MUF-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Late Charges Amount		
		This field shows the total amount of late charges that are on FLAPs of the last statement.		
		Default value is:		
		Zeroes		
1838	1846	CHDLS-MUF-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Unpaid Late Charges Amount		
		This field shows the total amount of unpaid late charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		
1847	1855	CHDLS-MUF-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Overlimit Charges Amount		
		This field shows the total amount of overlimit charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1856	1864	CHDLS-MUF-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Unpaid Overlimit Charges Amount		
		This field shows the total amount of unpaid overlimit charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		
1865	1873	CHDLS-MUF-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Credit Life Charges Amount		
		This field shows the total amount of credit life charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		
1874	1882	CHDLS-MUF-UNPD-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Unpaid Credit Life Charges Amount		
		This field shows the total amount of unpaid credit life charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1883	1891	CHDLS-MUF-CTD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Miscellaneous Charges Amount		
		This field shows the total amount of miscellaneous charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		
1892	1900	CHDLS-MUF-UNPD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAPP Unpaid Miscellaneous Charges Amount		
		This field shows the total amount of unpaid miscellaneous charges that are on FLAPs as of the last statement.		
		Default value is::		
		Zeroes		
1901	1909	CHDLS-MUF-CTD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Annual Charges Amount		
		This field shows the total amount of annual charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1910	1918	CHDLS-MUF-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Unpaid Annual Charges Amount		
		This field shows the total amount of unpaid annual charges that are on FLAPs as of the last statement.		
		Default value is: Zeroes		
1919	1927	CHDLS-MUF-CTD-SRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Government Surcharges Amount		
		This field shows the total amount of government surcharges that are on FLAPs as of the last statement.		
		Default value is: Zeroes		
1928	1936	CHDLS-MUF-UNPD-SRCH-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Unpaid Government Surcharges Amount		
		This field shows the total amount of unpaid government surcharges that are on FLAPs as of the last statement.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1937	1945	CHDLS-MUF-CTD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Item Charges Amount		
		This field shows the total amount of item charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		
1946	1954	CHDLS-MUF-UNPD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Unpaid Item Charges Amount		
		This field shows the total amount of unpaid item charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		
1955	1963	CHDLS-MUF-MIN-FIN-CHRGE-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Last Statement Total FLAP Minimum Finance Charges Amount		
		This field shows the total amount of minimum finance charges that are on FLAPs as of the last statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1964	1972	CHDLS-CRDT-CRRN-CHRG-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Revolving Current Charge Credited Amount		
		Amount of last statement cycle's payments credited to the revolving new interest and fee charges in the last statement billing cycle. This field is used to support maximizer option 2.		
		Default value is: Zeroes		
1973	1981	CHDLS-MUF-CRDT-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Promotion Credit Balance Summary Amount		
		This is the amount of the total promotional credit balance as of the most recent statement.		
		Default value is: Zeroes		
1982	1990	CHDLS-FRGN-CNCY-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Foreign Currency Charge Amount		
		This is the amount of foreign currency charges as of the last statement.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1991	1999	CHDLS-PTNT-RWRD-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Last Statement Potential Reward Amount</p> <p>This is the amount of potential reward earned as of the most recent billing statement.</p> <p>Default value is:</p> <p>Zeroes</p>		
2000	2001	CHDLS-OVRL-CNSC-CYCL-CT	2	S9(3) C-3
		<p>Business Name: Last Statement Overlimit Consecutive Cycle Count</p> <p>This is the count of consecutive billing cycles the account has been statused as overlimit as of the most recent billing cycle.</p> <p>Valid values are:</p> <p>000 - 999</p> <p>Default value is:</p> <p>Zeroes</p> <p>Note</p> <p>An account may not be assessed an overlimit fee even if statused as overlimit due to other PCF options.</p>		
2002	2003	CHDLS-LATE-CHRG-CNSC-CT	2	S9(3) C-3
		<p>Business Name: Last Statement Consecutive Late Charge Count</p> <p>Count of consecutive late charges as of the last statement</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
2004	2005	CHDLS-OVRL-CHRG-CNSC-CT	2	S9(3) C-3
		<p>Business Name: Last Statement Consecutive Overlimit Charge Count</p> <p>Count of consecutive overlimit charges as of the last statement</p> <p>Default value is: Zeroes</p>		
2006	2006	CHDLS-PYFF-EXCP-18-CD	1	X
		<p>Business Name: Payoff Exception 18 Last Statement Code</p> <p>Code representing that the requirements to fulfill payoff exception 18 have been met during the last statement period</p> <p>Valid values are: X = Payoff exception 18 requirements have been met Blank = Payoff exception 18 requirements have not been met</p> <p>Default value is: Blank</p>		
2007	2007	CHD-LS-LATE-FEE-NNSS-IN	1	X
		<p>Business Name: Last Statement Late Fee Non-assessment Indicator</p> <p>Indicator designating whether the late fee was prevented on the last statement due to consecutive Rules fee limits</p> <p>Valid values are: N = No, the late fee was not prevented. Y = Yes, the late fee was prevented</p> <p>Default value is: N</p>		

From	To	Field	Length	Picture
2008	2008	CHD-LS-OVRL-FEE-NNSS-IN	1	X
		<p>Business Name: Last Statement Overlimit Fee Non-assessment Indicator</p> <p>Indicator designating whether the overlimit fee was prevented on the last statement due to consecutive PCF fee limits</p> <p>Valid values are:</p> <p>N = No, the overlimit fee was not prevented.</p> <p>Y = Yes, the overlimit fee was prevented</p> <p>Default value is:</p> <p>N</p>		
2009	2013	CHD-LS-LATE-FEE-NNSS-DT	5	S9(9) C-3
		<p>Business Name: Last Statement Late Fee Non-assessment Date</p> <p>Date the late fee non-assessment indicator was changed as of the last statement</p> <p>Default value is:</p> <p>Zeroes</p>		
2014	2018	CHD-LS-OVRL-FEE-NNSS-DT	5	S9(9) C-3
		<p>Business Name: Last Statement Overlimit Fee Non-assessment Date</p> <p>Date the overlimit fee non-assessment indicator was changed as of the last statement</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
2019	2027	CHD-LS-NGTV-AMRT-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Negative Amortization Amount		
		Negative amortization amount as of the last statement		
		Default value is:		
		Zeroes		
2028	2036	CHD-LS-LONG-NGTV-AMRT-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Long Term Negative Amortization Amount		
		Long term amortization amount as of the last statement		
		Default value is:		
		Zeroes		
2037	2038	CHD-LS-SHRT-TERM-AMRT-CT	2	S9(3) C-3
		Business Name: Last Statement Short Term Amortization Count		
		Count of short term amortization cycles as of the last statement		
		Default value is:		
		Zeroes		
2039	2040	CHD-LS-LONG-TERM-AMRT-CT	2	S9(3) C-3
		Business Name: Last Statement Long Term Amortization Count		
		Count of long term amortization cycles as of the last statement		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
2041	2049	CHD-LS-TOTL-MMB-AM	9	S9(15)V99 C-3
		Business Name: Last Statement MMB Amount		
		Accumulative amount of all miscellaneous monetary buckets for an account as of the last statement		
		Default value is: Zeros		
2050	2058	CHDLS-XTRN-FEES-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Fee Amount		
		Amount of fees on the Cardholder Master File record not accounted for in other Cardholder Master File fields as of the last statement		
		Default value is: Zeros		
2059	2067	CHDLS-MXCP-EAPR-CRDT-AM	9	S9(15)V99 C-3
		Business Name: Last Statement EAPR Credit Amount		
		Amount of credit applied to account due to fees or interest exceeding the maximum EAPR percent set by the client as of the last statement		
		Default value is: Zeros		
2068	2076	CHDLS-MXCP-EAPR-PRIN-AM	9	S9(15)V99 C-3
		Business Name: Last Statement EAPR Principal Amount		
		Amount of maximum EAPR credit applied to the principal balance as of the last statement		
		Default value is: Zeros		

From	To	Field	Length	Picture
2077	2085	CHDLS-PYMT-ONLY-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Cardholder Payment Only Amount		
		Amount of payments that posted to the account as of the last statement		
		Default value is:		
		Zeros		
		Note		
		This amount includes payments that came in during the last statement, but backdated to the previous statement. It can be adjusted by payment reversals. This amount does not include special credits.		
2086	2094	CHDLS-1098-INTR-PAID-THRD-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Total 1098 Interest And Fees Paid By Third Party Amount		
		Amount of interest and fees paid by a third party that cannot be reported to the Internal Revenue Service as of the last statement		
		Default value is:		
		Zeros		
2095	2103	CHDLS-1098-INTR-PAID-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Total 1098 Interest And Fees Paid Amount		
		Total amount of interest and fees paid used for calculating the amount to report on the 1098 form as of the last statement		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
2104	2169	CHDLS-CLI-CONT	66	GROUP
		Occurs 6 times		
2104	2112	CHDLS-CLI-PRMM-ADJ-AM	9	S9(15)V9(2) C-3
		Business Name: Credit Protection Prorate Premium Adjustment Last Statement Amount		
		Amount of the last statement credit protection that was prorated		
		Default value is:		
		Zeros		
2113	2114	CHDLS-CLI-ADJ-DAYS-CT	2	S9(3) C-3
		Business Name: Adjustment Days Last Statement Count		
		Count of days that was used in the calculation of the Credit Protection Prorate Premium Adjustment Last Statement Amount		
		Default value is:		
		Zeros		
2170	2177	CHDLS-RULS-DATA-1-AM	8	S9(13)V9(2) C-3
		Business Name: Last Statement Rules Data One Amount		
		Last statement amount field one for use by Rules Management		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
2178	2185	CHDLS-RULS-DATA-2-AM	8	S9(13)V9(2) C-3
		Business Name: Last Statement Rules Data Two Amount		
		Last statement amount field two for use by Rules Management		
		Default value is:		
		Zeros		
2186	2193	CHDLS-RULS-DATA-3-AM	8	S9(13)V9(2) C-3
		Business Name: Last Statement Rules Data Three Amount		
		Last statement amount field three for use by Rules Management		
		Default value is:		
		Zeros		
2194	2201	CHDLS-RULS-DATA-4-AM	8	S9(13)V9(2) C-3
		Business Name: Last Statement Rules Data Four Amount		
		Last statement amount field four for use by Rules Management		
		Default value is:		
		Zeros		
2202	2209	CHDLS-RULS-DATA-5-AM	8	S9(13)V9(2) C-3
		Business Name: Last Statement Rules Data Five Amount		
		Last statement amount field five for use by Rules Management		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
2210	2211	CHD-LS-FRST-PERD-DAYS-CT	2	S9(3) C-3
		Business Name: Last Statement First Period Days Count		
		Count of days in the first period during the last statement cycle if using mid-cycle change in terms		
		Default value is:		
		Zeros		
2212	2214	CHD-LS-FRST-PERD-MRCH-ANNL-RT	3	S9(2)V9(3) C-3
		Business Name: Last Statement First Period Merchandise Annual Rate		
		Annual rate used for revolving merchandise balances for the first period of the last statement cycle if using mid-cycle change in terms		
		Default value is:		
		Zeros		
2215	2217	CHD-LS-FRST-PERD-CASH-ANNL-RT	3	S9(2)V9(3) C-3
		Business Name: Last Statement First Period Cash Annual Rate		
		Annual rate used for revolving cash balances for the first period of the last statement cycle if using mid-cycle change in terms		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
2218	2226	CHD-LS-FRST-PERD-MRCH-ADB-AM	9	S9(15)V99 C-3
		Business Name: Last Statement First Period Merchandise Average Daily Balance Amount		
		Amount of the revolving merchandise average daily balance for the first period of the last statement cycle if using mid-cycle change in terms		
		Default value is: Zeros		
2227	2235	CHD-LS-FRST-PERD-CASH-ADB-AM	9	S9(15)V99 C-3
		Business Name: Last Statement First Period Cash Average Daily Balance Amount		
		Amount of the revolving cash average daily balance for the first period of the last statement cycle if using mid-cycle change in terms		
		Default value is: Zeros		
2236	2240	CHD-LS-PYFF-EXCP-CODES	5	GROUP
2236	2236	CHD-LS-PYFF-EXCP-RVLV-CD	1	X
		Occurs 5 times		
2236	2240	FILLER	5	GROUP
		Redefines CHD-LS-PYFF-EXCP-CODES		

From	To	Field	Length	Picture
2236	2236	CHD-LS-PYFF-EXCP-BINT-CD	1	X
		<p>Business Name: Cardholder Last Statement 2 Cycle Principal Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for 2 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

2237	2237	CHD-LS-PYFF-EXCP-NBINT-CD	1	X
		<p>Business Name: Cardholder Last Statement 1 Cycle Principal Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for 1 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
2238	2238	CHD-LS-PYFF-EXCP-CTD-MRCH-CD	1	X
		<p>Business Name: Cardholder Last Statement Cycle-To-Date Merchandise Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for cycle-to-date merchandise</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		
2239	2239	CHD-LS-PYFF-EXCP-OLD-CASH-CD	1	X
		<p>Business Name: Cardholder Last Statement Old Cash Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for old cash</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
2240	2240	CHD-LS-PYFF-EXCP-CTD-CASH-CD	1	X
		<p>Business Name: Cardholder Last Statement Cycle-To-Date Cash Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for cycle-to-date cash</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		
2241	2249	CHDLS-UNPD-FRGN-CHRG-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Last Statement Unpaid Foreign Charge Amount</p> <p>Unpaid foreign currency amount for the last statement</p> <p>Default value is:</p> <p>Zeros</p>		
2250	2250	CHDLS-RULS-DATA-1-CD	1	X
		<p>Business Name: Last Statement Rules Data One Code</p> <p>Last statement data one code for use by Rules Management</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
2251	2251	CHDLS-FLAP-SSPN-CD	1	9
		<p>Business Name: Last Statement Promotion Suspension Code</p> <p>Code representing whether the account was eligible for automatic suspension during the last statement</p> <p>Valid values are:</p> <p>0 = Not eligible 1 = Eligible</p>		
2252	2260	CHDLS-AVOD-FINC-CHRG-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Last Statement Finance Charge Payoff Avoidance Amount</p> <p>Total amount a cardholder would have had to pay to avoid paying interest on the last statement</p> <p>Default value is: Zeros</p>		
2261	2265	CHDHD-ANNL-PRNT-DT	5	S(9) C-3
		<p>Business Name: Historical Annual Prenotification Date</p> <p>Date the last prenotification of the annual fee was generated</p> <p>Format is: CCYYMMDD</p> <p>Default value is: Zeros</p>		

From	To	Field	Length	Picture
2266	2274	CHDHD-ANNL-PRNT-AM	9	S9(15)V9(2) C-3
		Business Name: Historical Annual Prenotification Amount		
		Amount of the last annual charge disclosed on the prenotification		
		Default value is:		
		Zeros		
2275	2283	CHDLS-MXMZ-INTR-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement Cardholder Maximizer Amount		
		Amount of last statement interest that was added to the unpaid interest on the account mid-cycle when a payment posted to an account with the Maximizer Control parameter in PCF set to 3		
		Default value is:		
		Zeros		
2284	2290	CHDLS-MRCH-FEE-APPL-AM	7	S9(11)V9(2) C-3
		Business Name: Last Statement Merchandise Fee Application Amount		
		Amount of overpayment that was applied to cycle to date fees accruing interest at the merchandise rate		
2291	2297	CHDLS-CASH-FEE-APPL-AM	7	S9(11)V9(2) C-3
		Business Name: Last Statement Cash Fee Application Amount		
		Amount of overpayment that was applied to cycle to date fees accruing interest at the cash rate		

From	To	Field	Length	Picture
2298	2981	CHD-PREVIOUS-STATEMENT	684	GROUP
		The fields that follow reflect the statement checkpoint for the statement prior to the previous statement.		
2298	2306	CHDPS-BALANCE	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Balance Opening Amount		
		This is the account cycle opening balance and corresponds to the new balance shown on the previous statement. An exception to this is when the account has had an opening balance adjustment applied to it. In that event, the previous statement balance reflects the balance after the adjustment and the balance that is printed on the statement is maintained in the History Segment of the account so that the proper previous statement balance is displayed on the statement at cycle time.		
2307	2657	CHDPS-PRINCIPALS	351	GROUP
		These fields consist of the principals contained in the Previous Statement Apply Payment Segment as the account entered cycle time.		
2307	2315	CHDPS-UNPAID-INTSC	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Interest/Service Charge Unpaid Amount		
		This is the unpaid interest and service charge on the account. For a current account, this field should be zero. For a delinquent account this will represent the accrued unpaid finance charges from the Apply Payment Segment, interest and service charge field.		

From	To	Field	Length	Picture
2316	2324	CHDPS-UNPAID-CASH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Interest/Service Charge Unpaid Amount		
		The portion of CHDLS-UNPAID-INTSC which was calculated on cash advance principals.		
2325	2333	CHDPS-END-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Advance End Amount		
		The receiving field from the open cycle cash advance principals in the Apply Payment Segment.		
2334	2342	CHDPS-END-MRCH-NBINT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise One Cycle Old End Amount		
		The amount of 1-cycle merchandise remaining unpaid as of the previous statement		
2343	2351	CHDPS-END-MRCH-BINT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Two Cycle Old End Amount		
		This is the amount of 2-cycle or older merchandise principal remaining unpaid as of the previous statement. This principal plus CHDPS-END-MRCH-NBINT is combined to create the New Apply Payment Segment CHDAP-OPEN- CYC-MRCH-BINT.		

From	To	Field	Length	Picture
2352	2360	CHDPS-END-LOAN	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Loan Balance Amount Adjustment Amount		
		This is the balance of the installment loans principal as of the previous statement.		
2361	2369	CHDPS-CYC-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Principal Unpaid Amount		
		This is the unpaid cash principal posted during the cycle and its source is the apply payment current cycle-to-date cash principal field.		
2370	2378	CHDPS-CYC-MRCH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Net Posted Amount		
		This is the net cycle merchandise posted and becomes CHDAP-OPEN-CYC-MRCH-NBINT in the apply payment after cycling is completed.		
2379	2387	CHDPS-DISPUTED-AMOUNT	9	S9(15)V9(2) C-3
		Business Name: Dispute Amount		
		This is the dollar and cent amount of the previous statement balance in dispute.		
2388	2396	CHDPS-MISCELLANEOUS	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Miscellaneous Balance Amount		
		This is the previous statement balance of non-interest bearing principals.		

From	To	Field	Length	Picture
2397	2405	CHDPS-TEMP-BINT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise One Cycle Old Outstanding Amount		
		This is the amount of old merchandise principal still outstanding at the time of the previous statement.		
2406	2414	CHDPS-TEMP-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Principal One Cycle Old Amount		
		This is the amount of old cash principals still outstanding at the time of the previous statement.		
2415	2423	CHDPS-OVERPAYMENT-AMT	9	S9(15)V9(2) C-3
		Business Name: Business Name: Previous Statement Overpayment Amount		
		Note		
		Refer to the CHD-OVERPAYMENT-AMT field. This is the previous statement checkpoint equivalent.		
2424	2432	CHDPS-MISC-CHGS	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Miscellaneous Unpaid Amount		
		This is the miscellaneous charges remaining unpaid as of the previous statement.		
2433	2441	CHDPS-REPORT-UNPAID-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Interest Reportable Unpaid Amount		

From	To	Field	Length	Picture
2442	2450	CHDPS-FLAP-BALANCE	9	S9(15)V9(2) C-3
		Business Name: FLAP Balance Two Cycle Ago Amount		
		This is the amount of retail purchases remaining unpaid as of the previous statement.		
2451	2459	CHDPS-SRCHG-AP-FIELDS	9	GROUP
2451	2459	CHDPS-UNPD-SRCHG-AM	9	S9(15)V9(2) C-3
2460	2468	CHDPS-TEMP-NBINT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise One Cycle Old Amount		
		This is the amount of 1-cycle temp merchandise remaining unpaid as of previous statement.		
2469	2477	CHDPS-TEMP-CYC-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Temp Amount		
		This is the net temp cycle cash posted and becomes the CHDTAP-TEMP-CASH in the apply payment after cycling is completed.		
2478	2486	CHDPS-TEMP-CYC-MRCH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Temp Amount		
		This is the net temp cycle merchandise posted and becomes the CHDTAP-TEMP-NBINT in the apply payment after cycling is completed.		
2487	2540	CHDPS-UNPD-FLDS	54	GROUP

From	To	Field	Length	Picture
2487	2495	CHDPS-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Unpaid Annual Charge Amount		
		This field contains the unpaid annual charge fees for the previous balance.		
		Default value is:		
		Zeroes		
2496	2504	CHDPS-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Unpaid Late Charge Amount		
		This field contains the unpaid late charge fees for the previous statement.		
		Default value is:		
		Zeroes		
2505	2513	CHDPS-UNPD-CASH-ITEM-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Item Charge Amount		
		This field contains the cash item charge fees for the previous statement.		
		Default value is:		
		Zeroes		
2514	2522	CHDPS-UNPD-SALE-ITEM-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Unpaid Sale Item Charge Amount		
		This field contains the unpaid sale item charge fees for the previous statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
2523	2531	CHDPS-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Unpaid Overlimit Charge Amount		
		This field contains the unpaid overlimit fees for the previous statement.		
		Default value is:		
		Zeroes		
2532	2540	CHDPS-UNPD-CRDLF-PRMM-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Unpaid Credit Life Premium Amount		
		This field contains the unpaid credit life premium for the previous statement.		
		Default value is:		
		Zeroes		
2541	2603	CHDPS-MUF-FIELDS	63	GROUP
2541	2549	CHDPS-MRCH-MUF	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Multiple Use FLAP Amount		
2550	2558	CHDPS-CASH-MUF	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Multiple Use FLAP Amount		
		The amount of cash multiple use FLAP principal two cycles ago.		
2559	2567	CHDPS-MUF-MRCH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Interest/ Services Amount		

From	To	Field	Length	Picture
2568	2576	CHDPS-MUF-CASH-INTSC	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Interest/Services Multiple Use FLAP Amount		
		The amount of interest charged on cash FLAPs two cycles ago.		
2577	2585	CHDPS-MUF-DISPUTE	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Dispute Multiple Use FLAP Amount		
2586	2594	CHDPS-MRCH-MUF-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Interest Multiple Use FLAP Amount		
2595	2603	CHDPS-CASH-MUF-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Interest Multiple Use FLAP Amount		
		The amount of interest charged on cash multiple use FLAPs two cycles ago.		
2604	2648	CHDPS-SRCHG-FIELDS	45	GROUP
2604	2648	CHDPS-SRCHG-AM	9	S9(15)V9(2) C-3
		Occurs 5 times		
		Business Name: Surcharge Apply Payment Amount		
		This is the amount of the surcharges unpaid by the cardholder.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
2649	2657	CHDPS-REAL-INT-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Real Interest Amount		
2658	2675	CHDPS-DEFERRED-AVERAGES	18	GROUP
2658	2666	CHDPS-DEF-AVE	9	S9(15)V9(2) C-3
		This is the average daily balance of cycle-to-date purchases where interest is not to be billed this statement, but may be billed the next statement.		
2667	2675	CHDPS-DEF-AVE-2	9	S9(15)V9(2) C-3
		This is the average daily balance of cycle-to-date cash advances where interest is not to be billed this statement, but may be billed the next statement.		
2676	2756	CHDPS-FINANCE-CHGS	81	GROUP
		These nine fields represent the finance charges on the account. They consist of the cycle accruals and the unpaid billed finance charges.		
2676	2684	CHDPS-CASH-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Interest Amount		
		This is the total amount of cash interest throughout the cycle based on the cash principals.		
2685	2693	CHDPS-MRCH-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Interest Amount		
		The merchandise interest that was accumulated during the cycle.		

From	To	Field	Length	Picture
2694	2702	CHDPS-CREDIT-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Credit Interest Amount		
		The amount of credit interest paid on the previous statement.		
		Note		
		This field is carried as a negative dollars and cents amount.		
2703	2711	CHDPS-LATE-CHG	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Late Amount		
		The amount of late charges billed on the previous statement.		
2712	2720	CHDPS-CR-LIFE-CHG	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Credit Life Amount		
		The amount of credit life insurance charges assessed on the previous statement.		
2721	2729	CHDPS-ITEM-CHG	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Item Amount		
		The amount of item charges assessed on the previous statement.		
2730	2738	CHDPS-OVERLIMIT-CHG	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Overlimit Amount		
		The amount of the overlimit charges billed on the previous statement.		

From	To	Field	Length	Picture
2739	2747	CHDPS-MIN-CHG	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Minimum Finance Amount		
		The amount of extra finance charges billed because of the minimum finance charge calculation.		
2748	2756	CHDPS-SALE-ITEM-CHGS	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Sale Item Amount		
		The amount of sale item charges billed on the previous statement.		
2757	2819	CHDPS-MISC-DATA	63	GROUP
		These fields are used to control the accrued arrears, payment due, and number of cycles delinquent, and to permit the automatic delinquency adjustment feature.		
2757	2765	CHDPS-BILLED-PAY-DUE	9	S9(15)V9(2) C-3
		Business Name: Last Statement Minimum Pay Due Amount		
		This figure corresponds to the minimum payment due on the previous statement. It is used in conjunction with accrued arrears (above) and the number of cycles delinquent (above) to permit automatic delinquency adjustment.		

From	To	Field	Length	Picture
2766	2774	CHDPS-CASH-BPD	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Minimum Pay Due Cash Amount The portion of the minimum payment due calculated on cash advance principals on the previous statement.		
2775	2783	CHDPS-LOAN-BPD	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Minimum Pay Due Loan Amount The minimum payment due on installment loan balances from the previous statement. This is used in conjunction with 90/180 days flag on Product Control File, Option 3.		
2784	2792	CHDPS-PAY-AHEAD-AMT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Pay Ahead Amount The amount the cardholder was paid ahead prior to the previous statement.		
2793	2793	CHDPS-NO-MOS-PAY-AHEAD	1	S9V C-3
		Business Name: Previous Pay Ahead Month Count This number of months the account was paid ahead on the previous statement. This is used in conjunction with Pay-Ahead Option 5 on PCF.		

From	To	Field	Length	Picture
2794	2795	CHDPS-CHGOFF-INDIC	2	S9(4)V COMP
		Business Name: Previous Statement Charge Off Code		
		This is an indicator used to represent occurrence of manual charge-offs during the previous statement period.		
		Note		
		Refer to the CHD-CHGOFF-INDIC field in the Cardholder Historical Data Segment for allowable values.		
2796	2796	CHDPS-SPEC-RATE-FLAG	1	X
		Business Name: Previous Statement Special Code		
		This indicates if interest was charged at one rate on the previous statement regardless of what the interest breakpoint was.		
2797	2797	CHDPS-CRED-BAL-MIN-LEVEL-FLAG	1	S9V C-3
		Business Name: Previous Statement Credit Balance Minimum Level Code		
		The cardholder's credit balance minimum level flag from the previous cycle. This is used by the system to know whether credit interest needs to be adjusted in cross-cycle adjustments.		
2798	2798	CHDPS-CURR-BAL-MIN-LEVEL-FLAG	1	X
		Business Name: Previous Statement Current Balance Minimum Level Code		
		The cardholder's current balance minimum level flag from the previous cycle. This is used by the system to know whether service charges need to be adjusted in cross-cycle adjustments.		

From	To	Field	Length	Picture
2799	2807	CHDPS-REBATE-AMT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Rebate Amount		
		This is the amount of rebates paid on the previous statement.		
2808	2809	CHDBS-PS-REVERSALS-CT	2	S9(3)V C-3
		The number of payment reversals during the previous billing cycle		
		Valid values are:		
		000 – 999		
		Note		
		This is a system-maintained field.		
2810	2810	CHD-PS-RCNC-NR	1	9
		Business Name: Previous Statement Recency Number		
		This identifies number of cycles of recency on the previous statement.		
		Valid values are:		
		0 – 9		
		Default value is:		
		0		
2811	2819	CHDPS-CRDT-LIFE-BASE-AM	9	S9(15)V9(2) C-3
		Business Name: Credit Life Base Amount		
		Carries the dollar amount of the cardholder's activity that is subject to credit life fee assessment.		
		Valid values are:		
		Floating point numeric		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
2820	2828	CHDPS-CASH-IPP	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Interest Prior To Payment Amount		
		This field contains the previous statement's cash interest prior to payment. This field is used to support the interest maximizer option.		
2829	2837	CHDPS-MRCH-IPP	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Interest Prior To Payment Amount		
		This field contains the previous statement's merchandise interest prior to payment. This field is used to support the interest maximizer option.		
2838	2846	CHDPS-FLAP-INT	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Interest FLAP Amount		
		The total amount of interest on the previous statement that was based on the retail principal.		
2847	2855	CHDPS-FLAP-BPD	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Minimum Pay Due FLAP Amount		
		The portion of minimum payment due that was calculated on the retail principal on the previous statement.		

From	To	Field	Length	Picture
2856	2864	CHDPS-TEMP-DEF-AVE-MRCH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Merchandise Average Daily Balance Temp Amount		
		The average daily balance of cycle-to-date temp purchases, where interest is not to be billed this statement, but may be billed the next statement.		
2865	2873	CHDPS-TEMP-DEF-AVE-CASH	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cash Average Daily Balance Temp Amount		
		The average daily balance of cycle-to-date temp cash advances, where interest is not to be billed this statement, but may be billed the next statement.		
2874	2875	CHD-PS-LATE-PYMT-DAYS	2	S9(3) C-3
		Business Name: Previous Statement Payment Late Days Count		
2876	2884	CHDPS-ADJUSTED-BALANCE	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Balance Adjusted Amount		
		The amount of account balance was adjusted two cycles ago.		
2885	2885	CHDPS-CREDIT-MONTHS	1	S9 C-3
		Business Name: Previous Statement Credit Month Count		
		Number of months the account was in a credit balance two cycles ago.		
2886	2894	CHDPS-DVRS-FEES-AM	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
2895	2903	CHDPS-ANNUAL-CHARGES-BILLED	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Annual Charges Billed Amount		
		Note		
		This field is no longer used.		
2904	2912	CHDPS-OTHER-CHARGES-BILLED	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Charge Other Amount		
		The amount of non-interest charges two cycles ago.		
		Note		
		This field is no longer used.		
2913	2921	CHDPS-AMT-IVA	9	S9(15)V9(2) C-3
		Business Name: Previous Statement IVA Amount		
		The IVA tax charged the previous cycle.		
2922	2981	CHDPS-CREDIT-LIFE-INSURANCE	10	GROUP
		Occurs 6 times		
2922	2930	CHDPS-CLI-PREMIUM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Credit Life Insurance Premium Amount		
2931	2931	CHDPS-CLI-COMPL-WAIVED	1	X
		Business Name: Previous Statement Credit Life Insurance Comp Waived Code		
		A code reflecting if the credit life insurance fee was waived as of the previous statement.		
2982	3008	CHDPS-REMAINING-FIELDS	27	GROUP

From	To	Field	Length	Picture
2982	2984	CHDPS-CASH-APR-RT	3	S9(2)V9(3) C-3
		Business Name: Previous Statement Cash Interest Annual Rate		
		Rate used to calculate annual cash interest as of the statement before last		
2985	2987	CHDPS-MRCH-APR-RT	3	S9(2)V9(3) C-3
		Business Name: Previous Statement Merchandise Interest Annual Rate		
		Interest rate charged for merchandise transactions as of the statement before last		
2988	2989	CHDPS-PYMT-DUE-RLJL-DT	2	S9(3)V C-3
2990	2990	CHDPS-BILL-FOR-BLNC-CD	1	X
2991	3008	CHD-PS-CASH-SALE-AM	18	GROUP
2991	2999	CHD-PS-AMT-CASH-AM	9	S9(15)V9(2) C-3
3000	3008	CHD-PS-AMT-SALE-AM	9	S9(15)V9(2) C-3
3009	3143	CHDPS-FLAP-SUMMARY	135	GROUP
3009	3017	CHDPS-MUF-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Late Charges Amount		
		This field shows the total amount of late charges that are on FLAPs as of the previous statement.		
		Default value is::		
		Zeroes		

From	To	Field	Length	Picture
3018	3026	CHDPS-MUF-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Unpaid Late Charges Amount		
		This field shows the total amount of unpaid late charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3027	3035	CHDPS-MUF-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Overlimit Charges Amount		
		This field shows the total amount of overlimit charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3036	3044	CHDPS-MUF-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Unpaid Overlimit Charges Amount		
		This field shows the total amount of unpaid overlimit charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
3045	3053	CHDPS-MUF-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Credit Life Charges Amount		
		This field shows the total amount of credit life charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3054	3062	CHDPS-MUF-UNPD-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Unpaid Credit Life Charges Amount		
		This field shows the total amount of unpaid credit life charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3063	3071	CHDPS-MUF-CTD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Miscellaneous Charges Amount		
		This field shows the total amount of miscellaneous charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
3072	3080	CHDPS-MUF-UNPD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Unpaid Miscellaneous Charges Amount		
		This field shows the total amount of unpaid miscellaneous charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3081	3089	CHDPS-MUF-CTD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Annual Charges Amount		
		This field shows the total amount of annual charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3090	3098	CHDPS-MUF-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Unpaid Annual Charges Amount		
		This field shows the total amount of annual charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
3099	3107	CHDPS-MUF-CTD-SRCH-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Account's Previous Statement Total FLAP Government Surcharges Amount</p> <p>This field shows the total amount of government surcharges that are on FLAPs as of the previous statement.</p> <p>Default value is:</p> <p>Zeroes</p>		
3108	3116	CHDPS-MUF-UNPD-SRCH-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Account's Previous Statement Total FLAP Unpaid Government Surcharges Amount</p> <p>This field shows the total amount of unpaid goverment surcharges that are on FLAPs as of the previous statement.</p> <p>Default value is:</p> <p>Zeroes</p>		
3117	3125	CHDPS-MUF-CTD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		<p>Business Name: Account's Previous Statement Total FLAP Item Charges Amount</p> <p>This field shows the total amount of item charges that are on FLAPs as of the previous statement.</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
3126	3134	CHDPS-MUF-UNPD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Unpaid Item Charges Amount		
		This field shows the total amount of unpaid item charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3135	3143	CHDPS-MUF-MIN-FIN-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Account's Previous Statement Total FLAP Minimum Finance Charges Amount		
		This field shows the total amount of minimum finance charges that are on FLAPs as of the previous statement.		
		Default value is:		
		Zeroes		
3144	3152	CHDPS-CRDT-CRRN-CHRG-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Revolving Current Charge Credited Amount		
		Amount of previous statement cycle's payments credited to the revolving new interest and fee charges in the previous statement billing cycle. This field is used to support maximizer option 2.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
3153	3161	CHDPS-MUF-CRDT-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Promotion Credit Balance Summary Amount		
		This is the amount of the total promotional credit balance as of the statement before last.		
		Default value is: Zeroes		
3162	3170	CHDPS-FRGN-CNCY-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Foreign Currency Charge Amount		
		This is the amount of foreign currency charges as of the statement before last.		
		Default value is: Zeroes		
3171	3179	CHDPS-PTNT-RWRD-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Potential Reward Amount		
		This is the amount of potential reward earned in the previous billing statement.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
3180	3188	CHD-PS-TOTL-MMB-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement MMB Amount		
		Accumulative amount of all miscellaneous monetary buckets for an account as of the statement before last		
		Default value is:		
		Zeros		
3189	3197	CHDPS-XTRN-FEES-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement External Fee Amount		
		Amount of fees on the Cardholder Master File record not accounted for in other Cardholder Master File fields as of the statement before last		
		Default value is:		
		Zeros		
3198	3206	CHDPS-MXCP-EAPR-CRDT-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement EAPR Credit Amount		
		Amount of credit applied to the account due to fees or interest exceeding the maximum EAPR percent set by the client as of the statement before last		
		Default value is:		
		Zeros		
3207	3215	CHDPS-MXCP-EAPR-PRIN-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement EAPR Principal Amount		
		Amount of maximum EAPR credit applied to the principal balance as of the statement before last		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
3216	3224	CHDPS-1098-INTR-PAID-THRD-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Total 1098 Interest And Fees Paid By Third Party Amount		
		Amount of interest and fees paid by a third party that cannot be reported to the Internal Revenue Service as of the statement before last		
		Default value is: Zeros		
3225	3233	CHDPS-1098-INTR-PAID-TOTL-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Total 1098 Interest And Fees Paid Amount		
		Total amount of interest and fees paid used for calculating the amount to report on the 1098 form as of the statement before last		
		Default value is: Zeros		
3234	3299	CHDPS-CLI-CONT	66	GROUP
		Occurs 6 times		
3234	3242	CHDPS-CLI-PRMM-ADJ-AM	9	S9(15)V9(2) C-3
		Business Name: Credit Protection Prorate Premium Adjustment Previous Statement Amount		
		Amount of the previous statement credit protection that was prorated		
		Default value is: Zeros		

From	To	Field	Length	Picture
3243	3244	CHDPS-CLI-ADJ-DAYS-CT	2	S9(3) C-3
		Business Name: Adjustment Days Previous Statement Count Count of days that was used in the calculation of the Credit Protection Prorate Premium Adjustment Previous Statement Amount Default value is: Zeros		
3300	3307	CHDPS-RULS-DATA-1-AM	8	S9(13)V9(2) C-3
		Business Name: Previous Statement Rules Data One Amount Previous statement amount field one for use by Rules Management Default value is: Zeros		
3308	3315	CHDPS-RULS-DATA-2-AM	8	S9(13)V9(2) C-3
		Business Name: Previous Statement Rules Data Two Amount Previous statement amount field two for use by Rules Management Default value is: Zeros		
3316	3323	CHDPS-RULS-DATA-3-AM	8	S9(13)V9(2) C-3
		Business Name: Previous Statement Rules Data Three Amount Previous statement amount field three for use by Rules Management Default value is: Zeros		

From	To	Field	Length	Picture
3324	3331	CHDPS-RULS-DATA-4-AM	8	S9(13)V9(2) C-3
		Business Name: Previous Statement Rules Data Four Amount		
		Previous statement amount field four for use by Rules Management		
		Default value is:		
		Zeros		
3332	3339	CHDPS-RULS-DATA-5-AM	8	S9(13)V9(2) C-3
		Business Name: Previous Statement Rules Data Five Amount		
		Previous statement amount field five for use by Rules Management		
		Default value is:		
		Zeros		
3340	3341	CHD-PS-FRST-PERD-DAYS-CT	2	S9(3) C-3
		Business Name: Previous Statement First Period Days Count		
		Count of days in the first period during the previous statement cycle if using mid-cycle change in terms		
		Default value is:		
		Zeros		
3342	3344	CHD-PS-FRST-PERD-MRCH-ANNL-RT	3	S9(2)V9(3) C-3
		Business Name: Previous Statement First Period Merchandise Annual Rate		
		Annual rate used for revolving merchandise balances for the first period of the previous statement cycle if using mid-cycle change in terms		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
3345	3347	CHD-PS-FRST-PERD-CASH-ANNL-RT	3	S9(2)V9(3) C-3
		Business Name: Previous Statement First Period Cash Annual Rate		
		Annual rate used for revolving cash balances for the first period of the previous statement cycle if using mid-cycle change in terms		
		Default value is: Zeros		
3348	3356	CHD-PS-FRST-PERD-MRCH-ADB-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement First Period Merchandise Average Daily Balance Amount		
		Amount of the revolving merchandise average daily balance for the first period of the previous statement cycle if using mid-cycle change in terms		
		Default value is: Zeros		
3357	3365	CHD-PS-FRST-PERD-CASH-ADB-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement First Period Cash Average Daily Balance Amount		
		Amount of the revolving cash average daily balance for the first period of the previous statement cycle if using mid-cycle change in terms		
		Default value is: Zeros		
3366	3370	CHD-PS-PYFF-EXCP-CODES	5	GROUP
3366	3366	CHD-PS-PYFF-EXCP-RVLV-CD	1	X
		Occurs 5 times		

From	To	Field	Length	Picture
3366	3370	FILLER	5	GROUP
Redefines CHD-PS-PYFF-EXCP-CODES				
3366	3366	CHD-PS-PYFF-EXCP-BINT-CD	1	X
Business Name: Cardholder Previous Statement 2 Cycle Principal Payoff Exception Code				
Code representing whether the cardholder met the payoff exception on the previous statement for 2 cycle old principal				
Valid values are: Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing X = Cardholder did meet the payoff exception				
Default value is: Space				

From	To	Field	Length	Picture
3367	3367	CHD-PS-PYFF-EXCP-NBINT-CD	1	X
		<p>Business Name: Cardholder Previous Statement 1 Cycle Principal Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the previous statement for 1 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

3368	3368	CHD-PS-PYFF-EXCP-CTD-MRCH-CD	1	X
		<p>Business Name: Cardholder Previous Statement Cycle-To-Date Merchandise Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the previous statement for cycle-to-date merchandise</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3369	3369	CHD-PS-PYFF-EXCP-OLD-CASH-CD	1	X
		<p>Business Name: Cardholder Previous Statement Old Cash Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the previous statement for old cash</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		
3370	3370	CHD-PS-PYFF-EXCP-CTD-CASH-CD	1	X
		<p>Business Name: Cardholder Last Statement Cycle-To-Date Cash Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for cycle-to-date cash</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3371	3371	CHDPS-RULS-DATA-1-CD	1	X
		Business Name: Previous Statement Rules Data One Code		
		Previous statement data one code for use by Rules Management		
		Space		
3372	3380	CHDPS-AVOD-FINC-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Finance Charge Payoff Avoidance Amount		
		Total amount a cardholder would have had to pay to avoid paying interest on the previous statement		
		Default value is:		
		Zeros		
3381	3389	CHDPS-MXMZ-INTR-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Cardholder Maximizer Amount		
		Amount of previous statement interest that was added to the unpaid interest on the account mid-cycle when a payment posted to an account with the Maximizer Control parameter in PCF set to 3		
		Default value is:		
		Zeros		
3390	3459	FILLER	70	X(70)

From	To	Field	Length	Picture
3460	3460	CHD-REAG-ELGB-CD	1	9
		Business Name: Reage Eligibility Code This field is the cardholder activity segment to store values to assess the accounts reage status. The values are used to determine how fields used on a client's special non-mon display screen are populated.		
		Note This field is reserved for internal use only. Values for this field are system generated.		
3461	3469	CHD-PRMT-FIXD-PYMT-AM	9	S9(15)V9(2) C-3
		Business Name: Promotional Fixed Payment Amount This contains the minimum payment due amount for the total of all combined promotions with a MPD method ID of each promotion equal to 8. Default value is: Zeroes		
3470	3478	CHDLS-TEMP-PLAN-BLNC-AM	9	S9(15)V9(2) C-3
3479	3487	CHDPS-TEMP-PLAN-BLNC-AM	9	S9(15)V9(2) C-3
3488	3496	CHDLS-TEMP-PLAN-MPD-AM	9	S9(15)V9(2) C-3
3497	3505	CHDPS-TEMP-PLAN-MPD-AM	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
3506	3507	CHDPS-OVRL-CNSC-CYCL-CT	2	S9(3) C-3
		<p>Business Name: Previous Statement Overlimit Consecutive Cycle Count</p> <p>This is the count of consecutive billing cycles an account has been statused as overlimit as of the billing cycle before last.</p> <p>Valid values are: 000 - 999</p> <p>Default value is: Zeroes</p>		
3508	3516	CHDPS-HIGH-BAL-SINC-RESET-AM	9	S9(15)V99 C-3
		<p>Business Name: Previous Statement High Balance Since Last Reset Amount</p> <p>Highest balance amount an account attained since this field was reset to an amount either equal to zero or to the amount that is less than or equal to the MPD Base Minimum Balance Exception parameter in the Minimum Payment Due section (CP PO MP) of the PCF as of the previous month's statement</p> <p>Default value is: Zeroes</p>		

From	To	Field	Length	Picture
3517	3525	CHDPS-HIGH-CASH-SINC-REST-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Cash High Balance Since Last Reset Amount		
		Highest cash balance amount an account attained since this field was reset to an amount either equal to zero or to the amount that is less than or equal to the MPD Base Minimum Balance Exception parameter in the Minimum Payment Due section (CP PO MP) of the PCF as of the previous month's statement		
		Default value is: Zeroes		
3526	3534	CHDPS-HIGH-MDSE-SINC-REST-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Merchandise High Balance Since Last Reset Amount		
		Highest merchandise balance amount an account attained since this field was reset to an amount either equal to zero or to the amount that is less than or equal to the MPD Base Minimum Balance Exception parameter in the Minimum Payment Due section (CP PO MP) of the PCF as of the previous month's statement		
		Default value is: Zeroes		
3535	3536	CHDPS-LATE-CHRG-CNSC-CT	2	S9(3) C-3
		Business Name: Previous Statement Consecutive Late Charge Count		
		Count of consecutive late charges as of the statement before last		
		Default value is: Zeroes		

From	To	Field	Length	Picture
3537	3538	CHDPS-OVRL-CHRG-CNSC-CT	2	S9(3) C-3
		<p>Business Name: Previous Statement Consecutive Overlimit Charge Count</p> <p>Count of consecutive overlimit charges as of the statement before last</p> <p>Default value is: Zeroes</p>		
3539	3539	CHDPS-PYFF-EXCP-18-CD	1	X
		<p>Business Name: Payoff Exception 18 Previous Statement Code</p> <p>Code representing that the requirements to fulfill payoff exception 18 have been met during the statement before last period</p> <p>Valid values are: X = Payoff exception 18 requirements have been met Blank = Payoff exception 18 requirements have not been met</p> <p>Default value is: Blank</p>		

From	To	Field	Length	Picture
3540	3540	CHD-PS-LATE-FEE-NNSS-IN	1	X
		<p>Business Name: Previous Statement Late Fee Non-assessment Indicator</p> <p>Indicator designating whether the late fee was prevented on the statement before last due to consecutive Rules fee limits</p> <p>Valid values are:</p> <p>N = No, the late fee was not prevented.</p> <p>Y = Yes, the late fee was prevented</p> <p>Default value is:</p> <p>N</p>		
3541	3541	CHD-PS-OVRL-FEE-NNSS-IN	1	X
		<p>Business Name: Previous Statement Overlimit Fee Non-assessment Indicator</p> <p>Indicator designating whether the overlimit fee was prevented on the statement before last due to consecutive PCF fee limits</p> <p>Valid values are:</p> <p>N = No, the overlimit fee was not prevented.</p> <p>Y = Yes, the overlimit fee was prevented</p> <p>Default value is:</p> <p>N</p>		

From	To	Field	Length	Picture
3542	3546	CHD-PS-LATE-FEE-NNSS-DT	5	S9(9) C-3
		<p>Business Name: Previous Statement Late Fee Non-assessment Date</p> <p>Date the late fee non-assessment indicator was changed as of the statement before last</p> <p>Default value is:</p> <p>Zeroes</p>		
3547	3551	CHD-PS-OVRL-FEE-NNSS-DT	5	S9(9) C-3
		<p>Business Name: Previous Statement Overlimit Fee Non-assessment Date</p> <p>Date the overlimit fee non-assessment indicator was changed as of the statement before last</p> <p>Default value is:</p> <p>Zeroes</p>		
3552	3560	CHD-PS-NGTV-AMRT-AM	9	S9(15)V99 C-3
		<p>Business Name: Previous Statement Negative Amortization Amount</p> <p>Negative amortization amount as of the statement before last</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
3561	3569	CHD-PS-LONG-NGTV-AMRT-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Long Term Negative Amortization Amount		
		Long term amortization amount as of the statement before last		
		Default value is: Zeroes		
3570	3571	CHD-PS-SHRT-TERM-AMRT-CT	2	S9(3) C-3
		Business Name: Previous Statement Short Term Amortization Count		
		Count of short term amortization cycles as of the statement before last		
		Default value is: Zeroes		
3572	3573	CHD-PS-LONG-TERM-AMRT-CT	2	S9(3) C-3
		Business Name: Previous Statement Long Term Amortization Count		
		Count of long term amortization cycles as of the statement before last		
		Default value is: Zeroes		
3574	3582	CHDPS-UNPD-FRGN-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Unpaid Foreign Charge Amount		
		Unpaid foreign currency amount for the previous statement		
		Default value is: Zeros		

From	To	Field	Length	Picture
3583	3583	CHDPS-FLAP-SSPN-CD	1	9
		Business Name: Previous Statement Promotion Suspension Code		
		Code representing whether the account was eligible for automatic suspension during the previous statement		
		Valid values are: 0 = Not eligible 1 = Eligible		
3584	3590	CHDPS-MRCH-FEE-APPL-AM	7	S9(11)V9(2) C-3
		Business Name: Previous Statement Merchandise Fee Application Amount		
		Amount of overpayment that was applied to cycle to date fees accruing interest at the merchandise rate for the prior statement		
3591	3597	CHDPS-CASH-FEE-APPL-AM	7	S9(11)V9(2) C-3
		Business Name: Previous Statement Cash Fee Application Amount		
		Amount of overpayment that was applied to cycle to date fees accruing interest at the cash rate for the prior statement		
3598	3602	FILLER	5	X(5)

Account Delinquency Segment

From	To	Field	Length	Picture
1	2095	CHD-DELINQUENCY-DATA	2095	GROUP
		This is a group level encompassing the entire delinquency segment.		
1	115	CHD-DELQ-CONTROL	115	GROUP
		The following eight fields are used to control delinquency processing and messages.		
1	10	CHD-CURR-DELQ-CONTROL	10	GROUP
1	2	CHD-DEL-NMO-CONT	2	S9(3)V C-3
		Business Name: Delinquent Month Continuous Count		
		This field is a running counter of the number of months of continuous delinquency.		
		This is set to 1 when the account originally goes delinquent and is counted every time the account goes through cycle time in a delinquent status, regardless of how many payments have been made.		
3	4	CHD-DEL-NO-DAYS	2	S9(3)V C-3
		Business Name: Card Account Delinquent Day Count		
		Number of days the account is delinquent as of the current date		

From	To	Field	Length	Picture
5	6	CHD-DEL-MSG-DAYS	2	S9(3)V C-3
		Business Name: Delinquent Message Day Count		
		This field is a counter used in conjunction with the following field to control the issuing of the off-cycle delinquency message. It is set to 30, 60, or 90 days at cycle time, and then left to accumulate until it passes the message control counter defined below. At that point a delinquency message is generated and the message control counter is reset.		
7	8	CHD-DEL-MSG-CNTL	2	S9(3)V C-3
		Business Name: Delinquent Off-Cycle Message Day Count		
		This is the counter which controls the point at which an off-cycle delinquent notice is issued.		
		When the account goes 30, 60, or 90 days delinquent at cycle time, a vector of delinquency message number, which is a bank option, is scanned and the next message number of days is placed in this control field. At the time that an off-cycle delinquency message is sent, the vector is again scanned and the subsequent message is loaded into the control field. This field is set to 999 when the last message in the delinquency vector is passed, and is re-set to 999 each time the account is cycled in this condition.		
9	10	CHD-DEL-NO-CYCLES	2	S9(3)V C-3
		Business Name: Card Account Cycle Delinquent Count		
		This field contains the number of cycles that the account is currently in arrears.		

From	To	Field	Length	Picture
11	12	CHD-DEL-LS-NO-CYCLES	2	S9(3)V C-3
		Business Name: Delinquent Cycles One Cycle Ago Count		
		The number of cycles the account was delinquent at the time of the last statement.		
13	14	CHD-DEL-PS-NO-CYCLES	2	S9(3)V C-3
		Business Name: Delinquent Cycles Two Cycle Ago Count		
		The number of cycles the account was delinquent at the time of the previous statement.		
15	15	CHD-DEL-DEFER-FLAG	1	X
		Business Name: Delinquency Defer Code		
16	115	FILLER	100	X(100)
116	2095	CHD-DELINQUENT-ITEMS	1980	GROUP
		The following delinquency items describe the amount the account is delinquent by cycle.		
116	2095	CHD-DEL-ITEM	11	GROUP
		Occurs 180 times		
		Index by CHD-DELQ-INDX		
		Note		
		The following two fields define a delinquency entry and occur 0 to 180 times depending on the value in the CHD-NO-DEL-ITEMS field in the base segment. This field is indexed by CHD-DELQ-INDX.		

From	To	Field	Length	Picture
116	117	CHD-DEL-INDEX	2	9(4) COMP
Business Name: Delinquency Table Index Number				
<p>This field is used as an index to build a delinquency table of 180 entries. The table is divided into 9 separate segments as follows.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 1 – 20 = Current delinquency 21 – 40 = Last statement delinquency 41 – 60 = Previous statement delinquency 61 – 80 = Current cash delinquency 81 – 100 = Last statement cash delinquency 101 – 120 = Previous statement cash delinquency 121 – 140 = Current FLAP delinquency 141 – 160 = Last statement FLAP delinquency 161 – 180 = Previous statement FLAP delinquency 				
<p>Note</p> <p>Each segment is further broken down into 20 levels, which define the amount by cycle.</p> <p>Continued next page . . .</p>				

From	To	Field	Length	Picture
Continued from previous page . . .				
Valid values are:				
		Level 1 = Total		
		Level 2 = 1 cycle		
		Level 3 = 2 cycles		
		Level 4 = 3 cycles		
		Level 5 = 4 cycles		
		Level 6 = 5 cycles		
		Level 7 = 6 cycles		
		Level 8 = 7 cycles (7 – 19 Cycles)		
		Level 9 = 8 cycles		
		Level 10 = 9 cycles		
		Level 11 = 10 cycles		
		Level 12 = 11 cycles		
		Level 13 = 12 cycles		
		Level 14 = 13 cycles		
		Level 15 = 14 cycles		
		Level 16 = 15 cycles		
		Level 17 = 16 cycles		
		Level 18 = 17 cycles		
		Level 19 = 18 cycles		
		Level 20 = 19 cycles		
118	126	CHD-DEL-AMT	9	S9(15)V9(2) C-3
Business Name: Delinquent Balance Amount				
This is the amount of each delinquent item.				

Promotional Transaction Format

From	To	Field	Length	Picture
1	4347	FLAP-RECORD	4347	GROUP
1	16	FILLER	16	X(16)
17	48	FLAP-RECORD-KEY	32	GROUP
17	44	FLAP-FULL-ACCT-ID	28	GROUP
17	28	FLAP-SYS-PRIN-AGNT-ID	12	GROUP
17	20	FLAP-SYS-ID	4	X(4)
21	28	FLAP-PRIN-AGNT-ID	8	GROUP
21	24	FLAP-PRIN-ID	4	X(4)
25	28	FLAP-AGNT-ID	4	X(4)
29	44	FLAP-ACCT-ID	16	X(16)
45	48	FLAP-KEY-ID	4	S9(7)V C-3

Business Name: FLAP Identifier

Format is:

YYJJJSS (SS = Sequence number)

Note

The sequence number starts over at 01 daily.

49	52	FLAP-OCCR-CT	4	S9(7)V C-3
53	56	FLAP-TOTL-FLAP-CT	4	S9(7)V C-3
57	4347	FLAP-ITEM	4291	GROUP
57	82	FLAP-BASE-INFO	26	GROUP
57	60	FLAP-ID	4	S9(7)V C-3

Business Name: FLAP Identifier

Format is:

YYJJJSS (SS = Sequence number)

Note

The sequence number starts over at 01 daily.

From	To	Field	Length	Picture
61	61	FLAP-TYPE	1	X
		<p>Business Name: FLAP Type Code</p> <p>This flag directs the system how to process this promotional purchase.</p> <p>Valid values are:</p> <p>1 = Single-ticket promotion. The promotion balance remains separate from the standard balance.</p> <p>2 = Single-ticket promotion. The promotion balance is added to the standard balance after the promotion period expires.</p> <p>5 = Multi-ticket promotion. The promotion balance remains separate from the standard balance.</p> <p>6 = Multi-ticket promotion. The promotion balance is added to the standard balance after the promotion period expires.</p>		
62	70	FLAP-TRANSACTION-AMT	9	S9(15)V9(2) C-3
		<p>Business Name: FLAP Transaction Amount</p> <p>Total transaction amount.</p>		
71	74	FLAP-TRAN-DATE	4	S9(7)V C-3
		<p>Business Name: FLAP Transaction Date</p> <p>The date the transaction actually took place.</p> <p>Format is:</p> <p>YYMMDD</p>		
75	78	FLAP-EFFECTIVE-DATE	4	S9(7)V C-3
		<p>Business Name: FLAP Effective Date</p> <p>This field represents the date interest begins accruing.</p>		

From	To	Field	Length	Picture
79	80	FLAP-EFFECTIVE-RELJUL	2	S9(3)V C-3
		Business Name: FLAP Effective Relative Julian Date		
		Format is:		
		Julian date		
81	82	FLAP-POST-DATE	2	S9(3)V C-3
		Business Name: FLAP Post Date		
		This field performs three functions. They are as follows.		
		<ul style="list-style-type: none"> ■ Represents the date payments can begin applying ■ Tells the system when to calculate a backdated aggregate ■ Will appear as the posting date on the statement and be used in the matching process on the statement 		
		Format is:		
		Julian date		
83	821	FLAP-MON-DATA	739	GROUP
83	86	FLAP-DELAY-INT-END-DATE	4	S9(7)V C-3
		Business Name: FLAP Delay Interest End Date		
		Interest delay period end date.		
87	90	FLAP-DELAY-PAY-END-DATE	4	S9(7)V C-3
		Business Name: FLAP Delay Pay End Date		
		Payment delay period end date.		

From	To	Field	Length	Picture
91	92	FLAP-PAYOUT-PERIOD	2	S9(3)V C-3
		Business Name: FLAP Payout Period Code		
		This field is used to compute the fixed payment amount for minimum payment method 1 on the Ticket Terms File. It must be greater than zero when using method 1. This field defaults to zero for minimum payment methods 2, 3, and 4.		
93	95	FLAP-HIGH-NOM-APPLIED-RT	3	S9(2)V9(3) C-3
		Business Name: FLAP High Nom Applied Rate		
96	98	FLAP-LOW-NOM-APPLIED-RT	3	S9(2)V9(3) C-3
		Business Name: FLAP Low Nom Applied Rate		
99	101	FLAP-ANN-INT-RATE	3	S9(2)V9(3) C-3
		Business Name: FLAP Annual Interest Rate		
102	104	FLAP-MONTH-INT-RATE	3	SV9(5) C-3
		Business Name: FLAP Monthly Interest Rate		
		The monthly rate applied. By default the report tape statement (RTS) flap monthly rate is used. If RTS flap high average daily balance is greater than zero the RTS breakpoint 2 rate is used after it's converted to a monthly rate. If the RTS flap high average daily balance 2 balance is greater than zero the RTS breakpoint 3 rate is used after it's converted to a monthly rate. If the flap is using revolving rates use either merchandise or cash rates.		

From	To	Field	Length	Picture
105	107	FLAP-DAILY-INT-RATE	3	SVPP9(5) C-3
		Business Name: FLAP Daily Interest Rate		
		The daily flap rate applied. By default the report tape statement (RTS) flap daily rate is used. If RTS flap high average daily balance is greater than zero the RTS breakpoint 2 rate is used after it's converted to a daily rate. If the RTS flap high average daily balance 2 balance is greater than zero the RTS breakpoint 3 rate is used after it's converted to a daily rate. The daily rate is multiplied by 100. If the flap is using revolving rates use either merchandise or cash.		
108	110	FLAP-ORIG-ANN-INT-RATE	3	S9(2)V9(3) C-3
		Business Name: FLAP Annual Introductory Interest Rate		
		Introductory annual interest rate.		
111	113	FLAP-ORIG-MONTH-INT-RATE	3	SV9(5) C-3
		Business Name: FLAP Introductory Monthly Interest Rate		
		Introductory monthly interest rate.		
114	116	FLAP-ORIG-DAILY-INT-RATE	3	SVPP9(5) C-3
		Business Name: FLAP Introductory Daily Interest Rate		
		Introductory daily interest rate.		
117	120	FLAP-OLD-DEPT-CODE	4	X(4)
121	129	FLAP-LIFE-BILLED-INT	9	S9(15)V9(2) C-3
		Business Name: FLAP Lifetime Billed Interest Amount		
		Lifetime billed interest.		

From	To	Field	Length	Picture
130	130	FLAP-DISPUTE-FLAG	1	X
		<p>Business Name: FLAP Dispute Code</p> <p>Dispute status of the promotional purchase</p> <p>Valid values are:</p> <p>0 = Not in dispute.</p> <p>1 = Put in dispute this cycle.</p> <p>2 = Has been in dispute at least one cycle.</p>		
131	134	FLAP-TERMS-CODE	4	X(4)
		<p>Business Name: FLAP Term Code</p> <p>Code identifying the ticket terms for the promotion under which the cardholder made this purchase.</p>		
135	138	FLAP-CASH-OPT-END-DATE	4	S9(7)V C-3
		<p>Business Name: FLAP Cash Option End Date</p> <p>Date by which the cardholder must pay off.</p>		
139	147	FLAP-WAIVED-UNBILLED-INT	9	S9(15)V9(2) C-3
		<p>Business Name: FLAP Waived Unbilled Interest Amount</p> <p>Monetary amount of interest accrued on this promotional purchase but waived because the cardholder paid off the balance prior to the cycle date immediately following the cash option end date.</p>		
148	155	FLAP-PROMOTIONAL-ID	8	X(8)
		<p>Business Name: FLAP Promotional Identifier</p> <p>This field points to the promotional terms that this flap is processing under.</p>		

From	To	Field	Length	Picture
156	157	FLAP-PAID-OFF-MOS	2	S9(3) C-3
		Business Name: FLAP Paid Off Month Count		
		This is the number of months a flap has been paid off.		
158	166	FLAP-HIST-PURCHASES	9	S9(15)V9(2) C-3
		Business Name: FLAP History Purchase Amount		
		This is a total of all transactions that have posted to this FLAP since it was created.		
167	175	FLAP-POB-AMT	9	S9(13)V9(4) C-3
		Business Name: Cycle-To-Date FLAP Pay Off Balance Interest Amount		
		Amount of cycle-to-date pay off balance interest on this flap.		
176	183	FLAP-POB-RATE	8	S9(11)V9(4) C-3
		Business Name: FLAP Payoff Balance Rate		
		This business name has been created to aid in the Data Profiling effort.		
184	192	FLAP-PERC-BPD	9	S9(15)V9(2) C-3
		Business Name: FLAP Perc BPD Text		
		This business name has been created to aid in the Data Profiling effort.		
193	197	FLAP-ITEM-FEE-DLAY-DT	5	S9(9)V C-3
		Business Name: FLAP Item Fee Delay Date		
		This field reflects the last day of the item fee delay period.		
		Format is:		
		YYYYMMDD		

From	To	Field	Length	Picture
198	206	FLAP-UNBD-ITEM-FEE-CURR-AM	9	S9(15)V9(2) C-3
		Business Name: FLAP Current Unbilled Item Fee Amount		
207	207	FLAP-INTRO-VAR-BR-SW	1	X
		Business Name: FLAP Introductory Variable BR Indicator		
208	210	FLAP-RGLR-INDX-RT	3	S9(2)V9(3) C-3
		Business Name: Regular Index Rate Contains the index portion of the interest rate for Regular Interest PROMO users.		
211	213	FLAP-INTR-INDX-RT	3	S9(2)V9(3) C-3
		Business Name: Introductory Index Rate Contains the index portion of the interest rate for the Introductory Interest PROMO users.		
214	216	FLAP-LS-ANN-APR	3	S9(2)V9(3) C-3
		Business Name: FLAP Last Statement Annual Interest Rate FLAP annual interest rate in effect during the last statement cycle.		
217	219	FLAP-LS-TEMP-APR	3	S9(2)V9(3) C-3
		Business Name: FLAP Last Statement Temporary Annual Interest Rate		
220	220	FLAPLS-CLLP-FLAP-MTRC-CD	1	X
221	221	FLAPPS-CLLP-FLAP-MTRC-CD	1	X
222	222	FLAP-DFRD-INT-CD	1	X
		Business Name: FLAP Deferred Interest Code		
223	225	FLAPPS-APR-RT	3	S9(2)V9(3) C-3

From	To	Field	Length	Picture
226	234	FLAP-HIST-LS-BAL	9	S9(15)V9(2) C-3
235	243	FLAP-HIST-PS-BAL	9	S9(15)V9(2) C-3
244	244	FLAP-EXPR-UNPD-CD	1	X
245	251	FLAP-CTD-BLLD-INTR-AM	7	S9(11)V9(2) C-3
252	254	FLAP-EXPR-DALY-INTR-RT	3	SVPP9(5) C-3
255	257	FLAP-EXPR-MNTH-INTR-RT	3	SV9(5) C-3
258	260	FLAP-EXPR-ANNL-INTR-RT	3	S9(2)V9(3) C-3
261	263	FLAP-MIN-INTR-ITRO-RT	3	S9(2)V9(3) C-3
264	266	FLAP-MIN-RGLR-ANNL-RT	3	S9(2)V9(3) C-3
267	271	FLAP-RTRN-TO-RVLV-DT	5	S9(9)V C-3

From	To	Field	Length	Picture
272	272	FLAP-RTRN-TO-RVLV-CD	1	9
<p>Business Name: Return To Revolve Code</p>				
<p>Code determining whether the promotional balance reverted to the standard customer account balance terms</p>				
<p>Valid values are:</p>				
<p>0 - The promotional balance has not reverted to the standard balance terms (default).</p>				
<p>1 - The return to revolving parameters prompted the promotional balance to revert to the standard balance terms. This code identifies an account that lost its promotional status prior to March 24, 2000.</p>				
<p>2 - The return to revolving parameters related to overlimit and delinquent statuses prompted the promotional balance to revert to the standard balance terms. At the time the balance returned to revolving, the Return to Revolving Backdating parameter was set to zero to allow backdating to restore the balance to promotional terms.</p>				
<p>3 - The return to revolving parameters related to debit activity prompted the promotional balance to revert to the standard balance terms.</p>				
<p>4 - The return to revolving parameters related to special fixed minimum payments prompted the promotional balance to revert to the standard balance terms.</p>				
<p>Continued on next page...</p>				

From	To	Field	Length	Picture
		5 - The account's promotional balance was manually returned to revolving at your discretion.		
		6 - The return to revolving parameters related to external status prompted the promotional balance to revert to the standard balance terms.		
		7 - The return to revolving parameters related to times overlimit or consecutive cycles overlimit prompted the promotional balance to revert to the standard balance terms. At the time the balance returned to revolving, the Return to Revolving Backdating parameter was set to 1 to prevent backdating from restoring the balance to promotional terms.		
		Note		
		This is an optional field.		
273	273	FLAP-LS-REVOLV-SW	1	X
		Business Name: Last Statement FLAP Revolving Code		
		This will be a one-byte field of bit switches representing the revolving switches as of the last statement. The bit switches will be in the same order as they are on the master file.		
		Valid values are:		
		1 = Interest Rates (value of 1)		
		2 = Interest Method (value of 2)		
		3 = Minimum Payment (value of 4)		
		4 = Item Fees (value of 8)		
		5 = Payoff Exception (value of 16)		
		6 = Base Interest (value of 32)		
		7 = Rebates (value of 64)		

From	To	Field	Length	Picture
274	274	FLAP-PS-REVOLV-SW	1	X
		Business Name: Previous Statement FLAP Revolving Code		
		Indicates previous revolving switches		
		Valid values are:		
		0 to 255		
275	275	FLAP-LAST-REVOLV-SW	1	X
		Business Name: Promotion Revolving Last Code		
		This is the code that represents the state of the revolving switches for a promotional balance.		
276	276	FLAP-LS-RVLV-SWTC-CD	1	X
		Business Name: FLAP Last Statement Revolving Switch Code		
		This one-byte field of switches representing segment two revolving switches as of the last statement. The bit switch will be turned on if the revolving switch was a value of 1.		
		Valid values are (bit switches):		
		1 = Interest on interest		
		2 = Interest default		
277	277	FLAP-PS-RVLV-SWTC-CD	1	X
		Business Name: FLAP Previous Statement Revolving Switch Code		
		A one-byte field of bit switches representing segment two revolving switches as of the previous statement. The bit switch will be turned on if the revolving switch was a value of 1.		
		Valid values are (bit switches):		
		1 = Interest on interest		
		2 = Interest default		

From	To	Field	Length	Picture
278	278	FLAP-LAST-RVLV-SWTC-CD	1	X
		Business Name: FLAP Last Revolving Switch Code		
		A one-byte field of bit switches representing segment two revolving switches before they were last changed. The bit switch will be turned on if the revolving switch was a value of 1.		
		Valid values are (bit switches):		
		1 = Interest on interest		
		2 = Interest default		
279	288	FLAP-REVOLV-SWITCHES	10	GROUP
279	286	FLAP-RVLV-SWTC-SGMT-ONE	8	GROUP
279	279	FLAP-REVOLV-INT-RATES	1	9
		Business Name: FLAP Revolving Interest Rate Code		
		One-byte flag telling the system to use either the cardholder's revolving terms from PCF or to use the promotional terms.		
		Valid values are:		
		0 = Use the promotional terms parameters		
		1 = Use the revolving parameters		
280	280	FLAP-REVOLV-INT-METHOD	1	9
		Business Name: FLAP Revolving Interest Method Code		
		Valid values are:		
		0 = Use the promotional terms parameters		
		1 = Use the revolving parameters		

From	To	Field	Length	Picture
281	281	FLAP-REVOLV-MPD	1	9
		<p>Flag telling the system to use the cardholder's revolving terms from PCF or to use the promotional terms.</p> <p>Valid values are:</p> <p>0 = Use the promotional terms parameters 1 = Use the revolving parameters</p>		
282	282	FLAP-REVOLV-ITEM-FEES	1	9
		<p>Business Name: FLAP Revolving Item Fee Code</p> <p>Flag telling the system to use the cardholder's revolving terms from PCF or to use the promotional terms.</p> <p>Valid values are:</p> <p>0 = Use the promotional terms parameters 1 = Use the revolving parameters</p>		
283	283	FLAP-REVOLV-PAYOUT-EXCEPT	1	9
		<p>Business Name: FLAP Revolving Payoff Except Code</p> <p>Flag telling the system to use either the cardholder's revolving terms from PCF or to use the promotional terms.</p> <p>Valid values are:</p> <p>0 = Use the promotional terms parameters 1 = Use the revolving parameters</p>		

From	To	Field	Length	Picture
284	284	FLAP-REVOLV-BASE-INT	1	9
		<p>Business Name: FLAP Revolving Base Interest Code</p> <p>Flag telling the system to use the cardholder's revolving terms from PCF or to use the promotional terms.</p> <p>Valid values are:</p> <p>0 = Use the promotional terms parameters 1 = Use the revolving parameters</p>		
285	285	FLAP-REVOLV-REBATE	1	9
		<p>Business Name: FLAP Revolving Rebate Code</p> <p>Flag telling the system to use the cardholder's revolving terms from PCF or to use the promotional terms.</p> <p>Valid values are:</p> <p>0 = Use the promotional terms parameters 1 = Use the revolving parameters</p>		
286	286	FLAP-REVOLV-BREAKRATES	1	9
		<p>Business Name: FLAP Revolving Breakrate Text</p> <p>This business name has been created to aid in the Data Profiling effort.</p>		
287	288	FLAP-RVLV-SWTC-SGMT-TWO	2	GROUP
287	287	FLAP-RVLV-INTR-ON-INTR-CD	1	9
		<p>Business Name: Revolving Interest On Interest Code</p> <p>This switch controls whether the FLAP processes under the revolving terms or promotional terms.</p> <p>Valid values are:</p> <p>0 = Promotional 1 = Revolving</p>		

From	To	Field	Length	Picture
288	288	FLAP-RVLVINTR-DFLT-CD	1	9
		<p>Business Name: FLAP Revolving Interest Default Code</p> <p>One-byte flag telling the system to use either the next higher set of terms or to use the terms at the current level. The three possible levels of terms from lowest to highest are promotional, plan, and revolving.</p> <p>Valid values are:</p> <p>0 = Use current level of terms</p> <p>1 = Use next higher level of terms</p> <p>Default value is:</p> <p>Loaded based on PCF</p>		
289	291	FLAP-PROMO-SQNC-NR	3	S9(5)V C-3
292	295	FLAP-PLAN-FLAP-ID	4	S9(7) C-3
		<p>Business Name: Plan-Level Flap ID</p> <p>The flap ID for the plan-level flap which this flap belongs to.</p> <p>Default value is:</p> <p>Zeroes</p>		
296	296	FLAP-BLNC-TYPE-CD	1	X
		<p>Business Name: Flap Balance Type Code</p> <p>Indicates whether the flap is a protected balance flap, plan-level flap or a promotional flap.</p> <p>Valid values are:</p> <p>B = Protected balance</p> <p>I = Individual promotional flap</p> <p>P = Plan level</p> <p>Default value is:</p> <p>I</p>		

From	To	Field	Length	Picture
297	305	FLAP-MPD-HIGH-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: Flap MPD Base High Balance Amount		
		The highest base balance that has been used for calculating an MPD on the flap.		
		Default value is:		
		Zeroes		
306	313	FLAP-INVC-NMBR-TX	8	X(8)
		Business Name: Flap Invoice Number		
		Invoice number form the last transaction that posted to this flap.		
		Default value is:		
		Spaces		
314	322	FLAP-BPS-HIST-BAL	9	S9(15)V99 C-3
		This field contains the historical balance for that promotion for the statement before the previous statement.		
323	324	FLAP-CRRN-INST-NR	2	S9(3) C-3
325	333	FLAP-DEPT-CODE	9	X(9)
		Business Name: Department Code		
		Code representing the department where a purchase was made.		
		Valid values are:		
		000000001 – 999999999		

From	To	Field	Length	Picture
334	334	FLAP-MTHD-RELD-CD	1	9
		The code representing when to load or unload a promotional method name. Valid values are: 0 = Load method at tran post 1 = Reload method nightly 2 = Reload method upon debit ratification Default value is: 1		
335	335	FLAP-RTRN-TO-RVLV-SSPN-CD	1	9
		Valid values are: 0 = Not suspended 1 = System suspended 2 = Manually suspended		
336	336	FLAP-MTHD-SET-NR	1	9(1)
		Business Name: Promotion Pricing Set Code The code determining which sets of promotional processing methods to use when applying pricing terms. Valid values are: 1 = Use set 1 2 = Use set 2 3 = Use set 3 Default value is: 1		
337	343	FLAP-UNBL-INTR-ADJ-AM	7	S9(11)V99 C-3
344	348	FLAP-UNBL-INTR-ADJ-DT	5	S9(9)V C-3
349	352	FLAP-PRMT-POB-RT	4	SV9(7) C-3
353	353	FLAP-PRMT-POB-CMPN-IN	1	X(1)

From	To	Field	Length	Picture
354	354	FLAP-RMRT-TYPE-CD	1	X(1)
		<p>Valid values are:</p> <p>F = Flap Level - check for revolving level Reamortization</p> <p>N = No Reamortization</p> <p>X = Flap in no MPD period - check for revolving level Reamortization 1st cycle out of no pay period</p> <p>Default value is:</p> <p>N</p>		
355	355	FLAP-SPCL-USE-1-CD	1	X
		<p>Business Name: Promotion Special Use 1 Code</p> <p>User defined code.</p> <p>Valid values are:</p> <p>M = Major ticket purchase</p> <p>All other values are user defined</p> <p>Default value is:</p> <p>Space</p> <p>Note</p> <p>A value of M is restricted and can only be mapped into this field. During initialization, all flaps will be initialized to spaces.</p>		

From	To	Field	Length	Picture
356	364	FLAP-PS-PRMT-DBT-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Promotion Debit Amount		
		Amount of debits applied to a promotional balance as of the statement before last.		
		Default value is: Zeroes		
		Note Debits include sales or cash (depending on the promotion type) as well as interest and fees.		
365	373	FLAP-PS-PRMT-CRDT-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Promotion Credit Amount		
		Amount of credits applied to a promotional balance as of the statement before last.		
		Default value is: Zeroes		
		Note Credits include payments, returns, special credits, and any other credit to the promotion.		
374	382	FLAP-LFTM-BLLD-CRDT-INSR-AM	9	S9(15)V99 C-3
383	387	FLAP-FUND-EFFBEG-DT	5	S9(9)V C-3
		Business Name: Promotion Fund Balance Effective Date		
		The date on which the multi-purpose fund balance is available for use.		
		Note A date must be entered in this field.		

From	To	Field	Length	Picture
388	392	FLAP-FUND-EFFEND-DT	5	S9(9)V C-3
		Business Name: Promotion Fund Balance End Date		
		The date on which the multi-purpose fund balance is no longer available for use.		
		Note		
		A date must be entered in this field.		
393	393	FLAP-FUND-ACCESS-ID	1	X
		Business Name: Promotion Fund Balance Access Indicator		
		This field indicates whether or not the stored value funds are available for use.		
		Valid values are:		
		Y or N		
394	396	FLAP-MAX-INTR-ITRO-RT	3	S9(2)V9(3) C-3
		Business Name: Interest Introductory Maximum Rate		
		This is the rate used to calculate the maximum interest amount for an introductory period.		
		Default value is:		
		Zeroes		
397	399	FLAP-MAX-INTR-RGLR-RT	3	S9(2)V9(3) C-3
		Business Name: Interest Regular Maximum Rate		
		This is the rate used to calculate the maximum interest amount for a non-introductory period.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
400	400	FLAP-MIN-INTR-ITRO-USAG-CD	1	X(1)
		<p>Business Name: Interest Introductory Minimum Usage Code</p> <p>This is the code that determines from where the minimum introductory interest was used.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Not used 1 = From PLRTPC 2 = From CPICID 3 = From Non-Mon 4 = From PLRTPA 5 = From Revolving <p>Default value is:</p> <p>0</p>		
401	401	FLAP-MIN-INTR-RGLR-USAG-CD	1	X(1)
		<p>Business Name: Interest Minimum Regular Usage Code</p> <p>This is the code that determines where the minimum regular interest rate was used from.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Not used 1 = From PLRTPC 2 = From CPICID 3 = From Non-Mon 4 = From PLRTPA 5 = From Revolving <p>Default value is:</p> <p>0</p>		

From	To	Field	Length	Picture
402	402	FLAP-MAX-INTR-ITRO-USAG-CD	1	X(1)
		Business Name: Interest Introductory Maximum Usage Code		
		This is the code that determines from where the maximum introductory interest was used.		
		Valid values are:		
		0 = Not used		
		1 = From PLRTPC		
		2 = From CPICID		
		3 = From Non-Mon		
		4 = From PLRTPA		
		5 = From Revolving		
		Default value is:		
		0		
403	403	FLAP-MAX-INTR-RGLR-USAG-CD	1	X(1)
		Business Name: Interest Maximum Regular Usage Code		
		This is the code that determines where the maximum regular interest rate was used from.		
		Valid values are:		
		0 = Not used		
		1 = From PLRTPC		
		2 = From CPICID		
		3 = From Non-Mon		
		4 = From PLRTPA		
		5 = From Revolving		
		Default value is:		
		0		
404	411	FLAP-INTR-DFLT-STRT-TX	8	X(8)
412	415	FLAP-PRTC-BLNC-ID	4	S9(7) C-3

From	To	Field	Length	Picture
416	419	FLAP-ASSC-FLAP-ID	4	S9(7) C-3
420	424	FLAP-IP-STRT-DT	5	S9(9) C-3
425	429	FLAP-IP-END-DT	5	S9(9) C-3
430	434	FLAP-PRTC-BLNC-DT	5	S9(9) C-3
435	439	FLAP-CIT-DT	5	S9(9) C-3
440	444	FLAP-PB-TRMS-EFFC-DT	5	S9(9) C-3
445	449	FLAP-TERM-FREZ-DT	5	S9(9) C-3
450	450	FLAP-PB-MUF-TYPE-CD	1	X
451	453	FLAP-ANNV-INTR-RT	3	S9(2)V9(3) C-3
454	458	FLAP-RTR-DELY-DT	5	S9(9) C-3
459	459	FLAP-RTR-DELY-RESN-CD	1	X
460	464	FLAP-TERM-UNFR-DT	5	S9(9) C-3
Business Name: Terms Unfreeze Date				
Date the change in terms for the balance freeze period is overridden				
Format is:				
CCYYMMDD				
Default value is:				
Zeros				
465	467	FLAP-GOTO-APR	3	S9(2)V9(3) C-3
Business Name: Promotional Go To Annual Percentage Rate				
Current non-introductory interest rate for the promotional balance				

From	To	Field	Length	Picture
468	476	FLAP-OMPД-PL-AM	9	S9(15)V9(2) C-3
		Business Name: Promotional Balance Minimum Payment Due Amount		
		MPD amount due to the promotional balance		
477	477	FLAP-PB-CLPS-NO-MNTHS	1	9
		Business Name: Protected Balance Collapsed Months Number		
		Count of months since the protected balance promotion has been staged for collapse		
		Valid values are:		
		1 thru 3		
		Note		
		The count cannot exceed 3 months.		
478	502	FLAP-SSPN-INFO	25	GROUP
478	480	FLAP-SSPN-ANN-INT-RT	3	S99V999 C-3
		Business Name: Promotional Suspension Annual Interest Rate		
481	483	FLAP-SSPN-ORIG-ANN-INT-RT	3	S99V999 C-3
		Business Name: Promotional Suspension Original Annual Interest Rate		
484	486	FLAP-SSPN-MIN-RGLR-ANNL-RT	3	S99V999 C-3
		Business Name: Promotional Suspension Minimum Regular Annual Rate		
487	489	FLAP-SSPN-MIN-INTR-ITRO-RT	3	S99V999 C-3
		Business Name: Promotional Suspension Minimum Interest Introductory Rate		

From	To	Field	Length	Picture
490	492	FLAP-SSPN-MAX-INTR-ITRO-RT	3	S99V999 C-3
		Business Name: Promotional Suspension Maximum Interest Introductory Rate		
493	495	FLAP-SSPN-MAX-INTR-RGLR-RT	3	S99V999 C-3
		Business Name: Promotional Suspension Maximum Regular Interest Rate		
496	496	FLAP-SSPN-MTHD-SET-NR	1	9
		Business Name: Promotional Suspension Method Set Number		
497	497	FLAP-SSPN-FREZ-MPD-CD	1	9
		Business Name: Promotional Suspension Freeze Minimum Payment Due Code		
		Valid values are: 0 = Not used 1 = Promotional MPD will not be reinstated		
498	502	FLAP-UNSS-DT	5	S9(9) C-3
		Business Name: Promotional Unsuspended Date		
503	512	FLAP-SSPN-RVLV-SWITCHES	10	GROUP
503	503	FLAP-SSPN-INT-RATE-CD	1	9
		Business Name: Promotional Suspension Interest Rate Code		
504	504	FLAP-SSPN-INT-MTHD-CD	1	9
		Business Name: Promotional Suspension Interest Method Code		

From	To	Field	Length	Picture
505	505	FLAP-SSPN-MPD-CD	1	9
		Business Name: Promotional Suspension Minimum Payment Due Code		
506	506	FLAP-SSPN-ITEM-FEES-CD	1	9
		Business Name: Promotional Suspension Item Fees Code		
507	507	FLAP-SSPN-PYFF-EXCP-CD	1	9
		Business Name: Promotional Suspension Payoff Exception Code		
508	508	FLAP-SSPN-BASE-INT-CD	1	9
		Business Name: Promotional Suspension Base Interest Code		
509	509	FLAP-SSPN-REBT-CD	1	9
		Business Name: Promotional Suspension Rebate Code		
510	510	FLAP-SSPN-BREAK-RATE-CD	1	9
		Business Name: Promotional Suspension Break Rate Code		
511	511	FLAP-SSPN-INT-ON-INT-CD	1	9
		Business Name: Promotional Suspension Interest On Interest Code		
512	512	FLAP-SSPN-INTR-DFLT-CD	1	9
		Business Name: Promotional Suspension Interest Default Code		

From	To	Field	Length	Picture
513	514	FLAP-RTR-DSCL-CT	2	S9(3) C-3
		Business Name: Promotional Return To Revolving Disclosure Count		
		Count of the times the promotion that is now returning to revolving was disclosed on the statement		
		Default value is: Zeros		
515	519	FLAP-POST-CLOS-DT	5	S9(9) C-3
		Business Name: Posting Close Date		
		Last date that transactions may post to a multi-ticket promotion		
		Format is: CCYYMMDD		
		Default value is: Zeros		
520	524	FLAP-RTR-DSCL-DT	5	S9(9) C-3
		Business Name: Promotional Return To Revolving Disclosure Date		
		Date of the disclosure message for a promotion that is now returning to revolving		
		Default value is: Zeros		

From	To	Field	Length	Picture
525	529	FLAP-AMRT-MTRT-DT	5	S9(9) C-3
		Business Name: Promotional Pay Maturity Date		
		End date to be used in amortization calculations for certain promotion types		
		Format is:		
		CCYYMMDD		
		Default value is:		
		Zeros		
530	538	FLAP-DFP-FEE-SAVE-AM	9	S9(15)V9(2) C-3
		Reserved for restricted use		
539	571	FILLER	33	X(33)
572	572	FLAP-VRBL-CD	1	X
		Business Name: Variable Vs Fixed Rate Code		
		Code representing whether the System is using a fixed or variable rate to calculate the promotion/plan/protected balance interest for the account		
		Valid values are:		
		F = Fixed rate		
		V = Variable rate		
		Default value is:		
		Space		

From	To	Field	Length	Picture
573	573	FLAP-GOTO-VRBL-CD	1	X
		<p>Business Name: Variable Vs Fixed Go To Rate Code</p> <p>Code representing whether the System is using a fixed or variable rate to calculate the non-introductory promotion/plan/protected balance interest for the account</p> <p>Valid values are:</p> <p>F = Fixed rate</p> <p>V = Variable rate</p> <p>Default value is:</p> <p>Space</p>		
574	574	FLAP-LOAN-TYPE-CD	1	X
		<p>Business Name: Promotion Loan Type Code</p> <p>Code representing if the balance is a loan</p> <p>Valid values are:</p> <p>0 = Balance is not a loan</p> <p>9 = Balance is a loan</p> <p>Default value is:</p> <p>0</p>		
575	583	FLAP-LS-HIST-INTR-AM	9	S9(15)V99 C-3
		<p>Business Name: Promotional Last Statement Historical Interest Amount</p> <p>Amount of interest on the promotion as of the last statement cycle</p> <p>Default value is:</p> <p>Zero</p>		

From	To	Field	Length	Picture
584	592	FLAP-LS-HIST-PRIN-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Principal Amount		
		Amount of principal on the promotion as of the last statement cycle		
		Default value is:		
		Zero		
593	601	FLAP-LS-HIST-FEE-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Fee Amount		
		Amount of fees on the promotion as of the last statement cycle		
		Default value is:		
		Zero		
602	610	FLAP-LS-HIST-RMPD-INTR-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Regular Minimum Pay Due Interest Amount		
		Amount of interest in the regular promotional MPD as of the last statement cycle		
		Default value is:		
		Zero		

From	To	Field	Length	Picture
611	619	FLAP-LS-HIST-RMPD-PRIN-AM	9	S9(15)V99 C-3
		<p>Business Name: Promotional Last Statement Historical Regular Minimum Pay Due Principal Amount</p> <p>Amount of principal in the regular promotional MPD as of the last statement cycle</p> <p>Default value is:</p> <p>Zero</p>		
620	628	FLAP-LS-HIST-RMPD-FEE-AM	9	S9(15)V99 C-3
		<p>Business Name: Promotional Last Statement Historical Regular Minimum Pay Due Fee Amount</p> <p>Amount of fees in the regular promotional MPD as of the last statement cycle</p> <p>Default value is:</p> <p>Zero</p>		
629	637	FLAP-LS-HIST-DMPD-INTR-AM	9	S9(15)V99 C-3
		<p>Business Name: Promotional Last Statement Historical Delinquent Minimum Pay Due Interest Amount</p> <p>Amount of interest in the delinquent promotional MPD as of the last statement cycle</p> <p>Default value is:</p> <p>Zero</p>		

From	To	Field	Length	Picture
638	646	FLAP-LS-HIST-DMPD-PRIN-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Delinquent Minimum Pay Due Principal Amount		
		Amount of interest in the delinquent delinquent MPD as of the last statement cycle		
		Default value is:		
		Zero		
647	655	FLAP-LS-HIST-DMPD-FEE-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Delinquent Minimum Pay Due Fee Amount		
		Amount of fees in the delinquent delinquent MPD as of the last statement cycle		
		Default value is:		
		Zero		
656	664	FLAP-LS-HIST-PYMT-INTR-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Payment Interest Amount		
		Amount of interest paid since last statement at the time of the last statement cycle		
		Default value is:		
		Zero		

From	To	Field	Length	Picture
665	673	FLAP-LS-HIST-PYMT-PRIN-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Payment Principal Amount		
		Amount of principal paid since last statement at the time of the last statement cycle		
		Default value is:		
		Zero		
674	682	FLAP-LS-HIST-PYMT-FEE-AM	9	S9(15)V99 C-3
		Business Name: Promotional Last Statement Historical Payment Fee Amount		
		Amount of fees paid since last statement at the time of the last statement cycle		
		Default value is:		
		Zero		
683	691	FLAP-YTD-BLLD-INTR-AM	9	S9(15)V99 C-3
		Business Name: Promotional Year To Date Billed Interest Amount		
		Amount of interest billed to the promotion during the current calendar year		
		Default value is:		
		Zero		
692	700	FLAP-PY-BLLD-INTR-AM	9	S9(15)V99 C-3
		Business Name: Promotional Previous Year Billed Interest Amount		
		Amount of interest billed to the promotion during the prior calendar year		
		Default value is:		
		Zero		

From	To	Field	Length	Picture
701	708	FLAP-LS-HIST-POB-RATE-AM	8	S9(11)V9(4) C-3
		Business Name: Promotional Last Statement Historical Pay Off Balance Rate Amount		
		Amount of one day's interest for the last statement cycle		
		Default value is:		
		Zero		
709	717	FLAP-YTD-PAID-PRIN-AM	9	S9(15)V99 C-3
		Business Name: Promotional Year To Date Paid Principal Amount		
		Amount of loan principal paid this year		
718	718	FLAP-UNIQ-MNTH-BLNC-CD	1	X
		Business Name: Promotional Unique Monthly Balance Code		
		Code representing whether the promotion has a unique monthly balance and the type of principal being financed		
		Valid values are:		
		C = Cash unique monthly balance		
		M = Merchandise unique monthly balance		
		N = Non-interest bearing unique monthly balance		
		Default value is:		
		Space		
719	723	FLAP-BLNC-OPEN-DT	5	S9(9)V C-3
		Business Name: Promotional Balance Open Date		
		Date the promotional balance posted to the account		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
724	732	FLAP-YTD-PAID-INTR-AM	9	S9(15)V99 C-3
		Business Name: Promotional Year To Date Paid Interest Amount		
		Amount of loan interest paid this year		
		Default value is:		
		0		
733	741	FLAP-YTD-PAID-FEE-AM	9	S9(15)V99 C-3
		Business Name: Promotional Year To Date Paid Fee Amount		
		Amount of loan fees paid this year		
		Default value is:		
		0		
742	753	FLAP-LOAN-NMBR-ID	12	X(12)
		Business Name: Loan Number ID		
		Identifies the unique promotional loan type		
754	760	FLAP-CLSN-CSTS-AM	7	S9(11)V99 C-3
		Business Name: Loan Closing Cost Amount		
761	765	FLAP-CLSN-CSTS-BLLD-DT	5	S9(9)V C-3
		Business Name: Loan Closing Cost Billing Date		
		Format is:		
		CCYYMMDD		
766	772	FLAP-ORGN-FEE-AM	7	S9(11)V99 C-3
		Business Name: Loan Origination Fee Amount		
773	774	FLAP-ITRO-MPD-MNTH-CT	2	S9(3) C-3
		Business Name: Loan Introductory Minimum Pay Due Month Count		

From	To	Field	Length	Picture
775	776	FLAP-ITRO-INTR-MNTH-CT	2	S9(3) C-3
		Business Name: Loan Introductory Interest Month Count		
777	778	FLAP-RGLR-MPD-MNTH-CT	2	S9(3) C-3
		Business Name: Loan Regular Minimum Pay Due Month Count		
779	780	FLAP-RGLR-INTR-MNTH-CT	2	S9(3) C-3
		Business Name: Loan Regular Interest Month Count		
781	785	FLAP-LOAN-DSPL-END-DT	5	S9(9)V C-3
		Business Name: Loan Display End Date		
		Format is:		
		CCYYMMDD		
786	786	FLAP-LOAN-BLNC-TYPE-ID	1	X
		Business Name: Loan Balance Type ID		
		Valid values are:		
		L = Loan		
		Space = Not a loan		
787	821	FILLER	35	X(35)
822	839	FLAP-MULTIPLE-USE-FIELDS	18	GROUP
822	829	FLAP-CLASS	8	GROUP
822	823	FLAP-CLASS-DR	2	X(2)
		Business Name: FLAP DR Class Text		
		A DR in this field indicates a grandfather balance.		
824	829	FLAP-CLASS-DATE	6	X(6)
		Business Name: FLAP Class Date		
		Date from which the grandfather balance is calculated.		

From	To	Field	Length	Picture
824	829	FILLER	6	GROUP
Redefines FLAP-CLASS-DATE				
824	828	FLAP-CLASS-DATE-5	5	X(5)
829	829	FILLER	1	X
830	830	FLAP-INT-ON-INT	1	X
Business Name: FLAP Interest On Interest Code				
This code determines if a flap is using interest on interest.				
Valid values are:				
0 = No				
1 = Yes				
Space = Check the revolving pricing strategy				
831	831	FLAP-MUF-TYPE	1	X
Business Name: FLAP MUF Type Code				
The flap's type of principal being carried.				
Valid values are:				
C = Cash				
M = Merchandise				
R = Retail				
Default value is:				
Space				
832	839	FLAP-PRCNG-STRAT-ID	8	X(8)
Business Name: FLAP Pricing Strategy Identifier				
This business name has been created to aid in the Data Profiling effort.				
840	1230	FLAP-APPLY-PAY-SEG	391	GROUP

From	To	Field	Length	Picture
840	848	FLAP-CURR-TOTAL-DELQ	9	S9(15)V9(2) C-3
		Business Name: FLAP Current Total Delinquent Amount		
		Current total delinquent amount.		
849	857	FLAP-CURR-UNPAID-BPD	9	S9(15)V9(2) C-3
		Business Name: FLAP Current Unpaid Billed Payment Due Amount		
		Current unpaid billed payment due.		
858	864	FLAP-CURR-UNPAID-INTSC	7	S9(11)V9(2) C-3
		Business Name: FLAP Current Unpaid Interest Amount		
		Current unpaid interest.		
865	873	FLAP-BINT	9	S9(15)V9(2) C-3
		Business Name: Promotion Principal Two Cycle Plus Amount		
		Amount of two cycle and older promotional principal balance		
874	880	FLAP-REPORTABLE-INT	7	S9(11)V9(2) C-3
		Business Name: FLAP Reportable Interest Amount		
		Contains the amount of the FLAP's unpaid interest that is reportable as paid interest.		
881	889	FLAP-CTD-PRIN	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date FLAP Principal Amount		
		This field reflects the dollar-and-cent amount of principal of the FLAP cycle-to-date.		

From	To	Field	Length	Picture
890	898	FLAP-OLD-PRIN	9	S9(15)V9(2) C-3
		Business Name: FLAP Old Principal Amount		
		Amount of the principal of the flap older than cycle-to-date.		
899	905	FLAP-CTD-ITEM-FEES	7	S9(11)V9(2) C-3
		Business Name: Cycle-To-Date FLAP Item Fee Amount		
		Contains the amount of the cycle-to-date item fees for the flap. If the flap is a merchandise promotion or a retail flap, the fees are sale item fees. On cash promotions, the item fees are cash advance fees. This will be initialized to 0.		
906	914	FLAP-DISPUTE-AMOUNT	9	S9(15)V9(2) C-3
915	923	FLAP-DSPL-CRRN-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Display Current Balance Amount		
		The total current balance in dollars and cents on this promotion.		
		Default value is:		
		Zeros		
924	932	FLAP-CTD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap CTD Late Charge Amount		
		The amount of CTD late charges posted to this flap.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
933	941	FLAPAP-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Late Charge Amount		
		The amount of unpaid late charges on this flap.		
		Default values are:		
		Zeroes		
942	950	FLAP-CTD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap CTD Overlimit Charge Amount		
		The amount of CTD overlimit charges posted to this flap.		
		Default value is:		
		Zeroes		
951	959	FLAPAP-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Overlimit Charge Amount		
		The amount of unpaid overlimit charges on this flap.		
		Default value is:		
		Zeroes		
960	968	FLAPAP-UNPD-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Credit Life Amount		
		The amount of unpaid credit life on this flap.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
969	977	FLAP-CTD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap CTD Miscellaneous Charge Amount		
		The amount of CTD miscellaneous charges posted to this flap.		
		Default value is:		
		Zeroes		
978	986	FLAPAP-UNPD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Miscellaneous Charge Amount		
		The amount of unpaid miscellaneous charges on this flap.		
		Default value is:		
		Zeroes		
987	995	FLAP-CTD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Annual Charge Amount		
		The amount of CTD annual charges posted to the flap.		
		Default value is:		
		Zeroes		
996	1004	FLAPAP-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Annual Charge Amount		
		The amount of unpaid annual charges on this flap.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1005	1013	FLAP-CTD-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap CTD Government Surcharge Amount		
		The amount of CTD government surcharges posted to this flap.		
		Default value is:		
		Zeroes		
1014	1022	FLAPAP-UNPD-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Government Surcharge Amount		
		The amount of unpaid government surcharges on this flap.		
		Default value is:		
		Zeroes		
1023	1031	FLAPAP-UNPD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Item Charge Amount		
		The amount of unpaid item charges on this flap.		
		Default value is:		
		Zeroes		
1032	1033	FLAP-DLNQ-CYCL-NR	2	S9(3) C-3
		Business Name: Flap Current Delinquent Cycle Number		
		The number of cycles the flap is currently delinquent.		
		Valid values are:		
		00 to 19		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1034	1042	FLAP-PYMN-LQDT-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Payment Liquidation Amount		
		The amount of the plan's MPD that this flap is responsible for.		
		Default value is:		
		Zeroes		
1043	1051	FLAP-CRDT-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: FLAP Promotion Credit Balance Current Amount		
		This is the amount of the promotional credit balance as of the current processing day.		
		Default value is:		
		Zeroes		
1052	1060	FLAP-CTD-SPCF-CRDT-AM	9	S9(15)V99 C-3
		Business Name: Cycle To Date Promotion Credit Specific Post Amount		
		Amount of credits that specifically posted to a promotional balance as of the current statement		
		Default value is:		
		Zeros		
1061	1069	FLAP-PRMT-PYMT-WAIV-INT-AM	9	S9(15)V99 C-3
		Business Name: Promotion Payment Waive Interest Amount		
		Amount of payment balance applied to each promotion to determine whether interest is to be waived on the current billing cycle		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1070	1078	FLAP-FEE-INTR-BRNG-AM	9	S9(15)V99 C-3
		Business Name: Promotion Fee Interest Bearing Amount		
		Amount of interest bearing fees on a promotional balance.		
1079	1079	FLAP-FULL-BAL-DSPT-CD	1	X
		Business Name: Promotion Full Balance Dispute Code		
		Code representing whether the promotional balance is included in the full balance dispute amount.		
		Valid values are:		
		F = Promotional balance included		
		I = Promotional balance item in dispute		
		Space = Promotional balance not included		
		Default value is:		
		Space		
1080	1083	FLAP-PRCH-AGRM-ID	4	GROUP
1080	1081	FLAP-PRCH-AGRM-TYPE-ID	2	X(2)
		Business Name: Purchase Agreement Type Code		
		Code representing the purchase agreement type		
		Valid values are:		
		PA = Purchase agreement such as a service plan or extended warranty		
		PZ = Associated purchase such as a sale that has an associated purchase agreement		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
1082	1083	FLAP-PRCH-AGRM-SQNC-ID	2	X(2)
		Business Name: Purchase Agreement Sequence Identifier		
		Identifier of the order of purchase agreements within the account		
		Default value is:		
		Spaces		
1082	1083	FILLER	2	GROUP
		Redefines FLAP-PRCH-AGRM-SQNC-ID		
1082	1083	FLAP-PRCH-AGRM-SQNC-NM	2	9(2)
		Business Name: Purchase Agreement Sequence Number		
		Numeric order of purchase agreements within the account		
		Default value is:		
		Spaces		
1084	1085	FLAP-PRJC-CARD-SQNC-NR	2	S9(3) C-3
		Business Name: Promotional Project Card Sequence Number		
		Sequence number of the promotional project cards on an account		
		Default value is:		
		Zeros		
1086	1094	FLAP-DSBR-AM	9	S9(15)V99 C-3
		Business Name: Disbursement Amount		
		Amount to be disbursed from the promotion to either the revolving balance or the plan at the next cycle		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
1095	1096	FLAP-DSBR-CT	2	S9(3) C-3
		Business Name: Disbursement Count Count of disbursements at cycle time Valid values are: 000 - 999 Default value is: Zeroes		
		Note Disbursements are counted 1, 2, 3, 4, etc., until the total is reached.		
1097	1098	FLAP-DSBR-TOTL-CT	2	S9(3) C-3
		Business Name: Disbursement Total Count Count of the total disbursements Valid values are: 000 - 999 Default value is: Zeroes		
1099	1099	FLAP-DSBR-LCTN-CD	1	X
		Business Name: Disbursement Location Code Code representing to where the disbursement amount should be moved Valid values are: P = Plan R = Revolving balance Blank = Not used Default value is: Blank		
1100	1106	FLAP-HOLD-DSPT-UNBL-INT	7	S9(11)V99 C-3
		Note This field is restricted for internal use.		

From	To	Field	Length	Picture
1107	1113	FLAP-PREV-HOLD-DSPT-UNBL-INT	7	S9(11)V99 C-3
		Note		
		This field is restricted for internal use.		
1114	1114	FLAP-PRMT-INT-CRDT-CD	1	X
		Business Name: Promotional Interest		
		Credit Code		
		Code determining if promotional interest is to be refunded when the cardholder pays the purchase amount in full by the due date		
		Valid values are:		
		N = No, the promotional interest will not be refunded.		
		Y = Yes, the promotional interest will be refunded.		
		Default value is:		
		N		
1115	1118	FLAP-PRMT-INT-CRDT-END-DT	4	S9(7)V C-3
		Business Name: Promotional Interest		
		Credit End Date		
		Date the promotional interest credit promotions are due		
		Default value is:		
		Zero		
1119	1122	FLAP-PRMT-EXPR-DT	4	S9(7)V C-3
		Reserved for restricted use		

From	To	Field	Length	Picture
1123	1130	FLAP-DALY-INTR-ONEDAY-AM	8	S9(11)V9(4) C-3
		Business Name: Flap Daily Accrual One Day's Interest Amount		
		Amount of one day's interest calculated on the promotion		
		Default value is:		
		Zeros		
1131	1139	FLAP-DALY-INTR-UNPD-AM	9	S9(13)V9(4) C-3
		Business Name: Flap Daily Accrual Unpaid Interest Amount		
		Amount of the unpaid portion of promotional daily accrued interest		
		Default value is:		
		Zeros		
1140	1147	FLAP-DALY-INTR-PAID-AM	8	S9(13)V99 C-3
		Business Name: Flap Daily Accrual Paid Interest Amount		
		Amount of the paid portion of promotional daily accrued interest		
		Default value is:		
		Zeros		
1148	1156	FLAP-DALY-CASH-OPTN-AM	9	S9(13)V9(4) C-3
		Business Name: Flap Cash Option Daily Accrual Interest Amount		
		Amount of daily accrual interest this cycle for unexpired cash option promotions		
		Default value is:		
		Zeros		

From	To	Field	Length	Picture
1157	1163	FLAP-CTD-BLLD-PAID-AM	7	S9(11)V99 C-3
		Business Name: Flap Cycle To Date Paid Expired Interest Amount		
		Amount of paid interest billed for cash option promotions that expired mid-cycle		
		Default value is: Zeros		
1164	1172	FLAP-CRRN-BLNC-AM	9	S9(13)V9(4) C-3
		Business Name: Flap Current Balance Amount		
		Amount of the current balance on the promotion in dollars and cents.		
		Default value is: Zeros		
		Note		
		The cents amount is set to 4 positions.		
1173	1230	FILLER	58	X(58)
1231	1713	FLAP-LAST-STMT	483	GROUP
1231	1239	FLAPLS-OLD-PRIN	9	S9(15)V9(2) C-3
1240	1246	FLAPLS-BILLED-INT	7	S9(11)V9(2) C-3
1247	1253	FLAPLS-UNPAID-INTSC	7	S9(11)V9(2) C-3
1254	1262	FLAPLS-BPD	9	S9(15)V9(2) C-3
1263	1271	FLAPLS-TOTAL-DELQ	9	S9(15)V9(2) C-3
1272	1278	FLAPLS-ACCRUED-UNBILLED-INT	7	S9(11)V9(2) C-3
1279	1285	FLAPLS-ITEM-FEES	7	S9(11)V9(2) C-3
1286	1292	FLAPLS-REPORTABLE-INT	7	S9(11)V9(2) C-3

From	To	Field	Length	Picture
1293	1299	FLAPLS-DEFERRED-CR-LIFE	7	S9(11)V9(2) C-3
1300	1308	FLAPLS-DEF-ADB	9	S9(15)V9(2) C-3
1309	1317	FLAPLS-CYC-PRIN	9	S9(15)V9(2) C-3
1318	1326	FLAPLS-DISPUTE-AMOUNT	9	S9(15)V9(2) C-3
1327	1333	FLAPLS-UNBD-ITEM-FEE-AM	7	S9(11)V9(2) C-3
1334	1342	FLAPLS-TRANS-AMT	9	S9(15)V9(2) C-3
1343	1351	FLAPLS-REAL-INT-AM	9	S9(15)V9(2) C-3
1352	1352	FLAP-LS-RTRN-TO-RVLV-CD	1	9

Business Name: Last Statement Return To
Revolve Code

This field tells the Statement System
whether or not the PCF parameters caused
the transfer of funds from the Promotion
to the Revolving side of the account.

1353	1361	FLAPLS-DEFR-CRDT-LIFE-BASE-AM	9	S9(15)V9(2) C-3
1362	1368	FLAPLS-BLLD-INTR-AM	7	S9(11)V9(2) C-3
1369	1377	FLAPLS-FLAP-ADB-AM	9	S9(15)V9 C-3
1378	1386	FLAPLS-BLNC-AM	9	S9(15)V9(2) C-3

Business Name: Flap Last Statement
Balance

The total balance on this flap as of the last
statement.

Default value is:

Zeroes

From	To	Field	Length	Picture
1387	1395	FLAPLS-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap CTD Late Charge Amount as of the Last Statement The amount as of the last statement of CTD late charges posted to this flap. Default value is: Zeroes		
1396	1404	FLAPLS-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Unpaid Late Charge Amount as of the Last Statement The amount as of the last statement of unpaid late charges on this flap. Default value is: Zeroes		
1405	1413	FLAPLS-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement CTD Overlimit Charge Amount The amount as of the last statement of CTD overlimit charges posted to this flap. Default value is: Zeroes		
1414	1422	FLAPLS-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Unpaid Overlimit Charge Amount The amount as of the last statement of unpaid overlimit charges on this flap. Default value is: Zeroes		

From	To	Field	Length	Picture
1423	1431	FLAPLS-UNPD-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Unpaid Credit Life Amount		
		The amount as of the last statement of unpaid credit life on this flap.		
		Default value is: Zeroes		
1432	1440	FLAPLS-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement CTD Miscellaneous Charge Amount		
		The amount as of the last statement of CTD miscellaneous charges posted to this flap.		
		Default value is: Zeroes		
1441	1449	FLAPLS-UNPD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Unpaid Miscellaneous Charge Amount		
		The amount as of the last statement of unpaid miscellaneous charges on this flap.		
		Default value is: Zeroes		
1450	1458	FLAPLS-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement CTD Annual Charge Amount		
		The amount as of the last statement of CTD annual charges posted to this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1459	1467	FLAPLS-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Unpaid Annual Charge Amount		
		The amount as of the last statement of unpaid annual charges posted to this flap.		
		Default value is: Zeroes		
1468	1476	FLAPLS-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement CTD Government Surcharge Amount		
		The amount as of the last statement of CTD government surcharges posted to this flap		
		Default value is: Zeroes		
1477	1485	FLAPLS-UNPD-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Unpaid Government Surcharge Amount		
		The amount as of the last statement of unpaid government surcharges on this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1486	1494	FLAPLS-UNPD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Unpaid Item Charge Amount		
		The amount as of the last statement of unpaid item charges on this flap.		
		Default value is: Zeroes		
1495	1503	FLAPLS-PYMN-LQDT-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Payment Liquidation Amount		
		The amount as of the last statement of the plan's MPD that this flap is responsible for.		
		Default value is: Zeroes		
1504	1512	FLAPLS-MIN-FIN-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Minimum Finance Charge Amount		
		The amount as of the last statement of the minimum finance charge on this flap.		
		Default value is: Zeroes		
1513	1521	FLAPLS-CRDT-LIFE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Last Statement Credit Life Amount		
		The amount as of the last statement of credit life on this flap.		
		Default values are: Zeroes		

From	To	Field	Length	Picture
1522	1523	FLAPLS-DLNQ-CYCL-NR	2	S9(3) C-3
		Business Name: Flap Last Statement Delinquent Cycle Number		
		The number of cycles the flap was delinquent as of the last statement.		
		Valid values are: 00 to 19		
		Default value is: Zeroes		
1524	1532	FLAPLS-CRDT-CRRN-CHRG-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Promotion Current Charge Credited Amount		
		Amount of last statement cycle's payments credited to a promotion's new interest and fee charges in the last statement billing cycle. This field is used to support maximizer option 2.		
		Default value is: Zeroes		
1533	1541	FLAPLS-ACRD-PROMO-ADB	9	S9(15)V9(2) C-3
1542	1550	FLAPLS-CRDT-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: FLAP Last Statement Promotion Credit Balance Amount		
		This is the amount of the promotional credit balance as of the most recent statement.		
		Default value is: 0		

From	To	Field	Length	Picture
1551	1559	FLAPLS-SPCF-CRDT-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Promotion Credit Specific Post Amount Last statement amount of credits that specifically posted to a promotional balance as of the current statement Default value is: Zeros		
1560	1568	FLAPLS-ACCM-PYMT-PRCS-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Promotion Accumulating Payment Amount Last statement amount the promotion was debited or credited due to the accumulating payment process Default value is: Zeros		
1569	1576	FLAPLS-LGCY-LINK-NM	8	X(8)
		Business Name: Last Statement Legacy Link Name This field is the name of the rules legacy link that contains methods as of the most recent billing statement. Valid values are: Valid rules legacy links in a production status Default value is: Spaces		

From	To	Field	Length	Picture
1577	1585	FLAPLS-PRMT-PYMT-WAIV-INT-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Promotion Payment Waive Interest Amount		
		Last statement amount of payment balance applied to each promotion to determine whether interest is to be waived on the current billing cycle		
		Default value is: Zeros		
1586	1586	FLAPLS-FULL-BAL-DSPT-CD	1	X
		Business Name: Promotion Full Balance Dispute Last Statement Code		
		Code representing whether the promotional balance was included in the full balance dispute amount as of the most recent billing statement.		
		Valid values are: F = Promotional balance included I = Promotional balance item dispute Space = Promotional balance not included.		
		Default value is: Space		
1587	1595	FLAPLS-DSBR-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Disbursement Amount		
		Amount disbursed from the promotion to either the revolving balance or the plan on the last statement		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1596	1597	FLAPLS-DSBR-CT	2	S9(3) C-3
		Count of disbursements on the last statement		
		Valid values are:		
		000 - 999		
		Default value is:		
		Zeroes		
1598	1599	FLAPLS-DSBR-TOTL-CT	2	S9(3) C-3
		Business Name: Last Statement		
		Disbursement Total Count		
		Count of the total disbursements as of the last statement		
		Valid values are:		
		000 - 999		
		Default value is:		
		Zeroes		
1600	1608	FLAPLS-FRST-PERD-ADB-AM	9	S9(15)V99 C-3
1609	1611	FLAPLS-FRST-PERD-APR-RT	3	S9(2)V9(3) C-3
1612	1612	FLAPLS-RTR-DELY-RESN-CD	1	X
1613	1615	FLAPLS-PYFF-EXCP-CODES	3	GROUP
1613	1615	FLAPLS-PYFF-EXCP-CD	1	X
		Occurs 3 times		
1613	1615	FILLER	3	GROUP
		Redefines FLAPLS-PYFF-EXCP-CODES		

From	To	Field	Length	Picture
1613	1613	FLAPLS-PYFF-EXCP-BINT-CD	1	X
		<p>Business Name: Cardholder Promotion Last Statement 2 Cycle Old Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for 2 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		
1614	1614	FLAPLS-PYFF-EXCP-OLD-CD	1	X
		<p>Business Name: Cardholder Promotion Last Statement 1 Cycle Old Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the last statement for 1 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
1615	1615	FLAPLS-PYFF-EXCP-CTD-CD	1	X
		Business Name: Cardholder Promotion Last Statement Cycle-To-Date Payoff Exception Code		
		Code representing whether the cardholder met the payoff exception on the last statement for cycle-to-date principal		
		Valid values are: Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing X = Cardholder did meet the payoff exception		
		Default value is: Space		
1616	1616	FLAPLS-RTRN-TO-RVLV-SSPN-CD	1	9
		Business Name: Last Statement Promotional Suspension Return to Revolving Code		
1617	1623	FLAPLS-FEE-APPL-AM	7	S9(11)V9(2) C-3
		Business Name: Last Statement Promotional Fee Application Amount		
		Amount of overpayment that was applied to cycle to date fees residing on this promotion		
		Default value is: Zeros		

From	To	Field	Length	Picture
1624	1631	FLAPLS-DALY-INTR-PAID-AM	8	S9(13)V9(2) C-3
		Business Name: Last Statement		
		Promotional Daily Accrual		
		Paid Interest Amount		
		Amount of the paid portion of promotional daily accrual interest for the last statement		
		Default value is:		
		Zeros		
1632	1640	FLAPLS-YTD-PAID-PRIN-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement		
		Promotional Year To Date		
		Paid Principal Amount		
		Amount of loan principal paid this year as of the last statement		
		Default value is:		
		Zeros		
1641	1649	FLAPLS-YTD-PAID-INTR-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement		
		Promotional Year To Date		
		Paid Interest Amount		
		Amount of loan interest paid this year as of the last statement		
		Default value is:		
		Zeros		
1650	1658	FLAPLS-YTD-PAID-FEE-AM	9	S9(15)V9(2) C-3
		Business Name: Last Statement		
		Promotional Year To Date		
		Paid Fee Amount		
		Amount of loan fees paid this year as of the last statement		
		Default value is:		
		Zeros		
1659	1713	FILLER	55	X(55)

From	To	Field	Length	Picture
1714	2196	FLAP-PREV-STMT	483	GROUP
1714	1722	FLAPPS-OLD-PRIN	9	S9(15)V9(2) C-3
1723	1729	FLAPPS-BILLED-INT	7	S9(11)V9(2) C-3
1730	1736	FLAPPS-UNPAID-INTSC	7	S9(11)V9(2) C-3
1737	1745	FLAPPS-BPD	9	S9(15)V9(2) C-3
1746	1754	FLAPPS-TOTAL-DELQ	9	S9(15)V9(2) C-3
1755	1761	FLAPPS-ACCrued-UNBILLED-INT	7	S9(11)V9(2) C-3
1762	1768	FLAPPS-ITEM-FEES	7	S9(11)V9(2) C-3
1769	1775	FLAPPS-REPORTABLE-INT	7	S9(11)V9(2) C-3
1776	1782	FLAPPS-DEFERRED-CR-LIFE	7	S9(11)V9(2) C-3
1783	1791	FLAPPS-DEF-ADB	9	S9(15)V9(2) C-3
1792	1800	FLAPPS-CYC-PRIN	9	S9(15)V9(2) C-3
1801	1809	FLAPPS-DISPUTE-AMOUNT	9	S9(15)V9(2) C-3
1810	1816	FLAPPS-UNBD-ITEM-FEE-AM	7	S9(11)V9(2) C-3
1817	1825	FLAPPS-TRANS-AMT	9	S9(15)V9(2) C-3
1826	1834	FLAPPS-REAL-INT-AM	9	S9(15)V9(2) C-3

From	To	Field	Length	Picture
1835	1835	FLAP-PS-RTRN-TO-RVLV-CD	1	9
		Business Name: Previous Statement Return To Revolve Code		
		This field tells the Statement System whether or not the PCF parameters caused the transfer of funds from the promotion to the revolving side of the account.		
1836	1844	FLAPPS-DEFR-CRDT-LIFE-BASE-AM	9	S9(15)V9(2) C-3
1845	1851	FLAPPS-BLLD-INTR-AM	7	S9(11)V9(2) C-3
1852	1860	FLAPPS-FLAP-ADB-AM	9	S9(15)V9(2) C-3
1861	1869	FLAPPS-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Balance Amount		
		The total balance on this flap as of the previous statement.		
		Default value is: Zeroes		
1870	1878	FLAPPS-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement CTD Late Charge Amount		
		The amount as of the previous statement of CTD late charges posted to this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1879	1887	FLAPPS-UNPD-LATE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Late Charge Amount		
		The amount as of the previous statement of unpaid late charges on this flap.		
		Default value is: Zeroes		
1888	1896	FLAPPS-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement CTD Overlimit Charge Amount		
		The amount as of the previous statement of the CTD overlimit charges posted to this flap.		
		Default value is: Zeroes		
1897	1905	FLAPPS-UNPD-OVRL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Overlimit Charge Amount		
		The amount as of the previous statement of unpaid overlimit charges on this flap.		
		Default value is: Zeroes		
1906	1914	FLAPPS-UNPD-CRDT-LIFE-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Credit Life Amount		
		The amount as of the previous statement of unpaid credit life on this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1915	1923	FLAPPS-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement CTD Miscellaneous Charge Amount		
		The amount as of the previous statement of CTD miscellaneous charges posted to this flap.		
		Default value is: Zeroes		
1924	1932	FLAPPS-UNPD-MSCL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Miscellaneous Charge Amount		
		The amount as of the previous statement of unpaid miscellaneous charges on this flap.		
		Default value is: Zeroes		
1933	1941	FLAPPS-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement CTD Annual Charge Amount		
		The amount as of the previous statement of CTD annual charges posted to this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1942	1950	FLAPPS-UNPD-ANNL-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Annual Charge Amount		
		The amount as of the previous statement of unpaid annual charges on this flap.		
		Default value is: Zeroes		
1951	1959	FLAPPS-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement CTD Government Surcharge Amount		
		The amount as of the previous statement of CTD Government Surcharges Posted to This Flap.		
		Default value is: Zeroes		
1960	1968	FLAPPS-UNPD-SRCHG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Government Surcharge Amount		
		The amount as of the previous statement of unpaid government surcharges on this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
1969	1977	FLAPPS-UNPD-ITEM-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Unpaid Item Charge Amount		
		The amount as of the previous statement of unpaid charges on this flap.		
		Default value is: Zeroes		
1978	1986	FLAPPS-PYMN-LQDT-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Payment Liquidation Amount		
		The amount as of the previous statement of the plans MPD that this flap is responsible for.		
		Default value is: Zeroes		
1987	1995	FLAPPS-MIN-FIN-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Minimum Finance Charge Amount		
		The amount as of the previous statement of the minimum finance charge on this flap.		
		Default value is: Zeroes		
1996	2004	FLAPPS-CRDT-LIFE-CHRG-AM	9	S9(15)V9(2) C-3
		Business Name: Flap Previous Statement Credit Life Amount		
		The amount as of the previous statement of credit life on this flap.		
		Default value is: Zeroes		

From	To	Field	Length	Picture
2005	2006	FLAPPS-DLNQ-CYCL-NR	2	S9(3) C-3
		Business Name: Flap Previous Statement Delinquent Cycle Number		
		The number of cycles the flap was delinquent as of the previous statement.		
		Valid values are: 00 to 19		
		Default value is: Zeroes		
2007	2015	FLAPPS-CRDT-CRRN-CHRG-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Promotion Current Charge Credited Amount		
		Amount of previous statement cycle's payments credited to a promotion's new interest and fee charges in the last statement billing cycle. This field is used to support maximizer option #2.		
		Default value is: Zeroes		
2016	2024	FLAPPS-ACRD-PROMO-ADB	9	S9(15)V9(2) C-3
2025	2033	FLAPPS-CRDT-BLNC-AM	9	S9(15)V9(2) C-3
		Business Name: FLAP Previous Statement Promotion Credit Balance Amount		
		This is the amount of the promotional credit balance as of the statement before last.		
		Default value is: 0		

From	To	Field	Length	Picture
2034	2042	FLAPPS-SPCF-CRDT-AM	9	S9(15)V99 C-3
		<p>Business Name: Previous Statement</p> <p>Promotion Credit Specific</p> <p>Post Amount</p> <p>Previous statement amount of credits that specifically posted to a promotional balance as of the current statement</p> <p>Default value is:</p> <p>Zeros</p>		
2043	2051	FLAPPS-ACCM-PYMT-PRCS-AM	9	S9(15)V99 C-3
		<p>Business Name: Previous Statement</p> <p>Promotion Accumulating</p> <p>Payment Amount</p> <p>Previous statement amount the promotion was debited or credited due to the accumulating payment process</p> <p>Default value is:</p> <p>Zeros</p>		
2052	2059	FLAPPS-LGCY-LINK-NM	8	X(8)
		<p>Business Name: Previous Statement</p> <p>Legacy Link Name</p> <p>This is the name of the rules legacy link that contains methods as of the billing statement before last.</p> <p>Valid values are:</p> <p>Valid rules legacy links in a production status</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
2060	2068	FLAPPS-PRMT-PYMT-WAIV-INT-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Promotion Payment Waive Interest Amount		
		Previous statement amount of payment balance applied to each promotion to determine whether interest is to be waived on the current billing cycle		
		Default value is: Zeros		
2069	2069	FLAPPS-FULL-BAL-DSPT-CD	1	X
		Business Name: Promotion Full Balance Dispute Previous Statement Code		
		Code representing whether the promotional balance was included in the full balance dispute amount as of the billing statement before last.		
		Valid values are: F = Promotional balance included I = Promotional balance item disputed Space = Promotional balance not included		
		Default value is: Space		
2070	2078	FLAPPS-DSBR-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Disbursement Amount		
		Amount disbursed from the promotion to either the revolving balance or the plan on the statement before last		
		Default value is: Zeroes		

From	To	Field	Length	Picture
2079	2080	FLAPPS-DSBR-CT	2	S9(3) C-3
		Business Name: Previous Statement Disbursement Count		
		Count of disbursements on the statement before last		
		Valid values are: 000 - 999		
		Default value is: Zeroes		
2081	2082	FLAPPS-DSBR-TOTL-CT	2	S9(3) C-3
		Business Name: Previous Statement Disbursement Total Count		
		Count of the total disbursements as of the statement before last		
		Valid values are: 000 - 999		
		Default value is: Zeroes		
2083	2091	FLAPPS-FRST-PERD-ADB-AM	9	S9(15)V99 C-3
2092	2094	FLAPPS-FRST-PERD-APR-RT	3	S9(2)V9(3) C-3
2095	2095	FLAPPS-RTR-DELY-RESN-CD	1	X
2096	2098	FLAPPS-PYFF-EXCP-CODES	3	GROUP
2096	2098	FLAPPS-PYFF-EXCP-CD	1	X
		Occurs 3 times		
2096	2098	FILLER	3	GROUP
		Redefines FLAPPS-PYFF-EXCP-CODES		

From	To	Field	Length	Picture
2096	2096	FLAPPS-PYFF-EXCP-BINT-CD	1	X
		<p>Business Name: Cardholder Promotion Previous Statement 2 Cycle Old Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the previous statement for 2 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		
2097	2097	FLAPPS-PYFF-EXCP-OLD-CD	1	X
		<p>Business Name: Cardholder Promotion Previous Statement 1 Cycle Old Payoff Exception Code</p> <p>Code representing whether the cardholder met the payoff exception on the previous statement for 1 cycle old principal</p> <p>Valid values are:</p> <p>Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing</p> <p>X = Cardholder did meet the payoff exception</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
2098	2098	FLAPPS-PYFF-EXCP-CTD-CD	1	X
		Business Name: Cardholder Promotion Previous Statement Cycle-To-Date Payoff Exception Code		
		Code representing whether the cardholder met the payoff exception on the previous statement for cycle-to-date principal		
		Valid values are: Space = Cardholder did not meet the payoff exception or is not eligible for payoff exception processing X = Cardholder did meet the payoff exception		
		Default value is: Space		
		Business Name:		
2099	2099	FLAPPS-RTRN-TO-RVLV-SSPN-CD	1	9
		Business Name: Previous Statement Promotional Suspension Return to Revolving Code		
		Valid values are: 0 = Not suspended 1 = System suspended 2 = Manually suspended		
2100	2106	FLAPPS-FEE-APPL-AM	7	S9(11)V9(2) C-3
		Business Name: Previous Statement Promotional Fee Application Amount		
		Amount of overpayment that was applied to 1 cycle old fees residing on this promotion		
		Default value is: Zeros		

From	To	Field	Length	Picture
2107	2114	FLAPPS-DALY-INTR-PAID-AM	8	S9(13)V9(2) C-3
		Business Name: Previous Statement Promotional Daily Accrual Paid Interest Amount		
		Amount of the paid portion of promotional daily accrual interest for the previous statement		
		Default value is: Zeros		
2115	2123	FLAPPS-YTD-PAID-PRIN-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Promotional Year To Date Paid Principal Amount		
		Amount of loan principal paid this year as of the previous statement		
		Default value is: Zeros		
2124	2132	FLAPPS-YTD-PAID-INTR-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Promotional Year To Date Paid Interest Amount		
		Amount of loan interest paid this year as of the previous statement		
		Default value is: Zeros		
2133	2141	FLAPPS-YTD-PAID-FEE-AM	9	S9(15)V9(2) C-3
		Business Name: Previous Statement Promotional Year To Date Paid Fee Amount		
		Amount of loan fees paid this year as of the previous statement		
		Default value is: Zeros		

From	To	Field	Length	Picture
2142	2196	FILLER	55	X(55)
2197	2286	FLAP-MINIMUM-PAYMENT-DUE	90	GROUP
2197	2205	FLAP-MINIMUM-MPD-AMT	9	S9(15)V9(2) C-3

Business Name: FLAP Minimum Payment
Due Amount

This is the absolute minimum payment due on the flap unless the flap balance is less than this amount. Should only be used with minimum payment due rates.

From	To	Field	Length	Picture
2206	2206	FLAP-MPD-METHOD	1	X
Business Name: FLAP Minimum Payment Due Code				
Contains the minimum payment due method being used by the flap. Used to come from the RTA screen, but now comes from the PL RT PC screen. The field used to reside up above with other MPD parameters and will be moved to the end of the flap segment to keep all MPD parameters together.				
Valid values are: 0 = Do not use this parameter to calculate the MPD. 1 = Calculate fixed minimum payment by dividing the amount at posting by the setting in the payout period. 2 = Calculate fixed minimum payment by multiplying the amount at posting by setting the standard minimum payments rate. 3 = Calculate decreasing the minimum payment by multiplying the outstanding principal by the setting in the standard minimum payments rate. 4 = Calculate decreasing the minimum payment by multiplying the outstanding principal and interest by the setting in the standard minimum payments rate.				
Continued on next page...				

From	To	Field	Length	Picture
		5 = Calculate fixed minimum payment by amortizing the principal and interest over the life of the ticket (single-ticket). 6 = Calculate the minimum payment due by amortizing the principal, interest, service charges and promotional fees over the life of the ticket (multi-ticket). 7 = Reserved for future use. 8 = Combine all promotional flaps. 9 = Calculate the fixed minimum payment by amortizing the principal, interest, and promotional fees over the life of the ticket (single-ticket). D = Reamortize the minimum payment due F = Reamortize the minimum payment due for the remaining payment term Default value is: 0		
2207	2215	FLAP-FIXED-PAYMENT-AMT	9	S9(15)V9(2) C-3
		Business Name: FLAP Fixed Payment Amount		
		Contains the fixed minimum payment due amount for the flap. Used to be redefined as the minimum payment due rate, but now is its own field.		
2216	2219	FLAP-MPD-RATE	4	S9V9(6) C-3
		Business Name: FLAP Minimum Payment Due Rate		
		Contains the minimum payment due rate being used by the flap. Used to redefine the minimum payment due fixed amount, but now is its own field.		

From	To	Field	Length	Picture
2220	2220	FLAP-MPD-ADD-INT	1	X
		Business Name: FLAP Minimum Payment Due Add Interest Code		
		Tells whether to add interest minimum payment due or not. Used to come from RTA screen, but now comes from PL RT PC screen. The field used to reside up above with other minimum payment due parameters and will be moved to the end of the flap segment to keep all minimum payment due parameters together.		
2221	2221	FLAP-INTRO-MPD-METHOD	1	X
		Business Name: FLAP Introductory Minimum Payment Due Method Code		
		Intro-MPD method being used by the flap		
2222	2230	FLAP-INTRO-FIXED-PAY-AMT	9	S9(15)V9(2) C-3
		Business Name: FLAP Introductory Fixed Pay Amount		
		Introductory fixed MPD amount for the flap		
2231	2234	FLAP-INTRO-MPD-RATE	4	S9(2)V9(5) C-3
		Business Name: FLAP Introductory Minimum Payment Due Rate		
		Intro-MPD rate being used by the flap		
2235	2235	FLAP-INTRO-MPD-ADD-INT	1	X
		Business Name: FLAP Introductory Minimum Payment Due Add Interest Code		
		Tells whether to add interest to intro-MPD or not.		

From	To	Field	Length	Picture
2236	2240	FLAP-MPD-LOAN-END-DT	5	S9(9)V C-3
		Business Name: Minimum Payment Due Loan End Date		
		The minimum pay due loan end date is used to establish the pay-off date for the money spent on the promotion. It is placed in the promotional FLAP area of the cardholder master file when the first statement cycle is processed on the cardholder. This field is indirectly modified by changing the Payout Period value via batch Non-Mon or CM1 screen. This field is used only in conjunction with promotional minimum payment due calculation option 6 and 7 (PROMO-MIN-PAY-CALC-MTHD).		
2241	2249	FLAP-BASE-MIN-PAY-AM	9	S9(15)V9(2) C-3
		Business Name: FLAP Base Minimum Payment Due Amount		
2250	2252	FLAP-RMRT-LAST-RT	3	S99V999 C-3
		Business Name: Reamortization Last Rate Rate most recently used in the amortization calculation for the promotional fixed payment amount. Default value is: 99.999		

From	To	Field	Length	Picture
2253	2261	FLAPPS-MPD-HIGH-BLNC-AM	9	S9(15)V99 P-D
		Business Name: Previous Statement Promotion Minimum Payment Due Base High Amount		
		Highest base balance amount used for calculating the minimum payment due on promotional balances as of the statement before last.		
		Default value is: 0		
2262	2286	FILLER	25	X(25)
2287	2343	FLAP-PRICING-INFO	57	GROUP
2287	2310	FLAP-MTHD-LGCY-LINKS	24	GROUP
2287	2294	FLAPM1-LGCY-LINK-NM	8	X(8)
		Business Name: Legacy Link Method Set One Name		
		This field contains the name of the rules legacy link which contains the first grouping of methods for pricing terms.		
		Valid values are:		
		Valid rules legacy links in a production status		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
2295	2302	FLAPM2-LGCY-LINK-NM	8	X(8)
		Business Name: Legacy Link Method Set Two Name		
		This field contains the name of the rules legacy link which contains the second groping of methods for pricing terms.		
		Valid values are:		
		Valid rules legacy links in a production status		
		Default value is:		
		Spaces		
2303	2310	FLAPM3-LGCY-LINK-NM	8	X(8)
		Business Name: Legacy Link Method Set Three Name		
		This field contains the name of the rules legacy link which contains the third groping of methods for pricing terms.		
		Valid values are:		
		Valid rules legacy links in a production status		
		Default value is:		
		Spaces		
2287	2310	FILLER	24	GROUP
		Redefines FLAP-MTHD-LGCY-LINKS		
2287	2310	FLAP-MTHD-LGCY-LINK-TABL	8	GROUP
		Occurs 3 times		

From	To	Field	Length	Picture
2287	2294	FLAP-LGCY-LINK-NM	8	X(8)
		<p>Business Name: Legacy Link Name</p> <p>This field contains the name of the rules legacy link that contains methods.</p> <p>Valid values are:</p> <p>Valid rules legacy links in a production status</p> <p>Default value is:</p> <p>Spaces</p>		
2311	2315	FLAP-PYMT-ALLC-BEGIN-DT	5	S9(9) C-3
		<p>Business Name: Promotional Excess Payment Allocation Begin Date</p> <p>Date at which the excess payment allocation rate becomes effective</p> <p>Format is:</p> <p>CCYYMMDD</p>		
2316	2320	FLAP-PYMT-ALLC-END-DT	5	S9(9) C-3
		<p>Business Name: Promotional Excess Payment Allocation End Date</p> <p>Date at which the excess payment allocation rate ends</p> <p>Format is:</p> <p>CCYYMMDD</p>		
2321	2322	FLAP-PYMT-ALLC-RT	2	S9V99 C-3
		<p>Business Name: Promotional Excess Payment Allocation Rate</p> <p>Percentage rate of any excess payment to apply</p> <p>Default value is:</p> <p>Zeros</p>		

From	To	Field	Length	Picture
2323	2324	FLAPLS-PYMT-ALLC-RT	2	S9V99 C-3
		Business Name: Last Statement Promotional Excess Payment Allocation Rate		
		Percentage rate of any excess payment to apply as of the last statement		
		Default value is: Zeros		
2325	2343	FILLER	19	X(19)
2344	2883	FLAP-DELINQUENCY-DATA	540	GROUP
2344	2514	FLAP-CURRENT-DELINQUENCY	171	GROUP
2344	2514	FLAP-CTD-DELQ-AM	9	S9(15)V9(2) C-3
		Occurs 19 times		
		Business Name: Flap Current Delinquent Amount		
		The amount the flap is currently delinquent, broken out by cycle.		
		Default value is: Zeroes		
		Note		
		This is a 19-entry table with an occurrence for the amount 1-cycle delinquent, 2-cycles delinquent, etc. up to 19 cycles delinquent. Anything over 19 cycles will be in the 19-cycle delinquent amount.		
2515	2685	FLAPLS-DELINQUENCY	171	GROUP

From	To	Field	Length	Picture
2515	2685	FLAPLS-DELQ-AM	9	S9(15)V9(2) C-3
		Occurs 19 times		
		Business Name: Flap Last Statement		
		Delinquent Amount		
		The amount the flap is delinquent, broken out by cycle, as of the last statement.		
		Default value is:		
		Zeroes		
		Note		
		This is a 19-entry table with an occurrence for the amount 1-cycle delinquent, 2-cycles delinquent, etc. up to 19 cycles delinquent. Anything over 19 cycles will be in the 19-cycle delinquent amount.		
2686	2856	FLAPPS-DELINQUENCY	171	GROUP
2686	2856	FLAPPS-DELQ-AM	9	S9(15)V9(2) C-3
		Occurs 19 times		
		Business Name: Flap Previous Statement		
		Delinquent Amount		
		The amount the flap is delinquent, broken out by cycle, as of the previous statement.		
		Default value is:		
		Zeroes		
		Note		
		This is a 19-entry table with an occurrence for the amount 1-cycle delinquent, 2-cycles delinquent, etc. up to 19 cycles delinquent. Anything over 19 cycles will be in the 19-cycle delinquent amount.		
2857	2883	FILLER	27	X(27)
2884	2897	FLAP-VRBL-SGMN-CTRS	14	GROUP

From	To	Field	Length	Picture
2884	2885	FLAP-MTHD-OVER-RIDE-CT	2	S9(3) C-3
		Business Name: Promotion Method Override Count		
		This is the count of method overrides for a promotional balance.		
		Valid values are:		
		00 - 16		
		Default value is:		
		00		
2886	2887	FLAP-RSTR-SGMN-CT	2	S9(3) C-3
2888	2897	FILLER	10	X(10)
2898	4097	FLAP-MTHD-OVER-RIDE	1200	GROUP
2898	4097	FLAP-MTHDS	1200	GROUP
2898	4097	FILLER	1200	GROUP
2898	2905	FLAP-ICBP-RVLV-SWTC-ID	8	GROUP
2898	2903	FLAP-ICBP-RVLV-ID	6	X(6)
		Business Name: Break Point Identifier		
		The identifier of the breakpoint.		
		Default value is:		
		Spaces - None exists		
2904	2905	FLAP-ICBP-RVLV-MTHD-CD	2	9(2)
		Business Name: Break Point Revolve Method Code		
		The code representing the breakpoint revolve method.		
		Valid values are:		
		01 = Break point method		
		Space = None exists		
		Default value is:		
		Spaces		
2906	2906	FILLER	1	X(1)

From	To	Field	Length	Picture
2907	2907	FLAP-ICBP-TYPE-CD	1	X
		<p>Business Name: Promotion Breakpoint Rate Type Code</p> <p>This is the code that represents the current breakpoint rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
2908	2915	FLAP-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Breakpoint Rate Method Current Name</p> <p>This is the name of the current breakpoint rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
2916	2916	FLAPLS-ICBP-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Breakpoint Rate Type Code</p> <p>This is the code that represents the breakpoint rate method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
2917	2924	FLAPLS-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Breakpoint Rate Method Name</p> <p>This is the name of the breakpoint rate method for a promotional balance, as of the most recent statement.</p> <p>Default value is: Spaces</p>		
2925	2925	FLAPPS-ICBP-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Breakpoint Rate Type Code</p> <p>This is the code that represents the breakpoint rate method type for a promotional balance, as of the statement before last.</p> <p>Valid values are: P = Promotion S = Strategy</p> <p>Default value is: P</p>		
2926	2933	FLAPPS-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Breakpoint Rate Method Name</p> <p>This is the name of the breakpoint rate method for a promotional balance, as of the statement before last.</p> <p>Default value is: Spaces</p>		

From	To	Field	Length	Picture
2934	2934	FLAPPR-ICBP-TYPE-CD	1	X
		<p>Business Name: Promotion Breakpoint Rate Type Previous Code</p> <p>This is the code that represents the previous breakpoint rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
2935	2942	FLAPPR-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Breakpoint Rate Method Previous Name</p> <p>This is the name of the previous breakpoint rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
2943	2950	FLAPM1-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Break Point Method Pricing Set One Name</p> <p>The name of the Break Point Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
2951	2958	FLAPM2-ICBP-MTHD-NM	8	X(8)
		Business Name: Promotion Break Point Method Pricing Set Two Name		
		The name of the Break Point Pricing Set Two methods of the promotional balance.		
		Default value is: Spaces		
2959	2966	FLAPM3-ICBP-MTHD-NM	8	X(8)
		Business Name: Promotion Break Point Method Pricing Set Three Name		
		The name of the Break Point Pricing Set Three methods of the promotional balance.		
		Default value is: Spaces		
2967	2972	FILLER	6	X(6)
2973	2980	FLAP-ITRO-ICBP-RVLV-SWTC-ID	8	GROUP
2973	2978	FLAP-ITRO-ICBP-RVLV-ID	6	X(6)
		Business Name: Break Point Introductory Identifier		
		The identifier of the introductory break point.		
		Default value is: Spaces - None exists		
2979	2980	FLAP-ITRO-ICBP-RVLV-MTHD-CD	2	9(2)
2981	2981	FILLER	1	X(1)

From	To	Field	Length	Picture
2982	2982	FLAP-ITRO-ICBP-TYPE-CD	1	X
		<p>Business Name: Promotion Breakpoint Rate Type Current Introductory Code</p> <p>This is the code that represents the current introductory breakpoint rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
2983	2990	FLAP-ITRO-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Breakpoint Rate Method Current Introductory Name</p> <p>This is the name of the current introductory breakpoint rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
2991	2991	FLAPLS-ITRO-ICBP-TYPE-CD	1	X(1)
		<p>Business Name: Last Statement Promotion Type Code</p> <p>The code representing the last statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo S = Strategy Space = Not used</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
2992	2999	FLAPLS-ITRO-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Method Name</p> <p>The name of the last statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3000	3000	FLAPPS-ITRO-ICBP-TYPE-CD	1	X(1)
		<p>Business Name: Previous Statement Promotion Type Code</p> <p>The code representing the previous statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3001	3008	FLAPPS-ITRO-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>The name of the previous statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3009	3009	FLAPPR-ITRO-ICBP-TYPE-CD	1	X(1)
		<p>Business Name: Previous Promotion Type Code</p> <p>The code representing the previous method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3010	3017	FLAPPR-ITRO-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Previous Promotion Method Name</p> <p>The name of the previous method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3018	3025	FLAPM1-ITRO-ICBP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Break Point Method Pricing Set One Name</p> <p>The name of the break point pricing set one method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3026	3033	FLAPM2-ITRO-ICBP-MTHD-NM	8	X(8)
		Business Name: Promotion Break Point Method Pricing Set Two Name		
		The name of the break point pricing set two methods of the promotional balance.		
		Default value is: Spaces		
3034	3041	FLAPM3-ITRO-ICBP-MTHD-NM	8	X(8)
		Business Name: Promotion Break Point Method Pricing Set Three Name		
		The name of the break point pricing set three methods of the promotional balance.		
		Default value is: Spaces		
3042	3047	FILLER	6	X(6)
3048	3055	FLAP-ICID-RVLV-SWTC-ID	8	GROUP
3048	3053	FLAP-ICID-RVLV-ID	6	X(6)
		Business Name: Default Interest Identifier The identifier of the default interest.		
		Default value is: Spaces - None exists		
3054	3055	FLAP-ICID-RVLV-MTHD-CD	2	9(2)
3056	3056	FILLER	1	X(1)

From	To	Field	Length	Picture
3057	3057	FLAP-ICID-TYPE-CD	1	X
		<p>Business Name: Promotion Interest Rate Current Default Type Code</p> <p>This is the code that represents the current default interest rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3058	3065	FLAP-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest Rate Method Current Default Name</p> <p>This is the name of the current default interest rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3066	3066	FLAPLS-ICID-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Interest Rate Default Type Code</p> <p>This is the code that represents the default interest rate method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3067	3074	FLAPLS-ICID-MTHD-NM	8	X(8)
		Business Name: Last Statement Promotion Interest Rate Default Method Name		
		This is the name of the default interest rate method for a promotional balance, as of the most recent statement. Default value is: Spaces		
3075	3075	FLAPPS-ICID-TYPE-CD	1	X
		Business Name: Previous Statement Promotion Interest Rate Default Type Code		
		This is the code that represents the default interest rate method type for a promotional balance, as of the statement before last. Valid values are: P = Promotion S = Strategy Default value is: P		
3076	3083	FLAPPS-ICID-MTHD-NM	8	X(8)
		Business Name: Previous Statement Promotion Interest Rate Default Method Name		
		This is the name of the default interest rate method for a promotional balance, as of the statement before last. Default value is: Spaces		

From	To	Field	Length	Picture
3084	3084	FLAPPR-ICID-TYPE-CD	1	X
		<p>Business Name: Promotion Interest Rate Previous Default Type Code</p> <p>This is the code that represents the previous default interest rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3085	3092	FLAPPR-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest Rate Previous Default Method Name</p> <p>This is the name of the previous default interest rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3093	3100	FLAPM1-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Default Interest Method Pricing Set One Name</p> <p>The name of the Default Interest Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3101	3108	FLAPM2-ICID-MTHD-NM	8	X(8)
		Business Name: Promotion Default Interest Method Pricing Set Two Name		
		The name of the Default Interest Pricing Set Two methods of the promotional balance.		
		Default value is: Spaces		
3109	3116	FLAPM3-ICID-MTHD-NM	8	X(8)
		Business Name: Promotion Default Interest Method Pricing Set Three Name		
		The name of the Default Interest Pricing Set Three methods of the promotional balance.		
		Default value is: Spaces		
3117	3122	FILLER	6	X(6)
3123	3130	FLAP-ITRO-ICID-RVLV-SWTC-ID	8	GROUP
3123	3128	FLAP-ITRO-ICID-RVLV-ID	6	X(6)
		Business Name: Default Interest Introductory Identifier		
		The identifier of the default interest.		
		Default value is: Spaces - None exists		
3129	3130	FLAP-ITRO-ICID-RVLV-MTHD-CD	2	9(2)
3131	3131	FILLER	1	X(1)

From	To	Field	Length	Picture
3132	3132	FLAP-ITRO-ICID-TYPE-CD	1	X
		<p>Business Name: Promotion Interest Rate Current Introductory Default Type Code</p> <p>This is the code that represents the current introductory default interest rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3133	3140	FLAP-ITRO-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Default Interest Rate Method Current Introductory Name</p> <p>This is the name of the current introductory interest rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3141	3141	FLAPLS-ITRO-ICID-TYPE-CD	1	X(1)
		<p>Business Name: Last Statement Promotion Type Code</p> <p>The code representing the last statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3142	3149	FLAPLS-ITRO-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>The definition of the previous statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3150	3150	FLAPPS-ITRO-ICID-TYPE-CD	1	X(1)
		<p>Business Name: Previous Statement Promotion Type Code</p> <p>The code representing the previous statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3151	3158	FLAPPS-ITRO-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>The name of the previous statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3159	3159	FLAPPR-ITRO-ICID-TYPE-CD	1	X(1)
		<p>Business Name: Previous Promotion Type Code</p> <p>The code representing the previous method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3160	3167	FLAPPR-ITRO-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Previous Promotion Method Name</p> <p>The name of the previous method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3168	3175	FLAPM1-ITRO-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Introductory Interest Default Method Pricing Set One Name</p> <p>The name of the Interest Default Introductory Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3176	3183	FLAPM2-ITRO-ICID-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Interest Default Method Pricing Set Two Name		
		The name of the Interest Default Introductory Pricing Set Two methods of the promotional balance.		
		Default value is:		
		Spaces		
3184	3191	FLAPM3-ITRO-ICID-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Interest Default Method Pricing Set Three Name		
		The name of the Interest Default Introductory Pricing Set Three methods of the promotional balance.		
		Default value is:		
		Spaces		
3192	3197	FILLER	6	X(6)
3198	3205	FLAP-ICII-RVLV-SWTC-ID	8	GROUP
3198	3203	FLAP-ICII-RVLV-ID	6	X(6)
		Business Name: Interest On Interest Identifier		
		The identifier of the interest on interest.		
		Valid values are:		
		Spaces - None exists		
		Default value is:		
		Spaces		
3204	3205	FLAP-ICII-RVLV-MTHD-CD	2	9(2)
3206	3206	FILLER	1	X(1)

From	To	Field	Length	Picture
3207	3207	FLAP-ICII-TYPE-CD	1	X
		<p>Business Name: Promotion Interest On Interest Type Current Code</p> <p>This is the code that represents the current interest-on-interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3208	3215	FLAP-ICII-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest On Interest Method Current Name</p> <p>This is the name of the current interest-on-interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3216	3216	FLAPLS-ICII-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Interest On Interest Type Code</p> <p>This is the code that represents the interest-on-interest method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3217	3224	FLAPLS-ICII-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Interest On Interest Method Name</p> <p>This is the name of the interest-on-interest method for a promotional balance, as of the most recent statement.</p> <p>Default value is: Spaces</p>		
3225	3225	FLAPPS-ICII-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Interest On Interest Type Code</p> <p>This is the code that represents the interest-on-interest method type for a promotional balance, as of the statement before last.</p> <p>Valid values are: P = Promotion S = Strategy</p> <p>Default value is: P</p>		
3226	3233	FLAPPS-ICII-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Interest On Interest Method Name</p> <p>This is the name of the interest-on-interest method for a promotional balance, as of the statement before last.</p> <p>Default value is: Spaces</p>		

From	To	Field	Length	Picture
3234	3234	FLAPPR-ICII-TYPE-CD	1	X
		<p>Business Name: Promotion Interest On Interest Previous Type Code</p> <p>This is the code that represents the previous interest-on-interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3235	3242	FLAPPR-ICII-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest On Interest Previous Method Name</p> <p>This is the name of the previous interest-on-interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3243	3250	FLAPM1-ICII-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest On Interest Method Pricing Set One Name</p> <p>The name of the interest on interest pricing set one method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3251	3258	FLAPM2-ICII-MTHD-NM	8	X(8)
		Business Name: Promotion Interest On Interest Method Pricing Set Two Name		
		The name of the interest on interest pricing set two method of the promotional balance.		
		Default value is: Spaces		
3259	3266	FLAPM3-ICII-MTHD-NM	8	X(8)
		Business Name: Promotion Interest On Interest Method Pricing Set Three Name		
		The name of the interest on interest pricing set three method of the promotional balance.		
		Default value is: Spaces		
3267	3272	FILLER	6	X(6)
3273	3280	FLAP-ICIM-RVLV-SWTC-ID	8	GROUP
3273	3278	FLAP-ICIM-RVLV-ID	6	X(6)
		Business Name: Interest Method Identifier		
		The identifier of the interest method.		
		Default value is: Spaces - None exists		
3279	3280	FLAP-ICIM-RVLV-MTHD-CD	2	9(2)
3281	3281	FILLER	1	X(1)

From	To	Field	Length	Picture
3282	3282	FLAP-ICIM-TYPE-CD	1	X
		<p>Business Name: Promotion Interest Method Type Current Code</p> <p>This is the code that represents the current interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3283	3290	FLAP-ICIM-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest Method Current Name</p> <p>This is the name of the current interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3291	3291	FLAPLS-ICIM-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Interest Method Type Code</p> <p>This is the code that represents the interest method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3292	3299	FLAPLS-ICIM-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Interest Method Name</p> <p>This is the name of the interest method for a promotional balance, as of the most recent statement.</p> <p>Default value is:</p> <p>Spaces</p>		
3300	3300	FLAPPS-ICIM-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Interest Method Type Code</p> <p>This is the code that represents the interest method type for a promotional balance, as of the statement before last.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3301	3308	FLAPPS-ICIM-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Interest Method Name</p> <p>This is the name of the interest method for a promotional balance, as of the statement before last.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3309	3309	FLAPPR-ICIM-TYPE-CD	1	X
		<p>Business Name: Promotion Interest Method Type Previous Code</p> <p>This is the code that represents the previous interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3310	3317	FLAPPR-ICIM-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest Method Previous Name</p> <p>This is the name of the previous interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3318	3325	FLAPM1-ICIM-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Interest Method Pricing Set One Name</p> <p>The name of the interest method pricing set one method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3326	3333	FLAPM2-ICIM-MTHD-NM	8	X(8)
		Business Name: Promotion Interest Method Pricing Set Two Name		
		The name of the interest method pricing set two methods of the promotional balance.		
		Default value is: Spaces		
3334	3341	FLAPM3-ICIM-MTHD-NM	8	X(8)
		Business Name: Promotion Interest Method Pricing Set Three Name		
		The name of the interest method pricing set three methods of the promotional balance.		
		Default value is: Spaces		
3342	3347	FILLER	6	X(6)
3348	3355	FLAP-ICIR-RVLV-SWTC-ID	8	GROUP
3348	3353	FLAP-ICIR-RVLV-ID	6	X(6)
		Business Name: Index Rate Identifier The identifier of the index rate.		
		Default value is: Spaces - None exists		
3354	3355	FLAP-ICIR-RVLV-MTHD-CD	2	9(2)
3356	3356	FILLER	1	X(1)

From	To	Field	Length	Picture
3357	3357	FLAP-ICIR-TYPE-CD	1	X
		<p>Business Name: Promotion Index Rate Type Current Code</p> <p>This is the code that represents the current index rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3358	3365	FLAP-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Index Rate Method Current Name</p> <p>This is the name of the current index rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3366	3366	FLAPLS-ICIR-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Index Rate Type Code</p> <p>This is the code that represents the index rate method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3367	3374	FLAPLS-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Index Rate Method Name</p> <p>This is the name of the index rate method for a promotional balance, as of the most recent statement.</p> <p>Default value is:</p> <p>Spaces</p>		
3375	3375	FLAPPS-ICIR-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Index Rate Type Code</p> <p>This is the code that represents the index rate method type for a promotional balance, as of the statement before last.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3376	3383	FLAPPS-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Index Rate Method Name</p> <p>This is the name of the index rate method for a promotional balance, as of the statement before last.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3384	3384	FLAPPR-ICIR-TYPE-CD	1	X
		<p>Business Name: Promotion Index Rate Type Previous Code</p> <p>This is the code that represents the previous index rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3385	3392	FLAPPR-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Index Rate Method Previous Name</p> <p>This is the name of the previous index rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3393	3400	FLAPM1-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Base Interest Rate Method Pricing Set One Name</p> <p>The name of the base interest pricing set one method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3401	3408	FLAPM2-ICIR-MTHD-NM	8	X(8)
		Business Name: Promotion Base Interest Rate Method Pricing Set Two Name		
		The name of the base interest pricing set two method of the promotional balance.		
		Default value is: Spaces		
3409	3416	FLAPM3-ICIR-MTHD-NM	8	X(8)
		Business Name: Promotion Base Interest Rate Method Pricing Set Three Name		
		The name of the base interest pricing set three methods of the promotional balance.		
		Default value is: Spaces		
3417	3422	FILLER	6	X(6)
3423	3430	FLAP-ITRO-ICIR-RVLV-SWTC-ID	8	GROUP
3423	3428	FLAP-ITRO-ICIR-RVLV-ID	6	X(6)
		Business Name: Index Rate Introductory Identifier		
		The identifier of the introductory index rate.		
		Default value is: Spaces - None exists		
3429	3430	FLAP-ITRO-ICIR-RVLV-MTHD-CD	2	9(2)
3431	3431	FILLER	1	X(1)

From	To	Field	Length	Picture
3432	3432	FLAP-ITRO-ICIR-TYPE-CD	1	X
		<p>Business Name: Promotion Index Rate Type Current Introductory Code</p> <p>This is the code that represents the current introductory index rate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3433	3440	FLAP-ITRO-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Index Rate Method Current Introductory Name</p> <p>This is the name of the current introductory index rate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3441	3441	FLAPLS-ITRO-ICIR-TYPE-CD	1	X(1)
		<p>Business Name: Last Statement Promotion Type Code</p> <p>The code representing the last statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3442	3449	FLAPLS-ITRO-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Method Name</p> <p>The name of the last statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3450	3450	FLAPPS-ITRO-ICIR-TYPE-CD	1	X(1)
		<p>Business Name: Previous Statement Promotion Type Code</p> <p>The code representing the previous statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3451	3458	FLAPPS-ITRO-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>The name of the previous statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3459	3459	FLAPPR-ITRO-ICIR-TYPE-CD	1	X(1)
		<p>Business Name: Previous Promotion Type Code</p> <p>The code representing the previous method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3460	3467	FLAPPR-ITRO-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Method Name</p> <p>The name of the last statement method of the promotional balance.</p> <p>Default value is:</p> <p>Space</p>		
3468	3475	FLAPM1-ITRO-ICIR-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Base Interest Rate Method Pricing Set One Name</p> <p>The name of the Base Interest Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3476	3483	FLAPM2-ITRO-ICIR-MTHD-NM	8	X(8)
		Business Name: Promotion Base Interest Rate Method Pricing Set Two Name		
		The name of the Base Interest Pricing Set Two methods of the promotional balance.		
		Default value is: Spaces		
3484	3491	FLAPM3-ITRO-ICIR-MTHD-NM	8	X(8)
		Business Name: Promotion Base Interest Rate Method Pricing Set Three Name		
		The name of the Base Interest Pricing Set Three methods of the promotional balance.		
		Default value is: Spaces		
3492	3497	FILLER	6	X(6)
3498	3505	FLAP-ICPE-RVLV-SWTC-ID	8	GROUP
3498	3503	FLAP-ICPE-RVLV-ID	6	X(6)
		Business Name: Pay Off Exception Introductory Identifier		
		The identifier of the introductory payoff exception.		
		Default value is: Spaces - None exists		
3504	3505	FLAP-ICPE-RVLV-MTHD-CD	2	9(2)
3506	3506	FILLER	1	X(1)

From	To	Field	Length	Picture
3507	3507	FLAP-ICPE-TYPE-CD	1	X
		<p>Business Name: Promotion Pay Off Exception Type Current Code</p> <p>This is the code that represents the current pay-off exception method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3508	3515	FLAP-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Pay Off Exception Method Current Name</p> <p>This is the name of the current pay-off exception method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3516	3516	FLAPLS-ICPE-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Pay Off Exception Type Code</p> <p>This is the code that represents the current pay-off exception method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3517	3524	FLAPLS-ICPE-MTHD-NM	8	X(8)
		Business Name: Last Statement Promotion Pay Off Exception Method Name		
		This is the name of the pay-off exception method for a promotional balance, as of the most recent statement.		
		Default value is: Spaces		
3525	3525	FLAPPS-ICPE-TYPE-CD	1	X
		Business Name: Previous Statement Promotion Pay Off Exception Type Code		
		This is the code that represents the pay-off exception method type for a promotional balance, as of the statement before last.		
		Valid values are: P = Promotion S = Strategy		
		Default value is: P		
3526	3533	FLAPPS-ICPE-MTHD-NM	8	X(8)
		Business Name: Previous Statement Promotion Pay Off Exception Method Name		
		This is the name of the pay-off exception method for a promotional balance, as of the statement before last.		
		Default value is: Spaces		

From	To	Field	Length	Picture
3534	3534	FLAPPR-ICPE-TYPE-CD	1	X
		<p>Business Name: Promotion Pay Off Exception Type Previous Code</p> <p>This is the code that represents the previous pay-off exception method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3535	3542	FLAPPR-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Pay Off Exception Method Previous Name</p> <p>This is the name of the previous pay-off exception method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3543	3550	FLAPM1-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Payoff Exception Method Pricing Set One Name</p> <p>The name of the Payoff Exception Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3551	3558	FLAPM2-ICPE-MTHD-NM	8	X(8)
		Business Name: Promotion Payoff Exception Method Pricing Set Two Name The name of the Payoff Exception Pricing Set Two method of the promotional balance. Default value is: Spaces		
3559	3566	FLAPM3-ICPE-MTHD-NM	8	X(8)
		Business Name: Promotion Payoff Exception Method Pricing Set Three Name The name of the Payoff Exception Pricing Set Three method of the promotional balance. Default value is: Spaces		
3567	3572	FILLER	6	X(6)
3573	3580	FLAP-ITRO-ICPE-RVLV-SWTC-ID	8	GROUP
3573	3578	FLAP-ITRO-ICPE-RVLV-ID	6	X(6)
		Business Name: Pay Off Exception Introductory Identifier The identifier of the introductory payoff exception. Default value is: Space - None exists		
3579	3580	FLAP-ITRO-ICPE-RVLV-MTHD-CD	2	9(2)
3581	3581	FILLER	1	X(1)

From	To	Field	Length	Picture
3582	3582	FLAP-ITRO-ICPE-TYPE-CD	1	X
		<p>Business Name: Promotion Pay Off Exception Type Current Introductory Code</p> <p>This is the code that represents the current introductory pay-off exception method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3583	3590	FLAP-ITRO-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Pay Off Exception Method Current Introductory Name</p> <p>This is the name of the current introductory pay-off exception method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3591	3591	FLAPLS-ITRO-ICPE-TYPE-CD	1	X(1)
		<p>Business Name: Last Statement Promotion Type Code</p> <p>The code representing the last statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo S = Strategy Space = Not used</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3592	3599	FLAPLS-ITRO-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Method Name</p> <p>The name of the last statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3600	3600	FLAPPS-ITRO-ICPE-TYPE-CD	1	X(1)
		<p>Business Name: Previous Statement Promotion Type Code</p> <p>The code representing the previous statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3601	3608	FLAPPS-ITRO-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>The name of the previous statement method of the promotional balance.</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3609	3609	FLAPPR-ITRO-ICPE-TYPE-CD	1	X(1)
		<p>Business Name: Previous Promotion Type Code</p> <p>The code representing the previous method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3610	3617	FLAPPR-ITRO-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Previous Promotion Method Name</p> <p>The name of the previous method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3618	3625	FLAPM1-ITRO-ICPE-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Introductory Payoff Exceptoin Method Pricing Set One Name</p> <p>The name of the payoff exception introductory pricing set one method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3626	3633	FLAPM2-ITRO-ICPE-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Payoff Exceptoin Method Pricing Set Two Name		
		The name of the payoff exception introductory pricing set two methods of the promotional balance.		
		Default value is: Spaces		
3634	3641	FLAPM3-ITRO-ICPE-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Payoff Exceptoin Method Pricing Set Three Name		
		The name of the payoff exception introductory pricing set three methods of the promotional balance.		
		Default value is: Spaces		
3642	3647	FILLER	6	X(6)
3648	3655	FLAP-ICVI-RVLV-SWTC-ID	8	GROUP
3648	3653	FLAP-ICVI-RVLV-ID	6	X(6)
		Business Name: Variable Interest Identifier		
		The identifier of the variable interest.		
		Default value is: Spaces - None exists		
3654	3655	FLAP-ICVI-RVLV-MTHD-CD	2	9(2)
3656	3656	FILLER	1	X(1)

From	To	Field	Length	Picture
3657	3657	FLAP-ICVI-TYPE-CD	1	X
		<p>Business Name: Promotion Variable Interest Type Current Code</p> <p>This is the code that represents the current variable interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3658	3665	FLAP-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Variable Interest Method Current Name</p> <p>This is the name of the current variable interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3666	3666	FLAPLS-ICVI-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Variable Interest Type Code</p> <p>This is the code that represents the variable interest method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3667	3674	FLAPLS-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Variable Interest Method Name</p> <p>This is the name of the variable interest method for a promotional balance, as of the most recent statement.</p> <p>Default value is: Spaces</p>		
3675	3675	FLAPPS-ICVI-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Variable Interest Type Code</p> <p>This is the code that represents the variable interest method type for a promotional balance, as of the statement before last.</p> <p>Valid values are: P = Promotion S = Strategy</p> <p>Default value is: P</p>		
3676	3683	FLAPPS-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Variable Interest Method Name</p> <p>This is the name of the variable interest method for a promotional balance, as of the statement before last.</p> <p>Default value is: Spaces</p>		

From	To	Field	Length	Picture
3684	3684	FLAPPR-ICVI-TYPE-CD	1	X
		<p>Business Name: Promotion Variable Interest Type Previous Code</p> <p>This is the code that represents the previous variable interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3685	3692	FLAPPR-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Variable Interest Method Previous Name</p> <p>This is the name of the previous variable interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3693	3700	FLAPM1-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Variable Interest Method Pricing Set One Name</p> <p>The name of the Variable Interest Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3701	3708	FLAPM2-ICVI-MTHD-NM	8	X(8)
		Business Name: Promotion Variable Interest Method Pricing Set Two Name		
		The name of the Variable Interest Pricing Set Two method of the promotional balance.		
		Default value is: Spaces		
3709	3716	FLAPM3-ICVI-MTHD-NM	8	X(8)
		Business Name: Promotion Variable Interest Method Pricing Set Three Name		
		The name of the Variable Interest Pricing Set Three methods of the promotional balance.		
		Default value is: Spaces		
3717	3722	FILLER	6	X(6)
3723	3730	FLAP-ITRO-ICVI-RVLV-SWTC-ID	8	GROUP
3723	3728	FLAP-ITRO-ICVI-RVLV-ID	6	X(6)
		Business Name: Variable Interest Introductory Identifier		
		The identifier of the introductory variable interest.		
		Default value is: Spaces - None exists		
3729	3730	FLAP-ITRO-ICVI-RVLV-MTHD-CD	2	9(2)
3731	3731	FILLER	1	X(1)

From	To	Field	Length	Picture
3732	3732	FLAP-ITRO-ICVI-TYPE-CD	1	X
		<p>Business Name: Promotion Variable Interest Type Current Introductory Code</p> <p>This is the code that represents the current introductory variable interest method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3733	3740	FLAP-ITRO-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Variable Interest Method Current Introductory Name</p> <p>This is the name of the current introductory variable interest method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3741	3741	FLAPLS-ITRO-ICVI-TYPE-CD	1	X(1)
		<p>Business Name: Last Statement Promotion Type Code</p> <p>The code representing the last statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo S = Strategy Space = Not used</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3742	3749	FLAPLS-ITRO-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Method Name</p> <p>The name of the last statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3750	3750	FLAPPS-ITRO-ICVI-TYPE-CD	1	X(1)
		<p>Business Name: Previous Statement Promotion Type Code</p> <p>The code representing the previous statement method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promo</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
3751	3758	FLAPPS-ITRO-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>The name of the previous statement method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3759	3759	FLAPPR-ITRO-ICVI-TYPE-CD	1	X(1)
		Business Name: Previous Promotion Type Code		
		The code representing the previous method type for a promotional balance.		
		Valid values are:		
		P = Promo		
		S = Strategy		
		Space = Not used		
		Default value is:		
		Space		
3760	3767	FLAPPR-ITRO-ICVI-MTHD-NM	8	X(8)
		Business Name: Previous Promotion Method Name		
		The name of the previous method of the promotional balance.		
		Default value is:		
		Spaces		
3768	3775	FLAPM1-ITRO-ICVI-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Variable Interest Method Pricing Set One Name		
		The name of the Variable Interest Introductory Pricing Set One method of the promotional balance.		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
3776	3783	FLAPM2-ITRO-ICVI-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Variable Interest Method Pricing Set Two Name		
		The name of the Variable Interest Introductory Pricing Set Two method of the promotional balance.		
		Default value is:		
		Spaces		
3784	3791	FLAPM3-ITRO-ICVI-MTHD-NM	8	X(8)
		Business Name: Promotion Introductory Variable Interest Method Pricing Set Three Name		
		The name of the Variable Interest Introductory Pricing Set Three method of the promotional balance.		
		Default value is:		
		Spaces		
3792	3797	FILLER	6	X(6)
3798	3805	FLAP-IOCI-RVLV-SWTC-ID	8	GROUP
3798	3803	FLAP-IOCI-RVLV-ID	6	X(6)
		Business Name: Cash Item Fee Identifier		
		The identifier of the cash item fees.		
		Default value is:		
		Spaces		
3804	3805	FLAP-IOCI-RVLV-MTHD-CD	2	9(2)
3806	3806	FILLER	1	X(1)

From	To	Field	Length	Picture
3807	3807	FLAP-IOCI-TYPE-CD	1	X
		<p>Business Name: Promotion Cash Item Fee Type Current Code</p> <p>This is the code that represents the current cash item fee method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3808	3815	FLAP-IOCI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Cash Item Fee Method Current Name</p> <p>This is the name of the current cash item fee method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3816	3816	FLAPLS-IOCI-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Cash Item Fee Type Code</p> <p>This is the code that represents the cash item fee method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3817	3824	FLAPLS-IOCI-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Cash Item Fee Method Name</p> <p>This is the name of the cash item fee method for a promotional balance, as of the most recent statement.</p> <p>Default value is:</p> <p>Spaces</p>		
3825	3825	FLAPPS-IOCI-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Cash Item Fee Type Code</p> <p>This is the code that represents the cash item fee method type for a promotional balance, as of the statement before last.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3826	3833	FLAPPS-IOCI-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Cash Item Fee Method Name</p> <p>This is the name of the cash item fee method for a promotional balance, as of the statement before last.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3834	3834	FLAPPR-IOCI-TYPE-CD	1	X
		<p>Business Name: Promotion Cash Item Fee Type Previous Code</p> <p>This is the code that represents the previous cash item fee method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3835	3842	FLAPPR-IOCI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Cash Item Fee Method Previous Name</p> <p>This is the name of the previous cash item fee method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3843	3850	FLAPM1-IOCI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Item Fee Method Pricing Set One Name</p> <p>The name of the Item Fee Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
3851	3858	FLAPM2-IOCI-MTHD-NM	8	X(8)
		Business Name: Promotion Item Fee Method Pricing Set Two Name		
		The name of the Item Fee Pricing Set Two method of the promotional balance.		
		Default value is:		
		Spaces		
3859	3866	FLAPM3-IOCI-MTHD-NM	8	X(8)
		Business Name: Promotion Item Fee Method Pricing Set Three Name		
		The name of the Item Fee Pricing Set Three method of the promotional balance.		
		Default value is:		
		Spaces		
3867	3872	FILLER	6	X(6)
3873	3880	FLAP-IOMI-RVLV-SWTC-ID	8	GROUP
3873	3878	FLAP-IOMI-RVLV-ID	6	X(6)
		Business Name: Merchandise Item Fee Identifier		
		The identifier of the merchandise item fees.		
		Default value is:		
		Spaces - None exists		
3879	3880	FLAP-IOMI-RVLV-MTHD-CD	2	9(2)
3881	3881	FILLER	1	X(1)

From	To	Field	Length	Picture
3882	3882	FLAP-IOMI-TYPE-CD	1	X
		<p>Business Name: Promotion Merchandise Item Fee Type Current Code</p> <p>This is the code that represents the current merchandise item fee method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3883	3890	FLAP-IOMI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Merchandise Item Fee Method Current Name</p> <p>This is the name of the current merchandise item fee method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3891	3891	FLAPLS-IOMI-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Merchandise Item Fee Type Code</p> <p>This is the code that represents the merchandise item fee method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3892	3899	FLAPLS-IOMI-MTHD-NM	8	X(8)
		Business Name: Last Statement Promotion Merchandise Item Fee Method Name		
		This is the name of the merchandise item fee method for a promotional balance, as of the most recent statement. Default value is: Spaces		
3900	3900	FLAPPS-IOMI-TYPE-CD	1	X
		Business Name: Promotion Merchandise Item Fee Type Current Code		
		This is the code that represents the merchandise item fee method type for a promotional balance, as of the statement before last. Valid values are: P = Promotion S = Strategy Default value is: P		
3901	3908	FLAPPS-IOMI-MTHD-NM	8	X(8)
		Business Name: Previous Statement Promotion Merchandise Item Fee Method Name		
		This is the name of the merchandise item fee method for a promotional balance, as of the statement before last. Default value is: Spaces		

From	To	Field	Length	Picture
3909	3909	FLAPPR-IOMI-TYPE-CD	1	X
		Business Name: Promotion Merchandise Item Fee Type Previous Code		
		This is the code that represents the previous merchandise item fee method type for a promotional balance.		
		Valid values are:		
		P = Promotion		
		S = Strategy		
		Default value is:		
		P		
3910	3917	FLAPPR-IOMI-MTHD-NM	8	X(8)
		Business Name: Promotion Merchandise Item Fee Method Previous Name		
		This is the name of the previous merchandise item fee method for a promotional balance.		
		Default value is:		
		Spaces		
3918	3925	FLAPM1-IOMI-MTHD-NM	8	X(8)
		Business Name: Promotion Item Fee Method Pricing Set One Name		
		The name of the Item Fee Pricing Set One method of the promotional balance.		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
3926	3933	FLAPM2-IOMI-MTHD-NM	8	X(8)
		Business Name: Promotion Item Fee Method Pricing Set Two Name		
		The name of the Item Fee Pricing Set Two method of the promotional balance.		
		Default value is: Spaces		
3934	3941	FLAPM3-IOMI-MTHD-NM	8	X(8)
		Business Name: Promotion Item Fee Method Pricing Set Three Name		
		The name of the Item Fee Pricing Set Three method of the promotional balance.		
		Default value is: Spaces		
3942	3947	FILLER	6	X(6)
3948	3955	FLAP-OCRB-RVLV-SWTC-ID	8	GROUP
3948	3953	FLAP-OCRB-RVLV-ID	6	X(6)
		Business Name: Merchandise Item Fee Identifier		
		The identifier of the merchandise item fees		
		Default value is: Spaces - None exists		
3954	3955	FLAP-OCRB-RVLV-MTHD-CD	2	9(2)
3956	3956	FILLER	1	X(1)

From	To	Field	Length	Picture
3957	3957	FLAP-OCRB-TYPE-CD	1	X
		<p>Business Name: Promotion Rebate Type Current Code</p> <p>This is the code that represents the current rebate method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3958	3965	FLAP-OCRB-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Rebate Method Current Name</p> <p>This is the name of the current rebate method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
3966	3966	FLAPLS-OCRB-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Rebate Type Code</p> <p>This is the code that represents the rebate method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
3967	3974	FLAPLS-OCRB-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Rebate Method Name</p> <p>This is the name of the rebate method for a promotional balance, as of the most recent statement.</p> <p>Default value is:</p> <p>Spaces</p>		
3975	3975	FLAPPS-OCRB-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Rebate Type Code</p> <p>This is the code that represents the rebate method type for a promotional balance, as of the statement before last.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
3976	3983	FLAPPS-OCRB-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Rebate Method Name</p> <p>This is the name of the rebate method for a promotional balance, as of the statement before last.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
3984	3984	FLAPPR-OCRB-TYPE-CD	1	X
		Business Name: Promotion Rebate Type Previous Code		
		This is the code that represents the previous rebate method type for a promotional balance.		
		Valid values are:		
		P = Promotion		
		S = Strategy		
		Default value is:		
		P		
3985	3992	FLAPPR-OCRB-MTHD-NM	8	X(8)
		Business Name: Promotion Rebate Method Previous Name		
		This is the name of the previous rebate method for a promotional balance.		
		Default value is:		
		Spaces		
3993	4000	FLAPM1-OCRB-MTHD-NM	8	X(8)
		Business Name: Promotion Rebate Method Pricing Set One Name		
		The name of the Rebate Pricing Set One method of the promotional balance.		
		Default value is:		
		Spaces		
4001	4008	FLAPM2-OCRB-MTHD-NM	8	X(8)
		Business Name: Promotion Rebate Method Pricing Set Two Name		
		The name of the Rebate Pricing Set Two method of the promotional balance.		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
4009	4016	FLAPM3-OCRB-MTHD-NM	8	X(8)
		Business Name: Promotion Rebate Method Pricing Set Three Name		
		The name of the Rebate Pricing Set Three method of the promotional balance.		
		Default value is:		
		Spaces		
4017	4022	FILLER	6	X(6)
4023	4030	FLAP-RTMP-RVLV-SWTC-ID	8	GROUP
4023	4028	FLAP-RTMP-RVLV-ID	6	X(6)
		Business Name: Minimum Payment Due Identifier		
		The identifier of the minimum payment due.		
		Default value is:		
		Spaces - None Exists		
4029	4030	FLAP-RTMP-RVLV-MTHD-CD	2	9(2)
4031	4031	FILLER	1	X(1)
4032	4032	FLAP-RTMP-TYPE-CD	1	X
		Business Name: Promotion Minimum Payment Due Type Current Code		
		This is the code that represents the current minimum payment due method type for a promotional balance.		
		Valid values are:		
		P = Promotion		
		S = Strategy		
		Default value is:		
		P		

From	To	Field	Length	Picture
4033	4040	FLAP-RTMP-MTHD-NM	8	X(8)
		Business Name: Promotion Minimum Payment Due Method Current Name		
		This is the name of the current minimum payment due method for a promotional balance. Default value is: Spaces		
4041	4041	FLAPLS-RTMP-TYPE-CD	1	X
		Business Name: Last Statement Promotion Minimum Payment Due Type Code		
		This is the code that represents the minimum payment due method type for a promotional balance, as of the most recent statement. Valid values are: P = Promotion S = Strategy Default value is: P		
4042	4049	FLAPLS-RTMP-MTHD-NM	8	X(8)
		Business Name: Last Statement Promotion Minimum Payment Due Method Name		
		This is the name of the minimum payment due method for a promotional balance, as of the most recent statement. Default value is: Spaces		

From	To	Field	Length	Picture
4050	4050	FLAPPS-RTMP-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Minimum Payment Due Type Code</p> <p>This is the code that represents the minimum payment due method type for a promotional balance, as of the statement before last.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
4051	4058	FLAPPS-RTMP-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Minimum Payment Due Method Name</p> <p>This is the name of the minimum payment due method for a promotional balance, as of the statement before last.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
4059	4059	FLAPPR-RTMP-TYPE-CD	1	X
		<p>Business Name: Promotion Minimum Payment Due Type Previous Code</p> <p>This is the code that represents the previous minimum payment due method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion S = Strategy</p> <p>Default value is:</p> <p>P</p>		
4060	4067	FLAPPR-RTMP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Minimum Payment Due Method Previous Name</p> <p>This is the name of the previous minimum payment due method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
4068	4075	FLAPM1-RTMP-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Minimum Payment Due Method Pricing Set One Name</p> <p>The name of the Minimum Payment Due Pricing Set One method of the promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
4076	4083	FLAPM2-RTMP-MTHD-NM	8	X(8)
		Business Name: Promotion Minimum Payment Due Method Pricing Set Two Name		
		The name of the Minimum Payment Due Pricing Set Two method of the promotional balance.		
		Default value is: Spaces		
4084	4091	FLAPM3-RTMP-MTHD-NM	8	X(8)
		Business Name: Promotion Minimum Payment Due Method Pricing Set Three Name		
		The name of the Minimum Payment Due Pricing Set Three methods of the promotional balance.		
		Default value is: Spaces		
4092	4097	FILLER	6	X(6)
2898	4097	FILLER	1200	GROUP
		Redefines FLAP-MTHDS		
2898	4097	FLAP-MTHD-GRP	75	GROUP
		Occurs 16 times		

From	To	Field	Length	Picture
2898	2905	FLAP-RVLV-SWTC-ID	8	X(8)
<p>Business Name: Revolve Switch Code</p> <p>This is the code that represents the revolve product switch.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> CPICBP01 = Break rate regular CPICBP02 = Break rate introductory CPICID03 = Default interest regular CPICID04 = Default interest introductory CPICII05 = Interest on interest CPICIM06 = Interest method CPICIR07 = Index rate regular CPICIR08 = Index rate introductory CPICPE09 = Payoff exception regular CPICPE10 = Payoff exception introductory CPICVI11 = VI rate regular CPICVI12 = VI rate introductory CPIOCI13 = Cash item fees CPIOMI14 = Merchandise item fees CPOCRB15 = Rebates PLRTMP16 = MPD <p>Spaces = None exists</p> <p>Default value is:</p> <p>Spaces</p>				
2898	2905	FILLER	8	GROUP
Redefines FLAP-RVLV-SWTC-ID				

From	To	Field	Length	Picture
2898	2903	FLAP-RVLV-ID	6	X(6)
<p>Business Name: Revolve Code</p> <p>This is the code that represents the PCF Revolve Switch Area.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> CPICBP = Break rate CPICID = Default interest CPICII = Interest on interest CPICIM = Interest method CPICIR = Index rate CPICPE = Payoff exception CPICVI = VI rate CPIOCI = Cash item fees CPIOMI = Merchandise item fees CPOCRB = Rebates PLRTMP = MPD <p>Default value is:</p> <p>Spaces</p>				
<p>Note</p> <p>This field redefines the first six positions of the Revolve Switch Code.</p>				

From	To	Field	Length	Picture
2904	2905	FLAP-RVLV-MTHD-CD	2	9(2)
<p>Business Name: Revolve Method Code</p> <p>This is the code that represents the Revolve Method.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 01 = CPICBP Break rate regular 02 = CPICBP Break rate introductory 03 = CPICID Default interest regular 04 = CPICID Default interest introductory 05 = CPICII Interest on interest 06 = CPICIM Interest method 07 = CPICIR Index rate regular 08 = CPICIR Index rate introductory 09 = CPICPE Payoff exception regular 10 = CPICPE Payoff exception introductory 11 = CPICVI VI rate regular 12 = CPICVI VI rate introductory 13 = CPIOCI Cash item fees 14 = CPIOMI Merchandise item fees 15 = CPOCRB Rebates 16 = PLRTMP MPD <p>Spaces = None exists</p> <p>Default value is:</p> <p>Spaces</p> <p>Note</p> <p>This field redefines the last two positions of the Revolve Switch Identifier.</p>				
2904	2905	FILLER	2	GROUP
Redefines FLAP-RVLV-MTHD-CD				
2904	2905	FLAP-RVLV-MTHD-TX	2	X(2)
2906	2906	FILLER	1	X

From	To	Field	Length	Picture
2907	2907	FLAP-TYPE-CD	1	X
		<p>Business Name: Promotion Type Current Code</p> <p>This is the code that represents the current method type for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
2908	2915	FLAP-CRRN-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Method Current Name</p> <p>This is the name of the current method for a promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
2916	2916	FLAPLS-TYPE-CD	1	X
		<p>Business Name: Last Statement Promotion Type Code</p> <p>This is the code that represents the method type for a promotional balance, as of the most recent statement.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		

From	To	Field	Length	Picture
2917	2924	FLAPLS-MTHD-NM	8	X(8)
		<p>Business Name: Last Statement Promotion Method Name</p> <p>This is the name of the method for a promotional balance, as of the most recent statement.</p> <p>Default value is:</p> <p>Spaces</p>		
2925	2925	FLAPPS-TYPE-CD	1	X
		<p>Business Name: Previous Statement Promotion Type Code</p> <p>This is the code that represents the method type for a promotional balance, as of the statement before last.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Default value is:</p> <p>P</p>		
2926	2933	FLAPPS-MTHD-NM	8	X(8)
		<p>Business Name: Previous Statement Promotion Method Name</p> <p>This is the name of the method for a promotional balance, as of the statement before last.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
2934	2934	FLAPPR-TYPE-CD	1	X
		Business Name: Promotion Type Previous Code		
		This is the code that represents the previous method type for a promotional balance.		
		Valid values are:		
		P = Promotion		
		S = Strategy		
		Default value is:		
		P		
2935	2942	FLAPPR-MTHD-NM	8	X(8)
		Business Name: Promotion Method Previous Name		
		This is the name of the previous method for a promotional balance.		
		Default value is:		
		Spaces		
2943	2966	FLAP-MTHD-SET-TABLE	24	GROUP
2943	2966	FLAP-MST-ITEM	8	GROUP
		Occurs 3 Times		
2943	2950	FLAP-MST-NM	8	X(8)
2943	2966	FILLER	24	GROUP
		Redefines FLAP-MTHD-SET-TABLE		
2943	2950	FLAPM1-MTHD-NM	8	X(8)
		Business Name: Promotion Method Pricing Set One Name		
		The name of the Pricing Set One method of the promotional balance.		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
2951	2958	FLAPM2-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Method Pricing Set Two Name</p> <p>The name of the Pricing Set Two methods of the promotional balance.</p> <p>Default value is: Spaces</p>		
2959	2966	FLAPM3-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Method Pricing Set Three Name</p> <p>The name of the Pricing Set Three methods of the promotional balance.</p> <p>Default value is: Spaces</p>		
2967	2972	FILLER	6	X(6)

From	To	Field	Length	Picture
4098	4347	FLAP-RSTR-SGMN	250	GROUP
4098	4179	FLAP-RSTR-SGMN-GRP	82	GROUP
4098	4100	FLAP-RSTR-RGLR-INTR-RT	3	S9(2)V9(3) C-3
		Business Name: Promotion Interest Restore Regular Rate		
		This is the rate that is used to restore regular interest on a promotional balance.		
		Default value is:		
		Zeroes		
4101	4103	FLAP-RSTR-ITRO-INTR-RT	3	S9(2)V9(3) C-3
		Business Name: Promotion Interest Restore Introductory Rate		
		This is the rate that is used to restore introductory interest on a promotional balance.		
		Default value is:		
		Zeroes		
4104	4106	FLAP-RSTR-MIN-INTR-RT	3	S9(2)V9(3) C-3
		Business Name: Promotion Interest Restore Minimum Rate		
		This is the rate that is used to restore minimum interest on a promotional balance.		
		Default value is:		
		Zeroes		

From	To	Field	Length	Picture
4107	4109	FLAP-RSTR-MAX-INTR-RT	3	S9(2)V9(3) C-3
		Business Name: Promotion Interest Restore Maximum Rate		
		This is the rate that is used to restore maximum interest on a promotional balance.		
		Default value is: Zeroes		
4110	4117	FLAP-RSTR-PRMT-NM	8	X(8)
		Business Name: Promotion Restore Name		
		Name of the promotion to be used if a restore is required.		
		Default value is: Spaces		
4118	4121	FLAP-RSTR-DELY-INTR-END-DT	4	S9(7)V C-3
		Business Name: Promotion Restore Interest Due Date		
		This is the date that the postponed interest is delayed to for a restored promotional balance.		
4122	4125	FLAP-RSTR-DELY-PAY-END-DT	4	S9(7)V C-3
		Business Name: Promotion Restore Delay Pay End Date		
		This is the date that the postponed payment is delayed to for a restored promotional balance.		
4126	4129	FLAP-RSTR-CASH-OPTN-END-DT	4	S9(7)V C-3
		Business Name: Promotion Restore Cash Option End Date		
		This is the date that the postponed cash option is due on a restored promotional balance.		

From	To	Field	Length	Picture
4130	4130	FLAP-RSTR-RVLV-SWTC-CD	1	X
		Business Name: Promotional Restore Revolve Switch Code		
		This is the binary code that represents the promotional revolve switches that are to be used if a restore is required.		
4131	4131	FLAP-RSTR-RVLV-SWTC-TWO-CD	1	X
		Business Name: Promotional Restore Revolve Switch Two Code		
		This is the binary code that represents the second set of promotional revolve switches that are to be used if a restore is required.		
4132	4132	FLAP-RSTR-ICID-TYPE-CD	1	X
		Business Name: Promotion Interest Default Type Current Restore Code		
		The code representing the current interest default method type to be restored for a promotional balance.		
		Valid values are:		
		P = Promotion		
		S = Strategy		
		Space = Not used		
		Default value is:		
		Space		
4133	4140	FLAP-RSTR-ICID-MTHD-NM	8	X(8)
		Business Name: Promotional Restore Interest Default Method Name		
		This is the name of the interest default method for a promotional balance that is to be used if a restore is required.		
		Default value is:		
		Spaces		

From	To	Field	Length	Picture
4141	4148	FLAP-RSTR-ITRO-ICID-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Restore Interest Default Introductory Name</p> <p>This is the name of the introductory interest default method for a promotional balance that is to be used if a restore is required.</p> <p>Default value is:</p> <p>Spaces</p>		
4149	4149	FLAP-RSTR-ICVI-TYPE-CD	1	X
		<p>Business Name: Promotion Variable Interest Type Current Restore Code</p> <p>The code representing the current variable interest method type to be restored for a promotional balance.</p> <p>Valid values are:</p> <p>P = Promotion</p> <p>S = Strategy</p> <p>Space = Not used</p> <p>Default value is:</p> <p>Space</p>		
4150	4157	FLAP-RSTR-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Restore Variable Interest Method Name</p> <p>This is the name of the variable interest method for a promotional balance that is to be used if a restore is required.</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
4158	4165	FLAP-RSTR-ITRO-ICVI-MTHD-NM	8	X(8)
		<p>Business Name: Promotion Restore Variable Interest Introductory Name</p> <p>This is the name of the introductory variable interest method for a promotional balance that is to be used if a restore is required.</p> <p>Default value is:</p> <p>Spaces</p>		
4166	4173	FLAP-RSTR-FLAP-CLSS-CD	8	GROUP
		<p>Business Name: Promotional Restore Grandfather Balance Code</p> <p>This is the code that represents whether a grandfather amount exists on a promotional balance that is to be used if a restore is required.</p> <p>Valid values are:</p> <p>DR = Debit ratification</p> <p>Spaces</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
4166	4167	FLAP-RSTR-FLAP-CLSS-DR-CD	2	X(2)
		<p>Business Name: Promotion Restore Balance Grandfather Code</p> <p>This is the code that is used to describe whether a grandfather amount exists on a restored promotional balance.</p> <p>Valid values are:</p> <p>DR = Debit ratification</p> <p>DS = Revolving balance penalty pricing grandfather.</p> <p>DT = Flap balance penalty pricing grandfather.</p> <p>GS</p> <p>Spaces</p> <p>Default value is:</p> <p>Spaces</p>		
4168	4173	FLAP-RSTR-FLAP-CLSS-DT	6	X(6)
		<p>Business Name: Promotion Restore Balance Grandfather Date</p> <p>This is the date of the last class change for a restored promotional balance.</p> <p>Default value is:</p> <p>Spaces</p>		
4174	4174	FLAP-RSTR-RTRN-TO-RVLV-CD	1	9(1)
		<p>Business Name: Promotion Return to Revolving Restore Code</p> <p>The code representing the return of revolving value for a promotional balance prior to a grandfather.</p> <p>Note</p> <p>This is a copy of the Return To Revolve Code field. Refer to the Return To Revolve Code field for valid values.</p>		

From	To	Field	Length	Picture
4175	4179	FLAP-RSTR-RTRN-TO-RVLV-DT	5	S9(9)V C-3
		Business Name: Promotion Return to Revolving Restore Date		
		The date of the return of revolving value of the promotional balance prior to the grandfather.		
		Note		
		This is a copy of the Return To Revolve Date field. Refer to the Return To Revolve Date field for valid dates.		
4180	4203	FLAP-ICID-RSTR-MTHD-SET-TABLE	24	GROUP
4180	4203	FLAP-ICID-RSTR-MST-ITEM	8	GROUP
		Occurs 3 times		
4180	4187	FLAP-ICID-RSTR-MST-NM	8	X(8)
4180	4203	FILLER	24	GROUP
		Redefines FLAP-ICID-RSTR-MTHD-SET -TABLE		
4180	4187	FLAPM1-RSTR-ICID-MTHD-NM	8	X(8)
4188	4195	FLAPM2-RSTR-ICID-MTHD-NM	8	X(8)
4196	4203	FLAPM3-RSTR-ICID-MTHD-NM	8	X(8)
4204	4227	FLAP-ICIM-RSTR-MTHD-SET-TABLE	24	GROUP
4204	4227	FLAP-ICIM-RSTR-MST-ITEM	8	GROUP
		Occurs 3 times		
4204	4211	FLAP-ICIM-RSTR-MST-NM	8	X(8)
4204	4227	FILLER	24	GROUP
		Redefines FLAP-ICIM-RSTR-MTHD-SET -TABLE		
4204	4211	FLAPM1-RSTR-ICIM-MTHD-NM	8	X(8)
4212	4219	FLAPM2-RSTR-ICIM-MTHD-NM	8	X(8)
4220	4227	FLAPM3-RSTR-ICIM-MTHD-NM	8	X(8)
4228	4251	FLAP-ICVI-RSTR-MTHD-SET-TABLE	24	GROUP

From	To	Field	Length	Picture
4228	4251	FLAP-ICVI-RSTR-MST-ITEM	8	GROUP
Occurs 3 times				
4228	4235	FLAP-ICVI-RSTR-MST-NM	8	X(8)
4228	4251	FILLER	24	GROUP
Redefines FLAP-ICVI-RSTR-MTHD-SET- -TABLE				
4228	4235	FLAPM1-RSTR-ICVI-MTHD-NM	8	X(8)
4236	4243	FLAPM2-RSTR-ICVI-MTHD-NM	8	X(8)
4244	4251	FLAPM3-RSTR-ICVI-MTHD-NM	8	X(8)
4252	4275	FLAP-ICBP-RSTR-MTHD-SET-TABLE	24	GROUP
4252	4275	FLAP-ICBP-RSTR-MST-ITEM	8	GROUP
Occurs 3 times				
4252	4259	FLAP-ICBP-RSTR-MST-NM	8	X(8)
4252	4275	FILLER	24	GROUP
Redefines FLAP-ICBP-RSTR-MTHD-SET- -TABLE				
4252	4259	FLAPM1-RSTR-ICBP-MTHD-NM	8	X(8)
4260	4267	FLAPM2-RSTR-ICBP-MTHD-NM	8	X(8)
4268	4275	FLAPM3-RSTR-ICBP-MTHD-NM	8	X(8)
4276	4299	FLAP-ICII-RSTR-MTHD-SET-TABLE	24	GROUP
4276	4299	FLAP-ICII-RSTR-MST-ITEM	8	GROUP
Occurs 3 times				
4276	4283	FLAP-ICII-RSTR-MST-NM	8	X(8)
4276	4299	FILLER	24	GROUP
Redefines FLAP-ICII-RSTR-MTHD-SET- -TABLE				
4276	4283	FLAPM1-RSTR-ICII-MTHD-NM	8	X(8)
4284	4291	FLAPM2-RSTR-ICII-MTHD-NM	8	X(8)
4292	4299	FLAPM3-RSTR-ICII-MTHD-NM	8	X(8)

From	To	Field	Length	Picture
4300	4307	FLAP-RSTR-ICIP-MTHD-NM	8	X(8)
4308	4315	FLAP-RSTR-ICIV-MTHD-NM	8	X(8)
4316	4323	FLAP-RSTR-ICIB-MTHD-NM	8	X(8)
4324	4347	FILLER	24	X(24)

Bonus Segment

The Bonus/Rebate product has been sunsetted and is obsolete. The Bonus Segment will only contain default values.

From	To	Field	Length	Picture
1	153	BONUS-RECORD	153	GROUP
1	16	FILLER	16	X(16)
17	48	BONUS-KEY	32	GROUP
17	44	BONUS-FULL-ACCT-ID	28	GROUP
17	28	BONUS-SYS-PRIN-AGNT-ID	12	GROUP
17	20	BONUS-SYS-ID	4	X(4)
Business Name: Flap Bonus Identifier				
The flap identifier to which this bonus segment correlates.				
21	28	BONUS-PRIN-AGNT-ID	8	GROUP
21	24	BONUS-PRIN-ID	4	X(4)
25	28	BONUS-AGNT-ID	4	X(4)
29	44	BONUS-ACCT-ID	16	X(16)
45	48	BONUS-OCCR-CT	4	S9(7)V C-3
49	52	BONUS-TOTL-BONS-CT	4	S9(7)V C-3
53	153	BONUS-ITEM	101	GROUP
53	56	BONUS-ID	4	S9(7)V C-3
Business Name: FLAP Bonus Identifier				
Flap identifier to which this bonus segment correlates.				
57	93	FLAP-BONUS-LS-INFO	37	GROUP
Business Name: Bonus Last Statement Data				

From	To	Field	Length	Picture
57	65	FLAP-BONUS-LS-ACCUM-REBATE	9	S9(15)V9(2) C-3
		Business Name: Last Statement FLAP Bonus Accumulated Rate Amount		
		This field contains the amount of accumulated, but uncredited rebates on this promotion as of the last statement.		
66	74	FLAP-BONUS-LS-PY-REBATE	9	S9(15)V9(2) C-3
		Business Name: Last Statement FLAP Rebate Previous Year Amount		
		This is the amount of accumulated rebates remaining from the account's previous year as of the last statement.		
75	83	FLAP-BONUS-LS-REBATE	9	S9(15)V9(2) C-3
		Business Name: Last Statement FLAP Bonus Rebate Amount		
		This field contains the amount of rebate that was calculated and applied on this promotion during the last statement.		
84	92	FLAP-BONUS-LS-QUAL-PURCH	9	S9(15)V9(2) C-3
		Business Name: Last Statement FLAP Bonus Qualification Purchase Amount		
		This field contains the amount of accumulated qualified purchases the account holder had as of the last statement. Qualified purchases include the purchases on this promotion and the debits and credits entered via the CME screen.		

From	To	Field	Length	Picture
93	93	FLAP-BONUS-LS-DISBURSE	1	S9 C-3
		Business Name: FLAP Bonus Last Statement Disburse Type Code		
		This is what kind of disbursement was made on the applied rebate for the last statement. This correlates to the Return Application Method on the promotional terms.		
94	121	FLAP-BONUS-PS-INFO	28	GROUP
		Business Name: Previous Statement Bonus Data		
94	102	FLAP-BONUS-PS-ACCUM-REBATE	9	S9(15)V9(2) C-3
		Business Name: FLAP Bonus Previous Statement Accumulated Rebate Amount		
		This field contains the amount of accumulated, but uncredited rebates on this promotion as of the previous statement.		
103	111	FLAP-BONUS-PS-PY-REBATE	9	S9(15)V9(2) C-3
		Business Name: FLAP Bonus Previous Statement Rebate Previous Year Amount		
		This is the amount of accumulated rebates remaining from the account's previous year as of the previous statement.		
112	120	FLAP-BONUS-PS-REBATE	9	S9(15)V9(2) C-3
		Business Name: FLAP Bonus Previous Statement Rebate Amount		
		This field contains the amount of rebates remaining form the account's previous year as of the previous statement.		

From	To	Field	Length	Picture
121	121	FLAP-BONUS-PS-DISBURSE	1	S9 C-3
		Business Name: FLAP Bonus Previous Statement Disburse Method Code		
		The kind of disbursement that was made on the applied rebate for the previous statement.		
122	130	FLAP-BONUS-CTD-DEBITS	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date FLAP Bonus Credit Debit Amount		
		This field contains the net amount of debits and credits entered on this promotion via the CME screen.		
131	139	FLAP-BONUS-YTD-REBATE	9	S9(15)V9(2) C-3
		Business Name: Cycle-To-Date FLAP Bonus Rebate Amount		
		This field contains the total of all rebates disbursed on this promotion this year.		
140	148	FLAP-BONUS-PS-QUAL-PURCH	9	S9(15)V9(2) C-3
		Business Name: FLAP Bonus Previous Statement Qualify Purchase Amount		
		Amount of bonus qualified purchases on the flap as of the previous statement.		
149	153	FILLER	5	X(5)

Method Override Segment

From	To	Field	Length	Picture
1	17669	WORK-OVRR-RECORD	17669	GROUP
1	16	FILLER	16	X(16)
17	44	WORK-KEY	28	GROUP
17	44	WORK-FULL-ACCT-ID	28	GROUP
17	28	WORK-SYS-PRIN-AGNT-ID	12	GROUP
17	20	WORK-SYS-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.				
21	28	WORK-PRIN-AGNT	8	GROUP
21	24	WORK-PRIN-ID	4	X(4)
Business Name: Principal Identifier				
First Data-defined identifier of the level within a System Identifier that is used to group Agent Identifiers together for processing and reporting				
25	28	WORK-AGNT-ID	4	X(4)
Business Name: Agent Identifier				
First Data-defined identifier of the level within a Principal Identifier that is used to group accounts together for processing and reporting				
29	44	WORK-ACCT-ID	16	X(16)
Business Name: Account Identifier				
Identifier of the account				
45	47	FILLER	3	X(3)
Reserved for future use				

From	To	Field	Length	Picture
48	49	WORK-SQNC-ID	2	S9(3)V C-3
		Business Name: Sequence Identifier		
50	53	WORK-OCCR-CT	4	GROUP
50	51	WORK-OVERRIDES-CT	2	S9(3)V C-3
		Count of overrides segments.		
52	53	WORK-LAST-DFFR-CT	2	S9(3)V C-3
		Count of the number of different override segments		
54	17669	WORK-METHOD-OVRR-SEG	17616	GROUP
54	399	WORK-METHOD-OVRR-DATA	346	GROUP
		Occurs 1 to 48 times		
		Note		
		The number of occurrences depends on the value in the WORK-OVERRIDES-CT field.		
54	59	WORK-CRRN-OVRR-TYPE-ID	6	X(6)
		Identifies the Online Product Control File service/subject/section that is being identified.		
		Valid values are:		
		A-Z		
		1-9		
		Spaces		
60	67	WORK-CRRN-OVRR-ID	8	X(8)
		Business Name: Current Method Override Identifier		
		Code identifying the current method override		

From	To	Field	Length	Picture
68	72	WORK-CRRN-OVRR-DT	5	S9(9)V C-3
		Business Name: Current Override Date Date current override became effective Format is: CCYYMMDD		
73	80	WORK-CRRN-OVRR-WHOC-ID	8	X(8)
		Business Name: Override Who Changed Code Code identifying who changed the override Valid values are: 0-9 A-Z Spaces		
81	82	WORK-CRRN-OVRR-WHYC-ID	2	X(2)
		Business Name: Current Override Change Reason Code Code identifying why the override was changed Valid values are: 0-9 A-Z Spaces		

From	To	Field	Length	Picture
83	83	WORK-CRRN-OVRR-LOCK-CD	1	X
		<p>Business Name: Override Lock Code</p> <p>Code that identifies the current override as locked or unlocked.</p> <p>Valid values are:</p> <p>L = locked override</p> <p>U = Unlocked override</p> <p>Space = Unlocked override</p> <p>Default value is:</p> <p>Space</p>		
84	88	WORK-CRRN-OVRR-LOCK-DT	5	S9(9)V C-3
		<p>Business Name: Override Lock Code</p> <p>Date that the current override was locked.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Note</p> <p>Can change, but record must be unlocked.</p>		
89	93	WORK-CRRN-OVRR-UNLC-DT	5	S9(9)V C-3
		<p>Business Name: Override Unlock Date</p> <p>Date that the current override will be unlocked.</p> <p>Format is:</p> <p>CCYYMMDD</p> <p>Note</p> <p>Can be changed.</p>		

From	To	Field	Length	Picture
94	94	WORK-CRRN-OVRR-RLUL-CD	1	X
		<p>Business Name: Reallocation Upon Unlock Code</p> <p>Code determining if the method should be reallocated following the unlocking</p> <p>Valid values are:</p> <p>1 = Reallocate upon unlock</p> <p>Space = Do not reallocate upon unlock</p>		
95	102	WORK-CRRN-OVRR-AQTB-ID	8	X(8)
		<p>Business Name: Current Override AQ Table Identifier</p> <p>Override name queried of the AQ table information.</p> <p>Valid values are:</p> <p>0-9</p> <p>A-Z</p> <p>Spaces</p>		
103	103	WORK-CRRN-OVRR-BA-CD	1	X
		<p>Business Name: Current Override BA Code</p> <p>Code representing whether the current override strategy becomes effective before or after statement cycle processing</p> <p>Valid values are:</p> <p>A = Apply after cycle</p> <p>B = Apply before cycle</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
104	104	WORK-CRRN-AQTB-REVV-IN	1	X
		Business Name: Current Method AQ Table Review Identifier		
		Code representing if the current method's AQ table was reviewed during the cycle		
		Valid values are:		
		I = Off-cycle Client Allocation (CA) occurred due to a dynamic decision element being changed or due to a NM*738 transaction for immediate allocation		
		N = A NM*738 subtran 1-28 or 51 posted and updated the AQ table		
		R = Cross-cycle adjustment review occurred after an off-cycle CA allocation due to a dynamic decision element being changed or due to a NM*738 transaction for immediate allocation		
		U = Account transfer upgrade occurred. CA allocation will be prevented during cross-cycle adjustments when this value is set		
		Space		
		Default value is:		
		Space		

From	To	Field	Length	Picture
105	105	WORK-CRRN-OVRR-REVV-IN	1	X
		<p>Business Name: Override Review Identifier</p> <p>Code representing if the method override is set to be reviewed</p> <p>Valid values are:</p> <p>I = Off-cycle Account Qualification (AQ) occurred due to a dynamic decision element being changed or due to a NM*738 transaction for immediate allocation</p> <p>N = A NM*738 posted with a method included and updated the AQ table</p> <p>R = Cross-cycle adjustment review occurred after an off-cycle AQ allocation due to a dynamic decision element being changed or due to a NM*738 transaction for immediate allocation</p> <p>U = Account transfer upgrade occurred. AQ allocation will be prevented during cross-cycle adjustments when this value is set</p> <p>Space</p> <p>Default value is:</p> <p>Space</p>		
106	113	WORK-CYCL-OVRR-ID	8	X(8)
		<p>Business Name: Cycle Method Identifier</p> <p>Identifier of the method used at cycle time</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
114	121	WORK-CYCL-OVRR-AQTB-ID	8	X(8)
		<p>Business Name: Cycle Account Qualification Table Identifier</p> <p>Identifier of the Account Qualification (AQ) table used at processing cycle time</p> <p>Default value is:</p> <p>Spaces</p>		
122	129	WORK-LS-OVRR-ID	8	X(8)
		<p>Business Name: Last Statement Override Identifier</p> <p>Identifier of the override that was valid at the time of the last statement</p> <p>Valid values are:</p> <p>0-9</p> <p>A-Z</p> <p>Default value is:</p> <p>Spaces</p>		
130	137	WORK-LS-AQTB-ID	8	X(8)
		<p>Business Name: Last Statement AQ Table Identifier</p> <p>AQ table result that was valid when the last statement was produced.</p> <p>Valid values are:</p> <p>0-9</p> <p>A-Z</p> <p>Default value is:</p> <p>Spaces</p>		

From	To	Field	Length	Picture
138	138	WORK-LS-BA-CD	1	X
		<p>Business Name: Last Statement BA Code</p> <p>Code representing whether the strategy becomes effective before or after statement cycle processing for the last statement</p> <p>Valid values are:</p> <p>A = Applied after processing</p> <p>B = Applied before processing</p> <p>Space = Applied before processing</p> <p>Default value is:</p> <p>Space</p>		
139	146	WORK-NEXT-OVRR-ID	8	X(8)
		<p>Business Name: Next Override Identifier</p> <p>Code identifying the next override ID that will become effective</p> <p>Valid values are:</p> <p>A-Z</p> <p>1-9</p> <p>Default value is:</p> <p>Spaces</p>		
147	151	WORK-NEXT-OVRR-DT	5	S9(9)V C-3
		<p>Business Name: Next Override Effective Date</p> <p>Date when the next override occurs</p> <p>Format is:</p> <p>CCYYMM</p>		

From	To	Field	Length	Picture
152	153	WORK-NEXT-OVRR-WHYC-ID	2	X(2)
		Business Name: Override Change Reason Next Code Code identifying why the next valid override will be modified Valid values are: 0-9 A-Z Default value is: Spaces		
154	154	WORK-NEXT-OVRR-BA-CD	1	X
		Business Name: Next Override BA Code Code representing whether the next override strategy becomes effective before or after statement cycle processing Valid values are: A = Apply after processing B = Apply before processing Space = Apply before processing Default value is: Space		
155	155	WORK-NEXT-OVRR-REVW-IN	1	X
		Business Name: Next Method Override Review Indicator		

From	To	Field	Length	Picture
156	156	WORK-NEXT-MTHD-HONR-ID	1	X
		Business Name: Next Method Override Honor Code		
		Indicator designating whether the next method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing		
		Valid values are:		
		N = The next method override strategy can be replaced by a method overrid strategy that is assigned to the account as a result of decision management processing.		
		Y = The next method overrid strategy cannot be replaced by a method overrid strategy that is assigned to the account as a result of decision management processing.		
		Default value is:		
		N		
		Note		
		If you leave this field blank, the System will set it to N.		
157	157	WORK-NEXT-OVRR-TMNG-CD	1	X
		Business Name: Next Method Override Timing Code		
158	165	WORK-NEXT-CIT-MTHD-ID	8	X(8)
		Business Name: Next Method Change In Terms Method Identifier		
		Identifier of the change-in-terms method associated with the next strategy		
166	170	WORK-NEXT-EVNT-DT	5	S9(9)V C-3
		Business Name: Next Method Event Date		

From	To	Field	Length	Picture
171	178	WORK-NXT2-OVRR-ID	8	X(8)
		Business Name: Next 2 Method Override Identifier		
179	183	WORK-NXT2-OVRR-DT	5	S9(9)V C-3
		Business Name: Next 2 Override Date		
184	185	WORK-NXT2-OVRR-WHYC-ID	2	X(2)
		Business Name: Next 2 Override Why Identifier		
186	186	WORK-NXT2-OVRR-BA-CD	1	X
		Business Name: Next 2 Override Before/ After Code		
		Code representing whether the next 2 override strategy becomes effective before or after statement cycle processing		
		Valid values are:		
		A = Apply after cycle		
		B = Apply before cycle		
		Default value is:		
		Space		
187	187	WORK-NXT2-OVRR-REVW-IN	1	X
		Business Name: Next 2 Override Review Indicator		

From	To	Field	Length	Picture
188	188	WORK-NXT2-MTHD-HONR-ID	1	X
		Business Name: Next 2 Method Honor Identifier		
		Indicator designating whether the next 2 method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing		
		Valid values are:		
		N = The next 2 method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing.		
		Y = The next 2 method override strategy cannot be replaced by a method override strategy that is assigned to the account as a result of decision management processing.		
		Default value is:		
		N		
		Note		
		If you leave this field blank, the System will set it to N.		
189	189	WORK-NXT2-OVRR-TMNG-CD	1	X
		Business Name: Next 2 Override Timing Code		
190	197	WORK-NXT2-CIT-MTHD-ID	8	X(8)
		Business Name: Next 2 Change In Terms Method Identifier		
		Identifier of the change-in-terms method associated with the next 2 strategy		
198	202	WORK-NXT2-EVNT-DT	5	S9(9)V C-3
		Business Name: Next 2 Event Date		

From	To	Field	Length	Picture
203	203	WORK-CRRN-OVRR-TMNG-CD	1	X
		Business Name: Current Override Timing Code		
204	211	WORK-CRRN-CIT-MTHD-ID	8	X(8)
		Business Name: Current Change In Terms Method Identifier		
		Identifier of the change-in-terms method associated with the current strategy		
212	216	WORK-CRRN-EVNT-DT	5	S9(9)V C-3
		Business Name: Current Event Date		
217	221	WORK-CRRN-OVRR-ALLC-DT	5	S9(9)V C-3
		Business Name: Statement Cycle Allocation Date		
222	229	WORK-MIDC-OVRR-MTHD-ID	8	X(8)
		Business Name: Mid Cycle Override Method Identifier		
230	231	WORK-CRRN-MTHD-CYCL-CT	2	S9(3)V C-3
		Business Name: Current Method Cycle Count		
232	233	WORK-LS-MTHD-CYCL-CT	2	S9(3)V C-3
		Business Name: Last Statement Method Cycle Count		
234	241	WORK-LS-NEXT-OVRR-ID	8	X(8)
		Business Name: Last Statement Next Override Identifier		
242	246	WORK-LS-NEXT-OVRR-DT	5	S9(9)V C-3
		Business Name: Last Statement Next Override Date		

From	To	Field	Length	Picture
247	248	WORK-LS-NEXT-OVRR-WHYC-ID	2	X(2)
		Business Name: Last Statement Next Override Why Identifier		
249	249	WORK-LS-NEXT-OVRR-BA-CD	1	X
		Business Name: Last Statement Next Override BA Code		
		Code representing whether the next override strategy becomes effective before or after statement cycle processing for the last statement		
		Valid values are:		
		A = Apply after cycle		
		B = Apply before cycle		
		Default value is:		
		Space		

From	To	Field	Length	Picture
250	250	WORK-LS-NEXT-MTHD-HONR-ID	1	X
		<p>Business Name: Last Statement Next Method Honor Identifier</p> <p>Indicator designating whether the next method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing for the last statement</p> <p>Valid values are:</p> <p>N = The next method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing for the last statement.</p> <p>Y = The next method override strategy cannot be replaced by a method override strategy that is assigned to the account as a result of decision management processing for the last statement.</p> <p>Default value is:</p> <p>N</p> <p>Note</p> <p>If you leave this field blank, the System will set it to N.</p>		
251	251	WORK-LS-NEXT-OVRR-TMNG-CD	1	X
		<p>Business Name: Last Statement Next Override Timing Code</p>		
252	259	WORK-LS-NEXT-CIT-MTHD-ID	8	X(8)
		<p>Business Name: Last Statement Next Change In Terms Method Identifier</p> <p>Identifier of the change-in-terms method associated with the next strategy for the last statement</p>		

From	To	Field	Length	Picture
260	267	WORK-LS-NXT2-OVRR-ID	8	X(8)
		Business Name: Last Statement Next 2 Override Identifier		
268	272	WORK-LS-NXT2-OVRR-DT	5	S9(9)V C-3
		Business Name: Last Statement Next 2 Override Date		
273	274	WORK-LS-NXT2-OVRR-WHYC-ID	2	X(2)
		Business Name: Last Statement Next 2 Override Why Identifier		
275	275	WORK-LS-NXT2-OVRR-BA-CD	1	X
		Business Name: Last Statement Next 2 Override Before/After Code		
		Code representing whether the next 2 override strategy becomes effective before or after statement cycle processing for the last statement		
		Valid values are:		
		A = Apply after cycle		
		B = Apply before cycle		
		Default value is:		
		Space		

From	To	Field	Length	Picture
276	276	WORK-LS-NXT2-MTHD-HONR-ID	1	X
		<p>Business Name: Last Statement Next 2 Method Honor Identifier</p> <p>Indicator designating whether the next 2 method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing for the last statement</p> <p>Valid values are:</p> <p>N = The next 2 method override strategy can be replaced by a method override strategy that is assigned to the account as a result of decision management processing for the last statement.</p> <p>Y = The next 2 method override strategy cannot be replaced by a method override strategy that is assigned to the account as a result of decision management processing for the last statement.</p> <p>Default value is:</p> <p>N</p> <p>Note</p> <p>If you leave this field blank, the System will set it to N.</p>		
277	277	WORK-LS-NXT2-OVRR-TMNG-CD	1	X
		<p>Business Name: Last Statement Next 2 Override Timing Code</p>		
278	285	WORK-LS-NXT2-CIT-MTHD-ID	8	X(8)
		<p>Business Name: Last Statement Next 2 Change In Terms Method Identifier</p> <p>Identifier of the change-in-terms method associated with the next 2 strategy for the last statement</p>		

From	To	Field	Length	Picture
286	290	WORK-CURR-DSCL-DT	5	S9(9)V C-3
		Business Name: Current Disclosure Date		
		Date of the disclosure for the current method		
		Default value is:		
		Zero		
		Format is:		
		CCYYMMDD		
291	292	WORK-CURR-DSCL-CT	2	S9(3)V C-3
		Business Name: Current Disclosure Count		
		Count of disclosures for the current method sent to the cardholder		
		Default value is:		
		Zero		
293	297	WORK-NEXT-DSCL-DT	5	S9(9)V C-3
		Business Name: Next Disclosure Date		
		Date of the disclosure for the next method		
		Default value is:		
		Zero		
		Format is:		
		CCYYMMDD		
298	299	WORK-NEXT-DSCL-CT	2	S9(3)V C-3
		Business Name: Next Disclosure Count		
		Count of disclosures for the next method sent to the cardholder		
		Default value is:		
		Zero		

From	To	Field	Length	Picture
300	304	WORK-NXT2-DSCL-DT	5	S9(9)V C-3
		Business Name: Next2 Disclosure Date		
		Date of the disclosure for the next2 method		
		Default value is:		
		Zero		
		Format is:		
		CCYYMMDD		
305	306	WORK-NXT2-DSCL-CT	2	S9(3)V C-3
		Business Name: Next2 Disclosure Count		
		Count of disclosures for the next2 method sent to the cardholder		
		Default value is:		
		Zero		
307	307	WORK-LOCK-UNLK-SOON-CD	1	X
		Business Name: ALP Unlock Soon Code		
		Reserved for FD internal use only		
308	308	WORK-NEXT-DAY-ALLC-CD	1	X
		Business Name: ALP Next Day Allocation Code		
		Reserved for FD internal use only		
309	399	FILLER	91	X(91)
16662	17669	WORK-LAST-DFFR-OVRR-DATA	21	GROUP
		Occurs 1 to 48 times		
		Note		
		The number of occurrences depends on the value in the WORK-LAST-DFFR-CT field.		

From	To	Field	Length	Picture
16662	16667	WORK-LAST-DFFR-TYPE-ID	6	X(6)
		<p>Service Subject Selection of the last different override.</p> <p>Identifies the S/S/S that is being modified.</p> <p>Default value is:</p> <p>Valid values are:</p> <p>0-9</p> <p>A-Z</p> <p>Spaces</p> <p>Default value is:</p> <p>Spaces</p>		
16668	16675	WORK-LAST-DFFR-OVRR-ID	8	X(8)
		<p>Business Name: Last Different Override Identifier</p> <p>Identifier of the last different method override name, if the value in the last different field changed as a result of this transaction</p> <p>Valid values are:</p> <p>0-9</p> <p>A-Z</p> <p>Default value is:</p> <p>Spaces</p>		
16676	16680	WORK-LAST-DFFR-CHNG-DT	5	S9(9)V C-3
		<p>Business Name: Last Different Override Date</p> <p>Date the method override last differed from the current override</p> <p>Format is:</p> <p>CCYYMMDD</p>		

From	To	Field	Length	Picture
16681	16682	WORK-LAST-DFFR-WHYC-ID	2	X(2)

Business Name: Last Different Override
Why Changed Code

Code identifying why the last different valid override was modified

Valid values are:

0-9

A-Z

Default value is:

Spaces

From	To	Field	Length	Picture
1	14454	CHCK-ITEM-CHECKPOINTS	14454	GROUP
1	16	FILLER	16	X(16)
17	48	CHCK-KEY-ID	32	GROUP
17	44	CHCK-FULL-ACCT-ID	28	GROUP
17	44	CHCK-SYS-PRIN-AGNT-ID	28	GROUP
17	20	CHCK-SYS-ID	4	X(4)
21	28	CHCK-PRIN-AGNT-ID	8	GROUP
21	24	CHCK-PRIN-ID	4	X(4)
25	28	CHCK-AGNT-ID	4	X(4)
29	44	CHCK-ACCT-ID	16	X(16)
45	48	CHCK-RCRD-SQNC-CT	4	S9(7)V C-3
49	52	CHCK-TOTL-CHCK-PONT-CT	4	S9(7)V C-3
53	54	CHCK-RCRD-CHCK-PONT-CT	2	S9(3)V C-3
55	14454	CHCK-PONT-ITEMS	14400	GROUP
55	118	CHCK-PONT-ITEM	64	GROUP
Occurs 1 to 225 times				
Depending on CHCK-RCRD-PONT-CT				
55	82	CHCK-PONT-ID	28	GROUP
55	61	CHCK-MINOR-KEY	7	GROUP
55	56	CHCK-PONT-RLJL-DT	2	S9(3)V C-3
Business Name: Card Account Return				
Last Date				
The relative Julian date, as a positive number, upon which this transaction posted. Because First Data uses relative Julian, it is this year's Julian date plus the number of days in last year.				
EXAMPLE: January 1, 1980 will be 366 during 1980.				

From	To	Field	Length	Picture
57	59	CHCK-PONT-POST-SQNC-NR	3	S9(5)V C-3
		<p>Business Name: Sequence Number</p> <p>Number representing the order in which the transaction will post.</p> <p>Default value is:</p> <p>Zeroes</p>		
60	61	CHCK-PONT-TYPE-CD	2	9(2)
		<p>Business Name: Item Checkpoint Type Code</p> <p>The Type of item which this checkpoint contains.</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 11 = Sale 12 = Miscellaneous charges 13 = Interest bearing annual fee 21 = Cash advance 22 = Money sale 31 = Non-interest bearing annual charge 32 = Non-interest bearing debit 41 = Installment Loan 51 = Return 61 = Payment 62 = Merchandise payment 63 = Cash payment 64 = 280 series payment 71 = Cash dispute 81 = Merchandise dispute 91 = No credit interest amount 92 = Late charge 93 = Overlimit charge 94 = Cash item charge 95 = Merchandise item charge 		

From	To	Field	Length	Picture
60	61	FILLER	2	GROUP
Redefines CHCK-PONT-TYPE-CD				
60	60	CHCK-PONT-MAJR-TYPE-CD	1	9
Note				
This field is the first position of the CHD-ICHK-TYPE field.				
61	61	CHCK-PONT-MINR-TYPE-CD	1	9
Note				
This field is the second position of the CHD-ICHK-TYPE field.				
62	65	CHCK-PONT-BLNC-ID	4	S9(7) C-3
Business Name: Balance Identifier				
Format is:				
YYJJSS (SS = Sequence number)				
Note				
The sequence number starts over at 01 daily.				
66	74	CHCK-PONT-AM	9	S9(15)V9(2) C-3
Amount of checkpoint which in most cases will be the transaction amount.				
75	82	CHCK-PONT-TID-ID	8	S9(15)V C-3
This is the First Data Transaction Identifier assigned by the First Data monetary system when the transaction is accepted.				
83	84	CHCK-ICHK-TRNS-CD	2	S9(3)V C-3
This is the First Data 3-digit transaction code (e.g. 253 is a sale).				



From	To	Field	Length	Picture
85	88	CHCK-PONT-POST-BCKT-CD	4	S9(7)V C-3
		Business Name: Dynamic Fee Posting Identifier		
		Identifier of the balance to which the Dynamic Fee posted		
		Valid values are:		
		CASH = Cycle-to-date cash		
		CITM = Cash item fee		
		MITM = Merchandise item fee		
		MISC = Cycle-to-date miscellaneous		
		SALE = Cycle-to-date merchandise sales		
		MMB00001 = Miscellaneous monetary bucket 1		
		MMB00002 = Miscellaneous monetary bucket 2		
		MMB00003 = Miscellaneous monetary bucket 3		
		MMB00004 = Miscellaneous monetary bucket 4		
		MMB00005 = Miscellaneous monetary bucket 5		
		MMB00006 = Miscellaneous monetary bucket 6		
		MMB00007 = Miscellaneous monetary bucket 7		
		MMB00008 = Miscellaneous monetary bucket 8		
		MMB00009 = Miscellaneous monetary bucket 9		

From	To	Field	Length	Picture
89	90	CHCK-PONT-BTCH-ID	2	X(2)
		<p>Business Name: Checkpoint Batch Identifier</p> <p>This field is the identifier of the Batch ID associated with the checkpoint.</p> <p>Default value is:</p> <p>Spaces</p> <p>Note</p> <p>This field is for Checkpoint Type 12 only (Miscellaneous Charges).</p>		
91	99	CHCK-PRTF-PRIN-AM	9	S9(15)V99 C-3
		<p>Business Name: Checkpoint Portfolio Principal Amount</p> <p>The amount of the checkpoint that applied to the principal side of the account within a portfolio.</p> <p>Default value is:</p> <p>Zeroes</p>		
100	108	CHCK-PRTF-FINCHG-AM	9	S9(13)V9(4) C-3
		<p>Business Name: Checkpoint Portfolio Finance Charge Amount</p> <p>The amount of the checkpoint that applied to the finance charge side of the account within a portfolio.</p> <p>Default value is:</p> <p>Zeroes</p>		

From	To	Field	Length	Picture
109	116	CHCK-STRD-VALU-AAP-MTHD-TX	8	X(8)
		<p>Business Name: Checkpoint Stored Value Auth and Post Method</p> <p>This method contains the order of stored value promotional segments to which a transaction should post.</p> <p>Valid values are:</p> <p>Valid DMM method name or Spaces</p>		
117	117	CHCK-PONT-BKDT-IN	1	X
		<p>Business Name: Transaction Backdate Code</p> <p>Code representing the billing statement impacted by a backdated transaction</p> <p>Valid values are:</p> <p>C = Cycle-to-date</p> <p>L = Last statement</p> <p>P = Previous statement</p>		
118	118	CHCK-THRD-PRTY-PYMT-IN	1	X
		<p>Business Name: Third Party Payment Indicator</p> <p>Checkpoint indicator designating payment receipt from a third party</p> <p>Default value is:</p> <p>Space</p>		

Change In Terms

From	To	Field	Length	Picture
1	136	XXX-CIT-SINGLE-RECORD EXTERNAL	136	GROUP
1	16	FILLER	16	X(16)
17	38	XXX-CIT-INFO	22	GROUP
17	23	XXX-CIT-INFO-KEY	7	GROUP
17	21	XXX-CIT-EFFC-DT	5	S9(9)V C-3
Business Name: Change In Terms Date				
Date the change in terms becomes effective				
Format is:				
MMDDYYYY				
22	22	XXX-CIT-BA-CD	1	X
Business Name: Change In Terms Before After Code				
Code representing whether the change in terms becomes effective before or after statement cycle processing				
Valid values are:				
A = After statement cycle processing.				
B = Before statement cycle processing.				
23	23	XXX-CIT-TMNG-CD	1	X
Business Name: Change In Terms Timing Code				
Code representing when change in terms is effective				
Valid values are:				
C = Cycle time				
M = Reserved for future use				
O = Immediately with no delay				

From	To	Field	Length	Picture
24	24	XXX-CIT-ACTV-CD	1	X
		<p>Business Name: Change In Terms Active Code</p> <p>Code representing whether the change in terms is active</p> <p>Valid values are:</p> <p>X = Change in terms is not active</p> <p>Space = Change in terms is active</p> <p>Default value is:</p> <p>Space</p>		
25	32	XXX-WNNG-CIT-MTHD-ID	8	X(8)
		<p>Business Name: Winning Change In Terms Method Identifier</p> <p>Identifier of the change in terms method with the highest priority used to establish the protected balance parameters and the statement notification parameters</p>		
33	34	XXX-CIT-EFFC-RLJL-DT	2	S9(3)V C-3
		<p>Business Name: Change In Terms Relative Julian Date</p> <p>Julian date of the change in terms</p>		
35	35	XXX-PNLT-CIT-CD	1	X
		<p>Business Name: Change In Terms Penalty Indicator</p> <p>Indicator designating whether the change in terms is due to penalty pricing</p> <p>Valid values are:</p> <p>N = No, the change in terms is not due to penalty pricing.</p> <p>Y = Yes the change in terms is due to penalty pricing.</p>		

From	To	Field	Length	Picture
36	36	XXX-CIT-TERMS-CD	1	S9V C-3
		Business Name: Change In Terms Term Code		
		Code representing the terms level of the cardholder's account		
		Valid values are:		
		0 = Terms Level 1 - do not debit ratify		
		1 = Terms Level 1		
		2 = Terms Level 2		
		3 = Terms Level 3		
		4 = Terms Level 4		
		5 = Terms Level 5		
		6 = Terms Level 6		
		7 = Terms Level 7		
		8 = Terms Level 8		
		9 = Terms Level 9		
		Default value is:		
		Zero		
37	38	XXX-CHNG-RESN-CD	2	X(2)
		Business Name: Change Reason Code		
		Client-defined code representing the reason for the change in terms		
39	82	XXX-PB-INFO	44	GROUP

From	To	Field	Length	Picture
39	43	XXX-PB-EFFC-DT	5	S9(9)V C-3
		<p>Business Name: Protected Balance Effective Date</p> <p>Date the balance was or will be protected</p> <p>Format is:</p> <p>MMDDYYYY</p> <p>Default value is:</p> <p>Zero</p> <p>Note</p> <p>The Protected Balance date will be set based on the winning change in terms method.</p>		
44	44	XXX-PB-TMNG-CD	1	X
		<p>Business Name: Protected Balance Timing Code</p> <p>Code representing how protected balances were identified and protected in relation to statement cycle processing</p> <p>Valid values are:</p> <p>C = Balances were identified and protected at statement cycle time.</p> <p>M = Balances were identified and protected at midcycle.</p> <p>O = Balances were identified and protected on the CIT effective date.</p> <p>Default value is:</p> <p>Space</p>		

From	To	Field	Length	Picture
45	52	XXX-PB-CASH-MTHD-ID	8	X(8)
		<p>Business Name: Protected Balance Cash Method Identifier</p> <p>Identifier of the protected balance method applied to cash balances from the CIT method</p> <p>Default value is:</p> <p>Spaces</p>		
53	60	XXX-PB-MRCH-MTHD-ID	8	X(8)
		<p>Business Name: Protected Balance Merchandise Method Identifier</p> <p>Identifier of the protected balance method applied to merchandise balances from the CIT method</p> <p>Default value is:</p> <p>Spaces</p>		
61	68	XXX-PB-NINT-MTHD-ID	8	X(8)
		<p>Business Name: Protected Balance Non Interest Bearing Method Identifier</p> <p>Identifier of the protected balance method applied to noninterest-bearing balances from the CIT method</p>		
69	72	XXX-PB-CASH-BLNC-ID	4	S9(7) C-3
		<p>Business Name: Protected Balance Cash Balance Identifier</p> <p>System-generated identifier of a protected cash balance</p> <p>Default value is:</p> <p>Zeros</p>		

From	To	Field	Length	Picture
73	76	XXX-PB-MRCH-BLNC-ID	4	S9(7) C-3
		Business Name: Protected Balance Merchandise Balance Identifier		
		System-generated identifier of a protected merchandise balance		
		Default value is:		
		Zeros		
77	80	XXX-PB-NINT-BLNC-ID	4	S9(7) C-3
		Business Name: Protected Balance Non Interest Bearing Balance Identifier		
		System-generated identifier of a protected noninterest bearing balance		
		Default value is:		
		Zeros		
81	81	XXX-PB-TRMS-PRTC-IN	1	X
		Business Name: Protected Balance Protected Terms Indicator		
		Indicator designating whether the terms have been moved to the protected balance		
		Y = Yes, the terms have been moved to the protected balance.		
		Space = No, the terms have not been moved to the protected balance.		

From	To	Field	Length	Picture
82	82	XXX-PB-CLLP-IN	1	X
		Business Name: Protected Balance Collapse Code		
		Code representing whether the System returns protected balances to revolving balances when the change in terms becomes effective		
		Valid values are:		
		0 = Do not return protected balances to revolving balances.		
		2 = Return protected balances to revolving balances.		
83	96	XXX-STMT-NTFC-INFO	14	GROUP
83	84	XXX-STMT-NTFC-CT	2	S9(3)V C-3
		Business Name: Statement Notification Count		
		Count of statement cycle notification messages generated		
		Note		
		If the count is less than the Notification Cycle on the priority change in terms, statement notification will be required.		
85	89	XXX-FRST-CIT-NTFC-DT	5	S9(9)V C-3
		Business Name: First Change In Terms Notification Date		
		Date the first notification of the change in terms is sent to the cardholder		
		Format is:		
		MMDDYYYY		
		Default value is:		
		Zero		

From	To	Field	Length	Picture
90	90	XXX-FRST-CIT-NTFC-CD	1	X
		<p>Business Name: First Change In Terms Notification Code</p> <p>Code representing whether the first notification of the change in terms has been sent to the cardholder</p> <p>Valid values are:</p> <p>B = Both a change in terms notification letter and statement notification have been sent to the cardholder.</p> <p>L = A change in terms notification letter has been sent to the cardholder.</p> <p>S = a change in terms statement notification has been sent to the cardholder.</p> <p>Space = No change in terms notification has been sent to the cardholder.</p> <p>Default value is:</p> <p>Space</p>		
91	95	XXX-LAST-CIT-NTFC-DT	5	S9(9)V C-3
		<p>Business Name: Last Change In Terms Notification Date</p> <p>Date the most recent notification of the change in terms was sent to the cardholder</p> <p>Format is:</p> <p>MMDDYYYY</p> <p>Default value is:</p> <p>Zero</p>		

From	To	Field	Length	Picture
96	96	XXX-PNLT-NRML-CD	1	X
		Business Name: Penalty Or Normal Code		
		Code representing the type of disclosure communicated to the cardholder		
		Valid values are:		
		B = Both normal and penalty disclosure		
		N = Normal disclosure		
		P = Penalty disclosure		
		Default value is:		
		N		
97	136	XXX-MORE-CIT-INFO	40	GROUP
97	98	XXX-RULS-REVV-CT	2	S9(3) C-3
		Business Name: Rules Review Count		
		Count of records reviewed for change in terms		
99	136	FILLER	38	X(38)

Header Record

Note

This is an optional record. It will only be received if you receive it today. A billable program request is required to add this record to your output.

From	To	Field	Length	Picture
1	261	ALTCHD-HEADER-RECORD	261	GROUP
1	1	FILLER	1	X
2	9	ALTCHD-HEADER-TX	8	X(8)
10	10	FILLER	1	X
11	20	ALTCHD-SYSTEM-DT	10	X(10)
21	21	FILLER	1	X
22	28	ALTCHD-SYSTEM-JULIAN-DT	7	9(7)
29	29	FILLER	1	X
30	37	ALTCHD-SYSTEM-TM	8	9(8)
38	38	FILLER	1	X
39	48	ALTCHD-CYCLE-DT	10	X(10)
49	49	FILLER	1	X
50	56	ALTCHD-JULIAN-CYCLE-DT	7	9(7)
57	57	FILLER	1	X
58	59	ALTCHD-CYCLE-CD	2	9(2)
60	61	ALTCHD-END-CYCLE-CD	2	9(2)
62	261	ALTCHD-HDR-FILLER	200	X(200)

Global Record

Note

This is an optional record. It will only be received if you receive it today. A billable program request is required to add this record to your output.

From	To	Field	Length	Picture
1	300	ALTCHD-GLOBAL-NAME-REC	300	GROUP
1	16	FILLER	16	X(16)
17	44	ALTCHD-GLOBAL-NAME-KEY	28	GROUP
17	44	ALTCHD-GLBL-NAME-FULL-ACCT-ID	28	GROUP
17	28	ALTCHD-NAME-SYS-PRIN-AGNT-ID	12	GROUP
17	20	ALTCHD-GLBL-NAME-SYS-ID	4	X(4)
21	28	ALTCHD-GLBL-NAME-PRIN-AGNT-ID	8	GROUP
21	24	ALTCHD-GLBL-NAME-PRIN-ID	4	X(4)
25	28	ALTCHD-GLBL-NAME-AGNT-ID	4	X(4)
29	44	ALTCHD-GLBL-NAME-ACCT-ID	16	X(16)
45	46	ALTCHD-GLOBAL-NAME-TOTAL-CT	2	S9(3)V C-3
47	300	ALTCHD-GLOBAL-NAME-DATA-TX	254	X(254)

Global Address Record

Note

This is an optional record. It will only be received if you receive it today. A billable program request is required to add this record to your output.

From	To	Field	Length	Picture
1	552	ALTCHD-GLOBAL-ADDRESS-REC	552	GROUP
1	16	FILLER	16	X(16)
17	44	ALTCHD-GLOBAL-ADDR-KEY	28	GROUP
17	44	ALTCHD-GLBL-ADDR-FULL-ACCT-ID	28	GROUP
17	28	ALTCHD-ADDR-SYS-PRIN-AGNT-ID	12	GROUP
17	20	ALTCHD-GLBL-ADDR-SYS-ID	4	X(4)
21	28	ALTCHD-GLBL-ADDR-PRIN-AGNT-ID	8	GROUP
21	24	ALTCHD-GLBL-ADDR-PRIN-ID	4	X(4)
25	28	ALTCHD-GLBL-ADDR-AGNT-ID	4	X(4)
29	44	ALTCHD-GLBL-ADDR-ACCT-ID	16	X(16)
45	46	ALTCHD-GLOBAL-ADDRESS-TOTAL-CT	2	S9(3) C-3
47	552	ALTCHD-GLOBAL-ADDRESS-DATA-TX	506	X(506)

Global Phone Record

Note

This is an optional record. It will only be received if you receive it today. A billable program request is required to add this record to your output.

From	To	Field	Length	Picture
1	68	ALTCHD-GLOBAL-PHONE-REC	68	GROUP
1	16	FILLER	16	X(16)
17	44	ALTCHD-GLOBAL-PHON-KEY	28	GROUP
17	44	ALTCHD-GLBL-PHON-FULL-ACCT-ID	28	GROUP
17	28	ALTCHD-PHON-SYS-PRIN-AGNT-ID	12	GROUP
17	20	ALTCHD-GLBL-PHON-SYS-ID	4	X(4)
21	28	ALTCHD-GLBL-PHON-PRIN-AGNT-ID	8	GROUP
21	24	ALTCHD-GLBL-PHON-PRIN-ID	4	X(4)
25	28	ALTCHD-GLBL-PHON-AGNT-ID	4	X(4)
29	44	ALTCHD-GLBL-PHON-ACCT-ID	16	X(16)
45	46	ALTCHD-GLOBAL-PHONE-TOTAL-CT	2	S9(3) C-3
47	68	ALTCHD-GLOBAL-PHONE-DATA-TX	22	X(22)

DDA Record

Note

This is an optional record. It will only be received if you receive it today. A billable program request is required to add this record to your output.

From	To	Field	Length	Picture
1	14146	ALTCHD-DDA-RECORD	14146	GROUP
1	54	ALTCHD-DDA-RCRD-KEY	54	GROUP
1	16	FILLER	16	X(16)
17	44	ALTCHD-DDA-RCRD-ACCT-ID	28	X(28)
45	46	ALTCHD-DDA-RCRD-TOTAL-CT	2	S9(3)V C-3
47	146	ALTCHD-BRCK-DDA-ACCT-ID	100	GROUP
47	90	ALTCHD-BRCK-DDA-TX	44	X(44)
47	90	FILLER	44	GROUP
Redefines ALTCHD-BRCK-DDA-TX				
47	90	ALTCHD-DDA-ACCT-DATA	44	GROUP
47	51	ALTCHD-DDA-RCRD-TYPE1-CD	5	X(5)
52	62	ALTCHD-DDA-RCRD-TYPE2-CD	11	X(11)
63	90	ALTCHD-CT2-FULL-CARD-ACCT-ID	28	GROUP
63	66	ALTCHD-CT2-CARD-SYST-ID	4	9(4)
67	70	ALTCHD-CT2-CARD-PRIN-ID	4	9(4)
71	74	ALTCHD-CT2-CARD-AGNT-ID	4	9(4)
75	90	ALTCHD-CT2-CARD-ACCT-ID	16	9(16)
91	93	ALTCHD-DDA-CT	3	9(3)
94	146	FILLER	53	X(53)
147	14146	ALTCHD-DDA-CT2-ACCT-NR	14000	GROUP
147	14146	ALTCHD-DDA-CT2-AM	100	GROUP
Occurs 1 to 140 times				
Depending on ALTCHD-DDA-CT				

From	To	Field	Length	Picture
147	246	ALTCHD-DDA-DATA-TX	100	X(100)

Trailer Record

Note

This is an optional record. It will only be received if you receive it today. A billable program request is required to add this record to your output.

From	To	Field	Length	Picture
1	286	ALTCHD-TRAILER-RECORD	286	GROUP
1	1	FILLER	1	X
2	9	ALTCHD-TRAILER-TX	8	X(8)
10	10	FILLER	1	X
11	20	ALTCHD-TRAILER-SYSTEM-DT	10	X(10)
21	21	FILLER	1	X
22	28	ALTCHD-TRAILER-SYS-JULIAN-DT	7	9(7)
29	29	FILLER	1	X
30	37	ALTCHD-TRAILER-SYSTEM-TM	8	9(8)
38	38	FILLER	1	X
39	48	ALTCHD-TRAILER-CYCLE-DT	10	X(10)
49	49	FILLER	1	X
50	56	ALTCHD-TRAILER-JULIAN-CYCLE-DT	7	9(7)
57	57	FILLER	1	X
58	68	ALTCHD-TRAILER-RECORD-CT	11	S9(11)
69	69	FILLER	1	X
70	86	ALTCHD-TRAILER-AMOUNT	17	S9(15)V9(2)
87	87	FILLER	1	X
88	91	ALTCHD-TRAILER-SYS-ID	4	X(4)
92	95	ALTCHD-TRAILER-PRIN-ID	4	X(4)
96	99	ALTCHD-TRAILER-AGENT-ID	4	X(4)
100	286	ALTCHD-TRAILER-FILLER	187	X(187)

Penalty Fee Manager History Record

From	To	Field	Length	Picture
1	1777	PFM-M2FP-PHYS-HSTRY-RCRD	1777	GROUP
1	145	PFM-M2FP-BASE-SEG	145	GROUP
1	28	PFM-M2FP-FULL-ACCT-NR	28	X(28)
		Business Name: Account Number		
		Full number of the account		
29	34	PFM-M2FP-RCRD-ID	6	X(6)
35	38	PFM-M2FP-CLNT	4	X(4)
		Business Name: Client ID		
		Identifier of the client		
39	143	PFM-M2FP-MISC-DATA	105	GROUP
39	43	PFM-M2FP-LAST-OVL-STT-DT	5	S9(9) C-3
		Business Name: Last Overlimit Status		
		Date		
		Date of the last overlimit status		
44	48	PFM-M2FP-LAST-OC-WAIV-DT	5	S9(9) C-3
		Last date the overlimit charge was		
		waived		
49	53	PFM-M2FP-LAST-LC-WAIV-DT	5	S9(9) C-3
		Last date the late charge was waived		
54	143	PFM-M2FP-FILLER-ONE	90	X(90)
144	145	PFM-M2FP-RCRD-FEE-CT	2	S9(3) C-3
146	1777	PFM-M2FP-HIST-DATA	1632	GROUP
146	1777	PFM-M2FP-FEE-RCRD	17	GROUP
		Occurs 96 times		

From	To	Field	Length	Picture
146	151	PFM-M2FP-HIST-FEE-CT	6	S9(11) C-3 Business Name: Fee Count Count of fees
152	160	PFM-M2FP-HIST-FEE-AM	9	S9(15)V99 C-3 Business Name: Posted Fee Amount Amount of the posted fees
161	162	PFM-M2FP-HIST-FEE-INDX	2	S9(4) COMP

Penalty Fee Manager Table Record

From	To	Field	Length	Picture
1	1583	PFM-M2FL-LOGICAL-HSTRY-RCRD	1583	GROUP
1	28	PFM-M2FL-FULL-ACCT-NR	28	X(28)
		Business Name: Account Number		
		Full number on the account		
29	34	PFM-M2FL-RCRD-ID	6	X(6)
		Business Name: Penalty Fee Manager History Record ID		
		Identifier of the type of record on the Penalty Fee Manager history file		
		Valid values are:		
		02FMFH = Fee history		
		Default value is:		
		Spaces		
35	38	PFM-M2FL-CLNT	4	X(4)
		Business Name: Client ID		
		Identifier of the client		
39	143	PFM-M2FL-MISC-DATA	105	GROUP
39	43	PFM-M2FL-LAST-OVL-STT-DT	5	S9(9) C-3
		Business Name: Last Overlimit Status Date		
		Date of the last overlimit status		
44	48	PFM-M2FL-LAST-OC-WAIV-DT	5	S9(9) C-3
		Last date the overlimit charge was waived		
49	53	PFM-M2FL-LAST-LC-WAIV-DT	5	S9(9) C-3
		Last date the late charge was waived		
54	143	PFM-M2FL-FILLER-ONE	90	X(90)

From	To	Field	Length	Picture
144	1583	PFM-M2FL-HISTORY-DATA	1440	GROUP
144	533	PFM-M2FL-LIFETIME-DATA	390	GROUP
144	149	PFM-M2FL-LATE-PSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Posted Late Fee Count		
		Count of late fees that have been posted over the life of the account		
150	158	PFM-M2FL-LATE-PSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Posted Late Fee Amount		
		Amount of late fees that have been posted over the life of the account		
159	164	PFM-M2FL-OVLM-PSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Posted Overlimit Fee Count		
		Count of overlimit fees that have been posted over the life of the account		
165	173	PFM-M2FL-OVLM-PSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Posted Overlimit Fee Amount		
		Amount of overlimit fees that have been posted over the life of the account		
174	179	PFM-M2FL-DEAH-PSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Posted Declined Authorization Count		
		Count of declined authorization fees that have been posted over the life of the account		

From	To	Field	Length	Picture
180	188	PFM-M2FL-DEAH-PSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Posted Declined Authorization Amount		
		Amount of declined authorization fees that have been posted over the life of the account		
189	194	PFM-M2FL-RTCK-PSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Posted Returned Check Count		
		Count of returned check fees that have been posted over the life of the account		
195	203	PFM-M2FL-RTCK-PSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Posted Returned Check Amount		
		Amount of returned check fees that have been posted over the life of the account		
204	209	PFM-M2FL-LATE-NOTPSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Not Posted Late Fee Count		
		Count of late fees that have not been posted over the life of the account		
210	218	PFM-M2FL-LATE-NOTPSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Not Posted Late Fee Amount		
		Amount of late fees that have not been posted over the life of the account		

From	To	Field	Length	Picture
219	224	PFM-M2FL-OVLM-NOTPSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Not Posted Overlimit Fee Count		
		Count of overlimit fees that have not been posted over the life of the account		
225	233	PFM-M2FL-OVLM-NOTPSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Not Posted Overlimit Fee Amount		
		Amount of overlimit fees that have not been posted over the life of the account		
234	239	PFM-M2FL-DEAH-NOTPSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Not Posted Declined Authorization Count		
		Count of declined authorization fees that have not been posted over the life of the account		
240	248	PFM-M2FL-DEAH-NOTPSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Not Posted Declined Authorization Amount		
		Amount of declined authorization fees that have not been posted over the life of the account		
249	254	PFM-M2FL-RTCK-NOTPSTD-CT	6	S9(11) C-3
		Business Name: Lifetime Not Posted Returned Check Count		
		Count of returned check fees that have not been posted over the life of the account		

From	To	Field	Length	Picture
255	263	PFM-M2FL-RTCK-NOTPSTD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Not Posted Returned Check Amount		
		Amount of returned check fees that have not been posted over the life of the account		
264	269	PFM-M2FL-LATE-WAIVD-CT	6	S9(11) C-3
		Business Name: Lifetime Waived Late Fee Count		
		Count of late fees that have been waived over the life of the account		
270	278	PFM-M2FL-LATE-WAIVD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Waived Late Fee Amount		
		Amount of late fees that have been waived over the life of the account		
279	284	PFM-M2FL-OVLM-WAIVD-CT	6	S9(11) C-3
		Business Name: Lifetime Waived Overlimit Fee Count		
		Count of overlimit fees that have been waived over the life of the account		
285	293	PFM-M2FL-OVLM-WAIVD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Waived Overlimit Fee Amount		
		Amount of overlimit fees that have been waived over the life of the account		

From	To	Field	Length	Picture
294	299	PFM-M2FL-DEAH-WAIVD-CT	6	S9(11) C-3
		Business Name: Lifetime Waived Declined Authorization Fee Count		
		Count of declined authorization fees that have been waived over the life of the account		
300	308	PFM-M2FL-DEAH-WAIVD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Waived Declined Authorization Fee Amount		
		Amount of declined authorization fees that have been waived over the life of the account		
309	314	PFM-M2FL-RTCK-WAIVD-CT	6	S9(11) C-3
		Business Name: Lifetime Waived Returned Check Count		
		Count of returned checks that have been waived over the life of the account		
315	323	PFM-M2FL-RTCK-WAIVD-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Waived Returned Check Amount		
		Amount of returned checks that have been waived over the life of the account		
324	329	PFM-M2FL-LATE-RVRS-CT	6	S9(11) C-3
		Business Name: Lifetime Reversed Late Fee Count		
		Count of late fees that have been reversed over the life of the account		

From	To	Field	Length	Picture
330	338	PFM-M2FL-LATE-RVRS-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Reversed Late Fee Amount		
		Amount of late fees that have been reversed over the life of the account		
339	344	PFM-M2FL-OVLM-RVRS-CT	6	S9(11) C-3
		Business Name: Lifetime Reversed Overlimit Fee Count		
		Count of overlimit fees that have been reversed over the life of the account		
345	353	PFM-M2FL-OVLM-RVRS-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Reversed Overlimit Fee Amount		
		Amount of overlimit fees that have been reversed over the life of the account		
354	359	PFM-M2FL-DEAH-RVRS-CT	6	S9(11) C-3
		Business Name: Lifetime Reversed Declined Authorization Fee Count		
		Count of declined authorization fees that have been reversed over the life of the account		
360	368	PFM-M2FL-DEAH-RVRS-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Reversed Declined Authorization Fee Amount		
		Amount of declined authorization fees that have been reversed over the life of the account		

From	To	Field	Length	Picture
369	374	PFM-M2FL-RTCK-RVRS-CT	6	S9(11) C-3
		Business Name: Lifetime Reversed Returned Check Count		
		Count of returned checks that have been reversed over the life of the account		
375	383	PFM-M2FL-RTCK-RVRS-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Reversed Returned Check Amount		
		Amount of returned checks that have been reversed over the life of the account		
384	389	PFM-M2FL-LATE-RFND-CT	6	S9(11) C-3
		Business Name: Lifetime Refund Late Fee Count		
		Count of late fees that have been refunded over the life of the account		
390	398	PFM-M2FL-LATE-RFND-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Refund Late Fee Amount		
		Amount of late fees that have been refunded over the life of the account		
399	404	PFM-M2FL-OVLM-RFND-CT	6	S9(11) C-3
		Business Name: Lifetime Refund Overlimit Fee Count		
		Count of overlimit fees that have been refunded over the life of the account		
405	413	PFM-M2FL-OVLM-RFND-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Refund Overlimit Fee Amount		
		Amount of overlimit fees that have been refunded over the life of the account		

From	To	Field	Length	Picture
414	419	PFM-M2FL-DEAH-RFND-CT	6	S9(11) C-3
		Business Name: Lifetime Refund Declined Authorization Fee Count		
		Count of declined authorization fees that have been refunded over the life of the account		
420	428	PFM-M2FL-DEAH-RFND-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Refund Declined Authorization Fee Amount		
		Amount of declined authorization fees that have been refunded over the life of the account		
429	434	PFM-M2FL-RTCK-RFND-CT	6	S9(11) C-3
		Business Name: Lifetime Refunded Returned Check Count		
		Count of returned checks that have been refunded over the life of the account		
435	443	PFM-M2FL-RTCK-RFND-AM	9	S9(15)V99 C-3
		Business Name: Lifetime Refunded Returned Check Amount		
		Amount of returned checks that have been refunded over the life of the account		
444	449	PFM-M2FL-FUTURE-USE01-CT	6	S9(11) C-3
450	458	PFM-M2FL-FUTURE-USE01-AM	9	S9(15)V99 C-3
459	464	PFM-M2FL-FUTURE-USE02-CT	6	S9(11) C-3
465	473	PFM-M2FL-FUTURE-USE02-AM	9	S9(15)V99 C-3

From	To	Field	Length	Picture
474	479	PFM-M2FL-FUTURE-USE03-CT	6	S9(11) C-3
480	488	PFM-M2FL-FUTURE-USE03-AM	9	S9(15)V99 C-3
489	494	PFM-M2FL-FUTURE-USE04-CT	6	S9(11) C-3
495	503	PFM-M2FL-FUTURE-USE04-AM	9	S9(15)V99 C-3
504	509	PFM-M2FL-FUTURE-USE05-CT	6	S9(11) C-3
510	518	PFM-M2FL-FUTURE-USE05-AM	9	S9(15)V99 C-3
519	524	PFM-M2FL-FUTURE-USE06-CT	6	S9(11) C-3
525	533	PFM-M2FL-FUTURE-USE06-AM	9	S9(15)V99 C-3
534	803	PFM-M2CT-CNSC-DATA	270	GROUP
534	539	PFM-M2CT-NOT-USED01-CT	6	S9(11) C-3
540	548	PFM-M2CT-LATE-CNSC-CHG-AM	9	S9(15)V99 C-3
Business Name: Cycle To Date Consecutive Late Charge Amount				
Amount of late charges the account has had consecutively				
549	554	PFM-M2CT-NOT-USED02-CT	6	S9(11) C-3
555	563	PFM-M2CT-OVLM-CNSC-CHG-AM	9	S9(15)V99 C-3
Business Name: Cycle To Date Consecutive Overlimit Charge Amount				
Amount of overlimit charges the account has had consecutively				

From	To	Field	Length	Picture
564	569	PFM-M2CT-LATE-CNSC-WV-CT	6	S9(11) C-3
		Business Name: Cycle To Date Consecutive Waived Late Charge Count		
		Count of late charges the account has had waived consecutively		
570	578	PFM-M2CT-LATE-CNSC-WV-AM	9	S9(15)V99 C-3
		Business Name: Cycle To Date Consecutive Waived Late Charge Amount		
		Amount of late charges the account has had waived consecutively		
579	584	PFM-M2CT-OVLM-CNSC-WV-CT	6	S9(11) C-3
		Business Name: Cycle To Date Consecutive Waived Overlimit Charge Count		
		Count of overlimit charges the account has had waived consecutively		
585	593	PFM-M2CT-OVLM-CNSC-WV-AM	9	S9(15)V99 C-3
		Business Name: Cycle To Date Consecutive Waived Overlimit Charge Amount		
		Amount of overlimit charges the account has had waived consecutively		
594	599	PFM-M2CT-NOT-USED03-CT	6	S9(11) C-3
600	608	PFM-M2CT-LATE-CNSC-CHG-AM	9	S9(15)V99 C-3
		Business Name: Cycle To Date Consecutive Late Charge Amount		
		Amount of the late charges the account has had consecutively		

From	To	Field	Length	Picture
609	614	PFM-M2LS-NOT-USED01-CT	6	S9(11) C-3
615	623	PFM-M2LS-OVLM-CNSC-CHG-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Consecutive Overlimit Charge Amount		
		Amount of the overlimit charges the account had charged consecutively as of the last statement		
624	629	PFM-M2LS-LATE-CNSC-WV-CT	6	S9(11) C-3
		Business Name: Last Statement Consecutive Waived Late Charges Count		
		Count of the number of waived late charges the account had consecutively as of the last statement		
630	638	PFM-M2LS-LATE-CNSC-WV-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Consecutive Waived Late Charges Amount		
		Amount of late charges the account had waived consecutively as of the last statement		
639	644	PFM-M2LS-OVLM-CNSC-WV-CT	6	S9(11) C-3
		Business Name: Last Statement Consecutive Waived Overlimit Charges Count		
		Count of the number of waived overlimit charges the account had consecutively as of the last statement		

From	To	Field	Length	Picture
645	653	PFM-M2LS-OVLM-CNSC-WV-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Consecutive Waived Overlimit Charges Amount		
		Amount of overlimit charges the account had waived consecutively as of the last statement		
654	659	PFM-M2LS-NOT-USED02-CT	6	S9(11) C-3
660	668	PFM-M2PS-LATE-CNSC-CHG-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Consecutive Late Charge Amount		
		Amount of the late charges the account had consecutively as of the previous statement		
669	674	PFM-M2PS-NOT-USED01-CT	6	S9(11) C-3
675	683	PFM-M2PS-OVLM-CNSC-CHG-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Consecutive Overlimit Charge Amount		
		Amount of the overlimit charges the account had charged consecutively as of the previous statement		
684	689	PFM-M2PS-LATE-CNSC-WV-CT	6	S9(11) C-3
		Business Name: Previous Statement Consecutive Waived Late Charges Count		
		Count of the number of waived late charges the account had consecutively as of the previous statement		

From	To	Field	Length	Picture
690	698	PFM-M2PS-LATE-CNSC-WV-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Consecutive Waived Late Charges Amount		
		Amount of waived late charges the account had consecutively as of the previous statement		
699	704	PFM-M2PS-OVLM-CNSC-WV-CT	6	S9(11) C-3
		Business Name: Previous Statement Consecutive Waived Overlimit Charges Count		
		Count of the number of waived overlimit charges the account had consecutively as of the previous statement		
705	713	PFM-M2PS-OVLM-CNSC-WV-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Consecutive Waived Overlimit Charges Amount		
		Amount of waived overlimit charges the account had consecutively as of the previous statement		
714	719	PFM-M2PS-FUTURE-USE01-CT	6	S9(11) C-3
720	728	PFM-M2PS-FUTURE-USE01-AM	9	S9(15)V99 C-3
729	734	PFM-M2PS-FUTURE-USE02-CT	6	S9(11) C-3
735	743	PFM-M2PS-FUTURE-USE02-AM	9	S9(15)V99 C-3
744	749	PFM-M2PS-FUTURE-USE03-CT	6	S9(11) C-3
750	758	PFM-M2PS-FUTURE-USE03-AM	9	S9(15)V99 C-3

From	To	Field	Length	Picture
759	764	PFM-M2PS-FUTURE-USE04-CT	6	S9(11) C-3
765	773	PFM-M2PS-FUTURE-USE04-AM	9	S9(15)V99 C-3
774	779	PFM-M2PS-FUTURE-USE05-CT	6	S9(11) C-3
780	788	PFM-M2PS-FUTURE-USE05-AM	9	S9(15)V99 C-3
789	794	PFM-M2PS-FUTURE-USE06-CT	6	S9(11) C-3
795	803	PFM-M2PS-FUTURE-USE06-AM	9	S9(15)V99 C-3
804	1583	PFM-M2FL-12CYC-DATA	780	GROUP
804	809	PFM-M2FL-LATE-PSTD1-CT	6	S9(11) C-3
Business Name: Cycle To Date Late Fee Posted Count				
Count of the late fees posted for the specified cycle				
810	818	PFM-M2FL-LATE-PSTD1-AM	9	S9(15)V99 C-3
Business Name: Cycle To Date Late Fee Posted Amount				
Amount of the late fees posted for the specified cycle				
819	824	PFM-M2FL-OVLM-PSTD1-CT	6	S9(11) C-3
Business Name: Cycle To Date Overlimit Fee Posted Count				
Count of the overlimit fees posted in the specified cycle				
825	833	PFM-M2FL-OVLM-PSTD1-AM	9	S9(15)V99 C-3
Business Name: Cycle To Date Overlimit Fee Posted Amount				
Amount of the overlimit fees posted in the specified cycle				

From	To	Field	Length	Picture
834	839	PFM-M2FL-DEAH-PSTD1-CT	6	S9(11) C-3
		Business Name: Cycle To Date Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
840	848	PFM-M2FL-DEAH-PSTD1-AM	9	S9(15)V99 C-3
		Business Name: Cycle To Date Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
849	854	PFM-M2FL-RTCK-PSTD1-CT	6	S9(11) C-3
		Business Name: Cycle To Date Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
855	863	PFM-M2FL-RTCK-PSTD1-AM	9	S9(15)V99 C-3
		Business Name: Cycle To Date Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
864	869	PFM-M2FL-LATE-PSTD2-CT	6	S9(11) C-3
		Business Name: Last Statement Late Fee Posted Count		
		Count of the late fees posted for the last statement		

From	To	Field	Length	Picture
870	878	PFM-M2FL-LATE-PSTD2-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Late Fee Posted Amount		
		Amount of the late fees posted for the last statement		
879	884	PFM-M2FL-OVLM-PSTD2-CT	6	S9(11) C-3
		Business Name: Last Statement Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the last statement		
885	893	PFM-M2FL-OVLM-PSTD2-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the last statement		
894	899	PFM-M2FL-DEAH-PSTD2-CT	6	S9(11) C-3
		Business Name: Last Statement Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the last statement		
900	908	PFM-M2FL-DEAH-PSTD2-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the last statement		

From	To	Field	Length	Picture
909	914	PFM-M2FL-RTCK-PSTD2-CT	6	S9(11) C-3
		Business Name: Last Statement		
		Returned Check Fee		
		Posted Count		
		Count of the returned check fees posted in the last statement		
915	923	PFM-M2FL-RTCK-PSTD2-AM	9	S9(15)V99 C-3
		Business Name: Last Statement		
		Returned Check Fee		
		Posted Amount		
		Amount of the returned check fees posted in the last statement		
924	929	PFM-M2FL-LATE-PSTD3-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
930	938	PFM-M2FL-LATE-PSTD3-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
939	944	PFM-M2FL-OVLM-PSTD3-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
945	953	PFM-M2FL-OVLM-PSTD3-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		

From	To	Field	Length	Picture
954	959	PFM-M2FL-DEAH-PSTD3-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
960	968	PFM-M2FL-DEAH-PSTD3-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
969	974	PFM-M2FL-RTCK-PSTD3-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
975	983	PFM-M2FL-RTCK-PSTD3-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
984	989	PFM-M2FL-LATE-PSTD4-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
990	998	PFM-M2FL-LATE-PSTD4-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		

From	To	Field	Length	Picture
999	1004	PFM-M2FL-OVLM-PSTD4-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1005	1013	PFM-M2FL-OVLM-PSTD4-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1014	1019	PFM-M2FL-DEAH-PSTD4-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1020	1028	PFM-M2FL-DEAH-PSTD4-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1029	1034	PFM-M2FL-RTCK-PSTD4-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1035	1043	PFM-M2FL-RTCK-PSTD4-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		

From	To	Field	Length	Picture
1044	1049	PFM-M2FL-LATE-PSTD5-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1050	1058	PFM-M2FL-LATE-PSTD5-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
1059	1064	PFM-M2FL-OVLM-PSTD5-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1065	1073	PFM-M2FL-OVLM-PSTD5-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1074	1079	PFM-M2FL-DEAH-PSTD5-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1080	1088	PFM-M2FL-DEAH-PSTD5-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		

From	To	Field	Length	Picture
1089	1094	PFM-M2FL-RTCK-PSTD5-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1095	1103	PFM-M2FL-RTCK-PSTD5-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
1104	1109	PFM-M2FL-LATE-PSTD6-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1110	1118	PFM-M2FL-LATE-PSTD6-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
1119	1124	PFM-M2FL-OVLM-PSTD6-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1125	1133	PFM-M2FL-OVLM-PSTD6-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		

From	To	Field	Length	Picture
1134	1139	PFM-M2FL-DEAH-PSTD6-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1140	1148	PFM-M2FL-DEAH-PSTD6-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1149	1154	PFM-M2FL-RTCK-PSTD6-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1155	1163	PFM-M2FL-RTCK-PSTD6-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
1164	1169	PFM-M2FL-LATE-PSTD7-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1170	1178	PFM-M2FL-LATE-PSTD7-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		

From	To	Field	Length	Picture
1179	1184	PFM-M2FL-OVLM-PSTD7-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1185	1193	PFM-M2FL-OVLM-PSTD7-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1194	1199	PFM-M2FL-DEAH-PSTD7-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1200	1208	PFM-M2FL-DEAH-PSTD7-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1209	1214	PFM-M2FL-RTCK-PSTD7-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1215	1223	PFM-M2FL-RTCK-PSTD7-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		

From	To	Field	Length	Picture
1224	1229	PFM-M2FL-LATE-PSTD8-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1230	1238	PFM-M2FL-LATE-PSTD8-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
1239	1244	PFM-M2FL-OVLM-PSTD8-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1245	1253	PFM-M2FL-OVLM-PSTD8-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1254	1259	PFM-M2FL-DEAH-PSTD8-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1260	1268	PFM-M2FL-DEAH-PSTD8-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		

From	To	Field	Length	Picture
1269	1274	PFM-M2FL-RTCK-PSTD8-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1275	1283	PFM-M2FL-RTCK-PSTD8-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
1284	1289	PFM-M2FL-LATE-PSTD9-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1290	1298	PFM-M2FL-LATE-PSTD9-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
1299	1304	PFM-M2FL-OVLM-PSTD9-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1305	1313	PFM-M2FL-OVLM-PSTD9-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		

From	To	Field	Length	Picture
1314	1319	PFM-M2FL-DEAH-PSTD9-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1320	1328	PFM-M2FL-DEAH-PSTD9-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1329	1334	PFM-M2FL-RTCK-PSTD9-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1335	1343	PFM-M2FL-RTCK-PSTD9-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
1344	1349	PFM-M2FL-LATE-PSTD10-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1350	1358	PFM-M2FL-LATE-PSTD10-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		

From	To	Field	Length	Picture
1359	1364	PFM-M2FL-OVLM-PSTD10-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1365	1373	PFM-M2FL-OVLM-PSTD10-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1374	1379	PFM-M2FL-DEAH-PSTD10-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1380	1388	PFM-M2FL-DEAH-PSTD10-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1389	1394	PFM-M2FL-RTCK-PSTD10-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1395	1403	PFM-M2FL-RTCK-PSTD10-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		

From	To	Field	Length	Picture
1404	1409	PFM-M2FL-LATE-PSTD11-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1410	1418	PFM-M2FL-LATE-PSTD11-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
1419	1424	PFM-M2FL-OVLM-PSTD11-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1425	1433	PFM-M2FL-OVLM-PSTD11-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1434	1439	PFM-M2FL-DEAH-PSTD11-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1440	1448	PFM-M2FL-DEAH-PSTD11-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		

From	To	Field	Length	Picture
1449	1454	PFM-M2FL-RTCK-PSTD11-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1455	1463	PFM-M2FL-RTCK-PSTD11-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
1464	1469	PFM-M2FL-LATE-PSTD12-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1470	1478	PFM-M2FL-LATE-PSTD12-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		
1479	1484	PFM-M2FL-OVLM-PSTD12-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1485	1493	PFM-M2FL-OVLM-PSTD12-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		

From	To	Field	Length	Picture
1494	1499	PFM-M2FL-DEAH-PSTD12-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1500	1508	PFM-M2FL-DEAH-PSTD12-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1509	1514	PFM-M2FL-RTCK-PSTD12-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1515	1523	PFM-M2FL-RTCK-PSTD12-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		
1524	1529	PFM-M2FL-LATE-PSTD13-CT	6	S9(11) C-3
		Business Name: Cycle Late Fee Posted Count		
		Count of the late fees posted for the specified cycle		
1530	1538	PFM-M2FL-LATE-PSTD13-AM	9	S9(15)V99 C-3
		Business Name: Cycle Late Fee Posted Amount		
		Amount of the late fees posted for the specified cycle		

From	To	Field	Length	Picture
1539	1544	PFM-M2FL-OVLM-PSTD13-CT	6	S9(11) C-3
		Business Name: Cycle Overlimit Fee Posted Count		
		Count of the overlimit fees posted in the specified cycle		
1545	1553	PFM-M2FL-OVLM-PSTD13-AM	9	S9(15)V99 C-3
		Business Name: Cycle Overlimit Fee Posted Amount		
		Amount of the overlimit fees posted in the specified cycle		
1554	1559	PFM-M2FL-DEAH-PSTD13-CT	6	S9(11) C-3
		Business Name: Cycle Declined Authorization Fee Posted Count		
		Count of the declined authorization fees posted in the specified cycle		
1560	1568	PFM-M2FL-DEAH-PSTD13-AM	9	S9(15)V99 C-3
		Business Name: Cycle Declined Authorization Fee Posted Amount		
		Amount of the declined authorization fees posted in the specified cycle		
1569	1574	PFM-M2FL-RTCK-PSTD13-CT	6	S9(11) C-3
		Business Name: Cycle Returned Check Fee Posted Count		
		Count of the returned check fees posted in the specified cycle		
1575	1583	PFM-M2FL-RTCK-PSTD13-AM	9	S9(15)V99 C-3
		Business Name: Cycle Returned Check Fee Posted Amount		
		Amount of the returned check fees posted in the specified cycle		

From	To	Field	Length	Picture
804	1583	FILLER	780	GROUP
		Redefines PFM-M2FL-12-CYC-DATA		
804	863	PFM-M2FL-FEE-TABLE	60	GROUP
		Occurs 13 times		
804	809	PFM-M2FL-FEE-LATE-CT	6	S9(11) C-3
		Business Name: Posted Late Fee Count		
		Count of late fees		
810	818	PFM-M2FL-FEE-LATE-AM	9	S9(15)V99 C-3
		Business Name: Posted Late Fee Amount		
		Amount of the posted late fees		
819	824	PFM-M2FL-FEE-OVLM-CT	6	S9(11) C-3
		Business Name: Posted Overlimit Fee Count		
		Count of overlimit fees		
825	833	PFM-M2FL-FEE-OVLM-AM	9	S9(15)V99 C-3
		Business Name: Posted Overlimit Fee Amount		
		Amount of the posted overlimit fees		
834	839	PFM-M2FL-FEE-DEAH-CT	6	S9(11) C-3
		Business Name: Posted Declined Authorization Fee Count		
		Count of declined authorization fees		
840	848	PFM-M2FL-FEE-DEAH-AM	9	S9(15)V99 C-3
		Business Name: Posted Declined Authorization Fee Amount		
		Amount of the posted declined authorization fees		

From	To	Field	Length	Picture
849	854	PFM-M2FL-FEE-RTCK-CT	6	S9(11) C-3
		Business Name: Posted Returned Check Fee Count		
		Count of returned check fees		
855	863	PFM-M2FL-FEE-RTCK-AM	9	S9(15)V99 C-3
		Business Name: Posted Returned Check Fee Amount		
		Amount of the posted returned check fees		
144	1583	FILLER	1440	GROUP
		Redefines PFM-M2FL-HISTORY-DATA		
144	158	FILLER	15	GROUP
		Occurs 96 times		
144	149	PFM-M2FL-FEE-PSTD-CT	6	S9(11) C-3
		Business Name: Fee Count		
		Count of fees		
150	158	PFM-M2FL-FEE-PSTD-AM	9	S9(15)V99 C-3
		Business Name: Posted Fee Amount		
		Amount of the posted fees		

Penalty Fee Manager Detail Table Record

From	To	Field	Length	Picture
1	9240	PFM-M1FR-RECORD	9240	GROUP
1	40	PFM-M1FR-BASE-SEG	40	GROUP
1	28	PFM-M1FR-FULL-ACCT-NR	28	X(28)
		Business Name: Account Number		
		Full number of the account		
29	34	PFM-M1FR-RCRD-ID	6	X(6)
		Business Name: Penalty Fee Manager		
		Record ID		
		Identifier of the type of record on the		
		Penalty Fee Manager data file		
		Valid values are:		
		01FMFR = Fee detail		
		Default value is:		
		Spaces		
35	38	PFM-M1FR-CLNT	4	X(4)
		Business Name: Client ID		
		Identifier of the client		
39	40	PFM-M1FR-RCRD-FEE-CT	2	S9(3) C-3
		Business Name: Penalty Fee Record		
		Count		
		Count of records on the account		
41	9240	PFM-M1FR-TABLE-DATA	9200	GROUP
41	9240	PFM-M1FR-FEE-RCRD	230	GROUP
		Occurs 40 times		
41	180	PFM-M1FR-TABLE-INFO	140	GROUP

From	To	Field	Length	Picture
41	45	PFM-M1FR-TRAN-DT	5	S9(9) C-3
		Business Name: Penalty Fee Transaction Date		
		Date as of which the penalty fee was added to the account		
46	49	PFM-M1FR-UNIQ-ID	4	S9(7) C-3
		Business Name: Penalty Fee Manager Unique Identifier		
		System generated identifier of the penalty fee		
50	51	PFM-M1FR-FEE-TYPE-ID	2	X(2)
		Business Name: Fee Type Indicator		
		Code representing the penalty fee type		
		Valid values are:		
		DC = Declined authorization charge		
		LC = Late charge		
		OC = Overlimit charge		
		RC = Returned check charge		
52	60	PFM-M1FR-FEE-AM	9	S9(15)V99 C-3
		Business Name: Penalty Fee Amount		
		Amount of the penalty fee		

From	To	Field	Length	Picture
61	61	PFM-M1FR-MEFCI-CD	1	X
		Business Name: Manually Entered Fee Code		
		Code representing the statement cycle to which a manually-entered transaction that resulted in a penalty fee posted		
		Valid values are:		
		C = Current statement cycle to date		
		L = Last statement cycle		
		Default value is:		
		Space		
62	78	PFM-M1FR-REF-ID	17	X(17)
		Business Name: Reference ID		
		Reference identifier on a returned check or declined authorization transaction		
79	80	PFM-M1FR-BTCHALPH-CD	2	X(2)
		Business Name: Batch Alpha Code		
		Prefix in a transaction batch identifier indicating that a declined authorization or returned check precipitated penalty fee assessment		
81	96	PFM-M1FR-MRCH-NR	16	X(16)
		Business Name: Penalty Fee Manager Merchant Number		
		Identifier of the merchant account on a returned check or declined authorization transaction that precipitated penalty fee assessment		

From	To	Field	Length	Picture
97	97	PFM-M1FR-CYCL-POST-CD	1	X
		<p>Business Name: Cycle Indicator</p> <p>Code representing the statement cycle into which an assessed penalty fee will post if it qualifies or into which an existing penalty has posted</p> <p>Valid values are:</p> <p>C = Cycle to date</p> <p>L = Last statement cycle</p> <p>X = Across cycle</p> <p>Z = Across cycle, but aged beyond the last statement cycle</p>		
98	98	PFM-M1FR-CYCL-TMNG-CD	1	X
		<p>Business Name: Cycle Timing Indicator</p> <p>Code representing the timing of penalty fee assessment</p> <p>Valid values are:</p> <p>C = Cycle</p> <p>M = Mid-cycle</p> <p>P = Cycle pre-look</p> <p>T = Date on which a declined authorization or returned check transaction that precipitated the fee assessment posted</p>		
99	103	PFM-M1FR-POST-DT	5	S9(9) C-3
		<p>Business Name: Penalty Fee Post Date</p> <p>Post date of the fee</p>		

From	To	Field	Length	Picture
104	106	PFM-M1FR-ASSD-RSN-CD	3	X(3)
		<p>Business Name: Penalty Fee Manager</p> <p>Assessment Reason</p> <p>Code</p> <p>Code representing the client or system-defined reason the penalty fee was initially assessed</p> <p>Valid values are:</p> <ul style="list-style-type: none"> DEA = Declined authorization LAT = Missed late charge date MET = Manually-entered transaction OFA = One fee amount PRV = Payment reversal 253 = Sale transaction 254 = Cash transaction 271 = Payment transaction 272 = Payment reversal transaction 		
107	108	PFM-M1FR-ACTN-CD	2	X(2)
		<p>Business Name: Fee Assessed Action Identifier</p> <p>Code representing the action taken on the penalty fee at the conclusion of PFM processing</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 00 = Post the penalty fee 01 = Post and reverse the penalty fee 02 = Waive the penalty fee 03 = Do not post the penalty fee 		

From	To	Field	Length	Picture
109	111	PFM-M1FR-ACTN-RSN-CD	3	X(3)
		<p>Business Name: Fee Assessment Reason Indicator</p> <p>Code representing the client- or System-defined reason the penalty fee was assessed</p> <p>Valid values are:</p> <ul style="list-style-type: none"> DEA = Declined authorization LAT = Missed late charge date MET = Manually-entered transaction OVL = Overlimit PRV = Payment reversal 253 = Sale transaction 254 = Cash transaction 271 = Payment transaction 272 = Payment reversal transaction 		
112	112	PFM-M1FR-STMT-MSG-CD	1	X
		<p>Business Name: Statement Message Code</p> <p>Indicator designating whether a message about the assessed penalty fee if waived as a result of PFM processing appears on the customer's statement</p> <p>Valid values are:</p> <ul style="list-style-type: none"> N = No, a message about the waived penalty fee does not appear on the customer's statement. Y = Yes, a message about the waived penalty fee appears on the customer's statement. 		

From	To	Field	Length	Picture
113	113	PFM-M1FR-STMT-DTL-CD	1	X
		<p>Business Name: Statement Detail Code</p> <p>Indicator designating whether details about the assessed penalty fee if reversed as a result of PFM processing appear on the customer's statement</p> <p>Valid values are:</p> <p>N = No, the details about a penalty fee reversal do not appear on the customer's statement.</p> <p>Y = Yes, the details about a penalty fee reversal appear on the customer's statement.</p>		
114	114	PFM-M1FR-MEMO-ID	1	X
		<p>Business Name: Memo ID</p> <p>Indicator designating whether the assessed penalty fee qualified for a memo during PFM processing</p> <p>Valid values are:</p> <p>N = No, the penalty fee did not qualify for a memo.</p> <p>Y = Yes, the penalty fee did qualify for a memo.</p>		
115	118	PFM-M1FR-LTTR-NR	4	X(4)
		<p>Business Name: Letter Number</p> <p>Identifier of a System-generated letter for which the assessed penalty fee qualified</p>		
119	123	PFM-M1FR-EF-POST-DT	5	S9(9) C-3
		<p>Business Name: Existing Fee Post Date</p> <p>Date that an existing fee posted to the account</p>		

From	To	Field	Length	Picture
124	125	PFM-M1FR-EF-ACTN-CD	2	X(2)
		<p>Business Name: Existing Fee Action Code</p> <p>Code representing the action taken on the penalty fee at the conclusion of the most recent PFM review of penalty fees on this account</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 00 = Keep the fee 02 = Reverse the fee 04 = Refund the fee 		
126	128	PFM-M1FR-EF-ACTN-RSN-CD	3	X(3)
		<p>Business Name: Existing Fee Reason Indicator</p> <p>Code representing the client-or System-defined reason for the action taken on the existing penalty fee</p> <p>Valid values are:</p> <ul style="list-style-type: none"> DEA = Declined authorization LAT = Missed late charge date MET = Manually entered transaction OFA = One fee amount OFD = One fee date OFT = One fee type OVL = Overlimit PRV = Payment reversal YME = Yearly max exceeded Xxx = Client defined 253 = Sale transaction 254 = Cash transaction 271 = Payment transaction 272 = Payment reversal transaction 		

From	To	Field	Length	Picture
129	129	PFM-M1FR-EF-STMT-DTL-CD	1	X
		<p>Business Name: Existing Statement Detail Code</p> <p>Indicator designating whether details about the existing penalty fee if reversed as a result of PFM processing appear on the customer's statement</p> <p>Valid values are:</p> <p>N = No, the details about a penalty fee reversal do not appear on the customer's statement.</p> <p>Y = Yes, the details about a penalty fee reversal do appear on the customer's statement.</p>		
130	130	PFM-M1FR-EF-MEMO-ID	1	X
		<p>Business Name: Existing Fee Memo Code</p> <p>Indicator designating whether the existing penalty fee qualified for a memo during PFM processing</p> <p>Valid values are:</p> <p>N = No, the penalty fee did not qualify for a memo.</p> <p>Y = Yes, the penalty fee did qualify for a memo.</p>		
131	134	PFM-M1FR-EF-LTTR-NR	4	X(4)
		<p>Business Name: Existing Letter Number</p> <p>Identifier of a letter for which the existing penalty fee qualified during PFM processing</p>		

From	To	Field	Length	Picture
135	136	PFM-M1FR-CRDT-TRAN-CD	2	S9(3)V C-3
		Code representing the transaction posted, if any, to refund or reverse an existing penalty fee at the conclusion of a PFM review		
		Valid values are:		
		000 = Transaction not posted; fee retained		
		255 = Return transaction posted		
		280 = Adjustment transaction posted		
		282 = Late fee adjustment transaction posted		
		287 = Overlimit fee adjustment transaction posted		
137	152	PFM-M1FR-CRDT-MRCH-NR	16	X(16)
		Identifier of a merchant account used when refunding the penalty fee, if applicable		
153	154	PFM-M1FR-CRDT-BTCH-ID	2	X(2)
		Business Name: Penalty Fee Manager Batch Number		
		Code representing the type of batch used when refunding the penalty fee, if applicable		
155	171	PFM-M1FR-CRDT-REF-ID	17	X(17)
		Business Name: Penalty Fee Manager Credit Reference Identifier		
		Reference identifier for the penalty fee refund, if applicable		
172	176	PFM-M1FR-CRDT-RFND-DT	5	S9(9)V C-3
		Date the refund transaction posted		
		Format is:		
		CCYYMMDD		

From	To	Field	Length	Picture
177	177	PFM-M1FR-CNSC-LC-CTR-IN	1	X
		<p>Code representing whether the consecutive late charge counter for the account was reset, incremented, or left unchanged for a penalty fee resulting from late payment</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Counter reset to zero 1 = Counter reset to 1 2 = Counter incremented to zero 9 = Counter unchanged 		
178	178	PFM-M1FR-CNSC-LCWVCT-IN	1	X
		<p>Code representing whether the consecutive late charge waive counter for the account was reset, incremented, or left unchanged for a penalty fee resulting from late payment</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Counter reset to zero 1 = Counter reset to 1 2 = Counter incremented to zero 9 = Counter unchanged 		
179	179	PFM-M1FR-CNSC-OC-CTR-IN	1	X
		<p>Code representing whether the consecutive overlimit charge counter for the account was reset, incremented, or left unchanged for a penalty fee resulting from an overlimit payment</p> <p>Valid values are:</p> <ul style="list-style-type: none"> 0 = Counter reset to zero 1 = Counter reset to 1 2 = Counter incremented to zero 9 = Counter unchanged 		

From	To	Field	Length	Picture
180	180	PFM-M1FR-CNSC-OCWVCT-IN	1	X
		Code representing whether the consecutive overlimit charge waive counter for the account was reset, incremented, or left unchanged for a penalty fee resulting from an overlimit payment Valid values are: 0 = Counter reset to zero 1 = Counter reset to 1 2 = Counter incremented to zero 9 = Counter unchanged		
181	270	PFM-M1FR-FILLER-ONE	90	X(90)

Additional History Record

From	To	Field	Length	Picture
1	3016	AHS-ADTL-HISTORICAL-RECORD	3016	GROUP
1	40	AHS-ADTL-BASE-SEG	40	GROUP
1	28	AHS-ADTL-FULL-ACCT-NR	28	X(28)
		Business Name: Account Identifier		
		Full account number		
29	34	AHS-ADTL-RCRD-ID	6	X(6)
		Business Name: Additional History Record Identifier		
		Identifies the record as being for the additional history on the ssumisc file		
		Valid values are:		
		03ADHS		
35	38	AHS-ADTL-CLNT	4	X(4)
		Business Name: Client Identifier		
		Identifier of the client		
39	40	AHS-ADTL-OCCR-CT	2	S9(3) C-3
		Business Name: Additional History Occurrence Count		
		Count of the number of cycles history that is stored on the record		
41	3016	AHS-ADTL-ITEMS	2976	GROUP
41	3016	AHS-ADTL-INFO	124	GROUP
		Occurs 24 times		
41	45	AHS-CYCL-DT	5	S9(9) C-3
		Business Name: Statement Cycle Date		
		Date of the statement cycle		

From	To	Field	Length	Picture
46	54	AHS-MRCH-AVG-DALY-BAL	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance		
55	63	AHS-CASH-AVG-DALY-BAL	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance		
64	72	AHS-CASH-CRDT-LINE-AM	9	S9(15)V99 C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line		
73	81	AHS-LATE-FEE-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the period		
82	90	AHS-NSF-FEE-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds fees charged during the period		
91	99	AHS-OVRL-FEE-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the period		
100	101	AHS-CASH-ADV-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the period		

From	To	Field	Length	Picture
102	103	AHS-BLNC-XFER-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the period		
104	105	AHS-CHCK-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the period		
106	165	FILLER	60	X(60)
41	3016	AHS-ADTL-DETAIL	2976	GROUP
		Redefines AHS-ADTL-ITEMS		
41	164	AHS-ADTL-LS-DTL	124	GROUP
41	45	AHS-LS-CYCL-DT	5	S9(9) C-3
		Business Name: Last Statement Cycle Date		
		Date of the last statement cycle		
46	54	AHS-MRCH-ADB-LS-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Average Daily Balance Amount		
		Amount of the average daily balance for the last statement		
55	63	AHS-CASH-ADB-LS-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the last statement		

From	To	Field	Length	Picture
64	71	AHS-CASH-LINE-LS-AM	8	S9(15) C-3
		Business Name: Last Statement Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the last statement		
72	80	AHS-LATE-FEE-LS-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Late Fee Amount		
		Amount of late fees for the last statement period		
81	89	AHS-NSF-LS-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Non Sufficient Funds Charge Amount		
		Amount of non-sufficient fund fees charged during the last statement period		
90	98	AHS-OVRL-LS-AM	9	S9(15)V99 C-3
		Business Name: Last Statement Overlimit Fee Amount		
		Amount of overlimit fees charged during the last statement period		
99	100	AHS-CASH-ADV-LS-CT	2	S9(3) C-3
		Business Name: Last Statement Cash Advance Count		
		Count of cash advances during the last statement period		
101	102	AHS-BLNC-XFR-LS-CT	2	S9(3) C-3
		Business Name: Last Statement Balance Transfer Count		
		Count of balance transfers during the last statement period		

From	To	Field	Length	Picture
103	104	AHS-CHCK-LS-CT	2	S9(3) C-3
		Business Name: Last Statement Check Count		
		Count of convenience/access checks during the last statement period		
105	164	FILLER	60	X(60)
165	288	AHS-ADTL-PS-DTL	124	GROUP
165	169	AHS-PS-CYCL-DT	5	S9(9) C-3
		Business Name: Previous Statement Cycle Date		
		Date of the previous statement cycle		
170	178	AHS-MRCH-ADB-PS-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Average Daily Balance Amount		
		Amount of the average daily balance for the previous statement		
179	187	AHS-CASH-ADB-PS-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the previous statement		
188	195	AHS-CASH-LINE-PS-AM	8	S9(15) C-3
		Business Name: Previous Statement Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the previous statement		

From	To	Field	Length	Picture
196	204	AHS-LATE-FEE-PS-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Late Fee Amount		
		Amount of late fees for the previous statement period		
205	213	AHS-NSF-PS-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Non Sufficient Funds Charge Amount		
		Amount of non-sufficient fund fees charged during the previous statement period		
214	222	AHS-OVRL-PS-AM	9	S9(15)V99 C-3
		Business Name: Previous Statement Overlimit Fee Amount		
		Amount of overlimit fees charged during the previous statement period		
223	224	AHS-CASH-ADV-PS-CT	2	S9(3) C-3
		Business Name: Previous Statement Cash Advance Count		
		Count of cash advances during the previous statement period		
225	226	AHS-BLNC-XFR-PS-CT	2	S9(3) C-3
		Business Name: Previous Statement Balance Transfer Count		
		Count of balance transfers during the previous statement period		
227	228	AHS-CHCK-PS-CT	2	S9(3) C-3
		Business Name: Previous Statement Check Count		
		Count of convenience/access checks during the previous statement period		

From	To	Field	Length	Picture
229	288	FILLER	60	X(60)
289	412	AHS-ADTL-3-DTL	124	GROUP
289	293	AHS-3-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
294	302	AHS-MRCH-ADB-3-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
303	311	AHS-CASH-ADB-3-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
312	319	AHS-CASH-LINE-3-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
320	328	AHS-LATE-FEE-3-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
329	337	AHS-NSF-3-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		

From	To	Field	Length	Picture
338	346	AHS-OVRL-3-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
347	348	AHS-CASH-ADV-3-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
349	350	AHS-BLNC-XFR-3-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
351	352	AHS-CHCK-3-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
353	412	FILLER	60	X(60)
413	536	AHS-ADTL-4-DTL	124	GROUP
413	417	AHS-4-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
418	426	AHS-MRCH-ADB-4-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		

From	To	Field	Length	Picture
427	435	AHS-CASH-ADB-4-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
436	443	AHS-CASH-LINE-4-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
444	452	AHS-LATE-FEE-4-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
453	461	AHS-NSF-4-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		
462	470	AHS-OVRL-4-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
471	472	AHS-CASH-ADV-4-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		

From	To	Field	Length	Picture
473	474	AHS-BLNC-XFR-4-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
475	476	AHS-CHCK-4-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
477	536	FILLER	60	X(60)
537	660	AHS-ADTL-5-DTL	124	GROUP
537	541	AHS-5-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
542	550	AHS-MRCH-ADB-5-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
551	559	AHS-CASH-ADB-5-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
560	567	AHS-CASH-LINE-5-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		

From	To	Field	Length	Picture
568	576	AHS-LATE-FEE-5-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
577	585	AHS-NSF-5-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		
586	594	AHS-OVRL-5-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
595	596	AHS-CASH-ADV-5-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
597	598	AHS-BLNC-XFR-5-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
599	600	AHS-CHCK-5-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
601	660	FILLER	60	X(60)
661	784	AHS-ADTL-6-DTL	124	GROUP

From	To	Field	Length	Picture
661	665	AHS-6-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
666	674	AHS-MRCH-ADB-6-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
675	683	AHS-CASH-ADB-6-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
684	691	AHS-CASH-LINE-6-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
692	700	AHS-LATE-FEE-6-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
701	709	AHS-NSF-6-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		

From	To	Field	Length	Picture
710	718	AHS-OVRL-6-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
719	720	AHS-CASH-ADV-6-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
721	722	AHS-BLNC-XFR-6-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
723	724	AHS-CHCK-6-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
725	784	FILLER	60	X(60)
785	908	AHS-ADTL-7-DTL	124	GROUP
785	789	AHS-7-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
790	798	AHS-MRCH-ADB-7-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		

From	To	Field	Length	Picture
799	807	AHS-CASH-ADB-7-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
808	815	AHS-CASH-LINE-7-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
816	824	AHS-LATE-FEE-7-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
825	833	AHS-NSF-7-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		
834	842	AHS-OVRL-7-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
843	844	AHS-CASH-ADV-7-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		

From	To	Field	Length	Picture
845	846	AHS-BLNC-XFR-7-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
847	848	AHS-CHCK-7-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
849	908	FILLER	60	X(60)
909	1032	AHS-ADTL-8-DTL	124	GROUP
909	913	AHS-8-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
914	922	AHS-MRCH-ADB-8-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
923	931	AHS-CASH-ADB-8-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
932	939	AHS-CASH-LINE-8-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		

From	To	Field	Length	Picture
940	948	AHS-LATE-FEE-8-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
949	957	AHS-NSF-8-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		
958	966	AHS-OVRL-8-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
967	968	AHS-CASH-ADV-8-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
969	970	AHS-BLNC-XFR-8-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
971	972	AHS-CHCK-8-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
973	1032	FILLER	60	X(60)
1033	1156	AHS-ADTL-9-DTL	124	GROUP

From	To	Field	Length	Picture
1033	1037	AHS-9-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
1038	1046	AHS-MRCH-ADB-9-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
1047	1055	AHS-CASH-ADB-9-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
1056	1063	AHS-CASH-LINE-9-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
1064	1072	AHS-LATE-FEE-9-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
1073	1081	AHS-NSF-9-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		

From	To	Field	Length	Picture
1082	1090	AHS-OVRL-9-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
1091	1092	AHS-CASH-ADV-9-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
1093	1094	AHS-BLNC-XFR-9-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
1095	1096	AHS-CHCK-9-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
1097	1156	FILLER	60	X(60)
1157	1280	AHS-ADTL-10-DTL	124	GROUP
1157	1161	AHS-10-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
1162	1170	AHS-MRCH-ADB-10-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		

From	To	Field	Length	Picture
1171	1179	AHS-CASH-ADB-10-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
1180	1187	AHS-CASH-LINE-10-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
1188	1196	AHS-LATE-FEE-10-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
1197	1205	AHS-NSF-10-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		
1206	1214	AHS-OVRL-10-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
1215	1216	AHS-CASH-ADV-10-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		

From	To	Field	Length	Picture
1217	1218	AHS-BLNC-XFR-10-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
1219	1220	AHS-CHCK-10-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
1221	1280	FILLER	60	X(60)
1281	1404	AHS-ADTL-11-DTL	124	GROUP
1281	1285	AHS-11-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
1286	1294	AHS-MRCH-ADB-11-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
1295	1303	AHS-CASH-ADB-11-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
1304	1311	AHS-CASH-LINE-11-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		

From	To	Field	Length	Picture
1312	1320	AHS-LATE-FEE-11-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
1321	1329	AHS-NSF-11-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		
1330	1338	AHS-OVRL-11-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
1339	1340	AHS-CASH-ADV-11-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
1341	1342	AHS-BLNC-XFR-11-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
1343	1344	AHS-CHCK-11-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
1345	1404	FILLER	60	X(60)
1405	1528	AHS-ADTL-12-DTL	124	GROUP

From	To	Field	Length	Picture
1405	1409	AHS-12-CYCL-DT	5	S9(9) C-3
		Business Name: Cycle Date		
		Date of the statement cycle for the specified cycle		
1410	1418	AHS-MRCH-ADB-12-AM	9	S9(15)V99 C-3
		Business Name: Average Daily Balance Amount		
		Amount of the average daily balance for the specified cycle		
1419	1427	AHS-CASH-ADB-12-AM	9	S9(15)V99 C-3
		Business Name: Cash Average Daily Balance Amount		
		Amount of the cash portion of the average daily balance for the specified cycle		
1428	1435	AHS-CASH-LINE-12-AM	8	S9(15) C-3
		Business Name: Cash Credit Line Amount		
		Amount of the cash portion of the account's credit line for the specified period		
1436	1444	AHS-LATE-FEE-12-AM	9	S9(15)V99 C-3
		Business Name: Late Fee Amount		
		Amount of late fees for the specified period		
1445	1453	AHS-NSF-12-AM	9	S9(15)V99 C-3
		Business Name: Non Sufficient Funds Charge Amount		
		Amount of non-sufficient funds charged during the specified period		

From	To	Field	Length	Picture
1454	1462	AHS-OVRL-12-AM	9	S9(15)V99 C-3
		Business Name: Overlimit Fee Amount		
		Amount of overlimit fees charged during the specified period		
1463	1464	AHS-CASH-ADV-12-CT	2	S9(3) C-3
		Business Name: Cash Advance Count		
		Count of cash advances during the specified period		
1465	1466	AHS-BLNC-XFR-12-CT	2	S9(3) C-3
		Business Name: Balance Transfer Count		
		Count of balance transfers during the specified period		
1467	1468	AHS-CHCK-12-CT	2	S9(3) C-3
		Business Name: Check Count		
		Count of convenience/access checks during the specified period		
1469	1528	FILLER	60	X(60)
1529	3016	FILLER	1488	X(1488)

Expanded Pay Off Balance Record

From	To	Field	Length	Picture
1	6485	XXX-PHYS-EPO-RCRD	6485	GROUP
1	67	XXX-PHYS-RECORD-KEY	67	GROUP
1	28	XXX-PHYS-FULL-ACCT-NR	28	X(28)
Business Name: Expanded Pay Off Record Account Identifier				
Full 28 position account number				
29	34	XXX-PHYS-RCRD-ID	6	X(6)
Business Name: Expanded Pay Off Record Identifier				
Identifier of the EPO record				
Valid values are:				
Constant value of 04EPOR				
35	38	XXX-PHYS-CLNT-ID	4	X(4)
Business Name: Expanded Pay Off Client Identifier				
Identifier of the EPO client				
39	40	XXX-PHYS-RCRD-TOTL-CT	2	S9(3) C-3
Business Name: Expanded Pay Off Record Total Count				
Count of physical EPO records for this cardholder				
Default value is:				
0				

From	To	Field	Length	Picture
41	42	XXX-PHYS-RCRD-SQNC-NO	2	S9(3) C-3
		Business Name: Expanded Pay Off Record Sequence Number		
		Sequence number of this physical EPO record for this cardholder		
		Default value is:		
		1		
43	45	XXX-PHYS-TOTL-OCCR-CT	3	S9(5) C-3
		Business Name: Expanded Pay Off Record Total Promotional Occurrence Count		
		Total occurrences of the promotional portion of the EPO records for this cardholder		
		Default value is:		
		0		
46	47	XXX-PHYS-RCRD-OCCR-CT	2	S9(3) C-3
		Business Name: Expanded Pay Off Record Promotional Occurrence Count		
		Occurrences of the promotional portion of the EPO records for this cardholder on this physical record		
		Default value is:		
		0		
48	67	FILLER	20	X(20)
68	6485	XXX-PHYS-DATA	6418	GROUP
68	126	XXX-PHYS-REVL-MRCH	59	GROUP

From	To	Field	Length	Picture
68	75	XXX-PHYS-MRCH-RT	8	S9(11)V9(4) C-3
		Business Name: Merchandise Pay Off Balance Daily Interest Amount		
		One day's interest on specified merchandise balance for EPO balance calculation transaction use		
		Default value is: Zeros		
76	84	XXX-PHYS-MRCH-AM	9	S9(13)V9(4) C-3
		Business Name: Merchandise Pay Off Balance Amount		
		Interest accumulated so far this statement cycle on specified merchandise balances for EPO balance calculation transaction use		
		Default value is: Zeros		
85	92	XXX-PHYS-MRCH-CYC1-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Merchandise First Cycle Daily Interest Amount		
		One day's interest amount on specified merchandise balance for EPO balance calculation transaction use for the first cycle if the payoff date crosses cycles		
		Default value is: Zeros		
		Note		
		All interest bearing merchandise amounts are included.		

From	To	Field	Length	Picture
93	101	XXX-PHYS-MRCH-CYC1-AM	9	S9(13)V9(4) C-3
		Business Name: Expanded Pay Off Merchandise First Cycle Amount		
		Interest accumulated so far this statement cycle on specified merchandise balances for EPO balance calculation transaction use if the payoff date crosses into the next cycle		
		Default value is: Zeros		
102	109	XXX-PHYS-MRCH-CYC2-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Merchandise Second Cycle Daily Interest Amount		
		One day's interest amount on specified merchandise balance for EPO balance calculation transaction use for the second cycle if the payoff date crosses cycles		
		Default value is: Zeros		
		Note		
		All interest bearing merchandise amounts are included.		
110	126	FILLER	17	X(17)
127	185	XXX-PHYS-REVL-CASH	59	GROUP

From	To	Field	Length	Picture
127	134	XXX-PHYS-CASH-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Cash Balance Daily Interest Amount		
		One day's interest amount on specified cash balance for EPO calculation transaction use		
		Default value is:		
		Zeros		
135	143	XXX-PHYS-CASH-AM	9	S9(13)V9(4) C-3
		Business Name: Expanded Pay Off Cash Balance Amount		
		Interest amount accumulated during this statement cycle on specified cash balances for EPO balance calculation transaction use		
		Default value is:		
		Zeros		
144	151	XXX-PHYS-CASH-CYC1-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Cash First Cycle Daily Interest Amount		
		One day's interest amount on specified cash balance for EPO balance calculation transaction use for the first cycle if the payoff date crosses cycles		
		Default value is:		
		Zeros		
		Note		
		All interest bearing cash amounts are included.		

From	To	Field	Length	Picture
152	160	XXX-PHYS-CASH-CYC1-AM	9	S9(13)V9(4) C-3
		Business Name: Expanded Pay Off Cash First Cycle Amount		
		Interest amount accumulated during this statement cycle on specified cash balances for EPO balance calculation transaction use if the payoff date crosses into the next cycle		
161	168	XXX-PHYS-CASH-CYC2-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Cash Second Cycle Daily Interest Amount		
		One day's interest amount on specified cash balance for EPO balance calculation transaction use for the second cycle if the payoff date crosses cycles		
		Default value is: Zeros		
		Note		
		All interest bearing cash amounts are included.		
169	185	FILLER	17	X(17)
186	248	XXX-PHYS-FLAP-DATA	63	GROUP
		Occurs 0-100 depending on XXX-PHYS-RCRD-OCCR-CT		
186	189	XXX-PHYS-FLAP-BLNC-ID	4	S9(7) C-3
		Business Name: Expanded Pay Off Balance Promotional Balance Identifier		
		Balance identifier of the promotion that the EPO amounts on this occurrence match		
		Default value is: Zeros		

From	To	Field	Length	Picture
190	197	XXX-PHYS-FLAP-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Promotional Balance Daily Interest Amount		
		One day's interest amount on specified promotional balance for EPO calculation transaction use		
		Default value is:		
		Zeros		
198	206	XXX-PHYS-FLAP-AM	9	S9(13)V9(4) C-3
		Business Name: Expanded Pay Off Promotional Balance Amount		
		Interest amount accumulated during this statement cycle on specified promotional balances for EPO balance calculation transaction use		
		Default value is:		
		Zeros		
207	214	XXX-PHYS-FLAP-CYC1-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Promotional First Cycle Daily Interest Amount		
		One day's interest amount on specified promotional balance for EPO balance calculation transaction use for the first cycle if the payoff date crosses cycles		
		Default value is:		
		Zeros		
Note				
All interest bearing promotional amounts are included.				

From	To	Field	Length	Picture
215	223	XXX-PHYS-FLAP-CYC1-AM	9	S9(13)V9(4) C-3
		Business Name: Expanded Pay Off Promotional First Cycle Amount		
		Interest amount accumulated during the first cycle on specified promotional balances for EPO balance calculation transaction use if the payoff date crosses into the next cycle		
224	231	XXX-PHYS-FLAP-CYC2-RT	8	S9(11)V9(4) C-3
		Business Name: Expanded Pay Off Promotional Second Cycle Daily Interest Amount		
		One day's interest amount on specified promotional balance for EPO balance calculation transaction use for the second cycle if the payoff date crosses cycles		
		Default value is: Zeros		
		Note		
		All interest bearing promotional amounts are included.		
232	248	FILLER	17	X(17)

Promotional Monetary Transaction Matching Record

From	To	Field	Length	Picture
1	3160	MTR-MONETARY-TRAN-RECORD	3160	GROUP
1	80	MTR-MONTRN-BASE-SEG	80	GROUP
1	28	MTR-MONTRN-FULL-ACCT-NR	28	GROUP
1	4	MTR-MONTRN-SYSTEM-NO	4	X(4)
		Business Name: System Identifier		
5	8	MTR-MONTRN-PRIN-BANK	4	X(4)
		Business Name: Principal Identifier		
9	12	MTR-MONTRN-AGENT-BANK	4	X(4)
		Business Name: Agent Identifier		
13	28	MTR-MONTRN-ACCOUNT-NUMBER	16	X(16)
		Business Name: Account Identifier		
29	34	MTR-MONTRN-RCRD-ID	6	X(6)
		Business Name: Record Type Code		
		Identifier of the miscellaneous record		
		Valid values are:		
		Constant value of 05MTRM		
35	38	MTR-MONTRN-CLNT	4	X(4)
		Business Name: Client Identifier		
		Client number		

From	To	Field	Length	Picture
39	40	MTR-MONTRN-OCCR-CT	2	S9(3) C-3
		Business Name: Transaction Match Record Count		
		Count of the transaction match records on the cardholder account		
		Valid values are: 0 - 20		
		Default value is: 0		
41	80	FILLER	40	X(40)
81	3160	MTR-MONTRN-ADDTL	3080	GROUP
81	3160	MTR-MONTRN-ITEMS	154	GROUP
		Occurs 20 times		
81	82	MTR-MONTRN-TRAN-CD	2	S9(3) C-3
		Business Name: Billable Transaction Code		
		Default value is: 0		
83	91	MTR-MONTRN-TRAN-AMT	9	S9(15)V99 C-3
		Business Name: Transaction Amount		
		Amount of the monetary transaction		
		Default value is: 0		
92	96	MTR-MONTRN-TRAN-DT	5	S9(9) C-3
		Business Name: Transaction Date		
		Date of the monetary transaction		
		Default value is: 0		

From	To	Field	Length	Picture
97	112	MTR-MONTRN-CRDT-MRCH-NR	16	X(16)
		Business Name: Merchant Account Number		
		Unique number identifying the merchant account		
		Default value is: Spaces		
97	112	FILLER	16	GROUP
		Redefines MTR-MONTRN-CRDT-MRCH -NR		
97	100	MTR-MONTRN-MCC-CD	4	X(4)
		Default value is: Spaces		
101	112	MTR-MONTRN-MCC-FILLER	12	X(12)
		Default value is: Spaces		
113	116	MTR-MONTRN-FLAP-BLNC-ID	4	S9(7) C-3
		Business Name: Promotion ID		
		Unique number identifying the promotion for the cardholder account		
		Default value is: 0		
117	126	MTR-MONTRN-TLP-MATCH-TX	10	X(10)
		Business Name: TLP Transaction Match Text		
		Text containing the transaction level processing element value		
		Default value is: Spaces		

From	To	Field	Length	Picture
127	131	MTR-MONTRN-MATCH-DT	5	S9(9) C-3
		Business Name: Matched Date		
		Date the transaction match entry was matched to a monetary transaction		
		Format is:		
		0CCYYMMDD		
		Default value is:		
		0		
132	136	MTR-MONTRN-ADDED-DT	5	S9(9) C-3
		Business Name: Transaction Match Added Date		
		Date the transaction match entry will be added to the cardholder account		
		Format is:		
		0CCYYMMDD		
		Default value is:		
		0		
137	141	MTR-MONTRN-DELETE-DT	5	S9(9) C-3
		Business Name: Transaction Match Delete Date		
		Date the transaction match entry will be deleted from the cardholder account		
		Format is:		
		0CCYYMMDD		
		Default value is:		
		0		
142	234	FILLER	93	X(93)



Index

A

Account Delinquency Segment 20, 716
Additional History Record 983
AHS-ADTL-BASE-SEG 983
AHS-ADTL-CLNT 983
AHS-ADTL-DETAIL 985
AHS-ADTL-FULL-ACCT-NR 983
AHS-ADTL-HISTORICAL-RECORD 983
AHS-ADTL-INFO 983
AHS-ADTL-ITEMS 983
AHS-ADTL-LS-DTL 985
AHS-ADTL-OCCR-CT 983
AHS-ADTL-PS-DTL 987
AHS-ADTL-RCRD-ID 983
AHS-ADTL-3-DTL 989
AHS-ADTL-4-DTL 990
AHS-ADTL-5-DTL 992
AHS-ADTL-6-DTL 993
AHS-ADTL-8-DTL 997
AHS-ADTL-9-DTL 998
AHS-ADTL-10-DTL 1000
AHS-ADTL-11-DTL 1002
AHS-ADTL-12-DTL 1003
AHS-ADTL-7-DTL 995
AHS-BLNC-XFER-CT 985
AHS-BLNC-XFR-LS-CT 986
AHS-BLNC-XFR-PS-CT 988
AHS-BLNC-XFR-3-CT 990
AHS-BLNC-XFR-4-CT 992
AHS-BLNC-XFR-5-CT 993
AHS-BLNC-XFR-6-CT 995
AHS-BLNC-XFR-7-CT 997
AHS-BLNC-XFR-8-CT 998
AHS-BLNC-XFR-9-CT 1000
AHS-BLNC-XFR-10-CT 1002
AHS-BLNC-XFR-11-CT 1003
AHS-BLNC-XFR-12-CT 1005
AHS-CASH-ADB-LS-AM 985
AHS-CASH-ADB-PS-AM 987
AHS-CASH-ADB-3-AM 989

AHS-CASH-ADB-4-AM 991
AHS-CASH-ADB-5-AM 992
AHS-CASH-ADB-6-AM 994
AHS-CASH-ADB-7-AM 996
AHS-CASH-ADB-8-AM 997
AHS-CASH-ADB-9-AM 999
AHS-CASH-ADB-10-AM 1001
AHS-CASH-ADB-11-AM 1002
AHS-CASH-ADB-12-AM 1004
AHS-CASH-ADV-CT 984
AHS-CASH-ADV-LS-CT 986
AHS-CASH-ADV-PS-CT 988
AHS-CASH-ADV-3-CT 990
AHS-CASH-ADV-4-CT 991
AHS-CASH-ADV-5-CT 993
AHS-CASH-ADV-6-CT 995
AHS-CASH-ADV-7-CT 996
AHS-CASH-ADV-8-CT 998
AHS-CASH-ADV-9-CT 1000
AHS-CASH-ADV-10-CT 1001
AHS-CASH-ADV-11-CT 1003
AHS-CASH-ADV-12-CT 1005
AHS-CASH-AVG-DALY-BAL 984
AHS-CASH-CRDT-LINE-AM 984
AHS-CASH-LINE-LS-AM 986
AHS-CASH-LINE-PS-AM 987
AHS-CASH-LINE-3-AM 989
AHS-CASH-LINE-4-AM 991
AHS-CASH-LINE-5-AM 992
AHS-CASH-LINE-6-AM 994
AHS-CASH-LINE-7-AM 996
AHS-CASH-LINE-8-AM 997
AHS-CASH-LINE-9-AM 999
AHS-CASH-LINE-10-AM 1001
AHS-CASH-LINE-11-AM 1002
AHS-CASH-LINE-12-AM 1004
AHS-CHCK-CT 985
AHS-CHCK-LS-CT 987
AHS-CHCK-PS-CT 988
AHS-CHCK-3-CT 990
AHS-CHCK-4-CT 992
AHS-CHCK-5-CT 993
AHS-CHCK-6-CT 995
AHS-CHCK-7-CT 997
AHS-CHCK-8-CT 998
AHS-CHCK-9-CT 1000
AHS-CHCK-10-CT 1002
AHS-CHCK-11-CT 1003
AHS-CHCK-12-CT 1005

AHS-CYCL-DT 983
AHS-LATE-FEE-AM 984
AHS-LATE-FEE-LS-AM 986
AHS-LATE-FEE-PS-AM 988
AHS-LATE-FEE-3-AM 989
AHS-LATE-FEE-4-AM 991
AHS-LATE-FEE-5-AM 993
AHS-LATE-FEE-6-AM 994
AHS-LATE-FEE-7-AM 996
AHS-LATE-FEE-8-AM 998
AHS-LATE-FEE-9-AM 999
AHS-LATE-FEE-10-AM 1001
AHS-LATE-FEE-11-AM 1003
AHS-LATE-FEE-12-AM 1004
AHS-LS-CYCL-DT 985
AHS-MRCH-ADB-LS-AM 985
AHS-MRCH-ADB-PS-AM 987
AHS-MRCH-ADB-3-AM 989
AHS-MRCH-ADB-4-AM 990
AHS-MRCH-ADB-5-AM 992
AHS-MRCH-ADB-6-AM 994
AHS-MRCH-ADB-7-AM 995
AHS-MRCH-ADB-8-AM 997
AHS-MRCH-ADB-9-AM 999
AHS-MRCH-ADB-10-AM 1000
AHS-MRCH-ADB-11-AM 1002
AHS-MRCH-ADB-12-AM 1004
AHS-MRCH-AVG-DALY-BAL 984
AHS-NSF-FEE-AM 984
AHS-NSF-LS-AM 986
AHS-NSF-PS-AM 988
AHS-NSF-3-AM 989
AHS-NSF-4-AM 991
AHS-NSF-5-AM 993
AHS-NSF-6-AM 994
AHS-NSF-7-AM 996
AHS-NSF-8-AM 998
AHS-NSF-9-AM 999
AHS-NSF-10-AM 1001
AHS-NSF-11-AM 1003
AHS-NSF-12-AM 1004
AHS-OVRL-FEE-AM 984
AHS-OVRL-LS-AM 986
AHS-OVRL-PS-AM 988
AHS-OVRL-3-AM 990
AHS-OVRL-4-AM 991
AHS-OVRL-5-AM 993
AHS-OVRL-6-AM 995
AHS-OVRL-7-AM 996

AHS-OVRL-8-AM 998
AHS-OVRL-9-AM 1000
AHS-OVRL-10-AM 1001
AHS-OVRL-11-AM 1003
AHS-OVRL-12-AM 1005
AHS-PS-CYCL-DT 987
AHS-3-CYCL-DT 989
AHS-4-CYCL-DT 990
AHS-5-CYCL-DT 992
AHS-6-CYCL-DT 994
AHS-7-CYCL-DT 995
AHS-8-CYCL-DT 997
AHS-9-CYCL-DT 999
AHS-10-CYCL-DT 1000
AHS-11-CYCL-DT 1002
AHS-12-CYCL-DT 1004
ALTCHD-ADDR-SYS-PRIN-AGNT-ID 930
ALTCHD-BRCK-DDA-ACCT-ID 932
ALTCHD-BRCK-DDA-TX 932
ALTCHD-CT2-CARD-ACCT-ID 932
ALTCHD-CT2-CARD-AGNT-ID 932
ALTCHD-CT2-CARD-PRIN-ID 932
ALTCHD-CT2-CARD-SYST-ID 932
ALTCHD-CT2-FULL-CARD-ACCT-ID 932
ALTCHD-CYCLE-CD 928
ALTCHD-CYCLE-DT 928
ALTCHD-DDA-ACCT-DATA 932
ALTCHD-DDA-CT2-ACCT-NR 932
ALTCHD-DDA-CT2-AM 932
ALTCHD-DDA-CT 932
ALTCHD-DDA-DATA-TX 933
ALTCHD-DDA-RCRD-ACCT-ID 932
ALTCHD-DDA-RCRD-KEY 932
ALTCHD-DDA-RCRD-TOTAL-CT 932
ALTCHD-DDA-RCRD-TYPE1-CD 932
ALTCHD-DDA-RCRD-TYPE2-CD 932
ALTCHD-DDA-RECORD 932
ALTCHD-END-CYCLE-CD 928
ALTCHD-GLBL-ADDR-ACCT-ID 930
ALTCHD-GLBL-ADDR-AGNT-ID 930
ALTCHD-GLBL-ADDR-FULL-ACCT-ID 930
ALTCHD-GLBL-ADDR-PRIN-AGNT-ID 930
ALTCHD-GLBL-ADDR-PRIN-ID 930
ALTCHD-GLBL-ADDR-SYS-ID 930
ALTCHD-GLBL-NAME-ACCT-ID 929
ALTCHD-GLBL-NAME-AGNT-ID 929
ALTCHD-GLBL-NAME-FULL-ACCT-ID 929
ALTCHD-GLBL-NAME-FULL-ACCT-ID 929
ALTCHD-GLBL-NAME-PRIN-AGNT-ID 929

ALTCHD-GLBL-NAME-PRIN-AGNT-ID 929
ALTCHD-GLBL-NAME-PRIN-ID 929
ALTCHD-GLBL-NAME-SYS-ID 929
ALTCHD-GLBL-PHON-ACCT-ID 931
ALTCHD-GLBL-PHON-AGNT-ID 931
ALTCHD-GLBL-PHON-FULL-ACCT-ID 931
ALTCHD-GLBL-PHON-FULL-ACCT-ID 931
ALTCHD-GLBL-PHON-PRIN-AGENT-ID 931
ALTCHD-GLBL-PHON-PRIN-AGNT-ID 931
ALTCHD-GLBL-PHON-PRIN-ID 931
ALTCHD-GLBL-PHON-SYS-ID 931
ALTCHD-GLOBAL-ADDRESS-DATA-TX 930
ALTCHD-GLOBAL-ADDRESS-REC 930
ALTCHD-GLOBAL-ADDRESS-TOTAL-CT 930
ALTCHD-GLOBAL-ADDR-KEY 930
ALTCHD-GLOBAL-NAME-DATA-TX 929
ALTCHD-GLOBAL-NAME-KEY 929
ALTCHD-GLOBAL-NAME-KEY 929
ALTCHD-GLOBAL-NAME-REC 929
ALTCHD-GLOBAL-NAME-REC 929
ALTCHD-GLOBAL-NAME-TOTAL-CT 929
ALTCHD-GLOBAL-PHONE-DATA-TX 931
ALTCHD-GLOBAL-PHONE-REC 931
ALTCHD-GLOBAL-PHONE-REC 931
ALTCHD-GLOBAL-PHONE-TOTAL-CT 931
ALTCHD-GLOBAL-PHON-KEY 931
ALTCHD-GLOBAL-PHON-KEY 931
ALTCHD-HDR-FILLER 928
ALTCHD-HEADER-RCRD-ID 21
ALTCHD-HEADER-RCRD-SQNC-CT 21
ALTCHD-HEADER-RECORD 928
ALTCHD-HEADER-RECORD 928
ALTCHD-HEADER-TX 928
ALTCHD-JULIAN-CYCLE-DT 928
ALTCHD-NAME-SYS-PRIN-AGNT-ID 929
ALTCHD-NAME-SYS-PRIN-AGNT-ID 929
ALTCHD-PHON-SYS-PRIN-AGNT-ID 931
ALTCHD-PHON-SYS-PRIN-AGNT-ID 931
ALTCHD-SYSTEM-DT 928
ALTCHD-SYSTEM-JULIAN-DT 928
ALTCHD-SYSTEM-TM 928
ALTCHD-TRAILER-AGENT-ID 934
ALTCHD-TRAILER-AMOUNT 934
ALTCHD-TRAILER-CYCLE-DT 934
ALTCHD-TRAILER-FILLER 934
ALTCHD-TRAILER-JULIAN-CYCLE-DT 934
ALTCHD-TRAILER-PRIN-ID 934
ALTCHD-TRAILER-RECORD-CT 934
ALTCHD-TRAILER-RECORD 934

ALTCHD-TRAILER-SYS-ID [934](#)
ALTCHD-TRAILER-SYS-JULIAN-DT [934](#)
ALTCHD-TRAILER-SYSTEM-DT [934](#)
ALTCHD-TRAILER-SYSTEM-TM [934](#)
ALTCHD-TRAILER-TX [934](#)

B

Base Cardholder Segment [18, 23](#)
Behavior Score Segment [19, 588](#)
Bonus Segment [887](#)
BONUS-ACCT-ID [887](#)
BONUS-AGNT-ID [887](#)
BONUS-FULL-ACCT-ID [887](#)
BONUS-ID [887](#)
BONUS-ITEM [887](#)
BONUS-KEY [887](#)
BONUS-OCCR-CT [887](#)
BONUS-PRIN-AGNT-ID [887](#)
BONUS-PRIN-ID [887](#)
BONUS-RECORD [887](#)
BONUS-SYS-ID [887](#)
BONUS-SYS-PRIN-AGNT-ID [887](#)
BONUS-TOTL-BONS-CT [887](#)

C

Cardholder Historical Data Segment [19](#)
Cardholder Master Record Format Definitions [16](#)
Cardholder Master Record Segment Definitions [18](#)
Change In Terms [919](#)
CHCK-ACCT-ID [913](#)
CHCK-AGNT-ID [913](#)
CHCK-FULL-ACCT-ID [913](#)
CHCK-FULL-ACCT-ID [913](#)
CHCK-ICHK-TRNS-CD [915](#)
CHCK-ITEM-CHECKPOINTS [913](#)
CHCK-ITEM-CHECKPOINTS [913](#)
CHCK-KEY-ID [913](#)
CHCK-KEY-ID [913](#)
CHCK-MINOR-KEY [913](#)
CHCK-MINOR-KEY [913](#)
CHCK-PONT-AM [915](#)
CHCK-PONT-BKDT-IN [918](#)
CHCK-PONT-BLNC-ID [915](#)
CHCK-PONT-BTCH-ID [917](#)
CHCK-PONT-ID [913](#)

CHCK-PONT-ID 913
CHCK-PONT-ITEMS 913
CHCK-PONT-ITEMS 913
CHCK-PONT-ITEM 913
CHCK-PONT-MAJR-TYPE-CD 915
CHCK-PONT-MINR-TYPE-CD 915
CHCK-PONT-POST-BCKT-CD 916
CHCK-PONT-POST-SQNC-NR 914
CHCK-PONT-RLJL-DT 913
CHCK-PONT-TID-ID 915
CHCK-PONT-TYPE-CD 914
CHCK-PRIN-AGNT-ID 913
CHCK-PRIN-AGNT-ID 913
CHCK-PRIN-ID 913
CHCK-PRTF-FINCHG-AM 917
CHCK-PRTF-PRIN-AM 917
CHCK-RCRD-CHCK-PONT-CT 913
CHCK-RCRD-SQNC-CT 913
CHCK-STRD-VALU-AAP-MTHD-T 918
CHCK-SYS-ID 913
CHCK-SYS-PRIN-AGNT-ID 913
CHCK-SYS-PRIN-AGNT-ID 913
CHCK-THRD-PRTY-PYMT-IN 918
CHCK-TOTL-CHCK-PONT-CT 913
CHD-AMRT-LTTR-SENT-DT 568
CHD-ASSC-PRDT-TYPE-CD 364
CHD-AVOD-FINC-CHRG-AM 363
CHD-BPS-BLLD-UNBL-ACCR-AM 568
CHD-CHECK-ORD-SPEC-FLAG 142
CHD-CLLT-RELS-IN 362
CHD-CLSN-CSTS-AM 363
CHD-CMBN-LTV-RT 362
CHD-CNSM-ACCT-CLSD-DT 352
CHD-CRD-BUR-DROP-AM 372
CHD-CRD-BUR-DROP-DT 372
CHD-CRD-BUR-DROP-IN 371
CHD-CRDT-LINE-CHNG-DT 352
CHD-CTD-LATE-FEE-NNSS-IN 628
CHD-CTD-OVRL-FEE-NNSS-DT 629
CHD-CTD-OVRL-FEE-NNSS-IN 629
CHD-DFLT-BAL-ADMN-GRP 351
CHD-DFLT-PLAN-ID 351
CHD-DRAW-PERD-END-DT 363
CHD-FORMAT-1 23
CHD-FORMAT-2 23
CHD-FORMAT-3 23
CHD-FORMAT-4 23
CHD-LS-LATE-FEE-NNSS-DT 662
CHD-LS-LATE-FEE-NNSS-IN 661

CHD-LS-LONG-NGTV-AMRT-AM 663
CHD-LS-LONG-TERM-AMRT-CT 663
CHD-LS-NGTV-AMRT-AM 663
CHD-LS-OVRL-FEE-NNSS-DT 662
CHD-LS-OVRL-FEE-NNSS-IN 662
CHD-LS-SHRT-TERM-AMRT-CT 663
CHD-MASTER-DATA 23
CHD-PLAN-LOCK-BEGIN-DT 352
CHD-PLAN-LOCK-END-DT 352
CHD-PREV-CRDT-LINE-CHNG-DT 353
CHD-PS-LATE-FEE-NNSS-DT 713
CHD-PS-LATE-FEE-NNSS-IN 712
CHD-PS-LONG-NGTV-AMRT-AM 714
CHD-PS-LONG-TERM-AMRT-CT 714
CHD-PS-NGTV-AMRT-AM 713
CHD-PS-OVRL-FEE-NNSS-DT 713
CHD-PS-OVRL-FEE-NNSS-IN 712
CHD-PS-SHRT-TERM-AMRT-CT 714
CHD-ACCOUNT-NO-EXPN 28
CHD-ACCOUNT-NUMBER 28
CHD-ACCT-CT 222
CHD-ACCT-CURED-CD 289
CHD-ACCT-GROP-ID 248
CHD-ACCT-MRKT-PRCS-CD 232
CHD-ACCT-MRKT-STRT-DT 233
CHD-ACCT-MRKT-STRT-NM 232
CHD-ACCT-TRANSFER-DATE 157
CHD-ACCT-TRANSFER-FLAG 158
CHD-ACCT-TRANSFER 114
CHD-ACCT-XFOOT 115
CHD-ACCUM-BONUS-AMT 115
CHD-ACH-GNRT-LEVL-CD 459
CHD-ACS-AUTH-OVRR-STRT-DT 293
CHD-ACS-AUTH-OVRR-STRT-ID 293
CHD-ACS-AVLB-FUND-AM 532
CHD-ACS-AVLB-FUND-CAT-DT 319
CHD-ACS-AVLB-FUND-PRTF-ID 318
CHD-ACS-AVLB-FUND-STRT-ID 532
CHD-ACS-CLNT-ID 187
CHD-ACS-CURR-PORT 187
CHDACS-HRSK-CIS-MEMO-DT 402
CHDACS-HRSK-CIS-MEMO-ID 400
CHDACS-HRSK-CRDT-LINE-STGY-DT 401
CHDACS-HRSK-CRDT-LINE-STGY-ID 397
CHDACS-HRSK-EXTR-STTS-CD 397
CHDACS-HRSK-EXTR-STTS-DT 401
CHDACS-HRSK-LTTR-DT 402
CHDACS-HRSK-LTTR-NR 399
CHDACS-HRSK-LTTR-TAPE-DT 402

CHDACS-HRSK-LTTR-TAPE-ID 400
CHDACS-HRSK-MSSG-DT 403
CHDACS-HRSK-MSSG-NR 400
CHDACS-HRSK-OVRR-PRTF-DT 396
CHDACS-HRSK-OVRR-PRTF-ID 396
CHDACS-HRSK-PRTF-ID 396
CHDACS-HRSK-STTS-RESN-CD 398
CHDACS-HRSK-STTS-RESN-DT 401
CHD-ACS-OVERRIDE-PORT 188
CHD-ACS-PORT-CHG-DATE 188
CHDACS-PREV-PFST-ATTR-SCOR-NR 403
CHDACS-PREV-PFST-CRDT-SCOR-NR 403
CHDACS-PREV-PFST-PRFT-PRDC-AM 404
CHDACS-PREV-PFST-REVN-PRDC-AM 404
CHDACS-PREV-SCOR-NR 404
CHD-ACS-RNDM-DGT 188
CHD-ACS-WB-STTS-CD 226
CHD-ACTV-DSPT-CT 245
CHD-ADDL-MISC-FIELDS-NMDSREC 97
CHD-ADD-ON-RATE-FLAG 159
CHD-ADDRESS-FLAG 389
CHD-ADDR-LINE-1 378
CHD-ADDR-LINE-2 378
CHD-ADD-STMT-FLAG 135
CHD-ADDT-ADDR-NR 40
CHD-ADJ-EXPIRATION-DATE 185
CHD-ADJ-REISSUE-INTVL 185
CHD-ADMIN-HISTORY 196
CHD-ADTL-HSTR-CT 450
CHD-AFK-BRANCH-PORTFO 35
CHD-AFK-CARD-NOCARD 34
CHD-AFK-ENTITY 34
CHD-AFK-OTHER1 35
CHD-AGENT-BANK 27
CHD-AGG-CYCLE-DAYS 597
CHD-ALL-DVRT-FEES-CD 245
CHD-ALL-DVRT-FEES-CD 245
CHD-ALL-TRANSFER-FLAG 288
CHD-ALP-LOCK-UNLK-SOON-CD 417
CHD-ALP-NEXT-DAY-ALLC-CD 418
CHD-ALP-STAG-SEG 406
CHD-ALT-CUSTOMER-NO 391
CHD-ALTERNATE-LANGUAGE-FLAG 189
CHD-ALT-FIN-KEY 34
CHD-ALTR-STMT-FRMT-CD 350
CHD-ALWY-REFR-CD 249
CHD-AMEX-AIRF-INSR-CD 216
CHD-AMEX-BAGG-INSR-CD 217
CHD-AMEX-FATO-ANNV-DT 217

CHD-AMT-LAST-PAYMENT 500
CHD-AMWAY-BALANCE 87
CHD-AMWAY-BALANCE 87
CHD-AMWAY-CREDIT-LINE 86
CHD-AMWAY-CREDIT-LINE 86
CHD-AMWAY-LS-BAL 87
CHD-AMWAY-LS-BAL 87
CHD-AMWAY-PENDING-AUTH 85
CHD-ANN-ACTIVITY-SUMM-FLAG 121
CHD-ANN-FEE-CHARGED 154
CHD-ANN-FEE-WAVE-CNTRS 525
CHD-ANN-FEE-WAVE-CUR-CNTR 525
CHD-ANN-FEE-WAVE-P-YR-CNTR 525
CHD-ANN-FEE-WAVE-TOT-CNTR 525
CHD-ANN-FEE-WAVE-2P-YTD-CNTR 526
CHD-ANNL-CHRG-BLLD-LAST-AM 566
CHD-ANNL-CHRG-BLLD-LAST-DT 566
CHD-ANNL-CHRG-CASH-ADVN-CT 220
CHD-ANNL-FEE-POST-FLAG 439
CHD-ANNL-FEE-WAVR-AM 277
CHD-ANNL-FEE-WAVR-CD 278
CHD-ANNL-FEE-WAVR-DT 278
CHD-ANNL-PRNT-AM 416
CHD-ANNL-PRNT-DT 416
CHD-ANN-RATE-CASH-FUTURE 51
CHD-ANN-RATE-CASH-MAX 50
CHD-ANN-RATE-CASH-MIN 54
CHD-ANN-RATE-CASH 49
CHD-ANN-RATE-CRDINT 52
CHD-ANN-RATE-DATA-NMDSREC 53
CHD-ANN-RATE-MRCH-FUTURE 51
CHD-ANN-RATE-MRCH-MAX 51
CHD-ANN-RATE-MRCH-MIN 54
CHD-ANN-RATE-MRCH 50
CHD-ANNUAL-CHARGE-FLAG 72
CHD-ANNUAL-CHG-DATE 73
CHD-ANNV-CASH-INTR-RT 244
CHD-ANNV-MDSE-INTR-RT 244
CHD-ANS-BLCK-LATE-FEE-IN 436
CHDAP-CASH-MUF 615
CHDAP-CURR-CTD-CASH-PRIN 609
CHDAP-CURR-CTD-MRCH-PRIN 610
CHDAP-DISP-CASH-AM 478
CHDAP-DISP-MRCH-AM 478
CHDAP-DISPUTED-AMOUNT 610
CHDAP-FLAP-SUMMARY 622
CHDAP-MISC-CHGS 611
CHDAP-MISCELLANEOUS 610
CHDAP-MRCH-MUF 614

CHDAP-MUF-CASH-INTSC [615](#)
CHDAP-MUF-CRDT-BLNC-AM [627](#)
CHDAP-MUF-DALY-CASHACCR-AM [626](#)
CHDAP-MUF-DALY-MRCHACCR-AM [626](#)
CHDAP-MUF-DISPUTE [615](#)
CHDAP-MUF-FIELDS [614](#)
CHDAP-MUF-FILLER1 [615](#)
CHDAP-MUF-FILLER2 [615](#)
CHDAP-MUF-MRCH-INTSC [615](#)
CHDAP-MUF-UNPD-ANNL-CHRG-AM [625](#)
CHDAP-MUF-UNPD-CRDT-LIFE-AM [623](#)
CHDAP-MUF-UNPD-ITEM-CHRG-AM [626](#)
CHDAP-MUF-UNPD-LATE-CHRG-AM [622](#)
CHDAP-MUF-UNPD-MSCL-CHRG-AM [624](#)
CHDAP-MUF-UNPD-OVRL-CHRG-AM [623](#)
CHDAP-MUF-UNPD-SRCH-AM [625](#)
CHDAP-OPEN-CYC-CASH-INTSC [608](#)
CHDAP-OPEN-CYC-CASH-PRIN [608](#)
CHDAP-OPEN-CYC-FLAP-PRIN [612](#)
CHDAP-OPEN-CYC-INTSC [608](#)
CHDAP-OPEN-CYC-LOAN-PRIN [609](#)
CHDAP-OPEN-CYC-MRCH-BINT [609](#)
CHDAP-OPEN-CYC-MRCH-NBINT [609](#)
CHD-APPLICATION-SCORE [155](#)
CHD-APPLY-PAYMENT-SEGMENT [607](#)
CHDAP-REPORTABLE-UNPAID-INT [612](#)
CHD-AP-RTC-DATA-NMDSREC [515](#)
CHDAP-SRCHG-AM [612](#)
CHDAP-SRCHG-FIELDS [612](#)
CHDAP-TOTL-MMB-AM [630](#)
CHDAP-UNPD-ANNL-CHRG-AM [613](#)
CHDAP-UNPD-CASH-ITEM-AM [613](#)
CHDAP-UNPD-CRDLF-PRMM-AM [614](#)
CHDAP-UNPD-FLDS [613](#)
CHDAP-UNPD-FRGN-CHRG-AM [631](#)
CHDAP-UNPD-LATE-CHRG-AM [613](#)
CHDAP-UNPD-OVRL-CHRG-AM [614](#)
CHDAP-UNPD-SALE-ITEM-AM [614](#)
CHD-ASSOC-CTD-NO-ADJ [619](#)
CHD-AT-AUTH-AGAINST-NEW [201](#)
CHD-AT-HIST-LS-BLNC-AM [476](#)
CHD-AT-HIST-PS-BLNC-AM [476](#)
CHD-ATPY-BAL-RT [250](#)
CHD-ATPY-CLNG-AM [251](#)
CHD-ATPY-ENRL-TYPE-CD [375](#)
CHD-AUTH-FLAG [130](#)
CHD-AUTH-TOTAL-AMT [502](#)
CHD-AUTO-END-DT-YMD [206](#)
CHD-AUTO-END-DT [205](#)

CHD-AUTO-PAY-PNDG-IN 163
CHD-AUTOPAY-SKIP-FLAG 128
CHD-AUTO-STRT-DT-YMD 205
CHD-AUTO-STRT-DT 205
CHD-AVLB-CRDT-AMT 316
CHD-AVLB-FUND-MSSG-ID 294
CHD-BANK-NO 27
CHD-BANK-NO 27
CHD-BASE-SEGMENT 23
CHD-BASIC-ACTIVE 129
CHD-BEHAVIOR-SCORE-HISTORY 588
CHD-BEHAVIOR-SCORE 55
CHD-BHVR-SCOR-DT 347
CHD-BHVR-SCOR-PRTF-ID 242
CHD-BKDT-AGG-CURR-CASH 616
CHD-BKDT-AGG-CURR-SALES 616
CHD-BKDT-AGG-FIELDS 616
CHD-BKDT-AGG-LS-CASH 617
CHD-BKDT-AGG-LS-SALES 617
CHD-BLNC-XFER-CT 452
CHD-BONUS-ACTIVITY-NMDS 115
CHD-BONUS-ACTIVITY 115
CHD-BONUS-ACTUAL-DISBURSE-MTHD 118
CHD-BONUS-PREV-YR-DOLLARS 119
CHD-BONUS-PREV-YR-QUAL-PUR 119
CHD-BONUS-QUALIFIED-PURCH 116
CHD-BONUS-SELECT-DISBURSE-MTHD 117
CHD-BONUS-STRATEGY 184
CHDBPS-DAYS-TO-PDD-NR 422
CHD-BPS-LATE-FEE-AM 570
CHD-BPS-LATE-FEES 569
CHD-BPS-NONREAG-PYMT 443
CHD-BPS-OVRL-FEE-AM 570
CHD-BPS-OVRL-FEES 570
CHDBPS-RULS-DATA-1-AM 372
CHDBPS-RULS-DATA-2-AM 373
CHDBPS-RULS-DATA-3-AM 373
CHDBPS-RULS-DATA-4-AM 373
CHD-BPS1-LATE-FEE-AM 570
CHD-BPS1-OVRL-FEE-AM 570
CHDBPS-1-RULS-DATA-1-AM 374
CHDBPS-1-RULS-DATA-2-AM 374
CHDBPS-1-RULS-DATA-3-AM 374
CHDBPS-1-RULS-DATA-4-AM 375
CHD-BPS2-LATE-FEE-AM 570
CHD-BPS2-OVRL-FEE-AM 570
CHD-BPS3-LATE-FEE-AM 570
CHD-BPS3-OVRL-FEE-AM 571
CHD-BRANCH-NO 25

CHDBS-BPS-NGTV-AMRT-AM 593
CHDBS-BEFORE-PREV-STMT 588
CHDBS-BHVR-SCOR-NR 551
CHDBS-BPS-CASH 589
CHDBS-BPS-FIELDS 588
CHDBS-BPS-MIN-PAY-DUE 589
CHDBS-BPS-PAST-DUE 589
CHDBS-BPS-PAYMENTS 589
CHDBS-BPS-PYMT-ONLY-AM 593
CHDBS-BPS-RETURNS 589
CHDBS-BPS-REVERSALS-CT 591
CHDBS-BPS-SALES 589
CHDBS-BPS-STMT-BAL 589
CHDBS-BPS-STMT-DATE 590
CHDBS-CASH-BAL-3CYC 590
CHDBS-CASH-BAL-4CYC 590
CHDBS-CASH-BAL-5CYC 590
CHDBS-CASH-BAL-6CYC 590
CHDBS-CASH-BAL-7CYC 591
CHD-BSCORE-ACS-CLNT-PRT-FIELDS 187
CHDBS-CRDT-LINE-AM 592
CHDBS-CRDT-LINE-LS-AM 591
CHDBS-CRDT-LINE-PS-AM 591
CHDBS-CRDT-LINE-3-AM 591
CHDBS-CRDT-LINE-4-AM 592
CHDBS-CRDT-LINE-5-AM 592
CHDBS-CRDT-LINE 591
CHDBS-FINC-CHRG-AM 591
CHDBS-PREV-CASH-BALS 590
CHDBS-PREV-STMT-FIELDS 588
CHDBS-PS-CASH 588
CHDBS-PS-PAYMENTS 588
CHDBS-PS-PYMT-ONLY-AM 592
CHDBS-PS-RETURNS 588
CHDBS-PS-REVERSALS-CT 688
CHDBS-PS-SALES 588
CHD-BS-REASON-CODE-1 194
CHD-BS-REASON-CODE-2 194
CHD-BS-REASON-CODE-3 194
CHD-BS-REASON-CODE-4 194
CHD-BTI-FIRST-USE-FLAGS 152
CHD-BTI-FIRST-USE-FLAG 152
CHD-BTI-USE-FLAG 104
CHD-BUSINESS-PHONE-FLAG 390
CHD-BUS-PHONE-FORMAT 387
CHD-CACS-COLLECTION-DATA 195
CHD-CACS-COLLECTOR 196
CHD-CACS-REASON 196
CHD-CACS-USER-ROUTING 196

CHD-CAINT-CTD-AMT 606
CHD-CAINT-CTD-RATE 605
CHD-CAINT-LS-AMT 606
CHD-CAINT-LS-RATE 604
CHD-CALC-NORM-CASH-ANN-RT 321
CHD-CALC-NORM-CASH-MNTH-RT 321
CHD-CALC-NORM-CASH-RT 321
CHD-CALC-NORM-MRCH-ANN-RT 321
CHD-CALC-NORM-MRCH-MNTH-RT 321
CHD-CALC-NORM-MRCH-RT 321
CHD-CARD-ACTD-DT 476
CHD-CARD-ISSN-PRCS-CD 234
CHD-CARD-ISSN-STRT-DT 234
CHD-CARD-ISSN-STRT-NM 234
CHD-CASH-ADV-DATA-NMDSREC 513
CHD-CASH-CRDT-LINE-AM 206
CHD-CASH-CREDIT-LINE-CHG-DT 158
CHD-CASH-CREDIT-LINE-CHG-TYP 159
CHD-CASH-FIXED-PAYMENT 120
CHD-CASH-GOTO-VRBL-CD 458
CHD-CASH-LINE-ADJS-CD 207
CHD-CASH-LINE-REVW-DT 207
CHD-CASH-MOVE-DATE 133
CHD-CASH-OMPД-PL-AM 419
CHD-CASH-VRBL-CD 457
CHD-CAYR-REBT-ERND-AM 226
CHD-CB-ATTR1 145
CHD-CB-ATTR2 145
CHD-CB-ATTR3 145
CHD-CB-CODE 144
CHD-CB-DATA-NMDSREC 143
CHD-CB-ID 144
CHD-CB-REASON1 146
CHD-CB-REASON2 146
CHD-CB-REASON3 147
CHD-CB-REASON4 147
CHD-CB-REASON5 434
CHD-CBR-M2-LFTM-MAX-LOAN 479
CHD-CBR-M2-LFTM-MAX-LOAN-DT 479
CHD-CBR-M2-PREV-LFTM-MAX-LOAN 479
CHD-CB-SCORE-DATE 146
CHD-CB-SCORE 143
CHD-CC-FLET-PRMP-CD 304
CHD-CC-FLET-RSTR-CD 303
CHD-CHARGE-DDA-CODE 41
CHD-CHDSELCT-SEQ-NO 154
CHD-CHECKING-ACCT-NO 44
CHD-CHECK-ORDER-FLAG 141
CHD-CHECK-ORD-SPEC-FLAG 142

CHD-CHGMEOF-TOMORROW 598
CHD-CHGOFF-INDIC 501
CHD-CIMS-PRODUCT-CODE 201
CHD-CIT-TOTL-CT 28
CHD-CITY-STATE-LINE 378
CHD-CITY 378
CHD-CLI-CNCL-DT 369
CHD-CLI-CNCL-RESN-CD 369
CHD-CLI-EFFECTIVE-DATE 192
CHD-CLIENT-NUMBER-9 26
CHD-CLIENT-NUMBER 26
CHD-CLIENT-PRODUCT-LARGE-1 475
CHD-CLIENT-PRODUCT-SMALL-1 406
CHD-CLI-FREE-CYCLES-REMAIN 193
CHD-CLI-FREE-DAYS-RMNN-CT 351
CHD-CLI-PRODUCT-CODE 191
CHD-CLI-RATE-STATE 192
CHD-CLI-RFND-CD 370
CHD-CLI-RNST-DT 369
CHD-CLI-STATUS-CODE 192
CHD-CLSN-CSTS-BLLD-DT 367
CHD-CLT-CHG-DT 224
CHD-CLT-TLR-CHG-DT 279
CHD-CMMR-BKCY-CHPT-CD 448
CHD-CMMR-BKCY-CHPT-DT 448
CHD-CMPN-ID 232
CHD-CNSC-PCT-OVRL-CT 438
CHD-CNSM-ACCT-CLSD-UPDT-DT 423
CHD-CNSM-PREF-INDICATORS 439
CHD-CNSM-PRFR-ACTL-IN 441
CHD-CNSM-PRFR-AUTH-IN 440
CHD-CNSM-PRFR-CYCL-IN 442
CHD-CNSM-PRFR-NOMO-IN 441
CHD-CNSM-PRFR-RWRD-IN 442
CHD-CNTL-ACCT-EXTR-STAT-CD 281
CHD-COFF-REASON-CODE 59
CHD-COLLECTION-CODE 58
CHD-COLLECTION-DATA-NMDSREC 57
CHD-COLLECTION-DATA 55
CHD-COLL-PROC-FLAG 65
CHD-CONV-CHCK-CT 452
CHD-CONV-UPDT-DT 449
CHD-CONV-UPDT-TYPE 449
CHD-CORRESPOND-FLAG 148
CHD-COV-STRATEGY-ID 191
CHD-CPICSP-MTHD-NM 424
CHD-CPO-PAY-OFF-BAL-FIELDS 607
CHD-CPO-POB-AMOUNT 607
CHD-CPO-POB-RATE 607

CHD-CPTL-LOAN-CD 425
CHD-CRBR-CNSM-INFR-CD 106
CHD-CRBR-LAST-RPRT-ID 320
CHD-CRD-BUR-FLAG-2 103
CHD-CRDINT-AMT 606
CHD-CRDT-BUR-ALRT-CD 347
CHD-CRDT-BUR-BKCY-DT 353
CHD-CRDT-INDX-CD 437
CHD-CRDT-LINE-6-AM 451
CHD-CRDT-LINE-7-AM 451
CHD-CRDT-LINE-8-AM 451
CHD-CRDT-LINE-9-AM 451
CHD-CRDT-LINE-10-AM 451
CHD-CRDT-LINE-11-AM 451
CHD-CRDT-LINE-12-AM 451
CHD-CRDT-PRTC-PRMM-DT 318
CHD-CRED-BAL-MIN-LEVEL-FLAG 595
CHD-CREDBAL-START-DATE 530
CHD-CREDITINT-RATE 605
CHD-CREDIT-BUREAU-FLAG 64
CHD-CREDIT-LIFE-FLAG-N 125
CHD-CREDIT-LIFE-FLAG 124
CHD-CREDIT-LIFE-INSURANCE 191
CHD-CREDIT-LINE 77
CHD-CREDIT-LINE-DATA-NMDSREC 77
CHD-CREDIT-LINE-DATA 77
CHD-CREDIT-LINE 77
CHD-CREDIT-SCORE 57
CHD-CRLIFE-ORIG-NUM-STATE 102
CHD-CRLIFE-ORIG-STATE 106
CHD-CR-LIFE-PAID-AMT 109
CHD-CR-LIFE-STAT-DATE 109
CHD-CR-LIFE-STATUS-DT 305
CHD-CR-LIFE-STATUS 141
CHD-CRLINE-CHANGE-AMT 197
CHD-CR-LINE-DATE 78
CHD-CROSS-REFERENCE-ACCT-NO 107
CHD-CRRN-ANNL-CASH-RT 227
CHD-CRRN-ANNL-MRCH-RT 227
CHD-CRRN-ARBT 322
CHD-CRRN-ARBT-CD 323
CHD-CRRN-ARBT-EFFC-DT 324
CHD-CRRN-ARBT-NTFC-DT 323
CHD-CRRN-STRT-DSCL-CT 417
CHD-CRRN-STRT-DSCL-DT 416
CHD-CRRS-ADDR-CD 315
CHD-CR-SCORE-DATE 57
CHD-CRTS-REHB-CT 455
CHD-CRTS-REHB-CTS 453

CHD-CRTS-REHB-DT 456
CHD-CRTS-REHB-TOTL-CT 453
CHD-CTD-AMT-CASH 600
CHD-CTD-AMT-DEBITS 603
CHD-CTD-AMT-ITEM-CHG 603
CHD-CTD-AMT-IVA 620
CHD-CTD-AMT-LATE-CHG 603
CHD-CTD-AMT-LOAN 601
CHD-CTD-AMT-MISC-CHGS 604
CHD-CTD-AMT-PAYMENT 601
CHD-CTD-AMT-RETURN 601
CHD-CTD-AMT-SALE 600
CHD-CTD-ANNUAL-CHARGE 601
CHD-CTD-AUTH-AM 231
CHD-CTD-BONUS-CREDIT 115
CHD-CTD-BONUS-DEBIT 116
CHD-CTD-BONUS-EXCLUDE-AMT 515
CHD-CTD-CASH-ADJ 621
CHD-CTD-CASH-MEMO-AM 281
CHD-CTD-CBRN-PRTN-QLFD-PRCH-AM 621
CHD-CTD-CBRN-PRTN-QLFD-PRCH-NR 621
CHD-CTD-CHARGES 602
CHD-CTD-COFF-INTR-AM 456
CHD-CTD-COUNTS-AMTS 598
CHD-CTD-DEF-INT 597
CHD-CTD-DISCOUNT-SAVINGS 524
CHD-CTD-EMP-DISC-AMT 604
CHD-CTD-FRGN-CNY-CHRG-AM 627
CHD-CTD-LATE-CHRG-CNSC-CT 627
CHD-CTD-LATE-FEE-NNSS-DT 629
CHD-CTD-MXMZ-INTR-AM 616
CHD-CTD-NO-ADJ 599
CHD-CTD-NO-ATESI 599
CHD-CTD-NO-CASH 599
CHD-CTD-NO-LOAN 600
CHD-CTD-NO-MOS-PAY-AHEAD 602
CHD-CTD-NO-PAYMENT 599
CHD-CTD-NO-RETURN 599
CHD-CTD-NO-SALE 598
CHD-CTD-OVERLIMIT-CHG 603
CHD-CTD-OVRL-CHRG-CNSC-CT 628
CHD-CTD-PARTNER-DEBITS 183
CHD-CTD-PAY-AHEAD-AMT 602
CHD-CTD-PRTN-PRCH-AM 288
CHD-CTD-PRTNR-RETURNS 195
CHD-CTD-PRTNR-RTRN-ADJ 193
CHD-CTD-PRTNR-SALE-ADJ 193
CHD-CTD-PYMT-ONLY-AM 630
CHD-CTD-RCNC-NR 600

CHD-CTD-REVERSALS-CT 600
CHD-CTD-RTRN-ADJ 621
CHD-CTD-SALE-ADJ 621
CHD-CTD-SALE-ITEM-CHGS 603
CHD-CTD-SRCHG-AM 615
CHD-CTD-SRCHG-FIELDS 615
CHD-CTD-TERMS-FLAG 111
CHD-CTD-TOT-PYMT-AM 447
CHD-CTD-UNPAID-BPDS 601
CHD-CTD-UNPAID-BPD 602
CHD-CTD-UNPAID-CASH-BPD 602
CHD-CTD-UNPAID-FLAP-BPD 619
CHD-CTD-UNPAID-LOAN-BPD 602
CHD-CTD-XCPT-ANN-CHG 598
CHD-CTD-XTRN-FEES-AM 630
CHD-CUR-LATE-PYMT-DAYS 619
CHD-CURR-ANNIV-REBATE-USED 524
CHD-CURR-ANNIV-REBATE 524
CHD-CURR-ANNUAL-CHARGES-BILLED 620
CHD-CURR-BAL-MIN-LEVEL-FLAG 596
CHD-CURR-DAYS-PAST-MPD-NR 421
CHD-CURR-DAYS-TO-PDD-NR 421
CHD-CURR-DELQ-CONTROL 716
CHD-CURRENT-ACTIVITY-SEGMENT 594
CHD-CURRENT-BALANCE 594
CHD-CURR-OTHER-CHARGES-BILLED 620
CHD-CURR-PRICE-STRATEGY-DATE 160
CHD-CURR-PRICING-PORTFOLIO 159
CHD-CURR-PRICING-STRATEGY 160
CHD-CURR-REVOLV-AMT 620
CHD-CURR-STRAT-CYCLE-FLAG 160
CHD-CURR-STRT-ALLC-DT 406
CHD-CURR-STRT-CIT-MTHD-ID 406
CHD-CURR-STRT-EVNT-DT 406
CHD-CURR-STRT-TMNG-CD 406
CHD-CUST-FLG-1 80
CHD-CUST-FLG-2 80
CHD-CUST-FLG-3 80
CHD-CUST-FLG-4 80
CHD-CUST-NO-AL 26
CHD-CUST-NO-BS 25
CHD-CUSTOMER-DATA-SEGMENT 377
CHD-CUSTOMER-IDENT 24
CHD-CUSTOMER-NO 25
CHD-CUSTOMER-NO 25
CHD-CUST-SRVC-REAG-DT 569
CHD-CUST-XREF-ID 108
CHD-CYCLE-CODE-99 39
CHD-CYCLE-CODE 38

CHD-CYCLE-TO-DATE-DATA 598
CHD-CYCL-PRCN-PORT-ID 356
CHD-CYCL-PRCN-STRT-ID 356
CHD-DAILY-RATE-CASH 52
CHD-DAILY-RATE-CRDINT 53
CHD-DAILY-RATE-MRCH 52
CHD-DAILY-INTR-CALC-MTHD-CD 302
CHD-DATE-FIRST-ACT 500
CHD-DATE-FUTURE-TERMS 140
CHD-DATE-IN-COLLECTION 190
CHD-DATE-LAST-ACL-LTR 174
CHD-DATE-LAST-ADDR-CHANGE 388
CHD-DATE-LAST-MON-TRAN 499
CHD-DATE-LAST-NONMON 39
CHD-DATE-LAST-PAYMENT 499
CHD-DATE-LAST-PIN-MAILER 101
CHD-DATE-LAST-PLASTIC 77
CHD-DATE-LAST-REVIEW 79
CHD-DATE-LAST-RSNCD-CHNG 201
CHD-DATE-LAST-SALE 529
CHD-DATE-LAST-STMT 499
CHD-DATE-LOST-STOLEN 114
CHD-DATE-NEXT-REVIEW 79
CHD-DATE-OF-BIRTH 392
CHD-DATE-ONE-DAY-PURCH-APPLIED 175
CHD-DATE-ONE-DAY-PURCH-ELIG 174
CHD-DATE-PREV-STMT 500
CHD-DATE-STATUS-CHG 155
CHD-DAYS-LAST-STMT 506
CHD-DAYS-PREV-STMT 508
CHD-DAY-1-DEBITS 56
CHD-DAY-1-6-DEBITS 57
CHD-DAY-2-DEBITS 56
CHD-DAY-3-DEBITS 56
CHD-DAY-4-DEBITS 56
CHD-DAY-5-DEBITS 56
CHD-DAY-6-DEBITS 57
CHD-DBT-ACTV-ID 348
CHD-DBT-RTFC-GRAC-MNTH-CT 298
CHD-DBT-RTFC-LAST-NTFC-DT 299
CHD-DBT-RTFC-NTFC-MNTH-CT 298
CHD-DCLN-AVLB-CRDT-OPTN-CD 367
CHD-DDA-NM 251
CHD-DEBIT-ACTIVE 129
CHD-DEBIT-ACTIVITY-COUNTER 523
CHD-DEBIT-BALANCE-CYCLE 133
CHD-DEBIT-RATIFICATION 135
CHD-DEBIT-RAT-TYPE 136
CHD-DEBIT-TRAN-POSTED 619

CHD-DECEASED-FLAG 390
CHD-DEF-CR-LIFE-FLAG 152
CHD-DEFER-PAY-FLAG 122
CHD-DEL-AMT 720
CHD-DEL-DEFER-FLAG 718
CHD-DELETE-FLAG 126
CHD-DEL-INDEX 719
CHD-DELINQUENCY-DATA 716
CHD-DELINQUENT-ITEMS 718
CHD-DEL-ITEM 718
CHD-DELIVERY-POINT 379
CHD-DEL-LS-NO-CYCLES 718
CHD-DEL-MSG-CNTL 717
CHD-DEL-MSG-DAYS 717
CHD-DEL-NMO-CONT 716
CHD-DEL-NO-CYCLES 717
CHD-DEL-NO-DAYS 716
CHD-DEL-PS-NO-CYCLES 718
CHD-DELQ-CONTROL 716
CHD-DESIGNATED-AUTOPAY-AMT 102
CHD-DFRM-CPTL-CT 439
CHD-DISCOUNT-CODE 174
CHD-DISP-CASH-AM 478
CHD-DISP-MRCH-AM 478
CHD-DISPUTE-AMOUNT 502
CHD-DISPUTE-DATE 502
CHD-DLNQ-STRT-OVRR-DT 351
CHD-DLNQ-STRT-OVRR-UPDT-DT 422
CHD-DLVR-BAR1-NR 40
CHD-DLVR-BAR2-NR 40
CHD-DLVR-PONT-NR 40
CHD-DM-NEXT-STMT-CD 416
CHD-DPND-STRT-ID 249
CHD-DPST-CRDT-LINE-CHG-DT 290
CHD-DSPT-TOTL-BCKT-CT 568
CHD-DUALITY-FLAG 126
CHD-DUAL-SPOUSE-TYPE-PLASTIC 70
CHD-DUAL-TYPE-PLASTIC 69
CHD-DVRT-CASH-ITEM-FEES-CD 246
CHD-DVRT-CRDT-LIFE-FEES-CD 248
CHD-DVRT-INTR-MTHD-FEES-CD 247
CHD-DVRT-LATE-FEES-CD 246
CHD-DVRT-MRCH-ITEM-FEES-CD 247
CHD-DVRT-OVER-LIMT-FEES-CD 246
CHD-DVRT-STMT-FEES-CD 247
CHD-EARLY-PYMT-AMT 89
CHD-EARLY-PYMT-AMT 89
CHD-EARLY-PYMT-YYJJJ 92
CHD-EBP-STOP-PAPR-DT 316

CHD-E-LETR-IN 422
CHD-ELTR-END-DT 423
CHD-ELTR-STOP-PAPR-DT 423
CHD-ELTR-STRT-DT 423
CHD-ELTR-UNIQ-ID 438
CHD-EMPL-ACCT-CD 391
CHD-EP-DATA-NMDSREC 385
CHD-EP-DATA-2 40
CHD-EPMT-END-DT 288
CHD-EPMT-PART-IND-ID 287
CHD-EPMT-STRT-DT 288
CHD-EPMT-UNIQ-ID 287
CHD-EPO-RCRD-CT 450
CHD-EQTY-ACCT-MTRT-DT 229
CHD-ERLY-TRMN-FEE-AM 474
CHD-ERLY-TRMN-FEE-DT 474
CHD-ERLY-TRMN-FEE-IN 368
CHD-EXPANDED-CUST-USE-FLAGS 79
CHD-EXP-CUST-USE-FLAG 80
CHD-EXPIRATION-DATE 76
CHD-EXTD-REISSUE-BYPASS-FLAG 105
CHD-EXTERNAL-STATUS 36
CHD-EXTRA-PRSNAL-DATA 385
CHD-EXTRA-PRSNL-DATA-BASE 40
CHD-E1-DATE 229
CHD-FAMILY-CARD-DATA 248
CHD-FAMILY-CARD-DATA 248
CHD-FCLT-GRAD-CHNG-DT 255
CHD-FCLT-GRAD-NR 255
CHD-FDR-USE-MISC-FIELD-1 102
CHD-FEE-CASH-INTR-BRNG-AM 341
CHD-FEE-MDSE-INTR-BRNG-AM 341
CHD-FIFO-FEE-CD 420
CHD-FILLER-B5B022MS-2 75
CHD-FIRST-DATE-OF-DELQ 442
CHD-FIXD-MPD-OVRR-AM 394
CHD-FIXD-MPD-OVRR-DT 394
CHD-FIXD-MPD-USAG-CD 392
CHD-FIXD-PMNT-FUTR-AM 211
CHD-FIXED-PAYMENT-AMOUNTS 119
CHD-FIXED-PAYMENT-AMT 120
CHD-FIXED-PAYMENT-SCHEDULE 617
CHD-FIX-PAY-GRP 394
CHD-FIX-PAY-YYJJJ 93
CHD-FLAP-SSPN-CD 631
CHD-FLEX-BLLN-CD 282
CHD-FLEX-FEE-DTL-CT 449
CHD-FLEX-FEE-HSTRY-CT 449
CHD-FLGH-RWRD-CD 224

CHD-FLIP-STTS-CD 437
CHD-FLIP-TRAN-SSPN-ST-CD 368
CHD-FPS-NMDSREC 617
CHD-FPS-PAY-1 617
CHD-FPS-PAY-2 617
CHD-FPS-PAY-3 618
CHD-FPS-PAY-4 618
CHD-FPS-PAY-5 618
CHD-FPS-PAY-6 618
CHD-FRAUD-ASSG-STRATEGY 171
CHD-FRAUD-INDX-CD 437
CHD-FRAUD-PORT-ID 171
CHD-FRAUD-SCORE-CHANGE-DATE 173
CHD-FRAUD-SCORE 173
CHD-FRAUD-STRAT-CHANGE-DATE 172
CHD-FRAUD-SUSPEND-STRATEGY 172
CHD-FRAUD-SUSP-STRATEGY-DATE 172
CHD-FRAUD-SUSP-STRAT-STRT-DT 447
CHD-FRST-DATE-PAST-MPD-DT 421
CHD-FULL-ACCT-NO 26
CHD-FULL-ACCT-NO 26
CHD-FULL-BAL-DSPT-AM 567
CHD-FULL-BAL-DSPT-BEGIN-DT 567
CHD-FULL-BAL-DSPT-END-DT 568
CHD-FUND-DMM-OVRD-ID 337
CHD-GRCE-NGRC-OVRD-CD 317
CHD-GRND-FTHR-WAVR-CD 322
CHD-GROP-MMBR-TYPE-CD 249
CHD-GROP-OFEE-NEXT-DAY-CD 620
CHD-GROSS-ACTIVE 128
CHDHD-ACTIVITY-REGION-01 520
CHDHD-ACTIVITY-REGION-02 520
CHDHD-ACTIVITY-REGION-03 520
CHDHD-ACTIVITY-REGION-04 520
CHDHD-ACTIVITY-REGION-05 521
CHDHD-ACTIVITY-REGION-06 521
CHDHD-ACTIVITY-REGION-07 521
CHDHD-ACTIVITY-REGION-08 521
CHDHD-ACTIVITY-REGION-09 521
CHDHD-ACTIVITY-REGION-10 522
CHDHD-ACTIVITY-REGION-11 522
CHDHD-ACTIVITY-REGION-12 522
CHDHD-ACTIVITY-REGION-13 522
CHDHD-ACTIVITY-REGION-14-CD 523
CHDHD-ACTIVITY-REGION 523
CHDHD-AMOUNT-TO-DEFER 510
CHDHD-AMT-LAST-CASH 529
CHDHD-AMT-LAST-SALE 529
CHDHD-ANN-CHG-YEAR-INT 523

CHDHD-ANN-CHG-YEAR-NO-PURCH 528
CHDHD-ANNIVERSARY-YEAR-INT 510
CHDHD-ANNL-PRNT-AM 674
CHDHD-ANNL-PRNT-DT 673
CHDHD-APP-AUTH-AMT 517
CHDHD-APP-AUTH-DAY1 516
CHDHD-APP-AUTH-DAY2 516
CHDHD-APP-AUTH-DAY3 516
CHDHD-APP-AUTH-DAY4 516
CHDHD-APP-AUTH-DAY5 517
CHDHD-APP-AUTH-DAY6 517
CHDHD-APP-AUTH-TABLE 516
CHDHD-AVERAGE-DAILY-BALANCES 506
CHDHD-BPS-FOR-BLNC-CD 563
CHDHD-BS-DELQ-SCENARIO 512
CHDHD-BS-SCORECARD-ID 512
CHDHD-BS-TEMP-COLL-CODE 512
CHDHD-CBRT-BPS1-CD 480
CHDHD-CBRT-BPS2-CD 481
CHDHD-CBRT-BPS3-CD 481
CHDHD-CBRT-BPS4-CD 481
CHDHD-CBRT-BPS5-CD 481
CHDHD-CBRT-BPS6-CD 481
CHDHD-CBRT-BPS7-CD 481
CHDHD-CBRT-BPS8-CD 482
CHDHD-CBRT-BPS9-CD 482
CHDHD-CBRT-HSTR 480
CHDHD-CBRT-HSTR-13-24 482
CHDHD-CBRT-LAST-STMT 480
CHDHD-CBRT-PREV-STMT-CD 480
CHDHD-CBRT-1-11 480
CHDHD-CBRT-1-12 482
CHDHD-CBRT-13-23 482
CHDHD-CBRT-13-24 482
CHDHD-CHG-OFF-AMT 511
CHDHD-CHG-OFF-DATE 511
CHDHD-CHNG-TO-NEXT-RESN-DT 551
CHDHD-CM-FIRST-PMT-AMT 528
CHDHD-COLLECTOR-ASSIGNED 511
CHDHD-DATE-HI-BALANCE 530
CHDHD-DATE-LAST-CASH 529
CHDHD-DATE-LAST-DELINQUENT 529
CHDHD-DATE-LAST-DR 529
CHDHD-DATE-LAST-REAGE-OLD 510
CHDHD-DATE-LAST-REAGE 564
CHDHD-DATE-LAST-SALE-ADVANCE 527
CHDHD-DEC-AUTH-AMT 518
CHDHD-DEC-AUTH-DAY1 517
CHDHD-DEC-AUTH-DAY2 517

CHDHD-DEC-AUTH-DAY3 [517](#)
CHDHD-DEC-AUTH-DAY4 [518](#)
CHDHD-DEC-AUTH-DAY5 [518](#)
CHDHD-DEC-AUTH-DAY6 [518](#)
CHDHD-DEC-AUTH-TABLE [517](#)
CHDHD-DISPUTE-DATA [502](#)
CHDHD-FEE-TABLE-OCCR [582](#)
CHDHD-FORB-END-DT [583](#)
CHDHD-FORB-PLAN-CD [582](#)
CHDHD-FORB-STRT-DT [583](#)
CHDHD-FRST-OVRL-DT [550](#)
CHDHD-HIST-DATA-NMDSREC [509](#)
CHDHD-INTR-REGION-TABLE [522](#)
CHDHD-LAST-RTC-DATE [515](#)
CHDHD-LAST-TRAN-DATA [497](#)
CHDHD-LAST-TRAN-DATA-2 [528](#)
CHDHD-LAST-TRUE-REAG-CD [552](#)
CHDHD-LAST-TRUE-WRKT-CD [557](#)
CHDHD-LAST-WRKT-DT-OLD [557](#)
CHDHD-LAST-WRKT-DT [565](#)
CHDHD-LATE-FEE-CTD [533](#)
CHDHD-LATE-FEE-HSTR [534](#)
CHDHD-LF-LS [534](#)
CHDHD-LF-1 [535](#)
CHDHD-LF-2 [536](#)
CHDHD-LF-3 [537](#)
CHDHD-LF-4 [538](#)
CHDHD-LF-5 [539](#)
CHDHD-LF-6 [540](#)
CHDHD-LF-7 [541](#)
CHDHD-LF-8 [542](#)
CHDHD-LF-9 [543](#)
CHDHD-LF-10 [544](#)
CHDHD-LF-11 [545](#)
CHDHD-LF-1-11 [534](#)
CHDHD-LF-1-12 [534](#)
CHDHD-LF-12 [546](#)
CHDHD-LS-EXTR-STTS-CD [566](#)
CHDHD-LS-INRL-STTS-CD [567](#)
CHDHD-MC-FOREIGN-REGION-TABLE [521](#)
CHDHD-MISS-PAY-CTD [584](#)
CHDHD-MISS-PAY-HSTR [584](#)
CHDHD-MONETARY-AMT [519](#)
CHDHD-MONETARY-DAY1 [518](#)
CHDHD-MONETARY-DAY2 [518](#)
CHDHD-MONETARY-DAY3 [519](#)
CHDHD-MONETARY-DAY4 [519](#)
CHDHD-MONETARY-DAY5 [519](#)
CHDHD-MONETARY-DAY6 [519](#)

CHDHD-MONETARY-TABLE [518](#)
CHDHD-MONTHLY-POST-HISTORY [527](#)
CHDHD-MP-LS [585](#)
CHDHD-MP-1-5 [584](#)
CHDHD-MP-1-6 [585](#)
CHDHD-MTHS-RTRN-CHECKS [527](#)
CHDHD-NEXT-STTS-RESN-CD [551](#)
CHDHD-OF-BPS-1 [573](#)
CHDHD-OF-BPS-2 [574](#)
CHDHD-OF-BPS-3 [575](#)
CHDHD-OF-BPS-4 [576](#)
CHDHD-OF-BPS-5 [577](#)
CHDHD-OF-BPS-6 [578](#)
CHDHD-OF-BPS-7 [579](#)
CHDHD-OF-BPS-8 [580](#)
CHDHD-OF-BPS-9 [581](#)
CHDHD-OF-BPS-10 [582](#)
CHDHD-OF-LS [571](#)
CHDHD-OF-PS [572](#)
CHDHD-OLDBS-DELQ-SCENARIO [512](#)
CHDHD-OVLM-FEE-CTD-CD [584](#)
CHDHD-OVLM-FEE-HSTR [571](#)
CHDHD-OVLM-FEE-TABLE [582](#)
CHDHD-OVLM-FEE-1-12 [571](#)
CHDHD-OVRL-TABLE [558](#)
CHDHD-PAY-HIST-13-24 [505](#)
CHDHD-PAYMENT-HISTORY [503](#)
CHDHD-PH-BPS1-CD [503](#)
CHDHD-PH-BPS2-CD [503](#)
CHDHD-PH-BPS3-CD [503](#)
CHDHD-PH-BPS4-CD [503](#)
CHDHD-PH-BPS5-CD [503](#)
CHDHD-PH-BPS6-CD [503](#)
CHDHD-PH-BPS7-CD [503](#)
CHDHD-PH-BPS8-CD [503](#)
CHDHD-PH-BPS9-CD [503](#)
CHDHD-PH-LAST-STMT [503](#)
CHDHD-PH-PREV-STMT-CD [503](#)
CHDHD-PH-1-11 [503](#)
CHDHD-PH-1-12 [504](#)
CHDHD-PH-13-23 [506](#)
CHDHD-PH-13-24 [506](#)
CHDHD-POC-AM [563](#)
CHDHD-POC-DT [564](#)
CHDHD-PREVIOUS-YEAR [487](#)
CHDHD-PREV-TRUE-WRKT-CD [558](#)
CHDHD-PREV-WRKT-DT-OLD [557](#)
CHDHD-PREV-WRKT-DT [565](#)
CHDHD-PRIR-REAG-DT-OLD [553](#)

CHDHD-PIRR-REAG-DT 564
CHDHD-PIRR-TRUE-REAG-CD 554
CHDHD-PRVS-REAG-DT-OLD 552
CHDHD-PRVS-REAG-DT 564
CHDHD-PRVS-TRUE-REAG-CD 553
CHDHD-PY-ADB 507
CHDHD-PY-BILL-CR-LIFE-AM 563
CHDHD-PY-BILL-LATE-CHRG-AM 562
CHDHD-PY-CHD-INTEREST 490
CHDHD-PY-CHGOFF-RPTABLE-INT 514
CHDHD-PY-CRDT-LINE-UTLZ-RT 551
CHDHD-PY-CREDIT-INT 490
CHDHD-PY-DELQ-HIST 488
CHDHD-PY-END-UNPAID-INT 491
CHDHD-PY-HIGH-ARREARS 491
CHDHD-PY-HIGH-BALANCE 490
CHDHD-PYMT-FLOAT-DATE 511
CHDHD-PY-NET-AMT-CASH 488
CHDHD-PY-NET-AMT-LOAN 488
CHDHD-PY-NET-AMT-PURCH 488
CHDHD-PY-NET-NO-CASH 487
CHDHD-PY-NET-NO-PURCH 487
CHDHD-PY-NMO-ACT-GROSS 488
CHDHD-PY-NMO-DELIN 489
CHDHD-PY-NMO-EARNINGS 490
CHDHD-PY-NMO-TOP-LINE 488
CHDHD-PY-NO-CYC-DEL 489
CHDHD-PY-NO-DISPUTES 490
CHDHD-PY-NO-RTRN-CHECKS 526
CHDHD-PY-NO-1CYC-DEL 489
CHDHD-PY-NO-2CYC-DEL 489
CHDHD-PY-NO-3CYC-DEL 489
CHDHD-PY-REAGE 491
CHDHD-PY-START-UNPAID-INT 491
CHDHD-PY-TOTAL-EARNINGS 490
CHDHD-PY-TRIP-CT 532
CHDHD-RCC-LS 427
CHDHD-RCC-1 428
CHDHD-RCC-2 428
CHDHD-RCC-3 429
CHDHD-RCC-4 429
CHDHD-RCC-5 430
CHDHD-RCC-6 430
CHDHD-RCC-7 431
CHDHD-RCC-8 431
CHDHD-RCC-9 432
CHDHD-RCC-10 432
CHDHD-RCC-11 433
CHDHD-RCC-12 433

CHDHD-RCC-1-11 427
CHDHD-RCC-1-12 427
CHDHD-REAGE-NEXT-DATE 510
CHDHD-REAGE-NUM-PAYMENTS 509
CHDHD-REAGE-TYPE 528
CHDHD-REAG-NON-QLFY-PYMT-AM 563
CHDHD-REAG-PREV-RSLT-CD 587
CHDHD-REAG-RSLT-CD 586
CHDHD-REGION-ACTIVITY-TABLE 519
CHDHD-REGION-FUTURE-RSRVD 523
CHDHD-RTC-COUNT 516
CHDHD-RTRN-CHCK-CHRG-CTD 427
CHDHD-RTRN-CHCK-CHRG-HSTR 427
CHDHD-STATUSES-MET 511
CHDHD-TOTAL-REAGE-NO 531
CHDHD-TOTAL-RTRN-CHECKS-NO 531
CHDHD-USA-REGION-TABLE 519
CHDHD-USAV-PTD-TOTL-AM 556
CHDHD-USAV-PY-TOTL-AM 556
CHDHD-USAV-YTD-TOTL-AM 555
CHDHD-VD-ADB 506
CHDHD-VD-DELQ-HIST 484
CHDHD-VD-HIGH-ARREARS 487
CHDHD-VD-HIGH-BALANCE 486
CHDHD-VD-NMO-ACT-GROSS 484
CHDHD-VD-NMO-DELIN 484
CHDHD-VD-NMO-EARNINGS 486
CHDHD-VD-NMO-TOP-LINE 484
CHDHD-VD-NO-CYC-DEL 486
CHDHD-VD-NO-DISPUTES 486
CHDHD-VD-NO-RTRN-CHECKS 526
CHDHD-VD-NO-1CYC-DEL 485
CHDHD-VD-NO-2CYC-DEL 485
CHDHD-VD-NO-3CYC-DEL 485
CHDHD-VD-REAGE 487
CHDHD-VD-TOTAL-EARNINGS 486
CHDHD-VELOCITY-TABLE 516
CHDHD-VIDEO-DISPLAY-HISTORY 484
CHDHD-VS-FOREIGN-REGION-TABLE 520
CHDHD-WRKT-PLAN-END-DT 562
CHDHD-WRKT-PLAN-STRT-BAL-AM 561
CHDHD-WRKT-PLAN-STRT-DT 561
CHDHD-WRKT-PLAN-TYPE-CD 562
CHDHD-YEAR-TO-DATE 491
CHDHD-YTD-ADB 507
CHDHD-YTD-AMT-DEBIT 508
CHDHD-YTD-AMT-MISC-CHGS 509
CHDHD-YTD-AMT-REBATE 497
CHDHD-YTD-ANNUAL-CHG 496

CHDHD-YTD-BILLED-CASH-INT 495
CHDHD-YTD-BILLED-CR-LIFE 495
CHDHD-YTD-BILLED-ITEM-CHG 496
CHDHD-YTD-BILLED-LATE-CHG 495
CHDHD-YTD-BILLED-MRCH-INT 495
CHDHD-YTD-CHGOFF-RPTABLE-INT 515
CHDHD-YTD-CRDT-LINE-UTLZ-RT 551
CHDHD-YTD-CREDIT-INT 496
CHDHD-YTD-DELQ-HIST 493
CHDHD-YTD-HIGH-ARREARS 495
CHDHD-YTD-HIGH-BALANCE 495
CHDHD-YTD-NET-AMT-CASH 492
CHDHD-YTD-NET-AMT-LOAN 493
CHDHD-YTD-NET-AMT-PURCH 492
CHDHD-YTD-NET-NO-CASH 492
CHDHD-YTD-NET-NO-CASH-EXP-CT 474
CHDHD-YTD-NET-NO-PURCH 492
CHDHD-YTD-NET-NO-PURCH-EXP-CT 474
CHDHD-YTD-NMO-ACT-GROSS 493
CHDHD-YTD-NMO-DELIN 493
CHDHD-YTD-NMO-EARNINGS 494
CHDHD-YTD-NMO-TOP-LINE 493
CHDHD-YTD-NO-CYC-DEL 494
CHDHD-YTD-NO-DISPUTES 494
CHDHD-YTD-NO-RTRN-CHECKS 526
CHDHD-YTD-NO-1CYC-DEL 493
CHDHD-YTD-NO-2CYC-DEL 494
CHDHD-YTD-NO-3CYC-DEL 494
CHDHD-YTD-OVERLIMIT-CHG 496
CHDHD-YTD-REAGE 497
CHDHD-YTD-SALE-CHG 496
CHDHD-YTD-SPEC-CHG-FIN-CHG 508
CHDHD-YTD-STMT-CHG 496
CHDHD-YTD-TRIP-CT 532
CHDHD-1STY-MXFE-PSTD-AM 586
CHDHD-1098-PREV-INTR-THRD-AM 361
CHDHD-1098-PREV-INTR-TOTL-AM 361
CHDHD-1098-YTD-INTR-THRD-AM 360
CHDHD-1098-YTD-INTR-TOTL-AM 360
CHDHD-1-12-TBL 559
CHDHD-1-24-IN 560
CHDHD-13-24-TBL 560
CHD-HIGH-BAL-LIFE-UPDT-DT 422
CHD-HIGH-BAL-LIFE 186
CHD-HIGH-BAL-SINC-RESET-AM 557
CHD-HIGH-DAYS-PAST-MPD-NR 421
CHD-HIGH-NOM-CASH-APPLIED-RT 228
CHD-HIGH-NOM-MRCH-APPLIED-RT 228
CHD-HIST-BPS-FULL-MPD-AM 424

CHD-HIST-BPS-NDLQ-MPD-AM 424
CHD-HIST-BPS-PAY-AHEAD-AM 426
CHD-HIST-INTERIM-STMT-BAL 523
CHD-HIST-LS-BAL 502
CHD-HIST-LS-CTD-DEF-INT 507
CHD-HIST-LS-FULL-MPD-AM 420
CHD-HIST-LS-NDLQ-MPD-AM 419
CHD-HIST-LS-SMBAL-INTSC 507
CHD-HIST-LS-SMBAL-PRINS 507
CHD-HISTORY-DATA 484
CHD-HIST-PS-BAL 508
CHD-HIST-PS-FULL-MPD-AM 420
CHD-HIST-PS-NDLQ-MPD-AM 420
CHD-HOLD-CYCL-CD 341
CHD-HOLD-CYCL-CD-99 341
CHD-HOME-BANK-IND 186
CHD-HOME-EQTY-CHNG-DT 366
CHD-HOME-PHONE-FLAG 389
CHD-HOME-PHONE-FORMAT 387
CHD-HRSK-ACS-SEGMENT 396
CHD-HRSK-ACS-SEGMENT 396
CHD-HRSK-PRMN-CLLC-ID 321
CHD-HSTL-CRDT-LINE 451
CHD-HSTL-CRDT-LINE-AM 451
CHD-ICHG-DATE 136
CHD-ICIP-TERM-UNFR-DT 414
CHD-ICML-TERM-UNFR-DT 415
CHD-ID-NAME 459
CHD-INCT-CIT-PB-CD 414
CHD-INT-BEF-SUSP-AMT 256
CHD-INTEREST-ADD-ON-RATES 604
CHD-INTEREST-AMOUNTS 605
CHD-INTEREST-RATES 49
CHD-INTEREST-SWITCH 131
CHD-INTERNAL-STATUS 37
CHD-INT-IN-SUSP-AMT 256
CHD-INTL-VISA-PHONE-CD 251
CHD-INTL-VISA-PHONE-DT 252
CHD-INT-ON-INT-FLAG 135
CHD-INT-RATE-NMDSREC 49
CHD-IP-CASH-RATE-ANN 199
CHD-IP-CASH-RATE-DAILY 199
CHD-IP-CASH-RATE-MONTHLY 199
CHD-IP-EFF-END-DATE-YMD 198
CHD-IP-EFF-END-DATE 198
CHD-IP-MRCH-RATE-ANN 199
CHD-IP-MRCH-RATE-DAILY 200
CHD-IP-MRCH-RATE-MONTHLY 199
CHD-IP-PLANNED-END-DATE-YMD 198

CHD-IP-PLANNED-END-DATE 198
CHD-IP-START-DATE-YMD 198
CHD-IP-START-DATE 197
CHD-IRS-HOME-EQUITY-FLAG 137
CHD-JFRAUD-FIELDS-NMDSREC 170
CHD-JONT-INSR-CD 245
CHD-LARGE-SEG-1 475
CHD-LARGE-SEG-2 483
CHD-LARGE-SEG-3 483
CHD-LARGE-SEG-4 483
CHD-LARGE-SEG-5 483
CHD-LARGE-SEG-6 483
CHD-LAST-ANNIV-REBATE-USED 525
CHD-LAST-ANNIV-REBATE 524
CHD-LAST-ANNL-DSCL-DT 416
CHD-LAST-ANNL-FEE-WAVR-CD 278
CHD-LAST-ANNUAL-CHARGE-FLAG 185
CHD-LAST-ANNUAL-CHG-DATE 556
CHD-LAST-AUTOPAY-DATE 509
CHD-LAST-CALC-BONUS-AMT 119
CHD-LAST-CASH-ADVANCE-DATE 513
CHD-LAST-CASH-ADVANCE-TYPE 514
CHD-LAST-CHECK-NUM-ISSUED 143
CHD-LAST-CIT-CHNG-DT 414
CHD-LAST-CRDT-BURE-IN 204
CHD-LAST-CR-LIMIT 92
CHD-LAST-DFFR-STRT-ID 410
CHD-LAST-DSCL-DT 414
CHD-LAST-EMBS-ADDR-CHNG-DT 297
CHD-LAST-LTTR-DT 315
CHD-LAST-LTTR-ID 314
CHD-LAST-MEMO-POST-DT 456
CHD-LAST-MON-TRAN-CD 297
CHD-LAST-PARTNER-EARNED 193
CHD-LAST-PLASTIC-SOURCE 173
CHD-LAST-PRCN-PRTF-CD 340
CHD-LAST-PRCN-PRTF-CHNG-DT 341
CHD-LAST-PYMT-EFFECTIVE-DATE 513
CHD-LAST-REHB-DT 455
CHD-LAST-RET-CHECK 94
CHD-LAST-REVOLV-AMT 620
CHD-LAST-SKIP-PAY-CD 215
CHD-LAST-STATEMENTED-BAL 632
CHD-LAST-STATEMENT 631
CHD-LAST-STMT-RELJUL 230
CHD-LAST-STRATEGY-CHANGE-DATE 161
CHD-LAST-TRMS-CHNG-NTFC-DT 321
CHD-LAST-TRNS-PYFF-EXCP-CT 284
CHD-LAST-TRNS-PYMT-DUE-CT 285

CHD-LAST-40-DAY-DLNQ-DT 530
CHD-LAST-50-DAY-DLNQ-DT 530
CHD-LATE-CHRG-PNDG-IN 434
CHD-LATE-CHRG-RLJL-DT 622
CHD-LATE-FEE-TIRD-BAL-AM 349
CHD-LATE-FEE-WAIVER-CT 191
CHD-LAYR-REBT-ERND-AM 226
CHD-LEGACY-DISP-IN 478
CHD-LFTM-CASH-AND-MRCH-AM 368
CHD-LFTM-CNDC-DELQ-CT 443
CHD-LFTM-NET-PRCH-AM 555
CHD-LFTM-PYMT-CT 443
CHD-LIFE-CYCLE-DELQ-COUNTS 546
CHD-LIFE-CYCLE-DELQ-CT 549
CHD-LIFE-CYCLES-DELQ-CT 550
CHD-LIFE-MAX-DELQ-AM 550
CHD-LIFE-OVERLIMIT-CT 549
CHD-LIFE-SALES-ACTIVITY-CT 549
CHD-LIFE-1-CYCLE-DELQ-CT 546
CHD-LIFE-2-CYCLE-DELQ-CT 547
CHD-LIFE-3-CYCLE-DELQ-CT 547
CHD-LIFE-4-CYCLE-DELQ-CT 547
CHD-LIFE-5-CYCLE-DELQ-CT 548
CHD-LIFE-6-CYCLE-DELQ-CT 548
CHD-LIFE-7-CYCLE-DELQ-CT 548
CHD-LIFETIME-PRTNR-EARNED 184
CHD-LIFETIME-REBATE-PTS 195
CHD-LOST-ACCUM 201
CHD-LOST-STLN-PI-CT 320
CHD-LOW-NOM-CASH-APPLIED-RT 228
CHD-LOW-NOM-MRCH-APPLIED-RT 228
CHD-LS-ADB 527
CHDLS-ADD-TIMING-CD 650
CHDLS-ADJUSTED-BALANCE 647
CHD-LS-AMT-CASH-AM 651
CHDLS-AMT-IVA 648
CHD-LS-AMT-PAYMENT 653
CHD-LS-AMT-RETURN 653
CHD-LS-AMT-SALE-AM 651
CHD-LS-ANN-INT-RATES 649
CHDLS-ANNUAL-CHARGES-BILLED 647
CHDLS-AVOD-FINC-CHRG-AM 673
CHDLS-BILLED-PAY-DUE 643
CHDLS-BILL-FOR-BLNC-CD 653
CHD-LS-BLCK-LATE-FEE-IN 436
CHDLS-BONUS-EXCLUDE-AMT 650
CHD-LS-BONUS-STRATEGY 184
CHD-LS-CASH-APR 649
CHDLS-CASH-BPD 643

CHDLS-CASH-FEE-APPL-AM 674
CHDLS-CASH-INT 641
CHDLS-CASH-IPP 645
CHD-LS-CASH-MOVE-DATE 135
CHDLS-CASH-MUF-INT 640
CHDLS-CASH-MUF 639
CHD-LS-CASH-SALE-AM 650
CHD-LS-CBRN-PRTN-QLFD-PRCH-AM 651
CHD-LS-CBRN-PRTN-QLFD-PRCH-NR 651
CHDLS-CHGOFF-INDIC 644
CHDLS-CLI-ADJ-DAYS-CT 666
CHDLS-CLI-COMPL-WAIVED 648
CHDLS-CLI-CONT 666
CHDLS-CLI-PREMIUM 648
CHDLS-CLI-PRMM-ADJ-AM 666
CHDLS-CLI-STTS-CD 370
CHDLS-CRDT-CRRN-CHRG-AM 659
CHDLS-CRDT-LIFE-BASE-AM 645
CHDLS-CRED-BAL-MIN-LEVEL-FLAG 644
CHDLS-CREDIT-INT 641
CHDLS-CREDIT-LIFE-INSURANCE 648
CHDLS-CREDIT-MONTHS 647
CHDLS-CR-LIFE-CHG 642
CHDLS-CURR-BAL-MIN-LEVEL-FLAG 644
CHDLS-CYC-CASH 634
CHDLS-CYC-MRCH 634
CHDLS-DALY-INTR-PAID-AM 476
CHD-LS-DAYS-TO-PDD-NR 421
CHDLS-DEF-AVE-2 640
CHDLS-DEF-AVE 640
CHDLS-DEFERRED-AVERAGES 640
CHDLS-DISP-CASH-AM 479
CHDLS-DISP-MRCH-AM 478
CHDLS-DISPUTED-AMOUNT 635
CHDLS-DVRS-FEES-AM 647
CHDLS-END-CASH 633
CHDLS-END-LOAN 634
CHDLS-END-MRCH-BINT 634
CHDLS-END-MRCH-NBINT 633
CHDLS-FINANCE-CHGS 641
CHDLS-FLAP-BALANCE 636
CHDLS-FLAP-BPD 646
CHDLS-FLAP-INT 646
CHDLS-FLAP-SSPN-CD 673
CHDLS-FLAP-SUMMARY 653
CHDLS-FRGN-CNCY-CHRG-AM 659
CHD-LS-FRST-PERD-CASH-ADB-AM 669
CHD-LS-FRST-PERD-CASH-ANNL-RT 668
CHD-LS-FRST-PERD-DAYS-CT 668

CHD-LS-FRST-PERD-MRCH-ADB-AM 669
CHD-LS-FRST-PERD-MRCH-ANNL-RT 668
CHDLS-GROSS-ADB-CASH 533
CHDLS-GROSS-ADB-MRCH 533
CHD-LS-HIGH-BAL-LIFE-AM 475
CHD-LS-INTEREST-SWITCH 649
CHDLS-INT-SKIP-MNTH-NR 480
CHDLS-IP-CASH-RATE-ANN 652
CHDLS-IP-FLAG 652
CHDLS-IP-MRCH-RATE-ANN 652
CHDLS-ITEM-CHG 642
CHDLS-LATE-CHG 641
CHDLS-LATE-CHRG-CNSC-CT 660
CHD-LS-LATE-PYMT-DAYS 646
CHDLS-LOAN-BPD 643
CHD-LS-MAX-LATE-FEE-AM 439
CHDLS-MIN-CHG 642
CHD-LS-MIN-DELQ-ADD-AM 444
CHDLS-MISC-CHGS 636
CHDLS-MISC-DATA 642
CHDLS-MISCELLANEOUS 635
CHDLS-MPD-STBL-CD 569
CHD-LS-MRCH-APR 649
CHDLS-MRCH-FEE-APPL-AM 674
CHDLS-MRCH-INT 641
CHDLS-MRCH-IPP 645
CHDLS-MRCH-MUF-INT 639
CHDLS-MRCH-MUF 638
CHDLS-MUF-CASH-INTSC 639
CHDLS-MUF-CRDT-BLNC-AM 659
CHDLS-MUF-CRDT-LIFE-AM 655
CHDLS-MUF-CTD-ANNL-CHRG-AM 656
CHDLS-MUF-CTD-ITEM-CHRG-AM 658
CHDLS-MUF-CTD-MSCL-CHRG-AM 656
CHDLS-MUF-CTD-SRCH-AM 657
CHDLS-MUF-DISPUTE 639
CHDLS-MUF-FIELDS 638
CHDLS-MUF-LATE-CHRG-AM 654
CHDLS-MUF-MIN-FIN-CHRGE-AM 658
CHDLS-MUF-MRCH-INTSC 639
CHDLS-MUF-OVRL-CHRG-AM 654
CHDLS-MUF-UNPD-ANNL-CHRG-AM 657
CHDLS-MUF-UNPD-CRDT-LIFE-AM 655
CHDLS-MUF-UNPD-ITEM-CHRG-AM 658
CHDLS-MUF-UNPD-LATE-CHRG-AM 654
CHDLS-MUF-UNPD-MSCL-CHRG-AM 656
CHDLS-MUF-UNPD-OVRL-CHRG-AM 655
CHDLS-MUF-UNPD-SRCH-AM 657
CHDLS-MXCP-EAPR-CRDT-AM 664

CHDLS-MXCP-EAPR-PRIN-AM 664
CHDLS-MXMZ-INTR-AM 674
CHDLS-NEXT-PRICING-STRATEGY 410
CHDLS-NEXT-STRAT-CYCLE-FLAG 410
CHDLS-NEXT-STRT 410
CHDLS-NEXT-STRT-CIT-MTHD-ID 411
CHDLS-NEXT-STRT-DT 410
CHDLS-NEXT-STRT-HONR-ID 411
CHDLS-NEXT-STRT-TMNG-CD 411
CHD-LS-NO-CASH 652
CHDLS-NO-FEES-CD 648
CHDLS-NO-MOS-PAY-AHEAD 643
CHD-LS-NO-PAYMENT 653
CHD-LS-NO-RETURN 653
CHD-LS-NO-SALE 652
CHDLS-NXT2-STRT 411
CHDLS-NXT2-STRT-BA-CD 412
CHDLS-NXT2-STRT-CIT-MTHD-ID 413
CHDLS-NXT2-STRT-DT 412
CHDLS-NXT2-STRT-HONR-ID 413
CHDLS-NXT2-STRT-ID 412
CHDLS-NXT2-STRT-TMNG-CD 413
CHDLS-OTHER-CHARGES-BILLED 647
CHDLS-OVERLIMIT-CHG 642
CHDLS-OVERPAYMENT-AMT 635
CHDLS-OVRL-CHRG-CNCS-CT 661
CHDLS-OVRL-CNCS-CYCL-CT 660
CHD-LS-OVRL-FEE-WAVR-ID 214
CHDLS-PAY-AHEAD-AMT 643
CHDLS-PP-DELINQ-LEVEL 619
CHD-LS-PRCN-PORT-ID 160
CHDLS-PRCN-STRT-CT 410
CHD-LS-PRICING-STRATEGY 161
CHDLS-PRINCIPALS 632
CHD-LS-PRMT-PRCH-STMT-IN 182
CHDLS-PTNT-RWRD-AM 660
CHD-LS-PYFF-EXCP-BINT-CD 670
CHD-LS-PYFF-EXCP-CODES 669
CHD-LS-PYFF-EXCP-CTD-CASH-CD 672
CHD-LS-PYFF-EXCP-CTD-MRCH-CD 671
CHD-LS-PYFF-EXCP-NBINT-CD 670
CHD-LS-PYFF-EXCP-OLD-CASH-CD 671
CHD-LS-PYFF-EXCP-RVLV-CD 669
CHDLS-PYFF-EXCP-18-CD 661
CHDLS-PYMT-DUE-RLJL-DT 653
CHDLS-PYMT-ONLY-AM 665
CHD-LS-RCNC-NR 645
CHDLS-REAL-INT-AM 640
CHDLS-REBATE-AMT 645

CHDLS-REMAINING-FIELDS 648
CHDLS-REPORT-UNPAID-INT 636
CHD-LS-REVERSALS-CT 645
CHDLS-RULS-DATA-1-AM 666
CHDLS-RULS-DATA-1-CD 672
CHDLS-RULS-DATA-2-AM 667
CHDLS-RULS-DATA-3-AM 667
CHDLS-RULS-DATA-4-AM 667
CHDLS-RULS-DATA-5-AM 667
CHDLS-SALE-ITEM-CHGS 642
CHDLS-SPEC-RATE-FLAG 644
CHDLS-SRCHG-AM 640
CHDLS-SRCHG-AP-FIELDS 636
CHDLS-SRCHG-FIELDS 640
CHD-LS-STIPULATED-AUTOPAY-AMT 515
CHDLS-TEMP-BINT 635
CHD-LS-TEMP-CASH-APR 649
CHDLS-TEMP-CASH 635
CHDLS-TEMP-CYC-CASH 636
CHDLS-TEMP-CYC-MRCH 637
CHDLS-TEMP-DEF-AVE-CASH 646
CHDLS-TEMP-DEF-AVE-MRCH 646
CHD-LS-TEMP-MRCH-APR 649
CHDLS-TEMP-NBINT 636
CHDLS-TEMP-PLAN-BLNC-AM 708
CHDLS-TEMP-PLAN-MPD-AM 708
CHD-LS-TERMS-FLAG 110
CHD-LS-TOTL-MMB-AM 664
CHD-LS-TOT-PYMT-AM 447
CHD-LST-PYMT-RVRS-DT 530
CHD-LSTYR-UNUSD-PRTNR-REBT 184
CHDLS-UNPAID-CASH-INTSC 633
CHDLS-UNPAID-INTSC 632
CHDLS-UNPD-ANNL-CHRG-AM 637
CHDLS-UNPD-CASH-ITEM-AM 637
CHDLS-UNPD-CRDLF-PRMM-AM 638
CHDLS-UNPD-FLDS 637
CHDLS-UNPD-FRGN-CHRG-AM 672
CHDLS-UNPD-LATE-CHRG-AM 637
CHDLS-UNPD-OVRL-CHRG-AM 638
CHDLS-UNPD-SALE-ITEM-AM 638
CHDLS-UNPD-SRCHG-AM 636
CHDLS-USED-BRKPTS-CD 650
CHDLS-XTRN-FEES-AM 664
CHDLS-1098-INTR-PAID-THRD-AM 665
CHDLS-1098-INTR-PAID-TOTL-AM 665
CHD-LTR-CATGRY-GRP-A-CD 257
CHD-LTR-CATGRY-GRP-B-CD 258
CHD-LTR-CATGRY-GRP-C-CD 259

CHD-LTR-CATGRY-GRP-CD	256
CHD-LTR-CATGRY-GRP-CD	256
CHD-LTR-CATGRY-GRP-D-CD	260
CHD-LTR-CATGRY-GRP-E-CD	261
CHD-LTR-CATGRY-GRP-F-CD	262
CHD-LTR-CATGRY-GRP-G-CD	263
CHD-LTR-CATGRY-GRP-H-CD	264
CHD-LTR-CATGRY-GRP-I-CD	265
CHD-LTR-CATGRY-GRP-J-CD	266
CHD-LTR-CATGRY-GRP-K-CD	267
CHD-LTR-CATGRY-GRP-L-CD	268
CHD-LTR-CATGRY-GRP-M-CD	269
CHD-LTR-CATGRY-GRP-N-CD	270
CHD-LTR-CATGRY-GRP-O-CD	271
CHD-LTR-CATGRY-GRP-P-CD	272
CHD-LTR-CATGRY-GRP-Q-CD	273
CHD-LTR-CATGRY-GRP-T-CD	274
CHD-LTR-CATGRY-GRP-U-CD	275
CHD-LTR-CATGRY-GRP-V-CD	276
CHD-LTR-CATGRY-GRP-Z-CD	277
CHD-MAIL-CODE-FLAG	74
CHD-MAIL-CODE	73
CHD-MAIL-CONTROL	73
CHD-MAX-REBATE-AMT	125
CHD-MBR-ACTV-CD	437
CHD-MBR-BNFT-CD	176
CHD-MBR-BNFT-01-CD	176
CHD-MBR-BNFT-02-CD	176
CHD-MBR-BNFT-03-CD	176
CHD-MBR-BNFT-04-CD	176
CHD-MBR-BNFT-05-CD	176
CHD-MBR-BNFT-06-CD	176
CHD-MBR-BNFT-07-CD	177
CHD-MBR-BNFT-08-CD	177
CHD-MBR-BNFT-09-CD	177
CHD-MBR-BNFT-10-CD	177
CHD-MBR-BNFT-11-CD	177
CHD-MBR-BNFT-12-CD	177
CHD-MBR-BNFT-13-CD	177
CHD-MBR-BNFT-14-CD	178
CHD-MBR-BNFT-15-CD	178
CHD-MBR-BNFT-16-CD	178
CHD-MBR-BNFT-17-CD	178
CHD-MBR-BNFT-18-CD	178
CHD-MBR-BNFT-19-CD	178
CHD-MBR-BNFT-20-CD	178
CHD-MBR-BNFT-21-CD	179
CHD-MBR-BNFT-22-CD	179
CHD-MBR-BNFT-23-CD	179

CHD-MBR-BNFT-24-CD 179
CHD-MBR-BNFT-25-CD 179
CHD-MBR-BNFT-26-CD 179
CHD-MBR-BNFT-27-CD 179
CHD-MBR-BNFT-28-CD 180
CHD-MBR-BNFT-29-CD 180
CHD-MBR-BNFT-30-CD 180
CHD-MC-REGION 157
CHD-MECH-PULL-PRCS-RESN-CD 339
CHD-MECH-PULL-PRCS-UPDT-DT 434
CHD-MEMBER-SINCE-DATE 75
CHD-MID-CYC-STRT-DT 406
CHD-MID-CYC-STRT-ID 406
CHD-MIN-DAYS-DELQ-NR 187
CHD-MIN-PMNT-DUE-END-DT 209
CHD-MIN-PMNT-DUE-OVRR-CD 210
CHD-MIN-PMNT-DUE-RT 211
CHD-MIN-PMNT-DUE-STRT-DT 208
CHD-MIN-PMNT-END-DT-YMD 209
CHD-MIN-PMNT-STRT-DT-YMD 208
CHD-MISC-ADMIN-HISTORY 197
CHD-MISC-DATES-NMDSREC 101
CHD-MISC-DATES-NMDSREC 101
CHD-MISCELLANEOUS-FIELDS 84
CHD-MISCELLANEOUS-FIELD-1 85
CHD-MISCELLANEOUS-FIELD-2 85
CHD-MISCELLANEOUS-FIELD-2 85
CHD-MISCELLANEOUS-FIELD-3 86
CHD-MISCELLANEOUS-FIELD-3 86
CHD-MISCELLANEOUS-FIELD-4 87
CHD-MISCELLANEOUS-FIELD-4 87
CHD-MISCELLANEOUS-FIELD-5 89
CHD-MISCELLANEOUS-FIELD-5 89
CHD-MISCELLANEOUS-FIELD-6 90
CHD-MISCELLANEOUS-FIELD-6 90
CHD-MISCELLANEOUS-FIELD-7 91
CHD-MISCELLANEOUS-FIELD-8 93
CHD-MISCELLANEOUS-FIELD-9 97
CHD-MISC-FIELDS 98
CHD-MISC-FIELDS 98
CHD-MISC-FIELD-10 98
CHD-MISC-FIELD-11-TX 99
CHD-MISC-FIELD-12-TX 100
CHD-MISC-FIELD-13-TX 325
CHD-MISC-FIELD-9 97
CHD-MISC-FLD4-CD 88
CHD-MISC-FLD4-CD 88
CHD-MISC-13-PSTN-1-10-TX 325
CHD-MISC-13-PSTN-11-15-TX 326

CHD-MISC-13-PSTN-16-20-TX 327
CHD-MISC-13-PSTN-21-25-TX 327
CHD-MISC-13-PSTN-26-TX 328
CHD-MISC-13-PSTN-26-50-TX 334
CHD-MISC-13-PSTN-27-TX 328
CHD-MISC-13-PSTN-28-TX 329
CHD-MISC-13-PSTN-29-TX 329
CHD-MISC-13-PSTN-30-TX 329
CHD-MISC-13-PSTN-31-TX 329
CHD-MISC-13-PSTN-32-TX 330
CHD-MISC-13-PSTN-33-TX 330
CHD-MISC-13-PSTN-34-TX 330
CHD-MISC-13-PSTN-35-TX 330
CHD-MISC-13-PSTN-36-TX 331
CHD-MISC-13-PSTN-37-TX 331
CHD-MISC-13-PSTN-38-TX 331
CHD-MISC-13-PSTN-39-TX 331
CHD-MISC-13-PSTN-40-TX 332
CHD-MISC-13-PSTN-41-TX 332
CHD-MISC-13-PSTN-42-TX 332
CHD-MISC-13-PSTN-43-TX 332
CHD-MISC-13-PSTN-44-TX 333
CHD-MISC-13-PSTN-45-TX 333
CHD-MISC-13-PSTN-46-TX 333
CHD-MISC-13-PSTN-47-TX 333
CHD-MISC-13-PSTN-48-TX 334
CHD-MISC-13-PSTN-49-TX 334
CHD-MISC-13-PSTN-50-TX 334
CHD-MISC-4-LAST3 88
CHD-MISC-4-LAST3 88
CHD-MISC-5-POS1-ID 89
CHD-MISC-5-POS1-ID 89
CHD-MISC-5-POS2 89
CHD-MISC-5-POS2 89
CHD-MISC6-POSITION12 90
CHD-MISC9-POS6-ID 98
CHD-MLP-CD 315
CHD-MLTP-LEVL-AUTH-OVRR-CD 437
CHD-MLTP-LIKE-UNIQ-CD 319
CHD-MLTP-UNIQ-OVRR-CD 319
CHD-MO-CHARGE-INT-ONLY 153
CHD-MON-RJCT-CD 289
CHD-MONTHLY-RATE-CASH 51
CHD-MONTHLY-RATE-CRDINT 53
CHD-MONTHLY-RATE 52
CHD-MONTRN-RCRD-CT 450
CHD-MORE-JFRAUD-FIELDS 173
CHD-MOTHERS-MAIDEN-NAME 387
CHD-MPD-STBL-CD 569

CHD-MPW-APR-OVRR-USAG-CD 393
CHD-MPW-APR-OVRR-USAG-DT 394
CHD-MRCH-GOTO-VRBL-CD 458
CHD-MRCHINT-AMT 606
CHD-MRCHINT-RATE 605
CHD-MRCH-OMPД-PL-AM 419
CHD-MRCH-VRBL-CD 457
CHD-MSCL-FLD1-PSTN1 85
CHD-MSCL-FLD1-PSTN2 85
CHD-MSCL-FLD1-PSTN3 85
CHD-MSCL-FLD1-PSTN4 85
CHD-MSCL-FLD13-PSTN1 326
CHD-MSCL-FLD13-PSTN10 326
CHD-MSCL-FLD13-PSTN11 326
CHD-MSCL-FLD13-PSTN12 326
CHD-MSCL-FLD13-PSTN13 327
CHD-MSCL-FLD13-PSTN14 327
CHD-MSCL-FLD13-PSTN15 327
CHD-MSCL-FLD13-PSTN16 327
CHD-MSCL-FLD13-PSTN17 327
CHD-MSCL-FLD13-PSTN18 327
CHD-MSCL-FLD13-PSTN19 327
CHD-MSCL-FLD13-PSTN2 326
CHD-MSCL-FLD13-PSTN20 327
CHD-MSCL-FLD13-PSTN21 328
CHD-MSCL-FLD13-PSTN22 328
CHD-MSCL-FLD13-PSTN23 328
CHD-MSCL-FLD13-PSTN24 328
CHD-MSCL-FLD13-PSTN25 328
CHD-MSCL-FLD13-PSTN3 326
CHD-MSCL-FLD13-PSTN4 326
CHD-MSCL-FLD13-PSTN5 326
CHD-MSCL-FLD13-PSTN6 326
CHD-MSCL-FLD13-PSTN7 326
CHD-MSCL-FLD13-PSTN8 326
CHD-MSCL-FLD13-PSTN9 326
CHD-MSCL-FLD8-CHG-DATE 97
CHD-MSCL-FLD8-PSTN1 95
CHD-MSCL-FLD8-PSTN2 95
CHD-MSCL-FLD8-PSTN3 95
CHD-MSCL-FLD8-PSTN4 96
CHD-MSCL-FLD8-PSTN5 96
CHD-MSCL-FLD8-PSTN6 96
CHD-MSCL-FLD8-PSTN7 96
CHD-MSCL-FLD8-PSTN8 96
CHD-MSCL-FLD8-PSTN9 96
CHD-MSCL-FLD8-PSTN10 96
CHD-MSCL-FLD8-PSTN4-6 97
CHD-MTHD-OVRR-SEGS-NR 253

CHD-MTH-RATE-CASH-MAX 53
CHD-MTH-RATE-CASH-MIN 54
CHD-MTH-RATE-MRCH-MAX 53
CHD-MTH-RATE-MRCH-MIN 54
CHD-MUF-CTD-ANNL-CHRG-AM 624
CHD-MUF-CTD-ITEM-CHRG-AM 626
CHD-MUF-CTD-LATE-CHRG-AM 622
CHD-MUF-CTD-MSCL-CHRG-AM 624
CHD-MUF-CTD-OVRL-CHRG-AM 623
CHD-MUF-CTD-SRCH-AM 625
CHD-MULTRAN-FLAG 132
CHD-MXMM-CASH-BLNC-LFTM-AM 531
CHD-MYRIAD-AMT-PAID 91
CHD-MYRIAD-ANN-CASH-ADV-INT 92
CHD-MYRIAD-INCREASE-AMT 86
CHD-MYRIAD-INCREASE-AMT 86
CHD-MYRIAD-INSURANCE-PREM 92
CHD-MYRIAD-NO-PYMTS 91
CHD-MYRIAD-RELATED-ACCT-NO 88
CHD-MYRIAD-RELATED-ACCT-NO 88
CHD-NAME-ADDR-CHG 388
CHD-NAME-ADDR-SEGMENT 377
CHD-NAME-CHAR-1 377
CHD-NEWCARD-FLAG 71
CHD-NEWCRD-FLAG-RETN-DT 296
CHD-NEW-FILE-TYPE 23
CHD-NEW-MISC-SEG 418
CHD-NEW-MISC2-SEG 437
CHD-NEW-MISC3-SEG 449
CHD-NEW-XREF-NO-1 107
CHD-NEW-XREF-NO-2 108
CHD-NEXT-CYCL-DT 296
CHD-NEXT-PRICE-STRATEGY-DATE 161
CHD-NEXT-PRICING-STRATEGY 407
CHD-NEXT-REHB-DT 455
CHD-NEXT-STRAT-CYCLE-FLAG 407
CHD-NEXT-STRT 406
CHD-NEXT-STRT-CIT-MTHD-ID 408
CHD-NEXT-STRT-DSCL-CT 417
CHD-NEXT-STRT-DSCL-DT 417
CHD-NEXT-STRT-DT 407
CHD-NEXT-STRT-EVNT-DT 408
CHD-NEXT-STRT-HONR-ID 407
CHD-NEXT-STRT-REVW-IN 408
CHD-NEXT-STRT-TMNG-CD 408
CHD-NINT-OMPД-PL-AM 419
CHD-NMBR-DSPT-ITEM-CT 34
CHD-NMBR-TIMS-50-DAY-DLQ-CT 531
CHD-NMN-ENTR-ID 301

CHD-NMN-ENTR-ID 301
CHD-NO-ALP-STAG-SEGS 30
CHD-NO-BEHAVIOR-SEGS 29
CHD-NO-CHECKPOINTS 31
CHD-NO-CUSTOMER-SEGS 29
CHD-NO-DAYS-CLR-ONE-DAY-PURCH 175
CHD-NO-DEL-ITEMS 29
CHD-NO-DELT-CD 229
CHD-NO-FEES-CD 231
CHD-NO-FLAP-SEGS 31
CHD-NO-GLOBAL-ADDRESS-CT 32
CHD-NO-GLOBAL-NAME-CT 32
CHD-NO-GLOBAL-PHONE-CT 33
CHD-NO-HRSK-ACS-SEGS 30
CHD-NO-INACTV-CD 417
CHD-NO-LARGE-SEGS 31
CHD-NO-MAIL-FLAG 181
CHD-NO-MMB-ITEM-CT 33
CHD-NO-MMB-LEVL-CT 354
CHD-NON-AUTH-ACTV-ACCT-CD 289
CHD-NO-NEW-MISC-SEGS 30
CHD-NO-NEW-MISC2-SEGS 30
CHD-NO-NEW-MISC3-SEGS 30
CHD-NON-REISSUE-LETTER-DATA 220
CHD-NON-REISSUE-LETTER-DATE 220
CHD-NON-REISSUE-LETTER-NO 220
CHD-NON-REISSUE-LETTER-TYPE 221
CHD-NO-PLASTICS 66
CHD-NO-PYST-ITEM-CT 33
CHD-NORM-RATES 321
CHD-NO-SLS-SYD-SEGS 31
CHD-NO-SMALL-SEGS 30
CHD-NOTE-OF-NEG-RPT 189
CHD-NO-TLP-BONUS-SEGS 32
CHD-NS-BLCK-LATE-FEE-IN 436
CHD-NSF-CHRG-AM 451
CHD-NS-MAX-LATE-FEE-AM 438
CHD-NTFC-ACTL-AUTO-PAY-AM 445
CHD-NTFC-AUTO-PAY-AM 444
CHD-NUMERIC-STATE 379
CHD-NW-DATE-HIGH-BAL-YYJJJ 95
CHD-NW-OVLMT-END-YYJJJ 95
CHD-NW-OVLMT-START-YYJJJ 95
CHD-NXT2-STR 408
CHD-NXT2-STR-BA-CD 408
CHD-NXT2-STR-CIT-MTHD-ID 409
CHD-NXT2-STR-DSCL-CT 417
CHD-NXT2-STR-DSCL-DT 417
CHD-NXT2-STR-DT 408

CHD-NXT2-STRT-EVNT-DT 409
CHD-NXT2-STRT-HONR-ID 409
CHD-NXT2-STRT-ID 408
CHD-NXT2-STRT-REVVW-IN 410
CHD-NXT2-STRT-TMNG-CD 409
CHD-OLD-ANN-RATE-CASH 50
CHD-OLD-ANN-RATE 50
CHD-OLD-CR-LIFE-DATE 108
CHD-OLD-CR-LIFE-PAID-AMT 109
CHD-OLD-CR-LIFE-STAT-DATE 108
CHD-OLD-NEXT-PRICING-STRATEGY 160
CHD-OLD-NEXT-STRAT-CYCLE-FLAG 161
CHD-OLD-NEXT-STRT-STAGE-REASON 161
CHD-ONE-DAY-PURCH-DISC-PCT 175
CHD-ONE-DAY-PURCH-PROMO-ID 175
CHD-OPEN-DATE 75
CHD-ORGN-ACCT-DT 223
CHD-ORGN-ACCT 223
CHD-OTST-AUTH-BAL-AM 285
CHD-OTST-CHCK-CT 227
CHD-OTST-PLST-CT 248
CHD-OVERLIMIT-TYPE-FLAG 618
CHD-OVERPAYMENT-AMT 611
CHD-OVLMT-CR-LIMIT 91
CHD-OVLMT-END-YYJJJ 90
CHD-OVLMT-HIGH-BAL 90
CHD-OVLMT-START-YYJJJ 90
CHD-OVRL-NMN-ENTR-TYPE-ID 300
CHD-PAY-AHEAD-FLAG 123
CHD-PAY-AHED-ACTN-CD 622
CHD-PAYMENT-DUE-DAYS-NR 321
CHD-PAY-OFF-BAL-AMOUNTS 606
CHD-PD-ADDRESS-DATA 383
CHD-PD-ADDRESS-FORMAT 383
CHD-PD-ADDR-LINE-3 383
CHD-PDAY-INTR-BEFR-SSPN-AM 281
CHD-PDAY-INTR-IN-SSPN-AM 280
CHD-PD-COUNTY 384
CHD-PD-DASH 384
CHD-PD-FIRST-5 384
CHD-PD-POSTCODE 384
CHD-PD-POST-FIRST-5-A 384
CHD-PD-POST-LAST-4-A 384
CHD-PD-POST-LAST-4 384
CHD-PD-POST-LAST-5 384
CHD-PD-PREFIX 380
CHD-PD-SUFFIX 383
CHD-PFST-ATTR-RSN1-CD 243
CHD-PFST-ATTR-RSN2-CD 243

CHD-PFST-ATTR-RSN3-CD 243
CHD-PFST-ATTR-SCOR-NR 224
CHD-PFST-CRDT-RSN1-CD 225
CHD-PFST-CRDT-RSN2-CD 225
CHD-PFST-CRDT-RSN3-CD 225
CHD-PFST-CRDT-SCOR-NR 224
CHD-PFST-PRFT-PRDC-AM 225
CHD-PFST-REVN-PRDC-AM 225
CHD-PFST-REVN-RSN1-CD 242
CHD-PFST-REVN-RSN2-CD 242
CHD-PFST-REVN-RSN3-CD 243
CHD-PFST-SCOR-LAST-DT 225
CHD-PHONE-CARD-ID 197
CHD-PHONE-CHARGE-FLAG 143
CHD-PIN-CHANGE-DATE 196
CHD-PINOFFSET-SECCODE-CHG-SW 134
CHD-PINPOINT-CTD-COUNT 153
CHD-PIN-TRANSFER-FLAG 46
CHD-PIN-VERIFY-1 45
CHD-PIN-VERIFY-2 45
CHD-PIN-VRFY-3-NR 45
CHD-PIN-VRFY-4-NR 45
CHD-PLAN-CASH-ANNL-RGLR-RT 360
CHD-PLAN-MRCH-ANNL-RGLR-RT 359
CHD-PLAN-RATE 359
CHD-PLASTICS-GROUP 66
CHD-PLST-DLAY-DAY-CT 208
CHD-PLST-PRCS-CD 233
CHD-PLST-STRT-DT 234
CHD-POB-AMOUNT 607
CHD-POB-CMPND-CD 342
CHD-POB-RATE 607
CHD-PORTFOLIO-NO-OLD 127
CHD-PORTFOLIO-NO 288
CHD-PORT-REWW-IN 357
CHD-PP-ADD-ON-DELY-CD 415
CHD-PP-ADD-ON-DELY-DT 414
CHD-PP-CURE-FLAG 200
CHD-PP-CYCS-DELQ-DATES 554
CHD-PP-CYCS-DELQ-DATE 555
CHD-PP-DELINQ-LEVEL 554
CHD-PP-EXCL-ADD-ON-FLAG 200
CHD-PP-EXCL-MPD-FLAG 200
CHD-PP-1CYC-DELQ-DATE 554
CHD-PP-2CYC-DELQ-DATE 555
CHD-PP-3CYC-DELQ-DATE 555
CHD-PRCN-FLDS 300
CHD-PRCN-FLDS 300
CHD-PRCN-REPOST-IN 358

CHD-PRCN-ST-OF-ORGN-CD 338
CHD-PRCN-STRT-CT 301
CHD-PRCN-STRT-RSET-IN 301
CHD-PRCN-STRT-UNLC-DT-RLLC-CD 235
CHD-PRE-ANNUAL-CHG-MESSAGE 153
CHD-PREM-SUPPLE-INS-FLAG 132
CHD-PREV-ARBT 324
CHD-PREV-ARBT-CD 324
CHD-PREV-ARBT-EFFC-DT 325
CHD-PREV-ARBT-NTFC-DT 325
CHD-PREV-BHVR-SCORE 56
CHD-PREV-CLT-ID 224
CHD-PREV-CLT-TLR-ID 279
CHD-PREV-CRLINE-CHANGE-DATE 197
CHD-PREV-EXT-STATUS 38
CHD-PREV-EXT-STAT 94
CHD-PREV-GOOD-PYMT-AM 456
CHD-PREV-GOOD-PYMT-DT 456
CHD-PREV-INTERNAL-STATUS 190
CHD-PREVIOUS-CYCLE-CODE-99 40
CHD-PREVIOUS-CYCLE-CODE 39
CHD-PREVIOUS-STATEMENT 675
CHD-PREVIOUS-STATEMENT 675
CHD-PREV-PYMT-AMT 89
CHD-PREV-PYMT-AMT 89
CHD-PREV-PYMT-DT 533
CHD-PREV-PYMT-YYJJJ 92
CHD-PREV-REHB-DT 455
CHD-PREV-STAT-YYJJJ 94
CHD-PREV-STMT-DT-RELJUL 448
CHD-PREV-STTS-RESN-CD 354
CHD-PREV-TRMS-CHNG-NTFC-DT 322
CHD-PREV-TRNS-PYFF-EXCP-CT 284
CHD-PREV-TRNS-PYMT-DUE-CT 285
CHD-PREV-USAV-GROP-ID 218
CHD-PRFT-SCR1-CD 282
CHD-PRFT-SCR2-CD 282
CHD-PRFT-SCR3-CD 282
CHD-PRFT-SCR4-CD 282
CHD-PRICING-STRATEGY-LOCK-BEG 183
CHD-PRICING-STRATEGY-LOCK-END 183
CHD-PRICING-STRATEGY-STATUS 182
CHD-PRIMARY-DATA 379
CHD-PRIMARY-PEF 190
CHD-PRIM-DATA-NMDSREC 383
CHD-PRIN-BANK 27
CHD-PRINCIPAL-DATA-NMDSREC 377
CHD-PRINCIPAL-NAME 377
CHD-PRIR-REHB-DT 455

CHD-PRJC-CARD-SQNC-NR 351
CHD-PRMR-ACCT-CD 350
CHD-PRMR-ACCT-CHNG-DT 350
CHD-PRMR-PLST-STRT-NM 233
CHD-PRMT-CASH-ANNL-ITRO-RT 358
CHD-PRMT-CASH-ANNL-RGLR-RT 359
CHD-PRMT-FIXD-PYMT-AM 708
CHD-PRMT-ITRO-RATE 358
CHD-PRMT-MRCH-ANNL-ITRO-RT 358
CHD-PRMT-MRCH-ANNL-RGLR-RT 359
CHD-PRMT-PRCN-VOID-IN 322
CHD-PRMT-RGLR-RATE 358
CHD-PROCESSING-LEVEL 162
CHD-PRTC-BLNC-CD 74
CHD-PRTN-ID 222
CHD-PRTNR-BONUS-QUAL-PURCH 195
CHDPS-ADJUSTED-BALANCE 690
CHD-PS-AMT-CASH-AM 692
CHDPS-AMT-IVA 691
CHD-PS-AMT-SALE-AM 692
CHDPS-ANNUAL-CHARGES-BILLED 691
CHDPS-AVOD-FINC-CHRG-AM 707
CHDPS-BALANCE 675
CHDPS-BILLED-PAY-DUE 685
CHDPS-BILL-FOR-BLNC-CD 692
CHDPS-CASH-APR-RT 692
CHDPS-CASH-BPD 686
CHDPS-CASH-FEE-APPL-AM 715
CHDPS-CASH-INT 683
CHDPS-CASH-IPP 689
CHDPS-CASH-MUF-INT 682
CHDPS-CASH-MUF 681
CHD-PS-CASH-SALE-AM 692
CHD-PS-CASH-SALE-AM 692
CHDPS-CHGOFF-INDIC 687
CHDPS-CLI-ADJ-DAYS-CT 701
CHDPS-CLI-COMPL-WAIVED 691
CHDPS-CLI-CONT 700
CHDPS-CLI-PREMIUM 691
CHDPS-CLI-PRMM-ADJ-AM 700
CHDPS-CLI-STTS-CD 370
CHDPS-CRDT-CRRN-CHRG-AM 697
CHDPS-CRDT-LIFE-BASE-AM 688
CHDPS-CRED-BAL-MIN-LEVEL-FLAG 687
CHDPS-CREDIT-INT 684
CHDPS-CREDIT-LIFE-INSURANCE 691
CHDPS-CREDIT-LIFE-INSURANCE 691
CHDPS-CREDIT-MONTHS 690
CHDPS-CR-LIFE-CHG 684

CHDPS-CURR-BAL-MIN-LEVEL-FLAG 687
CHDPS-CYC-CASH 677
CHDPS-CYC-MRCH 677
CHDPS-DALY-INTR-PAID-AM 477
CHD-PS-DAYS-TO-PDD-NR 421
CHDPS-DEF-AVE-2 683
CHDPS-DEF-AVE 683
CHDPS-DEFERRED-AVERAGES 683
CHDPS-DEFERRED-AVERAGES 683
CHDPS-DISP-CASH-AM 479
CHDPS-DISP-MRCH-AM 478
CHDPS-DISPUTED-AMOUNT 677
CHD-PS-DLQN-STRT-DT 447
CHDPS-DVRS-FEES-AM 690
CHDPS-END-CASH 676
CHDPS-END-LOAN 677
CHDPS-END-MRCH-BINT 676
CHDPS-END-MRCH-NBINT 676
CHDPS-FINANCE-CHGS 683
CHDPS-FINANCE-CHGS 683
CHDPS-FLAP-BALANCE 679
CHDPS-FLAP-BPD 689
CHDPS-FLAP-INT 689
CHDPS-FLAP-SSPN-CD 715
CHDPS-FLAP-SUMMARY 692
CHDPS-FLAP-SUMMARY 692
CHDPS-FRGN-CNCY-CHRG-AM 698
CHD-PS-FRST-PERD-CASH-ADB-AM 703
CHD-PS-FRST-PERD-CASH-ANNL-RT 703
CHD-PS-FRST-PERD-DAYS-CT 702
CHD-PS-FRST-PERD-MRCH-ADB-AM 703
CHD-PS-FRST-PERD-MRCH-ANNL-RT 702
CHD-PS-HIGH-BAL-LIFE-AM 475
CHDPS-HIGH-BAL-SINC-RESET-AM 709
CHDPS-HIGH-CASH-SINC-REST-AM 710
CHDPS-HIGH-MDSE-SINC-REST-AM 710
CHDPS-INT-SKIP-MNTH-NR 480
CHDPS-ITEM-CHG 684
CHDPS-LATE-CHG 684
CHDPS-LATE-CHRG-CNSC-CT 710
CHD-PS-LATE-PYMT-DAYS 690
CHDPS-LOAN-BPD 686
CHDPS-MIN-CHG 685
CHD-PS-MIN-DELQ-ADD-AM 444
CHDPS-MISC-CHGS 678
CHDPS-MISC-DATA 685
CHDPS-MISC-DATA 685
CHDPS-MISCELLANEOUS 677
CHDPS-MRCH-APR-RT 692

CHDPS-MRCH-FEE-APPL-AM 715
CHDPS-MRCH-INT 683
CHDPS-MRCH-IPP 689
CHDPS-MRCH-MUF-INT 682
CHDPS-MRCH-MUF 681
CHDPS-MUF-CASH-INTSC 682
CHDPS-MUF-CRDT-BLNC-AM 698
CHDPS-MUF-CRDT-LIFE-AM 694
CHDPS-MUF-CTD-ANNL-CHRG-AM 695
CHDPS-MUF-CTD-ITEM-CHRG-AM 696
CHDPS-MUF-CTD-MSCL-CHRG-AM 694
CHDPS-MUF-CTD-SRCH-AM 696
CHDPS-MUF-DISPUTE 682
CHDPS-MUF-FIELDS 681
CHDPS-MUF-FIELDS 681
CHDPS-MUF-LATE-CHRG-AM 692
CHDPS-MUF-MIN-FIN-CHRG-AM 697
CHDPS-MUF-MRCH-INTSC 681
CHDPS-MUF-OVRL-CHRG-AM 693
CHDPS-MUF-UNPD-ANNL-CHRG-AM 695
CHDPS-MUF-UNPD-CRDT-LIFE-AM 694
CHDPS-MUF-UNPD-ITEM-CHRG-AM 697
CHDPS-MUF-UNPD-LATE-CHRG-AM 693
CHDPS-MUF-UNPD-MSCL-CHRG-AM 695
CHDPS-MUF-UNPD-OVRL-CHRG-AM 693
CHDPS-MUF-UNPD-SRCH-AM 696
CHDPS-MXCP-EAPR-CRDT-AM 699
CHDPS-MXCP-EAPR-PRIN-AM 699
CHDPS-MXMZ-INTR-AM 707
CHDPS-NO-MOS-PAY-AHEAD 686
CHD-PS-NONREAG-PYMT 443
CHDPS-OTHER-CHARGES-BILLED 691
CHDPS-OVERLIMIT-CHG 684
CHDPS-OVERPAYMENT-AMT 678
CHDPS-OVRL-CHRG-CNDC-CT 711
CHDPS-OVRL-CNDC-CYCL-CT 709
CHDPS-PAY-AHEAD-AMT 686
CHDPS-PRINCIPALS 675
CHDPS-PRINCIPALS 675
CHDPS-PTNT-RWRD-AM 698
CHD-PS-PYFF-EXCP-BINT-CD 704
CHD-PS-PYFF-EXCP-CODES 703
CHD-PS-PYFF-EXCP-CTD-CASH-CD 706
CHD-PS-PYFF-EXCP-CTD-MRCH-CD 705
CHD-PS-PYFF-EXCP-NBINT-CD 705
CHD-PS-PYFF-EXCP-OLD-CASH-CD 706
CHDPS-PYFF-EXCP-18-CD 711
CHD-PS-PYMT-CT 437
CHDPS-PYMT-DUE-RLJL-DT 692

CHD-PS-RCNC-NR 688
CHDPS-REAL-INT-AM 683
CHDPS-REBATE-AMT 688
CHDPS-REMAINING-FIELDS 691
CHDPS-REMAINING-FIELDS 691
CHDPS-REPORT-UNPAID-INT 678
CHDPS-RULS-DATA-1-AM 701
CHDPS-RULS-DATA-1-CD 707
CHDPS-RULS-DATA-2-AM 701
CHDPS-RULS-DATA-3-AM 701
CHDPS-RULS-DATA-4-AM 702
CHDPS-RULS-DATA-5-AM 702
CHDPS-SALE-ITEM-CHGS 685
CHDPS-SPEC-RATE-FLAG 687
CHDPS-SRCHG-AM 682
CHDPS-SRCHG-AP-FIELDS 679
CHDPS-SRCHG-AP-FIELDS 679
CHDPS-SRCHG-FIELDS 682
CHDPS-TEMP-BINT 678
CHDPS-TEMP-CASH 678
CHDPS-TEMP-CYC-CASH 679
CHDPS-TEMP-CYC-MRCH 679
CHDPS-TEMP-DEF-AVE-CASH 690
CHDPS-TEMP-DEF-AVE-MRCH 690
CHDPS-TEMP-NBINT 679
CHDPS-TEMP-PLAN-BLNC-AM 708
CHDPS-TEMP-PLAN-MPD-AM 708
CHD-PS-TOTL-MMB-AM 699
CHDPS-UNPAID-CASH-INTSC 676
CHDPS-UNPAID-INTSC 675
CHDPS-UNPD-ANNL-CHRG-AM 680
CHDPS-UNPD-CASH-ITEM-AM 680
CHDPS-UNPD-CRDLF-PRMM-AM 681
CHDPS-UNPD-FLDS 679
CHDPS-UNPD-FLDS 679
CHDPS-UNPD-FRGN-CHRG-AM 714
CHDPS-UNPD-LATE-CHRG-AM 680
CHDPS-UNPD-OVRL-CHRG-AM 681
CHDPS-UNPD-SALE-ITEM-AM 680
CHDPS-UNPD-SRCHG-AM 679
CHDPS-XTRN-FEES-AM 699
CHDPS-1098-INTR-PAID-THRD-AM 700
CHDPS-1098-INTR-PAID-TOTL-AM 700
CHD-PY-CRTS-REHB-CT 454
CHD-PY-INT-IN-SUSP-AMT 256
CHD-PY-LAST-STMT-BAL-AM 552
CHD-PYMN-DUE-DT 296
CHD-PYMNT-REAG-CCYYMMDD-DT 221
CHD-PYMNT-REAG-LAST-YYMM-DT 221

CHD-PYMNT-REAG-NEXT-YYMM-DT 221
CHD-PYMNT-REAG-REFNO-NR 221
CHD-PYMT-DUE-RLJL-DT 621
CHD-PY-REHB-CT 452
CHD-PY2-CRTS-REHB-CT 454
CHD-PY2-REHB-CT 453
CHD-PY3-CRTS-REHB-CT 454
CHD-PY3-REHB-CT 453
CHD-PY4-CRTS-REHB-CT 454
CHD-PY4-REHB-CT 453
CHD-QUAL-FUTR-LATE-FEE-CD 353
CHD-RANDOM-DIGITS 147
CHD-REAG-ELGB-CD 708
CHD-REBATE-PENDG-IND 253
CHD-REBT-EXPR-AM 226
CHD-REBT-PRIN-AM 594
CHD-RECORD-FORMAT 24
CHD-REOURSE-FLAG 62
CHD-REOURSE-MERCHANT 63
CHD-RECOVER-DOLLARS-FACTOR 190
CHD-RECOVERY-CD 376
CHD-RECOVERY-IND 65
CHD-REFUND-INDICATOR 105
CHD-REGION-OF-DOMICILE 157
CHD-REGN-CD 220
CHD-REHB-CT 453
CHD-REHB-CTS 452
CHD-REHB-TOTL-CT 452
CHD-REIM-BACK-DATE-CD 292
CHD-REIS-MSSG-ID 294
CHD-REIS-PRCS-CD 233
CHD-REIS-STRT-DT 233
CHD-REIS-STRT-NM 233
CHD-REISSUE-CONTROL 76
CHD-REISSUE-DATA-NMDSREC 65
CHD-REISSUE-DATA 65
CHD-RENEWAL-CODE 66
CHD-REQ-CLOSED-DATE 196
CHD-RESERVE-FOR-SOCIETY 54
CHD-REST-BASE-NMDSREC 136
CHD-RISK-PREDICTOR-BUREAU 155
CHD-RISK-PREDICTOR-MODEL 156
CHD-RISK-PREDICTOR-SCORE 155
CHD-RMRT-TYPE-CD 182
CHD-RSRV-CRDT-LINE-AVLB-AM 215
CHD-RSRV-CRDT-LINE-PRCN-RT 215
CHD-RTRN-CHCK-CTD-CT 563
CHD-RTRN-CHCK-LS-CT 563
CHD-RTRN-CHECK-DT 533

CHD-RULE-NEXT-DAY-3-CT 425
CHD-RULE-NEXT-DAY-4-CT 426
CHD-RULS-DATA-1-CD 375
CHD-RULS-RESS-OVRR-PRTF-DT 349
CHD-RULS-RESS-OVRR-PRTF-ID 349
CHD-RULS-RESS-PRTF-ID 348
CHD-RVLV-CASH-BLNC-AM 418
CHD-RVLV-MRCH-BLNC-AM 418
CHD-RVLV-NINT-BLNC-AM 419
CHD-RVRS-ANNL-FEE-CD 291
CHD-RVRS-ANNL-FEE-DT 292
CHD-RWD-ENRL-FEE-CD 459
CHD-SARG-NORM-CASH-RATE 418
CHD-SARG-NORM-MRCH-RATE 418
CHD-SAVINGS-ACCT-NO 44
CHD-SCOR-EGHT-DT 241
CHD-SCOR-EGHT-NR 241
CHD-SCOR-EGHT-RESN-FIVE-TX 435
CHD-SCOR-EGHT-RESN-FOUR-NR 311
CHD-SCOR-EGHT-RESN-ONE-NR 310
CHD-SCOR-EGHT-RESN-THRE-NR 311
CHD-SCOR-EGHT-RESN-TWO-NR 311
CHD-SCOR-FIVE-DT 238
CHD-SCOR-FIVE-NR 238
CHD-SCOR-FIVE-RESN-FIVE-TX 435
CHD-SCOR-FIVE-RESN-FOUR-NR 309
CHD-SCOR-FIVE-RESN-ONE-NR 308
CHD-SCOR-FIVE-RESN-THRE-NR 309
CHD-SCOR-FIVE-RESN-TWO-NR 309
CHD-SCOR-FLDS-TWO 305
CHD-SCOR-FLDS-TWO 305
CHD-SCOR-FLDS 235
CHD-SCOR-FOUR-DT 238
CHD-SCOR-FOUR-NR 238
CHD-SCOR-FOUR-RESN-FIVE-TX 435
CHD-SCOR-FOUR-RESN-FOUR-NR 308
CHD-SCOR-FOUR-RESN-ONE-NR 307
CHD-SCOR-FOUR-RESN-THRE-NR 308
CHD-SCOR-FOUR-RESN-TWO-NR 307
CHD-SCOR-NINE-DT 241
CHD-SCOR-NINE-NR 241
CHD-SCOR-NINE-RESN-FIVE-TX 435
CHD-SCOR-NINE-RESN-FOUR-NR 313
CHD-SCOR-NINE-RESN-ONE-NR 312
CHD-SCOR-NINE-RESN-THRE-NR 312
CHD-SCOR-NINE-RESN-TWO-NR 312
CHD-SCOR-ONE-DT 235
CHD-SCOR-ONE-NR 235
CHD-SCOR-ONE-RESN-FIVE-TX 434

CHD-SCOR-ONE-RESN-FOUR-NR [305](#)
CHD-SCOR-ONE-RESN-ONE-NR [236](#)
CHD-SCOR-ONE-RESN-THRE-NR [236](#)
CHD-SCOR-ONE-RESN-TWO-NR [236](#)
CHD-SCOR-SEVN-DT [240](#)
CHD-SCOR-SEVN-NR [240](#)
CHD-SCOR-SEVN-RESN-FIVE-TX [435](#)
CHD-SCOR-SEVN-RESN-FOUR-NR [310](#)
CHD-SCOR-SEVN-RESN-ONE-NR [240](#)
CHD-SCOR-SEVN-RESN-THRE-NR [240](#)
CHD-SCOR-SEVN-RESN-TWO-NR [240](#)
CHD-SCOR-SIX-DT [239](#)
CHD-SCOR-SIX-NR [239](#)
CHD-SCOR-SIX-RESN-FIVE-TX [435](#)
CHD-SCOR-SIX-RESN-FOUR-NR [310](#)
CHD-SCOR-SIX-RESN-ONE-NR [239](#)
CHD-SCOR-SIX-RESN-THRE-NR [239](#)
CHD-SCOR-SIX-RESN-TWO-NR [239](#)
CHD-SCOR-TEN-DT [242](#)
CHD-SCOR-TEN-NR [241](#)
CHD-SCOR-TEN-RESN-FIVE-TX [435](#)
CHD-SCOR-TEN-RESN-FOUR-NR [314](#)
CHD-SCOR-TEN-RESN-ONE-NR [313](#)
CHD-SCOR-TEN-RESN-THRE-NR [314](#)
CHD-SCOR-TEN-RESN-TWO-NR [313](#)
CHD-SCOR-THRE-DT [238](#)
CHD-SCOR-THRE-NR [237](#)
CHD-SCOR-THRE-RESN-FIVE-TX [435](#)
CHD-SCOR-THRE-RESN-FOUR-NR [307](#)
CHD-SCOR-THRE-RESN-ONE-NR [306](#)
CHD-SCOR-THRE-RESN-THRE-NR [306](#)
CHD-SCOR-THRE-RESN-TWO-NR [306](#)
CHD-SCOR-TWO-DT [237](#)
CHD-SCOR-TWO-NR [236](#)
CHD-SCOR-TWO-RESN-FIVE-TX [434](#)
CHD-SCOR-TWO-RESN-FOUR-NR [305](#)
CHD-SCOR-TWO-RESN-ONE-NR [237](#)
CHD-SCOR-TWO-RESN-THRE-NR [237](#)
CHD-SCOR-TWO-RESN-TWO-NR [237](#)
CHD-SCRT-3-CD [45](#)
CHD-SCRT-3-NMRC-CD [45](#)
CHD-SCRT-4-CD [45](#)
CHD-SCRT-4-NMRC-CD [45](#)
CHD-SCRX-AUTH-OVRR-BHVR-CD [343](#)
CHD-SCRX-AUTH-OVRR-BHVR-DT [346](#)
CHD-SCRX-AUTH-OVRR-CRDT-CD [342](#)
CHD-SCRX-AUTH-OVRR-CRDT-DT [345](#)
CHD-SCRX-AUTH-OVRR-DECR-CD [345](#)
CHD-SCRX-AUTH-OVRR-DECR-DT [347](#)

CHD-SCRX-AUTH-OVRR-FRD-CD 343
CHD-SCRX-AUTH-OVRR-FRD-DT 346
CHD-SCRX-AUTH-OVRR-INCR-CD 344
CHD-SCRX-AUTH-OVRR-INCR-DT 346
CHD-SCRX-AUTH-OVRR-OVLM-CD 345
CHD-SCRX-AUTH-OVRR-OVLM-DT 347
CHD-SCRX-AUTH-OVRR-RISK-CD 344
CHD-SCRX-AUTH-OVRR-RISK-DT 346
CHD-SC-1 81
CHD-SC-1 81
CHD-SC-2 82
CHD-SC-3 82
CHD-SC-4 83
CHD-SC-5-8-NMDSREC 83
CHD-SC-5 83
CHD-SC-6 84
CHD-SC-7 84
CHD-SC-8 84
CHD-SD-PREFIX 385
CHD-SD-SUFFIX 385
CHD-SEC-CODE-NUM-1 45
CHD-SEC-CODE-NUM-2 45
CHD-SECONDARY-DATA 384
CHD-SECONDARY-DATE-OF-BIRTH 392
CHD-SECONDARY-PEF 191
CHD-SECONDARY-SOC-SEC-NO 388
CHD-SECOND-TELEPHONE-NUMBER 387
CHD-SECURITY-CODE-1 44
CHD-SECURITY-CODE-2 45
CHD-SEGMENT-OCCURS-NR 28
CHD-SERVICES-MATRIX 154
CHD-SEX-CODE 386
CHD-SHDW-LINE-AM 212
CHD-SHDW-LINE-CHNG-DT 213
CHD-SHDW-LINE-EXPR-DT 212
CHD-SHDW-LINE-REVV-DT 213
CHD-SHORT-NAME 377
CHD-SIX-DAY-DEBIT-COUNTS 56
CHD-SKIP-CHRG-OFF-DAYS-NR 230
CHD-SKIP-ELGB-IN 204
CHD-SKIP-PAY-HISTORY 203
CHD-SKIP-PMNT-ACCP-NR 287
CHD-SKIP-PMNT-OFFR-NR 286
CHD-SKIP-PMNT-OVRD-PRTF-DT 286
CHD-SKIP-PMNT-OVRD-PRTF-ID 286
CHD-SKIP-PMNT-PRTF-ID 286
CHD-SLS-ANNL-CHRG 460
CHD-SLS-CASH-INTR-CHRG 460
CHD-SLS-CASH-ITEM-CHRG 460

CHD-SLS-CRDT-LIFE-FEES 461
CHD-SLS-CRDT-LIFE-INTR 460
CHD-SLS-CSTM-FEES 461
CHD-SLS-CSTM-INTR 461
CHD-SLS-DCLN-AUTH-CHRG 461
CHD-SLS-LATE-CHRG 462
CHD-SLS-MIN-FIN-CHRG 462
CHD-SLS-MISC-FEES 462
CHD-SLS-MISC-INTR 462
CHD-SLS-MMB-FEES 463
CHD-SLS-MMB-INTR 463
CHD-SLS-MRCH-INTR-CHRG 463
CHD-SLS-MRCH-ITEM-CHRG 463
CHD-SLS-NSF-CHRG 464
CHD-SLS-OIF-CHRG 464
CHD-SLS-OVRL-CHRG 464
CHD-SLS-STMT-CHRG 464
CHD-SLS-SYD-SEGMENT 459
CHD-SMBAL-MONTHS 597
CHD-SMRT-CARD-DATA 77
CHD-SMRT-CARD-ICC-CD 77
CHD-SOCIETY-LS-CASH-RATE 55
CHD-SOCIETY-LS-MRCH-RATE 55
CHD-SOC-SECURITY-NO 386
CHD-SOLICITATION-FLAG 391
CHD-SORT-DISTRIBUTION 137
CHD-SPECIAL-CODES 80
CHD-SPECIAL-CONTROL-FLAGS 79
CHD-SPECIAL-CONTROL 84
CHD-SPECIAL-PROCESSING-FLAGS 120
CHD-SPECIAL-RATE-FLAG 133
CHD-SPEC-PROC-FLAGS-NMDSREC 120
CHD-SPEC-STMT-FLAG 127
CHD-SPOUSE-NAME 377
CHD-SPOUSE-TYPE-PLASTIC 68
CHD-SP-1-12 203
CHD-SSPN-CYCL-CD 295
CHD-SSR-IN 320
CHD-SSUPMISC-RCRD-CT 449
CHD-SSUPMISC-TOTL-CT 445
CHD-START-DATE-OF-DELQ 190
CHD-STATE 378
CHD-STATUS-BYTES 35
CHD-STATUS-CODES 35
CHD-STATUS-REASON-CODE 61
CHD-STI-FIRST-USE-FLAG 152
CHD-STI-USE-FLAG 105
CHD-STMT-DSCL-ID 250
CHD-STMT-FEE-FLAG 118

CHD-STMT-FORM-ID 250
CHD-STMT-FRMT-ID 250
CHD-STMT-HOLD-FLAG 131
CHD-STMT-LATE-DAYS-NR 293
CHD-STOLEN-ACCUM 202
CHD-STOP-CYCL-CODE-CHNG-CD 410
CHD-STRATEGY-LOCKS-NMDSREC 182
CHD-STRT-REVV-IN 355
CHD-SUB-ACCT-CD 231
CHD-SYD-ANNL-CHRG 465
CHD-SYD-CASH-INTR-CHRG 465
CHD-SYD-CASH-ITEM-CHRG 466
CHD-SYD-CRDT-LIFE-FEES 466
CHD-SYD-CRDT-LIFE-INTR 466
CHD-SYD-CSTM-FEES 467
CHD-SYD-CSTM-INTR 467
CHD-SYD-DCLN-AUTH-CHRG 468
CHD-SYD-HOLD-LS-STMT-CHRG 474
CHD-SYD-LATE-CHRG 468
CHD-SYD-MIN-FIN-CHRG 469
CHD-SYD-MISC-FEES 470
CHD-SYD-MISC-INTR 469
CHD-SYD-MMB-FEES 471
CHD-SYD-MMB-INTR 470
CHD-SYD-MRCH-INTR-CHRG 471
CHD-SYD-MRCH-ITEM-CHRG 472
CHD-SYD-NSF-CHRG 472
CHD-SYD-OIF-CHRG 473
CHD-SYD-OVRL-CHRG 473
CHD-SYD-STMT-CHRG 473
CHD-SYSTEM-BANK 26
CHD-SYSTEM-BANK 26
CHD-SYSTEM-NO-EXPNI 26
CHD-SYSTEM-NO 26
CHD-SYSTEM-PRIN 27
CHDTAP-BINT 611
CHDTAP-CASH 611
CHDTAP-CYC-CASH 612
CHDTAP-CYC-MRCH 613
CHDTAP-NBINT 612
CHD-TELEPHONE-NUMBER 386
CHD-TEMP-BONUS-LIMIT 44
CHD-TEMP-PI-CODE 46
CHD-TEMP-PI-STMT 49
CHD-TEMP-PI-TYPE 47
CHD-TEMP-PLASTIC-IND 202
CHD-TEMP-PROMO-END-DATE 49
CHD-TEMP-PROMO-NMDSREC 46
CHD-TEMP-PROMO-START-DATE 49

CHD-TERMS-DATE [112](#)
CHD-TERMS-PROCESSING [109](#)
CHD-TESR-QLFD-IN [195](#)
CHD-THOUSAND-SERIES [26](#)
CHD-TLF-TABL-ID [295](#)
CHD-TLP-CLT-EXPR-DT [222](#)
CHD-TLP-CLT-ID [222](#)
CHD-TLP-TQ-TABL-ID [295](#)
CHD-TLR-CLT-EXPR-DT [279](#)
CHD-TLR-CLT-ID [278](#)
CHD-TMPR-AUTO-PAY-AM [234](#)
CHD-TMPR-CRDT-LINE-AM [280](#)
CHD-TMPR-CRDT-LINE-CD [280](#)
CHD-TMPR-CRDT-LINE-END-DT [280](#)
CHD-TMPR-CRDT-LINE-STRT-DT [279](#)
CHD-TNSLT-XFER-CD [368](#)
CHD-TOTAL-LARGE-AREA-DEF [474](#)
CHD-TOTL-CASH-ADVN-LFTM-AM [531](#)
CHD-TRANSFER-FLAG [113](#)
CHD-TRANSFER-PROCESSING [112](#)
CHD-TRANSIT-ROUTING-NO [44](#)
CHD-TRMN-INCN-PRCN-CD [245](#)
CHD-TRNS-PYFF-EXCP-CT [283](#)
CHD-TRNS-PYMT-DUE-CT [283](#)
CHD-TSM-PTC-IN [395](#)
CHD-TYPE-CRED-LINE-CHG [78](#)
CHD-TYPE-CRED-LINE-CHG [78](#)
CHD-TYPE-LAST-MON-TRAN [498](#)
CHD-TYPE-LAST-NONMON [126](#)
CHD-TYPE-PLASTIC [67](#)
CHD-UD-AD-MESSAGE-FLAG [166](#)
CHD-UD-APPROVAL-OFFICER-CODE [164](#)
CHD-UD-ATTRITION-INDEX [164](#)
CHD-UD-BANK-RELATION-CODE [164](#)
CHD-UD-FINANCIAL-INSTITUTION [164](#)
CHD-UD-GEO-CODE [162](#)
CHD-UD-LIFESTYLE-IND [164](#)
CHD-UD-PRICING-CONTROLS-ADD [253](#)
CHD-UD-PRICING-CONTROLS-ADD [253](#)
CHD-UD-PRICING-CONTROLS [166](#)
CHD-UD-PRODUCT-TYPE [163](#)
CHD-UD-PROFITABILITY-INDEX [164](#)
CHD-UD-RISK-SCORE [162](#)
CHD-UD-RPT1 [165](#)
CHD-UD-RPT2 [165](#)
CHD-UD-RPT3 [166](#)
CHD-UD-RPT4 [166](#)
CHD-UD-SOURCE-CODE [163](#)
CHD-UNPD-ANNL-FEE-AM [223](#)

CHD-UNPD-ANNL-FEE-REBT-BONS-CD 223
CHD-UPC-10 169
CHD-UPC-11 169
CHD-UPC-12 170
CHD-UPC-13 253
CHD-UPC-14 254
CHD-UPC-15 254
CHD-UPC-16 254
CHD-UPC-17 255
CHD-UPC-18-TX 456
CHD-UPC-19-NR 252
CHD-UPC-1 166
CHD-UPC-20-NR 252
CHD-UPC-21-AM 252
CHD-UPC-22-NR 252
CHD-UPC-2 167
CHD-UPC-3 167
CHD-UPC-4 167
CHD-UPC-5 167
CHD-UPC-6 167
CHD-UPC-7 168
CHD-UPC-8 168
CHD-UPC-9 168
CHD-UPGR-DT 180
CHD-USAV-CTD-TOTL-AM 230
CHD-USAV-GROP-ID-LAST-CHNG-DT 219
CHD-USAV-GROP-ID 218
CHD-USAV-OPT-OUT-CD 219
CHD-USER-TX 222
CHD-VISA-REGION 157
CHD-VRFY-CIT-EFFC-DT-CD 418
CHD-WAIV-OVERLATE-FEES 138
CHD-WAIV-OVLMT-RESET 149
CHD-WB-LST-DEBT-DATE 506
CHD-WB-PURGE-DATE 63
CHD-WB-TRAN-TYPE 63
CHD-WRBL-MSSG-ID 294
CHD-WRKN-SCHD-ID 424
CHD-WRKT-EXPR-DT 558
CHD-XCEPT-CHARGE-OFF-FLAG 189
CHD-XCSV-INT-CT 227
CHD-YTD-CBRN-PRTN-QLFD-PRCH-AM 497
CHD-YTD-CBRN-PRTN-QLFD-PRCH-NR 497
CHD-YTD-CRTS-REHB-CT 454
CHD-YTD-DEAH-CHG-AM 445
CHD-YTD-DEAH-CT 446
CHD-YTD-DISCOUNT-SAVINGS 524
CHD-YTD-INCL-MMB-AM 438
CHD-YTD-LATE-CT 446

CHD-YTD-OVLM-CT [446](#)
CHD-YTD-PARTNER-EARNED [184](#)
CHD-YTD-REHB-CT [452](#)
CHD-YTD-RTCK-CHG-AM [445](#)
CHD-YTD-RTCK-CT [446](#)
CHD-YTD-TOT-GAL [447](#)
CHD-YTD-UNUSD-PRTNR-REBATES [183](#)
CHD-ZIP-CODE-ALPHA [378](#)
CHD-ZIP-CODE [379](#)
CHD-07-DAY-PYMT-CT [371](#)
CHD-1STY-MXFE-ALLW-AM [375](#)
CHD-1098-BEGIN-YEAR-PRNC-AM [478](#)
CHD-1098-MID-ORGN-DT [477](#)
CHD-1098-ORGN-DT [477](#)
CHD-15-DAY-PYMT-CT [371](#)
CHD-3CYC-PYMT-CT [437](#)
CHD-4CYC-PYMT-CT [437](#)
CHD-5CYC-PYMT-CT [437](#)
CHD-6CYC-PYMT-CT [437](#)
CHD-90-DAY-FLAG [122](#)
Checkpoint Record [12](#)
Checkpoints [913](#)
CLHDPS-SRCHG-FIELDS [682](#)
Client Products Segments [406](#)
Client/Product Segments [18](#)
Current Monetary Activity Segment [19](#)
Current Monetary Activity Segment [594](#)
Customer Data Segment [18, 377](#)
Customer High Risk ACS Segment [396](#)
Customer Historical Data Segment [484](#)

D

DDA Records [14](#)
DDA Record [932](#)

E

Expanded Pay Off Balance Record [1006](#)

F

FILLER [27, 31, 44, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 95, 96, 97, 98, 99, 100, 126, 163, 165, 166, 167, 168, 169, 170, 180, 197, 198, 203, 205, 206, 208, 209, 220, 223, 253, 254, 255, 326, 327, 328, 334, 351, 368, 395, 405, 418, 427, 450, 451, 453, 454, 456, 459,](#)

474, 475, 482, 489, 494, 503, 506, 519, 534, 570, 585, 592, 594, 631, 669, 704, 707, 715, 721, 749, 757, 758, 766, 770, 779, 782, 792, 796, 801, 802, 804, 805, 806, 810, 814, 818, 822, 826, 830, 834, 838, 842, 846, 850, 854, 858, 862, 866, 870, 877, 884, 886, 891, 910, 913, 915, 919, 927, 928, 929, 930, 931, 932, 969, 970, 985, 987, 989, 990, 992, 993, 995, 997, 998, 1000, 1002, 1003, 1005, 1007, 1009, 1011, 1013, 1015, 1016, 1017
FILLER 30, 88, 97, 109, 198, 532, 534, 593
FLAP Bonus Record 12
FLAP-ACCT-ID 721
FLAP-AGNT-ID 721
FLAP-AMRT-MTRT-DT 749
FLAP-ANN-INT-RATE 724
FLAP-ANNV-INTR-RT 744
FLAP-APPLY-PAY-SEG 758
FLAPAP-UNPD-ANNL-CHRG-AM 762
FLAPAP-UNPD-CRDT-LIFE-AM 761
FLAPAP-UNPD-ITEM-CHRG-AM 763
FLAPAP-UNPD-LATE-CHRG-AM 761
FLAPAP-UNPD-MSCL-CHRG-AM 762
FLAPAP-UNPD-OVRL-CHRG-AM 761
FLAPAP-UNPD-SRCHG-AM 763
FLAP-ASSC-FLAP-ID 744
FLAP-BASE-INFO 721
FLAP-BASE-MIN-PAY-AM 800
FLAP-BINT 759
FLAP-BLNC-OPEN-DT 755
FLAP-BLNC-TYPE-CD 736
FLAP-BONUS-CTD-DEBITS 890
FLAP-BONUS-LS-ACCUM-REBATE 888
FLAP-BONUS-LS-DISBURSE 889
FLAP-BONUS-LS-INFO 887
FLAP-BONUS-LS-PY-REBATE 888
FLAP-BONUS-LS-QUAL-PURCH 888
FLAP-BONUS-LS-REBATE 888
FLAP-BONUS-PS-ACCUM-REBATE 889
FLAP-BONUS-PS-DISBURSE 890
FLAP-BONUS-PS-INFO 889
FLAP-BONUS-PS-PY-REBATE 889
FLAP-BONUS-PS-QUAL-PURCH 890
FLAP-BONUS-PS-REBATE 889
FLAP-BONUS-YTD-REBATE 890
FLAP-BPS-HIST-BAL 737
FLAP-CASH-OPT-END-DATE 726
FLAP-CIT-DT 744
FLAP-CLASS 757
FLAP-CLASS-DATE 757
FLAP-CLASS-DATE-5 758
FLAP-CLASS-DR 757

FLAP-CLSN-CSTS-AM 756
FLAP-CLSN-CSTS-BLLD-DT 756
FLAP-CRDT-BLNC-AM 764
FLAP-CRRN-BLNC-AM 770
FLAP-CRRN-INST-NR 737
FLAP-CRRN-MTHD-NM 874
FLAP-CTD-ANNL-CHRG-AM 762
FLAP-CTD-BLLD-INTR-AM 729
FLAP-CTD-BLLD-PAID-AM 770
FLAP-CTD-DELQ-AM 804
FLAP-CTD-ITEM-FEES 760
FLAP-CTD-LATE-CHRG-AM 760
FLAP-CTD-MSCL-CHRG-AM 762
FLAP-CTD-OVRL-CHRG-AM 761
FLAP-CTD-PRIN 759
FLAP-CTD-SPCF-CRDT-AM 764
FLAP-CTD-SRCHG-AM 763
FLAP-CURRENT-DELINQUENCY 804
FLAP-CURR-TOTAL-DELQ 759
FLAP-CURR-UNPAID-BPD 759
FLAP-CURR-UNPAID-INTSC 759
FLAP-DAILY-INT-RATE 725
FLAP-DALY-CASH-OPTN-AM 769
FLAP-DALY-INTR-ONEDAY-AM 769
FLAP-DALY-INTR-PAID-AM 769
FLAP-DALY-INTR-UNPD-AM 769
FLAP-DELAY-INT-END-DATE 723
FLAP-DELAY-PAY-END-DATE 723
FLAP-DELINQUENCY-DATA 804
FLAP-DEPT-CODE 737
FLAP-DFP-FEE-SAVE-AM 749
FLAP-DFRD-INT-CD 728
FLAP-DISPUTE-AMOUNT 760
FLAP-DISPUTE-FLAG 726
FLAP-DLNQ-CYCL-NR 763
FLAP-DSBR-AM 766
FLAP-DSBR-CT 767
FLAP-DSBR-LCTN-CD 767
FLAP-DSBR-TOTL-CT 767
FLAP-DSPL-CRRN-BLNC-AM 760
FLAP-EFFECTIVE-DATE 722
FLAP-EFFECTIVE-RELJUL 723
FLAP-EXPR-ANNL-INTR-RT 729
FLAP-EXPR-DALY-INTR-RT 729
FLAP-EXPR-MNTH-INTR-RT 729
FLAP-EXPR-UNPD-CD 729
FLAP-FEE-INTR-BRNG-AM 765
FLAP-FIXED-PAYMENT-AMT 798
FLAP-FULL-ACCT-ID 721

FLAP-FULL-BAL-DSPT-CD 765
FLAP-FUND-ACCESS-ID 741
FLAP-FUND-EFFBEG-DT 740
FLAP-FUND-EFFEND-DT 741
FLAP-GOTO-APR 744
FLAP-GOTO-VRBL-CD 750
FLAP-HIGH-NOM-APPLIED-RT 724
FLAP-HIST-LS-BAL 729
FLAP-HIST-PS-BAL 729
FLAP-HIST-PURCHASES 727
FLAP-HOLD-DSPT-UNBL-INT 767
FLAP-ICBP-MTHD-NM 807
FLAP-ICBP-RSTR-MST-ITEM 885
FLAP-ICBP-RSTR-MST-NM 885
FLAP-ICBP-RSTR-MTHD-SET-TABLE 885
FLAP-ICBP-TYPE-CD 807
FLAP-ICID-MTHD-NM 815
FLAP-ICID-RSTR-MST-ITEM 884
FLAP-ICID-RSTR-MST-NM 884
FLAP-ICID-RSTR-MTHD-SET-TABLE 884
FLAP-ICID-TYPE-CD 815
FLAP-ICII-MTHD-NM 823
FLAP-ICII-RSTR-MST-ITEM 885
FLAP-ICII-RSTR-MST-NM 885
FLAP-ICII-RSTR-MTHD-SET-TABLE 885
FLAP-ICII-TYPE-CD 823
FLAP-ICIM-MTHD-NM 827
FLAP-ICIM-RSTR-MST-ITEM 884
FLAP-ICIM-RSTR-MST-NM 884
FLAP-ICIM-RSTR-MTHD-SET-TABLE 884
FLAP-ICIM-TYPE-CD 827
FLAP-ICIR-MTHD-NM 831
FLAP-ICIR-TYPE-CD 831
FLAP-ICPE-MTHD-NM 839
FLAP-ICPE-TYPE-CD 839
FLAP-ICVI-MTHD-NM 847
FLAP-ICVI-RSTR-MST-ITEM 885
FLAP-ICVI-RSTR-MST-NM 885
FLAP-ICVI-RSTR-MTHD-SET-TABLE 884
FLAP-ICVI-TYPE-CD 847
FLAP-ID 721
FLAP-INT-ON-INT 758
FLAP-INTR-DFLT-STRT-TX 743
FLAP-INTR-IDX-RT 728
FLAP-INTRO-FIXED-PAY-AMT 799
FLAP-INTRO-MPD-ADD-INT 799
FLAP-INTRO-MPD-METHOD 799
FLAP-INTRO-MPD-RATE 799
FLAP-INTRO-VAR-BR-SW 728

FLAP-INVC-NMBR-TX 737
FLAP-IOCI-MTHD-NM 855
FLAP-IOCI-TYPE-CD 855
FLAP-IOMI-MTHD-NM 859
FLAP-IOMI-TYPE-CD 859
FLAP-IP-END-DT 744
FLAP-IP-STRT-DT 744
FLAP-ITEM 721
FLAP-ITEM-FEE-DLAY-DT 727
FLAP-ITRO-ICBP-MTHD-NM 811
FLAP-ITRO-ICBP-TYPE-CD 811
FLAP-ITRO-ICID-MTHD-NM 819
FLAP-ITRO-ICID-TYPE-CD 819
FLAP-ITRO-ICIR-MTHD-NM 835
FLAP-ITRO-ICIR-TYPE-CD 835
FLAP-ITRO-ICPE-MTHD-NM 843
FLAP-ITRO-ICPE-TYPE-CD 843
FLAP-ITRO-ICVI-MTHD-NM 851
FLAP-ITRO-ICVI-TYPE-CD 851
FLAP-ITRO-INTR-MNTH-CT 757
FLAP-ITRO-MPD-MNTH-CT 756
FLAP-KEY-ID 721
FLAP-LAST-REVOLV-SW 732
FLAP-LAST-RVLV-SWTC-CD 733
FLAP-LAST-STMT 770
FLAP-LFTM-BLLD-CRDT-INSR-AM 740
FLAP-LGCY-LINK-NM 803
FLAP-LIFE-BILLED-INT 725
FLAP-LOAN-BLNC-TYPE-ID 757
FLAP-LOAN-DSPL-END-DT 757
FLAP-LOAN-NMBR-ID 756
FLAP-LOAN-TYPE-CD 750
FLAP-LOCK-CD 873
FLAP-LOW-NOM-APPLIED-RT 724
FLAPLS-ACCM-PYMT-PRCS-AM 777
FLAPLS-ACCURRED-UNBILLED-INT 770
FLAPLS-ACRD-PROMO-ADB 776
FLAP-LS-ANN-APR 728
FLAPLS-ANNL-CHRG-AM 773
FLAPLS-BILLED-INT 770
FLAPLS-BLLD-INTR-AM 771
FLAPLS-BLNC-AM 771
FLAPLS-BPD 770
FLAPLS-CLLP-FLAP-MTRC-CD 728
FLAPLS-CRDT-BLNC-AM 776
FLAPLS-CRDT-CRRN-CHRG-AM 776
FLAPLS-CRDT-LIFE-CHRG-AM 775
FLAPLS-CYC-PRIN 771
FLAPLS-DALY-INTR-PAID-AM 782

FLAPLS-DEF-ADB 771
FLAPLS-DEFERRED-CR-LIFE 771
FLAPLS-DEFR-CRDT-LIFE-BASE-AM 771
FLAPLS-DELINQUENCY 804
FLAPLS-DELQ-AM 805
FLAPLS-DISPUTE-AMOUNT 771
FLAPLS-DLNQ-CYCL-NR 776
FLAPLS-DSBR-AM 778
FLAPLS-DSBR-CT 779
FLAPLS-DSBR-TOTL-CT 779
FLAPLS-FEE-APPL-AM 781
FLAPLS-FLAP-ADB-AM 771
FLAPLS-FRST-PERD-ADB-AM 779
FLAPLS-FRST-PERD-APR-RT 779
FLAPLS-FULL-BAL-DSPT-CD 778
FLAP-LS-HIST-DMPD-FEE-AM 753
FLAP-LS-HIST-DMPD-INTR-AM 752
FLAP-LS-HIST-DMPD-PRIN-AM 753
FLAP-LS-HIST-FEE-AM 751
FLAP-LS-HIST-INTR-AM 750
FLAP-LS-HIST-POB-RATE-AM 755
FLAP-LS-HIST-PRIN-AM 751
FLAP-LS-HIST-PYMT-FEE-AM 754
FLAP-LS-HIST-PYMT-INTR-AM 753
FLAP-LS-HIST-PYMT-PRIN-AM 754
FLAP-LS-HIST-RMPD-FEE-AM 752
FLAP-LS-HIST-RMPD-INTR-AM 751
FLAP-LS-HIST-RMPD-PRIN-AM 752
FLAPLS-ICBP-MTHD-NM 808
FLAPLS-ICBP-TYPE-CD 807
FLAPLS-ICID-MTHD-NM 816
FLAPLS-ICID-TYPE-CD 815
FLAPLS-ICII-MTHD-NM 824
FLAPLS-ICII-TYPE-CD 823
FLAPLS-ICIM-MTHD-NM 828
FLAPLS-ICIM-TYPE-CD 827
FLAPLS-ICIR-MTHD-NM 832
FLAPLS-ICIR-TYPE-CD 831
FLAPLS-ICPE-MTHD-NM 840
FLAPLS-ICPE-TYPE-CD 839
FLAPLS-ICVI-MTHD-NM 848
FLAPLS-ICVI-TYPE-CD 847
FLAPLS-IOCI-MTHD-NM 856
FLAPLS-IOCI-TYPE-CD 855
FLAPLS-IOMI-MTHD-NM 860
FLAPLS-IOMI-TYPE-CD 859
FLAPLS-ITEM-FEES 770
FLAPLS-LATE-CHRG-AM 772
FLAPLS-LGCY-LINK-NM 777

FLAPLS-MIN-FIN-CHRG-AM 775
FLAPLS-MSCL-CHRG-AM 773
FLAPLS-MTHD-NM 875
FLAPLS-OCRB-MTHD-NM 864
FLAPLS-OCRB-TYPE-CD 863
FLAPLS-OLD-PRIN 770
FLAPLS-OVRL-CHRG-AM 772
FLAPLS-PRMT-PYMT-WAIV-INT-AM 778
FLAPLS-PYFF-EXCP-BINT-CD 780
FLAPLS-PYFF-EXCP-CD 779
FLAPLS-PYFF-EXCP-CODES 779
FLAPLS-PYFF-EXCP-CTD-CD 781
FLAPLS-PYFF-EXCP-OLD-CD 780
FLAPLS-PYMN-LQDT-AM 775
FLAPLS-PYMT-ALLC-RT 804
FLAPLS-REAL-INT-AM 771
FLAPLS-REPORTABLE-INT 770
FLAP-LS-REVOLV-SW 731
FLAPLS-RTMP-MTHD-NM 867
FLAPLS-RTMP-TYPE-CD 867
FLAPLS-RTR-DELY-RESN-CD 779
FLAP-LS-RTRN-TO-RVLV-CD 771
FLAPLS-RTRN-TO-RVLV-SSPN-CD 781
FLAP-LS-RVLV-SWTC-CD 732
FLAPLS-SPCF-CRDT-AM 777
FLAPLS-SRCHG-AM 774
FLAP-LS-TEMP-APR 728
FLAPLS-TOTAL-DELQ 770
FLAPLS-TRANS-AMT 771
FLAPLS-TYPE-CD 874
FLAPLS-UNBD-ITEM-FEE-AM 771
FLAPLS-UNPAID-INTSC 770
FLAPLS-UNPD-ANNL-CHRG-AM 774
FLAPLS-UNPD-CRDT-LIFE-AM 773
FLAPLS-UNPD-ITEM-CHRG-AM 775
FLAPLS-UNPD-LATE-CHRG-AM 772
FLAPLS-UNPD-MSCL-CHRG-AM 773
FLAPLS-UNPD-OVRL-CHRG-AM 772
FLAPLS-UNPD-SRCHG-AM 774
FLAPLS-YTD-PAID-FEE-AM 782
FLAPLS-YTD-PAID-INTR-AM 782
FLAPLS-YTD-PAID-PRIN-AM 782
FLAP-MAX-INTR-ITRO-RT 741
FLAP-MAX-INTR-ITRO-USAG-CD 743
FLAP-MAX-INTR-RGLR-RT 741
FLAP-MAX-INTR-RGLR-USAG-CD 743
FLAP-MINIMUM-MPD-AMT 796
FLAP-MINIMUM-PAYMENT-DUE 796
FLAP-MIN-INTR-ITRO-RT 729

FLAP-MIN-INTR-ITRO-USAG-CD 742
FLAP-MIN-INTR-RGLR-USAG-CD 742
FLAP-MIN-RGLR-ANNL-RT 729
FLAP-MON-DATA 723
FLAP-MONTH-INT-RATE 724
FLAP-MPD-ADD-INT 799
FLAP-MPD-HIGH-BLNC-AM 737
FLAP-MPD-LOAN-END-DT 800
FLAP-MPD-METHOD 797
FLAP-MPD-RATE 798
FLAP-MTHD-GRP 870
FLAP-MTHD-LGCY-LINKS 801
FLAP-MTHD-LGCY-LINK-TABL 802
FLAP-MTHD-OVER-RIDE 806
FLAP-MTHD-OVER-RIDE-CT 806
FLAP-MTHD-RELD-CD 738
FLAP-MTHDS 806
FLAP-MUF-TYPE 758
FLAP-MULTIPLE-USE-FIELDS 757
FLAPM1-LGCY-LINK-NM 801
FLAPM1-RSTR-ICBP-MTHD-NM 885
FLAPM1-RSTR-ICID-MTHD-NM 884
FLAPM1-RSTR-ICII-MTHD-NM 885
FLAPM1-RSTR-ICIM-MTHD-NM 884
FLAPM1-RSTR-ICVI-MTHD-NM 885
FLAPM2-LGCY-LINK-NM 802
FLAPM2-RSTR-ICBP-MTHD-NM 885
FLAPM2-RSTR-ICID-MTHD-NM 884
FLAPM2-RSTR-ICII-MTHD-NM 885
FLAPM2-RSTR-ICIM-MTHD-NM 884
FLAPM2-RSTR-ICVI-MTHD-NM 885
FLAPM3-LGCY-LINK-NM 802
FLAPM3-RSTR-ICBP-MTHD-NM 885
FLAPM3-RSTR-ICID-MTHD-NM 884
FLAPM3-RSTR-ICII-MTHD-NM 885
FLAPM3-RSTR-ICIM-MTHD-NM 884
FLAPM3-RSTR-ICVI-MTHD-NM 885
FLAP-OCCR-CT 721
FLAP-OCRB-MTHD-NM 863
FLAP-OCRB-TYPE-CD 863
FLAP-OLD-PRIN 760
FLAP-OMPД-PL-AM 745
FLAP-ORGN-FEE-AM 756
FLAP-ORIG-ANN-INT-RATE 725
FLAP-ORIG-DAILY-INT-RATE 725
FLAP-ORIG-MONTH-INT-RATE 725
FLAP-PAID-OFF-MOS 727
FLAP-PAYOUT-PERIOD 724
FLAP-PB-CLPS-NO-MNTHS 745

FLAP-PB-MUF-TYPE-CD 744
FLAP-PB-TRMS-EFFC-DT 744
FLAP-PERC-BPD 727
FLAP-PLAN-FLAP-ID 736
FLAP-POB-AMT 727
FLAP-POB-RATE 727
FLAP-POST-CLOS-DT 748
FLAP-POST-DATE 723
FLAP-PRCH-AGRM-ID 765
FLAP-PRCH-AGRM-SQNC-ID 766
FLAP-PRCH-AGRM-SQNC-NM 766
FLAP-PRCH-AGRM-TYPE-ID 765
FLAP-PRCNG-STRAT-ID 758
FLAP-PREV-HOLD-DSPT-UNBL-INT 768
FLAP-PREV-STMT 783
FLAPPR-ICBP-MTHD-NM 809
FLAPPR-ICBP-TYPE-CD 809
FLAPPR-ICID-MTHD-NM 817
FLAPPR-ICID-TYPE-CD 817
FLAPPR-ICII-MTHD-NM 825
FLAPPR-ICII-TYPE-CD 825
FLAPPR-ICIM-MTHD-NM 829
FLAPPR-ICIM-TYPE-CD 829
FLAP-PRICING-INFO 801
FLAPPR-ICIR-MTHD-NM 833
FLAPPR-ICIR-TYPE-CD 833
FLAPPR-ICPE-MTHD-NM 841
FLAPPR-ICPE-TYPE-CD 841
FLAPPR-ICVI-MTHD-NM 849
FLAPPR-ICVI-TYPE-CD 849
FLAP-PRIN-AGNT-ID 721
FLAP-PRIN-ID 721
FLAPPR-IOCI-MTHD-NM 857
FLAPPR-IOCI-TYPE-CD 857
FLAPPR-IOMI-MTHD-NM 861
FLAPPR-IOMI-TYPE-CD 861
FLAP-PRJC-CARD-SQNC-NR 766
FLAP-PRMT-EXPR-DT 768
FLAPPR-MTHD-NM 876
FLAP-PRMT-INT-CRDT-CD 768
FLAP-PRMT-INT-CRDT-END-DT 768
FLAP-PRMT-PYMT-WAIV-INT-AM 764
FLAPPR-OCRB-MTHD-NM 865
FLAPPR-OCRB-TYPE-CD 865
FLAP-PROMO-SQNC-NR 736
FLAP-PROMOTIONAL-ID 726
FLAPPR-RTMP-MTHD-NM 869
FLAPPR-RTMP-TYPE-CD 869
FLAP-PRTC-BLNC-DT 744

FLAP-PRTC-BLNC-ID [743](#)
FLAPPR-TYPE-CD [876](#)
FLAPPS-ACCM-PYMT-PRCS-AM [790](#)
FLAPPS-ACCURRED-UNBILLED-INT [783](#)
FLAPPS-ACRD-PROMO-ADB [789](#)
FLAPPS-ANNL-CHRG-AM [786](#)
FLAPPS-APR-RT [728](#)
FLAPPS-BILLED-INT [783](#)
FLAPPS-BLLD-INTR-AM [784](#)
FLAPPS-BLNC-AM [784](#)
FLAPPS-BPD [783](#)
FLAPPS-CLLP-FLAP-MTRC-CD [728](#)
FLAPPS-CRDT-BLNC-AM [789](#)
FLAPPS-CRDT-CRRN-CHRG-AM [789](#)
FLAPPS-CRDT-LIFE-CHRG-AM [788](#)
FLAPPS-CYC-PRIN [783](#)
FLAPPS-DALY-INTR-PAID-AM [795](#)
FLAPPS-DEF-ADB [783](#)
FLAPPS-DEFERRED-CR-LIFE [783](#)
FLAPPS-DEFR-CRDT-LIFE-BASE-AM [784](#)
FLAPPS-DELINQUENCY [805](#)
FLAPPS-DELQ-AM [805](#)
FLAPPS-DISPUTE-AMOUNT [783](#)
FLAPPS-DLNQ-CYCL-NR [789](#)
FLAPPS-DSBR-AM [791](#)
FLAPPS-DSBR-CT [792](#)
FLAPPS-DSBR-TOTL-CT [792](#)
FLAPPS-FEE-APPL-AM [794](#)
FLAPPS-FLAP-ADB-AM [784](#)
FLAPPS-FRST-PERD-ADB-AM [792](#)
FLAPPS-FRST-PERD-APR-RT [792](#)
FLAPPS-FULL-BAL-DSPT-CD [791](#)
FLAPPS-ICBP-MTHD-NM [808](#)
FLAPPS-ICBP-TYPE-CD [808](#)
FLAPPS-ICID-MTHD-NM [816](#)
FLAPPS-ICID-TYPE-CD [816](#)
FLAPPS-ICII-MTHD-NM [824](#)
FLAPPS-ICII-TYPE-CD [824](#)
FLAPPS-ICIM-MTHD-NM [828](#)
FLAPPS-ICIM-TYPE-CD [828](#)
FLAPPS-ICIR-MTHD-NM [832](#)
FLAPPS-ICIR-TYPE-CD [832](#)
FLAPPS-ICPE-MTHD-NM [840](#)
FLAPPS-ICPE-TYPE-CD [840](#)
FLAPPS-ICVI-MTHD-NM [848](#)
FLAPPS-ICVI-TYPE-CD [848](#)
FLAPPS-IOCI-MTHD-NM [856](#)
FLAPPS-IOCI-TYPE-CD [856](#)
FLAPPS-IOMI-MTHD-NM [860](#)

FLAPPS-IOMI-TYPE-CD 860
FLAPPS-ITEM-FEES 783
FLAPPS-LATE-CHRG-AM 784
FLAPPS-LGCY-LINK-NM 790
FLAPPS-MIN-FIN-CHRG-AM 788
FLAPPS-MPD-HIGH-BLNC-AM 801
FLAPPS-MSCL-CHRG-AM 786
FLAPPS-MTHD-NM 875
FLAPPS-OCRB-MTHD-NM 864
FLAPPS-OCRB-TYPE-CD 864
FLAPPS-OLD-PRIN 783
FLAPPS-OVRL-CHRG-AM 785
FLAPPS-PRMT-PYMT-WAIV-INT-AM 791
FLAPPS-PYFF-EXCP-BINT-CD 793
FLAPPS-PYFF-EXCP-CD 792
FLAPPS-PYFF-EXCP-CODES 792
FLAPPS-PYFF-EXCP-CTD-CD 794
FLAPPS-PYFF-EXCP-OLD-CD 793
FLAPPS-PYMN-LQDT-AM 788
FLAPPS-REAL-INT-AM 783
FLAPPS-REPORTABLE-INT 783
FLAP-PS-REVOLV-SW 732
FLAPPS-RTMP-MTHD-NM 868
FLAPPS-RTMP-TYPE-CD 868
FLAPPS-RTR-DELY-RESN-CD 792
FLAP-PS-RTRN-TO-RVLV-CD 784
FLAPPS-RTRN-TO-RVLV-SSPN-CD 794
FLAP-PS-RVLV-SWTC-CD 732
FLAPPS-SPCF-CRDT-AM 790
FLAPPS-SRCHG-AM 787
FLAPPS-TOTAL-DELQ 783
FLAPPS-TRANS-AMT 783
FLAPPS-TYPE-CD 875
FLAPPS-UNBD-ITEM-FEE-AM 783
FLAPPS-UNPAID-INTSC 783
FLAPPS-UNPD-ANNL-CHRG-AM 787
FLAPPS-UNPD-CRDT-LIFE-AM 785
FLAPPS-UNPD-ITEM-CHRG-AM 788
FLAPPS-UNPD-LATE-CHRG-AM 785
FLAPPS-UNPD-MSCL-CHRG-AM 786
FLAPPS-UNPD-OVRL-CHRG-AM 785
FLAPPS-UNPD-SRCHG-AM 787
FLAPPS-YTD-PAID-FEE-AM 795
FLAPPS-YTD-PAID-INTR-AM 795
FLAPPS-YTD-PAID-PRIN-AM 795
FLAP-PY-BLLD-INTR-AM 754
FLAP-PYMN-LQDT-AM 764
FLAP-PYMT-ALLC-BEGIN-DT 803
FLAP-PYMT-ALLC-END-DT 803

FLAP-PYMT-ALLC-RT 803
FLAP-RECORD-KEY 721
FLAP-RECORD 721
FLAP-REPORTABLE-INT 759
FLAP-REVOLV-BASE-INT 735
FLAP-REVOLV-BREAKRATES 735
FLAP-REVOLV-INT-METHOD 733
FLAP-REVOLV-INT-RATES 733
FLAP-REVOLV-ITEM-FEES 734
FLAP-REVOLV-MPD 734
FLAP-REVOLV-PAYOUT-EXCEPT 734
FLAP-REVOLV-REBATE 735
FLAP-REVOLV-SWITCHES 733
FLAP-RGLR-INDX-RT 728
FLAP-RGLR-INTR-MNTH-CT 757
FLAP-RGLR-MPD-MNTH-CT 757
FLAP-RMRT-LAST-RT 800
FLAP-RSTR-CASH-OPTN-END-DT 879
FLAP-RSTR-DELY-INTR-END-DT 879
FLAP-RSTR-DELY-PAY-END-DT 879
FLAP-RSTR-FLAP-CLSS-CD 882
FLAP-RSTR-FLAP-CLSS-DR-CD 883
FLAP-RSTR-FLAP-CLSS-DT 883
FLAP-RSTR-ICIB-MTHD-NM 886
FLAP-RSTR-ICID-LOCK-CD 880
FLAP-RSTR-ICID-MTHD-NM 880
FLAP-RSTR-ICIP-MTHD-NM 886
FLAP-RSTR-ICIV-MTHD-NM 886
FLAP-RSTR-ICVI-LOCK-CD 881
FLAP-RSTR-ICVI-MTHD-NM 881
FLAP-RSTR-ITRO-ICID-MTHD-NM 881
FLAP-RSTR-ITRO-ICVI-MTHD-NM 882
FLAP-RSTR-ITRO-INTR-RT 878
FLAP-RSTR-MAX-INTR-RT 879
FLAP-RSTR-MIN-INTR-RT 878
FLAP-RSTR-PRMT-NM 879
FLAP-RSTR-RGLR-INTR-RT 878
FLAP-RSTR-RTRN-TO-RVLV-CD 883
FLAP-RSTR-RTRN-TO-RVLV-DT 884
FLAP-RSTR-RVLV-SWTC-CD 880
FLAP-RSTR-RVLV-SWTC-TWO-CD 880
FLAP-RSTR-SGMN 878
FLAP-RSTR-SGMN-CT 806
FLAP-RSTR-SGMN-GRP 878
FLAP-RTMP-MTHD-NM 867
FLAP-RTMP-TYPE-CD 866
FLAP-RTR-DELY-DT 744
FLAP-RTR-DELY-RESN-CD 744
FLAP-RTR-DSCL-CT 748

FLAP-RTR-DSCL-DT 748
FLAP-RTRN-TO-RVLV-CD 730
FLAP-RTRN-TO-RVLV-DT 729
FLAP-RTRN-TO-RVLV-SSPN-CD 738
FLAP-RVLV-CD 872
FLAP-RVLV-INTR-DFLT-CD 736
FLAP-RVLV-INTR-ON-INTR-CD 735
FLAP-RVLV-MTHD-CD 873
FLAP-RVLV-MTHD-TX 873
FLAP-RVLV-SWTC-ID 871
FLAP-RVLV-SWTC-SGMT-ONE 733
FLAP-RVLV-SWTC-SGMT-TWO 735
FLAP-SSPN-ANN-INT-RT 745
FLAP-SSPN-BASE-INT-CD 747
FLAP-SSPN-BREK-RATE-CD 747
FLAP-SSPN-FREZ-MPD-CD 746
FLAP-SSPN-INFO 745
FLAP-SSPN-INT-MTHD-CD 746
FLAP-SSPN-INT-ON-INT-CD 747
FLAP-SSPN-INT-RATE-CD 746
FLAP-SSPN-INTR-DFLT-CD 747
FLAP-SSPN-ITEM-FEES-CD 747
FLAP-SSPN-MAX-INTR-ITRO-RT 746
FLAP-SSPN-MAX-INTR-RGLR-RT 746
FLAP-SSPN-MIN-INTR-ITRO-RT 745
FLAP-SSPN-MIN-RGLR-ANNL-RT 745
FLAP-SSPN-MPD-CD 747
FLAP-SSPN-MTHD-SET-NR 746
FLAP-SSPN-ORIG-ANN-INT-RT 745
FLAP-SSPN-PYFF-EXCP-CD 747
FLAP-SSPN-REBT-CD 747
FLAP-SSPN-RVLV-SWITCHES 746
FLAP-SYS-ID 721
FLAP-SYS-PRIN-AGNT-ID 721
FLAP-TERM-FREZ-DT 744
FLAP-TERMS-CODE 726
FLAP-TERM-UNFR-DT 744
FLAP-TOTL-FLAP-CT 721
FLAP-TRAN-DATE 722
FLAP-TRANSACTION-AMT 722
FLAP-TYPE 722
FLAP-TYPE-CD 874
FLAP-UNBD-ITEM-FEE-CURR-AM 728
FLAP-UNIQ-MNTH-BLNC-CD 755
FLAP-UNSS-DT 746
FLAP-VRBL-CD 749
FLAP-VRBL-SGMN-CTRS 805
FLAP-WAIVED-UNBILLED-INT 726
FLAP-YTD-BLLD-INTR-AM 754

FLAP-YTD-PAID-FEE-AM [756](#)
FLAP-YTD-PAID-INTR-AM [756](#)
FLAP-YTD-PAID-PRIN-AM [755](#)
Format 1 [16](#)
Format 2 [16](#)
Format 3 [16](#)
format 4 [17](#)
Full Balance Dispute Record [13](#)

G

Global Address Record [930](#)
Global Addressing Records [14](#)
Global Phone Record [931](#)
Global Record [929](#)

H

HD-RECOVERY-IND [65](#)
Header Record [928](#)
Header/Trailer Records [14](#)
High-Risk ACS Segment [18](#)

I

Introduction [8](#)

M

Method Override Record [12](#)
Method Override Segment [891](#)
MTR-MONETARY-TRAN-RECORD [1014](#)
MTR-MONTRN-ACCOUNT-NUMBER [1014](#)
MTR-MONTRN-ADDED-DT [1017](#)
MTR-MONTRN-ADDTL [1015](#)
MTR-MONTRN-AGENT-BANK [1014](#)
MTR-MONTRN-BASE-SEG [1014](#)
MTR-MONTRN-CLNT [1014](#)
MTR-MONTRN-CRDT-MRCH-NR [1016](#)
MTR-MONTRN-DELETE-DT [1017](#)
MTR-MONTRN-FLAP-BLNC-ID [1016](#)
MTR-MONTRN-FULL-ACCT-NR [1014](#)
MTR-MONTRN-ITEMS [1015](#)
MTR-MONTRN-MATCH-DT [1017](#)
MTR-MONTRN-MCC-CD [1016](#)

MTR-MONTRN-MCC-FILLER 1016
MTR-MONTRN-OCCR-CT 1015
MTR-MONTRN-PRIN-BANK 1014
MTR-MONTRN-RCRD-ID 1014
MTR-MONTRN-SYSTEM-NO 1014
MTR-MONTRN-TLP-MATCH-TX 1016
MTR-MONTRN-TRAN-AMT 1015
MTR-MONTRN-TRAN-CD 1015
MTR-MONTRN-TRAN-DT 1015

P

Penalty Fee Manager 15
Penalty Fee Manager Detail Table Record 971
Penalty Fee Manager History Record 935
Penalty Fee Manager Table Record 937
PFM-M2CT-CNSC-DATA 946
PFM-M2CT-LATE-CNSC-CHG-AM 946, 947
PFM-M2CT-LATE-CNSC-WV-AM 947
PFM-M2CT-LATE-CNSC-WV-CT 947
PFM-M2CT-NOT-USUSED01-CT 946
PFM-M2CT-NOT-USUSED02-CT 946
PFM-M2CT-NOT-USUSED03-CT 947
PFM-M2CT-OVLM-CNSC-CHG-AM 946
PFM-M2CT-OVLM-CNSC-WV-AM 947
PFM-M2CT-OVLM-CNSC-WV-CT 947
PFM-M2FL-CLNT 937
PFM-M2FL-DEAH-NOTPSTD-AM 940
PFM-M2FL-DEAH-NOTPSTD-CT 940
PFM-M2FL-DEAH-PSTD-AM 939
PFM-M2FL-DEAH-PSTD-CT 938
PFM-M2FL-DEAH-PSTD1-AM 952
PFM-M2FL-DEAH-PSTD1-CT 952
PFM-M2FL-DEAH-PSTD2-AM 953
PFM-M2FL-DEAH-PSTD2-CT 953
PFM-M2FL-DEAH-PSTD3-AM 955
PFM-M2FL-DEAH-PSTD3-CT 955
PFM-M2FL-DEAH-PSTD4-AM 956
PFM-M2FL-DEAH-PSTD4-CT 956
PFM-M2FL-DEAH-PSTD5-AM 957
PFM-M2FL-DEAH-PSTD5-CT 957
PFM-M2FL-DEAH-PSTD6-AM 959
PFM-M2FL-DEAH-PSTD6-CT 959
PFM-M2FL-DEAH-PSTD7-AM 960
PFM-M2FL-DEAH-PSTD7-CT 960
PFM-M2FL-DEAH-PSTD8-AM 961
PFM-M2FL-DEAH-PSTD8-CT 961
PFM-M2FL-DEAH-PSTD9-AM 963

PFM-M2FL-DEAH-PSTD9-CT 963
PFM-M2FL-DEAH-PSTD10-AM 964
PFM-M2FL-DEAH-PSTD10-CT 964
PFM-M2FL-DEAH-PSTD11-AM 965
PFM-M2FL-DEAH-PSTD11-CT 965
PFM-M2FL-DEAH-PSTD12-AM 967
PFM-M2FL-DEAH-PSTD12-CT 967
PFM-M2FL-DEAH-PSTD13-AM 968
PFM-M2FL-DEAH-PSTD13-CT 968
PFM-M2FL-DEAH-RFND-AM 945
PFM-M2FL-DEAH-RFND-CT 945
PFM-M2FL-DEAH-RVRS-AM 943
PFM-M2FL-DEAH-RVRS-CT 943
PFM-M2FL-DEAH-WAIVD-AM 942
PFM-M2FL-DEAH-WAIVD-CT 942
PFM-M2FL-FEE-DEAH-AM 969
PFM-M2FL-FEE-DEAH-CT 969
PFM-M2FL-FEE-LATE-AM 969
PFM-M2FL-FEE-LATE-CT 969
PFM-M2FL-FEE-OVLM-AM 969
PFM-M2FL-FEE-OVLM-CT 969
PFM-M2FL-FEE-PSTD-AM 970
PFM-M2FL-FEE-PSTD-CT 970
PFM-M2FL-FEE-RTCK-AM 970
PFM-M2FL-FEE-RTCK-CT 970
PFM-M2FL-FEE-TABLE 969
PFM-M2FL-FILLER-ONE 937
PFM-M2FL-FULL-ACCT-NR 937
PFM-M2FL-FUTURE-USE01-AM 945
PFM-M2FL-FUTURE-USE01-CT 945
PFM-M2FL-FUTURE-USE02-AM 945
PFM-M2FL-FUTURE-USE02-CT 945
PFM-M2FL-FUTURE-USE03-AM 946
PFM-M2FL-FUTURE-USE03-CT 946
PFM-M2FL-FUTURE-USE04-AM 946
PFM-M2FL-FUTURE-USE04-CT 946
PFM-M2FL-FUTURE-USE05-AM 946
PFM-M2FL-FUTURE-USE05-CT 946
PFM-M2FL-FUTURE-USE06-AM 946
PFM-M2FL-FUTURE-USE06-CT 946
PFM-M2FL-HISTORY-DATA 938
PFM-M2FL-LAST-LC-WAIV-DT 937
PFM-M2FL-LAST-OC-WAIV-DT 937
PFM-M2FL-LAST-OVL-STT-DT 937
PFM-M2FL-LATE-NOTPSTD-AM 939
PFM-M2FL-LATE-NOTPSTD-CT 939
PFM-M2FL-LATE-PSTD-AM 938
PFM-M2FL-LATE-PSTD-CT 938
PFM-M2FL-LATE-PSTD1-AM 951

PFM-M2FL-LATE-PSTD1-CT	951
PFM-M2FL-LATE-PSTD2-AM	953
PFM-M2FL-LATE-PSTD2-CT	952
PFM-M2FL-LATE-PSTD3-AM	954
PFM-M2FL-LATE-PSTD3-CT	954
PFM-M2FL-LATE-PSTD4-AM	955
PFM-M2FL-LATE-PSTD4-CT	955
PFM-M2FL-LATE-PSTD5-AM	957
PFM-M2FL-LATE-PSTD5-CT	957
PFM-M2FL-LATE-PSTD6-AM	958
PFM-M2FL-LATE-PSTD6-CT	958
PFM-M2FL-LATE-PSTD7-AM	959
PFM-M2FL-LATE-PSTD7-CT	959
PFM-M2FL-LATE-PSTD8-AM	961
PFM-M2FL-LATE-PSTD8-CT	961
PFM-M2FL-LATE-PSTD9-AM	962
PFM-M2FL-LATE-PSTD9-CT	962
PFM-M2FL-LATE-PSTD10-AM	963
PFM-M2FL-LATE-PSTD10-CT	963
PFM-M2FL-LATE-PSTD11-AM	965
PFM-M2FL-LATE-PSTD11-CT	965
PFM-M2FL-LATE-PSTD12-AM	966
PFM-M2FL-LATE-PSTD12-CT	966
PFM-M2FL-LATE-PSTD13-AM	967
PFM-M2FL-LATE-PSTD13-CT	967
PFM-M2FL-LATE-RFND-AM	944
PFM-M2FL-LATE-RFND-CT	944
PFM-M2FL-LATE-RVRS-AM	943
PFM-M2FL-LATE-RVRS-CT	942
PFM-M2FL-LATE-WAIVD-AM	941
PFM-M2FL-LATE-WAIVD-CT	941
PFM-M2FL-LIFETIME-DATA	938
PFM-M2FL-LOGICAL-HSTRY-RCRD	937
PFM-M2FL-MISC-DATA	937
PFM-M2FL-OVLM-NOTPSTD-AM	940
PFM-M2FL-OVLM-NOTPSTD-CT	940
PFM-M2FL-OVLM-PSTD-AM	938
PFM-M2FL-OVLM-PSTD-CT	938
PFM-M2FL-OVLM-PSTD1-AM	951
PFM-M2FL-OVLM-PSTD1-CT	951
PFM-M2FL-OVLM-PSTD2-AM	953
PFM-M2FL-OVLM-PSTD2-CT	953
PFM-M2FL-OVLM-PSTD3-AM	954
PFM-M2FL-OVLM-PSTD3-CT	954
PFM-M2FL-OVLM-PSTD4-AM	956
PFM-M2FL-OVLM-PSTD4-CT	956
PFM-M2FL-OVLM-PSTD5-AM	957
PFM-M2FL-OVLM-PSTD5-CT	957
PFM-M2FL-OVLM-PSTD6-AM	958

PFM-M2FL-OVLM-PSTD6-CT	958
PFM-M2FL-OVLM-PSTD7-AM	960
PFM-M2FL-OVLM-PSTD7-CT	960
PFM-M2FL-OVLM-PSTD8-AM	961
PFM-M2FL-OVLM-PSTD8-CT	961
PFM-M2FL-OVLM-PSTD9-AM	962
PFM-M2FL-OVLM-PSTD9-CT	962
PFM-M2FL-OVLM-PSTD10-AM	964
PFM-M2FL-OVLM-PSTD10-CT	964
PFM-M2FL-OVLM-PSTD11-AM	965
PFM-M2FL-OVLM-PSTD11-CT	965
PFM-M2FL-OVLM-PSTD12-AM	966
PFM-M2FL-OVLM-PSTD12-CT	966
PFM-M2FL-OVLM-PSTD13-AM	968
PFM-M2FL-OVLM-PSTD13-CT	968
PFM-M2FL-OVLM-RFND-AM	944
PFM-M2FL-OVLM-RFND-CT	944
PFM-M2FL-OVLM-RVRS-AM	943
PFM-M2FL-OVLM-RVRS-CT	943
PFM-M2FL-OVLM-WAIVD-AM	941
PFM-M2FL-OVLM-WAIVD-CT	941
PFM-M2FL-RCRD-ID	937
PFM-M2FL-RTCK-NOTPSTD-AM	941
PFM-M2FL-RTCK-NOTPSTD-CT	940
PFM-M2FL-RTCK-PSTD-AM	939
PFM-M2FL-RTCK-PSTD-CT	939
PFM-M2FL-RTCK-PSTD1-AM	952
PFM-M2FL-RTCK-PSTD1-CT	952
PFM-M2FL-RTCK-PSTD2-AM	954
PFM-M2FL-RTCK-PSTD2-CT	954
PFM-M2FL-RTCK-PSTD3-AM	955
PFM-M2FL-RTCK-PSTD3-CT	955
PFM-M2FL-RTCK-PSTD4-AM	956
PFM-M2FL-RTCK-PSTD4-CT	956
PFM-M2FL-RTCK-PSTD5-AM	958
PFM-M2FL-RTCK-PSTD5-CT	958
PFM-M2FL-RTCK-PSTD6-AM	959
PFM-M2FL-RTCK-PSTD6-CT	959
PFM-M2FL-RTCK-PSTD7-AM	960
PFM-M2FL-RTCK-PSTD7-CT	960
PFM-M2FL-RTCK-PSTD8-AM	962
PFM-M2FL-RTCK-PSTD8-CT	962
PFM-M2FL-RTCK-PSTD9-AM	963
PFM-M2FL-RTCK-PSTD9-CT	963
PFM-M2FL-RTCK-PSTD10-AM	964
PFM-M2FL-RTCK-PSTD10-CT	964
PFM-M2FL-RTCK-PSTD11-AM	966
PFM-M2FL-RTCK-PSTD11-CT	966
PFM-M2FL-RTCK-PSTD12-AM	967

PFM-M2FL-RTCK-PSTD12-CT 967
PFM-M2FL-RTCK-PSTD13-AM 968
PFM-M2FL-RTCK-PSTD13-CT 968
PFM-M2FL-RTCK-RFND-AM 945
PFM-M2FL-RTCK-RFND-CT 945
PFM-M2FL-RTCK-RVRS-AM 944
PFM-M2FL-RTCK-RVRS-CT 944
PFM-M2FL-RTCK-WAIVD-AM 942
PFM-M2FL-RTCK-WAIVD-CT 942
PFM-M2FL-12CYC-DATA 951
PFM-M2FP-BASE-SEG 935
PFM-M2FP-CLNT 935
PFM-M2FP-FEE-RCRD 935
PFM-M2FP-FILLER-ONE 935
PFM-M2FP-FULL-ACCT-NR 935
PFM-M2FP-HIST-DATA 935
PFM-M2FP-HIST-FEE-AM 936
PFM-M2FP-HIST-FEE-CT 936
PFM-M2FP-HIST-FEE-INDX 936
PFM-M2FP-LAST-LC-WAIV-DT 935
PFM-M2FP-LAST-OC-WAIV-DT 935
PFM-M2FP-LAST-OVL-STT-DT 935
PFM-M2FP-MISC-DATA 935
PFM-M2FP-PHYS-HSTRY-RCRD 935
PFM-M2FP-RCRD-FEE-CT 935
PFM-M2FP-RCRD-ID 935
PFM-M2LS-LATE-CNSC-WV-AM 948
PFM-M2LS-LATE-CNSC-WV-CT 948
PFM-M2LS-NOT-USED01-CT 948
PFM-M2LS-NOT-USED02-CT 949
PFM-M2LS-OVLM-CNSC-CHG-AM 948
PFM-M2LS-OVLM-CNSC-WV-AM 949
PFM-M2LS-OVLM-CNSC-WV-CT 948
PFM-M2PS-FUTURE-USE01-AM 950
PFM-M2PS-FUTURE-USE01-CT 950
PFM-M2PS-FUTURE-USE02-AM 950
PFM-M2PS-FUTURE-USE02-CT 950
PFM-M2PS-FUTURE-USE03-AM 950
PFM-M2PS-FUTURE-USE03-CT 950
PFM-M2PS-FUTURE-USE04-AM 951
PFM-M2PS-FUTURE-USE04-CT 951
PFM-M2PS-FUTURE-USE05-AM 951
PFM-M2PS-FUTURE-USE05-CT 951
PFM-M2PS-FUTURE-USE06-AM 951
PFM-M2PS-FUTURE-USE06-CT 951
PFM-M2PS-LATE-CNSC-CHG-AM 949
PFM-M2PS-LATE-CNSC-WV-AM 950
PFM-M2PS-LATE-CNSC-WV-CT 949
PFM-M2PS-NOT-USED01-CT 949

PFM-M2PS-OVLM-CNSC-CHG-AM [949](#)
PFM-M2PS-OVLM-CNSC-WV-AM [950](#)
PFM-M2PS-OVLM-CNSC-WV-CT [950](#)
Physical Cardholder Master File Record [10](#)
Promotional Monetary Transaction Matching Record [1014](#)
Promotional Transaction Format [721](#)
Promotional Transaction Record (FLAP Record) [11](#)

R

Record Identifier [21](#)

T

Trailer Record [934](#)

W

WORK-ACCT-ID [891](#)
WORK-AGNT-ID [891](#)
WORK-CRRN-AQTB-REVV-IN [896](#)
WORK-CRRN-CIT-MTHD-ID [904](#)
WORK-CRRN-EVNT-DT [904](#)
WORK-CRRN-MTHD-CYCL-CT [904](#)
WORK-CRRN-OVRR-ALLC-DT [904](#)
WORK-CRRN-OVRR-AQTB-ID [895](#)
WORK-CRRN-OVRR-BA-CD [895](#)
WORK-CRRN-OVRR-DT [893](#)
WORK-CRRN-OVRR-ID [892](#)
WORK-CRRN-OVRR-LOCK-CD [894](#)
WORK-CRRN-OVRR-LOCK-DT [894](#)
WORK-CRRN-OVRR-REVV-IN [897](#)
WORK-CRRN-OVRR-RLUL-CD [895](#)
WORK-CRRN-OVRR-TMNG-CD [904](#)
WORK-CRRN-OVRR-TYPE-ID [892](#)
WORK-CRRN-OVRR-UNLC-DT [894](#)
WORK-CRRN-OVRR-WHOC-ID [893](#)
WORK-CRRN-OVRR-WHYC-ID [893](#)
WORK-CURR-DSCL-CT [909](#)
WORK-CURR-DSCL-DT [909](#)
WORK-CYCL-OVRR-AQTB-ID [898](#)
WORK-CYCL-OVRR-ID [897](#)
WORK-FULL-ACCT-ID [891](#)
WORK-KEY [891](#)
WORK-LAST-DFFR-CHNG-DT [911](#)
WORK-LAST-DFFR-CT [892](#)

WORK-LAST-DFFR-OVRR-DATA 910
WORK-LAST-DFFR-OVRR-ID 911
WORK-LAST-DFFR-TYPE-ID 911
WORK-LAST-DFFR-WHYC-ID 912
WORK-LOCK-UNLK-SOON-CD 910
WORK-LS-AQTB-ID 898
WORK-LS-BA-CD 899
WORK-LS-MTHD-CYCL-CT 904
WORK-LS-NEXT-CIT-MTHD-ID 906
WORK-LS-NEXT-MTHD-HONR-ID 906
WORK-LS-NEXT-OVRR-BA-CD 905
WORK-LS-NEXT-OVRR-DT 904
WORK-LS-NEXT-OVRR-ID 904
WORK-LS-NEXT-OVRR-TMNG-CD 906
WORK-LS-NEXT-OVRR-WHYC-ID 905
WORK-LS-NXT2-CIT-MTHD-ID 908
WORK-LS-NXT2-MTHD-HONR-ID 908
WORK-LS-NXT2-OVRR-BA-CD 907
WORK-LS-NXT2-OVRR-DT 907
WORK-LS-NXT2-OVRR-ID 907
WORK-LS-NXT2-OVRR-TMNG-CD 908
WORK-LS-NXT2-OVRR-WHYC-ID 907
WORK-LS-OVRR-ID 898
WORK-METHOD-OVRR-DATA 892
WORK-METHOD-OVRR-SEG 892
WORK-MIDC-OVRR-MTHD-ID 904
WORK-NEXT-CIT-MTHD-ID 901
WORK-NEXT-DAY-ALLC-CD 910
WORK-NEXT-DSCL-CT 909
WORK-NEXT-DSCL-DT 909
WORK-NEXT-EVNT-DT 901
WORK-NEXT-MTHD-HONR-ID 901
WORK-NEXT-OVRR-BA-CD 900
WORK-NEXT-OVRR-DT 899
WORK-NEXT-OVRR-ID 899
WORK-NEXT-OVRR-REVV-IN 900
WORK-NEXT-OVRR-TMNG-CD 901
WORK-NEXT-OVRR-WHYC-ID 900
WORK-NXT2-CIT-MTHD-ID 903
WORK-NXT2-DSCL-CT 910
WORK-NXT2-DSCL-DT 910
WORK-NXT2-EVNT-DT 903
WORK-NXT2-MTHD-HONR-ID 903
WORK-NXT2-OVRR-BA-CD 902
WORK-NXT2-OVRR-DT 902
WORK-NXT2-OVRR-ID 902
WORK-NXT2-OVRR-REVV-IN 902
WORK-NXT2-OVRR-TMNG-CD 903
WORK-NXT2-OVRR-WHYC-ID 902

WORK-OCCR-CT [892](#)
WORK-OVERRIDES-CT [892](#)
WORK-OVRR-RECORD [891](#)
WORK-PRIN-AGNT [891](#)
WORK-PRIN-ID [891](#)
WORK-SQNC-ID [892](#)
WORK-SYS-ID [891](#)
WORK-SYS-PRIN-AGNT-ID [891](#)

X

XXX-CHNG-RESN-CD [921](#)
XXX-CIT-ACTV-CD [920](#)
XXX-CIT-BA-CD [919](#)
XXX-CIT-EFFC-DT [919](#)
XXX-CIT-EFFC-RLJL-DT [920](#)
XXX-CIT-INFO [919](#)
XXX-CIT-INFO-KEY [919](#)
XXX-CIT-SINGLE-RECORD EXTERNAL [919](#)
XXX-CIT-TERMS-CD [921](#)
XXX-CIT-TMNG-CD [919](#)
XXX-FRST-CIT-NTFC-CD [926](#)
XXX-FRST-CIT-NTFC-DT [925](#)
XXX-LAST-CIT-NTFC-DT [926](#)
XXX-MORE-CIT-INFO [927](#)
XXX-PB-CASH-BLNC-ID [923](#)
XXX-PB-CASH-MTHD-ID [923](#)
XXX-PB-CLLP-IN [925](#)
XXX-PB-EFFC-DT [922](#)
XXX-PB-INFO [921](#)
XXX-PB-MRCH-BLNC-ID [924](#)
XXX-PB-MRCH-MTHD-ID [923](#)
XXX-PB-NINT-BLNC-ID [924](#)
XXX-PB-NINT-MTHD-ID [923](#)
XXX-PB-TMNG-CD [922](#)
XXX-PB-TRMS-PRTC-IN [924](#)
XXX-PHYS-CASH-AM [1010](#)
XXX-PHYS-CASH-CYC1-AM [1011](#)
XXX-PHYS-CASH-CYC1-RT [1010](#)
XXX-PHYS-CASH-CYC2-RT [1011](#)
XXX-PHYS-CASH-RT [1010](#)
XXX-PHYS-CLNT-ID [1006](#)
XXX-PHYS-DATA [1007](#)
XXX-PHYS-EPO-RCRD [1006](#)
XXX-PHYS-FLAP-AM [1012](#)
XXX-PHYS-FLAP-BLNC-ID [1011](#)
XXX-PHYS-FLAP-CYC1-AM [1013](#)
XXX-PHYS-FLAP-CYC1-RT [1012](#)

XXX-PHYS-FLAP-CYC2-RT 1013
XXX-PHYS-FLAP-DATA 1011
XXX-PHYS-FLAP-RT 1012
XXX-PHYS-FULL-ACCT-NR 1006
XXX-PHYS-MRCH-AM 1008
XXX-PHYS-MRCH-CYC1-AM 1009
XXX-PHYS-MRCH-CYC1-RT 1008
XXX-PHYS-MRCH-CYC2-RT 1009
XXX-PHYS-MRCH-RT 1008
XXX-PHYS-RCRD-ID 1006
XXX-PHYS-RCRD-OCCR-CT 1007
XXX-PHYS-RCRD-SQNC-NO 1007
XXX-PHYS-RCRD-TOTL-CT 1006
XXX-PHYS-RECORD-KEY 1006
XXX-PHYS-REVL-CASH 1009
XXX-PHYS-REVL-MRCH 1007
XXX-PHYS-TOTL-OCCR-CT 1007
XXX-PNLT-CIT-CD 920
XXX-PNLT-NRML-CD 927
XXX-RULS-REVW-CT 927
XXX-STMT-NTFC-CT 925
XXX-STMT-NTFC-INFO 925
XXX-WNNG-CIT-MTHD-ID 920